

Annexure-I
General banking

Sr. No.	Item	Revised Charges w.e.f. 01.01.2021
1	Issue of MICR Cheques – SB	25 Cheque leaves free in a year, and thereafter charges of Rs.4/- 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 (CA/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 of (24 entries/ page). Duplicate / Additional Statement (CA/CC/OD/SB accounts): Rs.150/- per page or part thereof (40 entries/page) Note:Splitting of entry for operational convenience of finacle shall be treated as one entry.
4	Stop Payment Instructions.	SB A/cs: Rs.100/- per cheque and Max.Rs.500/- per occasion (range of cheque). CD/CC/OD A/cs.: Rs.200/- 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/-.
5	Balance Enquiry	Free
6	A/c. closure before 12 months (A/c. transfer not included)	Account Closure Charges: <u>Upto 14 days from opening of Account</u> : NIL <u>From 15 days to one year</u> : Rs. 350/- for SB Account and Rs. 750/- for CD Account. <u>After One Year</u> : NIL <u>BSBD Accounts</u> – Exempted
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.1000/-

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		<p>For non-financial / technical reasons due to customer fault:</p> <p>Rs. 150/- per cheque.</p> <p>Cheque returns due to technical reason- not at the fault of customer- No charges.</p> <p>Interest as applicable to be levied if the Bank remains out of fund for such cheque returns (Financial/ Non Financial).</p>
8	Cheques / Bills deposited – returned unpaid	<p>Upto Rs.1 lakh Rs.100/-</p> <p>Above Rs.1 lakh Rs.200/- per instrument.</p> <p>Cheque returns due to technical reason- not at the fault of customer- No charges.</p>
9	Signature verification & photo attestation charges.	<p>Rs.100/- per instance/attestation/instrument</p> <p>Rs.150/- for Jt. Account per instance/attestation/instrument.</p> <p>Photo attestation Charge: Rs. 200/- per photo per occasion.</p>
10	No Dues Certificate	<p>For Agri. borrowers/ Priority sector : NIL</p> <p>Rs.150/- per occasion for others category of borrowers.</p>
11	Issue of Demand Drafts & Pay orders/Bankers Cheques through <u>account</u>	<p>Upto Rs.5000/-: Rs.25/-</p> <p>Above Rs.5000/- to Rs.10000/-: Rs.50/-</p> <p>Above Rs. 10,000/- to 1 lac :-</p> <p>Rs.5/- per thousand, Minimum Rs.60/-</p> <p>Above Rs.100000/- : Rs.4/- per thousand. Minimum Rs.600/- Max. Rs.15000/-</p>
12	Issue of Demand Draft, Pay orders/ Bankers cheque <u>against Cash.</u>	<p>50% extra charges over applicable rates i.e.</p> <p>Upto Rs. 5000/-: Rs.38/-</p> <p>Above Rs.5000/- to Rs.10000/-: Rs.75/-</p> <p>Above Rs.10,000/- to below 50,000/- :- Rs.7.50 per thousand, Minimum Rs.90/- (Presently , maximum permissible limit of cash DD is upto Rs.50,000/-)</p>
13	Revalidation/Cancellation of Demand Drafts, Pay Orders/Bankers Cheque etc.	<p>Upto Rs.500/- : Rs.20/-</p> <p>Above Rs.500/- : Rs.100/-</p>
14	Issuance of Duplicate Demand Draft, Pay Orders/Bankers Cheque etc.	<p>Upto Rs.500/-: Rs.50/-</p> <p>Above Rs.500/- : Rs.150/-</p>
15	Collection of Cheques (Including Outstation/ Jet Clearing/Speed	<p>Jet Clearing For Savings Bank A/cs</p> <p>Local Clearing – Free</p>

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

Sr. No.	Item	Revised Charges w.e.f. 01.01.2021
	Clearing etc.) Inclusive of all charges i.e. postal, courier, handling etc.	<p>Service Charges for outstation Cheque Collection:</p> <p>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/-</p> <p>Jet clearing /Speed Clearing :</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>Local / Clearing – Free Outstation/Jet Clearing/Speed Clearing :</p> <p>Upto Rs. 10000/- :Rs.50/- > Rs.10000 to Rs.1 lac: Rs.100/- > Rs.1 lac : Rs.250/-</p> <p>Note:- <u>Outstation cheques:</u></p> <p><u>Under CTS/Grid based clearing System:</u> Outstation cheques are those cheques which are drawn on other banks at outstation centres which are not located in the same grid.</p> <p><u>Under Non-CTS Clearing System:</u> Outstation cheques are those cheques which are drawn on other Banks at other than the centre of clearing house.</p>
16	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>
17	Purchase of DD/Outstation Cheque	<p>a. Upto & including Rs.1 lac – Rs.100 per Cheque. 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>
18	Presentation of Usance Bills	Rs.100/-
19	Postal Charges	<p>a) Ordinary Post – Actual, subject to Min. Rs.33/-.</p> <p>b) Registered / Speed Post/courier/ fax – Actual, subject to Min. Rs.70/-.</p>

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20	Minimum Balance Charges in Inoperative accounts	SB A/C.: Nil CD A/c.: Nil
21	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
22	Charges for deletion of deceased person's name, change in name, etc. in respect of corporate accounts.	Rs.225/- per occasion.
23	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.
24	Issue of Deposit at Call Receipt (Payable at branch of issue)	Nil
25	Cash Handling Charges for SB/CA/CC/OD a/cs.	<p>Cash Handling charge in KCC & NPA accounts: NIL.</p> <p>SB accounts (excluding 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 & SB101 with CHRГ_LEVEL_CODE="NOMIN" and CHRГ_COLL_FLG="N" as per HОBC-111/39):</p> <p>Cash Deposit First – 5 transactions per month (excluding alternate channel transaction):- Free.</p> <p>Beyond 5 transaction (excluding alternate channel transaction) - Rs.50/- per transaction.</p> <p>CD/CC/OD (Deposit of Currency Notes) :</p> <p>-Cash Deposit upto 1.00 lakh per account per day: FREE</p> <p>-Cash Deposit above Rs.1.00 lakh per account per day : Rs.1/- per Rs.1000/- or part thereof, Min Rs.100/-, Max Rs.10000/-.</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 lakh, cash handling charges are applicable. .</p> <p>Cash deposit of Small Denomination Currency Notes upto Rs.1.00 lakh during the 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</p>

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

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		deposit):- Upto 10 packet i.e. 1000 pieces of notes : Free Above 10 packet- i.e. 1000 pieces of notes charges will be levied @ Rs. 10/- per packet max Rs.10000/-.
26	Safe Custody Charges (a) Paper Security (b) Certificate of holding	Sealed Covers: Rs. 350/- per cover per annum or part thereof. Bank's own Deposit Receipt : No charges Rs.230/- per sheet issued in duplicate. For additional copies: Rs.110/- per copy.
27	Safe Deposit Articles/ Boxes	Smaller Box: 10X10X10 cms – Rs.900/- p.a. per box 20X20X20 cms – Rs.1800/- p.a. per box 30X30X30 cms -Rs.2700/- p.a. per box. For bigger boxes @ 80 ps per cu.cm Min.: Rs.5700/- p.a. - 50% charges to be recovered if kept for quarter or part thereof.
28	Collection of interest/ Dividend	2.75% of interest/ dividend collected with Min.: Rs.55/- per warrant. For warrants upto Rs.50/- charges are discretionary.
29	Charges for transfer of shares	Rs.110/- per transfer deed.
30	a) Handling charges for Purchase/sale of shares/securities under Power of Attorney executed in favour of Bank b) Redemption of securities.	2.75% of Share/securities amount. Min.: Rs.300/- per transaction
31	SAFE DEPOSIT LOCKERS (Metropolitan) & Urban	A-1500 B-1500 C-2700 D-2700 E-3000 F-6000 G-6000 H-6000 H1-3100 L-9000 L1-9000 On Advance Rental Paid for 2 yrs or more: 10% concession in rent.
	SAFE DEPOSIT LOCKERS (Semi urban &	A-1000 B-1100 C-1800

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

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	Rural)	D-1800 E-2200 F-5000 G-5000 H-5000 H1-2100 L-7200 L1-7200 On Advance Rental : Paid for 2 yrs or more: 10% concession in rent.																																																																								
	SAFE DEPOSIT LOCKERS FOR STAFF & EX-STAFF	<table border="1"> <tr> <td colspan="2">Metropolitan Centre</td> </tr> <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> <tr> <td colspan="2">Urban Centre</td> </tr> <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> <tr> <td colspan="2">Rural Centre</td> </tr> <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>	Metropolitan Centre		A	700	B	900	C	1200	D	1000	E	1400	F	1900	G	1800	H	2600	H1	1400	L	3700	L1	2800	Urban Centre		A	600	B	700	C	1000	D	800	E	1100	F	1700	G	1300	H	2300	H1	1100	L	2900	L1	2300	Rural Centre		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																																																																								

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	LOCKER Penal Charges for overdue rent	Upto first quarter: 10% of annual rent. Upto two quarters : 25% Upto three quarters : 40% Upto four quarters: 50%. More than one year: 100% of annual rent.
32	Solvency Certificate	<u>Commercial:</u> Rs.300/- per lakh Min. Rs.1200/- Max.Rs.20000/- <u>Non-commercial:</u> Rs.300/- per lakh. Min. Rs.1200/- For Students seeking for visa purposes: Max : Rs.5000/- For extra/additional originals of the same certificate -: @ Rs.500/-per original
33	a) Photo/Record copy of the cheque paid. b) Meeting customer's enquiries relating to <u>old records/ entries</u> (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.
34	Interest Certificate	First Certificate: Free. Additional: Rs.100/- per certificate.
35	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: Free For CC/OD/CD Account Holder: Rs.4.00 per transaction.
36	REMITTANCES NEFT OUTWARD through Branch & 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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37	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>																																								
38	<p>a) Transactions based charges on ATM transactions in SB a/cs</p> <p>b) Transactions based charges on ATM transactions in CC/OD/CD a/cs.</p>	<table border="1" data-bbox="416 786 1465 1227"> <thead> <tr> <th colspan="4" data-bbox="416 786 1465 860">a) Monthly Limit SB A/cs.: Number of Free ATM Transactions (Both financial & Non - Financial Transactions) Charges in Rs.</th> </tr> <tr> <th data-bbox="416 860 724 981">Monthly avg. Balance</th> <th data-bbox="724 860 970 981">Other ATM 6 Metro centres</th> <th data-bbox="970 860 1216 981">Other ATM Other centres</th> <th data-bbox="1216 860 1465 981">Our ATM 6 Metro & Other centres</th> </tr> </thead> <tbody> <tr> <td data-bbox="416 981 724 1032">Upto Rs.50 thousand.</td> <td data-bbox="724 981 970 1032">3</td> <td data-bbox="970 981 1216 1032">5</td> <td data-bbox="1216 981 1465 1032">10</td> </tr> <tr> <td data-bbox="416 1032 724 1133">Charges (in Rs.)for financial trxn beyond the set limit</td> <td data-bbox="724 1032 970 1133">20</td> <td data-bbox="970 1032 1216 1133">20</td> <td data-bbox="1216 1032 1465 1133">10</td> </tr> <tr> <td data-bbox="416 1133 724 1227">Charges (in Rs.)for Non-financial trxn beyond the set limit</td> <td data-bbox="724 1133 970 1227">8</td> <td data-bbox="970 1133 1216 1227">8</td> <td data-bbox="1216 1133 1465 1227">NIL</td> </tr> </tbody> </table> <p>2. SB accounts with MAB of Rs.50,000/- & above – No charge to be levied.</p> <p>3. These charges will not be applicable to Small/No Frill Deposit Account holders (BSBD/No Frill Accounts, Jandhan Scheme (Present Scheme Code SB181/SB182/SB183/SB104/SB105/SB106/SB190 & 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, irrespective of the centre, 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="416 1603 1465 2045"> <thead> <tr> <th colspan="4" data-bbox="416 1603 1465 1677">a) 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="416 1677 762 1798">Monthly avg. Balance (Credit)</th> <th data-bbox="762 1677 992 1798">Other ATM 6 Metro centres</th> <th data-bbox="992 1677 1222 1798">Other ATM Other centres</th> <th data-bbox="1222 1677 1465 1798">Our ATM 6 Metro & Other centres</th> </tr> </thead> <tbody> <tr> <td data-bbox="416 1798 762 1850">Upto Rs.50 thousand</td> <td data-bbox="762 1798 992 1850">3</td> <td data-bbox="992 1798 1222 1850">5</td> <td data-bbox="1222 1798 1465 1850">10</td> </tr> <tr> <td data-bbox="416 1850 762 1951">Charges (in Rs.)for financial trxn beyond the set limit</td> <td data-bbox="762 1850 992 1951">20</td> <td data-bbox="992 1850 1222 1951">20</td> <td data-bbox="1222 1850 1465 1951">10</td> </tr> <tr> <td data-bbox="416 1951 762 2045">Charges (in Rs.) for Non-financial trxn beyond the set limit</td> <td data-bbox="762 1951 992 2045">8</td> <td data-bbox="992 1951 1222 2045">8</td> <td data-bbox="1222 1951 1465 2045">NIL</td> </tr> </tbody> </table>	a) Monthly Limit SB A/cs.: Number of Free ATM Transactions (Both financial & Non - Financial Transactions) Charges in Rs.				Monthly avg. Balance	Other ATM 6 Metro centres	Other ATM Other centres	Our ATM 6 Metro & Other centres	Upto Rs.50 thousand.	3	5	10	Charges (in Rs.)for financial trxn beyond the set limit	20	20	10	Charges (in Rs.)for Non-financial trxn beyond the set limit	8	8	NIL	a) Monthly Limit CD/OD A/cs.: Number of Free ATM Transactions (Both financial & Non - Financial Transactions) Charges in Rs.				Monthly avg. Balance (Credit)	Other ATM 6 Metro centres	Other ATM Other centres	Our ATM 6 Metro & Other centres	Upto Rs.50 thousand	3	5	10	Charges (in Rs.)for financial trxn beyond the set limit	20	20	10	Charges (in Rs.) for Non-financial trxn beyond the set limit	8	8	NIL
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		<p>2. Current accounts/Overdraft Accounts with MAB (Credit) of Rs.50,000/- & above – No charge to be levied.</p> <p>ATM Transaction based charges for Staff & Ex-staff in Savings Bank & Overdraft Accounts:-</p> <table border="1" data-bbox="416 450 1445 887"> <tr> <td colspan="4" data-bbox="416 450 1445 510">a) Monthly Limit SB/OD A/cs.: Number of Free ATM Transactions (Both financial & Non - Financial Transactions) Charges in Rs.</td> </tr> <tr> <th data-bbox="416 510 743 611">Monthly avg. Balance (Credit)</th> <th data-bbox="743 510 991 611">Other ATM 6 Metro centres</th> <th data-bbox="991 510 1198 611">Other ATM Other centres</th> <th data-bbox="1198 510 1445 611">Our ATM 6 Metro & Other centres</th> </tr> <tr> <td data-bbox="416 611 743 656">Upto Rs.50 thousand</td> <td data-bbox="743 611 991 656">3</td> <td data-bbox="991 611 1198 656">5</td> <td data-bbox="1198 611 1445 656">Unlimited</td> </tr> <tr> <td data-bbox="416 656 743 786">Charges (in Rs.)for financial trxn beyond the set limit</td> <td data-bbox="743 656 991 786">20</td> <td data-bbox="991 656 1198 786">20</td> <td data-bbox="1198 656 1445 786">NIL</td> </tr> <tr> <td data-bbox="416 786 743 887">Charges (in Rs.) for Non-financial trxn beyond the set limit</td> <td data-bbox="743 786 991 887">8</td> <td data-bbox="991 786 1198 887">8</td> <td data-bbox="1198 786 1445 887">NIL</td> </tr> </table> <p>SB/OD accounts with MAB (Credit) of Rs.50,000/- & above – No charge.</p> <p>Note: The number of transaction should not be counted as valid ATM transactions on account of failed transaction due to technical reason like hardware, software, communication issues; non-availability of currency notes in the ATM; and other declines ascribable directly/wholly to the bank/service provider; invalid PIN/ validations; etc.</p>	a) Monthly Limit SB/OD A/cs.: Number of Free ATM Transactions (Both financial & Non - Financial Transactions) Charges in Rs.				Monthly avg. Balance (Credit)	Other ATM 6 Metro centres	Other ATM Other centres	Our ATM 6 Metro & Other centres	Upto Rs.50 thousand	3	5	Unlimited	Charges (in Rs.)for financial trxn beyond the set limit	20	20	NIL	Charges (in Rs.) for Non-financial trxn beyond the set limit	8	8	NIL												
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39	Charges for Non-maintenance of Monthly Average Balance/Average Quarterly Balance in Savings Bank Account.	<p align="center">Normal Savings Bank Accounts:</p> <table border="1" data-bbox="416 1144 1445 1447"> <tr> <td colspan="2" data-bbox="416 1144 1445 1178" style="text-align: center;">Rural / Semi-Urban</td> </tr> <tr> <td data-bbox="416 1178 975 1256">Maintenance of minimum Average Quarterly Balance(AQB)</td> <td data-bbox="975 1178 1445 1256">Rs.500/-</td> </tr> <tr> <td data-bbox="416 1256 975 1290">Minimum Balance Charge</td> <td data-bbox="975 1256 1445 1290">Rs.100/- per quarter</td> </tr> <tr> <td colspan="2" data-bbox="416 1290 1445 1323">Charges will be levied as under</td> </tr> <tr> <td data-bbox="416 1323 975 1357">AQB is in the range</td> <td data-bbox="975 1323 1445 1357">% of Penal Charge</td> </tr> <tr> <td data-bbox="416 1357 975 1391">Rs.250- 499</td> <td data-bbox="975 1357 1445 1391">50%</td> </tr> <tr> <td data-bbox="416 1391 975 1424">Rs.100-249</td> <td data-bbox="975 1391 1445 1424">80%</td> </tr> <tr> <td data-bbox="416 1424 975 1447">Below Rs.100</td> <td data-bbox="975 1424 1445 1447">100%</td> </tr> </table> <table border="1" data-bbox="416 1514 1445 1816"> <tr> <td colspan="2" data-bbox="416 1514 1445 1547" style="text-align: center;">Metro/Urban</td> </tr> <tr> <td data-bbox="416 1547 975 1626">Maintenance of minimum Average Quarterly Balance(AQB)</td> <td data-bbox="975 1547 1445 1626">Rs.1000/-</td> </tr> <tr> <td data-bbox="416 1626 975 1659">Minimum Balance Charge</td> <td data-bbox="975 1626 1445 1659">Rs.200/- per quarter</td> </tr> <tr> <td colspan="2" data-bbox="416 1659 1445 1693">Charges will be levied as under</td> </tr> <tr> <td data-bbox="416 1693 975 1727">AQB is in the range</td> <td data-bbox="975 1693 1445 1727">% of Penal Charge</td> </tr> <tr> <td data-bbox="416 1727 975 1760">Rs.500- 999</td> <td data-bbox="975 1727 1445 1760">50%</td> </tr> <tr> <td data-bbox="416 1760 975 1794">Rs.250-499</td> <td data-bbox="975 1760 1445 1794">80%</td> </tr> <tr> <td data-bbox="416 1794 975 1816">Below Rs.250</td> <td data-bbox="975 1794 1445 1816">100%</td> </tr> </table> <p>For Other Special Category Savings Bank Accounts Minimum Balance Charges are as under:- In all types of Special Category Savings Bank Account penal charges for not maintenance of minimum balance is:-</p>	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%	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%
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Sr. No.	Item	Revised Charges w.e.f. 01.01.2021										
		<p>At Rural & Semi-urban centre: Rs.100/-</p> <p>At Metro & Urban centre: Rs.200/-</p> <p>Required Minimum Average Quarterly balance (AQB) in various types of Savings bank accounts are as under:-</p> <table border="1" data-bbox="419 445 1445 1003"> <thead> <tr> <th data-bbox="419 445 839 517">Type of Savings Bank Accounts</th> <th data-bbox="839 445 1445 517">Minimum Average Quarterly Balance (AQB)</th> </tr> </thead> <tbody> <tr> <td data-bbox="419 517 839 595">BOI Senior Citizen Savings Bank Account</td> <td data-bbox="839 517 1445 595">Rs.10,000/-</td> </tr> <tr> <td data-bbox="419 595 839 685">BOI Star Mahila Savings Bank Account</td> <td data-bbox="839 595 1445 685">Minimum average quarterly balance (AQB) of Rs.5,000/-</td> </tr> <tr> <td data-bbox="419 685 839 927">BOI Star Yuva Savings bank Account</td> <td data-bbox="839 685 1445 927">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 data-bbox="419 927 839 1003">BOI Capital Gain Account scheme, 1988-SB Account A</td> <td data-bbox="839 927 1445 1003">Minimum average quarterly balance (AQB) of Rs.1000/-.</td> </tr> </tbody> </table> <p>The slab structure for levy of penal charges on Special Category Savings Bank account of non-maintenance of stipulated balance in the account is as follows:-</p> <ol style="list-style-type: none"> 1. Slab I: If the AQB in the account falls below 50% of the stipulated AQB, 100% of the charges shall be recovered. 2. Slab II: If the AQB in the account is maintained 50% and above but less than 75% of the stipulated AQB, 75% of the charges shall be recovered. 3. Slab III: If the AQB in the account is maintained 75% and above but less than 100% of the stipulated AQB, 60% of the charges shall be recovered. <p>All accounts opened under Basic Savings Bank Account (BSBD/No Frill Accounts), Jandhan Scheme (Present Scheme Code SB181/SB182/SB183/SB104 /SB105/SB106 /SB190 & 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 od 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 (Maximum upto 2 quarter) by the system and it should be debited whenever the account comes in credit balance.</p>	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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Sr. No.	Item	Revised Charges w.e.f. 01.01.2021																																															
40	Charges for Non-maintenance of Monthly Average Balance/Average Quarterly Balance in Current Account.	<table border="1"> <thead> <tr> <th data-bbox="400 237 647 331">Type of Current Accounts</th> <th data-bbox="647 237 1007 331">AQB Requirement</th> <th data-bbox="1007 237 1465 331">Penal Charges</th> </tr> </thead> <tbody> <tr> <td data-bbox="400 331 647 394">Normal Current Account</td> <td data-bbox="647 331 1007 394">Metro : Rs.7,500/-</td> <td data-bbox="1007 331 1465 394">Rs.600/-</td> </tr> <tr> <td data-bbox="400 394 647 456"></td> <td data-bbox="647 394 1007 456">Urban : Rs.5000/-</td> <td data-bbox="1007 394 1465 456">Rs.500/-</td> </tr> <tr> <td data-bbox="400 456 647 519"></td> <td data-bbox="647 456 1007 519">Semi-Urban: Rs.2000/-</td> <td data-bbox="1007 456 1465 519">Rs.500/-</td> </tr> <tr> <td data-bbox="400 519 647 582"></td> <td data-bbox="647 519 1007 582">Rural : Rs.2000/-</td> <td data-bbox="1007 519 1465 582">Rs.350/-</td> </tr> <tr> <td data-bbox="400 582 647 645">SILVER Current Account</td> <td data-bbox="647 582 1007 645">Rs.20,000/- to less than Rs.50.00 thousand</td> <td data-bbox="1007 582 1465 725" rowspan="7"> 1.Metro Branches:- Rs.600/- per quarter, for AQB less than Rs.7,500/-. 2.Urban Branches:- Rs.500/- per quarter, for AQB less than Rs.5,000/-. 3.Semi urban branches:- Rs.500/- per quarter, for AQB less than Rs.2,000/- 4.Rural Branches: Rs.350/- per quarter, for AQB less than Rs.2,000/- </td> </tr> <tr> <td data-bbox="400 645 647 725">GOLD Current Account</td> <td data-bbox="647 645 1007 725">Rs.50,000/- to less than Rs.1.00 lakh</td> </tr> <tr> <td data-bbox="400 725 647 806">GOLD PLUS Current Account</td> <td data-bbox="647 725 1007 806">Rs.1,00,000/- to less than Rs.2.00 lakhs.</td> </tr> <tr> <td data-bbox="400 806 647 887">DIAMOND Current Account</td> <td data-bbox="647 806 1007 887">Rs.2.00 lakhs to less than Rs.5.00 lakhs</td> </tr> <tr> <td data-bbox="400 887 647 994">DIAMOND PLUS Current Account</td> <td data-bbox="647 887 1007 994">Rs.5.00 lakhs to less than Rs.10.00 Lakhs.</td> </tr> <tr> <td data-bbox="400 994 647 1075">PLATINUM Current Account</td> <td data-bbox="647 994 1007 1075">Rs.10.00 lakhs- to less than Rs.20.00 lakhs.</td> </tr> <tr> <td data-bbox="400 1075 647 1167">PLATINUM PLUS Current Account</td> <td data-bbox="647 1075 1007 1167">Rs.20.00 lakhs and above</td> </tr> </tbody> </table>	Type of Current Accounts	AQB Requirement	Penal Charges	Normal Current Account	Metro : Rs.7,500/-	Rs.600/-		Urban : Rs.5000/-	Rs.500/-		Semi-Urban: Rs.2000/-	Rs.500/-		Rural : Rs.2000/-	Rs.350/-	SILVER Current Account	Rs.20,000/- to less than Rs.50.00 thousand	1.Metro Branches:- Rs.600/- per quarter, for AQB less than Rs.7,500/-. 2.Urban Branches:- Rs.500/- per quarter, for AQB less than Rs.5,000/-. 3.Semi urban branches:- Rs.500/- per quarter, for AQB less than Rs.2,000/- 4.Rural Branches: Rs.350/- per quarter, for AQB less than Rs.2,000/-	GOLD Current Account	Rs.50,000/- to less than Rs.1.00 lakh	GOLD PLUS Current Account	Rs.1,00,000/- to less than Rs.2.00 lakhs.	DIAMOND Current Account	Rs.2.00 lakhs to less than Rs.5.00 lakhs	DIAMOND PLUS Current Account	Rs.5.00 lakhs to less than Rs.10.00 Lakhs.	PLATINUM Current Account	Rs.10.00 lakhs- to less than Rs.20.00 lakhs.	PLATINUM PLUS Current Account	Rs.20.00 lakhs and above	Other Current Deposit Scheme:	<table border="1"> <thead> <tr> <th data-bbox="1007 1200 1142 1263">Scheme</th> <th data-bbox="1142 1200 1278 1263">AQB Requirement</th> <th data-bbox="1278 1200 1465 1263">Penal Charges</th> </tr> </thead> <tbody> <tr> <td data-bbox="1007 1263 1142 1326">Star Benefit CD Plus Account</td> <td data-bbox="1142 1263 1278 1326">Rs.5000/-</td> <td data-bbox="1278 1263 1465 1326">Rs.600/-</td> </tr> <tr> <td data-bbox="1007 1326 1142 1433">Star Crystal CD A/c for Diamond Traders</td> <td data-bbox="1142 1326 1278 1433">Rs.5000/-</td> <td data-bbox="1278 1326 1465 1433">Rs.600/-</td> </tr> <tr> <td data-bbox="1007 1433 1142 1523">Current Plus Deposit Scheme</td> <td data-bbox="1142 1433 1278 1523">Rs.4,00,000/-</td> <td data-bbox="1278 1433 1465 1523">Rs.1000/-</td> </tr> <tr> <td data-bbox="1007 1523 1142 1615">Super Current Plus Deposit Scheme</td> <td data-bbox="1142 1523 1278 1615">Rs.35,00,000/-</td> <td data-bbox="1278 1523 1465 1615">Rs.5000/-</td> </tr> </tbody> </table>	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 Current Plus Deposit Scheme	Rs.35,00,000/-	Rs.5000/-
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41	Miscellaneous																																																
a	Issuance of Duplicate Term deposit Receipt	Rs.150/- per receipt.																																															

Sr. No.	Item	Revised Charges w.e.f. 01.01.2021																										
b	Payment of Deposit Receipts to another Bank.	Charges applicable for Remittances (Banker's Cheque/DD) Plus postages																										
c	Allowing operation in an a/c through (one time charge for registration) A) Power of Attorney B) Mandate	Rs.500/- 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.																										
	NOTE 1: NEFT/RTGS- Outward Transaction Charges (through Branch) Applicable to TIERISED CD A/cs & SB a/cs	<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>Scheme</th> <th>% of Normal Charges of NEFT- RTGS outward to apply</th> </tr> </thead> <tbody> <tr> <td>SILVER</td> <td>90%</td> </tr> <tr> <td>GOLD</td> <td>80%</td> </tr> <tr> <td>GOLD PLUS</td> <td>70%</td> </tr> <tr> <td>DIAMOND</td> <td>50%</td> </tr> <tr> <td>DIAMOND PLUS</td> <td>40%</td> </tr> <tr> <td>PLATINUM & PLATINUM PLUS</td> <td>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												
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	NOTE 2: Waiver of <u>ONLINE</u> NEFT/RTGS OUTWARD TRANSACTION CHARGES	<p>Detail list of category of SB & CD a/c schemes and of staff including ex-staff from whom charges have been waived for online NEFT/RTGS outward transactions through INTERNET ("NET") Banking are as under:-</p> <table border="1"> <thead> <tr> <th>Savings Bank Scheme :</th> <th>Current A/c. Schemes :</th> </tr> </thead> <tbody> <tr> <td>1.BOI Jai Jawan SALARY PLUS</td> <td>1.Normal</td> </tr> <tr> <td>2.BOI Salary PLUS</td> <td>2.Silver</td> </tr> <tr> <td>3.BOI Saral Salary</td> <td>3.Gold</td> </tr> <tr> <td>4.BOI Senior Citizen (SB-166)</td> <td>4.Gold Plus</td> </tr> <tr> <td>5.BOI Star Mahila (SB-167)</td> <td>5.Diamond</td> </tr> <tr> <td>6. BOI Gurukul</td> <td>6.Diamond Plus</td> </tr> <tr> <td>7.SB Pensioner (SB-121)</td> <td>7.Platinum</td> </tr> <tr> <td>8.BOI Star Yuva (SB-116)</td> <td>8.Platinum Plus</td> </tr> <tr> <td>9. Ratnakar Salary</td> <td>9.Star Benefit CD Plus</td> </tr> <tr> <td>10. Star Diamond</td> <td>10.BOI CD Plus</td> </tr> <tr> <td>11.BOI Star Suraksha SB PLUS</td> <td>11.Super CD Plus</td> </tr> <tr> <td>12.BOI Super Saving PLUS</td> <td>12.Crystal Current Account</td> </tr> </tbody> </table>	Savings Bank Scheme :	Current A/c. Schemes :	1.BOI Jai Jawan SALARY PLUS	1.Normal	2.BOI Salary PLUS	2.Silver	3.BOI Saral Salary	3.Gold	4.BOI Senior Citizen (SB-166)	4.Gold Plus	5.BOI Star Mahila (SB-167)	5.Diamond	6. BOI Gurukul	6.Diamond Plus	7.SB Pensioner (SB-121)	7.Platinum	8.BOI Star Yuva (SB-116)	8.Platinum Plus	9. Ratnakar Salary	9.Star Benefit CD Plus	10. Star Diamond	10.BOI CD Plus	11.BOI Star Suraksha SB PLUS	11.Super CD Plus	12.BOI Super Saving PLUS	12.Crystal Current Account
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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 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.
- 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.