

Service Charges (Excluding GST)

SL NO	CARD/Charges	Revised Charges w.e.f. 01.07.2023
		Debit/ ATM Card
1	<p><u>Debit Card Issuance Charge</u></p> <p>Classic Platinum Business Debit NCCM Debit Prepaid Travel Card Visa Signature (Plastic card) RuPay Select</p> <p>Visa Signature (Metal card)</p>	<p>Presently, all cards are contactless card</p> <p>A) Classic - Rs.250/- B) Platinum- Rs.250/- C) Visa Signature plastic- Rs. 250/- D) RuPay Select- Rs.800/- E) Visa Bingo-Rs.125/- F) Prepaid(Re-loadable)- Rs.100/- G) Travel Card- 1% of loaded amount (Min.Rs.150/-) H) Gift Card(Non Re-loadable)- Rs.50/-</p> <p>Visa Signature metal card discontinued</p>
1 a	<p><u>Additional Card / Replacement Card Conversion of Mega strip Card into EMV Card</u></p> <p>Classic Platinum Business Debit NCCM Debit Prepaid Travel Card Visa Signature (Plastic card) RuPay Select</p> <p>Visa Signature (Metal card)</p>	<p>A) Classic - Rs.250/- B) Platinum- Rs.250/- C) Visa Signature- Rs.250/- D) RuPay Select- Rs.800/- E) Visa Bingo-Rs.125/- F) Prepaid(Re-loadable)- Rs.100/- G) Travel Card- 1% of loaded amount (Min.Rs.150/-) H) Gift Card(Non Re-loadable)- Rs.50/-</p> <p>Visa Signature metal card discontinued</p>
2	<p><u>Issuance charges for :</u> Non-personalized card (Ready Kits/ Welcome Kits)/Platinum</p> <p>Classic</p> <p>NCCM Debit Card</p>	<p>Classic/ Platinum : Free</p>

Note: Over & above the charges, the applicable GST to be loaded while levying the Service Charges

SL NO	CARD/Charges	Revised Charges w.e.f. 01.07.2023
3	<p><u>Debit Card Maintenance Charges (Annual)</u></p> <p>Platinum Business Debit NCCM Debit Prepaid Travel Card Visa Signature (Plastic card) RuPay Select</p> <p>Visa Signature (Metal card)</p>	<p>A) Classic - Rs.250/- B) Platinum- Rs.250/- C) Visa Signature- Rs. 250/- D) RuPay Select- Rs.800/- E) Visa Bingo-Rs.125/- F) Prepaid(Re-loadable)- Rs.100/- G) Travel Card- 1% of loaded amount (Min.Rs.150/-)</p> <p>Service discontinued</p>
4	<p><u>Debit Card Re-pin Charges</u></p> <p>Green PIN</p>	<p>Rs.50/-</p> <p>Green Pin : Free</p>
5	<p>Surcharge (in case of Debit card usage) on Fuel purchasing (From Fuel station)</p> <p>Surcharge (in case of Debit card usage) on Railway ticket purchasing (From IRCTC)</p>	<p>NIL</p> <p>NIL</p>
6	Debit Card in Concessional Accounts	
a	<p>BSBDA opened under PMJDY Scheme codes- SB181/SB182/SB183/SB104/SB105/SB106/SB190/SB107 SB101 WITH CHRG_LEVEL_CODE="N OMIN" and CHRG_COLL_FLG="N"as per HOBC-111/39</p>	<p>Debit Card Issuance Charge : Free</p> <p>Annual Maintenance Charge :Free</p>
b	<p>Jai Jawan Salary Plus Account Scheme Scheme code- SB161(commisioned officers) Scheme code SB 162(Non-Commissioned officers)</p>	<p>Debit Card Issuance Charge : Free</p> <p>Annual Maintenance Charge :Free</p>

Note: Over & above the charges, the applicable GST to be loaded while levying the Service Charges

SL NO	CARD/Charges	Revised Charges w.e.f. 01.07.2023
c	Para Military Forces Scheme code SB 163 & Spl. Charge code 0201 & Employees of central & sate govt. universities/college Scheme code SB163 & Spl. Charge code-0202 & Employees of public sector undertaking Scheme code SB163 & Spl. Charge code 0203	Debit Card Issuance Charge : Free Annual Maintenance Charge :Free
d	Pvt. Sector employee Scheme code SB163 & Spl. Charge Code 0204 & BOI Saral Salary account scheme Scheme code SB165 & Spl. Charge code 0202,0203,0204 & Star Gurukul Savings account Scheme code SB163 & Spl. Charge Code- GURU	Debit Card Issuance Charge: First Year(Issuance of Debit card): Free Annual Maintenance Charge: For Classis/NCMC: Rs.250/- For Others : Rs.250/-
Credit Card		
7	Issuance & Annual Charges for -Visa Gold /Platinum International Credit Card-Principal	Rs.500.00
8	Issuance & Annual Charges for -Visa Gold / Platinum International Credit Card -Add on	Rs.300.00
9	<u>Issuance charges for</u> : India Card(Master Credit Card)- Principal/	Free

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SL NO	CARD/Charges	Revised Charges w.e.f. 01.07.2023
	-Add-on	
10	<u>Annual Maintenance Charges on completion of every year for :India Card (Master Credit Card) - Principal/ Add-on</u>	Free
11	Issuance & Annual Charges for - Master Platinum International Credit Card- Principal	1000.00 (International) 500.00 (Domestic)
12	Issuance & Annual Charges for -Master Platinum International Credit Card- Add on	500.00 (International) 300.00 (Domestic)
13	<u>Issuance & Annual Charges</u> -RuPay Platinum International Credit Card - Principal Add- on card	FREE FREE
14	<u>Annual Charges</u> SwaDhan Platinum International Credit Card - Principal Including – Add-on Card	FREE
15	Replacement of Credit Card(any variant)	300.00 Any variant excluding SwaDhan Card
16	Credit Card in Concessional Accounts (Special Charge Code)	
a	Jai Jawan Salary Plus Account Scheme Scheme code- SB161(commisioned officers) Scheme code SB 162(Non-Commissioned officers)	Issuance Charge: For Commissioned Officer : Rupay Platinum credit card : Free For Non Commissioned Officers: Rupay Platinum Credit Card : Free Annual Maintenance Charge: Free (in above mentioned cases)

Note: Over & above the charges, the applicable GST to be loaded while levying the Service Charges

SL NO	CARD/Charges	Revised Charges w.e.f. 01.07.2023
b	<p>Para Military Forces Scheme code SB 163 & Spl. Charge code 0201</p> <p>&</p> <p>Employees of central & state govt. universities/college Scheme code SB163 & Spl. Charge code- 0202</p> <p>&</p> <p>Employees of public sector undertaking Scheme code SB163 & Spl. Charge code 0203</p> <p>&</p> <p>Pvt. Sector employee Scheme code SB163 & SCC 0204</p>	<p>Issuance Charge:</p> <p>Rupay Platinum Credit Card: Free</p> <p>Note: Rupay Platinum credit card to be issued to those employees whose net take home salary is Rs.25,000/- per month.</p> <p>Annual Maintenance charge :</p> <p>Applicable as per variant of card</p>
c	<p>BOI Saral Salary account scheme Scheme code SB165 & SCC 0202,0203,0204</p> <p>&</p> <p>Star Gurukul Savings account</p> <p>Scheme code SB163 & Spl. Ch. Code - GURU</p>	<p>Issuance Charge:</p> <p>Rupay Platinum Credit Card: Free</p> <p>Note:</p> <p>i. Rupay Platinum Credit card to be provided to those employees whose net take home salary of last 6 months is Rs.10,000/- & above.</p> <p>ii. Rupay Platinum credit card to be provided to those employees whose net take home salary of last 6 months is Rs.25,000/- and above.</p> <p>Annual Maintenance charge :</p> <p>Applicable as per variant of card</p>
Credit Card Related Misc. Charges		
17	Interest free period	<p>For Cash Advance/Drawl against Cash advance: Nil</p> <p>For Other Transactions: 21-51 days</p> <p>(applicable only on retail purchases and if outstanding balance is paid in full on due date)</p>

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SL NO	CARD/Charges	Revised Charges w.e.f. 01.07.2023
18	Charges on Revolving Credit	Secured Credit (SwaDhan) 1.20% p.m. (15.40% p.a.) on daily balances In case of default service charges is 1.70% p.m. (22.45 % p.a) Unsecured Credit (Other than SwaDhan) 2% p.m. (24% p.a.) on daily balances In case of default service charges is 3% p.m. (36% p.a)
19	Minimum Repayment Amount	Opted for Revolving Credit 10% of Total Outstanding, if revolving credit is opted + EMI (all EMI due) + other amount due. Not Opted for Revolving Credit 20% of Total Outstanding, if revolving credit is not opted + EMI (all EMI due) + other amount due.
20	Cash Advance Limit / Loan Against Card Limit	For both Principal and Add-on card: 50% of Spending Limit or available limit, whichever is lower Cash withdrawal upto 40% of spending limit of Primary card and upto 20% on Add-on Card. Cash withdrawal per day Rs.50,000 for Platinum card and Rs.15,000 for rest variant One-time processing fees shall be charged along with first EMI.
21	Cash Advance Charges	BOI ATM: 2% (minimum Rs. 50) for each transaction. Other ATM: 2.5% (minimum Rs. 75) for each transaction. Overseas ATM: 2.5% (minimum Rs. 125) for each transaction and Currency Conversion Charges, presently 2%. Interest on dues/overdue applicable
22	Star Easy Pay (EMI)	Processing Charges – One-Time 0 % of the Purchase Finance Charge 1.25 % of the Purchase In case of default service charges is 2.50% p.m. (34.50 % p.a)
23	Balance Enquiry Charges at ATM	BOI ATM : Nil Other Bank ATM in India: Rs.20/- Other Bank ATM Abroad: Rs.25/- Nil
24	Charges on over limit account (Purchase / Cash)	Secured Credit (SwaDhan) 1.70% p.m. (22.45 % p.a) on daily balances Unsecured Credit (Other than SwaDhan) 3% p.m. (36% % p.a) on daily balances
25	Usage Over Spending Limit	2% of over limit amount (Minimum Rs.250/-)
26	Outstation Cheque Processing Charge	As per Cheque collection charges described in Annexure I.
27	Payment Return Charges	As per Cheque Return Charge described in Annexure I.

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SL NO	CARD/Charges	Revised Charges w.e.f. 01.07.2023												
28	PIN replacement Charges (Request at Branch)	Rs.50/- (per occasion)												
29	Duplicate Bill Charges	Rs.50/- per quarter (after 12 months)												
30	Retrieval of Charge Slip	Actual or Rs.100/- whichever is higher												
31	Fuel Transaction Surcharge	1.00 % of transaction amount or Actual charges claimed by the acquirer bank, whichever is higher.												
32	Railway Ticket Purchase or Cancellation Fee	1.00 % of transaction amount or Actual charges claimed by the acquirer bank, whichever is higher.												
33	Lounge Access	As charged by Card Operators. If card is used abroad, Currency Conversion charges shall also apply.												
34	Foreign Currency Transactions	3% Currency Conversion Charges for all currencies, (excluding INR, being home currency). For all types of transaction, including cash withdrawal and transactions through POS/e-commerce/online.												
35	SMS Alerts	SMS Alerts charges are on actual usage basis from the customers registered for SMS Alerts as under:- Charges are Quarterly <table border="1" data-bbox="568 1005 1390 1211"> <tr> <td>Upto 5 SMS Alerts</td> <td>Free</td> </tr> <tr> <td>From 6 to 20 SMS Alerts</td> <td>Rs.10/- per quarter</td> </tr> <tr> <td>Above 20 SMS Alerts</td> <td>Rs.15/- per quarter</td> </tr> </table> SMS Charges not applicable to A/cs of staff & Ex-Staff, A/cs opened under Prime Minister Jan Dhan Yojana (PMJDY) & SB-161-165 and SB-101 with Special Charge Code "NOMIN". BSBD Schemes, Pensioners, Senior Citizens, Salary A/cs	Upto 5 SMS Alerts	Free	From 6 to 20 SMS Alerts	Rs.10/- per quarter	Above 20 SMS Alerts	Rs.15/- per quarter						
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From 6 to 20 SMS Alerts	Rs.10/- per quarter													
Above 20 SMS Alerts	Rs.15/- per quarter													
36	SMS International Customers	Actual cost of International SMS to be recovered.												
37	IMPS Charges	Outward: (Through Branch) <table border="1" data-bbox="568 1543 1445 1906"> <thead> <tr> <th>Amount of IMPS</th> <th>Charges</th> </tr> </thead> <tbody> <tr> <td>Upto Rs.1000/-</td> <td>NIL</td> </tr> <tr> <td>Over Rs.1000/- upto Rs.10,000/-</td> <td>Rs.1/- per Txn.</td> </tr> <tr> <td>Over Rs.10,000/- up to Rs.1.00 lac</td> <td>Rs.2/- per Txn.</td> </tr> <tr> <td>Over Rs.1.00 lac upto Rs.2.00 lac</td> <td>Rs.3/- per Txn.</td> </tr> <tr> <td>Over Rs.2.00 lac upto Rs.5.00 lac</td> <td>Rs.5/- per Txn.</td> </tr> </tbody> </table> IMPS Fund Transfer charges through Internet Banking/ Mobile Banking : NIL	Amount of IMPS	Charges	Upto Rs.1000/-	NIL	Over Rs.1000/- upto Rs.10,000/-	Rs.1/- per Txn.	Over Rs.10,000/- up to Rs.1.00 lac	Rs.2/- per Txn.	Over Rs.1.00 lac upto Rs.2.00 lac	Rs.3/- per Txn.	Over Rs.2.00 lac upto Rs.5.00 lac	Rs.5/- per Txn.
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Note: Over & above the charges, the applicable GST to be loaded while levying the Service Charges

SL NO	CARD/Charges	Revised Charges w.e.f. 01.07.2023				
38	Decline of transaction on ATM due to insufficient fund.	Rs.20/- per failed transaction due to insufficient fund (when used in other banks ATM)				
39	Registration charges for mandate on NACH platform	<table border="1" style="margin-left: auto; margin-right: auto;"> <tr> <td>Mandate Registration Charges.</td> <td>Rs. 100.00</td> </tr> <tr> <td>Total</td> <td>Rs. 100.00</td> </tr> </table> <p>Note:- Registration charges & signature verification charges for mandate on NACH platform for contribution towards following schemes:-</p> <p>i)Pradhan Mantri Kisan Maan-dhan Yojana (PM-KMY) : NIL ii)Pradhan Mantri Shram Yogi Maan-dhan (PM-SYM): NIL iii)Pradhan Mantri Laghu Vyapari Maan-dhan Yojana(PM-LVMY) : NIL</p>	Mandate Registration Charges.	Rs. 100.00	Total	Rs. 100.00
Mandate Registration Charges.	Rs. 100.00					
Total	Rs. 100.00					
40	Registration Charges for Direct Debit mandate	<table border="1" style="margin-left: auto; margin-right: auto;"> <tr> <td>Mandate Registration Charges</td> <td>Rs.200.00</td> </tr> <tr> <td>Total</td> <td>Rs.200.00</td> </tr> </table> <p>Note:- Signature verification & Registration charges for Direct Debit mandate for contribution towards following schemes:-</p> <p>i)Pradhan Mantri Kisan Maan-dhan Yojana (PM-KMY) : NIL ii)Pradhan Mantri Shram Yogi Maan-dhan (PM-SYM): NIL iii)Pradhan Mantri Laghu Vyapari Maan-dhan Yojana(PM-LVMY) : NIL</p>	Mandate Registration Charges	Rs.200.00	Total	Rs.200.00
Mandate Registration Charges	Rs.200.00					
Total	Rs.200.00					
41	ECS/NACH return Charges	ECS/NACH Transaction return charges : Rs.250.00 Note:- ECS return charges in account of contribution towards following schemes:- i)Pradhan Mantri Kisan Maan-dhan Yojana (PM-KMY) : NIL ii)Pradhan Mantri Shram Yogi Maan-dhan (PM-SYM): NIL iii)Pradhan Mantri Laghu Vyapari Maan-dhan Yojana(PM-LVMY) : NIL				
42	INWARD ECS Non-individual : Credit Clearing (Per entry/item) NCC Clearing House Destination Bank Sponsor Bank	NIL No Charge No Charge Rs.5.50 Minimum Rs.3000/-				

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SL NO	CARD/Charges	Revised Charges w.e.f. 01.07.2023																				
	Debit Clearing (Per entry/item) NCC Clearing House Destination Bank Sponsor Bank	No Charge No Charge Rs. 4.00 Minimum Rs. 2670/-																				
43	ATM/Debit International Card Charges(Cash withdrawal) Usage	Rs.125+2% currency conversion charges.																				
44	ATM/Debit International card Charges (Balance enquiry) Usage	Rs.25/-																				
45	a)Transactions based charges on ATM transactions in SB a/cs	Revised Charges (Excluding GST) a) Monthly Limit SB A/cs.: Number of Free ATM Transactions <table border="1"> <thead> <tr> <th colspan="4">Monthly Limit SB A/cs.: Number of Free ATM Transactions (Both financial & Non - Financial Transactions) Charges in Rs.</th> </tr> <tr> <th>Type of Charges</th> <th>Other Bank's ATM 6 Metro centers</th> <th>Other Bank's ATM Other centers</th> <th>Our ATM 6 Metro & all centers</th> </tr> </thead> <tbody> <tr> <td>Set Limit for monthly Free Transaction</td> <td>3</td> <td>5</td> <td>10</td> </tr> <tr> <td>Charges (in Rs.) for financial trxn beyond the set limit</td> <td>21</td> <td>21</td> <td>10</td> </tr> <tr> <td>Charges (in Rs.) for Non-financial trxn beyond the set limit</td> <td>8</td> <td>8</td> <td>NIL</td> </tr> </tbody> </table>	Monthly Limit SB A/cs.: Number of Free ATM Transactions (Both financial & Non - Financial Transactions) Charges in Rs.				Type of Charges	Other Bank's ATM 6 Metro centers	Other Bank's ATM Other centers	Our ATM 6 Metro & all centers	Set Limit for monthly Free Transaction	3	5	10	Charges (in Rs.) for financial trxn beyond the set limit	21	21	10	Charges (in Rs.) for Non-financial trxn beyond the set limit	8	8	NIL
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	<p>b) Transactions based charges on ATM transactions in CC/OD/CD a/cs.</p>	<p>2. These charges will not be applicable to Small/No Frill Deposit Account holders (BSBD/No Frill Accounts, Jan dhan Scheme (Present Scheme Code SB181/SB182/SB183/SB104/SB105/SB106/SB190/SB107 & SB101 with CHRG_LEVEL_CODE="NOMIN" and CHRG_COLL_FLG="N" as per HOBC-111/39). These customers will continue to get 5 free transactions on other bank ATM and 10 free on our ATM, irrespective of the center, as hitherto. As also charges on non- financial transactions will now be free on our own ATM irrespective of number of transactions.</p> <p>b) For Current/Overdraft account holders following charges are applicable:-</p> <table border="1" data-bbox="571 712 1449 1397"> <thead> <tr> <th colspan="4" data-bbox="571 712 1449 790">Monthly Limit CD/OD A/cs.: Number of Free ATM Transactions (Both financial & Non - Financial Transactions) Charges in Rs.</th> </tr> <tr> <th data-bbox="571 790 802 936">Type of Charges</th> <th data-bbox="802 790 1010 936">Other Bank's ATM 6 Metro centers</th> <th data-bbox="1010 790 1241 936">Other Bank's ATM Other centers</th> <th data-bbox="1241 790 1449 936">Our ATM 6 Metro & all centers</th> </tr> </thead> <tbody> <tr> <td data-bbox="571 936 802 1077">Set Limit for monthly Free Transaction</td> <td data-bbox="802 936 1010 1077">3</td> <td data-bbox="1010 936 1241 1077">5</td> <td data-bbox="1241 936 1449 1077">10</td> </tr> <tr> <td data-bbox="571 1077 802 1218">Charges (in Rs.) for financial trxn beyond the set limit</td> <td data-bbox="802 1077 1010 1218">21</td> <td data-bbox="1010 1077 1241 1218">21</td> <td data-bbox="1241 1077 1449 1218">10</td> </tr> <tr> <td data-bbox="571 1218 802 1397">Charges (in Rs.) for Non-financial trxn beyond the set limit</td> <td data-bbox="802 1218 1010 1397">8</td> <td data-bbox="1010 1218 1241 1397">8</td> <td data-bbox="1241 1218 1449 1397">NIL</td> </tr> </tbody> </table> <p>c) ATM Transaction based charges for Staff & Ex-staff in Savings Bank & Overdraft Accounts:-</p> <table border="1" data-bbox="571 1576 1449 2033"> <thead> <tr> <th colspan="4" data-bbox="571 1576 1449 1682">Monthly Limit SB/OD (Staff, Ex-Staff) A/cs.: Number of Free ATM Transactions (Both financial & Non - Financial Transactions) Charges in Rs.</th> </tr> <tr> <th data-bbox="571 1682 786 1823">Type of Charges</th> <th data-bbox="786 1682 978 1823">Other Bank's ATM 6 Metro centers</th> <th data-bbox="978 1682 1185 1823">Other Bank's ATM Other centers</th> <th data-bbox="1185 1682 1449 1823">Our ATM 6 Metro & all centers</th> </tr> </thead> <tbody> <tr> <td data-bbox="571 1823 786 1928">Set Limit for monthly Free Transaction</td> <td data-bbox="786 1823 978 1928">3</td> <td data-bbox="978 1823 1185 1928">5</td> <td data-bbox="1185 1823 1449 1928">Unlimited</td> </tr> <tr> <td data-bbox="571 1928 786 2033">Charges (in Rs.)for financial trxn</td> <td data-bbox="786 1928 978 2033">21</td> <td data-bbox="978 1928 1185 2033">21</td> <td data-bbox="1185 1928 1449 2033">NIL</td> </tr> </tbody> </table>	Monthly Limit CD/OD A/cs.: Number of Free ATM Transactions (Both financial & Non - Financial Transactions) Charges in Rs.				Type of Charges	Other Bank's ATM 6 Metro centers	Other Bank's ATM Other centers	Our ATM 6 Metro & all centers	Set Limit for monthly Free Transaction	3	5	10	Charges (in Rs.) for financial trxn beyond the set limit	21	21	10	Charges (in Rs.) for Non-financial trxn beyond the set limit	8	8	NIL	Monthly Limit SB/OD (Staff, Ex-Staff) A/cs.: Number of Free ATM Transactions (Both financial & Non - Financial Transactions) Charges in Rs.				Type of Charges	Other Bank's ATM 6 Metro centers	Other Bank's ATM Other centers	Our ATM 6 Metro & all centers	Set Limit for monthly Free Transaction	3	5	Unlimited	Charges (in Rs.)for financial trxn	21	21	NIL
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		beyond the set limit			
		Charges (in Rs.) for Non-financial trxn beyond the set limit	8	8	NIL
46	Cash Handling Charges for SB/CA/CC/OD a/cs through Cash Recycler Machine (CRM)	<p>Cash Deposit Charge at Cash Deposit Machine/Kiosks (CDM): KCC & NPA accounts: NIL.</p> <p>Cash Deposit Charge at Cash Deposit Machine/Kiosks (CDM):</p> <p>SB accounts: Financial inclusion accounts i.e. all accounts opened under Basic Savings Bank Account (BSBD/No Frill Accounts), Jan dhan Scheme. The Present Scheme Code:SB181/SB182/SB183/SB104/SB105/SB106/SB190 / SB107 & SB101 with CHRG_LEVEL_CODE="NOMIN" and CHRG_COLL_FLG="N" as per HOBC-111/39): NIL</p> <p>SB Accounts Other than Financial Inclusion/ Jan Dhan Accounts: Cash Deposit First – 5 transactions per month:- Free. Beyond 5 transaction (excluding alternate channel transaction) - Rs.25/- per transaction.</p> <p>Cash Deposit Charge at Cash Deposit Machine/Kiosks (CDM):</p> <p>CD (Deposit of Currency Notes) : -Cash Deposit upto 1.00 lakh per account per day: FREE -Cash Deposit above Rs.1.00 lakh per account per day : Rs.0.75 per Rs.1000 or part thereof, Min Rs.75/-, Max Rs.10000/-.</p> <p>Note: Charges to be applied on the total amount deposited per day.</p>			

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SL NO	CARD/Charges	Revised Charges w.e.f. 01.07.2023																									
		<p>CC/OD (Deposit of Currency Notes) : -Cash Deposit upto 1.50 lakh per account per day: FREE</p> <p>-Cash Deposit above Rs.1.50 lakh per account per day: : Rs.0.75 per Rs.1000 or part thereof, Min Rs.75/-, Max Rs.10000/-.</p> <p>Note: Charges to be applied on the total amount deposited per day.</p> <p>For Cash Deposit above Rs.10.00 lakhs per day CD /CC/OD accounts:-</p> <p>@Rs.1.50 per Rs.1000/- or part thereof, minimum Rs.1,500/- & Maximum Rs.15,000/-</p> <p>Note: Charges to be applied on the total amount deposited per day.</p> <p>Cash deposit made at home and non-home branches (over cash counter), cash Deposit Machines, Kiosks (even if deposited on previous holidays) would be clubbed together to arrive at the free entitlement and levy suitable charges as above.</p> <p>Cash Handling on Tierised CD Accounts:</p> <table border="1" data-bbox="568 1061 1449 1939"> <thead> <tr> <th>Category</th> <th>AQB</th> <th>Cash Handling Charges (Revised)</th> </tr> </thead> <tbody> <tr> <td>NORMAL</td> <td>Below Rs.20,000/-</td> <td rowspan="3">*Normal charges to apply</td> </tr> <tr> <td>SILVER</td> <td>Rs. 20,000/- to less than Rs.50,000/-</td> </tr> <tr> <td>GOLD</td> <td>Rs. 50,000/- to less than Rs.1,00,000/-</td> </tr> <tr> <td>GOLD PLUS</td> <td>Rs. 1,00,000/- to less than Rs.2,00,000/-</td> <td>70% of The Normal Charges to Apply (30% Discount)</td> </tr> <tr> <td>DIAMOND</td> <td>Rs. 2,00,000/- to less than Rs.5,00,000/-</td> <td>50% of The Normal Charges to Apply (50% Discount)</td> </tr> <tr> <td>DIAMOND PLUS</td> <td>Rs. 5,00,000/- to less than Rs.10,00,000/-</td> <td>40% of The Normal Charges to Apply (60% Discount)</td> </tr> <tr> <td>PLATINUM</td> <td>Rs.10,00,000/- to less than Rs.20,00,000/-</td> <td>FREE (100% Discount)</td> </tr> <tr> <td>PLATINUM PLUS</td> <td>Rs. 20,00,000/- and above.</td> <td>FREE (100% Discount)</td> </tr> </tbody> </table>	Category	AQB	Cash Handling Charges (Revised)	NORMAL	Below Rs.20,000/-	*Normal charges to apply	SILVER	Rs. 20,000/- to less than Rs.50,000/-	GOLD	Rs. 50,000/- to less than Rs.1,00,000/-	GOLD PLUS	Rs. 1,00,000/- to less than Rs.2,00,000/-	70% of The Normal Charges to Apply (30% Discount)	DIAMOND	Rs. 2,00,000/- to less than Rs.5,00,000/-	50% of The Normal Charges to Apply (50% Discount)	DIAMOND PLUS	Rs. 5,00,000/- to less than Rs.10,00,000/-	40% of The Normal Charges to Apply (60% Discount)	PLATINUM	Rs.10,00,000/- to less than Rs.20,00,000/-	FREE (100% Discount)	PLATINUM PLUS	Rs. 20,00,000/- and above.	FREE (100% Discount)
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Note: Over & above the charges, the applicable GST to be loaded while levying the Service Charges

SL NO	CARD/Charges	Revised Charges w.e.f. 01.07.2023	
47	Stop Payment Instructions(Through IB/MB)	NIL	
48	NSDL/CDSL Charges	TYPE OF SERVICES	CHARGES
		Account opening charges	NIL
		Account Closure charges	NIL
		Custody Charges (Equity & Debt)	No custody fees
		Statement by e-mail	Free
		Mobile Alerts	Free
		Idea services of NSDL	Free
		Account Maintenance Charges	Rs.350/- yearly Rs.850/- Corporate Individual staff – NIL
		For BSDA Account AMC (w.e.f 01.10.2012)	1)Value of Holding upto Rs.50,000 – Nil 2)Rs.50,001 to Rs.2,00,000 – Rs.100 3)Above Rs.2,00,000 – Normal AMC 4) Govt Bonds for Rs.50,000/- No AMC (Additional)
		Debt-CP/CD/G-Sec	
		Statement of account	As per CDSL norms – Free As per NSDL norms – Free For additional statements Rs.25/- each If the total number of pages exceeds 10 (ten) per client ID, for each additional page Rs.5/- shall be charged.
		Transaction Charges (Market/Off Market) (Equity and Debt)	Sale Rs.24.50/- per transaction – For staff Rs.20/- per transaction (For late receipt of DIS Rs.50/- per ISIN upfront on best effort basis)
	Debt-CP/CD/G-Sec	Sale Rs.250/- per transaction	
	Demat Request Charges (per request per ISIN)	Rs.5/- per certificate (Minimum Rs.50/-) + Courier / Handling charges Rs.50/- Internal Rejection Rs.100/- (NSDL only)	
	Remat Request Charges (per request per ISIN)	Rs.50/- per request + courier/Handling Charges Rs.50/-	

Note: Over & above the charges, the applicable GST to be loaded while levying the Service Charges

SL NO	CARD/Charges	Revised Charges w.e.f. 01.07.2023	
		Pledge / Hypothecation Charges	Pledge Creation - Rs.50/- Pledge Closure - Rs.50/- Pledge Invocation -Rs.250/-
		Stop transfer of delivery instruction slips	Rs.10/- per slip, Minimum Rs.50/- (payable upfront)
		KYC charges per Applicant – NSDL – NDML	Rs.50/-
		In NSDL – for activating Demat account which are “suspended for Debit” for non-submission PAN-Compliance to KYC norms – AMC not paid – any other reason	Rs.250/- upto 31.03.2009 (one time) payable upfront
		Account Freezing/un-freezing charges	Rs.50/- per instance – (NSDL only)

Note: Over & above the charges, the applicable GST to be loaded while levying the Service Charges