

I SAFE DEPOSIT LOCKERS			
	Description of service	EXISTING SERVICE CHARGES	REVISED SERVICE CHARGES
1	Locker Rent	Small: Rural/Semi urban - Rs.1500/-+GST Urban/Metro-Rs.2000/-+GST	Small: Rural/Semi urban - Rs.1500/-+GST Urban/Metro-Rs.2000/-+GST
		Medium: Rural/Semi urban-Rs.3000/-+GST Urban/Metro -Rs.4000/-+GST	Medium: Rural/Semi urban-Rs.3000/-+GST Urban/Metro -Rs.4000/-+GST
		Large: Semi urban/Rural-Rs.6000/-+GST Urban/Metro -Rs.8000/-+GST	Large: Semi urban/Rural-Rs.6000/-+GST Urban/Metro -Rs.8000/-+GST
2	Locker Break open charges	Rs.1500/-+GST Plus actual expenditure incurred for break open the locker and changing the lock by manufacturers.	Rs.1500/-+GST Plus actual expenditure incurred for break open the locker and changing the lock by manufacturers.
3	Locker operations	EXISTING SERVICE CHARGES	REVISED SERVICE CHARGES
A	Upto 12 visits/Year	12 visits per year free.	12 visits per year free.
B	13 th Visit onwards	Rs.150/- + GST per visit.	Rs.150/- + GST per visit.
C	Locker rent overdue charges (All sizes)	1st Qtr 10% on Annual Rent* 2nd Qtr 20% on Annual Rent* If rent if not paid for more than two quarters, Locker is to be break open.	1st Qtr 10% on Annual Rent* 2nd Qtr 20% on Annual Rent* 3rd Qtr 30% on Annual Rent* 1 Year and above 40% on Annual Rent*
<p>* Branch shall break open any locker following due procedure if rent has not been paid by the customer for three years in a row. * Locker rent overdue charges to be recovered in addition to Locker Rent. Overdue period is classified as under: Standing Instruction set up, for advance rental for the financial year 2022-23, recoverable on 02.04.2022. Overdue charges @ 10%/20%/30%/40% of annual rent to be levied on 1st July 2022/1st October 2022/1st January 2023/1st April 2023 respectively, if remaining unpaid till that date.</p>			
D	One time registration for lockers	Rs.550/- + GST	Rs.550/- + GST
II CASH RELATED CHARGES			
	Description of service	EXISTING SERVICE CHARGES	REVISED SERVICE CHARGES
1	Cash Deposit Transactions: Savings Bank (Excluding Financial Inclusion accounts)		
	No. of cash deposit transactions in a month	3 Transactions free	3 Transactions free
	Beyond 3 Transactions in a month (Excluding Alternate channel transactions)	Rs. 50/- + GST per Transaction	Rs. 50/- + GST per Transaction

2	Cash Deposit Transactions: Current Account		
	A. Upto Rs.25000/- per day	Free	Free
	B. Beyond Rs.25000/- per day	Rs. 0.75 per ₹1,000/- + GST Minimum ₹50/- + GST Maximum Rs. 20,000/- + GST	Rs. 0.75 per ₹1,000/- + GST Minimum ₹50/- + GST Maximum Rs. 20,000/- + GST

3	Cash withdrawals at Home Branch		
	Average Monthly Balances (AMB) in Savings Bank (Cash withdrawals) per month	Number of free cash withdrawals per month at Branch	Number of free cash withdrawals per month at Branch
	Upto Rs.1,000/-	2	2
	From Rs.1,001/- to Rs.25,000/-	2	4
	From 25,001/- to Rs.50,000/-	10	10
	From Rs.50,001/- to Rs.1,00,000/-	15	15
	Above Rs.1,00,000/-	Unlimited	Unlimited
	Charges for transactions beyond the free limit (Per Txn)	Rs.50/- + GST	Rs.50/- + GST
	Average Monthly Balances (AMB) in Savings Bank (Debit Transactions) per month	Number of free debit transactions per month through Internet/Mobile Banking	Number of free debit transactions per month through Internet/Mobile Banking
	Upto Rs.1,000/-	20	20
	From Rs.1,001/- to Rs.25,000/-	40	40
	From 25,001/- to Rs.50,000/-	Unlimited	Unlimited
	From Rs.50,001/- to Rs.1,00,000/-	Unlimited	Unlimited
	Above Rs.1,00,000/-	Unlimited	Unlimited
	Charges for transactions beyond the free limit (Per Txn)	Rs.50/- + GST	Rs.50/- + GST
	Non Home Branches	Maximum Limit	Maximum Limit
	Cash Deposit	Nil	Rs. 1,00,000/- Per Day *
	Cash Withdrawal for self	Nil	Rs. 25,000/- Per Day
	* Thereafter, above Rs.1,00,000/- limit HO is vested with powers to accept more cash.		

4 (i)	Free ATM Transactions per month (Fin & Non Fin. Trans)		
	1. Metro Centers		
	1. Own & SBI ATM	1. Classic Card: 5 Transactions 2. Platinum Card: 5 Transactions	1. Classic Card: 3 Transactions 2. Platinum Card: 3 Transactions
	2. Other Bank ATM	1. Classic Card: 5 Transactions 2. Platinum Card: 5 Transactions	1. Classic Card: 3 Transactions 2. Platinum Card: 3 Transactions

Note: RBI revised the free transactions limits and review of interchange Fee and customer charges Vide cir no:RBI/2021-22/52DPSS.CO.OD.No.s-182/06.07.011/2021-22 Dated:June 10,2021

	2. Other Centers	EXISTING SERVICE CHARGES	REVISED SERVICE CHARGES
	1. Own & SBI ATM	1. Classic Card: 5 Transactions 2. Platinum Card: 10 Transactions	1. Classic Card: 5 Transactions 2. Platinum Card: 5 Transactions
	2. Other Bank ATM	1. Classic Card: 5 Transactions 2. Platinum Card: 5 Transactions	1. Classic Card: 5 Transactions 2. Platinum Card: 5 Transactions
4(ii) Charges for financial transactions beyond the set limit (Rs. Per Txn)			
	1. Own & SBI ATM	1. Classic Card: Rs.5/- + GST 2. Platinum Card: Rs.5/- + GST	1. Classic Card: Rs.6/- + GST 2. Platinum Card: Rs.6/- + GST
	2. Other Bank ATM	1. Classic Card: Rs.20/- + GST * 2. Platinum Card: Rs.20/- + GST *	1. Classic Card: Rs.21/- + GST * 2. Platinum Card: Rs.21/- + GST *

5	Charges for Non - Financial transactions beyond the set limit (Rs. Per Txn)		
	1. Own & SBI ATM	1. Classic Card: Rs.5/- + GST 2. Platinum Card: Rs.5/- + GST	1. Classic Card: Rs.6/- + GST 2. Platinum Card: Rs.6/- + GST
	2. Other Bank ATM	1. Classic Card: Rs.9/- + GST * 2. Platinum Card: Rs.9/- + GST *	1. Classic Card: Rs.10/- + GST * 2. Platinum Card: Rs.10/- + GST *
6	Transaction declined due to insufficient balance(Per Txn)	Rs. 25/- + GST for all the cards (SBI ATMs & Other Bank ATMs)	Rs. 25/- + GST for all the cards (SBI ATMs & Other Bank ATMs)
7	ATM Card/Kit returned by courier due to wrong address	Rs.100/- + GST for all the cards	Rs.100/- + GST for all the cards
* Staff are exempted from levy of charges mentioned in Sr.No: 4 & 5 except for transactions made at other bank ATMs upon exceeding free monthly transaction limits.			

III CURRENT ACCOUNT / SAVINGS ACCOUNT			
	Description of service	EXISTING SERVICE CHARGES	REVISED SERVICE CHARGES
1	Issue of Cheque Books:	CTS/MICR/Non MICR - SB & CA: Rs.3.50 per leaf (No cheque leaf is free)	CTS/MICR - SB & CA: Rs.3.50 per leaf (No cheque leaf is free)
2	Charges for non-maintenance of Monthly Average Balance	There shall be no monthly average balance charges for all Savings Bank accounts	There shall be no monthly average balance charges for all Savings Bank accounts
Though the penalties for non-maintenance of monthly average balances have been waived off, minimum balances prescribed for Savings Bank account other than BSBDA shall be continued and shall be as under.			
3	MONTHLY AVERAGE BALANCES		
	Product	Monthly Average Balances	Monthly Average Balances
	SB - Rural	Rs.500/-	Rs.500/-
	SB - Semi Urban	Rs.1000/-	Rs.1000/-
	SB - Urban / Metro	Rs. 2,000/-	Rs. 2,000/-
	CA – Rural (Monthly Average Balance – Rs.2500)	Rs.220/- + GST per quarter	Rs.220/- + GST per quarter

	CA-Semi-Urban & Urban (Monthly Average Balance - Rs.5000)	Rs.220/- + GST per quarter	Rs.220/- + GST per quarter
4	Quarterly Maintenance Charges – SB & CA A/c's (incl Inoperative A/c's)	Rs.60/- + GST per annum	Rs.15/- + GST per quarter
5	Issue of duplicate pass book with present balance	Rs.120/- + GST	Rs.150/- + GST
6	Statement of account : Current Account	<u>First page:</u> Free Next::Rs.100/- + GST per page (40 entries)	<u>First page:</u> Free Next::Rs.100/- + GST per page (40 entries)

7	A/c closure within 12 months (Transfer of A/c is exempted)	Savings Bank Accounts: Rs.160/- + GST Individuals (Excluding Basic & Small accounts under Financial Inclusion) Current Accounts: Rs.600/- + GST for Non individual & Individual Current Accounts (excluding Govt.Accounts)	Savings Bank Accounts: Rs.200/- + GST Individuals (Excluding Basic & Small accounts under Financial Inclusion) Current Accounts: Rs.600/- + GST for Non individual & Individual Current Accounts (excluding Govt.Accounts)
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8	Inoperative accounts (SB/CA)	Nil	Nil
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IV	CHEQUE COLLECTION / NACH		
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	Description of service	EXISTING SERVICE CHARGES	REVISED SERVICE CHARGES
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1	Outstation cheque collection charges (Incl of post & out of pocket exp) all segments		
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	i. Upto Rs.5,000/-	Rs.30/- + GST	Rs.30/- + GST
	ii. Above Rs.5,000/- upto Rs.10,000/-	Rs.60/- + GST	Rs.60/- + GST
	iii. Above Rs.10,000/- upto Rs.1,00,000/-	Rs.100/- + GST	Rs.100/- + GST
	iii. Above Rs.1,00,000/- upto Rs.5,00,000/-	Rs.200/- + GST	Rs.200/- + GST
	iv. Above Rs.5,00,000/-	Rs.250/- + GST	Rs.250/- + GST
	v. Postal charges on outstation Cheques	Nil	Nil
	vi. Cheques relating to Subsidy/ MMoney	Nil	Nil

2	i. Outstation Cheques deposited Returned unpaid by others	Rs.260/- + GST	Rs.260/- + GST
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	ii. Outstation Cheques deposited Returned unpaid for technical reasons	Rs.160/- + GST (Not to be charges where customer is not at fault as per RBI guidelines)	Rs.160/- + GST (Not to be charges where customer is not at fault as per RBI guidelines)
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3	LOCAL CHEQUES:	EXISTING SERVICE CHARGES	REVISED SERVICE CHARGES
	i.Local Cheques: Collection charges		Nil
	ii.Local Cheques returned unpaid for insufficient balance - Charges	Rs.500/- + GST (irrespective of amount)	Rs.500/- + GST (irrespective of amount)
	iii.Local Cheques returned unpaid for other reasons–Charges	Rs.160/- + GST per instrument. (Not to be charged where customer is not at fault as per RBI guidelines)	Rs.160/- + GST per instrument. (Not to be charged where customer is not at fault as per RBI guidelines)
4	Stop payment cheque	SB A/cs Rs.60/- + GST per instrument CA/CC A/cs Rs.110/-+ GST per instrument	SB A/cs Rs.60/- + GST per instrument CA/CC A/cs Rs.110/-+ GST per instrument
5	If Cheques are issued through A/c of Govt dept.	Nil	Nil
6	Record copy of cheque	Rs.160/- + GST per instrument	Rs.160/- + GST per instrument

7	National Automated Clearing House (NACH) Mandate including E-mandate)	1.One time Mandate Authorization per Mandate Rs.50/- + GST 2. Failed mandate Rs.250/- + GST	1.One time Mandate Authorization per Mandate Rs.50/- + GST 2. Failed mandate Rs.260/- + GST
8	DDCP charges	Int @ 0.50% + collection charges + out of pocket expenses In case of cheque returned, interest @ 16% pa after adjusting 0.50% interest	Int @ 0.50% + collection charges + out of pocket expenses In case of cheque returned, interest @ 16% pa after adjusting 0.50% interest

V DEMAND DRAFTS / BANKER'S CHEQUE			
	Description of service	EXISTING SERVICE CHARGES	REVISED SERVICE CHARGES
1	Issue of Inter Office Instrument (BC/DD) charges		
	Upto Rs.5,000/-	Rs.25/- + GST	Rs.25/- + GST
	Above Rs.5,000/- Upto Rs.10,000/-	Rs.50/- + GST	Rs.50/- + GST
	Above Rs.10,000/- Upto Rs.1,00,000/-	Rs.5/- + GST per Rs.1000/- (Min Rs.60/- + GST)	Rs.5/- + GST per Rs.1000/- (Min Rs.60/- + GST)
	Above Rs.1,00,000/-	Rs.4/- + GST per Rs.1000/- (Min.600/- + GST / Max 2000/- + GST) (No additional cash handling charges)	Rs.4/- + GST per Rs.1000/- (Min.600/- + GST / Max 2000/- + GST) (No additional cash handling charges)
2	Cancellation / Revalidation of BC/ DD	Rs.200/- + GST (per instance)	Rs.200/- + GST (per instance)

3	Issue of duplicate BC/DD/TDR/STDR	Rs.200/- + GST (per instance)	Rs.200/- + GST (per instance)
VI NEFT /RTGS/IMPS			
	Description of service	EXISTING SERVICE CHARGES	REVISED SERVICE CHARGES
1	NEFT (National Electronic Funds Transfer)		
	NEFT Customer Transaction (Through Mobile Banking & Internet Banking)		
	Upto Rs.10,000/-	NIL	NIL
	Above Rs.10,000/- upto Rs.1.00 Lakh		
	Above Rs.1.00 Lakh upto Rs.2.00 Lakh		
	Above Rs.2.00 Lakh		
	NEFT Customer Transactions at branches		
	Upto Rs.10,000/-	NIL	Rs.2.50/- +GST
	Above Rs.10,000/- upto Rs.1.00 Lakh		Rs. 5/- + GST
	Above Rs.1.00 Lakh upto Rs.2.00 Lakh		Rs. 15/- + GST
	Above Rs.2.00 Lakh		Rs. 25/- + GST
2	RTGS (Real Time Gross Settlement)		
	i. Customer Transaction (Through Mobile Banking & Internet Banking)		
	Rs.2.00 Lakh upto Rs.5.00 Lakh	NIL	NIL
	Above Rs.5.00 Lakh		
	ii. RTGS Customer Transactions at branches		
	Rs.2.00 Lakh upto Rs.5.00 Lakh	NIL	Rs.30/- + GST
	Above Rs.5.00 Lakh		Rs.60/- + GST
3	IMPS		
	i. Customer Transaction (Through Mobile Banking & Internet Banking)	Rs.6/- + GST	Rs.6/- + GST
	ii. Customer Transactions at branches		
	Upto Rs.1000/-	NIL	Free
	From Rs.1000/- to Rs. 10,000/-		Rs.2/- +GST
	From Rs.10,001/- to Rs.25,000/-		Rs. 4/- + GST
	From Rs.25,001/- to Rs. 1,00,000/-		Rs. 6/- + GST
	From RS.1,00,001/- upto Rs.2,00,000/-		Rs. 18/- + GST
	Note: Staff excluded from above NEFT/RTGS/IMPS Charges		

VII DEBIT CARD / ATM			
	Description of service	EXISTING SERVICE CHARGES	REVISED SERVICE CHARGES
1	i. Issuance of New Card	Classic Card: Nil Platinum Card: Rs : 50 /- + GST	Classic Card: Nil Platinum Card: Rs : 150 /- + GST
	ii. Issuance of Duplicate Card	Classic Card: Rs : 300/- + GST Platinum Card: 300/- + GST	Classic Card: Rs : 300/- + GST Platinum Card: 300/- + GST
	iii. Issuance of Duplicate PIN / Regeneration of PIN through Branch	Classic Card: Rs : 60/- + GST Platinum Card: Rs : 60/- + GST	Classic Card: Rs : 60/- + GST Platinum Card: Rs : 60/- + GST
	iv. Annual Maintenance Charges from 2nd year of card issuance	Classic Card: Rs :125/- + GST Platinum Card: Rs :175/- + GST	Classic Card: Rs :140/- + GST Platinum Card: Rs :250/- + GST
Note: Staff are exempted from levy of charges in Issuance and Maintenance charges			
VIII OTHER MISC. CHARGES			
	Description of service	EXISTING SERVICE CHARGES	REVISED SERVICE CHARGES
1	Balance certificate for all segments - per instance	Rs.160/- + GST	Rs.160/- + GST
2	Penalty for late payment of RD Installments	Rs.1/- per 100/- per month.	Rs.2/- per 100/- per month.
3	Postal Charges	Ordinary: Actuals (Min Rs.25/-) Regd/Speed/Courier: Actuals (Min Rs.60/-)	Ordinary: Actuals (Min Rs.25/-) Regd/Speed/Courier: Actuals (Min Rs.60/-)
4	Standing Instructions	Rs.60/- + GST per instruction	Rs.60/- + GST per instruction
5	Addition / Deletion of names in deposit A/cs	Rs.91/- +GST per occasion	Rs.100/-+GST per occasion
6	Interest Certificate (Deposit/Home Loan/Education Loan)	Rs.150/-+GST	Rs.150/-+GST
7	TDR/STDR pertaining to our customers received from other Banks for payment	Proceeds should be paid through NEFT/RTGS/DD/BC - Charges as applicable to NEFT/RTGS/DD/BC	Proceeds should be paid through NEFT/RTGS/DD/BC - Charges as applicable to NEFT/RTGS/DD/BC
8	SMS Alerts	Rs.20/- + GST per quarter	Rs.20/- + GST per quarter
9	Loss of Gold Loan slip	Rs.115/- + GST	Rs.115/- + GST
10	Enquiries relating to old records (beyond 12 months old) for all segments	NIL	Rs. 200/- + GST per item
11	Allowing operations through Power of Attorney/ Mandate	NIL	Rs. 500/- + GST for Individual Rs. 1000/- + GST for Non Individual