

SERVICE CHARGES - GENERAL BANKING as on 27.04.2020

| S No | Details of Service provided by the Bank | Service Charges | |
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| 1 | Locker Rent | Small: Rural/Semi urban - Rs.1500/-+GST Urban- Rs.2000/-+GST Medium:-Rural/Semi urbanRs.3000/-+GST Urban Rs.4000/-+GST Large:- Semi urban/Rural Rs.6000/-+GST Urban Rs.8000/-+GST | |
| | The above rents will be effective from 01.04.2020 are applicable for new locker hirers. For already occupied lockers, rents will be collected at the existing rates till 31.03.2021 | | |
| 2 | Locker Break open charges | Rs.1500/-+GST (In addition to actual expenditure incurred for break open the locker and changing the lock by manufacturers of lockers will also be charged) | |
| 3 | Locker operations | | |
| | A).Up to 12 visits/Year | FREE | |
| | B).13 th Visit onwards | Rs.150/- +GST per visit. | |
| | C).Locker rent overdue charges | 1 st Qtr 10%+GST of Annual Rent 2 nd Qtr 25% +GST of Annual Rent If rent is not paid for more than two quarters, Locker is to be break open. | |
| | D).One time registration for lockers | Rs.550/- + GST | |
| 4 | Loss of Gold Loan Slip | Rs.115/- + GST | |
| 5 | Remittance of Cash (CA/CC A/cs) (Excluding financial inclusion accounts) | For SB-Cash Deposit: - 3 Transactions per month free Beyond 3 trns – Rs.50/- + GST per Trn No restrictions for cash deposit at Non-Home Brs for SB A/cs. For CA-Cash deposit 1.Upto Rs.25000/- per day : Free 2.Beyond Rs.25000/- per day: Rs.0.75+GST per Rs.1000/- (Min. Rs.50/-+GST / Max.Rs.20000/-+GST) | |
| 6 | For Savings Bank A/c Cash withdrawal/Debit Transaction Charges, ATM related transactions , Internet, Mobile Banking Charges | MONTHLY AVERAGE BALANCE | Free Transactions Per Month At the Branch Internet/ Mobile banking |
| | | Up to 1,000/- | 2 20 |
| | | Up to Rs1,001/- to Rs 25,000/- | 2 40 |
| | | Up to 25,001/- to Rs 50,000/- | 10 Unlimited |
| | | Up to Rs 50,001/- to 1,00,000/- | 15 Unlimited |
| | | Above Rs 1,00,000/- | Unlimited Unlimited |
| | | Charges Beyond Free Limit (Per Transaction) | Rs 50/-+GST Rs 5/-+GST |
| 7 | Cash Deposit / Withdrawal at Bank Mitra | Maximum withdrawal amount is Rs.2000/- per transaction. | |

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| | a. Cash withdrawal / Transfer (Home br) b. Cash withdrawal using Debit Card / AEPS-on- US (Issuer) | First three withdrawals will be free in a month. In excess of these three withdrawals: Rs.50/- + GST will be charged for transaction |
| 8 | DDCP Charges | Int @ 0.50% + collection charges + out of pocket expenses. In case of cheque returned, interest @ 16% pa after adjusting 0.50% interest |
| 9 | CHEQUE COLLECTION : | |
| | A). Outstation Cheques deposited Returned unpaid | Local & Outstation: Rs.260/- + GST |
| | B). OUTSTATION CHEQUE COLLECTION CHARGES: | (Incl of post & out of pocket exp) all segments(Rs.) Amount Upto 5000/- Rs.30/- + GST Above 5000/- upto 10,000/- Rs.60/- + GST Above 10000/- upto 1 lac Rs.100/- + GST Above 1 lac upto 5 lakhs Rs.200/- + GST Above 5 lakhs Rs.250/- + GST |
| | i. Postal charges on outstation Cheques | Nil (Not to be charged as per RBI instructions) |
| | ii. Cheques relating to Subsidy/ M.Money | Nil |
| | iii. Out station Cheques returned/unpaid for technical reasons(drawn on us) | Cheque return/unpaid for technical reasons Rs 160/-+GST (Not to be charged where customer is not at fault as per RBI guidelines) |
| | iv. Outstation Cheques returned /unpaid for insufficient balance (drawn on us) | Rs 500/-+GST (Irrespective of amount) |
| | C). LOCAL CHEQUES: | |
| | i. Local Cheques: Collection charges | Nil |
| | ii. Local Cheques returned unpaid for technical reasons | Rs.160/- + GST per instrument. (Not to be charged where customer is not at fault as per RBI guidelines) |
| | iii. Local Cheques returned unpaid for insufficient balance | Rs.500/- + GST (irrespective of amount) |
| 10 | BC/DD Issue charges | Upto Rs.5000 :Rs.25/- + GST 5001/- – 10000/- :Rs.50/- + GST 10001/- up to 1 lac: Rs.5/-+GST per Rs.1000/- (Min Rs.60/-+GST) Above 1 lac : Rs.4/- + GST per Rs.1000/- (Min.600/-+GST/Max 2000/-+GST) (No additional cash handling charges) |
| 11 | If BC/DDs are issued through a/c of Govt dept. | NIL |
| 12 | Cancellation / Revalidation of BC/ DD | Rs.200/- + GST (per instance) |
| 13 | Issue of duplicate BC/DD/TDR/STDR | Rs.200/- + GST (per instance) |

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| 14 | Issue of duplicate pass book with present balance | Issue of duplicate PB with present balance - Rs.120/- + GST. For additional page of 40 transactions Rs.50/-+GST |
| 15 | Issue of statement of a/c | <u>First page:</u> Free Next::Rs.100/- + GST per page of 40 entries |
| 16 | Balance certificate for all segments – per instance | Rs.160/- + GST |
| 17 | A/c closure within 12 months (Transfer of a/c is exempted) | Rs.160/- + GST Individuals (Excluding Basic & Small accounts under Financial Inclusion) Rs.600/- + GST Other than individuals (excluding Govt.Accounts) |
| 18 | Stop payment cheque | SB a/cs Rs.60/- + GST per instrument CA/CC a/cs Rs.110/-+ GST per instrument |
| 19 | Penalty for late payment of RD Installments | Rs.1/- per Rs. 100/- per month. |
| 20 | Inoperative accounts (SB/CA) | Nil |
| 21 | SB and CA cheque book issue charges | CTS/MICR/Non MICR – SB & CA: Rs.3.50 per leaf(For First 20 leaves free) |
| 22 | Postal Charges | Ordinary: Actuals (Min Rs.25/-) Regd/Speed/Courier: Actuals (Min Rs.60/-) |
| 23 | Charges for Non-maintenance of Monthly Average balance | NILL |
| | A. SB -Rural (MAB – Rs.500/-) | NILL |
| | B. SB –Semi Urban (MABRs.1000/-) | NILL |
| | C).SB–Urban (MAB - Rs.2000) | NILL |
| | D).CA – Rural (MAB – Rs.2500) | Rs.220 + GST |
| | E).CA-Semi-Urban & Urban (MAB-Rs.5000) | Rs.220 + GST |
| 24 | Annual Service Charges – CA a/c (incl Inop a/cs) | Rs.60/-+GST per annum |
| 25 | Standing Instructions | Rs.60/- + GST per instruction |
| 26 | Addition / Deletion of names in deposit accounts | Rs.91/-+ GST per occasion |
| 27 | Record copy of cheque | Rs.160/- + GST per instrument |
| 28 | Interest Certificate | Rs.150/-+GST |
| 29 | TDR/STDR pertaining to our customers received from other Banks for payment | Proceeds should be paid through NEFT/RTGS/DD/BC - Charges as applicable to NEFT/RTGS/DD/BC |
| 30 | NEFT (National Electronic Funds Transfer) at branch | NIL |
| 31 | RTGS (Real Time Gross Settlement) at branch | NIL |

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| 32 | NEFT/RTGS Charges Through net Banking(As and When introduced) | NIL |
| 33 | IMPS Fund Transfer charges through CBS, Mobile Banking | <u>Through Branch channel</u> Rs 1/-to Rs 1 lakh -per Trans- Rs. 6/- (Incl GST) Above 1 Lakh to 2 Lakhs per Trans - Rs 18/ (Incl GST) <u>Through Mobile Banking Channel</u> Rs 6/-per Transaction (Including GST) |
| 34 | SMS Alerts | Rs.20/- + GST per quarter |
| 35 | Debit Card replacement | Rs.300/- + GST |
| 36 | Duplicate PIN / Regeneration of PIN through Branch | Rs.60/- + GST |
| 37 | ATM Charges (After exceeding permissible limit) 1.On Own ATMs 2. On Other ATMs 3. Trans.declined -insufficient balance | 1. Rs.5/- + GST per transaction 2. Rs.20/- + GST per transaction 3. Rs.25/- + GST per transaction |
| 38 | National Automated Clearing House (NACH) Mandate incl. E-mandate) | 1.One time Mandate Authorization per Mandate - Rs.50/- + GST 2. Failed mandate Rs.250/- + GST |
| 39 | Allowing Operations through power of Attorney | Rs 500/-+GST for individuals Rs 1000/-+GST for non-Individuals |