

Service Charges (Excluding GST)

SL NO	CARD / CHARGES	REVISED SERVICE CHARGES (w.e.f. 01.02.2025)
1	<p><u>Debit Card Issuance Charge</u></p> <p>Classic Platinum Business Debit RuPay Select NCCM Debit Prepaid Travel Card Visa Signature</p> <p>Master World</p> <p>Digital Debit Card</p> <p>Kalaginar Magalir Urimai Thittam Card (KMUT Card)</p> <p>Merchant Credit Card</p> <p>Card Upgrade Rupay NCCM: Rs.125.00 Other variant: As applicable</p>	<p>Presently, all cards are contactless card</p> <p>A) Classic - Rs.250/- B) Platinum- Rs.300/- C) RuPay Select- Rs.800/- D) Visa Bingo-Rs.200/- E) Prepaid(Re-loadable)- Rs.100/- F) Travel Card- 1% of loaded amount (Min.Rs.150/-) G) Gift Card(Non Re-loadable)- Rs.50/- H) Visa Signature- Rs. 800/-</p> <p>I) Master World-Rs.800/-</p> <p>J) Digital Debit Card-Free</p> <p>Free</p> <p>Free</p> <p>Card Upgrade Rupay NCCM: Rs.125.00 Other variant: As applicable</p>
1A	<p><u>Additional Card / Replacement Card Conversion of Mega strip Card into EMV Card</u></p> <p>Classic Platinum Business Debit RuPay Select NCCM Debit Prepaid Travel Card Visa Signature</p> <p>Master World</p>	<p>A) Classic - Rs.250/- B) Platinum- Rs.300/- C) RuPay Select- Rs.800/- D) Visa Bingo-Rs.200/- E) Prepaid(Re-loadable)- Rs.100/- F) Travel Card- 1% of loaded amount (Min.Rs.150/-) G) Gift Card(Non Re-loadable)- Rs.50/- H) Visa Signature- Rs. 800/-</p> <p>I) Master World-Rs.800/-</p>



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	Digital Debit Card Kalaginar Magalir Urimai Thittam Card (KMUT Card) Merchant Credit Card Card Upgrade Rupay NCMC: Rs.125.00 Other variant: As applicable	J) Digital Debit Card-Free Free Free Card Upgrade Rupay NCMC: Rs.125.00 Other variant: As applicable
2	<u>Issuance charges for :</u> Non-personalized card (Ready Kits/ Welcome Kits)/Platinum Classic NCMC Debit Card	A) Classic - Rs.250/- B) Platinum - Rs.300/-
3	Debit Card Maintenance Charges Classic /NCMC Platinum RuPay Select Business Debit Prepaid Travel Card Visa Signature Master World Digital Debit Card Kalaginar Magalir Urimai Thittam Card (KMUT Card) Merchant Credit Card Card Upgrade Rupay NCMC: Rs.125.00 Other variant: As applicable	A) Classic - Rs.250/- B) Platinum- Rs.300/- C) RuPay Select- Rs.800/- D) Visa Bingo-Rs.200/- E) Prepaid(Re-loadable)- Rs.100/- F) Travel Card- 1% of loaded amount (Min.Rs.150/-) G) Gift Card(Non Re-loadable)- Rs.150/- H) Visa Signature- Rs. 800/- I) Master World-Rs.800 J) Digital Debit Card-Free Free Free Card Upgrade Rupay NCMC: Rs.125.00 Other variant: As applicable



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4	Debit Card Re-pin Charges Green PIN	Rs.50/- Green Pin : Free																						
5	Surcharge (in case of Debit card usage) on Fuel purchasing (From Fuel station)	Nil																						
	Surcharge (in case of Debit card usage) on Railway ticket purchasing (From IRCTC)	Nil																						
6	ATM card returned by courier due to wrong address	Rs.50																						
7	Debit Card in Concessional Accounts																							
A	BSBDA opened under PMJDY Scheme codes- SB181/SB182/SB183/SB104/SB105/SB106/SB190/ SB101 WITH CHRG_LEVEL_CODE="NOMIN" and CHRG_COLL_FLG="N"as per HOBC-111/39	Debit Card Issuance Charge : Free Personalized card : Jan Dhan Ready Kit : Rupay NCMC Annual Maintenance Charge : Free																						
8	Issuance & Annual Charges for - Visa Gold /Platinum International Credit Card-Principal	<table border="1"> <thead> <tr> <th rowspan="2">CARD NAME</th> <th rowspan="2">USAGE</th> <th rowspan="2">Issuance charges</th> <th colspan="2">Annual Membership charges</th> </tr> <tr> <th>Principal/ Add-on card</th> <th>Principal Add-on</th> </tr> </thead> <tbody> <tr> <td>VISA</td> <td>Gold International</td> <td>0</td> <td>300</td> <td>300</td> </tr> <tr> <td></td> <td>Platinum International</td> <td>0</td> <td>500</td> <td>300</td> </tr> <tr> <td>VISA</td> <td>Signature International</td> <td>0</td> <td>800</td> <td>600</td> </tr> </tbody> </table>	CARD NAME	USAGE	Issuance charges	Annual Membership charges		Principal/ Add-on card	Principal Add-on	VISA	Gold International	0	300	300		Platinum International	0	500	300	VISA	Signature International	0	800	600
CARD NAME	USAGE	Issuance charges				Annual Membership charges																		
			Principal/ Add-on card	Principal Add-on																				
VISA	Gold International	0	300	300																				
	Platinum International	0	500	300																				
VISA	Signature International	0	800	600																				
9	Issuance & Annual Charges for - Visa Gold / Platinum International Credit Card -Add on																							



Annexure VII
Digital Banking Products

Service Charges (Excluding GST)

SL NO	CARD / CHARGES	REVISED SERVICE CHARGES (w.e.f. 01.02.2025)					
10	Issuance charges for : India Card(Master Credit Card)- Principal/ -Add-on	CARD NAME	USAGE	Issuance charges	Annual Membership charges		
11	Annual Maintenance Charges on completion of every year for :India Card (Master Credit Card) - Principal/ Add-on			Principal / Add-on card	Principal	Add-on	
12	Issuance & Annual Charges for - Master Platinum International Credit Card- Principal	MASTER	India Card	Domestic	0	0	0
13	Issuance & Annual Charges for - Master Platinum International Credit Card- Add on		Platinum International	International/ Domestic	0	800	600
14	Issuance & Annual Charges -RuPay Platinum International Credit Card - Principal Add- on card	CARD NAME	USAGE	Issuance charges	Annual Membership charges		
	Annual Charges SwaDhan Platinum International Credit Card - Principal Including – Add-on Card			Principal / Add-on card	Principal	Add-on	
		RUPAY	Platinum International	International/ Domestic	0	0	200
			Swadhan Platinum International	International/ Domestic	0	0	0
			Merchant Credit Card	Domestic	0	0	NA
			Rupay Select	International/ Domestic	0	800	600
			Bharat	International/ Domestic	0	400	300
			MSME	International/ Domestic	0	500	500
			Bharat Card	International/ Domestic	0	400	300



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SL NO	CARD / CHARGES	REVISED SERVICE CHARGES (w.e.f. 01.02.2025)															
		Govt. Salary Savings Account- Govt. Employees Scheme Code- SB163															
		Private Salary Savings Account – Private Employees Scheme Code- SB165															
		Staff Salary Savings Account – Bank of India Staff Scheme Code- SB 111		FREE													
b	Para Military Forces Scheme code SB 163 & Spl. Charge code 0201 & Employees of central & state govt. universities/college Scheme code SB163 & Spl. Charge code-0202 & Employees of public sector undertaking Scheme code SB163 & Spl. Charge code 0203 & Pvt. Sector employee Scheme code SB163 & SCC 0204	<table border="1"> <thead> <tr> <th>Scheme Name & Code</th> <th>Issuance Charge</th> <th>Annual Maintenance Charge</th> </tr> </thead> <tbody> <tr> <td>Savings Bank Account General Scheme Code- SB101</td> <td rowspan="7">FREE</td> <td rowspan="6">Applicable as per variant of card</td> </tr> <tr> <td>Pratham Savings Account Scheme Code- SB116</td> </tr> <tr> <td>Pensioner Savings Account Scheme Code- SB 121</td> </tr> <tr> <td>Rakshak Salary Savings Account Scheme Code- SB161</td> </tr> <tr> <td>Govt. Salary Savings Account- Govt. Employees Scheme Code- SB163</td> </tr> <tr> <td>Private Salary Savings Account – Private Employees Scheme Code- SB165</td> </tr> <tr> <td>Staff Salary Savings Account – Bank of India Staff Scheme Code- SB 111</td> <td>FREE</td> </tr> </tbody> </table>	Scheme Name & Code	Issuance Charge	Annual Maintenance Charge	Savings Bank Account General Scheme Code- SB101	FREE	Applicable as per variant of card	Pratham Savings Account Scheme Code- SB116	Pensioner Savings Account Scheme Code- SB 121	Rakshak Salary Savings Account Scheme Code- SB161	Govt. Salary Savings Account- Govt. Employees Scheme Code- SB163	Private Salary Savings Account – Private Employees Scheme Code- SB165	Staff Salary Savings Account – Bank of India Staff Scheme Code- SB 111	FREE		
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c	BOI Saral Salary account scheme Scheme code SB165 & SCC 0202,0203,0204 &	<table border="1"> <thead> <tr> <th>Scheme Name & Code</th> <th>Issuance Charge</th> <th>Annual Maintenance Charge</th> </tr> </thead> <tbody> <tr> <td>Savings Bank Account General Scheme Code- SB101</td> <td>FREE</td> <td>Applicable as per variant of card</td> </tr> </tbody> </table>	Scheme Name & Code	Issuance Charge	Annual Maintenance Charge	Savings Bank Account General Scheme Code- SB101	FREE	Applicable as per variant of card									
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Service Charges (Excluding GST)

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	Star Gurukul Savings account Scheme code SB163 & Spl. Ch. Code - GURU	Pratham Savings Account Scheme Code- SB116		
		Pensioner Savings Account Scheme Code- SB 121		
		Rakshak Salary Savings Account Scheme Code- SB161		
		Govt. Salary Savings Account- Govt. Employees Scheme Code- SB163		
		Private Salary Savings Account – Private Employees Scheme Code- SB165		
		Staff Salary Savings Account – Bank of India Staff Scheme Code- SB 111		FREE
17	Interest free period	For Cash Advance/Drawl against Cash advance: Nil For Other Transactions: 21-51 days (applicable only on retail purchases and if outstanding balance is paid in full on due date)		
18	Charges on Revolving Credit	Secured Credit (SwaDhan) 1.20% p.m. (15.40% p.a.) on daily balances In case of default service charges is 1.70% p.m. (22.45 % p.a) Unsecured Credit (Other than SwaDhan) 2% p.m. (24% p.a.) on daily balances In case of default service charges is 3% p.m. (36% p.a)		
19	Minimum Repayment Amount	Opted for Revolving Credit 10% of Total Outstanding, if revolving credit is opted + EMI (all EMI due) + other amount due. Not Opted for Revolving Credit 20% of Total Outstanding, if revolving credit is not opted + EMI (all EMI due) + other amount due.		
20	Cash Advance Limit / Loan Against Card Limit	For both Principal and Add-on card: 50% of Spending Limit or available limit, whichever is lower Cash withdrawal upto 40% of spending limit of Primary card and upto 20% on Add-on Card.		



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		Cash withdrawal per day Rs.50,000 for Platinum card and Rs.15,000 for rest variant One-time processing fees shall be charged along with first EMI.
21	Cash Advance Charges	BOI ATM: 2% (minimum Rs. 50) for each transaction. Other ATM: 2.5% (minimum Rs. 75) for each transaction. Overseas ATM: 2.5% (minimum Rs. 125) for each transaction and Currency Conversion Charges, presently 2%. Interest on dues/overdue applicable
22	Star Easy Pay (EMI)	Processing Charges – One-Time 1.0% of the Purchase Finance Charge 1.25 % of the Purchase In case of default service charges is 2.50% p.m. (34.50 % p.a)
23	Balance Enquiry Charges at ATM Payment of charges (Cash / Cheque / Online / NEFT / RTGS)	BOI ATM : Nil Other Bank ATM in India: Rs.20/- Other Bank ATM Abroad: Rs.25/- Nil
24	Charges on over limit account (Purchase / Cash)	Secured Credit (SwaDhan) 1.70% p.m. (22.45 % p.a) on daily balances Unsecured Credit (Other than SwaDhan) 3% p.m. (36% % p.a) on daily balances
25	Usage Over Spending Limit	2% of over limit amount (Minimum Rs.250/-)
26	Outstation Cheque Processing Charge	As per Cheque collection charges described in Annexure I.
27	Payment Return Charges	As per Cheque Return Charge described in Annexure I.
28	PIN replacement Charges (Request at Branch)	Rs.50/- (per occasion)
29	Duplicate Bill Charges	Rs.50/- per quarter (after 12 months)
30	Retrieval of Charge Slip	Actual or Rs.100/- whichever is higher



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31	Fuel Transaction Surcharge	1.00 % of transaction amount or Actual charges claimed by the acquirer bank, whichever is higher.												
32	Railway Ticket Purchase or Cancellation Fee	1.00 % of transaction amount or Actual charges claimed by the acquirer bank, whichever is higher.												
33	Lounge Access	As charged by Card Operators. If card is used abroad, Currency Conversion charges shall also apply.												
34	Foreign Currency Transactions	3% Currency Conversion Charges for all currencies, (excluding INR, being home currency). For all types of transaction, including cash withdrawal and transactions through POS/e-commerce/online.												
35	IMPS Charges	<p>Outward: (Through Branch)</p> <table border="1"> <thead> <tr> <th>Amount of IMPS</th> <th>Charges</th> </tr> </thead> <tbody> <tr> <td>Upto Rs.1000/-</td> <td>NIL</td> </tr> <tr> <td>Over Rs.1000/- up to Rs.10,000/-</td> <td>Rs.1/- per Txn.</td> </tr> <tr> <td>Over Rs.10,000/- up to Rs.1.00 lac</td> <td>Rs.2/- per Txn.</td> </tr> <tr> <td>Over Rs.1.00 lac up to Rs.2.00 lac</td> <td>Rs.3/- per Txn.</td> </tr> <tr> <td>Over Rs.2.00 lac up to Rs.5.00 lac</td> <td>Rs.5/- per Txn.</td> </tr> </tbody> </table> <p>IMPS Fund Transfer charges through Internet Banking/ Mobile Banking : NIL</p>	Amount of IMPS	Charges	Upto Rs.1000/-	NIL	Over Rs.1000/- up to Rs.10,000/-	Rs.1/- per Txn.	Over Rs.10,000/- up to Rs.1.00 lac	Rs.2/- per Txn.	Over Rs.1.00 lac up to Rs.2.00 lac	Rs.3/- per Txn.	Over Rs.2.00 lac up to Rs.5.00 lac	Rs.5/- per Txn.
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Over Rs.2.00 lac up to Rs.5.00 lac	Rs.5/- per Txn.													
36	Decline of transaction on ATM due to insufficient fund.	Rs.20/- per failed transaction due to insufficient fund (when used in other banks ATM)												
37	Registration charges for mandate on NACH platform	<table border="1"> <tbody> <tr> <td>Mandate Registration Charges.</td> <td>Rs. 100.00</td> </tr> <tr> <td>Total</td> <td>Rs.100.00</td> </tr> </tbody> </table> <p>Note:-</p>	Mandate Registration Charges.	Rs. 100.00	Total	Rs.100.00								
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Total	Rs.100.00													



Service Charges (Excluding GST)

SL NO	CARD / CHARGES	REVISED SERVICE CHARGES (w.e.f. 01.02.2025)				
		<p>Registration charges & signature verification charges for mandate on NACH platform for contribution towards following schemes:-</p> <p>i)Pradhan Mantri Kisan Maan-dhan Yojana (PM-KMY) : NIL ii)Pradhan Mantri Shram Yogi Maan-dhan (PM-SYM): NIL iii)Pradhan Mantri Laghu Vyapari Maan-dhan Yojana(PM-LVMY) : NIL</p>				
38	Registration Charges for Direct Debit mandate	<table border="1" style="margin-left: auto; margin-right: auto;"> <tr> <td>Mandate Registration Charges</td> <td>Rs.200.00</td> </tr> <tr> <td>Total</td> <td>Rs.200.00</td> </tr> </table> <p>Note:- Signature verification & Registration charges for Direct Debit mandate for contribution towards following schemes:-</p> <p>i)Pradhan Mantri Kisan Maan-dhan Yojana (PM-KMY) : NIL ii)Pradhan Mantri Shram Yogi Maan-dhan (PM-SYM): NIL iii)Pradhan Mantri Laghu Vyapari Maan-dhan Yojana(PM-LVMY) : NIL</p>	Mandate Registration Charges	Rs.200.00	Total	Rs.200.00
Mandate Registration Charges	Rs.200.00					
Total	Rs.200.00					
39	ECS/NACH return Charges	<p>ECS/NACH Transaction return charges : Rs.250.00</p> <p>Note:- ECS return charges in account of contribution towards following schemes:-</p> <p>i)Pradhan Mantri Kisan Maan-dhan Yojana (PM-KMY) : NIL ii)Pradhan Mantri Shram Yogi Maan-dhan (PM-SYM): NIL iii)Pradhan Mantri Laghu Vyapari Maan-dhan Yojana(PM-LVMY) : NIL</p>				
40	<p>INWARD ECS</p> <p>Non-individual : Credit Clearing (Per entry/item) NCC Clearing House Destination Bank</p> <p>Sponsor Bank</p>	<p>NIL</p> <p>No Charge No Charge</p> <p>Rs.5.50 Minimum Rs.3000/-</p>				



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	Debit Clearing (Per entry/item) NCC Clearing House Destination Bank Sponsor Bank	No Charge No Charge Rs. 4.00 Minimum Rs. 2670/-																				
41	ATM/Debit Card International Usage Charges(Cash withdrawal)	Rs.125+2% currency conversion charges.																				
42	ATM/Debit card International Usage Charges (Balance enquiry)	Rs.25/-																				
43	a)Transactions based charges on ATM transactions in SB a/cs	<p>Revised Charges (Excluding GST)</p> <p>a) Monthly Limit SB A/cs.: Number of Free ATM Transactions</p> <table border="1"> <thead> <tr> <th colspan="4">Monthly Limit SB A/cs.: Number of Free ATM Transactions (Both financial & Non - Financial Transactions) Charges in Rs.</th> </tr> <tr> <th>Type of Charges</th> <th>Other Bank's ATM 6 Metro centers</th> <th>Other Bank's ATM Other centers</th> <th>Our ATM 6 Metro & all centers</th> </tr> </thead> <tbody> <tr> <td>Set Limit for monthly Free Transaction</td> <td align="center">3</td> <td align="center">5</td> <td align="center">10</td> </tr> <tr> <td>Charges (in Rs.) for financial txns beyond the set limit</td> <td align="center">21</td> <td align="center">21</td> <td align="center">10</td> </tr> <tr> <td>Charges (in Rs.) for Non-financial txns beyond the set limit</td> <td align="center">8</td> <td align="center">8</td> <td align="center">NIL</td> </tr> </tbody> </table>	Monthly Limit SB A/cs.: Number of Free ATM Transactions (Both financial & Non - Financial Transactions) Charges in Rs.				Type of Charges	Other Bank's ATM 6 Metro centers	Other Bank's ATM Other centers	Our ATM 6 Metro & all centers	Set Limit for monthly Free Transaction	3	5	10	Charges (in Rs.) for financial txns beyond the set limit	21	21	10	Charges (in Rs.) for Non-financial txns beyond the set limit	8	8	NIL
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	<p>b) Transactions based charges on ATM transactions in CC/OD/CD a/cs.</p>	<p>2. These charges will not be applicable to Small/No Frill Deposit Account holders (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). These customers will continue to get 5 free transactions on other bank ATM and 10 free on our ATM, irrespective of the center, as hitherto. As also charges on non- financial transactions will now be free on our own ATM irrespective of number of transactions.</p> <p>Transaction (Financial/Non-Financial) Based Charges: NIL (in Special charge code advise by Bank from time to time)</p> <p>b) For Current/Overdraft account holders following charges are applicable:-</p> <table border="1"> <thead> <tr> <th align="center">Type of Charges</th> <th align="center">Other Bank's ATM 6 Metro centers</th> <th align="center">Other Bank's ATM Other centers</th> <th align="center">Our ATM 6 Metro & all centers</th> </tr> </thead> <tbody> <tr> <td>Set Limit for monthly Free Transaction</td> <td align="center">3</td> <td align="center">5</td> <td align="center">10</td> </tr> <tr> <td>Charges (in Rs.) for financial trxn beyond the set limit</td> <td align="center">21</td> <td align="center">21</td> <td align="center">10</td> </tr> <tr> <td>Charges (in Rs.) for Non-financial trxn beyond the set limit</td> <td align="center">8</td> <td align="center">8</td> <td align="center">NIL</td> </tr> </tbody> </table>	Type of Charges	Other Bank's ATM 6 Metro centers	Other Bank's ATM Other centers	Our ATM 6 Metro & all centers	Set Limit for monthly Free Transaction	3	5	10	Charges (in Rs.) for financial trxn beyond the set limit	21	21	10	Charges (in Rs.) for Non-financial trxn beyond the set limit	8	8	NIL
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		<p>c) ATM Transaction based charges for Staff & Ex-staff in Savings Bank & Overdraft Accounts:-</p> <table border="1" data-bbox="778 488 1423 1214"> <tr> <td colspan="4" data-bbox="778 488 1423 622"> Monthly Limit SB/OD (Staff, Ex-Staff) A/cs.: Number of Free ATM Transactions (Both financial & Non - Financial Transactions) Charges in Rs. </td> </tr> <tr> <th data-bbox="778 622 981 788">Type of Charges</th> <th data-bbox="981 622 1114 788">Other Bank's ATM 6 Metro centers</th> <th data-bbox="1114 622 1273 788">Other Bank's ATM Other centers</th> <th data-bbox="1273 622 1423 788">Our ATM 6 Metro & all centers</th> </tr> <tr> <td data-bbox="778 788 981 884">Set Limit for monthly Free Transaction</td> <td align="center" data-bbox="981 788 1114 884">3</td> <td align="center" data-bbox="1114 788 1273 884">5</td> <td align="center" data-bbox="1273 788 1423 884">Unlimited</td> </tr> <tr> <td data-bbox="778 884 981 1048">Charges (in Rs.) for financial trxn beyond the set limit</td> <td align="center" data-bbox="981 884 1114 1048">21</td> <td align="center" data-bbox="1114 884 1273 1048">21</td> <td align="center" data-bbox="1273 884 1423 1048">NIL</td> </tr> <tr> <td data-bbox="778 1048 981 1214">Charges (in Rs.) for Non-financial trxn beyond the set limit</td> <td align="center" data-bbox="981 1048 1114 1214">8</td> <td align="center" data-bbox="1114 1048 1273 1214">8</td> <td align="center" data-bbox="1273 1048 1423 1214">NIL</td> </tr> </table> <p data-bbox="778 1249 1524 1482">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>	Monthly Limit SB/OD (Staff, Ex-Staff) A/cs.: Number of Free ATM Transactions (Both financial & Non - Financial Transactions) Charges in Rs.				Type of Charges	Other Bank's ATM 6 Metro centers	Other Bank's ATM Other centers	Our ATM 6 Metro & all centers	Set Limit for monthly Free Transaction	3	5	Unlimited	Charges (in Rs.) for financial trxn beyond the set limit	21	21	NIL	Charges (in Rs.) for Non-financial trxn beyond the set limit	8	8	NIL
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44	Cash Handling Charges for SB/CA/CC/OD a/cs through Cash Recycler Machine (CRM)	<p>Cash Deposit Charge at Cash Deposit Machine/Kiosks (CDM):</p> <p>KCC & NPA accounts: NIL.</p> <p>Cash Deposit Charge at Cash Deposit Machine/Kiosks (CDM):</p> <p>SB accounts:</p>																				



Service Charges (Excluding GST)

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		<p>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</p> <p>SB Accounts Other than Financial Inclusion/ Jan Dhan Accounts:</p> <p>Cash Deposit First – 5 transactions per month:- Free.</p> <p>Beyond 5 transaction (excluding alternate channel transaction) - Rs.25/- per transaction.</p> <p>Cash Deposit Charge at Cash Deposit Machine/Kiosks (CDM):</p> <p>CD (Deposit of Currency Notes) : -Cash Deposit at BNA/CDM: FREE</p> <p>CC/OD (Deposit of Currency Notes) : -Cash Deposit upto 1.50 lakh per account per day: FREE</p> <p>-Cash Deposit above Rs.1.50 lakh per account per day: : Rs.0.75 per Rs.1000 or part thereof, Min Rs.75/-, Max Rs.10000/-.</p> <p>Note: Charges to be applied on the total amount deposited per day.</p> <p>For Cash Deposit above Rs.10.00 lakhs per day CC/OD accounts:-</p> <p>@Rs.1.50 per Rs.1000/- or part thereof, minimum Rs.1,500/- & Maximum Rs.15,000/-</p> <p>Note: Charges to be applied on the total amount deposited per day.</p> <p>Cash deposit made at home and non-home branches (over cash counter), cash Deposit Machines, Kiosks (even if deposited on previous holidays) would be</p>



Service Charges (Excluding GST)

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		clubbed together to arrive at the free entitlement and levy suitable charges as above.																								
45	Stop Payment Instructions(Through IB/MB)	NIL																								
46	NSDL/CDSL Charges	<table border="1"> <thead> <tr> <th>Type of Services</th> <th>Charges</th> </tr> </thead> <tbody> <tr> <td>Account opening charges</td> <td>NIL</td> </tr> <tr> <td>Account Closure charges</td> <td>NIL</td> </tr> <tr> <td>Custody Charges (Equity & Debt)</td> <td>No custody fees</td> </tr> <tr> <td>Statement by e-mail</td> <td>Free</td> </tr> <tr> <td>Mobile Alerts</td> <td>Free</td> </tr> <tr> <td>Idea services of NSDL</td> <td>Free</td> </tr> <tr> <td>Account Maintenance Charges</td> <td>Rs 350/- yearly - Individual Rs 850/- Corporate/Non Individual Individual Staff/Ex Staff – NIL</td> </tr> <tr> <td>For BSDA Account AMC (w.e.f 01.10.2012)</td> <td>1) Value of Holding upto Rs 4,00,000 – Nil 2) Rs 4,00,001 to Rs.10,00,000 – Rs.100 3) Above Rs 10,00,000 – Normal AMC</td> </tr> <tr> <td>Debt-CP/CD/G-Sec</td> <td>Wef 01st Sept, 2024</td> </tr> <tr> <td>Statement of account</td> <td>As per CDSL norms – Email - Free As per NSDL norms – Email - Free For additional statements Rs.25/- each If the total number of pages exceeds 10 (ten) per client ID, for each additional page Rs 5/- shall be charged.</td> </tr> <tr> <td>Transaction Charges (Market/Off Market) (Equity and Debt)</td> <td>Sale Rs 24.50/- per transaction – For Staff/Ex-Staff Rs 20/- per transaction (For late receipt of DIS Rs 50/- per ISIN upfront on best effort basis)</td> </tr> </tbody> </table>	Type of Services	Charges	Account opening charges	NIL	Account Closure charges	NIL	Custody Charges (Equity & Debt)	No custody fees	Statement by e-mail	Free	Mobile Alerts	Free	Idea services of NSDL	Free	Account Maintenance Charges	Rs 350/- yearly - Individual Rs 850/- Corporate/Non Individual Individual Staff/Ex Staff – NIL	For BSDA Account AMC (w.e.f 01.10.2012)	1) Value of Holding upto Rs 4,00,000 – Nil 2) Rs 4,00,001 to Rs.10,00,000 – Rs.100 3) Above Rs 10,00,000 – Normal AMC	Debt-CP/CD/G-Sec	Wef 01 st Sept, 2024	Statement of account	As per CDSL norms – Email - Free As per NSDL norms – Email - Free For additional statements Rs.25/- each If the total number of pages exceeds 10 (ten) per client ID, for each additional page Rs 5/- shall be charged.	Transaction Charges (Market/Off Market) (Equity and Debt)	Sale Rs 24.50/- per transaction – For Staff/Ex-Staff Rs 20/- per transaction (For late receipt of DIS Rs 50/- per ISIN upfront on best effort basis)
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Service Charges (Excluding GST)

SL NO	CARD / CHARGES	REVISED SERVICE CHARGES (w.e.f. 01.02.2025)	
		Debt-CP/CD/G-Sec	Sale Rs 250/- per transaction
		Demat Request Charges (per request per ISIN)	Rs 5/- per certificate (Minimum Rs 50/-) + Courier / Handling charges Rs 50/- DRF Rejection Rs 100/- (Including Internal DRF Rejection)
		Remat Request Charges (per request per ISIN)	Rs.50/- per request + courier/Handling Charges Rs.50/-
		Pledge / Hypothecation Charges	Pledge Creation - Rs 50/- Pledge Closure - Rs 50/- Pledge Invocation - Rs 250/-
		Stop transfer of delivery instruction slips	Rs 10/- per slip, Minimum Rs 50/- (payable upfront)
		KYC KRA charges per Applicant – NSDL – NDML	Rs 50/-
		In NSDL – for activating Demat account which are “suspended for Debit” for non-submission PAN-Compliance to KYC norms – AMC not paid – any other reason	Not Applicable
		Account Freezing/un-freezing charges	Rs.50/- per instance (NSDL & CDSL)
		CAS Charges (Consolidated Account Statement)	Actual – As charged by Depository NSDL Physical – Rs 8/- Email - Rs 0.75/- CDSL Physical – Rs 6/= Email - Rs 0.50/-
		Issue of DIS slips without Requisition slips	Rs 100/- per Instance (Payable upfront)

