

Present Non –Credit related Service Charges and applicable Non –Credit related Service Charges w e f 29.05.2022

Sr. No.	Nature of charge	Present Charges	Charges w e f 29.05.2022
1	Cheque returning charges	<p>OUTWARD RETURNING CHARGES (Including ECS)/Bill Returning Charges through clearing house :</p> <p>Amount of cheque Charges Upto ₹1 lac ₹ 150/- per instrument above ₹ 1 lac ₹ 250/- per instrument</p> <p>OUTSTATION RETURNING CHARGES (INWARD/OUTWARD)</p> <p>Amount of cheque Charges Upto ₹1 lac ₹ 100/- per instrument+ out of pocket expenses above ₹ 1 lac ₹ 200/- per instrument+ out of pocket expenses</p>	<p>OUTWARD RETURNING CHARGES (Including ECS)/Bill Returning Charges through clearing house :</p> <p>Amount of cheque Charges Upto ₹1 lac ₹ 150/- per instrument > ₹ 1 lac upto ₹ 10 Lac ₹ 250/- per instrument > 10 lac ₹ 500/- per instrument</p> <p>OUTSTATION RETURNING CHARGES (INWARD/OUTWARD)</p> <p>Amount of cheque Charges Upto ₹1 lac ₹ 150/- per instrument+out of pocket exp > ₹ 1 lac upto ₹ 10 Lac ₹ 250/- per instrument +out of pocket exp > 10 lac ₹ 500/- per instrument +out of pocket exp.</p>
2	Cheque book issuance	<p>Personalised request through</p> <p>a) Digital Mode ₹3/- per leaf b) Branch ₹4/- per leaf c) Non- Personalised ₹5/- per leaf</p> <p>Free Cheque Book: SB A/c: One Cheque book of 25 Leaves free in a Financial Year</p>	<p>Personalised request through</p> <p>a) Digital Mode ₹3/- per leaf b) Branch ₹4/- per leaf c) Non- Personalised ₹5/- per leaf</p> <p>Free Cheque Book: SB A/c: One Cheque book of 20 Leaves free in a Financial Year</p>
3	Ledger Folio charges/Maximum transactions in saving a/c	<p>₹ 2/- per entry in excess of 40 debits permitted in half year in SB accounts (for non-cash transaction excluding bank induced /ATM/i-bank (Sr. No. 1.3 incidental /Ledger Folio /Account maintenance charges (operative accounts beyond free of charge permissible enties)- S.No. 1.3 Page 48 of IRMD cir . 207/21 dated 31.12.2021.</p>	<p>50 debit transaction (except debit transaction done through alternate delivery channels, sweep and standing instruction transaction) in a financial year- Free Beyond 50 debit transaction- Rs. 10 per transaction</p>

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4	Locker arear rent panalty	Delay upto first Qtr 10% of annual rent Delay upto second Qtr 25% of annual rent Delay upto third Qtr 40 % of annual rent Delay upto1 year 50 % of annual rent Delay more than 1 year Break open	Delay upto 1 year 25% of annual rent Delay > 1 year to 3 year 50% of annual rent Delay > 3 year Break open																		
5	Discount on Advance rent collection for lockers	20 % discount on deposit of advance rent for 5 years	No Discount on deposit of advance locker rent.																		
6	Incentivise payment of advance locker rent for 5 years	Not Applicable	Proposed Rent Slab in case Advance Locker rent for a period of five year is deposited by Locker Holder(s): (Amt in Rs.) <table border="1"> <thead> <tr> <th>Type of Locker</th> <th>Rural/Semi Urban</th> <th>Urban/Metro</th> </tr> </thead> <tbody> <tr> <td>Small</td> <td>5625</td> <td>9000</td> </tr> <tr> <td>Medium</td> <td>11250</td> <td>15750</td> </tr> <tr> <td>Large</td> <td>13500</td> <td>24750</td> </tr> <tr> <td>V. Large</td> <td>27000</td> <td>36000</td> </tr> <tr> <td>E. Large</td> <td>45000</td> <td>45000</td> </tr> </tbody> </table> <p>a. The above rent slab is excluding premium of 25% in identified Metro branches. b. In case Locker holder surrenders the locker before expiry of period of five year for which advance rent has been paid, then locker rent on annual card rate basis shall be charged.</p>	Type of Locker	Rural/Semi Urban	Urban/Metro	Small	5625	9000	Medium	11250	15750	Large	13500	24750	V. Large	27000	36000	E. Large	45000	45000
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7.	Cash handling charges- deposit	Saving Bank Accounts Irrespective of Base & Non Base Branch Based on Transaction	Saving Bank Accounts Applicable on Base & Non Base Branch Based on Transaction																		

		<p>3 Transaction free per month thereof ₹50/- per transaction (Except through alternate channels i.e., BNA, ATM and CDM), not applicable for Senior Citizen account. Based on Amount Up to ₹1,00,000/- - Free (Per day) Above ₹1,00,000: -10 paisa per piece <u>(Current / Cash Credit/ Overdraft and Other Accounts of Customers:</u> Applicable on Both base & non base branch) Based on Amount Up to ₹1.00 lac - Free (Per day) Above ₹1.00 lac: -10 paisa per piece</p>	<p>3 Transaction free per month thereof ₹ 50/- per transaction (Except through alternate channels i.e., BNA, ATM and CDM) Based on Amount Up to ₹1 Lakh Free (Per day) Above ₹1 Lakh ₹1 per thousand, subject to minimum ₹50/ <u>Current / Cash Credit/ Overdraft and Other Accounts of Customers:</u> Based on Amount Up to ₹1 Lakh Free (Per day) Above ₹1 Lakh ₹1 per thousand, subject to min. ₹100/-, max ₹30000/- Note for Para <ul style="list-style-type: none"> • Charges as above shall be levied for deposit of cash per day per account. • No charges shall be levied on depositing cash in Loan accounts (Excluding CC/OD), KCC, RD, Term Loan, Demand Loan accounts, Accounts of RRBs sponsored by PNB and NPA/suit filed accounts and protested accounts at any branch. </p>
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