

S.No & Segment	Particulars	New Charges Proposed (Excluding ST)
1 P&SB	Safe Deposit Lockers Registration charge (one time)	₹500/-
	Size A,B Metro and Urban Semi Urban & Rural	₹1200/- ₹1000/-
	C,D,E,H1 Metro and Urban Semi Urban & Rural	₹2800/- ₹1800/-
	FGH Metro and Urban Semi Urban & Rural	₹6000/- ₹5000/-
	L,L1 Metro and Urban Semi Urban & Rural	₹10000/- ₹10000/-
	In case of loss of key of the Lockers, a service charge of ₹750 has to be recovered from hirer in addition to the actual expenditure incurred for breaking open the locker and changing the lock by manufacturers of lockers will also be charged	₹750/-
	Locker rent overdue charge	
	1 st quarter	10% of annual rent
	2 nd Qtr	25% of annual rent
	3 rd Qtr	40% of annual rent
	1 Year	50% of annual rent
	For more than 1 year	Locker to be broken
	Note : Overdue period has been clarified as under Standing instruction set up on 1st April 2015 for advance rent for the financial year 2015-16, overdue charge @ 10%/25%/40%/50% of annual rent to be levied on 1st July 2015/1st Oct 2015/ 1st Jan 2016/1st April 2016, if remaining unpaid till that date.	

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2 P&SB	No of Locker visits per year – 12 visits per year free: thereafter per instance	₹100/-
3 All Segments.	Safe Deposit Articles: One time charge for all kind of Safe Deposit Articles Additional Charge for envelope Additional Charge for packet (p.a.) Additional Charge for large packet/box (maximum 100 cms.) p.a. Subject to maximum total dimensions (i.e. length + breadth + Height) not exceeding 100 c.m.. If exceeds 100 c.m. Rs.50 per cm (subject to availability of space available)	₹600/- ₹150/- ₹600/- ₹1200/- ₹50/-
4 All Segments	Safe Custody charges . Banks own term deposits Other scrips	No charge Script: ₹150/- per scrip with min ₹300/- per annum or part thereof Sealed cover: ₹300/- (each) with a minimum of ₹300/- per annum or part thereof
5 All segments	AQB- Non maintenance charges per quarter Current Accounts (For Segment other than SME) Corporate Salary Package Current Account (SME) excluding CA of BCs	 ₹750/- per quarter(P&SB) ₹1350/- per quarter (others)

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	Saving Bank (For Segment other than SME) Penalty for not maintaining Minimum Balance	Nil	
	Saving Bank (SME) Penalty for not maintaining Minimum Balance.	Nil	
6. All segments	Issue of Multicity Cheque Books-Saving Bank		
	For PER & AGL Segment	If QAB<25000	₹3.00/- per leaf First 20 leaves free
		If QAB=&> 25000	₹2 per leaf First 20 leaves free
		Emergency Cheque request (10 leaves set)	₹50/- for cheque book of 10 leaves set
	For SME Segment	If QAB<25000	₹3.00 per leaf First 20 leaves free
		If QAB=&> 25000	₹2/- per leaf First 20 leaves free
		Emergency Cheque request (10 leaves set)	₹3 per leaf
Issue of Multicity Cheque Books: Current Account(CA)/ Cash Credit (CC) Accounts			
All Segment except SME seg	Current Account (All segment except SME segment)/ CC accounts	40 cheques leaves free per year thereafter ₹2/- per leaf	
	Emergency cheque book (10 leaves set)	₹50/- for cheque book of 10 leaves set, ₹5/- per leaf	
SME segment	Current Account/CC account	₹2/ per leaf (first 50 cheque leaves free)	

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	Emergency Cheque book (10 leaves set)	₹3 per leaf
7 P&SB	Issue of original passbook	Free
	Issue of duplicate passbook (other than SME)	With latest balance ₹100/- (₹100 additional per 40 entries for previous entries)
	Duplicate passbook (SME)	With latest balance ₹100/- (₹100 additional per 40 entries for previous entries)
8 All segments	Statement of account	
	Statement of accounts(First/original): Monthly (For Segment other than SME)	Free
	Statement of accounts(First/original): Monthly (For SME segment)	Free (For old entries ₹100 per page of statement) (Old entries mean above current month)
	Duplicate statement (For Segment other than SME)	With latest balance ₹100/- (₹100 additional per 40 entries for previous entries)
	Duplicate statement (SME segment)	With latest balance ₹100/- (₹100 additional per 40 entries for previous entries)

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9 All segments	Stop payment instructions	
	SB Accounts (For Segment other than SME)	₹110/- per instrument For a range of cheques ₹220
	SB Accounts (SME Segment)	₹110/- per instrument For a range of cheques ₹220
	CA/CC (For segment other than SME)	₹100/- per instrument upto 3 leaves Range of cheques ₹500/-
	CA/CC (SME Segment)	₹100/- per instrument upto 3 leaves Range of cheques ₹250/-
10 All segments	A/c Closure (SB/CA) a) Within 14 days	Nil
	b) Beyond 14 days but up to 6 months Individual I) Individual Accounts for all segment other than SME	₹500/- excluding Basic & Small accounts opened under FI
	II) Individual Accounts of SME segment	₹500/- excluding Basic & Small accounts opened under FI

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	III) Company/ Non-individual Accounts for all Segment	₹1000/-
	c) After 6 months but before 12 months individual	
	I) Individual Accounts for all segment other than SME	₹200 Excluding Basic & small accounts opened under FI
	II) Individual Accounts of SME segment	₹300/- Excluding Basic & small accounts opened under FI
	III) Company/ Non-individual Accounts for all Segment	₹500/-
11 All segments	Transfer of Accounts (SB and CA) per occasion (inclusive of postal charge)	₹100 per occasion
12 All Segments	Cheque returned charges a)Cheques drawn on us (for insufficient funds only)	For cheques up to ₹1,00,000/- ₹300/- + Out of pocket expenses, if any For cheques above ₹1,00,000/- ₹400/- + out of pocket expenses, if any (₹500 per cheque after 3 cheques Return in a quarter)

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13 All Segments	b) Cheque returned charges -cheques drawn on us (for technical reasons, Post dated cheque, date not mention, sign mismatch) Including over the counter Presented cheque (Not to be charged where customer is not at fault as per RBI guidelines)	₹150/-+ out of pocket expenses, if any
14 All Segments	Cheque/ bill deposited with us returned unpaid by others (Local/outstation) Cheque/ bill up to Rs.1 lacs Cheque/bill above Rs. 1 lacs	₹150/- plus out of pocket expenses ₹250/- plus out of pocket expenses (₹350/- per cheque after 3 cheque/ bills Return in a quarter)
15 All Segments	Collection of Bills	Up to ₹10,000/- ₹150/- + out of pocket expenses Above ₹10,000/- ₹10/- per ₹1,000/- Min ₹150/- Maximum of ₹10000/- plus out of pocket expenses
16 All segments	S.I, (Failed SI)	₹250/- per S.I (Failed SI regarding loan account: only failed EMI charges will be applicable)
	Setting of SI (One time Fee)	₹50 per S.I (For salary Packages: waived)
	Failed EMI (excluding Government sponsored schemes, per EMI)	₹500 per EMI

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17 All Segments	Account keeping charges per annum CA CC/OD limit exceeding Rs 25000 Note : P Segment accounts and Government accounts are exempted from account keeping charges	₹550/- ₹550/-
18 All Segment	Gold Loan Safe Keeping Charges To be charged 30 days after the expiry of the prescribed tenure of gold loan in Per segments	₹750/- for AGR ₹1000/- for others
19 P&SB	No. of Cash deposit transaction in SB A/c (Excluding Financial Inclusion Accounts) (including home & Non-home branches)	First 5 transactions in a month- Nil. Thereafter ₹100 per transaction in a month (excluding alternate channel transactions)
20 All segments	Issue of Demand Draft/ Bankers' Cheque	Up to ₹5,000/- --- ₹ 25/- Above ₹5,000/- up to ₹10,000/- ₹50/- Above ₹10,000/- up to ₹1.00 lacs: ₹5/-per 1000/- or part thereof, Min ₹55/- Above ₹1.00 lac: ₹4/- per ₹1000/-or part thereof. Min. ₹505/- and Max. ₹15000/- For petrol pump dealers who have cash credit borrowing with us and the utilization of which is at least 50% every month. : ₹3.00 per ₹1000 flat

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		Minimum ₹50/- Maximum ₹12500/-
21 All segments	Against tender of Cash for any mode of remittance below ₹50000/-	For remittances by cash deposit, cash handling charges will be extra or ₹20/- per draft, whichever is higher.
22 All segments	Revalidation/cancellation and issuance of duplicate of drafts/Bankers' cheque	₹100 (In case of lost instrument ₹200)
23 All segments other than P&SB	Cash Handling charges for CA/CC account at Home branch (other than P Segment customer)	Up to one bundle : No charges Above one bundle ₹250 per bundle of same denomination (₹25 per packet. Loose notes less than 100 of the same denomination will be treated as one packet). Min. ₹50/- Max ₹20000/-
24 P &SB	Cash handling charges for P Segment customers for CA/SB accounts Up to 1 Bundle More than 1 bundle (Home Branch)	₹5 per packet (As per circular CMD/7/15-16 dated 30.01.2016) Nil Nil

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25 All segments	Addition/deletion of names in Joint Accounts/ Change in Nomination / Change in instruction regarding operations (Including locker)	₹100 per occasion
26 All segments	Change of Authorised Signatory including reconstitution of A/c.	Current, Cash credit, Over Draft Account- ₹100 per change
27 All segments	Penal charge for late payment of Installment in Recurring Deposit A/c.	Irrespective of tenure uniform rate of ₹2 per ₹100 per month across the board.
28 All segments	SMS alert (per Quarter)	₹15
29 All segments	TDS certificate	If collected from the branch :Free If dispatched by post/ courier- Out of pocket charges to be charged manually at branch level.
30 All segments	Balance Certificate per instance	₹150/-
31 P&SB	Interest Certificate – First Free Extra copy per certificate	₹150/-
32 All segments	Signature verification per instance	₹150/-

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33 All segments	No. Dues certificate- Priority Sector others	No charge Individual ₹100/- Firm ₹200/-
34 All segments	Presentation of usance bills per instance	₹110/-
35 All segments	Postal charges Ordinary Registered	Actual expenditure (Min ₹20/-) Actual Expenditure (Min ₹50/-)
36 All segments	Solvency certificate Non-commercial per lac Commercial per lac	₹300/- ₹300/- (min ₹1200/- max ₹18000/-)
37 All segments	Photo attestation charges per instance	₹150/-
38 All segments	Record copy of the cheque per instance	₹150/-
39 All	Enquiries relating to old records	₹150/- per item upto 2 year and thereafter, additional ₹100/- per additional year.

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segme nts	(applicable to beyond 12 months old) per item (Other than SME)	
	For SME	₹150/- per item upto 2 year and thereafter, additional ₹200/- per additional year.
40 All segme nts	ATM card/KIT returned by courier due to wrong address	₹100/-
41	Allowing operations through Power of Attorney / Mandate	₹500/- for individuals ₹1000/- for Non- individuals
42 P&SB Seg	Loan to pensioners One time processing charge	0.50% of the loan amount Min ₹500/-
43 All Segme nt	Cash Handling charges for CASH Transaction at non home branches	
	P Segment Cash Deposit Max ₹25000/- per day	Free
	SME Segment Cash Deposit Max ₹25000/- per day	₹3 per ₹1000/- Min. ₹50 per transaction
44	NEFT/ SBGRPT (All transaction upto ₹1 lacs through internet banking free)	
	Upto ₹10000/-	₹2.50/-
	Above ₹10000/- and upto ₹1 lacs	₹5.00/-
	Above ₹1 lacs and upto ₹2 lacs	₹15/-

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Segment	One time Mandate Authorization Charges per mandate	₹50/-	
	Failed Mandate	₹250/-	
47 All Segment	ECS	ECS debits- Nil ECS credits- Nil Returning charges ₹75/- if returned on account of insufficient funds	
48 All Segment	Core Power (Inter-branch transaction) (Transfer of funds to self or 3rd Party)	Nil	
49 All Segment	Cash withdrawal (At non-home branch) permitted through cheques only	Free (Ceiling of cash payment of ₹2,00,000/- of Multicity cheques at non home branches to the drawer only)	
50 All Segment	Collection of Cheques outstation		
	Upto ₹5000/-	₹25/-	
	Above ₹5000/- upto ₹10000/-	₹50/-	

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nt	Above ₹10000/-upto ₹1.00 lac	₹100/-
	Above ₹1.00 lacs upto ₹5.00 lacs	₹200/-
	Above ₹5.00 lacs upto ₹10.00 lacs	₹225/-
	Above ₹10.00 lacs (Maximum)	₹250/-
51 All segment	Collection of cheques under Speed Clearing System (Inclusive of postage and out of pocket expenses)	
	(a)For SB a/c customers	
	Upto and including ₹1.00 lacs	Nil
	Above ₹1.00 lacs upto ₹5.00 lacs	₹175/-
	Above ₹5.00 lac upto ₹10.00	₹200/-
	Above ₹10.00 lac	₹225/-
	(b)For CA and other customers	
	Upto and including ₹1.00 lacs	₹20/-
	Above ₹1.00 lacs upto ₹5.00 lacs	₹175/-
	Above ₹5.00 lac upto ₹10.00 lacs	₹200/-
	Above ₹10.00 lacs	₹225/-
52	State Bank Debit Card	

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	Debit Card Issuance Charges		
	Classic Debit Card	Nil	
	Silver/Gold international Card	Nil	
	Gold Debit Card (Chip based)	₹100/-	
	Platinum Debit Card	₹300/-	
53	Debit Card Annual Maintenance Charges (Recovered at the beginning of the second year onwards)		
	Classic Debit Card	₹100/-	
	Silver/ Gold Card	₹150/-	
	Platinum Debit Card	₹200/-	
54	Debit Card Replacement charges	₹200/-	
55	Duplicate PIN/ Regeneration of PIN through branches	₹50/-	
56	International Transaction charges		
	Balance enquiry at ATMs	₹25/-	
	ATM cash withdrawal transactions	₹100/- min + 3.5% of Txn. Amt)	
	Point of sale (PoS)	3% of transaction amount	

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57	Card based (Debit Cards) and Cardless Transactions through CDMs/ Cash Recyclers/ Cash Points	
	Deposit through Debit Card(Card Linked Accounts) for P segment	NIL
	Deposit through Debit Card (Third Party Account)	₹22/-
	Cardless Transaction	₹22/-
58	Self generation ATM PIN through ATM/INB/Contact centre	Nil
59	IRCTC FEE	₹10/-
60	IMPS service charges	
	IMPS through Mobile Banking	Presently free upto the prescribed limit as per IT Deptt., subject to a maximum limit of ₹1.00 lacs .[₹15 per transaction + service tax to be levied thereafter] .
	IMPS through Internet Banking (INB) facility	i)Upto ₹1.00 lacs : Free ii)Transactions exceeds ₹1.00 lacs : ₹15.00 per transaction + service tax.
61	Charges for excess debit entries in SB A/c. (For entries over 30 per 1/2 year) (Other than alternate channel)	₹5/- per entry.