

1. Activity : Cash withdrawal

Present & Proposed activities	Risk involved	Risk Mitigants	Charges existing & proposed
<p><u>Present:</u> Cash withdrawal up to maximum Rs.50,000/- allowed only to account holder by self-cheque</p>	Fraudulent instrument, Forged signature, Impersonation	<p>1. Proof of Account holding (Passbook/ Cheque book,etc) or Obtention of ID proof vide any of 6 Officially Valid Documents (OVD). 2. Verification of cheque as per laid down procedure such as cheque no., issue date, signature, scrutiny through UV lamp, etc. 3. CCTV capturing of transaction. 4. SMS to account holder's registered mobile no. for debits over Rs10000/=</p>	No charges
<p><u>Proposed:</u> 1. Cash withdrawal up to maximum Rs.50,000/- allowed only to account holder by self-cheque. 2. Cash withdrawal up to maximum Rs.10,000/- allowed to 3rd party holder by cheque.</p>	Fraudulent instrument, Forged signature, Impersonation, 3 rd party risk	<p>1, 2 & 3 as above Plus 4. Obtention of Mobile No. & other contact details of 3rd party on the back side of the cheque. In case of doubt, calls/enquiries to be made with account holder. 4. SMS to account holder's registered mobile no. for withdrawal of any amount.</p>	@Rs.10 per transaction (auto debit)



2. Activity : Cash Deposit

Present & Proposed activities	Risk involved	Risk Mitigants	Charges existing & proposed (ST extra)
<u>Present:</u> Cash deposit of any amount.	Deposit in other, dummy and shell accounts	1. Proof of Account holding (Passbook/Cheque book,etc) or Obtention of ID proof through 6 no's OVD. 2.Obtention of PAN for deposit of Rs.50,000/- and above. 3. CCTV capturing of transaction. 4. SMS to account holder's registered mobile no.	No charges
<u>Proposed:</u> Cash deposit of maximum Rs.2 lakh per day in CD/CC/OD & any amount in SB [as in SBI]	Deposit in other dummy and shell accounts.	Same as above. Plus 5. Obtention of Mobile No. & other contact details of 3 rd party on the back side of the cheque. In case of doubt, calls/enquiries to be made with account holder.	1. For SB Upto Rs. 50000 per day free. For amount in excess of Rs. 50000/-, Rs.2.50 per thousand or part thereof. Minimum Rs. 50/-. 2. For CA/CC/OD/ Others Rs.25000 per day free. For amount in excess of Rs. 25000/-, Rs.2.50 for every thousand rupees or part thereof Minimum Rs. 50/-



3. Activity : Passbook updation

Present & Proposed activities	Risk involved	Risk Mitigants	Charges proposed
<u>Present:</u> Passbook updation of transaction entries.	Confidentiality of balances. Personal information may be compromised.	1. Identity verification of customer by scrutiny of Passbook & enquiries.	Facility offered at random/ places. No charges
<u>Proposed:</u> Passbook updation of transaction entries.	Confidentiality of balances. Personal information may be compromised.	1. Same as above. 2. In case of updation by 3 rd party & doubt, obtention of ID proof vide any OVD & contact details	Rs.10/- per updation (auto debit)

4. Activity : Balance statement

Present & Proposed activities	Risk involved	Risk Mitigants	Charges proposed
<u>Present:</u> Providing statement of balance to account holder	Confidentiality of balances/personal information may be compromised.	1. Proof of Account holding (Passbook/Cheque book) or Obtention of ID proof through any OVD.	Facility offered at random/ places. No charges
<u>Proposed:</u> Providing statement of balance to account holder.	Confidentiality of balances/personal information may be compromised.	1. Same as above & 2. Authority letter from signature holder's in case of company/firm accounts & bearer's ID proof vide any OVD. 3. Recording of issuance in Finacle	Rs.25/- per statement (auto debit).



5. Activity : Cheque Book request

Present & Proposed activities	Risk involved	Risk Mitigants	Charges proposed
<u>Present:</u> Cheque book request by customers.	Fraudulent request, Forged signature, Impersonation, Cheque book delivery to wrong address	1. Proof of Account holding (Passbook/Cheque book) or Obtention of ID proof through any of 6 OVDs. 2. Request by cheque requisition slip 3. Cheque delivery only to registered address.	Facility offered at random/ places. No charges
<u>Proposed:</u> Cheque book request by customers.	Fraudulent request, Forged signature, Impersonation, Cheque book delivery to wrong address	1,2 & 3 as above PLUS 4. First cheque book request only from Base branch. 5. SMS to account holder's registered mobile no.	Rs.25/- per request (auto debit).

6. Activity : Signature verification/Photo attestation

Present & Proposed activities	Risk involved	Risk Mitigants	Charges proposed
<u>Present:</u> Customer request for verification of their signature and attestation of photo as per our record.	Fraudulent request, Forged signature, Impersonation	1. Proof of Account holding (Passbook/Cheque book) or Obtention of ID proof through 6 no's OVD. 2. Meticulous verification of signature & photo with records.	Facility offered at random/ places. No charges
<u>Proposed:</u> Customer request for verification of their signature and attestation of photo as per our record.	Fraudulent request, Forged signature, Impersonation	1. & 2 as above. 3. Facility to be permitted to account holder's in person only	Rs.50/- per request.



7. Activity : Issue of DD/PO/ECS

Present & Proposed activities	Risk involved	Risk Mitigants	Charges proposed
<u>Present:</u> Customer request for issue of DD/PO/ECS	Fraudulent/lost instrument, Impersonation, Transfer of funds to forged account.	1. Proof of Account holding (Passbook/Cheque book) or Obtention of ID proof through any of 6 OVDs. 2. SMS to account holder's registered mobile no.	Facility offered at random/ places. No charges
<u>Proposed:</u> Customer request for issue of DD/PO/ECS	Fraudulent/lost instrument, Impersonation, Transfer of funds to forged account.	1 & 2 as above PLUS 3. ECS debit activation after 24 hrs. 4. Facility to be permitted to account holder's in person only	Rs.25/- per request (auto debit).

8. Activity : Cheque deposit

Present & Proposed activities	Risk involved	Risk Mitigants	Charges proposed
<u>Present:</u> Customer deposits transfer/clearing cheques.	Fraudulent/lost instrument, Impersonation, Transfer of funds to forged account.	1. Proof of Account holding(Passbook/Cheque book) or Obtention of ID proof through 6 no's OVD. 2. Verification of cheque as per laid down procedure such as cheque no., issue date, signature, scrutiny through UV lamp, cheque bonafide, issuance, etc.	No charges other than speed clearing charges.
<u>Proposed:</u> Customer deposits transfer/clearing cheques.	Fraudulent/lost instrument, Impersonation, Transfer of funds to forged account.	1 & 2 as above PLUS . 3. Obtention of Mobile No. & other contact details of 3 rd party on the back side of the cheque. In case of doubt calls/ enquiries to be made with account holder.	Rs.10/- per cheque plus speed clearing charges.



9. Activity: Fund transfer (NEFT, RTGS, etc.)

Present & Proposed activities	Risk involved	Risk Mitigants	Charges proposed
<u>Present:</u> Customer request for fund transfer via NEFT, RTGS, etc.	Fraudulent request, Forged signature, Impersonation	1. Proof of Account holding(Passbook/Cheque book) or Obtention of ID proof through 6 no's OVD. 2. Verification of cheque as per laid down procedure such as cheque no., issue date, signature, scrutiny through UV lamp,etc. 3. SMS to account holder's registered mobile no.	No charges
<u>Proposed:</u> Customer request for fund transfer via NEFT, RTGS, etc.	Fraudulent request, Forged signature, Impersonation	Same as above	Rs.25/- per request for amount upto Rs.2.00 lacs. Rs.50 for amount above Rs.2.00 lacs (auto debit).

10. Activity : Interest certificate

Present & Proposed activities	Risk involved	Risk Mitigants	Charges proposed
<u>Present:</u> Customer request for interest certificate.	Confidentiality of balances. Personal informations may be compromised.Undue benefit may be availed with wrong certificate.	Proof of Account holding(Passbook/Cheque book) or Obtention of ID proof through any OVD.	Facility offered at random/ places. No charges.
<u>Proposed:</u> Customer request for interest certificate.	Confidentiality of balances. Personal information may be compromised.Undue benefit may be availed with wrong cert.	1. Same as above. 2. To be provided to account holder's only.	Rs.50/- per certificate.



11. Activity: Communication Address/Mobile No. updation

Present & Proposed activities	Risk involved	Risk Mitigants	Charges proposed
Present: Customer request for change of communication address and updation/ change of Mobile no.	Fraudulent request, Forged signature, Impersonation, Delivery of services/ OTP to wrong person.	Proof of Account holding(Passbook/Cheque book) or Obtention of ID proof through any of 6 OVDs.	Facility offered at random/ places. No charges.
Proposed: Customer request for change of communication address and updation/ change of Mobile number.	Fraudulent request, Forged signature, Impersonation, Delivery of services/OTP to wrong person	1. Same as above PLUS 2. Only change of communication address is allowed [NOT permanent address] 3. Facility to be permitted to account holder's in person only.	Rs.25/- per request.

12. Activity: KYC updation

Present & Proposed activities	Risk involved	Risk Mitigants	Charges proposed
Present: Customer request for updation of KYC related documents.	Fraudulent request, Forged signature, Impersonation	Proof of Account holding (Passbook/Cheque book) or Obtention of ID proof any of 6 OVDs.	Facility offered at random/ places. No charges.
Proposed: Customer request for updation of KYC related documents.	Fraudulent request, Forged signature, Impersonation, Fraudulent activities	1 Same as above PLUS 2. Online verification of Aadhar and PAN. 3. Facility to be permitted to account holder's in person only.	Rs.25/- per request.



13. Activity: Duplicate Passbook/FDR receipt

Present & Proposed activities	Risk involved	Risk Mitigants	Charges proposed
<u>Present:</u> Customer request for duplicate passbook/FDR receipt.	Fraudulent request, Forged signature, Impersonation	1. Proof of Account holding (Passbook/Chequebook) or Obtention of ID proof through any OVD. 2. Obtaining indemnity bond in case of FDR	Facility offered at random/ places. No charges.
<u>Proposed:</u> Customer request for duplicate passbook/FDR receipt.	Fraudulent request, Forged signature, Impersonation	1 & 2 as above PLUS 3. Confirmation with Finacle system & Making discreet enquiries. 4. Facility to be permitted to account holder's in person only.	Rs.50/- per request.

14. Activity: Request for Internet / Mobile Banking / Insta PIN / Star Token / password Un-blocking

Present & Proposed activities	Risk involved	Risk Mitigants	Charges proposed
<u>Present:</u> Customer request for Internet/Mobile banking /Insta PIN/ Star Token/password Un-blocking facility	Fraudulent request, Forged signature, Impersonation	1. Proof of Account holding(Passbook/Cheque book) or Obtention of ID proof through 6 no's OVD. 2. User ID & Password will be despatched to communication address of customer.	Facility offered at random/ places. No charges.
<u>Proposed:</u> Customer request for Internet/Mobile banking /Insta PIN/ Star Token/password Un-blocking facility	Fraudulent request, Forged signature, Impersonation	1 & 2 as above PLUS 3. Transaction banking password request only from Base branch. 4. Facility to be permitted to account holder's in person only.	Rs.25/- per request for Internet/Mobile banking. Rs.10/- for Insta PIN/ other requests.



15. Activity: Request for Debit cards

Present & Proposed activities	Risk involved	Risk Mitigants	Charges proposed
<u>Present:</u> Customer request for ATM/Debit card.	Fraudulent request, Forged signature, Impersonation	1. Proof of Account holding(Passbook/Cheque book) or Obtention of ID proof through 6 no's OVD. 2. Card despatched to Base branch and PIN to communication address of customer.	Facility offered at random/ places. No charges.
<u>Proposed:</u> Customer request for ATM/Debit card.	Fraudulent request, Forged signature, Impersonation	1 & 2 as above PLUS 3. Facility to be permitted to account holder's in person only.	Rs.25/- per request (auto debit).

16. Activity: Stop Payment instruction

Present & Proposed activities	Risk involved	Risk Mitigants	Charges proposed
<u>Present:</u> Customer request for stop payment of issued cheque.	Fraudulent request, Impersonation, legal risk of cheque dishonour	1. Proof of Account holding(Passbook/Cheque book) or Obtention of ID proof through 6 no's OVD. 2. Verification of issued cheque no. and signature.	Facility offered at random/ places. No charges.
<u>Proposed:</u> Customer request for stop payment of issued cheque.	Fraudulent/lost instrument, Impersonation, Legal risk of chq dishonour	1 & 2 as above PLUS 3. Facility to be permitted to account holder's in person only.	No charges



17. Activity: Standing Instruction

Present & Proposed activities	Risk involved	Risk Mitigants	Charges proposed (ST extra)
<u>Present:</u> Customer request for Standing Instructions.	Fraudulent request, Forged signature, Impersonation	1. Proof of Account holding(Passbook/Cheque book) or Obtention of ID proof through 6 no's OVD. 2. Verification of cheque as per laid down procedure such as cheque no., issue date, signature, scrutiny through UV lamp,etc. 3. SMS to account holder's registered mobile no.	Facility offered at random/ places. No charges.
<u>Proposed:</u> Customer request for Standing Instructions.	Fraudulent request, Forged signature, Impersonation	1, 2 & 3 as above. PLUS 4.Facility to be permitted to account holder's in person only.	No charges

Note:

1. *The proposed Inter-sol charges shall be over & above the service charges, as applicable at the base branch.*
2. *GST will be extra at applicable rate on the proposed Inter-sol charges.*
3. *Records of ID proof/other papers stipulated for obtention for the proposed Inter-sol facilities are to be kept tagged with the related instruments for easy retrieval in case of need.*
4. *Further, records of all Inter-sol transactions/facilities to be maintained separately date-wise after recording the same in a Register.*
5. *In case of Joint account, facility to be permitted only if the request is made under joint signatures except for Former & Survivor where it can be permitted only to the former.*
6. *In case of staff, ex-staff, Diamond & Platinum customers, the charges are not to be levied.*

