

Annexure – A : UNIFORM SERVICE CHARGES

AREA OF BANKING SERVICE		SERVICE CHARGES (FLOOR RATES) Excluding GST 18%					
Sr. No.	Particulars	Existing Service Charges			NEW Service Charges w.e.f. 24.02.2023		
1	Cheque Book Issuance Charges						
	a) Savings Bank :	In SB Account individual - after 30 leaves in a financial year charges Rs3/- per leaf. For personalise cheque book 4.00 per leaf. (only two cheque book will be issued at a time) (For Quarterly Average Balance treated from 16 Mar. to 15 Jun,16 Jun to 15 Sept,16 Sept. to 15 Dec. and 16 Dec to 15 Mar. every year)			In SB Account individual - after 30 leaves in a financial year charges Rs. 4.50/- per leaf. For personalise cheque book 4.50 per leaf. (only two cheque book will be issued at a time)		
	b) CA/CC/OD A/c etc. :	In CA/CC/OD Accounts - 50 leaves will be free for First Time.Subsequent 4.00 per leaf . For personalise cheque book` 4.00 per leaf.			In CA/CC/OD Accounts - 50 leaves will be free for First Time. Subsequent Rs. 5.00 per leaf . For personalise cheque book Rs. 5.00 per leaf.		
2	Charges for not maintaining minimum balance (Quartly Average Balance) as mentioned in para 4 above	Rural Branches	Semi-Urban	Metro/Urban Branches	Rural Branches	Semi-Urban	Metro/Urban Branches
	a) Current Accounts	AQB Rs 1000/- not maintained ` 250/- per quarter	AQB Rs 2000/- not maintained ` 300/- per quarter	AQB Rs 5000/- not maintained ` 550/- per quarter	AQB Rs 1000/- not maintained Rs. 300/- per quarter	AQB Rs 2000/- not maintained Rs. 350/- per quarter	AQB Rs 5000/- not maintained `Rs. 600/- per quarter
	b) Savings Bank Accounts						
	(i) With Cheque Book facility	Rural Branches/ semi urban Rs. 100/- per quarter	Metro/Urban Branches Rs. 175/- per quarter		Rural Branches/ semi urban Rs. 125/- per quarter		Metro/Urban Branches Rs. 200/- per quarter
	Balance Short From require Min. Balance :						
	a) Shortfall in QAB upto 25%	25	Rs 44/- per quarter		31		Rs 50/- per quarter
	b) Shortfall in QAB upto 25% to 50%	50	Rs 88/- per quarter		62		Rs 100/- per quarter
	c) Shortfall in QAB upto 50% to 75%	75	Rs 132/- per quarter		93		Rs 150/- per quarter
	d) Shortfall in QAB more than 75%	100	Rs 175/- per quarter		125		Rs 200/- per quarter
	(ii) Without Cheque Book facility						
Balance Short From require Min. Balance	Rural Branches/ semi urban Rs. 100/- per quarter	Metro/Urban Branches Rs. 175/- per quarter		Rural Branches/ semi urban Rs. 125/- per quarter		Metro/Urban Branches Rs. 200/- per quarter	
Balance Short From require Min. Balance :							
a) Shortfall in QAB upto 25%	25	Rs 44/- per quarter		31		Rs 50/- per quarter	
b) Shortfall in QAB upto 25% to 50%	50	Rs 88/- per quarter		62		Rs 100/- per quarter	

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	c) Shortfall in QAB upto 50% to 75%	75	Rs 132/- per quarter	93	Rs 150/- per quarter
	d) Shortfall in QAB more than 75%	100	Rs 175/- per quarter	125	Rs 200/- per quarter
	d) Flexi Saving Bank Accounts	100/- per quarter	Rs 175/- per quarter	125	₹ 200/- per quarter
3	Cash Handling/ Cash Deposit charges (i) CA/CC/OD & Others				
	(a) Cash deposit upto 50,000/- or upto 10 packets i.e. 1000 pieces of notes of any denomination taken together, whichever is higher, per day	Nil		(a) Cash deposit upto 1,00,000/- or upto 10 packets i.e. 1000 pieces of notes of any denomination taken together, whichever amount is Lower, per day	NIL
	(b) Above 10 packets i.e. 1000 pieces of notes per day	@ Rs. 10/- per packet or part thereof (Min. Rs. 10/- and Max. Rs. 10,000/-)		(b) Above Rs. 1,00,000/- or 10 packets i.e. 1000 pieces of notes per day, whichever amount is Lower	Beyond free limit Rs. 10/- per packet or part thereof and Rs. 1.00 per Rs. 1000/- or part thereof (Min. Rs. 10/- and Max. Rs. 10,000/-)
	NOTE : 1. No cash handling charges for all types of Loan Accounts excluding CC/OD Accounts. 2. Regional Manager may take decision to give rebate/relaxation of Cash Handling Charges in Current A/cs, savings bank a/c, cash credit a/cs, over draft a/cs of good customers of branches on case to case basis, subject to PSS from Head Office on monthly basis. 3. Branch Manager may take decision to give rebate/relaxation of Cash Handling Charges in all types of Deposit A/cs (except Current A/cs) of good customers of branches on case to case basis, subject to PSS from Regional Office on monthly basis.			NOTE : 1. No cash handling charges for all types of Loan Accounts excluding CC/OD Accounts. 2. Regional Manager/ Deputy Regional Manager may take decision to give rebate/relaxation of Cash Handling Charges in Current A/c's, Savings bank a/c's, cash credit a/c's, over draft a/c's of good customers of branches on case to case basis, subject to PSR from Higher Authority on monthly basis.	
4	Charges for carrying out inspection of securities charged to the Bank.	<u>Accounts with limits</u>	<u>Charges per inspection</u>	<u>Accounts with limits</u>	<u>Charges per inspection</u>
		Upto ₹ 50000/-	Nil	Upto ₹ 50000/-	Nil
		Above ₹ 50000/- to Rs. 2 lacs -	₹ 250/- per inspection	Above ₹ 50000/- to Rs. 2 lacs -	₹ 250/- per inspection
		Above ₹ 2 lacs to Rs.5 lacs -	₹ 500/- per inspection	Above ₹ 2 lacs to Rs.5 lacs -	₹ 600/- per inspection
		Above ₹ 5 lacs to Rs.20 lacs -	₹ 750/- per inspection	Above ₹ 5 lacs to Rs.20 lacs -	₹ 800/- per inspection
		Above ₹ 20 lacs to Rs.1 Crore -	₹ 1000/- per inspection	Above ₹ 20 lacs to Rs.1 Crore -	₹ 1200/- per inspection
		Above ₹ 1 Crore to Rs. 5 Crs. -	₹ 3000/- per inspection	Above ₹ 1 Crore to Rs. 5 Crs. -	₹ 3500/- per inspection
		Above ₹ 5 crores -	₹ 5000/- per inspection	Above ₹ 5 crores -	₹ 6000/- per inspection
		Note		Note	
		1. No inspection charges for Loan/OD against Banks own Deposits, Loan against NSC/KVP/LIC Policy.		1. No inspection charges for Loan/OD against Banks own Deposits, Loan against NSC/KVP/LIC Policy.	

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		2. 50% inspection charges should be levied for borrowers of weaker section.	2. 50% inspection charges should be levied for borrowers of weaker section.
		3. Actual pocket expenses/vehicle expenses should be levied in addition to above charges	3. Actual pocket expenses/vehicle expenses should be levied in addition to above charges
		4. Inspection charges under property /premium property Loan scheme is to be charged once in every two year.	4. Inspection charges under property /premium property Loan scheme is to be charged annually