

Annexure – A : UNIFORM SERVICE CHARGES

AREA OF BANKING SERVICE		SERVICE CHARGES (FLOOR RATES) Excluding GST 18%					
Sr. No.	Particulars	Existing Service Charges			Proposed Service Charges (W.E.F 01.07.2024)		
	Charges for not maintaining minimum balance (Quarterly Average Balance)	Rural Branches	Semi-Urban	Metro/Urban Branches	Rural Branches	Semi-Urban	Metro/Urban Branches
	a) Current Accounts	AQB Rs 1000/- not maintained Rs. 300/- per quarter	AQB Rs 2000/- not maintained Rs. 350/- per quarter	AQB Rs 5000/- not maintained Rs. 600/- per quarter	AQB Rs 1000/- not maintained Rs. 400/- per quarter	AQB Rs 2000/- not maintained Rs. 400/- per quarter	AQB Rs 5000/- not maintained Rs. 600/- per quarter
	b) Premium Current Accounts CA108	AQB Rs 250000/- not maintained Rs. 600/- per quarter	AQB Rs 250000/- not maintained Rs. 600/- per quarter	AQB Rs 250000/- not Rs. maintained 600/- per quarter	AQB Rs 250000/- not maintained Rs. 800/- per quarter	AQB Rs 250000/- not maintained Rs. 800/- per quarter	AQB Rs 250000/- not maintained Rs. 800/- per quarter
	c) Savings Bank Accounts						
	(i) With Cheque Book facility	Rural Branches/ semi urban Rs. 125/- per quarter	Metro/Urban Branches Rs. 200/- per quarter		Rural Branches/ semi urban Rs. 135/- per quarter	Metro/Urban Branches Rs. 250/- per quarter	
	Balance Short From require Min. Balance :						
1	a) Shortfall in QAB upto 25%	Rs. 31.00/-		Rs 50/-		Rs. 33.75/-	Rs 62.50/-
	b) Shortfall in QAB upto 25% to 50%	Rs. 62.00/-		Rs 100/-		Rs. 67.50/-	Rs 125/-
	c) Shortfall in QAB upto 50% to 75%	Rs. 93.00/-		Rs 150/-		Rs. 101.25/-	Rs 187.50/-
	d) Shortfall in QAB more than 75%	Rs. 125.00/-		Rs 200/-		Rs. 135/-	Rs 250/-
	(ii) Without Cheque Book facility						
	Balance Short From require Min. Balance	Rural Branches/ semi urban Rs. 125/- per quarter	Metro/Urban Branches Rs. 200/- per quarter		Rural Branches/ semi urban Rs. 135/- per quarter	Metro/Urban Branches Rs. 250/- per quarter	
	Balance Short From require Min. Balance :						
	a) Shortfall in QAB upto 25%	Rs. 31.00/-		Rs 50/-		Rs. 33.75/-	Rs 62.50/-
	b) Shortfall in QAB upto 25% to 50%	Rs. 62.00/-		Rs 100/-		Rs. 67.50/-	Rs 125/-
	c) Shortfall in QAB upto 50% to 75%	Rs. 93.00/-		Rs 150/-		Rs. 101.25/-	Rs 187.50/-
	d) Shortfall in QAB more than 75%	Rs. 125.00/-		Rs 200/-		Rs. 135/-	Rs 250/-
	e) Flexi Saving Bank Accounts	125/- per quarter		Rs 200/-		Rs. 125/- Per Quarter	Rs. 250/-

Sr. No.	Particulars	Existing Service Charges	Proposed Service Charges (W.E.F 01.07.2024)
<u>Charges for Cheque returned unpaid</u>			
Local cheques :			
2	(a) Returned in Outward Clearing	Cheque Returned:- For Financial reason :- upto Rs 1 lac - Rs 200/- per instrument Above 1 lac less than 1 crore - Rs 300/- For 1 crore and above - Rs 500/- For other reasons :- Rs 200/- per instrument. For technical reason not fault of customer- No Charge	Cheque Returned:- For Financial reason :- upto Rs 1 lac - Rs 250/- per instrument Above 1 lac less than 1 crore - Rs 400/- For 1 crore and above - Rs 750/- For other reasons :- Rs 200/- per instrument. For technical reason not fault of customer- No Charge
	(b) Return of Inward Clearing		
	i) For Financial Reasons	Upto 1crore - Rs 200/- per instrument. Rs. 1 Crore and above - Rs. 400/- per instrument	Upto 1crore - Rs 250/- per instrument Rs 1 crore and above - Rs. 500/- per Instrument
	ii) For Non-Financial Reasons	Rs. 150/- per instrument. Cheque return due to technical reason - not at the fault of the customer - No Charge	Rs. 200/- per instrument. Cheque return due to technical reason - not at the fault of the customer - No Charge
3	Premature closure of A/cs - (within a year)	If account is closed after 14 days but within one year customer induce	If account is closed after 14 days but within one year customer
	a)SB A/c * (Excluding Small SB ac and BSBD ac)	Rural / Semi-Urban Branches -Rs. 150/- Urban Branches - Rs. 200/-	Rural / Semi-Urban Branches -Rs. 200/- Urban Branches - Rs. 250/-
	b)Current Account *	Rural / Semi-Urban Branches -Rs. 400/- Urban Branches - Rs. 600/-	Rural / Semi-Urban Branches -Rs. 600/- Urban Branches - Rs. 800/-
<u>Cheque Book Issuance Charges</u>			
4	a) Savings Bank :	In SB Account individual - after 30 leaves in a financial year charges Rs. 4.50/- per leaf. For personalise cheque book 4.50 per leaf. (only two cheque book will be issued at a time)	In SB Account individual - after 30 leaves in a financial year charges Rs. 5/- per leaf. For personalise cheque book Rs. 5.00 per leaf. (only two cheque book will be issued at a time)
	b) CA/CC/OD A/c etc. :	In CA/CC/OD Accounts - 50 leaves will be free for First Time, subsequent 5.00 per leaf. For personalise cheque book Rs. 5.00 per leaf.	In CA/CC/OD Accounts - 50 leaves will be free for First Time, subsequent Rs. 6.00 per leaf. For personalise cheque book Rs. 6.00 per leaf.

Annexure – B : UNIFORM SERVICE CHARGES

Annexure – B : UNIFORM SERVICE CHARGES				
AREA OF BANKING SERVICE			SERVICE CHARGES (FLOOR RATES) Excluding GST 18%	
Sr. No.	Particular	Product	Existing Service Charges	Proposed Service Charges (W.E.F 10.06.2024)
1	Mandate acceptance chagres	NACH Mandate	Rs. 100/-	Rs. 200/-
2	*Debit Card Annual Fee	RuPay Classic DI	Rs. 175/-	Rs. 225/-
3	*Debit Card Annual Fee	RuPay Classic EMV	Rs. 175/-	Rs. 225/-
4	Debit Card Issuance Charge	RuPay Classic DI	Rs. 125/-	Rs. 150/-

Above mentioned charges are exclusive GST
*1st year Free & from Second year onwards