

S.no	Particulars	Revised charges from 01.04.2019
	<b>DEPOSITS</b>	
	<b>Cheque Book Facility</b>	
<b>1</b>	<b>(MICR)</b>	
	<b>SB/CA/OD/OCC a/cs</b>	
	Individuals	Rs.4.00 per cheque leaf
	Non Individuals	Rs.4.00 per cheque leaf
<b>2</b>	<b>Issue of pass book/Statement of account / issue of balance confirmation</b>	
	Individuals	Free of charges
	Non Individuals	Free of charges
	<b>NOTE : For SB cheque of 20x2=40 leaves free in a calendar year. For issue of more than one cheque book at a time for issue to finance companies / home loan repayment of other bank / institutions etc, Rs.6 per leaf to be recovered. No waiver of charges for Govt Depts/ Religious / Welfare associations / Charitable institutions / Service Institutions (our Staff society exempted).</b>	
<b>3</b>	<b>Issue of duplicate pass book / statement</b>	
	Individuals	Rs.150/- with latest balance . Additional Rs. 100/- for 40 previous entries
	Non Individuals	Rs.150/- with latest balance . Additional Rs. 100/- for 40 previous entries
<b>4</b>	<b>Stop Payment</b>	
	Individuals	Savings Bank-Rs.125 per instrument , subject to a maximum of Rs. 750/- Current Account/OD/OCC -Rs.200 per instrument subject to a maximum of Rs.1050/-
	Non Individuals	Savings Bank-Rs.125 per instrument , subject to a maximum of Rs. 750/- Current Account/OD/OCC -Rs.200 per instrument subject to a maximum of Rs.1050/-
	Cancellation/revocation	Individual Rs. 50/- Non Individual Rs. 60/-
<b>5</b>	<b>Account Closure</b>	CLOSURE WITHIN 14 DAYS- NIL FROM 15 DAYS TO 12 MONTHS - CHARGES AS UNDER ABOVE 12 MONTHS-NIL
	<b>Ordinary SB account</b>	
	Individuals	Rs.200/-
	Non Individuals	Rs. 250/-
	<b>SB Cheque Operated accounts</b>	

	Individuals	Rs.200/-
	Non Individuals	Rs. 250/-
	<b>Current Accounts /Od/OCC</b>	
	Individuals	Rs.575/-
	Non Individuals	Rs.750/-
	<b>Exemptions:</b>	
	<b>No charges for closure of accounts in the following cases</b>	
	<i>Where the account is transferred to another branch of our bank</i>	
	<i>Death of the account holder</i>	
	<i>Pensioner without cheque facility account who is drawing pension in our bank</i>	
	<i>Opening of another account in joint names by the account holder</i>	
	<i>Basic Savings Bank Deposit Account (BSBDA)</i>	
6	<b>Ledger Folio charges for Current Accounts (Quarterly average credit balance maintained has to be taken for this purpose)</b>	
	Upto Rs. 25000/-	Nil free pages
	Over Rs. 25000/- to Rs. 50000/-	40 free transactions per quarter
	Over Rs. 50000 upto Rs. 1 lakh	80 free transactions per quarter
	Over Rs. 1 lakh upto Rs. 2 lakhs	120 free transactions per quarter
	Over Rs. 2 lakhs upto Rs. 5 lakhs	120 free transactions per quarter
	Over Rs. 5 lakhs	No charges
	For excess consumption over free entitlement	Rs. 125/- per 40 Transaction(charged half yearly)
	<b>Ledger Folio charges for OD/CC accounts</b>	
	Irrespective of the limit	No free pages, Rs. 175 for 40 transactions-charged half yearly
	<b>Note :(1) For computerised accounts 40 entries or part thereof will be reckoned as one folio. Eligible free pages are for quarter.</b>	
	<b>(2) No folio charges for Facility Deposit accounts</b>	
	<b>(3) The charges are to be recovered half yearly on 30th September and 31st March every year or at the time of closing of accounts or at the closure of the account whichever is earlier.</b>	
7	<b>Loss of Cheque Books(SB/CA/OD/OCC)</b>	For Savings Bank Account -Rs. 60/- per instrument - Maximum Rs. 350/- For Current account /OD/OCC-Rs. 175/- per instrument - Maximum Rs. 525/-
8	<b>Issue of duplicate deposit receipt</b>	Rs. 150/-

9	<b>Enquiry relating to old records for item more than one year old (SB/CA/OD/OCC)</b>	upto 1 year -Free Above 1 year <3years -Rs. 115/- per entry 3years to <5 years -Rs. 230/- per entry 5 years and above -Rs. 345/- per entry
	<b>Old Record Copy</b>	upto 6months Rs. 100/- per record >6 months Rs. 200 per record
	<b>Instrument record copy</b>	upto 6months Rs. 100/- per record >6 months Rs. 200 per record
10	<b>Remittance of Proceeds of fixed deposits including NRIs</b>	Transfer of funds on maturity of deposits as well as periodical interest to another branch of our bank-free  Transfer of funds to other banks on maturity Normal charges for remittance through NEFT/RTGS. For issue of DD- Normal Charges plus actual postal charges
11	<b>Addition /Deletion of names in deposit accounts</b>	For Current account-Rs. 150/- For SB-Rs. 25/- For Term Deposit receipt-Free
12	<b>Registration of nomination in deposit accounts/Lockers</b>	No Charges
13	<b>Variation of nomination in deposit accounts/Lockers</b>	Rs. 50/- for every variation
14	<b>Penalty on delayed RD instalment</b>	Rs. 1.70/- for Rs. 100 per month
15	<b>Registration of power of attorney in respect of operations of SB/CA/CC/OD</b>	CA/OD/OCC-Rs. 230/- per occasion SB-Rs.230/- per occasion

16	<b>Change in operational instruction viz Power of attorney, Board resolution mandate, etc</b>	CA/OD/OCC Rs. 200/- per occasion SB Rs. 150/- per occasion
17	<b>Change of authorised signatory in CA/OD/OCC</b>	Rs. 250/- per occasion
18	<b>Charges for excess debit entry in SB account -More than 50 per half year</b>	Rs. 15/- per transaction over and above 50 debits per half year Debit entries related to ATM debits /IRCTC transactions/POS debits/Internet, Mobile transactions will not be counted for this purpose
19	<b>Charges for no Frills SB account ( BSBD accounts)</b>	4 transactions in a month free. Beyond this limit Rs. 6/- per transaction
20	<b>Non Maintenance of min bal in SB &amp; CA</b>	In SB accounts , charges to be levied based on the amount of shortfall in average monthly balance, as under: If shortfall in minimum bal is 76% to 100% :charges Rs. 100 per month 51% to 75%:charges Rs. 75 per month 26% to 50%: Charges Rs.50 per month 11%to 25% :Charges Rs. 25 per month 1% to 10% :Charges Rs. 10 per month Note: 1. BSBD accounts, PMJDY accounts, Students' accounts, Pensioners' account without cheque book facility , Inoperative accounts are exempted 2. Charges to be levied from the 2nd month of opening of account  CA-for non-maintenance of quarterly average balance Urban Rs. 600/- per quarter Rural/Semi urban-Rs. 350 per quarter
	Note: The number of days in the quarter in the case of current account to be counted and proportionate balance to be maintained for accounts opened after beginning of the quarter. For accounts closed also the same rule to be applied to find whether the Quarterly average balance has been maintained in the account. Proportionate charges to be recovered in such cases.	
21	<b>Loss of Tokens</b>	Rs. 150/-
22	<b>Account Maintenance Charges</b>	Rs 100/- for accounts aged more than 6 months
23	<b>Duplicate drafts</b>	Rs. 52/- per instrument
24	<b>Revalidation of draft</b>	Rs. 100/- per instrument