

**Revision of Basic Service charges**

**SECTION – I**

**DEPOSIT AND ALLIED SERVICES**

Sr. No.	Area of Banking Service	System/ Manual	Existing Service Charges (Excluding GST) w.e.f. 20.06.2019	Revised Service charges ( Excluding GST) w.e.f. 01.07.2020																										
1	Ledger Folio Charges	System	<p>Applicable to CA ( including RRBs), &amp; CC, OD (excluding loan against banks own deposits &amp; Fast Access)</p> <p>Our charges is ₹ 125/- per 25 entries (one folio)</p> <p><b>Current Accounts:-</b></p> <table border="1"> <thead> <tr> <th>Av. Cr. Bal (₹)</th> <th>Folios (per quarter)*</th> </tr> </thead> <tbody> <tr> <td>Up to ₹ 25000</td> <td>All folios are chargeable</td> </tr> <tr> <td>Above ₹ 25000/- to ₹ 1 lac</td> <td>Chargeable after 2 folios</td> </tr> <tr> <td>Above ₹ 1 to ₹ 2 lac</td> <td>Chargeable after 5 folios</td> </tr> <tr> <td>Above ₹ 2 to ₹ 5 lac</td> <td>Chargeable after 10 folios</td> </tr> <tr> <td>Above ₹ 5 lac</td> <td>Folio Charges not applicable</td> </tr> </tbody> </table> <p><b>Note:</b> For A/cs maintained on computers, 25 entries or part thereof to be treated as one ledger page. Ledger folio charges to be recovered on quarterly basis.</p>	Av. Cr. Bal (₹)	Folios (per quarter)*	Up to ₹ 25000	All folios are chargeable	Above ₹ 25000/- to ₹ 1 lac	Chargeable after 2 folios	Above ₹ 1 to ₹ 2 lac	Chargeable after 5 folios	Above ₹ 2 to ₹ 5 lac	Chargeable after 10 folios	Above ₹ 5 lac	Folio Charges not applicable	<p>Applicable to CA ( including RRBs), &amp; CC, OD (excluding loan against banks own deposits &amp; Fast Access)</p> <p>Our charges is ₹ 125/- per 25 entries (one folio)</p> <p><b>Current Accounts:-</b></p> <table border="1"> <thead> <tr> <th>Av. Cr. Bal (₹)</th> <th>Folios (per quarter)*</th> </tr> </thead> <tbody> <tr> <td>Up to ₹ 25000</td> <td>All folios are chargeable</td> </tr> <tr> <td>Above ₹ 25000/- to ₹ 1 lac</td> <td>Chargeable after 2 folios</td> </tr> <tr> <td>Above ₹ 1 to ₹ 2 lac</td> <td>Chargeable after 5 folios</td> </tr> <tr> <td>Above ₹ 2 to ₹ 5 lac</td> <td>Chargeable after 10 folios</td> </tr> <tr> <td>Above ₹ 5 lac</td> <td>Folio Charges not applicable</td> </tr> </tbody> </table> <p><b>Note:</b> For A/cs maintained on computers, 25 entries or part thereof to be treated as one ledger page. Ledger folio charges to be recovered on quarterly basis. <b>Excluding Transactions done through ADC in CA/CC/OD</b></p>			Av. Cr. Bal (₹)	Folios (per quarter)*	Up to ₹ 25000	All folios are chargeable	Above ₹ 25000/- to ₹ 1 lac	Chargeable after 2 folios	Above ₹ 1 to ₹ 2 lac	Chargeable after 5 folios	Above ₹ 2 to ₹ 5 lac	Chargeable after 10 folios	Above ₹ 5 lac	Folio Charges not applicable
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	<b>Transaction Charges</b>	<b>System</b>	<p><b>Savings Bank Accounts –</b></p> <ol style="list-style-type: none"> <li>Upto 50 debit entries Charges – Not applicable</li> <li>Exceeding 50 debit entries : ₹ 15/- per debit</li> </ol>	<p><b>Metro- Urban</b></p> <p><b>Savings Bank Accounts – ( excluding BSBD and FI accounts**)</b></p>	<p><b>Rural/Semi urban branches , Senior Citizen and Pensioners at any branch</b></p> <p><b>Savings Bank Accounts – ( excluding BSBD and FI accounts**)</b></p>																									

Sr. No.	Area of Banking Service	System/ Manual	Existing Service Charges (Excluding GST) w.e.f. 20.06.2019	Revised Service charges ( Excluding GST) w.e.f. 01.07.2020	
			<p>Following transactions are excluded.</p> <ol style="list-style-type: none"> <li>1. Standing Instructions</li> <li>2. Transactions through ADC incl. ECS</li> <li>3. Auto sweep, system generated (service charge, interest etc.)</li> </ol> <p>Transaction charges to be recovered on half yearly basis at the time of half-yearly closing.</p>	<ul style="list-style-type: none"> <li>• Upto 50 debit entries Charges – Not applicable</li> <li>• Exceeding 50 debit entries : ₹ 15/- per debit</li> </ul> <p>Following transactions are excluded.</p> <ul style="list-style-type: none"> <li>• Standing Instructions</li> <li>• Transactions through ADC incl. ECS</li> <li>• Auto sweep, system generated (service charge, interest etc.)</li> </ul> <p>Transaction charges to be recovered on half yearly basis at the time of half-yearly closing ** For BSBD and FI accounts there is no service charges</p>	<ul style="list-style-type: none"> <li>• Upto 50 debit entries Charges – Not applicable</li> <li>• Exceeding 50 debit entries : ₹ 12/- per debit</li> </ul> <p>Following transactions are excluded.</p> <ul style="list-style-type: none"> <li>• Standing Instructions</li> <li>• Transactions through ADC incl. ECS</li> <li>• Auto sweep, system generated (service charge, interest etc.)</li> </ul> <p>Transaction charges to be recovered on half yearly basis at the time of half-yearly closing</p>
2	a) Charges for issue of Duplicate Statement / Pass Book	System	<p><b>Individual: ( SB, Time deposits)</b></p> <p>₹ 100/- per Duplicate Passbook/statement with latest Balance only. Charges applicable after first passbook. Charges for previous entries (if required) ₹ 75/- per ledger page or part thereof</p>	<p><b>Metro- Urban Individual:</b></p> <p>₹100/- per Duplicate Passbook/statement with latest Balance only. Charges applicable after first passbook. Charges for previous entries (if required) ₹ 75/- per ledger page or part thereof</p>	<p><b>Rural/Semi urban branches , Senior Citizen and Pensioners at any branch</b></p> <p>₹ 75/- per Duplicate Passbook/statement with latest Balance only. Charges applicable after first passbook. Charges for previous entries (if required) ₹60/- per ledger page or part thereof</p>

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			<p><b>Non- Individual: ( CA/CC/OD)</b></p> <p>₹ 150/- per Duplicate statement with latest balance only (charges applicable after first statement). Charges for previous entries (if required) ₹ 150/- per ledger page or part thereof.</p> <p><b>Note:</b> For accounts maintained on computers, 25 entries or part thereof be treated as one ledger page.</p>	<b>No change</b>	
	b) Issue of letter of acknowledgement/ duplicate TDR in case of loss of TDR	Manual	For Letter of Acknowledgement & Duplicate TDR - ₹ 150/- (in Both cases)	<p><b>Non Individual ( CA,CC, OD)</b> For Letter of Acknowledgement &amp; Duplicate TDR - ₹ 175/- (in Both cases)</p> <p><b>Individual (SB, other deposits) Metro- Urban</b> For Letter of Acknowledgement &amp; Duplicate TDR - ₹ 150/- (in Both cases)</p>	<p><b>Rural/Semi urban branches , Senior Citizen and Pensioners at any branch Individual (SB, other deposits)</b></p> <p>For Letter of Acknowledgement &amp; Duplicate TDR - ₹ 125/- (in Both cases)</p>
3	Cheque Book Issuance Charges	System	<p><b>Savings Banks A/c</b></p> <p>In SB Accounts of individuals - after -30- leaves in a financial year charges @ ₹ 5 per cheque leaf. Only two cheque books will be issued at a time.</p>	<p><b>Savings bank account: Metro-Urban</b></p> <p>After -30- leaves in a financial year charges @ ₹ 4 per cheque leaf.</p>	<p><b>Savings bank account: Rural/Semi urban branches , Senior Citizen and Pensioners at any branch</b></p> <p>Savings Bank customer of Rural branches, Senior citizen and pensioners Rs.2.50 per cheque leaf Only two cheque books will be issued at a time</p>
		System	<p><b>Current/CC/OD</b></p> <p>After issuance of 1<sup>st</sup> cheque book, charges for subsequent cheque book @ ₹ 5.00/- per leaf.</p> <p><b>Note:</b> 1<sup>st</sup> Cheque book means cheque book of 50 leaves.</p> <p>Wherever cheque books are printed by the customer after obtaining permission of Stationary</p>	<b>No change</b>	

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			and Security Form Department, Head Office, Baroda, the cost of paper should be recovered from the customer at the rate of ₹ 1000/- per 1000 leaves (over and above charges to be paid by customer directly to the printer for printing.)															
4	Opening & Maintenance of Minimum Balances	System	<p><b>Current Accounts. (CA 101)</b></p> <table border="1" data-bbox="620 526 1225 651"> <tr> <td colspan="2">Individual / Non Individual</td> </tr> <tr> <td>Rural / Semi-Urban</td> <td>₹ 2000/-</td> </tr> <tr> <td>Urban</td> <td>₹ 5,000/-*</td> </tr> <tr> <td>Metro</td> <td>₹ 10,000/- *</td> </tr> </table> <p>* Quarterly Average Balance</p> <p><b>Savings Bank Accounts. (SB 101)</b></p> <table border="1" data-bbox="620 781 1225 873"> <tr> <td>Rural</td> <td>₹ 500*</td> </tr> <tr> <td>Semi-Urban</td> <td>₹ 1000*</td> </tr> <tr> <td>Urban / Metro</td> <td>₹ 2000/-*</td> </tr> </table> <p>* Quarterly Average Balance</p>	Individual / Non Individual		Rural / Semi-Urban	₹ 2000/-	Urban	₹ 5,000/-*	Metro	₹ 10,000/- *	Rural	₹ 500*	Semi-Urban	₹ 1000*	Urban / Metro	₹ 2000/-*	<p><b>No change</b></p> <p><b>No change</b></p> <p>No change</p> <p>No change</p> <p><b>Note:</b> No Minimum Balance charges in SB A/cs to be recovered from employees' institutional salary A/cs i.e. not only institutions maintaining account with the branch but also of employees whose salary is paid through SB a/cs maintained with the branch. Branches can open zero balance A/cs of such institutional employees whose salary is paid through us.</p>
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			Baroda Basic Savings Bank account Zero balance	No change														
			Baroda Pensioners Savings Bank account Zero Balance	No change														

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			<p>Hence salary accounts to be opened / transferred to scheme code SB 113,115.</p> <p>If salary/pension is discontinued in these accounts, account will be transferred to SB 101 and charges will be applicable accordingly.</p>							
5	Charges for not maintaining minimum balance	System	<p><b>Current Account</b></p> <p><b>Metro</b></p> <table border="1" data-bbox="620 623 1193 740"> <tr> <td>Quarterly Average Balance (QAB) of ₹ 10000/- is not maintained</td> <td>₹ 800/- per quarter</td> </tr> </table> <p><b>Urban:</b></p> <table border="1" data-bbox="620 802 1193 886"> <tr> <td>Quarterly Average Balance (QAB) of ₹ 5000/- is not maintained</td> <td>₹ 600/- per quarter</td> </tr> </table> <p><b>Rural/Semi Urban</b></p> <table border="1" data-bbox="620 948 1193 1032"> <tr> <td>Quarterly Average Balance (QAB) of ₹ 2000/- is not maintained</td> <td>₹ 400/- per quarter</td> </tr> </table>	Quarterly Average Balance (QAB) of ₹ 10000/- is not maintained	₹ 800/- per quarter	Quarterly Average Balance (QAB) of ₹ 5000/- is not maintained	₹ 600/- per quarter	Quarterly Average Balance (QAB) of ₹ 2000/- is not maintained	₹ 400/- per quarter	No change
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		System	<p><b>SB Accounts</b></p> <table border="1" data-bbox="620 321 1177 391"> <tr> <td>Rural / Semi-Urban</td> <td>₹ 125/- per quarter</td> </tr> <tr> <td>Urban / Metro</td> <td>₹ 250 per quarter</td> </tr> </table> <p>Charges will be levied as under</p> <p><b>Rural</b> If QAB is in the range</p> <table border="1" data-bbox="620 521 1126 631"> <tr> <td>₹ 250 - ₹ 499</td> <td>50%</td> </tr> <tr> <td>₹ 100 - ₹ 249</td> <td>80%</td> </tr> <tr> <td>Below ₹ 100</td> <td>100%</td> </tr> </table> <p><b>Semi-Urban</b> If QAB is in the range</p> <table border="1" data-bbox="620 716 1126 826"> <tr> <td>₹ 500- ₹ 999</td> <td>50%</td> </tr> <tr> <td>₹ 250- ₹ 499</td> <td>80%</td> </tr> <tr> <td>Below ₹ 250</td> <td>100%</td> </tr> </table> <p><b>Metro/Urban</b> If QAB is in the range</p> <table border="1" data-bbox="620 894 1126 1005"> <tr> <td>₹ 1000 to ₹ 1999</td> <td>50%</td> </tr> <tr> <td>₹ 500 to ₹ 999</td> <td>80%</td> </tr> <tr> <td>Below ₹ 500</td> <td>100%</td> </tr> </table>	Rural / Semi-Urban	₹ 125/- per quarter	Urban / Metro	₹ 250 per quarter	₹ 250 - ₹ 499	50%	₹ 100 - ₹ 249	80%	Below ₹ 100	100%	₹ 500- ₹ 999	50%	₹ 250- ₹ 499	80%	Below ₹ 250	100%	₹ 1000 to ₹ 1999	50%	₹ 500 to ₹ 999	80%	Below ₹ 500	100%	<p><b>SB Accounts</b></p> <table border="1" data-bbox="1244 329 1704 394"> <tr> <td>Urban / Metro</td> <td>₹ 250 per quarter</td> </tr> </table> <p><b>Metro/Urban</b> If QAB is in the range</p> <table border="1" data-bbox="1244 508 1704 647"> <tr> <td>₹1500- ₹2000</td> <td>25%</td> </tr> <tr> <td>₹ 1000 - ₹ 1499</td> <td>50%</td> </tr> <tr> <td>₹ 500 - ₹ 999</td> <td>75%</td> </tr> <tr> <td>Below ₹ 500</td> <td>100%</td> </tr> </table>	Urban / Metro	₹ 250 per quarter	₹1500- ₹2000	25%	₹ 1000 - ₹ 1499	50%	₹ 500 - ₹ 999	75%	Below ₹ 500	100%	<p><b>SB Accounts-</b></p> <table border="1" data-bbox="1736 321 2222 496"> <tr> <td>Rural / Semi-Urban-branches, Senior citizen / pensioners at any branch</td> <td>₹ 125/- per quarter</td> </tr> </table> <p><b>Rural</b> If QAB is in the range</p> <table border="1" data-bbox="1736 594 2174 743"> <tr> <td>₹375- ₹500</td> <td>25%</td> </tr> <tr> <td>₹ 250 - ₹ 374</td> <td>50%</td> </tr> <tr> <td>₹ 125 - ₹ 249</td> <td>75%</td> </tr> <tr> <td>Below ₹ 125</td> <td>100%</td> </tr> </table> <p><b>Semi-Urban</b> If QAB is in the range</p> <table border="1" data-bbox="1736 824 2174 967"> <tr> <td>₹750- ₹1000</td> <td>25%</td> </tr> <tr> <td>₹ 500- ₹ 749</td> <td>50%</td> </tr> <tr> <td>₹ 250- ₹ 499</td> <td>75%</td> </tr> <tr> <td>Below ₹ 250</td> <td>100%</td> </tr> </table>	Rural / Semi-Urban-branches, Senior citizen / pensioners at any branch	₹ 125/- per quarter	₹375- ₹500	25%	₹ 250 - ₹ 374	50%	₹ 125 - ₹ 249	75%	Below ₹ 125	100%	₹750- ₹1000	25%	₹ 500- ₹ 749	50%	₹ 250- ₹ 499	75%	Below ₹ 250	100%
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6	Addition / Deletion of names in Joint Accounts/Change in	Manual	<p>₹ 200/- per occasion</p> <p>Not applicable for deletion of name on account of death of customer in joint A/c.</p>	<p><b>Savings and other deposit accounts Metro/Urban</b> ₹ 200/- per occasion</p>	<p><b>Savings and other deposit accounts Rural/Semi urban branches , Senior Citizen and Pensioners at any branch</b> ₹ 175/- per occasion</p>																																																		

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	operational instructions (including Lockers)			Not applicable for deletion of name on account of death of customer in joint A/c.	Not applicable for deletion of name on account of death of customer in joint A/c.								
7	Nomination	Manual	Not applicable for First time nomination Modification / Change in nomination - ₹ 100/- per occasion	No change									
8	Charges for Standing instructions	System	Within the Bank - Not chargeable ₹ 50/- per transaction plus applicable remittance charges in case of credits for outside the branch whether in same city or other cities i. e in other branches / Offices such as LIC etc. plus actual postage charges	No change									
9	Charges for inability to carry out standing instructions due to insufficient balance in the account	System	₹ 100/- per occasion.	No change									
10	Charges for Stop Payment instructions (Per Instrument)	System	<table border="1"> <tr> <td>Savings Bank</td> <td>₹ 100/- per instrument</td> </tr> <tr> <td>CA/CC/OD</td> <td>₹ 200/- per instrument</td> </tr> </table>	Savings Bank	₹ 100/- per instrument	CA/CC/OD	₹ 200/- per instrument	<b>Metro-Urban</b> <table border="1"> <tr> <td>Savings Bank</td> <td>₹100/- per instrument</td> </tr> </table>	Savings Bank	₹100/- per instrument	<b>Rural/Semi urban branches , Senior Citizen and Pensioners at any branch</b> <table border="1"> <tr> <td>Savings Bank</td> <td>₹75/- per instrument</td> </tr> </table>	Savings Bank	₹75/- per instrument
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	In case of loss of complete blank cheque book	System	In case of loss of complete blank cheque book Max. ceiling as below: <table border="1" data-bbox="620 367 1064 440"> <tr> <td>Savings Bank</td> <td>₹ 500/-</td> </tr> <tr> <td>C.A./C.C./OD</td> <td>₹ 1000</td> </tr> </table>	Savings Bank	₹ 500/-	C.A./C.C./OD	₹ 1000	<b>CA/CC/OD</b> In case of loss of complete blank cheque book Max. ceiling as below: <table border="1" data-bbox="1244 423 1688 464"> <tr> <td>C.A./C.C./OD</td> <td>₹ 1000</td> </tr> </table>	C.A./C.C./OD	₹ 1000	<b>Metro-Urban SB</b> <table border="1" data-bbox="1736 399 2085 456"> <tr> <td>Savings Bank</td> <td>₹ 500/-</td> </tr> </table>	Savings Bank	₹ 500/-	<b>Rural/Semi urban branches , Senior Citizen and Pensioners at any branch</b> <table border="1" data-bbox="2171 423 2408 480"> <tr> <td>Savings Bank</td> <td>₹ 400/-</td> </tr> </table>	Savings Bank	₹ 400/-														
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11	Charges for Cheque returned unpaid – (Inward) Clearing / Transfer	System	<table border="1" data-bbox="620 578 1096 699"> <tr> <td>Upto 1 lac</td> <td>₹ 150/-</td> </tr> <tr> <td>Above ₹ 1 lac to less than ₹ 1 crore</td> <td>₹ 250/-</td> </tr> <tr> <td>For ₹ 1 crore and above</td> <td>₹ 500/-</td> </tr> </table> <p>Cheque return due to technical reason – not at the fault of customer- No charges</p>	Upto 1 lac	₹ 150/-	Above ₹ 1 lac to less than ₹ 1 crore	₹ 250/-	For ₹ 1 crore and above	₹ 500/-	<b>CA/CC/OD</b> <table border="1" data-bbox="1244 602 1701 756"> <tr> <td><b>Upto 1 lac</b></td> <td><b>₹ 150/-</b></td> </tr> <tr> <td>Above ₹ 1 lac to less than ₹ 1 crore</td> <td>₹ 250/-</td> </tr> <tr> <td>For ₹ 1 crore and above</td> <td>₹ 500/-</td> </tr> </table> <p>Cheque return due to technical reason – not at the fault of customer- in all cases No charges</p>	<b>Upto 1 lac</b>	<b>₹ 150/-</b>	Above ₹ 1 lac to less than ₹ 1 crore	₹ 250/-	For ₹ 1 crore and above	₹ 500/-	<b>Metro-Urban (SB)</b> <table border="1" data-bbox="1736 578 2153 756"> <tr> <td><b>Upto 1 lac</b></td> <td><b>₹ 125/-</b></td> </tr> <tr> <td>Above ₹ 1 lac to less than ₹ 1 crore</td> <td>₹ 250/-</td> </tr> <tr> <td>For ₹ 1 crore and above</td> <td>₹ 500/-</td> </tr> </table> <p>Cheque return due to technical reason – not at the fault of customer-in all cases No charges</p>	<b>Upto 1 lac</b>	<b>₹ 125/-</b>	Above ₹ 1 lac to less than ₹ 1 crore	₹ 250/-	For ₹ 1 crore and above	₹ 500/-	<b>Rural/Semi urban branches , Senior Citizen and Pensioners at any branch- Savings Bank</b> <table border="1" data-bbox="2171 691 2534 1016"> <tr> <td><b>Upto 1 lac</b></td> <td><b>₹ 100/-</b></td> </tr> <tr> <td>Above ₹ 1 lac to less than ₹ 1 crore</td> <td>₹ 225/-</td> </tr> <tr> <td>For ₹ 1 crore and above</td> <td>₹ 450/-</td> </tr> </table> <p>Cheque return due to technical reason – not at the fault of customer-in all cases No charges</p>	<b>Upto 1 lac</b>	<b>₹ 100/-</b>	Above ₹ 1 lac to less than ₹ 1 crore	₹ 225/-	For ₹ 1 crore and above	₹ 450/-
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For ₹ 1 crore and above	₹ 450/-																													
		System	Cheque (drawn on us) returned (Outward Return) – (Financial Reason) <table border="1" data-bbox="620 1276 1158 1406"> <tr> <td>Upto ₹ 1 lac</td> <td>₹ 250/-</td> </tr> <tr> <td>Above ₹ 1 lac to less than ₹ 1 crore</td> <td>₹ 500/-</td> </tr> <tr> <td>For ₹ 1 crore and above</td> <td>₹ 750/-</td> </tr> </table>	Upto ₹ 1 lac	₹ 250/-	Above ₹ 1 lac to less than ₹ 1 crore	₹ 500/-	For ₹ 1 crore and above	₹ 750/-	<b>CA/CC/OD</b> (Financial Reason) <table border="1" data-bbox="1244 1219 1647 1406"> <tr> <td><b>Upto ₹ 1 lac</b></td> <td><b>₹ 250/-</b></td> </tr> <tr> <td>Above ₹ 1 lac to less than ₹ 1 crore</td> <td>₹ 500/-</td> </tr> <tr> <td>For ₹ 1 crore and above</td> <td>₹ 750/-</td> </tr> </table>	<b>Upto ₹ 1 lac</b>	<b>₹ 250/-</b>	Above ₹ 1 lac to less than ₹ 1 crore	₹ 500/-	For ₹ 1 crore and above	₹ 750/-	<b>Metro-Urban (SB)</b> (Financial Reason) <table border="1" data-bbox="1736 1219 2099 1406"> <tr> <td><b>Upto ₹ 1 lac</b></td> <td><b>₹ 225/-</b></td> </tr> <tr> <td>Above ₹ 1 lac to less than ₹ 1 crore</td> <td>₹ 475/-</td> </tr> <tr> <td>For ₹ 1 crore and above</td> <td>₹ 725/-</td> </tr> </table>	<b>Upto ₹ 1 lac</b>	<b>₹ 225/-</b>	Above ₹ 1 lac to less than ₹ 1 crore	₹ 475/-	For ₹ 1 crore and above	₹ 725/-	<b>Rural/Semi urban branches , Senior Citizen and Pensioners at any branch (Financial Reason) Savings Bank</b> <table border="1" data-bbox="2171 1308 2515 1373"> <tr> <td><b>Upto ₹ 1 lac</b></td> <td><b>₹ 200/-</b></td> </tr> </table>	<b>Upto ₹ 1 lac</b>	<b>₹ 200/-</b>				
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Sr. No.	Area of Banking Service	System/ Manual	Existing Service Charges (Excluding GST) w.e.f. 20.06.2019		Revised Service charges ( Excluding GST) w.e.f. 01.07.2020							
			<p>In case Bank remains out of funds ;; actual interest @ MCLR ( One year)+SP+6.25%) is to be charged extra <b>(to be levied Manually)</b></p> <p>For other reasons – ₹ 250/-</p> <p>For technical reasons- not at the fault of customer- No charges</p>	<p>In case Bank remains out of funds ;; actual interest @ MCLR ( One year)+SP+6.25%) is to be charged extra <b>(to be levied Manually)</b></p> <p>For other reasons – ₹ 250/-</p> <p>For technical reasons- not at the fault of customer- No charges</p>	<p>In case Bank remains out of funds ;; actual interest @ MCLR ( One year)+SP+6.25%) is to be charged extra <b>(to be levied Manually)</b></p> <p>For other reasons – ₹ 225/-</p> <p>For technical reasons- not at the fault of customer- No charges</p>	<table border="1"> <tr> <td>Above ₹ 1 lac to less than ₹ 1 crore</td> <td>₹ 450/-</td> </tr> <tr> <td>For ₹ 1 crore and above</td> <td>₹ 700/-</td> </tr> </table> <p>In case Bank remains out of funds ;; actual interest @ MCLR ( One year)+SP+6.25%) is to be charged extra <b>(to be levied Manually)</b></p> <p>For other reasons – ₹ 200/-</p> <p>For technical reasons- not at the fault of customer- No charges</p>	Above ₹ 1 lac to less than ₹ 1 crore	₹ 450/-	For ₹ 1 crore and above	₹ 700/-		
Above ₹ 1 lac to less than ₹ 1 crore	₹ 450/-											
For ₹ 1 crore and above	₹ 700/-											
		Manual	<p><b>NOTE:</b></p> <ol style="list-style-type: none"> <li>1. For transfer cheques received at the branch, charges to be recovered from the drawer of the cheque.</li> <li>2. The interest is to be credited to P/L Interest Received A/C (others).</li> <li>3. No charges to be recovered in case of return of cheques drawn by our customers on account of stop payment instructions.</li> <li>4. Branch Manager can double the said charges in cases where the incidence of cheque return is high. (6 cheques in case of below ₹ 1 crore and 4 cheques in case of ₹ 1 crore and above.)</li> </ol>	<b>No change</b>	<b>No change</b>	<b>No change</b>						

Sr. No.	Area of Banking Service	System/ Manual	Existing Service Charges (Excluding GST) w.e.f. 20.06.2019	Revised Service charges ( Excluding GST) w.e.f. 01.07.2020		
			Charges for entries (Dr.) received through ECS and not responded:- As per cheque return charges			
12	Incidental charges for inoperative accounts	System	<p><b><u>Inoperative Savings Bank a/cs.</u></b></p> <p>i) Account maintaining stipulated minimum balance - Nil</p> <p>No penal charges on inoperative Savings accounts where stipulated minimum balance is not maintained - as stipulated by RBI.</p> <p><b>For inoperative Current Account -</b></p> <p>Nil charges for inoperative current account</p> <p><u>Branch should endeavor for making inoperative A/Cs into operative by follow up.</u></p>	<b>No change</b>	<b>No change</b>	<b>No change</b>
			<p><b>For inoperative Current Account -</b></p> <p>Nil charges for inoperative current account</p> <p><u>Branch should endeavor for making inoperative A/Cs into operative by follow up.</u></p>	<u>No change</u>	<b>No change</b>	<b>No change</b>
13	Charges for issuance of Balance Certificate, at the request of customer.	Manual	<p>₹ 150/- per certificate (for individuals)</p> <p>₹ 150/- per certificate (for others)</p>	<p><b>CA/CC/OD</b></p> <p>₹ 150/- per certificate</p>	<p><b>Metro-Urban (SB)</b></p> <p>₹ 125/- per certificate</p>	<p><b>Rural/Semi urban branches , Senior Citizen and Pensioners at any branch (SB)</b></p> <p>₹ 100/- per certificate</p>
14	Charges for issuance of Interest Certificate, at the request of customer	System	For Second/Additional Certificate ₹ 100 per copy	<p><b>CA/CC/OD</b></p> <p>For Second/Additional Certificate ₹ 100 per copy</p>	<p><b>Metro-Urban (SB)</b></p> <p>For Second/Additional Certificate ₹ 75 per copy</p>	<p><b>Rural/Semi urban branches , Senior Citizen and Pensioners at any branch (SB)</b></p> <p>For Second/Additional Certificate ₹ 50 per copy</p>

Sr. No.	Area of Banking Service	System/ Manual	Revised Service charges ( Excluding GST) w.e.f. 01.07.2020								
			Existing Service Charges (Excluding GST) w.e.f. 20.06.2019								
15	Closure of A/cs -within a year	System	<b>Saving Account:</b> No charges 1. if the account is closed within 14 days of first customer induced credit into the account. 2. No charges, if account is closed due to death of Account Holder.  <b>₹ 300/-</b> : if account is closed beyond 14 days but within 1 year of the first customer induced transaction. (Excluding Small Savings bank and Basic Savings Bank accounts).		<b>Saving Account: Metro-Urban</b> No charges 1. if the account is closed within 14 days of first customer induced credit into the account. 2. No charges, if account is closed due to death of Account Holder.  <b>₹ 300-</b> : if account is closed beyond 14 days but within 1 year of the first customer induced transaction. (Excluding Small Savings bank and Basic Savings Bank accounts).	<b>Saving Account: Rural/Semi urban branches , Senior Citizen and Pensioners at any branch</b> No charges 1. if the account is closed within 14 days of first customer induced credit into the account. 2. No charges, if account is closed due to death of Account Holder.  <b>₹ 275/-</b> : if account is closed beyond 14 days but within 1 year of the first customer induced transaction. (Excluding Small Savings bank and Basic Savings Bank accounts).					
		System	<b>Current Account:</b> No charges 1. if the account is closed within 14 days of first customer induced credit into the account. 2. if account is closed due to death of Account Holder. 3. If account closed beyond 14 days but within 1 year of the first customer induced transaction : <table border="1" data-bbox="658 1182 1161 1258"> <tr> <td>Individual</td> <td>₹ 500/-</td> </tr> <tr> <td>Others (Non individual)</td> <td>₹ 800/-</td> </tr> </table>		Individual	₹ 500/-	Others (Non individual)	₹ 800/-	<b>Current account</b> No charges 1. if the account is closed within 14 days of first customer induced credit into the account. 2. if account is closed due to death of Account Holder. 3. If account closed beyond 14 days but within 1 year of the first customer induced transaction : Rs.800/-		
		Individual	₹ 500/-								
Others (Non individual)	₹ 800/-										
	<b>RD/ YSJY</b> Premature closure within one year of A/c  Individual : ₹ 100/- Others : ₹ 150/-	<b>Non -Individual</b> 150/- Closure of Account due to death of Account Holder – No Charges	<b>Individual Metro-Urban</b> Rs.100	<b>Individual Rural/Semi urban branches , Senior Citizen and Pensioners at any branch</b>							

Sr. No.	Area of Banking Service	System/ Manual	Existing Service Charges (Excluding GST) w.e.f. 20.06.2019		Revised Service charges ( Excluding GST) w.e.f. 01.07.2020			
			Closure of Account due to death of Account Holder – No Charges			Closure of Account due to death of Account Holder – No Charges	Rs.80/- Closure of Account due to death of Account Holder – No Charges	
16	Issue of Solvency Certificate	Manual	Non commercial	₹ 300 per lac	<b>Commercial</b>	₹ 500 per lac	Non commercial	₹ 300 per lac
			Commercial	₹ 300 per lac			Min. ₹ 1500/- Max. ₹ 25000/-	Commercial
			Min. ₹ 1500/- Max. ₹ 25000/-				Min. ₹ 1000/- Max. ₹ 15000/-	
			<b>NOTE:</b> For issuance of capacity certificate for obtaining VISA for educational purpose for students- only 50% of the charges as mentioned above subject to maximum ₹ 2500/-		<b>Current /CC/OD</b> <b>NOTE:</b> For issuance of capacity certificate for obtaining VISA for educational purpose for students- only 50% of the charges as mentioned above subject to maximum ₹ 2500/-	<b>Savings Bank</b>		
	Charges for issuance of Bankers Certificate on behalf of contractor clients for participating in the Government tender.	Manual	₹ 1000/- per certificate		No change			
17	Opening accounts with restrictive operations	Manual	Current, Cash Credit, Over Draft Account One time at the time of acceptance of instruction or at the time of modification	₹ 500/-	No change			
			Savings Bank Account	₹ 100/-				

Sr. No.	Area of Banking Service	System/ Manual	Existing Service Charges (Excluding GST) w.e.f. 20.06.2019		Revised Service charges ( Excluding GST) w.e.f. 01.07.2020						
18	Allowing operations in an a/c through a) Power of Attorney b) Mandate	Manual	One time charges at the time of acceptance/modification of instructions. <table border="1"> <tr> <td>Savings Bank Accounts</td> <td>₹ 500/-</td> </tr> <tr> <td>Current, Cash Credit, Over Draft Account</td> <td>₹ 1000/-</td> </tr> </table>	Savings Bank Accounts	₹ 500/-	Current, Cash Credit, Over Draft Account	₹ 1000/-	No change			
Savings Bank Accounts	₹ 500/-										
Current, Cash Credit, Over Draft Account	₹ 1000/-										
19	Change of authorized signatory including reconstitution of A/c.	Manual	Current, Cash Credit, Over Draft Account ₹ 250/- per change	No change							
20	Post parcel for Collection	Manual	Our usual collection charges plus storage charges @ ₹ 50/- per day with a minimum of ₹ 250/-	Deleted							
21	Copy of original of cheque / DD (paid by the Bank)	Manual	₹ 100 upto 6 months old record Rest - ₹ 250	No change							
22	Balance Inquiry			No charges							
23	Penalty on late payment of installment on RD account	system	Irrespective of tenure uniform rate of ₹ 1.0 per ₹ 100/- per month across the board.	If instalment is paid in subsequent month there should not be any penalty	Justification: 1. The charges were decided based on rate of interest paid on such deposit which was higher. Now due to lower rate of interest, the charges are on higher side, it exceeds the amount of interest paid in the account and the amount is recovered from principal amount also.						

Sr. No.	Area of Banking Service	System/ Manual	Existing Service Charges (Excluding GST) w.e.f. 20.06.2019	Revised Service charges ( Excluding GST) w.e.f. 01.07.2020		
					<p>2. Several complaints are received from customers for high penal charges. In other peer banks such as SBI, Bank of India, Canara Bank, ICICI, HDFC, AXIS Bank, such charges are not applicable</p>	

**SECTION – II**  
**COLLECTIONS**

Sr.No.	Area of Banking Service	System/ Manual	Revised service Charges (Excluding GST) w.e.f. 20.06.2019	Revised service charges excluding GST w.e.f. 01.07.2020												
1	Collection of outstation cheques (By sending cheques physically) a) Through our bank's branches	System	CHARGES MANDATED BY RBI w.e.f. 30.03.2012 <table border="1" style="margin-left: 20px;"> <tr> <td>Upto ₹ 5,000/-</td> <td>₹ 25/-</td> </tr> <tr> <td>Above ₹ 5,000/- and upto ₹ 10000/-</td> <td>₹ 50/-</td> </tr> <tr> <td>Above ₹ 10,000/- to ₹ 1/- Lac</td> <td>₹ 100/-</td> </tr> <tr> <td>Above ₹ 1 Lac to ₹ 5 Lac</td> <td>₹ 200/-</td> </tr> <tr> <td>Above ₹ 5 Lac to ₹ 10 Lac</td> <td>₹ 225/-</td> </tr> <tr> <td>Above ₹ 10 Lac</td> <td>₹ 250/-</td> </tr> </table> <p>Above charges are exclusive of out of pocket expenses i.e. postages /courier extra.</p> <p>Note: Discretion to Branch Manager to charge upto 50% on adhoc basis within the overall limit of our charges in deserving cases.</p>	Upto ₹ 5,000/-	₹ 25/-	Above ₹ 5,000/- and upto ₹ 10000/-	₹ 50/-	Above ₹ 10,000/- to ₹ 1/- Lac	₹ 100/-	Above ₹ 1 Lac to ₹ 5 Lac	₹ 200/-	Above ₹ 5 Lac to ₹ 10 Lac	₹ 225/-	Above ₹ 10 Lac	₹ 250/-	No change as charges are mandated by RBI
	Upto ₹ 5,000/-	₹ 25/-														
Above ₹ 5,000/- and upto ₹ 10000/-	₹ 50/-															
Above ₹ 10,000/- to ₹ 1/- Lac	₹ 100/-															
Above ₹ 1 Lac to ₹ 5 Lac	₹ 200/-															
Above ₹ 5 Lac to ₹ 10 Lac	₹ 225/-															
Above ₹ 10 Lac	₹ 250/-															
	B) Direct through other banks i.e. instruments drawn at a centre where we have no branch.	System	Above Charges are to be shared on 50:50 basis between collecting bank and paying bank and proceeds should be remitted through RTGS /NEFT to other bank.	No change												
2	Cheques collected through our branch for another bank	System	For Immediate credit of outstation cheques -- Our usual collection charges should be recovered in full	No change												
	Outstation Cheque return charges	Manual	50% of collection charges	No change												
	Collection of other Banks deposits / receipts on maturity		If proceeds are invested in FD then no charges. Else flat - ₹ 50/-	No change												

Sr.No.	Area of Banking Service	System/ Manual	Revised service Charges (Excluding GST) w.e.f. 20.06.2019	Revised service charges excluding GST w.e.f. 01.07.2020						
3.	Collection of Bills (Clean / Doc.-Demand & Usance) a) Applicable to IBCs	System	Bills for Amount : <table border="1" data-bbox="723 300 1330 544"> <tr> <td>Upto ₹ 1/- lac</td> <td>₹ 12- Per ₹ 1000/- or part thereof subject to Minimum ₹ 100/-</td> </tr> <tr> <td>Above ₹ 1 lac upto ₹ 10/- lacs</td> <td>₹ 11/- per ₹ 1000/- or part thereof subject to Minimum ₹ 1200/-</td> </tr> <tr> <td>Above ₹ 10/- lacs</td> <td>₹ 10/- per ₹ 1000/- Min. ₹ 10,000/- &amp; Max. ₹12,000/-</td> </tr> </table> Postage/Courier is to be recovered on actual basis in higher multiple of ₹ 5/-	Upto ₹ 1/- lac	₹ 12- Per ₹ 1000/- or part thereof subject to Minimum ₹ 100/-	Above ₹ 1 lac upto ₹ 10/- lacs	₹ 11/- per ₹ 1000/- or part thereof subject to Minimum ₹ 1200/-	Above ₹ 10/- lacs	₹ 10/- per ₹ 1000/- Min. ₹ 10,000/- & Max. ₹12,000/-	No change
	Upto ₹ 1/- lac	₹ 12- Per ₹ 1000/- or part thereof subject to Minimum ₹ 100/-								
Above ₹ 1 lac upto ₹ 10/- lacs	₹ 11/- per ₹ 1000/- or part thereof subject to Minimum ₹ 1200/-									
Above ₹ 10/- lacs	₹ 10/- per ₹ 1000/- Min. ₹ 10,000/- & Max. ₹12,000/-									
b) Applicable to OBCs	System	Bills for Amount <table border="1" data-bbox="723 743 1330 987"> <tr> <td>Upto ₹ 100000/-</td> <td>₹ 10/- per ₹ 1000/- or part thereof subject to minimum ₹ 100/-</td> </tr> <tr> <td>Above ₹ 1 lac upto ₹ 10/- lacs</td> <td>₹ 9/- per ₹ 1000/- or part thereof subject to a min. of ₹ 1000/-</td> </tr> <tr> <td>Above ₹ 10/- lacs</td> <td>₹ 8/- per ₹ 1000/- Min. ₹ 9,000/- &amp; Max. ₹ 15,000/-</td> </tr> </table> Note: Branch Manager to reduce up to 25% charges on adhoc basis within the overall limit in deserving cases after examining the cost benefit. Postage/courier is to be recovered on actual basis in higher multiple of ₹ 5/-	Upto ₹ 100000/-	₹ 10/- per ₹ 1000/- or part thereof subject to minimum ₹ 100/-	Above ₹ 1 lac upto ₹ 10/- lacs	₹ 9/- per ₹ 1000/- or part thereof subject to a min. of ₹ 1000/-	Above ₹ 10/- lacs	₹ 8/- per ₹ 1000/- Min. ₹ 9,000/- & Max. ₹ 15,000/-	No change	
Upto ₹ 100000/-	₹ 10/- per ₹ 1000/- or part thereof subject to minimum ₹ 100/-									
Above ₹ 1 lac upto ₹ 10/- lacs	₹ 9/- per ₹ 1000/- or part thereof subject to a min. of ₹ 1000/-									
Above ₹ 10/- lacs	₹ 8/- per ₹ 1000/- Min. ₹ 9,000/- & Max. ₹ 15,000/-									
4	Handling charges for bills returned unpaid. Local Outstation	System	₹ 100/- per instrument 50% of the collection charges subject to a min. ₹ 200/-  Note: Postage/courier is to be recovered on actual basis in higher multiple of ₹ 5/-.	No change						



Sr.No.	Area of Banking Service	System/ Manual	Revised service Charges (Excluding GST) w.e.f. 20.06.2019	Revised service charges excluding GST w.e.f. 01.07.2020
5	Charges for presentation of usance bills	System	₹ 100/- per bill. (Also in cases of BP/BD – where there is a change in instructions.	No change
6	Change of original instruction in respect of OBC/ IBC e.g. a. Delivering free of payment b. waiving 'c' form etc c. Allowing rebate d. Extending time for retirement	System	₹ 100/- per request	No change

**SECTION – III  
REMITTANCES**

Sr. No.	Area of Banking Service	System/ Manual	Revised service Charges (Excluding GST) w.e.f. 20.06.2019	Revised service charges ( excluding GST) w.e.f. 01.07.2020																																								
1.	Issuance of DD/BC	System	<table border="1"> <tr> <td colspan="2"><b>Individual- Upto ₹ 1 lac</b></td> </tr> <tr> <td>Upto ₹ 5000/-</td> <td>₹ 50/-</td> </tr> <tr> <td>Above ₹ 5000/- to ₹ 1 lac</td> <td>₹ 3/- per thousand or part thereof</td> </tr> <tr> <td colspan="2">Minimum ₹ 50/- maximum ₹ 300/-</td> </tr> <tr> <td><b>Above ₹ 1 lac</b></td> <td>₹ 5/- per thousand or part thereof. Minimum ₹ 500/- and Maximum ₹ 15000/-</td> </tr> </table> <table border="1"> <tr> <td colspan="2"><b>Non- Individual upto ₹ 1 lac</b></td> </tr> <tr> <td>Upto ₹ 5000/-</td> <td>₹ 50/-</td> </tr> <tr> <td>Above ₹ 5000/- to ₹ 1 lac</td> <td>₹ 3/- per thousand or part thereof</td> </tr> <tr> <td colspan="2">Minimum ₹ 50/- maximum ₹ 300/-</td> </tr> <tr> <td>Above ₹1 lac</td> <td>₹ 5/- per thousand or part thereof. Minimum ₹ 500/- Maximum ₹ 15000/-</td> </tr> </table> <p>Note :</p> <p>i) At par issuance of DD/Bankers' cheque in respect of loan sanctioned by the branch and payment is made directly to the suppliers.</p> <p>ii) Discretion to reduce/waive charges vested with Regional Manager on case to case basis upon recommendation of the branch subject to half yearly review - keeping in view the value of the account. Branch Manager can give concession on adhoc basis within the overall limit</p>	<b>Individual- Upto ₹ 1 lac</b>		Upto ₹ 5000/-	₹ 50/-	Above ₹ 5000/- to ₹ 1 lac	₹ 3/- per thousand or part thereof	Minimum ₹ 50/- maximum ₹ 300/-		<b>Above ₹ 1 lac</b>	₹ 5/- per thousand or part thereof. Minimum ₹ 500/- and Maximum ₹ 15000/-	<b>Non- Individual upto ₹ 1 lac</b>		Upto ₹ 5000/-	₹ 50/-	Above ₹ 5000/- to ₹ 1 lac	₹ 3/- per thousand or part thereof	Minimum ₹ 50/- maximum ₹ 300/-		Above ₹1 lac	₹ 5/- per thousand or part thereof. Minimum ₹ 500/- Maximum ₹ 15000/-	<table border="1"> <tr> <td colspan="2"><b>Individual- Upto ₹ 1 lac Metro-Urban</b></td> </tr> <tr> <td>Upto ₹ 5000/-</td> <td>₹ 40/-</td> </tr> <tr> <td>Above ₹ 5000/- to 25000/-</td> <td>₹ 60/-</td> </tr> <tr> <td>25001 to ₹ 1 lac</td> <td>₹ 3/- per thousand or part thereof Minimum ₹ 40/- maximum ₹ 300/-</td> </tr> <tr> <td><b>Above ₹ 1 lac</b></td> <td>₹ 4/- per thousand or part thereof. Minimum ₹ 400/- and Maximum ₹ 15000/-</td> </tr> </table> <table border="1"> <tr> <td colspan="2"><b>Individual- Upto ₹ 1 lac Semi-Urban/Rural, Sr.Citizen and Pensioner at any branch</b></td> </tr> <tr> <td>Upto ₹ 5000/-</td> <td>₹ 30/-</td> </tr> <tr> <td>Above ₹ 5000/- to 25000/-</td> <td>₹ 50/-</td> </tr> <tr> <td>25001 to ₹ 1 lac</td> <td>₹ 2.50/- per thousand or part thereof Minimum ₹ 30/- maximum ₹ 250/-</td> </tr> <tr> <td><b>Above ₹ 1 lac</b></td> <td>₹3.50/- per thousand or part thereof. Minimum ₹ 350/- and Maximum ₹ 15000/-</td> </tr> </table>	<b>Individual- Upto ₹ 1 lac Metro-Urban</b>		Upto ₹ 5000/-	₹ 40/-	Above ₹ 5000/- to 25000/-	₹ 60/-	25001 to ₹ 1 lac	₹ 3/- per thousand or part thereof Minimum ₹ 40/- maximum ₹ 300/-	<b>Above ₹ 1 lac</b>	₹ 4/- per thousand or part thereof. Minimum ₹ 400/- and Maximum ₹ 15000/-	<b>Individual- Upto ₹ 1 lac Semi-Urban/Rural, Sr.Citizen and Pensioner at any branch</b>		Upto ₹ 5000/-	₹ 30/-	Above ₹ 5000/- to 25000/-	₹ 50/-	25001 to ₹ 1 lac	₹ 2.50/- per thousand or part thereof Minimum ₹ 30/- maximum ₹ 250/-	<b>Above ₹ 1 lac</b>	₹3.50/- per thousand or part thereof. Minimum ₹ 350/- and Maximum ₹ 15000/-
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2.	<p>Cancellation of DD/ Bankers' cheque and/</p> <p>Issue of fresh DD/ Bankers' cheque in lieu of lost one.- Duplicate DD/BC</p>	System	<table border="1"> <tr> <td colspan="2">Individual &amp; Non Individual</td> </tr> <tr> <td>Up to ₹ 500/-</td> <td>NIL</td> </tr> <tr> <td>Above ₹ 500/-</td> <td>₹ 100/- per instrument</td> </tr> <tr> <td colspan="2"><b>In case of lost instrument</b></td> </tr> <tr> <td>Up to ₹ 500/-</td> <td>₹ 20/-</td> </tr> <tr> <td>Above ₹ 500/-</td> <td>₹ 200/- per instrument</td> </tr> </table>	Individual & Non Individual		Up to ₹ 500/-	NIL	Above ₹ 500/-	₹ 100/- per instrument	<b>In case of lost instrument</b>		Up to ₹ 500/-	₹ 20/-	Above ₹ 500/-	₹ 200/- per instrument	<table border="1"> <tr> <td colspan="2"><b>Individual</b></td> </tr> <tr> <td>Up to ₹ 500/-</td> <td>NIL</td> </tr> <tr> <td>Above ₹ 500/-</td> <td>₹ 75/- per instrument</td> </tr> <tr> <td colspan="2"><b>In case of lost instrument</b></td> </tr> <tr> <td>Up to ₹ 500/-</td> <td>₹ 20/-</td> </tr> <tr> <td>Above ₹ 500/-</td> <td>₹ 175/- per instrument</td> </tr> <tr> <td colspan="2"><b>Non Individual</b></td> </tr> <tr> <td>Up to ₹ 500/-</td> <td>Rs.20/-</td> </tr> <tr> <td>Above ₹ 500/-</td> <td>₹ 100/- per instrument</td> </tr> <tr> <td colspan="2"><b>In case of lost instrument</b></td> </tr> <tr> <td>Up to ₹ 500/-</td> <td>₹ 30/-</td> </tr> <tr> <td>Above ₹ 500/-</td> <td>₹ 200/- per instrument</td> </tr> </table>	<b>Individual</b>		Up to ₹ 500/-	NIL	Above ₹ 500/-	₹ 75/- per instrument	<b>In case of lost instrument</b>		Up to ₹ 500/-	₹ 20/-	Above ₹ 500/-	₹ 175/- per instrument	<b>Non Individual</b>		Up to ₹ 500/-	Rs.20/-	Above ₹ 500/-	₹ 100/- per instrument	<b>In case of lost instrument</b>		Up to ₹ 500/-	₹ 30/-	Above ₹ 500/-	₹ 200/- per instrument
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3	Against tender of cash for any mode of remittance	System	50% plus higher charges over floor rates	No change																																				

4	<p>Remittance of fund through RTGS (Through Cheque)</p> <p>As per RBI circular RBI/2011-12/166-DPSS(CO)RTGS No. 388/04/04/.002/2011-12 dated 05.09.2011</p>	System	<p>With effect from 23.05.2016 ( As per RBI circular RBI/2015-16/306 DPSS (CO) RTGS No. 1926/04.04.002/2015-16 dated 04.02.2016 ( HO:BR:108:68 dated 17.05.2016)</p> <p><b>(A) On all RTGS Transactions (INWARD)--- NIL</b></p> <p><b>(B) Outward charges</b></p> <table border="1" data-bbox="745 491 1305 770"> <thead> <tr> <th>Transaction</th> <th>₹ 2 Lacs to ₹ 5 Lacs</th> <th>Above ₹ 5 Lacs</th> </tr> </thead> <tbody> <tr> <td>8 to 11hrs</td> <td>₹ 25/-</td> <td>₹ 50/-</td> </tr> <tr> <td>After 11 hrs to 13.00 hrs</td> <td>₹ 27</td> <td>₹ 52/-</td> </tr> <tr> <td>After 13.00 hrs to 16.30 hrs</td> <td>₹ 30</td> <td>₹ 55/--</td> </tr> <tr> <td>After 16.30 hrs.</td> <td>₹ 30/-</td> <td>₹ 55/-</td> </tr> </tbody> </table>	Transaction	₹ 2 Lacs to ₹ 5 Lacs	Above ₹ 5 Lacs	8 to 11hrs	₹ 25/-	₹ 50/-	After 11 hrs to 13.00 hrs	₹ 27	₹ 52/-	After 13.00 hrs to 16.30 hrs	₹ 30	₹ 55/--	After 16.30 hrs.	₹ 30/-	₹ 55/-	<p>As per RBI guidelines</p> <p><b>A) On all RTGS Transactions (INWARD)--- NIL</b></p> <p><b>B) Outward charges</b></p> <table border="1" data-bbox="1480 491 2040 596"> <thead> <tr> <th>Transaction</th> <th>₹ 2 Lacs to ₹ 5 Lacs</th> <th>Above ₹ 5 Lacs</th> </tr> </thead> <tbody> <tr> <td></td> <td>₹24.50</td> <td>₹49.50</td> </tr> </tbody> </table>	Transaction	₹ 2 Lacs to ₹ 5 Lacs	Above ₹ 5 Lacs		₹24.50	₹49.50
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Above Rs. 2/- Lac	Rs 24.75	Rs 24.75																							
Savings bank account NIL																									

5	Payment of Fixed deposit to other bank	Manual	Remittance charges as applicable plus out of pocket expenses	No change
	CLARIFICATIONS:		<p>The powers for granting concessions / waiver in respect of remittances charges are as under.</p> <p>a) In case of borrowal accounts the waiver / reduction in charges will be decided by the sanctioning authority of the advance a/c (not below the rank of Regional Manager). Thus, for advances sanctioned / reviewed under the discretionary lending powers of the branch then the waiver/reduction will have to be referred to the Regional Manager. Wherever waiver / concession in remittance charges are sought in an advance account, the credit proposal must mention about the same giving proper justification, overall yield in the account and benefit accruing to the branch. To make it abundantly clear, we mention that for credit proposals falling within OR beyond the sanctioning /review powers of the Branch head and containing recommendation for granting waiver/concession in remittance charges to the party then the powers to grant such concession/waiver will rest with the respective Regional Manager and above.</p> <p>For credit limits beyond the sanction powers of the Regional Manager, such concession / waiver in remittance charges in borrowal accounts shall be considered by the concerned sanctioning authority i.e Zonal Head / ZOCC/ GM ( Credit) / ED /CMD / Board as the case may be.</p> <p>b) In case of accounts other than borrowal accounts the charges can be waived / reduced, keeping in view the value of the account , as under.</p> <p>1.The branch should submit the proposal to the Regional Manager, on case to case basis, along with its recommendations for due consideration- subject to half yearly review.</p>	No change

			<p>2.For proposals pertaining to more than one Region, but within the same Zone the powers to reduce/ waive are vested with the Zonal Manager.</p> <p>For proposals covering more than one Zone, the powers to reduce / waive the service charges are vested with the Concerned Functional Head. For Current Account and Savings Bank account- GM-Deposit-Resources, (Retail Liabilities Savings and Term deposit)</p>		
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**SECTION -IV**  
**MISCELLANEOUS SERVICES**

Sr. No.	Area of Banking Service	System/ Manual	Revised service Charges (Excluding GST) w.e.f. 20.06.2019	Revised service charges ( excluding GST) w.e.f. 01.07.2020								
1	Safe Custody Charges	Manual	<p><b>Sealed Covers:</b> ₹ 350/- per cover per annum or part thereof. (4" x 12,- thickness x 1/2") More than the above size, charges as applicable for sealed boxes <b>Sealed boxes</b> – ₹ 3000/- per box per annum (size 200 cubic inch)</p> <p>Bank's own Deposit Receipt : No charges</p>	<b>No change</b>								
2	Service Charges for handling scrips	Manual	As per discretion of Regional Manager	No change								
3	Attestation of customer's signature	Manual	<p>₹ 100/- per instrument / occasion.</p> <p>In case of joint A/c. - ₹ 150/-</p>	<p><b>Non Individual /Joint accounts</b> Rs.150/- per instrument/occasion Individual, Senior Citizen, Pensioners at any branch Rs.100/-</p>								
4	Inquiries relating to old records.	Manual	<table border="1"> <tr> <td>More than 3 months to 12 months old</td> <td>₹ 100/- per item</td> </tr> <tr> <td>More than 12 months to 3 years old</td> <td>₹ 300/- per item</td> </tr> <tr> <td>Above 3 years upto 7 years</td> <td>₹ 500/- per item</td> </tr> <tr> <td>Above 7 years</td> <td>₹ 1000/- per item</td> </tr> </table>	More than 3 months to 12 months old	₹ 100/- per item	More than 12 months to 3 years old	₹ 300/- per item	Above 3 years upto 7 years	₹ 500/- per item	Above 7 years	₹ 1000/- per item	No change
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Sr. No.	Area of Banking Service	System/ Manual	Revised service Charges (Excluding GST) w.e.f. 20.06.2019	Revised service charges ( excluding GST) w.e.f. 01.07.2020
5	Photo attestation	Manual	₹ 150/- per photo /occasion	No change
6	<p>Cash Handling Charges-FOR CASH DEPOSIT (Applicable to base branch, Local Non-base branches)</p>	System	<p><b>a. Savings Bank accounts (excluding BSBD/Financial Inclusion accounts) At any branch</b></p> <p>Cash Deposit – Chargeable Beyond 5 transactions in a month (excluding Alternate Channel transaction) - ₹ 50/- per transaction</p> <p>(In case of cash aggregating ₹ 50000/- or more deposited with the bank during any one day, customer is required to quote his/her PAN or submit form 60)</p> <p><b>b. For CA/OD/CC/Other Accounts: (Base and local Non base branch)</b></p> <p><i>Beyond Cash Deposit of ₹ 50000/- Or above 10 packets i.e. 1000 pieces of notes of any denominations taken together, whichever is higher charges will be levied as under - Above 10 packets – i.e. 1000 pieces of notes charges will be levied @ ₹ 10/- per packet or a part thereof. (Min. ₹ 10/- , Maxi. ₹ 10000/- ."</i> (per day per txn)</p> <p>Regional Manager have been authorized to reduce / waive the cash handling charges on case to case basis on the merit of each case</p>	<p><b>Savings bank account- Metro-Urban</b> Cash Deposit – Chargeable Beyond 5 transactions in a month (excluding Alternate Channel transaction) - ₹ 50/- per transaction</p> <p><b>Savings Bank accounts Rural /Semi Urban branches , Pensioner and Senior Citizen(excluding BSBD/Financial Inclusion accounts**) At any branch</b></p> <p>Cash Deposit – Chargeable Beyond 5 transactions in a month (excluding Alternate Channel transaction) - ₹ 40/- per transaction</p> <p>(In case of cash aggregating ₹ 50000/- or more deposited with the bank during any one day, customer is required to quote his/her PAN or submit form 60)</p> <p>**For BSBD and FI accounts there are no service charges</p> <p><b>For CA/OD/CC/Other Accounts: (Base and local Non base branch)</b> <b>No change</b></p> <p><i>Beyond Cash Deposit of ₹ 50000/- Or above 10 packets i.e. 1000 pieces of notes of any denominations taken together, whichever is higher charges will be levied as under – Above 10 packets – i.e. 1000 pieces of notes charges will be levied @ ₹ 10/- per packet or a part thereof. (Min. ₹ 10/- , Maxi. ₹ 10000/- ."</i> (per day per txn)</p> <p>Regional Manager have been authorized to reduce / waive the cash handling charges on case to case basis on the merit of each case</p>

**SECTION – VI**  
**INTER-SOL CHARGES**

Sr. No.	Area of Banking Service	System/ Manual	Revised service Charges (Excluding GST) w.e.f. 20.06.2019	Revised service charges ( excluding GST) W.e.f. 01.07.2020
1	(A) CASH DEPOSIT	System	<p><b>CASH DEPOSIT at any branch Savings Account</b> (excluding BSBD/ FI Accounts) - Cash handling charge as applicable to base branch i.e. charges will be levied above – 5 – per transaction per month at any branch - ₹ 50/- per transaction.</p> <p><b>Cash deposit- Outstation branch: CA/CC/OD/others</b> : Chargeable in case of cash deposit in excess of ₹ 25000/- per day per account at ₹ 2.50 per thousand or part thereof in addition to Cash Handling Charges .</p>	<p><b>CASH DEPOSIT Metro-Urban-Savings Account</b> (excluding BSBD/ FI Accounts**) - Cash handling charge as applicable to base branch i.e. charges will be levied above – 5 – per transaction per month at any branch - ₹ 50/- per transaction</p> <p><b>Rural /Semi Urban branches, Senior citizen and Pensioner at any branch -Savings Account</b> (excluding BSBD/ FI Accounts**) - Cash handling charge as applicable to base branch i.e. charges will be levied above – 5 – per transaction per month at any branch - ₹ 40/- per transaction.</p> <p><b>Cash deposit- Outstation branch: No change CA/CC/OD/others</b> : Chargeable in case of cash deposit in excess of ₹ 25000/- per day per account at ₹ 2.50 per thousand or part thereof at outstation branch</p>
2	(B) CASH WITHDRAWAL (Base branch, local non base branch and outstation )	System	<p><b>SB/CA/CC/OD :-</b> Beyond First five transactions per month (excluding withdrawals from ATM) charges of ₹ 150/- per transaction.</p> <p>However, Maximum withdrawal allowed at outstation branch is ₹ 50000/- per day to the account holder only.</p>	<p><b>CA/CC/OD :-</b> Beyond First five transactions per month (excluding withdrawals from ATM) charges of ₹ 150/- per transaction.</p> <p><b>Savings bank- Urban –Metro branch</b> Beyond First five transactions per month (excluding withdrawals from ATM) charges of ₹ 125/- per transaction.</p> <p><b>Savings Bank- Rural/Semi-Urban branches and Senior citizen, pensioner at any branch</b> Beyond First five transactions per month (excluding withdrawals from ATM) charges of ₹ 100/- per transaction.</p>



Sr. No.	Area of Banking Service	System/ Manual	Revised service Charges (Excluding GST) w.e.f. 20.06.2019	Revised service charges ( excluding GST) W.e.f. 01.07.2020
				However, Maximum withdrawal allowed at outstation branch is ₹ 50000/- per day to the account holder only.
			<p>Note:</p> <p>1. Inter SOL cash payments to third parties is totally withdrawn</p> <p>2. Per day per transaction limit of ₹ 50000 /- is fixed for cash withdrawal by drawer by self cheque (through withdrawal up to ₹ 25000/- - SB Account without cheque book facility) at Non Base CBS branches irrespective of nature of accounts. Passbook should accompany with Withdrawals.</p>	

**SECTION-VII**  
**GENERAL**

Sr. No.	Area of Banking Service	System/ Manual	Revised service Charges (Excluding GST) w.e.f. 20.06.2019	Revised service charges ( excluding GST) w.e.f. 01.07.2020
1	APPLICABLE TO ALL ABOVE SERVICES/ ACTIVITIES)	Manual	a) Ordinary Post – Actual, subject to Min. ₹ 15/-	No Change
	a) Postal & Telecommunication TARIFF	Manual	b) Registered / Speed Post/courier – Actual, subject to Min. ₹ 75/-	No Change
		Manual	c) Fax - Actual, subject to Min ₹ 60/-.	No Change
	b) Courier Charges	Manual	₹ 75- per instrument per occasion, unless otherwise specified to the contrary.	No Change
2	Higher Service charges for non customers of the Bank.	Manual	For all banking services to non-customers of the Bank, service charges shall be 50% higher than the floor rates, across the board plus Taxes	No Change
3	Definition of Floor rates		Floor rates shall mean rates of service charges fixed by our bank as detailed in this circular.	No Change

**SECTION-VIII****EXEMPTIONS / CONCESSIONS IN SERVICE**

Sr. No.	Area of Banking Service	System/ Manual	Revised service Charges (Excluding GST) w.e.f. 20.06.2019	Revised service charges ( excluding GST) w.e.f. 01.07.2020
1.	Defence Personnel	Manual	<p>Only the following concessions in service charges be extended to Defence Personnel, Paramilitary Personnel, Ex-Servicemen and Central Industrial Security Force (CISF) personnel".</p> <p>a) At par remittance of salary / terminal dues. b) At par remittance to family up to ` 50,000/- per month and one-time remittance for payment of school / college fees in a year. Out of pocket expenses to be recovered.</p> <p>c) At par custody of WILLS. Normal concessions as applicable to other customers in respect of collection of outstation cheques up to ` 5,000/- at a time.</p>	No change
2.	Ex-servicemen / widows of Ex-Servicemen, war widows, disabled service personnel	Manual	Not to levy service charges such as processing, documentation and inspection charges on loans granted to Ex-Servicemen, Widows of Ex-Servicemen, War Widows and disabled service personnel under NEF, SEMFEX-II and SEMFEX-III schemes sponsored by SIDBI, NABARD and KVIC respectively and also on loans sanctioned by the Bank outside these schemes for their self employment purpose	No change
3.	Service / Charitable Institutions	Manual	<p>Temple Devasthanams like Shri Sai Baba Temple, Shirdi, Tirupati Devasthanam, Shri Nathdwara Temple, Shri Jagannath Temple, Puri, Vaishnavi Devi, Katra, and Somnath Trust, Somanth Gujarat.</p> <p>I. At par collection of cheques favouring such institutions.</p>	No change

Sr. No.	Area of Banking Service	System/ Manual	Revised service Charges (Excluding GST) w.e.f. 20.06.2019	Revised service charges ( excluding GST) w.e.f. 01.07.2020
			II. Remittances favouring such institutions free of exchange.	
		Manual	b)Welfare / Service / Charitable Institutions/ National Foundation for Communal Harmony)  I. At par collection of cheques favouring such institutions.  II. Remittances favouring such institutions free of exchange.  NOTE  a) The Institutions should be exempt from payment of Income Tax and the branch should have such exemption certificate on its record.  b) In all other charitable institutions, Regional Head is authorized to sanction concessions on merits of each case. If the concession is applicable to branches pertaining to other zones, H.O. approval is necessary.	No change
4.	Donations to PM / CM's Relief Funds	Manual	I. At par collection of cheques favouring the fund. II. Free remittances favouring these funds. (Circular No. HO:BR:106/188 dated 18.09.2014 - A/c. No. 05860100004336)	No change
5.	Teachers Employed in Government Run Schools / Central Schools	Manual	I. Free discounting of salary bills / cheques up to ` 25000/-. II. At par collection of salary bills.	No change

Sr. No.	Area of Banking Service	System/ Manual	Revised service Charges (Excluding GST) w.e.f. 20.06.2019	Revised service charges ( excluding GST) w.e.f. 01.07.2020
6.	Blind/Disabled/ Physically Handicapped Persons and Institutions set up for their benefit	Manual	I. At par collection of cheques. II. Free Remittances.  Conditions :  a) Institutions should be exempt from payment of Income Tax. b) Free Remittances to be allowed only against debit to account and Not Against Cash. c) In all cases, the Branch Manager should satisfy with the eligibility	No change
7.	Proceeds invested in Time Deposit including NRIs	Manual	a) At par remittance of maturity proceeds of Time Deposits as well as periodical interest to another branch. b) At par collection of cheques issued as per court orders for investment in Time Deposits.	No change
8.	Pensioners	Manual	<b>a)</b> At par collection of Pensions bills, Pension cheques. <b>b)</b> Free remittance facility by debit to S.B. A/c. maintained by pensioners for personal uses.	No change
9.	Ministry of Health and Family Welfare	Manual	(Accredited to our Bank) a) At par collection of cheques etc. b) Free Remittance facility.	No change
10.	Government Sponsored Schemes	Manual	At par collection of cheques (only cheques issued by Government representing subsidy under Government sponsored Schemes).	No change
11.	Co-operative Banks, Land Development Banks, Service Co-operatives, District Rural Development Agencies etc.	Manual	i. At par collection of cheques deposited by DRDA, FCS (sponsored by our Bank) and PACs (Banking with us). ii. Issue of DDs to Co-operative Banks for their customers at concessional rates. (Undertaking must be obtained from the Head Office of Co-operative Bank that they will charge full rates to their customers).	No change

Sr. No.	Area of Banking Service	System/ Manual	Revised service Charges (Excluding GST) w.e.f. 20.06.2019	Revised service charges ( excluding GST) w.e.f. 01.07.2020
			NOTE: Facility to be extended to such banks with which we have agency arrangements. Concessions in service charges up to 50% of normal rates to Co-operative Banks which maintain accounts with us.	
12.	Our Own Subsidiaries.	Manual	Concessions can be allowed in Service Charges.	No change
13.	Banks under Agency Arrangements.	Manual	Existing Agency Arrangements at lower rates may be continued. (Customer should be charged full rates)	No change
14.	NRI Customers	Manual	At par collection of rupee drafts issued by exchange companies and correspondent Banks.  i) Rupee drafts should have been issued by exchange companies and correspondent Banks or Foreign Offices of any Indian / Foreign Bank or Exchange Companies maintaining accounts with our Bank or any other Bank in India.  ii) Drafts should be payable through rupee accounts maintained at branches in India nominated by the Banks	No change
15.	Regional Rural Banks (sponsored by our Bank)	Manual	i).Collection charges on a 50:50 basis for:  a) Cheques drawn on Public Sector Banks and tendered to us for collection by RRBs and on instrument tendered by Public Sector Banks to RRBs for collection.  b) Free Remittance facility for transfer of funds to RRBs for remitting refinance installments to NABARD.  C) Free remittance facility for transfer of funds between the Head Office and Branches of RRBs and also between Regional Offices of RRBs and	No change

Sr. No.	Area of Banking Service	System/ Manual	Revised service Charges (Excluding GST) w.e.f. 20.06.2019	Revised service charges ( excluding GST) w.e.f. 01.07.2020
			Branches of RRBs. (whether sponsored by our Bank or by other banks)	
		Manual	ii) No exchange should be charged on DDs purchased by RRBs on behalf of their customers (only those RRBs which are sponsored by our Bank), provided RRBs levy full charges from their customers at rates not below our specified rates	No change
16.	Senior Citizens	Manual	Free remittance facility to be allowed by debit to S.B. A/c. maintained by Sr. Citizens for personal uses.  At par collection of cheques in the name of Sr. Citizens (the A/c holder)	No change
17.	Physically Challenged Persons  (Divyang)	Manual	Waiver of collection charges for physically challenged persons (who have suffered loss of use of hand/hands & or leg/legs) including Visually impaired /blind person for instruments up to ₹ 50,000/- at par collection	No change

Sr. No.	Area of Banking Service	System/ Manual	Revised service Charges (Excluding GST) w.e.f. 20.06.2019	Revised service charges ( excluding GST) w.e.f. 01.07.2020
18.	Staff Members	System	<p>Staff Members</p> <ul style="list-style-type: none"> <li>- Ex-Staff Members</li> <li>- Joint Accounts of staff members with close relatives (Same Rules as for deposit A/Cs- Name of staff /ex staff as principal account Holder.)</li> </ul> <p>i) No service charges for various transactions including issuance of cheque book, Regeneration of Debit Card Pin, Net Banking Password etc., and other service charges unless otherwise specified to the contrary.</p> <p><b>No service charge or postage on the outstation cheques deposited by BOB Employees' Co-operative Housing Society drawn in their favour by Staff Members.</b></p> <p>Conditions for Ex-staff Members:</p> <ul style="list-style-type: none"> <li>a) He/she should be able establish his/her identity as an ex-staff member of our Bank.</li> </ul> <p><b>He/she should not be gainfully employed</b></p>	No change
19	Waiver of Service Charges ( All types of service charges given in the circular)		<p>Branch Heads are given discretion to waive /give concession wherever indicated.</p> <p>Apart from – wherever indicated under the relative head, they may further exercise powers as under as per business consideration.</p> <p>BR. HEAD</p> <p>Total Waiver/concession (ceiling) as per Discretionary Administrative Powers, 2018 circular No. HO:BR:110:256 dated 21.12.2018- para 7.10</p> <p>NOTES:</p> <ul style="list-style-type: none"> <li>➤ Valued customers should be decided by Branch Manager based on business/social consideration.</li> </ul>	No change



Sr. No.	Area of Banking Service	System/ Manual	Revised service Charges (Excluding GST) w.e.f. 20.06.2019	Revised service charges ( excluding GST) w.e.f. 01.07.2020
			<ul style="list-style-type: none"> <li>➤ No concession is to be allowed on locker rent.</li> <li>➤ Each concession/waiver to be given based on the merit of the case considering the overall cost benefit analysis.</li> <li>➤ The Regular concessions / waiver will be reviewed on yearly basis. However, the branches may review the same earlier if situation so warrants.</li> <li>➤ Branch should keep a record of concessions granted in a register separately for different areas of banking services and it should be got verified by the Regional Head during his visit to the branch.</li> </ul> <p>SPECIMEN OF REGISTER:</p> <p>For all concessions in all services</p> <ol style="list-style-type: none"> <li>1. Sr. No.</li> <li>2. Date</li> <li>3. Name of customer</li> <li>4. A/c Type No.</li> <li>5. Details of the Transaction</li> <li>6. Normal charges as per guidelines</li> <li>7. Actual charges</li> <li>8. Amount of concession</li> <li>9. %age to normal charges</li> </ol>	

Sr. No.	Area of Banking Service	System/ Manual	Revised service Charges (Excluding GST) w.e.f. 20.06.2019	Revised service charges ( excluding GST) w.e.f. 01.07.2020
			<p>10.Justification for concession/waiver</p> <p>11.Initials of Branch Manager</p> <p>12.Details of /Approval of Regional Manager</p> <p>13.Date</p> <p>For regular concession Regional Managers have full powers on case to case basis.</p> <p>There should be prior sanction of concession. The powers for reimbursement of charges if any are given in Discretionary Administrative Powers for Domestic Operations -2018 (Bank's publication No. 154)</p> <p>Further in addition to wherever indicated under the respective head</p> <p>Any further concession / waiver in service charges not falling within the powers of the RM etc. [in other than borrowal a/cs] may be given by the respective Zonal authority after obtaining full details of the proposal including cost benefit analysis etc. for sanction/ consideration at their end. In proposals where concession/waiver pertains to branches of other Zones also, such matter may be referred to concerned Functional Head e.g. for Current Account- and for Savings Bank account GM (Deposit Resources) Liabilities and Deposit Mobilisation mentioning full particulars, justification for granting / continuing of such concessions etc., with recommendations.</p>	

Sr. No.	Area of Banking Service	System/ Manual	Revised service Charges (Excluding GST) w.e.f. 20.06.2019	Revised service charges ( excluding GST) w.e.f. 01.07.2020
			Proper records should be maintained by sanctioning authority and Branch for concessions at one place/Register as per format given as above.	

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