

SERVICE CHARGES APPLICABLE w.e.f. 25.11.2015

| Sl. No. | Items | Description | Existing charges (inclusive of Service Tax) | Revised charges (excluding service Tax) | Service Tax (Presently at 14%) |
|---------|---|---|---|---|--------------------------------|
| 1 | 2 | 3 | 4 | 5 | 6 |
| 1 | Safe deposit Lockers | Annual Rent | | | |
| | Size (volume in Cubic Inches) / Type | Size A 787 to B 999 | | | |
| | | Metro / Urban | Rs. 1000 | Rs.1100 | Rs.154 |
| | | Semi-urban / Rural | Rs. 750 | Rs. 850 | Rs.119 |
| | | Size C 1000 to E 2015 | | | |
| | | Metro / Urban | Rs. 2500 | Rs.2800 | Rs.392 |
| | | Semi-urban / Rural | Rs. 1500 | Rs.1700 | Rs.238 |
| | | Size H : 2016 to 4124 | | | |
| | | Metro / Urban | Rs.4000 | Rs.5000 | Rs.700 |
| | | Semi-urban / Rural | Rs.3000 | Rs.4000 | Rs.560 |
| | | Size L : 4125 to 6109 | | | |
| | | Metro / Urban | Rs.6000 | Rs.6500 | Rs.910 |
| | | Semi-urban / Rural | Rs.5000 | Rs.5500 | Rs.770 |
| | | Size (EL): > 6109 | | | |
| | | Metro / Urban | Rs.7000 | Rs.8000 | Rs.1120 |
| | | Semi-urban / Rural | Rs.6000 | Rs.7000 | Rs. 980 |
| | Note: In case of loss of key of the locker, a service charge of Rs. 500/- has to be recovered from hirer in addition to the actual expenditure incurred for breaking open the locker and changing the lock by manufacturer of the locker. | | Note: In case of loss of key of the locker, a service charge of Rs. 850/-+ ST has to be recovered from hirer in addition to the actual expenditure incurred for breaking open the locker and changing the lock by manufacturer of the locker. | | |
| 2 | | (a) Locker rent overdue charges : | | 1 st Quarter | 25% of annual rent |
| | | | | 2 nd Quarter | 50% of annual rent |
| | | | | More than 6 months | Locker to be break opened |
| | | However, overdue period has been clarified as under : S.I. Setup on say, 01.01.2015 for Advance rental for the financial year 2015-16. Overdue charge @ 25% / 50% of annual rent to be levied on 01.07.2016, 01.10.2016, 01.01.2017 / 01.04.2017, if remaining unpaid till that date. | | | |
| | b) Number of locker visits per year | 24 visits per year – FREE Thereafter Rs.50/- per visit | | 12 visits per year – FREE Thereafter Rs.50/- per visit | |

| Branches / other functionaries are advised to recover revised service charges (as mentioned in Col. No. 5) Plus Service Tax, as applicable (presently being 14%) | | | | | | |
|--|--|-------------|--|--|--------------------------------|--|
| Sl. No. | Items | Description | Existing charges (inclusive of Service Tax) | Revised charges (excluding service Tax) | Service Tax (Presently at 14%) | |
| 1 | 2 | 3 | 4 | 5 | 6 | |
| | Account related charges: | | | | | |
| 5 | AQB – Non maintenance charges per quarter - | | | | | |
| | Current account (excluding CA of Bcs) | | Rs.600/- p.q. | Rs.625/- p.q. | Rs.88/- | |
| | (metro /urban Savings Bank (All segments) /rural) | | 225/200/100 | - Nil - | | |
| 6 | Issue of Multi city Cheque Book : | | | | | |
| | (a) MCC with minimum request for 10 leaves: (First 50 leaves free) | | Rs.2/- per leaf | Rs.3/- per leaf | | |
| | (b) emergency cheque request (10 leaves set) | | Rs.25/- per set of 10 non-personalized cheques. | Rs.50/- per set of 10 non-personalized cheques | | |
| | (c) Issue of cheque book SB/CA (other than MCC) (First 50 leaves free) | | Rs.2.50 per cheque. (Other than Multi City Cheque) | Rs.2.50 per cheque. (Other than Multi City Cheque) | | |
| 7 | Issue of Duplicate Pass Book | | With latest balance Rs.100/- (Rs.10/- additional per 40 entries for previous | With latest balance Rs.100/- (Rs.100/- additional per 40 entries for previous entries) | Rs.14/- | |
| | Pass book updation at Non-home branch | | Nil | | | |
| 8 | Statement of Account : (Monthly) All segments | | Free | Free | | |
| | | | | | | |

| | Duplicate Statement of Account (all segments) | | With latest balance Rs.100/- & Rs.10/- per (40 entries) for additional entries. | With latest balance Rs.100/- (Rs.100/- additional per 40 entries for previous entries) | Rs.14/- | |
|--|---|----------------------------------|---|--|--------------------------------|--|
| Branches / other functionaries are advised to recover revised service charges (as mentioned in Col. No. 5) Plus Service Tax, as applicable (presently being 14%) | | | | | | |
| Sl. No. | Items | Description | Existing charges (inclusive of Service Tax) | Revised charges (excluding service Tax) | Service Tax (Presently at 14%) | |
| 1 | 2 | 3 | 4 | 5 | 6 | |
| 9 | Stop payment instructions : | | | | | |
| | For Savings Bank Accounts | | Rs.50/- per Upto 3 leaves Above 3 leaves, range of cheques | Rs.75/- per cheque | Rs.11/- | |
| | | | Rs.200/- | Rs.200/- | Rs.28/- | |
| | For CA / CC (All segments) | Upto 3 leaves | ----- | Rs.100/- per cheque | Rs.14/- | |
| | | Above 3 leaves, range of cheques | ----- | Rs.300/- | Rs.42/- | |
| 10 | Account closure (a/c. Transfer not included) | | | | | |
| | SB & CA - | Within 14 days | Nil | Nil | | |
| | | 14 days to 6 months | Individual Rs.250/- Companies Rs.1000/- | Individual Rs.250/- Companies Rs.1000/- | Rs.35/- Rs.140/- | |
| | | | Individual Rs.150/- | Individual Rs.150/- | | |

| | | After 6 months but before 12 months. | Companies Rs.500/- | Companies Rs.500/- | Rs. 21/- Rs. 70/- | |
|---|---|--|---|---|--------------------------------|--|
| | | After 1 year | Nil | Nil | | |
| | Account Transfer charges | | ---- | Rs.100/- | Rs.14/- | |
| <p>Branches / other functionaries are advised to recover revised service charges (as mentioned in Col. No. 5) Plus Service Tax, as applicable (presently being 14%)</p> | | | | | | |
| Sl. No. | Items | Description | Existing charges (inclusive of Service Tax) | Revised charges (excluding service Tax) | Service Tax (Presently at 14%) | |
| 1 | 2 | 3 | 4 | 5 | 6 | |
| 11 | Collection & Remittance charges | | | | | |
| | Cheques returned charges (for all segments) | | | | | |
| | a) Cheques drawn on us returned (for insufficient funds) | For chqs. Upto Rs.100000/- | Rs.100/- + Out of pocket Expenses. | Rs.250/- + Out of pocket Expenses. | Rs.35/- | |
| | | Above Rs. 100000/- | Rs.200/- + Out of pocket expenses | Rs.350/- + Out of pocket expenses | Rs.49/- | |
| | b) Cheques drawn on us returned (for technical reasons) | (Not to be charged where customer is not at fault as per RBI guidelines) | Rs.75/- + Out of pocket expenses. | Rs.125/- + Out of pocket expenses. | Rs.18/- | |
| | Cheques deposited returned unpaid | | | | | |
| | Cheques returned for insufficient funds or for technical reason | Cheques upto Rs.1.00 lac. | Rs.150/- plus other bank charges if any. | Rs.200/- + Out of pocket expenses. | Rs.28/- | |
| | | Cheques above Rs.1.00 lac. | | Rs.200/- + Out of pocket expenses. | Rs.28/- | |

| Collection of bills | | | | | | |
|--|--|---|--|--|--------------------------------|--------------------------|
| | Upto Rs.5000/- | | Rs.50/- + SERVICE TAX | Rs.100/- + SERVICE TAX | | Rs.14/- |
| | Rs. 5000/- to Rs.10000/- | | Rs.75/- + SERVICE TAX | Rs.100/- + SERVICE TAX | | Rs.14/- |
| | Above Rs. 10000/- | | Rs.6/- per thousand. Min. Rs.100/- Max. Rs.12500/- + out of pocket Expenses. | Rs.8/- per thousand. Min. Rs.100/- Max. Rs.12500/- + out of pocket Expenses. | | Rs.1/- Rs.14/- Rs.1750/- |
| Branches / other functionaries are advised to recover revised service charges (as mentioned in Col. No. 5) Plus Service Tax, as applicable (presently being 14%) | | | | | | |
| Sl. No. | Items | Description | Existing charges (inclusive of Service Tax) | Revised charges (excluding service Tax) | Service Tax (Presently at 14%) | |
| 1 | 2 | 3 | 4 | 5 | 6 | |
| 12 | Standing Instructions(SI) / Equated Monthly Installments (EMI) | | | | | |
| | a) Setting up Standing Instruction (one time fee) | Transfers to Non-home branch | Rs.50/- per instruction. | Rs.100/- | Rs.14/- | |
| | b) Processing of SI | Other than Branch transfers | Rs.25/- | Rs.50/- + remittance charges + postages. | Rs. 7/- | |
| | c) Failed S I charges | | Rs.25/- | Rs.225/- | Rs.32/- | |
| | d) Failed EMI charges | All segments. Excluding Govt. sponsored schemes. Per EMI. | Rs.25/- | Rs.500/- | Rs.70/- | |
| 13 | Account keeping charges per annum | | | | | |
| | For CA/OD/CC (all segments) No .a/c. Keeping charges for Staff Accounts & SB Accounts. | | Rs.550/- p.a. | Rs.550/- p.a | Rs.77/- | |
| 14 | Issue of IOI (Demand Draft / Banker's Cheque) | | | | | |

| | a) By transfer of funds from any Account at home branch. | Upto Rs.5,000/- | Rs.25/- | Rs.25/- | NA | |
|--|--|--|--|--|--------------------------------|--|
| | | Above Rs.5000/- upto Rs.10,000/- | Rs.40/- | Rs.100/- (Inclusive of ST) | NA | |
| | | Above Rs.10,000/- upto Rs.1,00,000/- | Rs.3/- per Rs.1000/- or part thereof (Min.Rs.50/-) | Rs.5/- per Rs.1000/- or part thereof (Min.Rs.55/-) inclusive of ST. | NA | |
| | | Above Rs.1,00,000/- | Rs.2.50per Rs.1000/- or part thereof (Min.Rs.300/- & Maximum Rs.12500/-) | Rs.4/- per Rs.1000/- or part thereof Min.Rs.505/- Max. Rs.15000/- inclusive of ST. | NA | |
| | b) By deposit of cash(below Rs 50000/only) | Cash handling charges will be in addition to the above charges for issue of IOI (Demand Draft / Banker's Cheque) | | | | |
| Branches / other functionaries are advised to recover revised service charges (as mentioned in Col. No. 5) | | | | | | |
| Plus Service Tax, as applicable (presently being 14%) | | | | | | |
| Sl. No. | Items | Description | Existing charges (inclusive of Service Tax) | Revised charges (excluding service Tax) | Service Tax (Presently at 14%) | |
| 1 | 2 | 3 | 4 | 5 | 6 | |
| 15 | Revalidation / cancellation & issuance of Duplicate Demand Draft / Banker's Cheque | | Equal to issue charges with a maximum of Rs.100/- per instrument | Rs.100/- per instrument | Rs.14/- | |
| 16 | Cash Handling charges for CA/CC for other than 'P' Segment customers | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |



| | | | | | | |
|--|---|--|--|--|---------------------------------------|--|
| (b) | Non-Currency Chest Branches | Upto one bundle | Nil | Nil | | |
| | | More than one bundle (of same denomination) for first 4 hours of Business(10section is one bundle) | Rs.100/- per bundle or part thereof. | Rs.450/- per bundle or part thereof. | Rs 63/- | |
| | | More than one bundle (of same denomination) after 4 hours of business. | | Rs.675/- per bundle or part thereof. | Rs.95/- | |
| 17 | Issue of Balance Certificate (per instance) | | Rs.100/- | Rs.200/- | Rs.28/- | |
| 18 | Interest Certificate (First copy free), additional copy per certificate. | | Rs.100/- | Rs.200/- | Rs.28/- | |
| Branches / other functionaries are advised to recover revised service charges (as mentioned in Col. No. 5) Plus Service Tax, as applicable (presently being 14%) | | | | | | |
| Sl. No. | Items | Description | Existing charges (inclusive of Service Tax) | Revised charges (excluding service Tax) | Service Tax (Presently at 14%) | |
| 1 | 2 | 3 | 4 | 5 | 6 | |
| 19 | Signature verification (per instance) | | Rs.100/- | Rs.200/- | Rs.28/- | |
| 20 | No dues certificate : | Priority Sector | Nil | Nil | | |
| | | Others : Individuals | Rs.100/- | Rs.100/- | Rs.14/- | |
| | | Others (Firms | | Rs.200/- | Rs.28/- | |
| 21 | Presentation of usance bills per instance | | Rs. 75/- | Rs.110/- | Rs. 15/- | |
| 22 | Postal charges : | a) Ordinary | Min.Rs.15/- or actuals whichever is higher | Rs.20/- | Rs.3/- | |
| | | b) Regd.Post / speed Post / Courier | Rs.35/- or actuals whichever is higher. | Rs.50/- | Rs.7/- | |
| | | a) Non commercial | Rs.500/- | Rs.300/- per | | |

| | | | | | | |
|----|-----------------------------|-------------------------|-----------------|--------------------------|-----------|--|
| 23 | Solvency Certificate | (per lac) | (lumpsum) | lac. (Min. Rs. 500/-+ST) | Rs.42/- | |
| | | b) Commercial (per lac) | Rs.250/-per lac | Rs.300/- per lac. | Rs.42/- | |
| | | Minimum | Rs.1000/- | Rs. 1200/- | Rs.168/- | |
| | | Maximum | Rs.15000/- | Rs.18000/- | Rs.2520/- | |

**Branches / other functionaries are advised to recover revised service charges (as mentioned in Col. No. 5)
Plus Service Tax, as applicable (presently being 14%)**

| Sl. No. | Items | Description | Existing charges (inclusive of Service Tax) | Revised charges (excluding service Tax) | Service Tax (Presently at 14%) | |
|---------|---|-------------|---|---|--------------------------------|--|
| 1 | 2 | 3 | 4 | 5 | 6 | |
| 24 | Photo Attestation Charges (per instance) | | Rs.100/- | Rs.150/- | Rs.21/- | |
| 25 | Record – Copy of the cheque per instance | | Rs.100/- | Rs.150/- | Rs.21/- | |
| 26 | Enquiries relating to old records (more than 12 months old) per item. | | Rs.100/- per item | Rs. 150/- per item upto 2 years & there-after, additional Rs.100/- per additional year. | Rs.21/- Rs.14/- | |
| 27 | ATM Cards / PINs / Kits returned by courier due to wrong address. | | Rs.50/- | Rs.100/- | Rs.14/- | |
| 28 | ECS return charges for non-availability of funds in customer's account | | Rs. 100/- per return. | Rs.200/- per return | Rs. 28/- | |

**Branches / other functionaries are advised to recover revised service charges (as mentioned in Col. No. 5)
Plus Service Tax, as applicable (presently being 14%)**

| Sl. No. | Items | Description | Existing charges (inclusive of Service Tax) | Revised charges (excluding service Tax) | Service Tax (Presently at 14%) | |
|---------|-------|-------------|---|---|--------------------------------|--|
| 1 | 2 | 3 | 4 | 5 | 6 | |

| | | | | | | |
|----------------|---|-------------------------------------|--|---|---------------------------------------|--|
| 29 | Charges for excess debit entries in SB | | Rs.5/- per entry (for entries over 30 withdrawals per ½ year) other than alternate channel like SI, ATM. | 30 Debit entries FREE per ½ year. If debit entries (excluding alternative channel) exceeds 30 per ½ year, cheque or otherwise Rs.5/- per debit entry. | | |
| 30 | Inoperative Account charges | | No service charge if stipulated minimum balance requirement is maintained. Otherwise charges applicable for non-maintenance of AQB. If the amount is less than the applicable charges then the account to be closed and advised to the customer. | SB Ac. - Nil- Current A/c.: Linked to AQB. | | |
| Sl. No. | Items | Description | Existing charges (inclusive of Service Tax) | Revised charges (excluding service Tax) | Service Tax (Presently at 14%) | |
| 1 | 2 | 3 | 4 | 5 | 6 | |
| 31 | Collection of Out station cheques: | Value | For Savings Account customers | | | |
| | | Upto Rs.5000/- | Rs.25/- +ST | Rs.50/- | Rs.7/- | |
| | (Note : The charges for SB a/c. And Non-SB A/c. Holders are shown | Above Rs.5000/- upto Rs. 1,00,000/- | Rs.100/- + ST | Rs.100/- | Rs.14/- | |

| | | | | | | |
|--|---|--|--|--|---------------------------------------|--|
| | separately as per RBI Guidelines) | | | | | |
| | | Above Rs.1,00,000/- upto Rs.5,00,000/- | Rs.200/- + ST | Rs.250/- | Rs.35/- | |
| | {The sharing of charges for instruments received / sent to other banks for collection will be as per IBA guidelines (Shared on 50:50 basis) } | Above Rs.5,00,000/- upto Rs.10,00,000/- | Rs.225/- + ST | Rs.275/- | Rs.39/- | |
| | | Above Rs.10,00,000/- | Rs.250/- + ST | Rs.300/- | Rs.42/- | |
| | | Value | For Non-Savings Account customers | | | |
| | | Upto Rs.5000/- | Rs.25/- +ST | Rs. 25/- | Rs.4/- | |
| | | Above Rs.5000/- upto Rs.10000/- | Rs.50/- + ST | Rs. 50/- | Rs.7/- | |
| | (Service Tax will be charged as applicable. The above charges are inclusive of Postal & other expenses, if any) | Above Rs.10000/- upto Rs. 1,00,000/- | Rs.100/- + ST | Rs.100/- | Rs.14/- | |
| | | Above Rs.1,00,000/- upto Rs.5,00,000/- | Rs.200/- + ST | Rs.200/- | Rs.28/- | |
| | | Above Rs.5,00,000/- upto Rs.10,00,000/- | Rs.225/- + ST | Rs.225/- | Rs.32/- | |
| | | Above Rs.10,00,000/- | Rs.250/- + ST | Rs.250/- | Rs.35/- | |
| Branches / other functionaries are advised to recover revised service charges (as mentioned in Col. No. 5) Plus Service Tax, as applicable (presently being 14%) | | | | | | |
| Sl. No. | Items | Description | Existing charges (inclusive of Service Tax) | Revised charges (excluding service Tax) | Service Tax (Presently at 14%) | |
| 1 | 2 | 3 | 4 | 5 | 6 | |
| 32 | Deposit of clearing instruments at non-home CBS branch drawn on other CBS branches / Banks. | Value | For Savings Account customers | | | |

| | | | | | | | |
|---|---|---|--|--|---------------------------------------|--|--|
| | | Upto Rs.5000/- | Rs.25/- +ST | Rs. 25/- | Rs.4/- | | |
| | (Note : The charges for SB a/c. And Non-SB A/c. Holders are shown separately as per RBI Guidelines) | Above Rs.5000/- upto Rs.10000/- | Rs.50/- + ST | Rs. 50/- | Rs.7/- | | |
| | | Above Rs.10000/- upto Rs. 1,00,000/- | Rs.100/- + ST | Rs.100/- | Rs.14/- | | |
| | | Above Rs.1,00,000/- upto Rs.5,00,000/- | Rs.200/- + ST | Rs.200/- | Rs.28/- | | |
| | | Above Rs.5,00,000/- upto Rs.10,00,000/- | Rs.225/- + ST | Rs.225/- | Rs.32/- | | |
| | | Above Rs.10,00,000/- | Rs.250/- + ST | Rs.250/- | Rs.35/- | | |
| | | Value | For Non-Savings Account customers | | | | |
| | For Speed Clearing Centres, speed clearing charges will apply. | Upto Rs.5000/- | Rs.25/- +ST | Rs. 25/- | Rs.4/- | | |
| | | Above Rs.5000/- upto Rs.10000/- | Rs.50/- + ST | Rs. 50/- | Rs.7/- | | |
| | | Above Rs.10000/- upto Rs. 1,00,000/- | Rs.100/- + ST | Rs.100/- | Rs.14/- | | |
| | | Above Rs.1,00,000/- upto Rs.5,00,000/- | Rs.200/- + ST | Rs.200/- | Rs.28/- | | |
| | | Above Rs.5,00,000/- upto Rs.10,00,000/- | Rs.225/- + ST | Rs.225/- | Rs.32/- | | |
| | | Above Rs.10,00,000/- | Rs.250/- + ST | Rs.250/- | Rs.35/- | | |
| Branches / other functionaries are advised to recover revised service charges (as mentioned in Col. No. 5) Plus Service Tax, as applicable (presently being 14%) | | | | | | | |
| Sl. No. | Items | Description | Existing charges (inclusive of Service Tax) | Revised charges (excluding service Tax) | Service Tax (Presently at 14%) | | |
| 1 | 2 | 3 | 4 | 5 | 6 | | |
| 33 | Payment of deposit receipts to another bank. | Local and Outstation | Charges as applicable to issue of DD/BC/IOI | Rs.50/- + Out of pocket expenses | Rs.7/- | | |
| 34 | Deposit of cash at Non-Home Branch. | | | | | | |
| | | | No charges for 'P' segment a/c. Holders | | | | |

| | | Maximum Amount Rs.50000/- per day. | (Deposit & repayment of loan accounts) Cash handling charges to be collected, if applicable. OTHERS: Rs.5/- per txn + cash handling charges if applicable. | Maximum: P-Segment : Rs.50,000/- per day. SME Segment : Rs.2,00,000/- per day SERVICE CHARGES : Rs.2/- per Rs.1000/-. Minimum Rs.100/- per transaction. Cash handling charges extra. | |
|---|--|---------------------------------------|---|---|--------------------|
| Branches / other functionaries are advised to recover revised service charges (as mentioned in Col. No. 5) Plus Service Tax, as applicable (presently being 14%) | | | | | |
| Sl. No. | Items | Description | Existing charges (inclusive of Service Tax) | Revised charges (excluding service Tax) | Service Tax |
| 1 | 2 | 3 | 4 | 5 | 6 |
| 35 | Encashment of Self Cheques at Non-Home Branch | | Encashment of self cheques is allowed at par upto Rs.20000/- when presented by the account holder. - (NO CHARGE) (Third party payments – NOT PERMITTED) | P-SEGMENT : Max.Rs.50000/- SME SEGMENT Max Rs.100000/- SERVICE CHARGES : UPTO Rs..50,000/- FREE Above Rs.50000/- Upto Rs.100000/ Rs.2/- + ST per Rs.1000/- Minimum Rs.100/- per transaction | (Presently at 14%) |

| | | | | | | |
|---|---|-------------------------------------|--|--|---------------------------------------|--|
| 36 | Transfer of funds from Non-home Branch to another branch through CBS. | | | | | |
| | | | Non-SB Account holders (Per Transaction) | | | |
| | Intra City | | Free | Free | | |
| | Inter City | Upto Rs.100000/- | Rs. 5/- + ST | Free | | |
| | | Above Rs.100000/- upto Rs.200000/- | Rs.15/- + ST | Free | | |
| | | Above Rs.200000/- upto Rs.500000/- | Rs.25/- + ST | Free | | |
| | | Above Rs.500000/- | Rs.50/- + ST | Free | | |
| Branches / other functionaries are advised to recover revised service charges (as mentioned in Col. No. 5) Plus Service Tax, as applicable (presently being 14%) | | | | | | |
| Sl. No. | Items | Description | Existing charges (inclusive of Service Tax) | Revised charges (excluding service Tax) | Service Tax (Presently at 14%) | |
| 1 | 2 | 3 | 4 | 5 | 6 | |
| 37 | Transfer of funds from Home branch to another account at another CBS Branch. | | | | | |
| | Intra City | | Free | Free | | |
| | Inter City | Upto Rs.100000/- | Rs. 5/- + ST | FREE | | |
| | | Above Rs.100000/- upto Rs.200000/- | Rs.15/- + ST | Free | | |
| | | Above Rs.200000/- upto Rs.500000/- | Rs.25/- + ST | Free | | |
| | | Above Rs.500000/- | Rs.50/- + ST | Free | | |
| 38 | Speed Clearing Charges - | | For Non-Savings Account customers | | | |
| | | Upto & Including Rs.100000/- | Rs.20/- per instrument+ ST | Rs.25/- per instrument. | Rs.4/- | |
| | | Above Rs.100000/- up to Rs.500000/- | Rs.175/- per instrument+ST | Rs.200/- per instrument | Rs.28/- | |
| | | | Rs.225/- per instrument+ | Rs.225/- per | Rs.32/- | |

| | | Above Rs.500000/- | ST | instrument. | | |
|--|--|-------------------------------------|---|------------------------------------|----------|-----------------|
| | | | For Savings Account customers | | | |
| | | Upto & Including Rs.100000/- | Rs.20/- per instrument+ ST | Rs.20/- per instrument. | Rs.3/- | |
| | | Above Rs.100000/-upto Rs.500000/- | Rs.175/- per instrument+ ST | Rs.175/- per instrument | Rs.25/- | |
| | | Above Rs.500000/- upto Rs.1000000/- | Rs.200/- per instrument+ ST | Rs.200/- per instrument. | Rs. 28/- | |
| | | Above Rs.1000000/- | Rs.225/- per instrument+ST | Rs.225/- per instrument. | Rs.32/- | |
| Branches / other functionaries are advised to recover revised service charges (as mentioned in Col. No. 5) Plus Service Tax, as applicable (presently being 14%) | | | | | | |
| Sl. No. | Items | Description | Existing charges (inclusive of Service Tax) | | | Revised charges |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 39 | Electronic Funds Transfer Service Charges | | | Customer Transaction | | |
| | | | | From | To | |
| | NEFT Transactions | | | Upto Rs.10,000/- | | Rs.2.50 + ST |
| | | Upto Rs.1,00,000/- | Rs. 5/- + ST | Rs.10,000/- to Rs.1,00,000/- | | Rs. 5/- + ST |
| | | Above Rs.100000/- upto Rs.200000/- | Rs.15/- + ST | Above Rs.100000/- upto Rs.200000/- | | Rs.15/- + ST |
| | | Above Rs.200000/- upto Rs.500000/- | Rs.25/- + ST | Above Rs.200000/- upto Rs.500000/- | | Rs.25/- + ST |

Branches / other functionaries are advised to recover revised service charges (as mentioned in Col. No. 5) Plus Service Tax, as applicable (presently being 14%)

Sl. No. Items

40 ATM RELATED TRANSACTIONS -

| Average monthly balance (SB Accounts) | Monthly limit on number of debit transactions | Monthly limit on number of Free ATM Transactions (Financial & Non-financial transactions) | | | State Bank Group ATMs. |
|---|--|---|---------------------|---------------|------------------------|
| | | Other Bank ATMs. | | | |
| | Branch | Internet / Mobile Banking | In 6 metro centres@ | Other centres | |
| < Rs.1000/- | 4 | Free | 3 | 5 | 5 |
| > Rs.1000/- upto Rs.25000/- | 4 | Free | 3 | 5 | 5 |
| >Rs.25000/- upto Rs.50000/- | 10 | Free | 3 | 5 | Unlimited |
| > Rs.50000/- upto Rs.100000/- | 15 | Free | 5 | 8 | Unlimited |
| > Rs.100000/- | Unlimited | Free | Unlimited | Unlimited | Unlimited |
| Charges for financial transactions beyond the set limit (Rs. Per transaction) | Rs.20/- | Nil | Rs.20/- | Rs.20/- | Rs.5/- |
| Charges for Non-financial transactions beyond the set limit (Rs. Per transaction) | NIL | Nil | Rs.8/- | Rs.8/- | Rs.5/- |
| | All charges are exclusive of Service Tax. S.T at 14% is applicable on all service charges. | | | | |
| | @ Six Centres : New Delhi, Mumbai, Chennai, Kolkota, Bangalore and Hyderabad. | | | | |

| Sl. No. | Items | Description | Existing charges (inclusive of Service Tax) | Revised charges (excluding service Tax) | Service Tax (Presently at 14%) | |
|--|---|-------------|---|---|--------------------------------|--|
| 1 | 2 | 3 | 4 | 5 | 6 | |
| 41 | REPLACEMENT OF DEBIT CARD : | | | | | |
| | a) If magnetic strip / chip of the card is not working / card is damaged. | | -Nil- for first replacement Rs.100/- from Second replacement onwards | -Nil- for first replacement Rs.200/- from Second replacement onwards | Rs. 28/- | |
| | b) If card is lost. | | Rs. 200/- per instrument. | Rs. 200/- per instrument. | Rs.28/- | |
| 42 | Duplicate ATM PIN Generation charges | | | Rs. 51/- | | |
| | | | | | | |
| 43 | ATM / POS Transaction decline due to insufficient funds. | | | Rs.17/- | | |
| Branches / other functionaries are advised to recover revised service charges (as mentioned in Col. No. 5) Plus Service Tax, as applicable (presently being 14%) | | | | | | |