

Non credit related service charges (Exclusive of applicable GST) effective from 01.10.2025

Sr. No.	Particulars	Charges																																										
1.	Minimum Balance Requirement and Incidental Charges for not maintaining Minimum Balance in the Account	<p><u>SAVING ACCOUNT</u></p> <p>Minimum Quarterly Average Balance (QAB)</p> <table border="1"> <thead> <tr> <th>Area</th> <th>Min. QAB</th> <th>Initial Deposit</th> </tr> </thead> <tbody> <tr> <td>Rural</td> <td align="center">₹500/-</td> <td align="center">₹500/-</td> </tr> <tr> <td>Semi Urban</td> <td align="center">₹500/-</td> <td align="center">₹500/-</td> </tr> <tr> <td>Urban/ Metro</td> <td align="center">₹1000/-</td> <td align="center">₹1000/-</td> </tr> </tbody> </table> <p><u>Incidental Charges per Qtr. for Not Maintaining Minimum Balance</u></p> <table border="1"> <thead> <tr> <th>Shortfall in QAB</th> <th>Rural</th> <th>Semi Urban</th> <th>Urban/ Metro</th> </tr> </thead> <tbody> <tr> <td>Up to 50%</td> <td align="center">₹50/-</td> <td align="center">₹50/-</td> <td align="center">₹100/-</td> </tr> <tr> <td>Above 50%</td> <td align="center">₹100/-</td> <td align="center">₹150/-</td> <td align="center">₹150/-</td> </tr> </tbody> </table> <p><u>CURRENT ACCOUNT</u></p> <p>Minimum Quarterly Average Balance (QAB)</p> <table border="1"> <thead> <tr> <th>Area</th> <th>Min. QAB</th> <th>Initial Deposit</th> </tr> </thead> <tbody> <tr> <td>Rural</td> <td align="center">₹2000/-</td> <td align="center">₹1000/-</td> </tr> <tr> <td>Semi Urban</td> <td align="center">₹2000/-</td> <td align="center">₹1000/-</td> </tr> <tr> <td>Urban/ Metro</td> <td align="center">₹5000/-</td> <td align="center">₹1000/-</td> </tr> </tbody> </table> <p><u>Incidental Charges per Qtr. for Not Maintaining Minimum Balance (QAB)</u></p> <table border="1"> <thead> <tr> <th>Charges</th> <th>Rural/ SU</th> <th>Urban/ Metro</th> </tr> </thead> <tbody> <tr> <td></td> <td align="center">₹200/-</td> <td align="center">₹500/-</td> </tr> </tbody> </table> <p>Note:</p> <ul style="list-style-type: none"> • QAB of ₹100/- is required for Self Help Group accounts (irrespective of location of branch) • Charges as above shall be levied for non-maintenance of minimum average balance quarterly. • Recovery of charges should not turn into negative balance solely on account of levy of service charges. • No Penal Charges for non-maintenance of minimum balance in respect of Inoperative/ Dormant accounts as per RBI guidelines • Frequency of charging Qtly charges shall be Apr./Jul./Oct./Jan. • However there shall not be any condition of maintenance of minimum balance in case of Staff Members, Pensioners, Students, Senior Citizens, Blind/ Deaf & Dumb and Salaried accounts (Where the account is opened in the respective code), these shall be exempted from the Quarterly Average Balance requirements. • Regional Managers and above shall have full powers to waive incidental charges, stipulated for maintenance of minimum balance/ QAB as well as Initial Deposit Amount for opening of accounts on the basis of merit of each case. 	Area	Min. QAB	Initial Deposit	Rural	₹500/-	₹500/-	Semi Urban	₹500/-	₹500/-	Urban/ Metro	₹1000/-	₹1000/-	Shortfall in QAB	Rural	Semi Urban	Urban/ Metro	Up to 50%	₹50/-	₹50/-	₹100/-	Above 50%	₹100/-	₹150/-	₹150/-	Area	Min. QAB	Initial Deposit	Rural	₹2000/-	₹1000/-	Semi Urban	₹2000/-	₹1000/-	Urban/ Metro	₹5000/-	₹1000/-	Charges	Rural/ SU	Urban/ Metro		₹200/-	₹500/-
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2(a)	Issuance of Pass Book	Free Pass Book shall be updated free of charges																																										

2(b)	Duplicate Passbook /Statement	<p>Pass Book/ Statement – Non-Individuals & Individual (All Branches)</p> <table border="1" data-bbox="518 159 1295 237"> <tr> <td>With latest Balance only</td> <td>₹100/-</td> </tr> <tr> <td>With previous Entries</td> <td>₹2 /- per entry, Max ₹1000/-</td> </tr> </table> <p>Note:</p> <ul style="list-style-type: none"> • Issuance of new passbook shall be free of cost. • For CA/CC/OD: One statement of account per month free. 	With latest Balance only	₹100/-	With previous Entries	₹2 /- per entry, Max ₹1000/-										
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2(c)	Charges for Statement of Account	Current FY- ₹100/- Previous FY- ₹150/- per FY.														
3	Standing Instructions	<table border="1" data-bbox="518 450 1528 712"> <thead> <tr> <th>Particulars</th> <th>Charges</th> </tr> </thead> <tbody> <tr> <td>Registration of SI or Execution of Standing Instruction/ remittance to other institutions viz LIC premium etc.</td> <td>Within the Bank: NIL Inter Bank: ₹50/- per instruction</td> </tr> <tr> <td>Non Execution of SI (due to insufficiency of Funds) Applicable to all types of transactions</td> <td>₹100/- per transaction plus Remittance charges plus actual postage (if any)</td> </tr> </tbody> </table> <p>Note: No charges to be levied for transfer entries within the accounts maintained at the same branch and instructions in respect of the following shall be carried out free of charge and no SI registration charges and SI remitting charges are to be levied:</p> <ol style="list-style-type: none"> 1. Crediting/ Remitting interest in term deposit. 2. Crediting/ Remitting Recurring Deposit installments. 3. Crediting/ Remitting installments in Loan accounts. 	Particulars	Charges	Registration of SI or Execution of Standing Instruction/ remittance to other institutions viz LIC premium etc.	Within the Bank: NIL Inter Bank: ₹50/- per instruction	Non Execution of SI (due to insufficiency of Funds) Applicable to all types of transactions	₹100/- per transaction plus Remittance charges plus actual postage (if any)								
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4	Penalty Charges for Depositing Delayed Installment in Recurring Deposit Account	<p>₹1/-per ₹100/- pm irrespective of periodicity of deposits.</p> <p>Note: Benefit of waiving penalty for delayed payments against payment of equal number of advance installments in Recurring deposit account is not available. However, the Interest should be paid at applicable rate after deducting penalty charges.</p>														
5	Closure of Account	<table border="1" data-bbox="518 1272 1406 1576"> <thead> <tr> <th>Particulars</th> <th>Charges</th> </tr> </thead> <tbody> <tr> <td>A. Account Closed within 14 days from the opening of account</td> <td>NIL</td> </tr> <tr> <td colspan="2">B. Accounts closed after 14 days but within 12 months of opening</td> </tr> <tr> <td>Savings Bank account</td> <td>₹300/-</td> </tr> <tr> <td>RD Account</td> <td>NIL</td> </tr> <tr> <td>Current Accounts</td> <td>₹800/-</td> </tr> <tr> <td>C. Accounts closed after 12 months</td> <td>NIL</td> </tr> </tbody> </table> <p>Note:</p> <ul style="list-style-type: none"> • No account Closure charges on account of Death of the customer. • Transfer of account from one branch to another branch of the Bank shall not be considered as closure of account; hence no charges will be recovered. Similarly opening of another account in the joint names after closing the existing one and payment in the deceased depositor account shall not be considered as closure of account. • If the customer is not happy about his/ her choice of SB/ CA a/c or services provided by the bank, he/ she may within 14 days from the opening of account, approach the bank to switch to any of our other accounts. Alternatively, he/ she may ask for refund of the amount which will be given 	Particulars	Charges	A. Account Closed within 14 days from the opening of account	NIL	B. Accounts closed after 14 days but within 12 months of opening		Savings Bank account	₹300/-	RD Account	NIL	Current Accounts	₹800/-	C. Accounts closed after 12 months	NIL
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		back to him/ her with any interest it may have earned. The bank will not levy any service charge for closure of the account within 14 days from the date of making the first payment into the account.												
6	Operation in the Account	<table border="1"> <thead> <tr> <th>Particulars</th> <th>Individuals</th> <th>Non- Individuals</th> </tr> </thead> <tbody> <tr> <td>Registration/ Allowing operations through registration of Power of Attorney</td> <td>₹500/-all customers</td> <td>₹1000/-</td> </tr> <tr> <td>Change of Authorized Signatory / Operational instructions in the account / Recording reconstitution</td> <td>NIL</td> <td>₹200/- per occasion</td> </tr> </tbody> </table> <p>Note: No charges in case of death of existing signatory / account holder.</p>	Particulars	Individuals	Non- Individuals	Registration/ Allowing operations through registration of Power of Attorney	₹500/-all customers	₹1000/-	Change of Authorized Signatory / Operational instructions in the account / Recording reconstitution	NIL	₹200/- per occasion			
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7.	Cash Handling Charges- Deposit													
	Saving Bank Accounts	<p>Applicable on Base & Non Base Branch</p> <table border="1"> <thead> <tr> <th colspan="2">Based on Transaction</th> </tr> </thead> <tbody> <tr> <td colspan="2">NIL</td> </tr> <tr> <th colspan="2">Based on Amount</th> </tr> <tr> <td colspan="2">NIL</td> </tr> </tbody> </table>	Based on Transaction		NIL		Based on Amount		NIL					
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	Current/ Cash Credit/ Overdraft and Other Accounts of Customers	<table border="1"> <thead> <tr> <th colspan="2">Based on Amount</th> </tr> </thead> <tbody> <tr> <td>Up to ₹1 Lakh</td> <td>Free (Per day)</td> </tr> <tr> <td>Above ₹1 Lakh</td> <td>₹1 per thousand, subject to minimum ₹100/-, max ₹ 30,000/-</td> </tr> </tbody> </table> <p>Note: No charges shall be levied on depositing cash in loan accounts (Excluding CC/OD), KCC, RD, term Loan, Demand Loan accounts, NPA/suit filed accounts and protested accounts at any branch.</p>	Based on Amount		Up to ₹1 Lakh	Free (Per day)	Above ₹1 Lakh	₹1 per thousand, subject to minimum ₹100/-, max ₹ 30,000/-						
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8.	Cash Handling Charges- Withdrawal													
	Saving Bank Accounts	At Base & Non Base Branch - Free: Maximum 5 withdrawals in a month. Thereafter, ₹2 per ₹1000/- or part thereof.												
	Current / Cash Credit/ overdraft and Other Accounts	At Base & Non Base Branch - Free: Maximum amount of ₹ 100000/- per day. Thereafter, ₹2 per ₹1000/- or part thereof.												
9.	Locker/ Safe Custody													
9.1	Locker Rent Annual	<table border="1"> <thead> <tr> <th>Size of Locker</th> <th>Rural/ SU</th> <th>Urban/ Metro</th> </tr> </thead> <tbody> <tr> <td>Small</td> <td>₹1250/-</td> <td>₹2000/-</td> </tr> <tr> <td>Medium</td> <td>₹2500/-</td> <td>₹3500/-</td> </tr> <tr> <td>Large</td> <td>₹3000/-</td> <td>₹5500/-</td> </tr> </tbody> </table>	Size of Locker	Rural/ SU	Urban/ Metro	Small	₹1250/-	₹2000/-	Medium	₹2500/-	₹3500/-	Large	₹3000/-	₹5500/-
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9.2	Restriction on Number of Operations	No. of locker visits per year-12 visits per year free; thereafter ₹100/- per visit.												
9.3	Locker arrear rent penalty	<table border="1"> <thead> <tr> <th>Size of Locker</th> <th>Penalty charges per month</th> </tr> </thead> <tbody> <tr> <td>Small</td> <td>100/-</td> </tr> <tr> <td>Medium</td> <td>150/-</td> </tr> <tr> <td>Large</td> <td>200/-</td> </tr> </tbody> </table>	Size of Locker	Penalty charges per month	Small	100/-	Medium	150/-	Large	200/-				
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		*One month will be allowed from date of demand to locker holder to pay the rent due. In case of non- payment of rent within a month, penalty will be charged from the date of rent due.																
9.4	Incentive for advance payment of locker for five years and discount on rent to staff	<p>Advance locker rent for five years :Discount @10%</p> <table border="1"> <thead> <tr> <th>Size of Locker</th> <th>Rural/ SU</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> </tbody> </table> <ul style="list-style-type: none"> In case Locker holder surrenders the locker before expiry of period of five years for which advance rent has been paid, then locker rent on annual card rate basis shall be charged. <table border="1"> <thead> <tr> <th>Category</th> <th>Discount %age</th> </tr> </thead> <tbody> <tr> <td>Staff</td> <td>50%</td> </tr> </tbody> </table>	Size of Locker	Rural/ SU	Urban/ Metro	Small	₹5625/-	₹9000/-	Medium	₹11250/-	₹15750/-	Large	₹13500/-	₹24750/-	Category	Discount %age	Staff	50%
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9.5	Refund of Locker rent	<ul style="list-style-type: none"> Minimum Period of locker facility shall be one year and in case of surrender of locker, if any, shall be paid for the complete quarters left as on date of Surrender of Locker, for which Locker Rent has already been received in advance. In case of surrender of locker before five years, locker charges at normal rates (without concession) shall be charged and rest of the amount shall be refunded. In case of surrender, GST will not be refunded. 																
10.	Incidental/ Ledger Folio/ Account Maintenance Charges (Operative Accounts beyond Free of Charge Permissible Entries)	<p>Ledger folio charges are NIL for CA, CC and OD Accounts.</p> <p><u>Charges beyond free limit:</u></p> <table border="1"> <tbody> <tr> <td>SB Account other than BSBD Accounts</td> <td>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- ₹10 per transaction</td> </tr> <tr> <td>BSBD Accounts</td> <td>NIL</td> </tr> </tbody> </table>	SB Account other than BSBD Accounts	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- ₹10 per transaction	BSBD Accounts	NIL												
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12	Attestation / Certificate	<table border="1"> <thead> <tr> <th>Individuals</th> <th>Non –Individuals</th> </tr> </thead> <tbody> <tr> <td>₹100/- Per occasion</td> <td>₹150/- Per occasion</td> </tr> </tbody> </table>	Individuals	Non –Individuals	₹100/- Per occasion	₹150/- Per occasion												
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		<p>Illustrative List of certificate/ Attestation</p> <ol style="list-style-type: none"> 1. No Objection Certificate 2. No Dues Certificate 3. Duplicate TDS Certificate 4. Interest Certificate (One certificate to be issued 'free of cost' every year) 5. Certificate of Balance (Only two certificates are free in a year) 6. Cheque Honored Certificate 7. Account Maintaining Certificate 8. Any other certificate relating to deposit account except Solvency certificate charges for which are charges prescribed by RMD 9. Attestation of customer's signature/ Photograph 10. Address Confirmation 11. Issue of Duplicate Deposit Receipt <p>Exemption: No Service charges shall be levied for:</p> <ol style="list-style-type: none"> 1. Issue of No Dues Certificates on adjustment of Loan Account. 2. Issue of No Objection Certificate to the applicants under various Government sponsored schemes. 3. Certificate of Interest paid on Deposits or TDS certificate for the first time. 4. The beneficiaries who opt for any e-payment from Govt Departments, certification of mandate will be free. 5. Signature attestation for ECS purpose. 						
13	Nomination Charges	First Time: Free; there after ₹100/- per occasion						
14	Cheque Book Issuance charges	<p>CTS-2010 Standard Cheque:</p> <p><u>Non- personalized- ₹4 /- per leaf.</u></p> <p><u>Personalize Cheque book- ₹4 /- per leaf.</u></p> <p>Free Cheque Book: Saving account- One Cheque Book of 20 leaves free in a Financial year. Current account- One Cheque Book of 50 leaves free in a Financial year.</p>						
15	Stop Payment Instructions	<table border="1"> <thead> <tr> <th>Particulars</th> <th>Charges</th> </tr> </thead> <tbody> <tr> <td>SB Accounts</td> <td>₹100/- per instrument, Range of Cheque ₹300/- (range of 3 and more cheque)</td> </tr> <tr> <td>CA/CC/ OD Accounts</td> <td>₹200/- per instrument, Range of Cheque ₹600/- (range of 3 and more cheque)</td> </tr> </tbody> </table> <p>Note: To be levied only once i.e. at the time of accepting the instruments for stop payment and no charges be levied while actually returning such Instruments through clearing.</p>	Particulars	Charges	SB Accounts	₹100/- per instrument, Range of Cheque ₹300/- (range of 3 and more cheque)	CA/CC/ OD Accounts	₹200/- per instrument, Range of Cheque ₹600/- (range of 3 and more cheque)
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16	Cancellation/ Revocation of Stop Payment Instructions	<table border="1"> <thead> <tr> <th>Particulars</th> <th>Charges</th> </tr> </thead> <tbody> <tr> <td>SB Accounts</td> <td rowspan="2">₹20/- per instrument; Maximum ₹200/- per instruction.</td> </tr> <tr> <td>CA/CC/OD Accounts</td> </tr> </tbody> </table>	Particulars	Charges	SB Accounts	₹20/- per instrument; Maximum ₹200/- per instruction.	CA/CC/OD Accounts	
Particulars	Charges							
SB Accounts	₹20/- per instrument; Maximum ₹200/- per instruction.							
CA/CC/OD Accounts								
17	Cheques (including	Inward Returning Charges						

	ECS)/ Bills Returning Charges (Inward/ Outward)	<p><u>Saving Account:</u> ₹300/- per instrument due to insufficient balance</p> <p><u>Current Account/ CC/ OD:</u></p> <ul style="list-style-type: none"> • ₹ 300/- per instrument for first 3 cheque returned due to insufficient balance in a FY. • ₹ 1000/- per instrument for 4th & onwards cheque returned due to insufficient balance in a FY. • For reasons other than insufficient balance: Rs.100/- per instrument. • No charge in case of Technical Fault/ Failure <p><u>Note applicable for all accounts:</u> Interest at applicable rate for number of days Bank remained out of funds (i.e. actual interest @ clean OD is to be charged extra)</p> <p><u>Outward Returning Charges (CASA)</u> Rs. 200/- per instrument irrespective of amount</p> <p><u>Outstation Returning Charges (Inward/ Outward) – CASA</u> Rs.200/- per instrument irrespective of amount + out of pocket expenses.</p>
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18	Collection of Outstation Cheques	<table border="1" data-bbox="517 846 1442 1122"> <thead> <tr> <th>Particulars</th> <th>Charges</th> </tr> </thead> <tbody> <tr> <td>Cheques upto ₹10000/-</td> <td>₹ 50/- per instrument</td> </tr> <tr> <td>>₹10000/- and upto ₹1 lac</td> <td>₹ 100/- per instrument</td> </tr> <tr> <td>Above ₹1 Lakh</td> <td>₹ 200/- per instrument</td> </tr> <tr> <td colspan="2">Collection of Local Cheques through Clearing: No Charges</td> </tr> </tbody> </table> <p>The above charges are all inclusive (other than GST and the applicable cess, if any). No additional charges such as courier charges, out of pocket expenses etc. should be levied from customers except in cases where specifically mentioned.</p> <p>Collection charges in case of outstation cheque should be levied on the gross amount of the instruments.</p> <p>Immediate credit of outstation cheque in accounts of individual account holders: Immediate credit of outstation cheque up to ₹15000/- (on request as per above slab plus actual out of pocket expenses.</p> <p><u>Collection of Local Cheques through Clearing</u> : No Charges</p>	Particulars	Charges	Cheques upto ₹10000/-	₹ 50/- per instrument	>₹10000/- and upto ₹1 lac	₹ 100/- per instrument	Above ₹1 Lakh	₹ 200/- per instrument	Collection of Local Cheques through Clearing: No Charges	
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>₹10000/- and upto ₹1 lac	₹ 100/- per instrument											
Above ₹1 Lakh	₹ 200/- per instrument											
Collection of Local Cheques through Clearing: No Charges												

REMITTANCES

19.	Issuance of Banker Cheque	<table border="1" data-bbox="517 1592 1517 1776"> <tr> <td colspan="2">0.40% of Banker Cheque amount, Minimum Rs.50/-, Maximum Rs.15000/-</td> </tr> <tr> <td colspan="2">Against tender of Cash (Below Rs.50000/-): @50% of over and above normal charges (as mentioned above)</td> </tr> </table>	0.40% of Banker Cheque amount, Minimum Rs.50/-, Maximum Rs.15000/-		Against tender of Cash (Below Rs.50000/-): @50% of over and above normal charges (as mentioned above)		
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	Issuance of Duplicate Banker cheque, Revalidation of Banker cheque, Cancellation of Banker cheque, Other	<table border="1" data-bbox="517 1841 1272 2033"> <tr> <td>Revalidation</td> <td rowspan="4">₹ 200/- per instrument</td> </tr> <tr> <td>Cancellation Charges</td> </tr> <tr> <td>Issuance of Lost instrument (s)</td> </tr> <tr> <td>Issuance of Duplicate Banker cheque</td> </tr> </table>	Revalidation	₹ 200/- per instrument	Cancellation Charges	Issuance of Lost instrument (s)	Issuance of Duplicate Banker cheque
Revalidation	₹ 200/- per instrument						
Cancellation Charges							
Issuance of Lost instrument (s)							
Issuance of Duplicate Banker cheque							

Instruments	Against tender of cash (below ₹ 50000/-) for any mode of Remittance	₹ 250/- per instrument
	<ul style="list-style-type: none"> No Charges shall be levied for issuance of banker cheque favoring beneficiaries on account of disbursement of Term loans/ Retail loans/ Housing Loans. Credit/Deposit Scheme (including No Frill account) specific concessions would continue as mentioned specifically in the concerned scheme. No Charges to be levied for issuance of banker cheque issued for payment of proceeds due to restrictions under income tax for paying in cash in respect of mature deposit accounts like term deposit and PPF for other such accounts under Govt. run saving schemes. 	

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Other Charges

Particulars	Charges
Copy/ image of Cheque/ Draft (Paid/) by the bank	₹100/-for attested copy per instrument
Image of Cheques sent for collection (In CTS)	₹100/- per instrument
Postal Charges (Regd. Post/ Speed Post/ Courier Charges)	₹75/- or actual expenditure- whichever is higher

DIGITAL BANKING

S. No.	Particulars	Charges																		
A. Fund Transfer																				
1.	RTGS	<table border="1"> <thead> <tr> <th>Slab</th> <th colspan="2">Charges through</th> </tr> <tr> <td></td> <th>Branch</th> <th>Mobile Banking/INB</th> </tr> </thead> <tbody> <tr> <td>₹ 2 lakh to ₹ 5 lakh</td> <td>₹24/-</td> <td>NIL</td> </tr> <tr> <td>Above ₹ 5 Lakh</td> <td>₹49/-</td> <td>NIL</td> </tr> </tbody> </table>	Slab	Charges through			Branch	Mobile Banking/INB	₹ 2 lakh to ₹ 5 lakh	₹24/-	NIL	Above ₹ 5 Lakh	₹49/-	NIL						
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4.	NACH (National Automated Clearing House) Mandate	<table border="1"> <thead> <tr> <th>Activity</th> <th>Charges</th> </tr> </thead> <tbody> <tr> <td>Outward NACH Credit Transactions of Corporate</td> <td rowspan="2">₹ 2/- per record subject to a minimum of ₹ 500/-</td> </tr> <tr> <td>Outward NACH Debit Transactions of Corporate</td> </tr> <tr> <td>Inward NACH Mandate Verification</td> <td>₹ 100/- per mandate on acceptance</td> </tr> <tr> <td>Outward NACH Mandate of</td> <td>₹ 50/- per mandate on</td> </tr> </tbody> </table>	Activity	Charges	Outward NACH Credit Transactions of Corporate	₹ 2/- per record subject to a minimum of ₹ 500/-	Outward NACH Debit Transactions of Corporate	Inward NACH Mandate Verification	₹ 100/- per mandate on acceptance	Outward NACH Mandate of	₹ 50/- per mandate on									
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		Corporate	acceptance
		Returning charges on return of NACH (debit) on account of insufficient Funds	₹ 250/-

B. SMS Alerts

1.	SMS	<table border="1"> <thead> <tr> <th>Account Type</th> <th>Charges</th> </tr> </thead> <tbody> <tr> <td>Saving Account</td> <td>₹15 per quarter</td> </tr> <tr> <td>Other than Saving Account</td> <td></td> </tr> </tbody> </table>	Account Type	Charges	Saving Account	₹15 per quarter	Other than Saving Account	
		Account Type	Charges					
Saving Account	₹15 per quarter							
Other than Saving Account								
<p>Exemption from Charges: Below mentioned categories of accounts are exempted from the charges:</p> <ol style="list-style-type: none"> 1. Senior Citizen Accounts 2. Vidyarthi Accounts 3. Mitra Accounts 4. Staff Accounts 5. Ex- Staff Accounts and 6. Accounts opened under Pradhan Mantri Jan Dhan Yojana (PMJDY) 								

- The charges are to be levied on per transaction basis. “Out of pocket expenses” if any, are to be recovered invariably over & above the prescribed charges.
- Staff Members including honorably retired staff members, shall continue to be fully exempted from various service charges except locker rent and penalties, or specifically mentioned otherwise against the particular item.

SERVICE CHARGES PERTAINING TO ATM / DEBIT CARDS

Sr. No.	Particulars of Charges	Charges
1	Other ATM/Debit Card issue charges	NIL
2	ATM/Debit Card (including Add on Cards) Annual Fee on completion of one year and thereafter to be charged on yearly basis.	₹150/-
2a	Charges for issuing Add on Card	₹150/- per Card
3	Charges for issue of duplicate PIN (However, if the Card has not been used even once due to error in printing of PIN, issue of Duplicate PIN shall be free)	NIL
4	Charges for Issue of Duplicate ATM/Debit Card/Replacement of ATM/Debit Card	₹150/-
5	Card Hotlisting	NIL
6	Mitra Card Annual Fee/Duplicate PIN/Duplicate Card Charges	NIL
7	Mark up Charges for each POSP transaction at Petrol Pumps, Restaurants and for Railway Bookings, etc.	NIL

Note:

- There will be no charges for members of staff/retired staff. Sr. Citizens maintaining Quarterly average balance of ₹5000/- are eligible for waiver of annual fees of ATM/ Debit Card.
- PGB Cardholders attached to Saving Bank accounts may make five transactions (Financial & Non-Financial) at ATMs of other banks free of cost in every calendar month. Other transactions

will attract charges of ₹23/- for financial transactions and ₹11/- for Non-Financial Transactions respectively at other Bank ATMs. POS / ecommerce transactions are free.