

Annexure- I
General Banking

Service Charges (Excluding GST)

SL	Item	Revised Service Charges w.e.f. 01.04.2024
1	Issue of MICR Cheques – SB	25 Cheque leaves free in a year, and thereafter charges of Rs.5/- per cheque leaf.
2	Issue of MICR Cheques- CD/CC/OD *	First 50 cheque leaves free in a financial year. Thereafter, Rs.5/- per cheque leaf. 50 Leaf cheque book @ Rs.250/-
3	Issue of Pass Book/ Balance Certificate & Duplicate Pass Book / Statement	Issue of first / original SB Pass Book and continuation pass book thereof, on exhaust of existing pass book: Free Statement (CD/CC/OD accounts): Once in a month - Free E-statement Auto generated or on request (SB/CD/CC/OD) : Free Balance Certificate (SB/CD/CC/OD): Rs.150/- per occasion. Duplicate Pass Book Saving Bank Accounts- Rs.100/- with balances and entries from the date of last printing and additional Rs.50/- per page or part thereof. Duplicate / Additional Statement (CD/CC/OD/SB accounts): Rs.150/- per page or part thereof. Note: Splitting of entry for operational convenience of finacle shall be treated as one entry.
4	Stop Payment Instructions.	SB A/cs:Rs.200/- per cheque and Max.Rs.500/- per occasion (range of cheque). CD/CC/OD A/cs.:Rs.300/- per cheque and Max.Rs.600/- (range of cheque) per occasion. Revoking of Stop payment instruction : For SB a/c per occasion Rs.50/-. For CD/CC/OD A/cs per occasion: Rs.100/- Charges on Stop Payment instruction made through Internet Banking/Mobile Banking: Free Note: Stop payment charges applicable only when sufficient balance is available in the account else cheque return charges should be levied.
5	Balance Enquiry	Free

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



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6	A/c. closure before 12 months (A/c. transfer not included)	Account Closure Charges: Upto 14 days from opening of Account : NIL From 15 days to one year : Rs.500/- for SB Account and Rs.1000/- for CD Account. After One Year : NIL BSBD Accounts – Exempted No Charges for closure on account of death. Note: Current Account (CD) closure charges due to availing of CC/OD limit by customers : NIL.
7	Cheques Return Charges – Cheques drawn on us.	For Financial Reasons:- Upto Rs.1 lakh: Rs.300/- Above Rs.1 lakh and upto Rs.1.00 Cr: Rs.500/- Above Rs.1.00 Cr: Rs.2500/- For non-financial / technical reasons due to customer fault: Rs.150/- per cheque. Cheque returns due to technical reason- not at the fault of customer- No charges. Interest as applicable to be levied if the Bank remains out of fund for such cheque returns (Financial/ Non-Financial).
8	Cheques / Bills deposited – returned unpaid (Outward clearing)	Upto Rs.1.00 lakh Rs.100/- Above Rs.1.00 lakh upto Rs.1.00 Crore: Rs.200/- per instrument. Above Rs.1.00 Crore: Rs.500/- Cheque returns due to technical reason- not at the fault of customer- No charges.
9	Inter Sol Charges	NIL
10	Signature verification & photo attestation charges.	Rs.100/- per instrument Rs.150/- for Jt. Account Photo attestation Charge: Rs.150/- per photo per occasion.

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11	Change in Nomination Facility (At Branch)	Noting Nomination first time: Free Thereafter Rs.100/- for every change of Nomination.
12	No Dues Certificate	For Agri. borrowers/ Priority sector : NIL Rs.150/- for others per occasion.
13	Issuance of demand draft	Up to Rs.5000/-: Rs.25/- Above Rs.5000/- to Rs.10000/-: Rs.50/- Above Rs.10,000/- to 1 lac :- Rs.5/- per thousand, Minimum Rs.60/- Above Rs.100000/- : Rs.4/- per thousand. Minimum Rs.600/- Max. Rs.15000/- Concessional Charges applicable as per relevant scheme.
14	Issue of Demand Draft, Pay orders/ Bankers cheque against Cash.	50% extra charges over applicable rates i.e. Up to Rs.5000/-: Rs.38/- Above Rs.5000/- to Rs.10000/-: Rs.75/- Above Rs.10,000/- to below 50,000/- :- Rs.7.50 per thousand, Minimum Rs.90/- (Presently , maximum permissible limit of cash DD is up to Rs.50,000/-).
15	Revalidation/Cancellation of Demand Drafts, Pay Orders/ Bankers Cheque etc.	Up to Rs.500/- : Rs.20/- Above Rs.500/- : Rs.100/-
16	Issuance of Duplicate Demand Draft, Pay Orders/Bankers Cheque etc.	Up to Rs.500/-: Rs.50/- Above Rs.500/- : Rs.150/-
17	Collection of Cheques (Including Outstation/ Jet Clearing/Speed Clearing etc.) Inclusive of all charges i.e. postal, courier, handling etc.	Collection of Local Cheques Through Clearing: No Charges Service Charges for outstation Cheque Collection: Upto Rs.5000/- : Rs.25/- > Rs.5000/- to 10000/- : Rs.50/- > Rs.10000 to Rs.1 lac: Rs.100/- > Rs.1 lac to Rs.5 lac : Rs.200/- > Rs.5 lacs to 10 lacs : Rs.225/- > Rs.10 lacs : Rs.250/-

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		<p>Jet clearing /Speed Clearing :</p> <p>For Saving Bank (SB) Accounts:</p> <p>Upto Rs.1.00 Lakh: NIL > Rs.1 lac to Rs.5 lac : Rs.200/- > Rs.5 lacs to 10 lacs : Rs.225/- > Rs.10 lacs : Rs.250/-</p> <p>For CD/OD/CC accounts:-</p> <p>Upto Rs.10000/- : Rs.50/- > Rs.10000 to Rs.1 lac: Rs.100/- > Rs.1 lac : Rs.250/-</p> <p>Note:- Outstation cheques:</p> <p>Under CTS/Grid based clearing System: Outstation cheques are those cheques which are drawn on other banks at outstation centres which are not located in the same grid.</p> <p>Under Non-CTS Clearing System: Outstation cheques are those cheques which are drawn on other Banks at other than the centre of clearing house.</p>
18	Collection of Bills	<p>Upto 10000/- : Rs.150/- >Rs.10000/- : Rs.10/- per Thousand</p> <p>Minimum Rs.150/-, Maximum Rs.15000/-</p> <p>PLUS out of pocket expenses per bill.</p>
19	Purchase of DD/ Outstation Cheque	<p>a. Upto & including Rs.1 lac – Rs.100 per Cheque.</p> <p>b. Above Rs.1 lac – Rs.200 per Cheque.</p> <p>In addition, interest as applicable for clean overdraft will be charged for the days bank is out of funds.</p>
20	Presentation of Usance Bills	Rs.100/-
21	Postal Charges	<p>a) Ordinary Post – Actual, subject to Min. Rs.50/-.</p> <p>b) Registered / Speed Post/courier/ fax – Actual, subject to Min. Rs.100/-.</p>
22	Minimum Balance Charges in Inoperative accounts	<p>SB A/C.: Nil</p> <p>CD A/c.: Nil</p>

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23	Charges for excess Debit entries in SB accounts other than Alternate Delivery Channel.	No charges for Upto 50 customer induced debit entries per Half Year. Beyond 50 debit entries: Rs.15/- per entry.
24	Charges for deletion of deceased person's name, change in name, etc. in respect of corporate accounts.	FREE
25	Standing Instructions (SI)	For intra-bank SI transaction Charges : NIL For interbank SI Charges: Rs.50/- for one time registration for all SI. Rs.50/- for execution of transaction and Rs.150/- in case of failure to execute such instruction. Additionally normal remittance charges should also be recovered in case of interbank.
26	Cash Handling Charges for SB/CD/CC/ OD a/cs.	Cash Handling charge in KCC & NPA accounts: NIL. 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 SB Accounts Other than Financial Inclusion/ Jan Dhan Accounts: Cash Deposit First – 5 transactions per month (excluding alternate channel transaction):- Free. Beyond 5 transaction (excluding alternate channel transaction) - Rs.50/- per transaction. Current Deposit (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 upto Rs.10.00 lakhs. : Rs.1/- per Rs.1000 or part thereof, Min Rs.100, Max Rs.10000/-

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



Service Charges (Excluding GST)

SL	Item	Revised Service Charges w.e.f. 01.04.2024
		<p>Note: Charges to be applied on the total amount deposited per day.</p> <p>CC/OD (Deposit of Currency Notes) : -Cash Deposit upto Rs.1.50 lakh per account per day: FREE</p> <p>-Cash Deposit above Rs.1.50 lakh per account per day upto Rs.10.00 lakhs</p> <p>: Rs.1/- per Rs.1000 or part thereof, Min Rs.100, Max Rs.10000/-.</p> <p>Note: Charges to be applied on the total amount deposited per day.</p> <p>For CD/CC/OD Accounts:</p> <p>For Cash Deposit above Rs.10.00 lakhs per day in CD/CC/OD accounts:-</p> <p>@ Rs.2/- per Rs.1000/- or part thereof, minimum Rs.2,000/- & Maximum Rs.20,000/-</p> <p>Note: Charges to be applied on the total amount deposited per day.</p> <p>If a customer deposits aggregate cash in an account as single or multiple transactions in a day at single or multiple branches exceeding the exemption limit of Rs.1.00/1.50 lakh in a day, cash handling charges are applicable on total amount deposited per day.</p> <p>Cash deposit of Small Denomination Currency Notes upto Rs.1.00 lakhs in a day in CD/CC/OD Accounts i.e. Currency notes of below Rs.100/- (Since we have no option to enter denomination-wise currency in existing system, therefore branch should calculate manually in case of small denomination cash deposit):-</p> <p>Upto 10 packet i.e. 1000 pieces of notes : Free</p> <p>Above 10 packet- i.e. 1000 pieces of notes charges will be levied @ Rs.10/- per packet max Rs.10000/-.</p> <p>Note: Charges to be applied on the total count of packets deposited in a day.</p>

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SL	Item	Revised Service Charges w.e.f. 01.04.2024																									
		<p>Cash Handling Charges in Tierised Current Accounts is as under:-</p> <table border="1"> <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 lacs.</td> <td>40% of The Normal Charges to Apply (60% Discount)</td> </tr> <tr> <td>PLATINUM</td> <td>Rs.10.00 lacs to less than Rs.20.00 lacs.</td> <td>FREE (100% Discount)</td> </tr> <tr> <td>PLATINUM PLUS</td> <td>Rs.20.00 lacs 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 lacs.	40% of The Normal Charges to Apply (60% Discount)	PLATINUM	Rs.10.00 lacs to less than Rs.20.00 lacs.	FREE (100% Discount)	PLATINUM PLUS	Rs.20.00 lacs and above.	FREE (100% Discount)
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27	Cash Withdrawal at Branches SB/CD/OD/ CC	<p>Savings Bank Account: Up to 5 cash withdrawals in a month: No charges.</p> <p>Beyond 5 Withdrawals: Rs.75/- per transaction.</p> <p>CD/OD/CC Accounts:</p> <p>Up to 5 Cash withdrawal in a month: No Charges</p> <p>Beyond 5 withdrawals in a month: Rs.150/- per transaction.</p> <p>Note:</p> <ol style="list-style-type: none"> It is excluding ATM cash withdrawal or other Alternate Banking Channel. Gold/Diamond/Platinum CD accounts holders are waived from cash withdrawal charges. 																									
28	Safe Custody Charges (a) Paper Security (b)Certificate of holding.	<p>Sealed Covers: Rs.350/- per cover per annum or part thereof.</p> <p>Bank's own Deposit Receipt : No charges</p> <p>Rs.230/- per sheet issued in duplicate. For additional copies: Rs.110/- per copy.</p>																									

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29	Safe Deposit Articles/ Boxes	<p>Smaller Box:</p> <p>10X10X10 cms – Rs.1000/- p.a. per box 20X20X20 cms – Rs.2000/- p.a. per box 30X30X30 cms -Rs.3000/- p.a. per box.</p> <p>For bigger boxes @ 80 ps per cu.cm Min.: Rs.6000/- p.a. - 50% charges to be recovered if kept for quarter or part thereof.</p>
30	SAFE DEPOSIT LOCKERS (Metropolitan) & Urban	<p>A-1500 B-2000 C-3000 D-3000 E-3500 F-6500 G-6500 H-6500 H1-3500 L-9500 L1-9500</p> <p>On Advance Rental : Paid for 2 yrs or more: 10% concession in rent.</p> <p>30% discount for salary account holders.</p>
	SAFE DEPOSIT LOCKERS (Semi urban & Rural)	<p>A-1000 B-1100 C-1800 D-1800 E-2200 F-5500 G-5500 H-5500 H1-2300 L-7500 L1-7500</p> <p>On Advance Rental : Paid for 2 yrs or more: 10% concession in rent.</p> <p>30% discount for salary account holders.</p>



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	SAFE DEPOSIT LOCKERS FOR STAFF & EX-STAFF	<p align="center">Metropolitan Centre</p> <table border="1"> <tr><td>A</td><td>700</td></tr> <tr><td>B</td><td>900</td></tr> <tr><td>C</td><td>1200</td></tr> <tr><td>D</td><td>1000</td></tr> <tr><td>E</td><td>1400</td></tr> <tr><td>F</td><td>1900</td></tr> <tr><td>G</td><td>1800</td></tr> <tr><td>H</td><td>2600</td></tr> <tr><td>H1</td><td>1400</td></tr> <tr><td>L</td><td>3700</td></tr> <tr><td>L1</td><td>2800</td></tr> </table> <p align="center">Urban Centre</p> <table border="1"> <tr><td>A</td><td>600</td></tr> <tr><td>B</td><td>700</td></tr> <tr><td>C</td><td>1000</td></tr> <tr><td>D</td><td>800</td></tr> <tr><td>E</td><td>1100</td></tr> <tr><td>F</td><td>1700</td></tr> <tr><td>G</td><td>1300</td></tr> <tr><td>H</td><td>2300</td></tr> <tr><td>H1</td><td>1100</td></tr> <tr><td>L</td><td>2900</td></tr> <tr><td>L1</td><td>2300</td></tr> </table> <p align="center">Rural Centre</p> <table border="1"> <tr><td>A</td><td>400</td></tr> <tr><td>B</td><td>500</td></tr> <tr><td>C</td><td>600</td></tr> <tr><td>D</td><td>600</td></tr> <tr><td>E</td><td>800</td></tr> <tr><td>F</td><td>1300</td></tr> <tr><td>G</td><td>1200</td></tr> <tr><td>H</td><td>1700</td></tr> <tr><td>H1</td><td>800</td></tr> <tr><td>L</td><td>2400</td></tr> <tr><td>L1</td><td>1900</td></tr> </table>	A	700	B	900	C	1200	D	1000	E	1400	F	1900	G	1800	H	2600	H1	1400	L	3700	L1	2800	A	600	B	700	C	1000	D	800	E	1100	F	1700	G	1300	H	2300	H1	1100	L	2900	L1	2300	A	400	B	500	C	600	D	600	E	800	F	1300	G	1200	H	1700	H1	800	L	2400	L1	1900
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	LOCKER OPERATIONS	12 operations per year – FREE Beyond 12 visits: Rs.100/- per visit.																																																																		
	LOCKER Loss of key / Drill	Rs.1000/ +actual charges																																																																		
	LOCKER Penal Charges for overdue rent	Upto first quarter: 10% of annual rent. Upto two quarters : 25% Upto three quarters : 40%																																																																		

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		Upto four quarters: 50%. More than one year: 100% of annual rent.
31	Solvency Certificate	Commercial & Non-Commercial: Rs.500/- per lakh Min. Rs.1500/- Max.Rs.25000/- For Students seeking for visa purposes: Max : Rs.5000/- For extra/additional originals of the same certificate -: @ Rs.500/-per original
32	a) Photo/ Record copy of the cheque paid. b) Meeting customer's enquiries relating to old records/ entries (more than 12months old).	For records old upto 6 months: Rs.150/- per cheque. For records over 6 months: Rs.250/- per cheque. Upto 2 Years: Rs.250/- per entry/ item. Over 2 years: Rs.500/- per entry/item. Actual charges of photo copy etc. should be recovered separately.
33	Interest Certificate	First Certificate: Free. Additional: Rs.100/- per certificate.
34	REMITTANCES RTGS-OUTWARD (through Branch) & Internet/ Mobile Banking	REMITTANCES RTGS-OUTWARD (through Branch) Below Rs.2 lakhs: Not applicable Rs.2 lakhs to Rs.5 lakhs: Rs.25/- Above Rs.5 lakhs: Rs.49/- RTGS Through Internet/Mobile Banking: For Saving Bank Account Holder (All Schemes): Free For CC/OD/CD Account Holder (All Schemes): Free
35	REMITTANCES NEFT OUTWARD (through Branch) & through Internet/ Mobile Banking	REMITTANCES NEFT OUTWARD (through Branch) Up to Rs.10000/-: Rs.2.00 per transaction Above Rs.10000/- UPTO Rs.1 lac: Rs.4.50 per transaction. Above Rs.1 lac to Rs.2 lac: Rs.14.00 Above Rs.2 lac: Rs.24.00

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		<p>REMITTANCES NEFT OUTWARD (through Internet/Mobile Banking)</p> <p>For Saving Bank Account Holder(All Schemes): FREE</p> <p>For CC/OD/CD Account Holder(All schemes): Free</p>																
	<p>NOTE : NEFT/RTGS- Outward Transaction Charges (through Branch) Applicable to TIERISED CD A/cs & SB A/cs</p>	<p>TIERISED CD Accounts under Scheme Code CD-201, CD-209 & CD-211: AQB below Rs.20,000/- : Standard charges of NEFT-RTGS Outward to apply.</p> <table border="1"> <thead> <tr> <th align="center">Scheme</th> <th align="center">% of Normal Charges of NEFT- RTGS outward to apply</th> </tr> </thead> <tbody> <tr> <td>SILVER</td> <td align="center">90%</td> </tr> <tr> <td>GOLD</td> <td align="center">80%</td> </tr> <tr> <td>GOLD PLUS</td> <td align="center">70%</td> </tr> <tr> <td>DIAMOND</td> <td align="center">50%</td> </tr> <tr> <td>DIAMOND PLUS</td> <td align="center">40%</td> </tr> <tr> <td>PLATINUM & PLATINUM PLUS</td> <td align="center">FREE OF CHARGE</td> </tr> </tbody> </table> <p>SB: RTGS/NEFT outward transactions through branch is FREE for BOI Salary PLUS Account scheme for para military forces (SB-163 Spl. Charge code- 0201) and Jai Jawan Salary PLUS account Scheme (SB-161 and SB- 162) as mentioned vided Br. Circ. Nos. 108/199 dated 29.01.2015 and 109/41 dated 12.05.2015 respectively.</p>	Scheme	% of Normal Charges of NEFT- RTGS outward to apply	SILVER	90%	GOLD	80%	GOLD PLUS	70%	DIAMOND	50%	DIAMOND PLUS	40%	PLATINUM & PLATINUM PLUS	FREE OF CHARGE		
Scheme	% of Normal Charges of NEFT- RTGS outward to apply																	
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36	Account Maintenance Charges	<p>Account Maintenance charges per annum is as under:-</p> <p>Current Account-: Rs.550/-</p> <p>Cash Credit / Overdraft – Limit exceeding Rs.25000/- : Rs.550/-</p> <p>Note: Account Maintenance charges are not applicable in Dormant Accounts.</p> <p>No charges for Diamond and above category customers.</p>																
37	Charges for Non-maintenance of Monthly Average Balance/Average Quarterly Balance in Savings Bank Account.	<p>Normal Savings Bank Accounts:</p> <table border="1"> <thead> <tr> <th align="center" colspan="2">Rural / Semi-Urban</th> </tr> </thead> <tbody> <tr> <td>Maintenance of minimum Average Quarterly Balance(AQB)</td> <td align="center">Rs.500/-</td> </tr> <tr> <td>Minimum Balance Charge</td> <td align="center">Rs.100/- per quarter</td> </tr> <tr> <td colspan="2">Charges will be levied as under</td> </tr> <tr> <td>AQB is in the range</td> <td align="center">% of Penal Charge</td> </tr> <tr> <td>Rs.250- 499</td> <td align="center">50%</td> </tr> <tr> <td>Rs.100-249</td> <td align="center">80%</td> </tr> <tr> <td>Below Rs.100</td> <td align="center">100%</td> </tr> </tbody> </table>	Rural / Semi-Urban		Maintenance of minimum Average Quarterly Balance(AQB)	Rs.500/-	Minimum Balance Charge	Rs.100/- per quarter	Charges will be levied as under		AQB is in the range	% of Penal Charge	Rs.250- 499	50%	Rs.100-249	80%	Below Rs.100	100%
Rural / Semi-Urban																		
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Below Rs.100	100%																	

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General Banking**

Service Charges (Excluding GST)

SL	Item	Revised Service Charges w.e.f. 01.04.2024										
		Metro/Urban										
		Maintenance of minimum Average Quarterly Balance(AQB) Rs.1000/-										
		Minimum Balance Charge Rs.200/- per quarter										
		Charges will be levied as under										
		AQB is in the range % of Penal Charge										
		Rs.500- 999 50%										
		Rs.250-499 80%										
		Below Rs.250 100%										
		For Other Special Category Savings Bank Accounts Minimum Balance Charges are as under:-										
		Required Minimum Average Quarterly balance (AQB) in various types of Savings bank accounts are as under:-										
		<table border="1"> <thead> <tr> <th>Type of Savings Bank Accounts</th> <th>Minimum Average Quarterly Balance (AQB)</th> </tr> </thead> <tbody> <tr> <td>BOI Senior Citizen Savings Bank Account</td> <td>Rs.10,000/-</td> </tr> <tr> <td>BOI Star Mahila Savings Bank Account</td> <td>Minimum average quarterly balance (AQB) of Rs.5,000/-</td> </tr> <tr> <td>BOI Star Yuva Savings bank Account</td> <td>For students up to 21 years: Nil. Age group: 21-35 years. Rs.5000/- in Metro/Urban Branches and Rs.2500/- in Semi-urban/rural Branches.</td> </tr> <tr> <td>BOI Capital Gain Account scheme, 1988-SB Account A</td> <td>Minimum average quarterly balance (AQB) of Rs.1000/-.</td> </tr> </tbody> </table>	Type of Savings Bank Accounts	Minimum Average Quarterly Balance (AQB)	BOI Senior Citizen Savings Bank Account	Rs.10,000/-	BOI Star Mahila Savings Bank Account	Minimum average quarterly balance (AQB) of Rs.5,000/-	BOI Star Yuva Savings bank Account	For students up to 21 years: Nil. Age group: 21-35 years. Rs.5000/- in Metro/Urban Branches and Rs.2500/- in Semi-urban/rural Branches.	BOI Capital Gain Account scheme, 1988-SB Account A	Minimum average quarterly balance (AQB) of Rs.1000/-.
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BOI Capital Gain Account scheme, 1988-SB Account A	Minimum average quarterly balance (AQB) of Rs.1000/-.											
		In all types of Special Category Savings Bank Account penal charges for not maintenance of minimum balance is:-										
		At Rural & Semi-urban centre: Rs.100/-										
		At Metro & Urban centre: Rs.200/-										
		The slab for levy of penal charges on Special Category Savings Bank account for non-maintenance of stipulated AQB in the account is as follows:-										
		1. Slab I: If the AQB in the account falls below 50% of the stipulated AQB, 100% of the charges shall be recovered.										

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



Annexure- I
General Banking

Service Charges (Excluding GST)

SL	Item	Revised Service Charges w.e.f. 01.04.2024											
		<p>2. Slab II: If the AQB in the account is maintained 50% and above but less than 75% of the stipulated AQB, 50% of the charges shall be recovered.</p> <p>3. Slab III: If the AQB in the account is maintained 75% and above but less than 100% of the stipulated AQB, 25% of the charges shall be recovered.</p> <p>All accounts opened under Basic Savings Bank Account (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), Senior Citizen Accounts, Savings Bank Account Scheme for Pensioners (SB-121), BOI Saral Salary Account Scheme (SB-165), BOI Salary Plus Account Scheme (SB-163), Star Ratnakar Bachat Salary Account (SB-164), Jai Jawan Salary Plus Scheme (SB-161, SB-162), BOI Star Gurukul Savings Bank Account (SB - 163 with Special Charge Code 'GURU'), SB a/cs of minor Students and Staff Accounts (SB-111) shall remain exempted from minimum balance stipulation/charges.</p> <p>Note: In all abovementioned categories of Savings Bank Accounts, it should be ensured that the balance in the account does not turn into negative balance solely on account of levy of charges for non-maintenance of minimum balance. In such cases the charges which is not debited due to non-availability of sufficient credit balance should be accumulated separately by the system and it should be debited whenever the account comes in credit balance.</p>											
38	Charges for Non-maintenance of Monthly Average Balance/ Average Quarterly Balance in Current Account.	<table border="1"> <thead> <tr> <th align="center">Type of Current Accounts</th> <th align="center">Penal Charges</th> </tr> </thead> <tbody> <tr> <td>Normal Current Account</td> <td rowspan="8"> <p>1.Metro Branches:- Rs.600/- per quarter, for AQB less than Rs.7,500/-.</p> <p>2.Urban Branches:- Rs.500/- per quarter, for AQB less than Rs.5,000/-.</p> <p>3.Semi urban branches:- Rs.500/- per quarter, for AQB less than Rs.2,000/-</p> <p>4.Rural Branches: Rs.350/- per quarter, for AQB less than Rs.2,000/-</p> </td> </tr> <tr> <td>SILVER Current Account</td> </tr> <tr> <td>GOLD Current Account</td> </tr> <tr> <td>GOLD PLUS Current Account</td> </tr> <tr> <td>DIAMOND Current Account</td> </tr> <tr> <td>DIAMOND PLUS Current Account</td> </tr> <tr> <td>PLATINUM Current Account</td> </tr> <tr> <td>PLATINUM PLUS Current Account</td> </tr> </tbody> </table>	Type of Current Accounts	Penal Charges	Normal Current Account	<p>1.Metro Branches:- Rs.600/- per quarter, for AQB less than Rs.7,500/-.</p> <p>2.Urban Branches:- Rs.500/- per quarter, for AQB less than Rs.5,000/-.</p> <p>3.Semi urban branches:- Rs.500/- per quarter, for AQB less than Rs.2,000/-</p> <p>4.Rural Branches: Rs.350/- per quarter, for AQB less than Rs.2,000/-</p>	SILVER Current Account	GOLD Current Account	GOLD PLUS Current Account	DIAMOND Current Account	DIAMOND PLUS Current Account	PLATINUM Current Account	PLATINUM PLUS Current Account
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Note: Over & above the charges, the applicable GST to be loaded while levying the Service Charges



**Annexure- I
General Banking**

Service Charges (Excluding GST)

SL	Item	Revised Service Charges w.e.f. 01.04.2024															
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Scheme	AQB Requirement	Penal Charges															
Star Benefit CD Plus Account	Rs.5000/-	Rs.600/-															
Star Crystal CD A/c for Diamond Traders	Rs.5000/-	Rs.600/-															
Current Plus Deposit Scheme	Rs. 4,00,000/-	Rs.1000/-															
Super CD Plus Deposit Scheme	Rs. 35,00,000/-	Rs.5000/-															
39	Service Charges at BC/CSP Point (for other than BSBD/PMJDY Accounts) w.e.f. 01.04.2024																
a	EKYC verification	In each account: First time at the time of Account opening: Free After that for EKYC: @ Rs.10/- per EKYC.															
b	AEPS Cash withdrawal at CSP/BC points of BOI & other Banks.	Rs.25/- per transaction.															
c	AEPS Fund Transfer (debit) to beneficiary within the Bank and other Bank.	Rs.25/- per transaction.															
d	AEPS Mini Statement done through other Bank BC (Issuer)	Rs.5/- per statement															
e	AEPS Balance enquiry	Free															
40	Miscellaneous																
a	Issuance of Duplicate Term deposit Receipt	Rs.150/- per receipt.															
b	Payment of Deposit Receipts to another Bank.	Deleted because remittance charges are applicable.															
c	Charging for allowing operation in an a/c through (one time charge for registration)																

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



Annexure- I
General Banking

Service Charges (Excluding GST)

SL	Item	Revised Service Charges w.e.f. 01.04.2024
	A) Power of Attorney	Rs.500/-
	B) Mandate	Rs.1000/-
d	Any deliverable return by courier/mail due to negative reason (No such consignee/ consignee shifted and such address)	Rs.100/- per return mail.
e	Door step Banking (DSB) Charges	Uniformly Rs.75 + GST is being charged for each service request to customer on availing any DSB Services i.e. Financial / non- financial services

Please Importantly Note: Temporary overdrafts (TODs) / Drawing against unclear effects: In respect of accounts with more than 6 months old, this facility may be extended as per the Branch Circular No. 107/163 dated 22.11.2013. But this facility to be used as a tool with a discretion to attract and retain good business.

Note I:

1. Concession/ facilities offered under various deposit schemes to continue until further notice, also concessions available for staff and ex- staff will continue.
2. Authority to offer concession in service charges to be exercised as per Branch Circular No. 98/119 dated 15.09.2004.
3. Cash deposit at non-base branch will attract the same charges as given under 'Cash Handling Charges'.
4. New locker rentals would be applicable from the date of renewal. If the locker rent falls in arrears and is paid after the implementation of revised rates, the new/ revised rates will be applicable.
5. If any bills are sent by our upcountry branches for collection, charges to be shared by the branches in the ratio of 50:50. Postage will be actual.

Note II:

1. Various Concessions/ facilities offered under various heads of service charges to continue for following categories of Accounts/ Schemes :
 - Concessions/ facilities except cash handling charges extended to Tierised Current Accounts and other current accounts as per Master circular on Current Account Deposits (109/201 dated 01.02.2016).
 - Jai Jawan Salary Plus Scheme (SB-161, SB- 162) as modified Branch Cir No. 109/41 dated 12.05.2015.
 - BOI Salary Plus Account Scheme, BOI Saral Salary Account Scheme and BOI Star Gurukul Savings Bank Account (SB- 163 with Special Charge Code 'GURU') vide Br. Cir. No. 108/199 dated 29.01.2015.

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



Annexure- I
General Banking

Service Charges (Excluding GST)

- Savings Bank Account Scheme for Pensioners (SB-121) as modified vide Branch Cir. No. 107/143 dated 23.10.2013.
- BOI Senior Citizen Savings Bank Account (SB-166) vide Branch Cir. No. 107/106 dated 13.09.2013.
- BOI Star Mahila Savings Bank Account (SB-167) vide Branch Cir. No. 107/107 dated 13.09.2013.
- Star Ratnakar Bachat Salary Account (SB-164) vide Circular Letter No. 2012-13/179 dated 17.10.2012.



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