

### General Service Charges

Following are the General Service Charges recoverable from customers approved at the Board of Directors Meeting held on 24.04.2025 with effect from 1<sup>st</sup> July 2025 :-  
(\*Charges reviewed and revised w.e.f. respective dates)

Sr. No.	Particulars	Charges
1	<b>SAVINGS ACCOUNTS</b>	
	With cheque book facility – Minimum Balance	Rs.1000/- (minimum balance)
	a) * Charges for non maintenance of Average Minimum Balance	* Rs.150/- (Charge will be levied on pro-rata basis, to the extent of shortfall of the Average Minimum Balance maintained during the month) No charges for 'Basic Savings Accounts'
	b) Issue of duplicate pass book	Rs.100/- per passbook. *Statement charges Rs. 10/- per page w.e.f 01.07.2025.
	c) Cheque Book issue charges	Free upto 60 cheque leaves in a calendar year. Thereafter Rs.2/- per cheque leave.
	d) Charges for closure of account	Within 1 year Rs.200/-. More than 1 year to 2 yrs Rs.50/-. Thereafter Nil.
2	<b>CURRENT ACCOUNTS</b>	
	Minimum Balance to be maintained	Rs.3,000/- (This is minimum balance)
	a) Charges for non maintenance of minimum balance	*Rs.300/- month w.e.f 01.07.2025
	b) Issue of duplicate statement	*Rs.100/- + Rs.25/- per folio extra w.e.f 01.07.2025.
	c) Cheque book issue charges	30 leaves free. Thereafter Rs.3/- per cheque leaf.
	d)Charges for closure of account -	Upto 1 year Rs.1,000/-. Thereafter: Nil.
3	a) STOP PAYMENT of a cheque	SB Account – Rs.100/- per instruction CA Account - Rs.200/- per instruction Account holder not to be charged again when the cheque is returned for the reason: "Payment stopped by drawer"
	b) STOP PAYMENT charges in case of loss of cheque series.	SB Account – Rs. 200/- Current Account- Rs. 500/-
4	<b>CHEQUE RETURNED CHARGES</b>	
	Outward Clearing	*Rs.100/-+Actual Postage/courier charges (after 7 days) w.e.f 01.07.2025
	Inward Clearing	
	(a) Cheque (for want of funds)	*SB Rs.300/- per instance w.e.f 01.07.2025 *CA/OD/CC- Rs. 500/- per instance w.e.f 01.07.2025
	(b) For non-financial reasons.	* Rs.100/- (for error committed by customer) w.e.f 01.07.2025
	(c) ECS Debits return	*SB Rs.300/- per instance w.e.f 01.07.2025 *CA/OD/CC- Rs. 500/- per instance w.e.f 01.07.2025

	(d) Duplicate Chq book requisition slip	NIL
	(e) ECS Debit Mandate registration	*Rs.100/- w.e.f 01.07.2025.
5	DEMAND DRAFT( HDFC Bank at par cheques)	
	(i) Issue Charges	
	(a) Upto Rs.1,000/-	Rs.20/-
	(b) Above Rs.1,000/- to Rs.10,000/-	Rs. 30/-
	(c) Above Rs.10,000/- to Rs.1.00 lakh	Rs. 2.50/- per Rs. 1000/- Min Rs. 30/-
	(d) Above Rs.1.00 lakh to Rs.10.00 lakhs	Rs.2/- per Rs.1,000/- Min. Rs.250/-
	(e) Above Rs.10.00 lakhs	Rs.1.50/- per Rs.1,000/- Minimum Rs.1,500/- Maximum Rs.2,500/-
	(ii) Cancellation of DD	Rs.50/-
	(iii) Issue of duplicate DD	Rs.100/-
	(iv) Revalidation of DD	Rs. 50/-
6	FOBC Charges (Foreign)	Rs. 100/-
7	MISC. Service Charges	
	(i) Change in operational instructions/notice of P.A. / Letter of Mandate including change of signatories(except Registered Societies/Trust)	Rs.50/- per instance on Addition / Deletion of joint holder
	(ii) Signature verification charges	Rs.50/- per verification.
8	PAY ORDERS	
	(i) Issue Charges	
	(a) Upto Rs.1,000/-	For customer : Rs.20/- For non customer : Rs.50/-
	(b) Above Rs.1,000/- to Rs.10,000/-	For customer Rs: Rs. 30/- For non-customer: Rs. 75/-
	(c) Above Rs.10,000/- to Rs.1.00 lakh	For customer : Rs.2.50/- per Rs.1,000/- , Min. Rs.40/- For non customer : Rs.75/- + Rs.2.50 per 1000 (upto Rs.49999/-)
	(d) Above Rs.1.00 lakh to Rs.10.00 lakhs	Rs.1/- per Rs.1,000/- Min. Rs.250/-
	(e) Above Rs.10.00 lakh	Rs.1/- per Rs.1,000/- Maximum Rs.1,000/-
	(ii) Cancellation of Payorder	Rs.50/-
	(iii) Issue of Duplicate Payorder	Rs.100/-
	(iv) Revalidation of Payorder	Rs.50/-
	(v) Pay Orders issued for disbursement of loan and proceeds of Term Deposits	Nil
9	a) NEFT/RTGS Charges	
	NEFT Inward	Free
	RTGS Inward	Free
	NEFT/RTGS Outward	
	(i) Amounts up to Rs.10,000/-	Rs.2.00
	(ii) Rs.10,001/- to Rs.1 lakh	Rs.5.00

	(iii) Above Rs.1 lakh to Rs.2 lakhs	Rs.15.00
	(iv) Rs.2 lakhs to Rs.5 lakhs	NEFT : Rs.25.00 RTGS : Rs.30.00
	(v) Above Rs.5 lakhs	Rs.50.00
	vi) Bulk NEFT/RTGS Upload	Rs.2/- per entry
	a) Charges for GST Payments online	As per RTGS/NEFT
	b) Foreign Outward Remittances	Rs.500/- for remittances made under LRS scheme. Rs. 1500/- for Import transactions
	c) Foreign Inward Remittances	Nil
10	ACCOUNT MAINTENANCE CHARGES (earlier FOLIO Charges)	
	Savings Accounts	Nil
	Current Accounts / Over Draft	Rs.1/- per entry. Min. Rs.100/- per quarter. No charges for C/A with average balance of Rs.50,000/- w.e.f 01.07.2025 ( Not applicable to CC Accounts)
11	CASH HANDLING CHARGES	
	FOR CASH WITHDRAWALS	*SB/CA- a) Base Branch- free b) Non-Base Branch upto Rs. 20,000/- no charge. c) Above Rs. 20000/- upto Rs. 50000/-, Rs. 3 per Rs. 1000/- w.e.f 01.07.2025 No third party cash withdrawal (Account Holder to withdraw 'Self' at non-base branch)
	FOR CASH DEPOSITS	
	(i) Savings Account a) Up to Rs.1.00 lakh per day per account (Cumulative)	*SB - First 5 transactions free per month.  Maximum limit per day Rs.1 Lakh. 6th transaction onwards Rs. 2/- per Rs. 1000/-. Cash Deposit includes cash deposited at ATM w.e.f 01.07.2025
	b) Above Rs. 1.00 lakh per day per account (Cumulative)	SB A/c- Rs. 2/- per Rs. 1000/- for deposit above Rs. 1 Lakh.
	ii) CA/CC/OD Accounts –Above Rs. 1.00 lakh up to Rs. 1 Crore	Free upto Rs.1 Lakh per day. Above Rs.1 Lakh, Rs.3/- per 1000 subject to minimum Rs.100/- per day. Including cash deposited in ATM. w.e.f 01.07.2025
	iii) CC/OD Accounts with limits above Rs.1 Crore	NIL
	iv) Small denominations & coins	Maximum Rs. 1000/- per day in coins & Rs. 10000/- for notes of Rs. 10/-. Above this limit Rs.4/- per 1000.
	(c) For accounts of Educational / Religious Institutions, irrespective of amount of Cash deposit.	NIL
	(d) For Cash deposited for transfer to Term Deposit / Loan accounts	NIL
12	BANK GUARANTEE for 1 yr.	
	a) Fully Secured by cash/Bank's Term Deposits	1.00%
	b) Partly Secured by cash/Bank's Term Deposits	2.00%
		Minimum commission to be recovered is for initial period of 12 months and in multiples of 6 months thereafter
	c) L C Advising charges	*Rs.2000/- w.e.f 01.07.2025

13	<b>ATM /DEBIT CARD charges</b>	
	a) Issuance Charges	*Rupay Card Rs. 150/- w.e.f 01.07.2025
		*Platinum Card Rs. 250/- w.e.f 01.07.2025
	b) Annual Charges	*Rupay Card Rs. 150/- per annum. w.e.f 01.07.2025
		*Platinum Card Rs. 250/- per annum. w.e.f 01.07.2025
	c) ATM Charges	Free unlimited usage at all our Bank Network ATM's for all transactions (Financial & Non-financial)
		Regular EMV Chip Card PLATINUM Debit Card
		5 free transactions per month with other banks (includes financial and non-financial transactions)
		10 free transactions per month with other banks (includes financial and non-financial transactions)
		Above 5 transactions – Rs.23/- per transaction for financial transactions and Rs.8.50/- per transaction for Non-financial transactions. w.e.f 01.07.2025
		Above 10 transactions – Rs.23/- per transaction for financial transactions and Rs.8.50/- per transaction for Non-financial transactions. w.e.f 01.07.2025
	d) Issue of Duplicate ATM Card	*Rs.150/- (Regular EMV card) (w.e.f 01.07.2025) Rs.250/- (PLATINUM Debit card)
	e) Issue of Duplicate Pin	Rs.50/-
14	SMS Charges – Savings CA/OD/CC	Rs. 0.50 per transaction(all financial and non financial alerts)
15	Issue of Duplicate Term Deposit Receipt in lieu of one lost	Rs. 100/- per term deposit receipt (w.e.f 01.07.2025)
16	<b>SAFE DEPOSIT LOCKER CHARGES</b>	
	<u>Locker Rent</u>	
	a) Small	1) Rs.1,500/- per annum
	b) Medium	2)Rs.3,000/- per annum
	c) Large	3) Rs.6,000/- per annum
	<u>Security Deposit for Lockers</u>	
	a) Small	Rs.12,000/-
	b) Medium	Rs.18,000/-
	c) Large	Rs.28,000/-
	* Amount so recovered to be placed in Term deposit with interest credited to the Lessee's Savings account quarterly, and Term Deposit Receipt to be pledged with Bank and lien marked.	
	Addl. Locker Charges: Delayed payment of Locker rent	Rs. 200/- per month.
	Break open of lockers	Rs.1000/- + Actuals
17	<b>EXCHANGE OF SOILED NOTES</b>	
	a) Up to 20 pieces with a maximum value of Rs.5,000/- per day.	Nil
	b) More than 20 pieces or more than Rs.5,000/- per day but up to Rs.50,000/- per day.	Rs.200/-
18	Waiver of RTGS/NEFT Charges	For Current/savings Accounts with average balance of Rs. 2 Lakhs and above and such accounts which are maintained for at least 3 months, subject to approval for waiver obtained from GM & CEO/Addl GM.

**Note: GST at applicable rate on all above charges**

Addl. General Manager

General Manager & C.E.O