

 <p><b>बैंक ऑफ महाराष्ट्र</b> Bank of Maharashtra भारत सरकार का उद्यम एक परिवार एक बैंक</p>	<p><b>Resource Planning</b> प्रधान कार्यालय : लोकमंगल, 1501, शिवाजीनगर, पुणे - 5 Head Office: Lokmangal,1501,Shivajinagar,Pune-5 टेलीफोन/Tel : 020-25614366 ई-मेल/e-mail : bomcopln@mahabank.co.in</p>	  <p>75 Azadi Ka Amrit Mahotsav</p> <p>G20 भारत 2023 INDIA वसुधैव कुटुम्बकम् ONE EARTH • ONE FAMILY • ONE FUTURE</p>
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## Compendium to Changes in Service Charges - Annexure - I

### A. SERVICE CHARGES –DEPOSITS

S No	PARTICULARS	Type	EXISTING CHARGES (EXCL.GST)	REVISED CHARGES (EXCL. GST)	S/M
1	<b>CBS Transaction</b>	Cash Handling Charges	<p>For CA, OD, CC Account Holders: Up to Rs. 1 lakh: Free</p> <p>Rs. 1,00,001/- and above: Re.1/- per Rs. 1000/- or part thereof; subject to min: Rs. 100/- per txn max: Rs. 15000/- per txn</p> <p>Note: 1. For two or more transactions in a day, charges shall be collected by taking cumulative total of the cash deposits during the day on the amount in excess of Rs. 50000/-.</p> <p>2. Not Applicable to BSBDA, PMJDY A/c, <b>Current Diamond A/c</b> and MKCC and Cash Recovery in NPA accounts.</p> <p>No Upper Limit for debiting cash handling charges for accounts of cash replenishment agencies/small and payments banks, any other depositor maintaining account for cash related activity or engaged primarily in cash related activities.</p>	<p><b>For Current Diamond Account:</b></p> <p><b>Free Upto Rs. 1.50 lakhs cash Deposit Per Day.</b></p> <p><b>Beyond Free Limit:</b></p> <p><b>Re.1/- per Rs. 1000/- or part thereof; subject to min: Rs. 100/- per txn max: Rs. 15000/- per txn</b></p> <p><b>Note:</b></p> <p><b>For two or more transactions in a day, charges shall be collected by taking cumulative total of the cash deposits during the day on the amount in excess of Rs. 1.5 lakhs.</b></p> <p><b>No Upper Limit for debiting cash handling charges for accounts of cash replenishment agencies/small and payments banks, any other depositor maintaining account for cash related activity or engaged primarily in cash related activities.</b></p>	S
2	<b>DD/ Pay Order</b>	Issue of Duplicate	Up to Rs. 5000- Rs.100/- Above Rs. 5000- Rs. 200/-	<b>Rs. 200/- irrespective of amount.</b>	S
3	<b>Loss of Receipt</b>	Banks Own Deposit Receipt	Rs. 50 per instance	<b>Rs. 150 per instance</b>	S



**B. SERVICECHARGES- OPERATIONS**

S No	PARTICULARS	Type	EXISTING CHARGES (EXCL.GST)	REVISED CHARGES (EXCL. GST)	S/M
1	Outward RTGS	08:00 TO 11:00	Rs. 2 lakh to Rs. 5 lakh: Rs. 25/- (Across counter) Rs. 5/- (Digital Mode) Above Rs 5 Lakhs: Rs. 50/- (Across counter) Rs. 10/- (Digital Mode)	Rs. 2 lakh to Rs. 5 lakh: Rs. 25/- (Across counter) Rs. 5/- (Digital Mode)  Above Rs 5 Lakhs: Rs. 50/- (Across counter) Rs. 10/- (Digital Mode)	S
		11:00 TO 13:00	Rs. 2 lakh to Rs. 5 lakh: Rs. 27/- (Across counter) Rs. 5/- (Digital Mode) Above Rs 5 Lakhs: Rs. 52/- (Across counter) Rs. 10/- (Digital Mode)		
		after 13:00	Rs. 2 lakh to Rs. 5 lakh: Rs. 30/- (Across counter) Rs. 5/- (Digital Mode) Above Rs 5 Lakhs: Rs. 55/- (Across counter) Rs. 10/- (Digital Mode)		

**C. SERVICECHARGES- LOCKER**

S No	PARTICULARS	Type	EXISTING CHARGES (EXCL.GST)	REVISED CHARGES (EXCL. GST)	S/M
1	Locker	A	1. Security Deposit: Rs. 12000/- 2. Rent: Metro/Urban: Rs. 1800/- p.a., Rural/SU: Rs. 1200/-p.a.	<b>Security Deposit: Rs. 12000/-</b> <b>Rent:</b> <b>Metro/Urban - Rs. 2000 p.a.</b> <b>Rural/SU - Rs. 1500 p.a.</b>	S
		C	1. Security Deposit: Rs. 15000/- 2. Rent: Metro/Urban: Rs. 3600/- p.a. Rural/SU: Rs. 2400/- p.a.	<b>Security Deposit: Rs. 15000/-</b> <b>Rent -</b> <b>Metro/Urban - Rs. 4000</b> <b>Rural/SU - Rs. 2500</b>	
		F	1. Security Deposit: Rs. 25000/- 2. Rent: Metro/Urban: Rs. 5000/- p.a. Rural/SU: Rs. 4000/- p.a.	<b>Security Deposit: Rs. 25000/-</b> <b>Rent:</b> <b>Metro/Urban: Rs. 7000/- p.a.</b> <b>Rural/SU: Rs. 5500/- p.a.</b>	
		G	1. Security Deposit: Rs. 25000/- 2. Rent: Metro/Urban: Rs. 5000/- p.a. Rural/SU: Rs. 4000/- p.a.	<b>Security Deposit: Rs. 25000/-</b> <b>Rent:</b> <b>Metro/Urban: Rs. 7000/- p.a.</b> <b>Rural/SU: Rs. 5500/- p.a.</b>	
		H	1. Security Deposit: Rs. 25000/- 2. Rent: Metro/Urban: Rs. 6000/- p.a. Rural/SU: Rs. 5000/- p.a.	<b>Security Deposit: Rs. 25000/-</b> <b>Rent:</b> <b>Metro/Urban: Rs. 7000/- p.a.</b> <b>Rural/SU: Rs. 5500/- p.a.</b>	



**D. SERVICE CHARGES- SOILED NOTES**

S No	PARTICULARS	Type	EXISTING CHARGES (EXCL.GST)	REVISED CHARGES (EXCL. GST)	S/M
1	Charges For exchange of Soiled Note		New Introduction	Upto 20 pieces and / or value upto Rs5000/- : NIL More than 20 pieces and or value more than Rs. 5000/- : Rs 2/- per piece on entire tender.	S

**E. SERVICE CHARGES- DIGITAL BANKING DIVISION**

S No	PARTICULARS	Type	EXISTING CHARGES (EXCL.GST)	REVISED CHARGES (EXCL. GST)	S/M
1	Debit Card	Issuing New Card	Classic Contactless Card (Classic RuPay and VISA): NIL RuPay Platinum Card:Rs.100/-	Classic Contactless Card (Classic RuPay and VISA): NIL RuPay Platinum Card: Rs.150/- RuPay Select Card: Rs.400/- For Staff/Ex Staff: RuPay Select: Rs. 200/- For Staff/Ex Staff/ Mahabank Salary SB/ Mahabank Kirti RuPay Platinum: Free BSBD/Pension/Yuva/Royal/ Purple/MKCC/ Supreme Payroll : Free All Cards Except RuPay Platinum and Select	S
		AMC (Annual Maintenance Charges)	First Year: Free Thereafter: Rs. 200/- per card irrespective of Card Type <b>Exemption:</b> Staff/Ex-staff/BSBD/Pension/Yuva/ Royal/ Purple/MKCC/ Mahabank Salary/ Supreme Payroll : Free	First Year: Free Thereafter: Classic RuPay & VISA: Rs. 200/- RuPay Platinum: Rs. 300/- RuPay Select: Rs. 400/- For Staff/Ex Staff: RuPay Select: Rs. 200/- For Staff/Ex Staff/ Mahabank Salary SB/ Mahabank Kirti RuPay Platinum: Free <b>Exemption:</b> (All Cards Except RuPay Platinum and Select) BSBD/Pension/Yuva/Royal/ Purple/MKCC/ Supreme Payroll : Free	S
		Re-issue of Card after Hot-listing	Rs. 200/-	Classic RuPay/Visa Card/ RuPay Platinum: Rs. 200/- RuPay Select Card : As per issuance charges	S



**F. SERVICE CHARGES- ADVANCES**

S No	PARTICULARS	Type	EXISTING CHARGES (EXCL.GST)	REVISED CHARGES (EXCL. GST)	S/M
1	Processing Fee	Working Capital (Both Fund based and Non fund based facilities) Non-MSME	Credit Limits: upto Rs 25000/- - NIL  Rs 25001/-to Rs -1 Cr : 0.35% p.a.  Rs 1 cr and above : 0.35% p.a. (Min Rs 1000/-) (Max for Priority Sector : Rs 35 lacs) (Max for Exporters: Rs 17.50 lacs)  For other Advances: No max limit <b>Annual fees for renewal:</b> Same as above.	Credit Limits: upto Rs 25000/- - NIL  Rs 25001/-and above: 0.35% of Loan amount.  Min: Rs. 500/- [For Loan Amount up to Rs. 2 Lakhs]  Min : Rs. 1000/- [For Loan Amount Rs. 2 Lakhs and above]  For other Advances: No max limit Annual fees for renewal: Same as above.	S
		TERM LOAN REVIEW CHARGES (EXCLUDING RETAIL LOANS)	Liability up to Rs.1 Crore: Nil Liability above Rs.1 Cr.Rs.100 per Lakh; Minimum Rs.10, 000/- Maximum Rs.5 lakh Review Charges shall be collected on the exposure (i.e., outstanding Liability plus un availed limits) annually commencing from completion of one year from the date of first disbursement.	Up to Rs. 50 Lakhs : NIL Above 50 lakhs : Rs. 120 per Lakh Maximum Rs.5 lakh Review Charges shall be collected on the exposure (i.e., outstanding Liability plus un availed limits) annually commencing from completion of one year from the date of first disbursement.	S
2	Account Handling Charges [EARLIER DOCUMENTATION CHARGES] (Includes Documentation , Inspection/sup ervation, NeSL and CIBIL charges)	All Commercial Loans including MSME, and Agriculture (Other than Crop Loan/MKCC)	Up to Rs 25000:- NIL Above Rs 25000:- 0.25% (Max Rs.100000/-).	Up to Rs 25000/-: NIL  Above Rs 25000/- to Rs 2.00 Lac: Rs. 2000/-  Above Rs 2.00 lac to Rs 1.00 Crore: 0.55% P.A. Min: Rs. 2500/- Max: Rs. 45000/-  Above Rs 1.00 Crore to Rs 25.00 Crore: 0.40% P.A. Min : Rs. 45000/- Max : Rs 125000/-  Above Rs. 25.00 Crore : Rs 130000/- + (Cost of visit on Actual basis)  (Charges to be levied on : Working Capital: Total FB+NFB Limits Term Loan: Outstanding Balance)	S



S No	PARTICULARS	Type	EXISTING CHARGES (EXCL.GST)	REVISED CHARGES (EXCL. GST)	S/M
		Crop Loan/MKCC	Upto Rs 3 lakhs: Nil Above Rs 3 lakhs:@ 0.25% Minimum charges: Rs 750/- Maximum charges: Rs 25000/-	Up to Rs. 3 Lakhs : Nil > Rs. 3 Lakhs : <b>0.50% of Sanctioned Loan Limit</b> Min : Rs. 2000/- Max : Rs. 35000/-	S
		RETAIL LOANS:	Housing Loan:  0. 10 % of Loan Max : Rs. 10000/-  Maha Bank Top up Loan:  0. 10 % of Loan Max : Rs. 10000/-  Maha Super Car Loan :  0.20 % of Loan amount Max: Rs. 10000/-  Maha Bank Vehicle Loan (2 w) : 0.20 % of Loan amount  Min: Rs. 1000/- Max: Rs. 10000/-  Loan against Self-occupied Property : 0.10 % of Loan amount Max: Rs. 10000/-  Aadhar Loan Scheme for Pensioners:  0.20 % of Loan amount  Min: Rs. 1000/- Max: Rs. 10000/-  Consumer Loan Scheme : 0.20 % of Loan amount  Min: Rs. 1000/- Max: Rs. 10000/-  Personal Loan:  0.20 % of Loan amount  Min: Rs. 1000/- Max: Rs. 10000/-  Salary Gain Scheme :	Housing Loan:  Rs.500+ 0. 10 % of Loan Max: Rs. 11000/-  Maha Bank Top up Loan:  Rs. 500+0. 10 % of Loan Max : Rs. 11000/-  Maha Super Car Loan :  Rs. 500+0.20 % of Loan amount Max: Rs. 7500/-  Maha Bank Vehicle Loan (2 w) : Rs. 500+0.20 % of Loan amount Min: Rs. 1500/- Max: Rs. 10500/-  Loan against Self-occupied Property : Rs. 500+0.10 % of Loan amount Max: Rs. 11000/-  Aadhar Loan Scheme for Pensioners:  Rs. 300+0.20 % of Loan amount Min: Rs. 1500/- Max: Rs. 10500/-  Consumer Loan Scheme :  Rs. 300+0.20 % of Loan amount Min: Rs. 1500/- Max: Rs. 10500/-  Personal Loan:  Rs. 500+0.20 % of Loan amount Min: Rs. 1500/- Max: Rs. 10500/-  Salary Gain Scheme :  Rs. 200+0.20 % of Loan amount Min: Rs. 1200/- Max: Rs. 10200/-  Model Education Loan Scheme :	S



S No	PARTICULARS	Type	EXISTING CHARGES (EXCL.GST)	REVISED CHARGES (EXCL. GST)	S/M
			<p>0.20 % of Loan amount</p> <p>Min: Rs. 1000/- Max: Rs. 10000/-</p> <p>Model Education Loan Scheme : 0.20 % of Loan amount</p> <p>Mahascholar Education loan Scheme: 0.20 % of Loan amount</p> <p>Maha Bank Gold Loan : NIL</p>	<p>Rs. 500+0.20 % of Loan amount</p> <p><b>Mahascholar Education loan Scheme:</b> Rs. 500+0.20 % of Loan amount</p> <p><b>Maha Bank Gold Loan : NIL</b></p>	
3	Inspection/ Supervision Charges	MSME & OTHER LOANS (INCLUDING AGRICULTURE CREDIT)	<p>Up to Rs 25000/- : NIL</p> <p>Above Rs 25000/- to Rs 2.00 Lac: Rs 150/- P.A.</p> <p>Above Rs 2.00 lac to Rs 1.00 Crore: @0.25% P.A. (Max Rs. 15000/-)</p> <p>Above Rs 1.00 Crore to Rs 25.00 Crore: @ 0.15% P.A. (Max Rs 20000/-)</p> <p>Above Rs. 25.00 Crore : Rs 25000/- + (Cost of visit on Actual basis)</p> <p>(Charges to be levied on : Working Capital: Total FB+NFB Limits Term Loan: Outstanding Balance)</p>	<p><b>1. Working Capital:</b> <b>Clubbed along with, "Account Handling Charges".</b></p> <p><b>2. Term Loan:</b> <b>From Second Year Onwards:</b> <b>Up to Rs 25000/- : NIL</b> <b>Above Rs 25000/- to Rs 2.00 Lac: Rs 500/- P.A.</b> <b>Above Rs 2.00 lac to Rs 1.00 Crore: Rs. 500+0.25% P.A. (Max Rs. 15000/-)</b> <b>Above Rs 1.00 Crore to Rs 25.00 Crore: Rs. 500 + 0.15% P.A. (Max Rs 20000/-)</b> <b>Above Rs. 25.00 Crore : Rs 26000/- + (Cost of visit on Actual basis)</b> <b>(Charges to be levied on : Working Capital: Total FB+NFB Limits Term Loan: Outstanding Balance)</b></p>	S
		RETAIL CREDIT	<p>Retail Loans – (Housing, 4 Wheeler Vehicle, and LAP- self occupied house, Education Loan): Rs 200/- P.A.</p> <p>(No Charges on Education Loan upto Rs 4.00 Lakh). No supervision / Inspection charges for other retail loans like</p>	<p><b>Fresh Sanction of facility: Clubbed along with modified, "Account Handling Charges".</b></p> <p><b>From Second Year Onwards: Housing &amp; Mortgage Backed Loans ( Retail LAP, Top-Up etc.): Rs. 200/- p.a.</b></p>	S





S No	PARTICULARS	Type	EXISTING CHARGES (EXCL.GST)	REVISED CHARGES (EXCL. GST)	S/M
			2 wheeler vehicle, Personal, Consumer, Gold, Solar and Aadhar loans.	<b>No supervision / Inspection charges for other retail loans like 2/4 wheeler vehicle, Personal, Consumer, Gold, Solar and Aadhar loans.</b>	
		Crop loan / MKCC	Crop loan / MKCC Up to Rs 3,00,000/--: Nil Above Rs 300000/- : 0.25% p.a Minimum: Rs 750/-p.a, Maximum: Rs 5000/- p.a	<b>Clubbed along with modified, "Account Handling Charges".</b>	S
4	SYNDICATION CHARGES		0.60 % negotiable for higher rate on case to case basis*  <b>*In case of AAA rated accounts /PSUs:</b>  10% of the card rate is applicable  <b>TRA (for release of term loans):</b>  0.065% with maximum of Rs.3.25 lakhs.	<b>1.00 % negotiable for higher rate on case to case basis*</b>  <b>*In case of AAA rated accounts /PSUs:</b>  <b>10% of the card rate is applicable</b>	M
5	Project Appraisal Fee	Project Term Loans only (Above Rs. 10 Cr)	0.20% (max 5 lacs) To be recovered in addition to Upfront fee in case the appraisal note is shared with other lenders in Consortium /MBA lending.	<b>0.25% (max 5 lacs)</b> <b>To be recovered in addition to Upfront fee in case the appraisal note is shared with other lenders in Consortium /MBA lending.</b>	M
		First Time	NIL	<b>Continued</b>	M
6	Giving copies of loan documents	Second Instance	Up to Rs. 2 Lakhs : Actual Cost of Photocopies + Rs. 100/-  Above Rs. 2 Lakhs : Actual Cost of Photocopies + Rs. 200/-	<b>Rs. 10 per leaf (Loan Document Page)</b>  <b>Min : Rs. 100/-</b>	M

### **G. SERVICE CHARGES- FOREX**

S No	PARTICULARS	EXISTING CHARGES (EXCL. GST)	REVISED CHARGES (EXCL.GST)	S/M
1	Reimbursement charges under letter of credit- when reimbursement is claimed by AD bank in India from our Bank	Rs. 750/- per reimbursement	Rs. 1000/- per reimbursement	S
2	Overdue export bills sent for collection where payment of the bill has not been received in stipulated time.	Rs. 500/- per quarter Maximum Rs. 2000 per bill	Rs. 1000/- per quarter.	S
3	Export L/C advising Including courier charges	To our client: Rs. 700/- To Non-customers: Rs.1500/-	To our client: Rs. 1000/- To Non-customers: Rs.2000/-	S
4	Attestation in respect of export transaction – invoice etc.	Rs. 200/- per invoice	Rs. 300/- per invoice	S





S No	PARTICULARS	EXISTING CHARGES (EXCL. GST)	REVISED CHARGES (EXCL.GST)	S/M
5	Other certificates related to exports like GR waiver etc. on Bank's letter head	Rs. 200/- per certificate	Rs. 500/- per certificate	S
6	MT103/ MT202 or any other instrument where Bank's Nostro account is credited before passing on credit to customers. Trade transaction.	Rs 300/-	Rs.500/-	S
7	MT 103 For Non-Individual	Rs 300/-	Rs 500/-	S
8	MT 202 For Import Payment	Rs 300/-	Rs 500/-	S
9	MT 707- LC Amendment	Rs 300/-	Rs 500/-	S
10	MT-769 /792 Other SWIFT messages related to guarantee	Rs 300/-	Rs 500/-	S
11	MT-420 Tracer for bills negotiated/ discounted/purchased	Rs 300/-	Rs 500/-	S
12	MT-420 Tracer for collection of Export Bills	Rs 200/-	Rs 500/-	S
13	MT-412/416 Acceptance of documents	Rs 250/-	Rs 500/-	S
14	1. Commission on import Bill under Letter of Credit (FABP) 2.Commission on Import bills received under collection 3.Advance payment against Import	NIL (NEW INTRODUCTION)	1. For Bills Under USD 50000, Rs. 1000/- Flat, subject to minimum Forex turnover of Rs 5 Cr per Quarter and Rs. 25 Cr per annum. 2. For Bills above USD 50000, Rs. 1500/- Flat, subject to minimum Forex turnover of Rs. 5 Cr per Quarter and Rs. 25 Cr per annum. Note : 1. Applicable only if turn over criteria is fulfilled. 2. Declaration for the projected turnover for the current financial year to be obtained and normal charges to be applicable from next month onwards if quarterly turnover is not achieved	

#### DELEGATION FOR CONCESSION IN FEX RELATED SERVICE CHARGES

As per the policy on international banking, various authorities have been given powers to consider concession in service charges.

These delegations are incorporated here proposing certain revision for considering concession

**\*Criteria: Criteria for concession based on Annual Turnover of the customer during a FY (to be routed through BOM, both Import & Export business taken together)**

**Branch Head shall forward the request of concession to appropriate authority with proper justification for availing above concessions through respective Zonal Office.**



**Charges for Bulk Business and Delegation of powers for consideration of these charges:**

In metro and big cities a lot of forex transactions are handled on collection basis. This is volume business and these companies shop for flat rate per transaction instead of percentage basis. Based on the competitive quotes this business is routed through the Banks. This business is normally over and above committed in consortium and is commission rate sensitive. It is therefore proposed to follow following structure for these collection basis with strict monitoring on quarterly basis:

**Existing**

Committed volume per quarter	Flat Rate per bill irrespective of Amt	Sanctioning authority
No. of Bills above 200	Rs. 500 + Swift charges Rs.300	Zonal Heads in Scale-V & VI
Upto 500 bills (both export and import taken together)	Rs. 300 + Swift charges Rs. 300	Zonal Heads in Scale-VI Guardian Executive, General Manager (Credit), General Manager (Priority)
	Full Powers	ED/ MD&CEO
No. of Bills above 500 and (both export and import taken together)	Rs. 300 + Swift charges Rs.200	Zonal Heads in Scale-V & VI
	Rs. 200 + Swift charges Rs.200	Guardian Executive, General Manager (Credit), General Manager (Priority)
	Full Powers	ED/ MD&CEO

**Proposed**

Committed volume per quarter	Flat Rate per bill irrespective of Amt	Sanctioning authority
No. of Bills above 50	Rs. 2000 + swift Charges @ Rs. 300/-	Zonal Head
No. of Bills above 100	Rs. 1000 + Swift charges Rs. 300/-	Zonal Head
No of Bills above 200	Rs. 500 + Swift Charges Rs. 300	Zonal Head
No. of Bills above 200 and up to 500 bills (both export and import taken together)	Rs. 300 + Swift charges Rs.300	Zonal Heads, General Manager (Credit), General Manager (Priority)
No. of Bills above 500 bills (both export and import taken together)	Rs. 300 + Swift Charges Rs.200	Zonal Heads
	Rs. 200 + Swift Charges Rs. 200	Zonal Heads, General Manager (Credit), General Manager (Priority)
	Full Powers	ED/ MD&CEO

**Rationale: To Extend the Benefits to MSMEs and mid corporate customers while ensuring that overall commission of the Bank remains intact.**

**H. SERVICE CHARGES- CREDIT CARD**

S. No.	Particulars	Existing	Proposed
1.	Cash Advance Charges / ATM Cash Withdrawal (Financial)	Min.: Rs.100 or 2.5% of amount whichever is higher	Min.: Rs.250 or 2.5% of amount whichever is higher
2.	EMI Conversion Processing Fee	Minimum: Rs.100/- or 2% of the Conversion Amount  Max. Rs.1500/-	Minimum: Rs.250/- or 2% of the Conversion Amount  Max. Rs.1500/-



**ANNEXURE -II**

**A. SERVICE CHARGES – DEPOSITS, LOCKER, DIGITAL BANKING & OPERATIONS**

Sr No	PARTICULARS	Type	CHARGES (EXCL. GST)	S/M	
1	Non Maintenance of Minimum Balance	A	<p><b>SB - Operative</b></p> <p><b>Metro &amp; Urban : *MAB Rs 2,000/-</b>            &gt;=1,000 to &lt; 2,000 : Rs. 38/- per month            &gt;=500 to &lt; 1,000 : Rs. 56/- per month            Rs. 0 to &lt; 500 : Rs. 75/- per month</p> <p><b>Semi Urban : *MAB Rs. 1,000/-</b>            &gt;=500 to &lt; 1,000 : Rs. 25/- per month            &gt;=250 to &lt; 500 : Rs. 38/- per month            Rs. 0 to &lt; 250 : Rs. 50/- per month</p> <p><b>Rural Branches: *MAB Rs 500/-</b>            &gt;=250 to &lt; 500 : Rs. 10/- per month            &gt;=125 to &lt; 250 : Rs. 15/- per month            Rs. 0 to &lt; 125 : Rs. 20/- per month</p>	S	
			<p><b>Note:</b></p> <ul style="list-style-type: none"> <li>If charges are levied for two consecutive quarters, account may be closed after giving due notice.</li> <li>Minimum balance condition and related charges are not applicable for accounts under Yuva Yojna, Pension Schemes, and No Frills/ BSBDA accounts, Mahasarvajan Savings Bank accounts and other products where minimum balance condition is not applicable.</li> </ul>	S	
		B	Royal SB	Below (MAB) of Rs. 1, 00,000/- : Rs 400/- per month.	S
		C	Purple SB	Below (MAB) of Rs 3, 00,000/- : Rs.1000/- per month.  No penalty. If required balance is not maintained for TWO consecutive qtrs., branches may take a call to convert the account into normal SB and withdraw the benefits, based on merit of the account	S
		D	CA - Operative	<p><b>(No diff. between Individual and Non Individual)</b></p> <p><b>Metro / Urban / Semi urban: MAB Rs. 5000/-</b></p> <p><b>Charges: Rs. 800/- per month</b></p> <p><b>Rural: *MAB Rs 2500/-</b></p> <p><b>Charges: Rs. 175/- per month</b></p>	S
E	Diamond CA	<p><b>MAB Rs. 1 Lakh:</b> Charges : Rs. 2500 Qtrly</p>	S		



Sr No	PARTICULARS		Type	CHARGES (EXCL. GST)	S/M
2	Duplicate Passbook / Account Statement (Through Counter)	A	SB	Initial or continued passbook: free. Rs.100/- per duplicate Passbook with latest balance plus <b>Rs.75/- per group of 25 entries or part thereof</b> <b>Max: Rs. 1000/-</b>	S
		B	CA / CC	First Statement : Free Duplicate account statement: Rs.100/- <b>per 25 entries or part thereof</b>	S
		C	TD	Rs. 100/- for duplicate of lost receipt	M
3	Cheque Leaves	A	SB	20 free leaves P.A. Rs.5.00 per additional leaf (Rs 100/- for cheque book of 20 leaves)	S
		B	Royal SB	100 free leaves p.a.	S
		C	Purple SB	200 free leaves p.a.	S
		D	CA / CC	Rs.5.00 per leaf (Rs 250/- for cheque book of 50 leaves)	S
4	Loss of Chq Book	A	SB	NIL	S
		B	CA / CC	NIL	S
5	Cheque Return	A	Outward (Return of cheques drawn on our Bank)	<b>Financial reason:</b> Rs.500/- Per Chq up to three cheque return in a month; Thereafter, Rs. 1000 per return in the same month for financial reasons. <b>Non-Financial reason attributable to drawer:</b> Rs. 150/- Per Chq per occasion	S
		B	Inward (Return of cheques deposited by our customers)	<b>Financial reason:</b> Rs.500/- Per Chq per occasion <b>Non-Financial reason attributable to drawer</b> Rs. 150/- Per Chq	S
6	Stop Payment	A	SB	Rs.200/- per cheque. Max.Rs.1000/- per reference (No Charges for Stop Transaction through Digital Channels)	S
		B	CA / CC	Rs.300/- per cheque. Max.Rs.2000/- per reference (No Charges for Stop Transaction through Digital Channels)	S
7	Account Maintenance (Ledger Folio charges)	A	SB	NIL	S
		B	CA / CC	<b>CA -</b> On the basis of Quarterly Average Balance (QAB) in previous quarter Below Rs 1,00,000 : Rs 200/- per quarter >=Rs. 1,00,001 to < Rs. 2,00,000 : Rs 150/- per quarter >=Rs. 2,00,001 to < Rs. 5,00,000 : Rs 100/- per quarter >= Rs 5,00,000 : Free <b>CC - Rs 200/- per quarter</b>	S



Sr No	PARTICULARS	Type	CHARGES (EXCL. GST)	S/M	
			Account Maintenance charges not applicable to BCAs & Govt. accounts.		
8	CBS Transactions	A	Cash Deposit : SB Account	NIL (Cash handling extra)	S
		B	Cash Deposit : CA Account	NIL (FOR NON-BSBD) (Cash handling extra)	S
		C	Cash Withdrawal : SB & CA (At home and Non-Home branches)	<b>For Non- BSBDA : NIL</b>  <b>For BSBDA :</b> <b>4 Free withdrawal/ debit transfer per month including cash withdrawal at Branch/ ATM/ BC in a month.</b>  <b>Beyond four free transactions through branch/ ATM/ BC: Rs. 20/- per transactions for each withdrawal/ debit transfer (Through Branch/ ATM/ BC) in a month.</b>  <b>All transactions through digital channels (IB/MB/UPI/POS) to be excluded while considering four debit transaction limit per month.</b>	
		D	Transfer of Funds to other customer account (inter CIF) (at Non-home branches)	<b>As per Outward NEFT across counter</b> Up to Rs 10000/- : Rs 2.50/- per txn Rs. 10001 to Rs. 1 Lakh : Rs.5/- per txn Rs. 1.01 Lakh to Rs. 2 Lakh : Rs 15/- per txn Above Rs. 2 Lakh :Rs.25/- per txn	S
		E	Collection of Cheques (at Non-home branches)	Free	S
		F	Cash handling	<b>For SB Account:</b>  Up to Rs 50000/-: Free  Rs 50001 and above:  Re.1/- per Rs. 1000/-  or  part thereof; subject to  min : Rs. 100/- per txn  max : Rs. 10000/- per txn  <b>For Royal and Purple SB Accounts:</b>  Up to Rs 1 Lakh: Free  Above Rs 1 Lakh:  Re.1/- per Rs. 1000/-	S



Sr No	PARTICULARS	Type	CHARGES (EXCL. GST)	S/M
			<p>or</p> <p>part thereof; subject to</p> <p>min : Rs. 100/- per txn</p> <p>max : Rs. 10000/- per txn</p> <p><b>For CA,OD,CC Account Holders:</b></p> <p><b>Up To Rs. 1 lakhs: Free</b></p> <p><b>Rs. 1,00,001/- and above :</b></p> <p><b>Re.1/- per Rs. 1000/-</b></p> <p>or</p> <p>part thereof; subject to</p> <p>min : Rs. 100/- per txn</p> <p>max : Rs. 15000/- per txn</p> <p>Note :</p> <p>1. For two or more transactions in a day, charges shall be collected by taking cumulative total of the cash deposits during the day on the amount in excess of Rs. 50000/-.</p> <p>2. Not Applicable to BSBDA, PMJDY A/c, <b>MKCC and Cash Recovery in NPA accounts.</b></p> <p><b>For Current Diamond Account:</b></p> <p><b>Free Upto Rs. 1.50 lakhs cash Deposit Per Day.</b></p> <p><b>Beyond Free Limit:</b></p> <p><b>Re.1/- per Rs. 1000/-</b> <b>or part thereof; subject to</b></p> <p><b>min: Rs. 100/- per txn</b> <b>max: Rs. 15000/- per txn</b></p> <p><b>Note:</b></p> <p><b>For two or more transactions in a day, charges shall be collected by taking cumulative total of the cash deposits during the day on the amount in excess of Rs. 1.5 lakhs.</b></p>	



Sr No	PARTICULARS		Type	CHARGES (EXCL. GST)	S/M
				<b>No Upper Limit for debiting cash handling charges for accounts of cash replenishment agencies/small and payments banks, any other depositor maintaining account for cash related activity or engaged primarily in cash related activities, except Banks connected to currency chest of our Bank.</b>	
9	<b>SMS Alert</b>	A		For SB/CA/CC Account:  <b>Domestic SMS: 25 Paise per SMS Plus GST</b>  International SMS:  <b>Rs. 1.50/- Per SMS Plus GST Subject to Max. Rs. 10/- per Month for SB Accounts and Rs. 20/- Per Month for Current/ CC Accounts.</b>  <b>Exemption:</b>  1. BSBDA/FI/PMJDY A/c 2. Staff (Including Ex-Staff). 3. Pension A/c Holders.  <b>Note: Only SMS sent in lieu of Customer Induced Transactions Credit/Debit will be charged. Promotional SMS sent to the customer will not be charged.</b>	S
10	<b>Reconstitution of Account</b>	A	Verification of Signature	Rural/SU: Rs. 150/- per verification  Urban/Metro: Rs. 200/- per verification	M
		B	Change of signatures	Rs. 150/- per occasion	M
		C	Attestation of Photograph	Rural/SU: Rs. 150/- per occasion  Urban/Metro: Rs. 200/- per occasion	M
		D	Addition/deletion of names in accounts	Rs. 200/- per occasion	M
		E	Operational instructions (including lockers)	Rs. 200/- per occasion	M
		F	Nomination	1st Registration of Nomination: Free per account Change in registered nomination: Rs. 100 per instance per account. Nomination Re- Registration (in case of the deceased nominee): NIL (NIL, if done through the alternate channels)	M
		G	Change in address / mobile / email	NIL	M
11	<b>Enquiry Related to old records</b>	A	Up to 6 months	Rs. 150/- per item	M
		B	Up to 1 year	Rs. 200/- per item	M





Sr No	PARTICULARS	Type	CHARGES (EXCL. GST)	S/M	
		C	Up to 2 years	Rs. 250/- per item	M
		D	above 2 years	Rs. 250/- per item for first 2 years and Rs. 100 for every additional year or part thereof.	M
12	<b>OBC/IBC Cheques</b>	A	Up To Rs. 10000/-	Rs 50/- per instrument	S
			Above 10000 to 100000	Rs 150/- per instrument	S
			Above 100000 to 500000	Rs. 300/- per instrument	S
			Above 500000 to 1000000	Rs. 300/- per instrument	S
			Above 10L	Rs.375/- per instrument	S
		B	Royal/Purple	Immediate Credit of outstation Cheques up to Rs. 25,000/- free of charge (not exceeding 2 cheques per month)	M
		C	Commission Sharing	On 50:50 basis where collecting bank does not have a branch.	M
		D	Collection of cheque/warrants by mandate	(except salary & pension- cheques/ ECS credit) Rs.10/- per credit entry Immediate Credit of outstation Cheques up to Rs. 25,000/- free of charge (not exceeding 2 cheques per month)	M
13	<b>OBC/IBC Bills</b>	A	Up To Rs. 10000	Rs. 150/- per bill	S
			Above 10000 to 100000	Rs. 15/- per 1,000 or part thereof Min Rs.150/-	S
			Above 100000 to 1000000	Rs. 15/- per 1,000 or part thereof Min Rs.1500/-	S
			Above 1000000	Rs. 15/- per 1,000 or part thereof Min. Rs.15,000/-, Max. Rs.20,000/-	S
		B	Additional Charges for retirement of IBC against cash	Normal Charges as mentioned above for account holders  Others: 50% over and above Normal Charges. (acceptance of cash of Rs.50,000/ & above not permitted)	S
14	<b>Outstation Chq/ Bills Return unpaid</b>	A		50% of collection charges Minimum Rs.100/- + other bank charges if any	S
15	<b>DD/PAY ORDER</b>	A	Up to Rs. 5,000/-	<b>Rs. 50/- per instrument</b>	S
		B	5,001 to 10,000/-	Rs. 50/- per instrument	S



Sr No	PARTICULARS		Type	CHARGES (EXCL. GST)	S/M
		C	above Rs.10,001/-	<b>Above Rs. 10,000/- upto Rs. 1,00,000/-:</b> <b>Rs. 5/- per Rs. 1000/-</b> <b>Min. Rs. 100/-</b> <b>Above Rs. 1,00,000/-:</b> <b>Rs. 4/-per Rs. 1000/-</b>  <b>Min.Rs. 500/-</b> <b>Max. Rs. 1000/-</b>	S
		D	Diamond CA	Free	S
		E	Issue of Duplicate	<b>Rs. 200/- per instance.</b>	S
		F	Cancellation	Up to Rs. 500/- : Free Above Rs. 500/- : Rs. 150/- per instrument	S
		G	Revalidation	Rs. 150/- per instrument	S
16	<b>Collection of Deposit Receipt of Other</b>	A	Local	NIL	M
		B	Others	as per OBC cheques	M
17	<b>Remittance of Term Deposit on Maturity to other Bank</b>	A		As applicable to NEFT / RTGS	S
18	<b>Standing Instructions</b>	A	Registration	<b>SI ON NEFT RTGS : Rs. 100/- per occasion</b> <b>For others remaining the same</b>	S
		B	Execution	NIL	S
		C	Non-Execution	<b>NIL</b>	
19	<b>ECS Credit</b>	A		As Destination Bank – Nil	S
		B		As sponsor Bank - Rs. 5/-per transaction (above Rs.2 cr, additional Rs. 50/- to be charged as Clearing House Charges) Min. Rs. 2,750/-. No charges to individual beneficiary's account.	S
20	<b>ECS Debit</b>	A	Registration	Rs. 150/-	S
		B	Execution	Rs.3.50 per transaction (above Rs.2 cr, additional Rs. 50/- to be charged as Clearing House Charges) Min. Rs. 2,750/-	S
		C	Non-Execution	Financial Reason: Up to Rs. 1 Lakh : Rs.300/- Above Rs. 1 Lakh : Rs. 500/-	S
21	<b>Inward RTGS</b>	A		Free	S
	<b>Outward RTGS</b>	A		<b>Rs. 2 lakh to Rs. 5 lakh:</b> Rs. 25/- (Across counter) Rs. 5/- (Digital Mode)	S



Sr No	PARTICULARS		Type	CHARGES (EXCL. GST)	S/M
				<b>Above Rs 5 Lakhs:</b> Rs. 50/- (Across counter) Rs. 10/- (Digital Mode)	
22	<b>Inward NEFT</b>	A		FREE	S
	<b>Outward NEFT</b>	B	Up to Rs 10000/-	<b>Across Counter:</b> Rs 2.50/- per txn <b>Digital Mode:</b> FREE	S
		C	Rs. 10001 to 1 Lakh	<b>Across Counter:</b> Rs.5/- per txn <b>Digital Mode:</b> FREE	S
		D	Rs. 1.01 Lakh to Rs. 2 Lakh	<b>Across Counter:</b> Rs 15/- per transaction <b>Digital Mode:</b> FREE	S
		E	Above 2 Lakh	<b>Across Counter:</b> Rs.25/- per transaction <b>Digital Mode:</b> FREE	S
		F	Royal SB	Free NEFT/RTGS through internet banking	S
		G	Purple SB	Free unlimited NEFT/RTGS remittances	S
		H	Diamond CA	Free	S
23	<b>Power of attorney/Mandate</b>	A		Rs. 500/-for Individual Rs. 1000/-for Non-Individual	M
24	<b>Inoperative Charges</b>	A	SB	No charges to be levied irrespective of the balance in the account	S
		B	CA	No charges to be levied irrespective of the balance in the account	S
25	<b>Closure of Account</b>	A	SB	Saving accounts-Up to 14 days from account opening date: NIL ( as per BCSBI CODE)  If closed within 15 days to 1 year- Rs 500/- (other than Royal and Purple) Rs. 500 for non-individual accounts	S
		B	Royal SB	Before 1 year: Rs 1,000/-	S
		C	Purple SB	Before 1 year: Rs 1,000/-	S
		D	CA	Up to 14 days from account opening date: NIL ( as per BCSBI CODE)  If closed within 15 days to 1 year-Rs 750/- (No difference between Individual and Non-Individual)	S



Sr No	PARTICULARS		Type	CHARGES (EXCL. GST)	S/M
26	Interest Certificate	A	SB	First certificate free. Rs 200/- for per additional copy.	M
		B	Business Purpose	First certificate free. Rs 200/- for per additional copy.	M
27	Balance Certificate	A	SB	First certificate: Free. Rs 150/- for per additional copy.	M
		B	Business Purpose	First certificate free. Rs 150/- for per additional copy.	M
28	Loss of Token			Rs. 100/- per lost token	M
29	Bank's Own Deposit Receipt	A		Rs. 150 per instance	S
30	Safe Custody Charges	A	Scrips	Rs. 100/- per scrip. Min. Rs. 200/- p.a. or part thereof.	M
		B	Sealed Cover	Rs. 500/- per cover p.a. or part thereof.	M
		C	Small Box (up to 1000 cubic cm)	Rs. 1000/- p.a. per box	M
		D	Medium Box (up to 8000 cubic cm)	Rs. 2000/- p.a. per box	M
		E	Large Box above 8000 cubic cm)	Rs. 5000/- p.a. per box	M
		F	up to 1 year	Rs. 200/- per item	M
		G	up to 2 years	Rs. 250/- per item	M
		H	above 2 years	Rs. 250/- per item for first 2 years and Rs. 100 for every additional year or part thereof.	M
31	Door Step Banking	A	<b>FOR INDIVIDUAL</b>	<b>Rs.75/-</b>	M
		B	Up to Rs. 2.00 Lac	Rs. 3250/- and per call charges Rs. 125/-.	M
		C	Above Rs. 2 Lac up to Rs. 3 Lac	Rs. 4500/- and per call charges Rs. 175/-.	M
		D	Above Rs. 3 Lac up to Rs. 4 Lac	Rs. 6500/- and per call charges Rs. 250/-.	M
		E	Above Rs. 4 Lac up to Rs. 5 Lac	Rs. 7000/- and per call charges Rs. 265/-.	M
		F	Above Rs. 5 Lac up to Rs. 6 Lac	Rs. 9000/- and per call charges Rs. 340/-.	M
		G	Above Rs. 6 Lac up to Rs. 8 Lac	Rs. 9500/- and per call charges Rs. 360/-.	M
		H	Above Rs. 8 Lac up to Rs. 10 Lac	Rs. 10000/- and per call charges Rs. 385/-.	M
		I	Above Rs. 10 Lac up to Rs. 20 Lac	Rs. 17500/- and per call charges Rs. 675/-.	M
		J	Above Rs. 20 Lac up to Rs. 30 Lac	Rs. 18500/- and per call charges Rs. 700/-.	M
		K	Above Rs. 30 Lac up to Rs. 40 Lac	Rs. 19500/- and per call charges Rs. 750/-.	M
		L	Above Rs. 40 Lac up to Rs. 50 Lac	Rs. 20000/- and per call charges Rs. 775/-.	M
		M	Above Rs. 50 Lac up to Rs. 75 Lac	Rs. 23500/- and per call charges Rs. 900/-.	M



Sr No	PARTICULARS	Type	CHARGES (EXCL. GST)	S/M	
		N	Above Rs. 75 Lac up to Rs. 1 Crore	Rs. 44000/- and per call charges Rs. 1875/-.	M
		O	Above Rs. 1 Crore up to Rs. 1.50 Crore	Rs. 50000/- and per call charges Rs. 2500/-.	M
		P	Above Rs. 1.50 Crore up to Rs. 2 Crore	Rs. 60000/- and per call charges Rs. 3125/-.	M
32	DMAT	A	Documentation	Actuals	
		B	Dematerialization	Rs. 5/- Per certificate	M
		C	Transaction (Sell/Debit)	Rs.2/- per certificate Min. Rs. 25/- per request 0.03% of value subject to min. Rs.25/- & max. Rs. 500/-	M
		D	Pledge	For MAHA e-trade Online Trading Customer flat charges Rs 10/- per transaction	M
		E	Un pledge	Rs. 60/- per ISIN (pledgor), Rs. 40/- per ISIN (pledgee) Rs. 30/- per ISIN (pledgor),	M
		F	Pledge invocation	Rs. 20/- per ISIN (pledgee)	M
		G	Re materialization / Repurchase	Rs. 40/- per transaction	M
		H	Failed Transaction	Rs. 30/- per transaction	M
		I	Late Transaction	Rs. 25/- per transaction	M
		J	Demat/Other mail	Rs. 20/- per transaction	M
		K	Freeze / Unfreeze	Actuals Min. Rs. 25/- per trax.	M
		L	Annual Maintenance	Rs. 50/- per transaction  Rs. 500/- p.a.(for individuals/ NRI/HUF Trust), Rs.150/- p.a. for existing / retired staff. Rs. 1,000/- p.a. for others payable in advance  Free for 1st year for Royal Saving A/C Free for Diamond Current A/C	M
		M	Basic services Demat. Account	AMC Free for 1st year  50% of AMC waived from Year 2 for Purple SB	M
33	Locker	A		<b>1. Security Deposit: Rs. 12000/-</b> <b>2. Rent:</b> <b>Metro/Urban: Rs. 2000/- p.a.</b> <b>Rural/SU: Rs. 1500/-p.a.</b>	S
		B		<b>1. Security Deposit: Rs. 12000/-</b> <b>2. Rent:</b>	S



Sr No	PARTICULARS	Type	CHARGES (EXCL. GST)	S/M
			Metro/Urban: Rs. 2000/-p.a. Rural/SU: Rs. 1200/-p.a.	
		C	1. Security Deposit: Rs. 15000/- 2. Rent: Metro/Urban: Rs. 4000/- p.a.  Rural/SU: Rs. 2500/- p.a.	S
		D	1. Security Deposit: Rs. 15000/- 2. Rent: Metro/Urban: Rs. 3600/- p.a. Rural/SU: Rs. 2400/- p.a.	S
		E	1. Security Deposit: Rs. 25000/- 2. Rent: Metro/Urban:Rs. 4000/- p.a. Rural/SU : Rs. 2700/- p.a.	S
		H1	1. Security Deposit: Rs. 25000/- 2. Rent: Metro/Urban: Rs. 4000/- p.a. Rural/SU: Rs. 2700/- p.a.	S
		F	1. Security Deposit: Rs. 25000/- 2. Rent: Metro/Urban: Rs. 7000/- p.a. Rural/SU: Rs. 5500/- p.a.	S
		G	1. Security Deposit: Rs. 25000/- 2. Rent: Metro/Urban: Rs. 7000/- p.a. Rural/SU: Rs. 5500/- p.a.	S
		H	1. Security Deposit: Rs. 25000/- 2. Rent: Metro/Urban: Rs. 7000/- p.a. Rural/SU: Rs. 5500/- p.a.	S
		L	1. Security Deposit: Rs. 25000/- 2. Rent: Metro/Urban: Rs. 5000/- p.a. Rural/SU: Rs. 4000/- p.a.	S
		K	1. Security Deposit: Rs. 25000/- 2. Rent: Metro/Urban: Rs. 5000/- p.a. Rural/SU: Rs. 4000/- p.a.	S
		B	Diamond CA One Locker Free (Any type)	S



Sr No	PARTICULARS	Type	CHARGES (EXCL. GST)	S/M	
		C	Registration	NIL	S
		D	Visit	12 visits per year free. Thereafter : Rs.100/- per visit	S
		E	Loss of Keys	Actual expenses incurred towards replacement of keys + Rs 2000/- towards administrative cost	M
		F	Staff and Ex-staff Concession	i) 25 % concession in locker rent in one locker of any type. ii) Security deposit for staff & ex-staff is applicable as per locker type. The facility is for one locker in name of staff & ex-staff only (incl. joint a/c).	S
		G	Penalty for Rent in Arrears	3% p.m. on the amount of locker arrears (also applicable for staff)	S
		H	Special Discount for advance payment of Rent for customer and staff	NIL	
35	Instant Locker	A	Security Deposit	Metro/ Urban : Rs. 7500/- Semi Urban/Rural : Rs. 5000/- In the form of term deposit for 6 months period with auto renewal mandate.	S
		B	Rent Category – I (A,B,C,D,E,H1)	<b>1-7 Days :</b> Metro/Urban/Semi Urban/Rural - Rs 500/- <b>8-15 Days :</b> Metro - Rs 700/-, Urban - Rs 600/-, Semi Urban/Rural - Rs 500/- <b>16-30 Days :</b> Metro - Rs 1200/-, Urban - Rs 800/-, Semi Urban/Rural - Rs 600/- <b>31-60 Days :</b> Metro - Rs 1500/-, Urban - Rs 900/-, Semi Urban/Rural - Rs 700/- <b>61-90 Days :</b> Metro - Rs 1800/-, Urban - Rs 1200/-, Semi Urban/Rural - Rs 1000/-	S
		C	Rent Category - II (F,G,H,L,K)	<b>1-7 Days :</b> Metro/Urban/Semi Urban/Rural - Rs 600/- <b>8-15 Days :</b> Metro - Rs 1000/-, Urban - Rs 700/-, Semi Urban/Rural - Rs 600/- <b>16-30 Days :</b>	S





Sr No	PARTICULARS		Type	CHARGES (EXCL. GST)	S/M
				Metro - Rs 1500/-, Urban - Rs 1000/-, Semi Urban/Rural - Rs 900/- <b>31-60 Days :</b> Metro - Rs 1700/-, Urban - Rs 1200/-, Semi Urban/Rural - Rs 1100/- <b>61-90 Days :</b> Metro - Rs 2000/-, Urban - Rs 1500/-, Semi Urban/Rural - Rs 1200/-	
		D	Visit	6 free visit during the lease period. Thereafter : Rs.100/- per visit	S
		E	Loss of Keys	Actual expenses incurred towards replacement of keys + Rs 2000/- towards administrative cost	M
36	Postal Charges	A	ORDINARY	<b>ACTUAL EXPENDITURE</b>	M
		B	REGISTERED POST/SPEED POST/COURIER	<b>ACTUAL EXPENDITURE</b>	M
37	Debit Card	A	Issuing New Card	<b>Classic Contactless Card (Classic RuPay and VISA): NIL</b>  <b>RuPay Platinum Card: Rs.150/-</b>  <b>RuPay Select Card : Rs.400/-</b>  <b>For Staff/Ex Staff :</b> <b>RuPay Select: Rs. 200/-</b>  <b>For Staff/Ex Staff/ Mahabank Salary SB/ Mahabank Kirti</b> <b>RuPay Platinum : Free</b>  <b>(All Cards Except RuPay Platinum and Select)</b> <b>BSBD/Pension/Yuva/Royal/ Purple/MKCC/ Mahabank Salary/ Supreme Payroll : Free</b>	S
		B	Annual Maintenance	<b>Classic RuPay &amp; VISA Card:</b> <b>First Year: Free</b>  <b>Thereafter:</b> <b>Classic RuPay &amp; VISA: Rs. 200/-</b>  <b>RuPay Platinum: Rs. 300/-</b>  <b>RuPay Select: Rs. 400/-</b>  <b>For Staff/Ex Staff:</b>  <b>RuPay Select: Rs. 200/-</b>  <b>RuPay Platinum Card</b>	S



Sr No	PARTICULARS	Type	CHARGES (EXCL. GST)	S/M
			<b>For Staff/Ex Staff/ Mahabank Salary SB/ Mahabank Kirti Scheme Depositors: Free</b>  <b>Exemption:</b> <b>(All Cards Except RuPay Platinum and Select) BSBD/Pension/Yuva/Royal/ Purple/MKCC/ Mahabank Salary/ Supreme Payroll : Free</b>	
		C	Add-on Card Rs. 300/-	S
		D	Replacement Rs. 200/-	S
		E	Re-issue of Hot-listed Card <b>Classic RuPay/Visa Card/ RuPay Platinum: Rs. 200/-</b> <b>RuPay Select Card : As per issuance charges</b>	S
		F	Re-PIN Rs. 50/- <b>(Green PIN-No charges)</b>	S
		G	Enhancement/ Reduction in limits Rs.50/-	S
38	ATM Usage	A	Bank's ATM  First 5 Transactions Free. Transactions over and above free limit will be charged as under: 1. Financial: Rs. 21/- 2. Non-Financial: Free  <b>Exemption:</b> 1. Staff/Ex-staff. 2. Mahabank Salary SB Account. 3. Mahabank Kirti Scheme.	S
		B	Other Bank's ATM  1.For Saving Bank Accounts - First 5 transactions in a month - Free (Except six metros viz Mumbai, New Delhi, Chennai, Kolkata, Bangalore & Hyderabad where 3 transactions only –both financial and non-financial are free)  2 . Above-stipulated Usage for Saving Bank Account From 6th transaction onwards in a month Financial: Rs. 21/- Non-Financial: Rs. 8/-  3. CA: Rs. 20/- for Financial & Rs. 8/- for Non-Financial  4. Declined transaction due to insufficient funds (both SB & CA accounts) : Rs 20/-	S
		C	Visa International  Financial: Rs. 150/ For all countries  In addition 2 % of transaction amount Non-Financial: Rs. 34/- for balance enquiry	S
		D	POS at Petrol Pump Railway Counter 2.5 % of transaction amount subject to max. Rs 10/-	S



Sr No	PARTICULARS		Type	CHARGES (EXCL. GST)	S/M
39	Cash deposit on cash points(CDMs)	A	By debit card to own account	NIL	S
		B	By debit card to third party account	NIL	S
40	Charges For exchange of Soiled Note	A		Upto 20 pieces and / or value upto Rs5000/- : NIL More than 20 pieces and or value more than Rs. 5000/- : Rs 2/- per piece on entire tender	



## B. SERVICE CHARGES – ADVANCES

S No	PARTICULARS	Type	CHARGES	S/M	
1	TOD / EOD	A	Interest on TOD	MCLR +8% with monthly rest.	S
		B	Interest on EOD	<b>For Sanctioned EOD:</b> Existing ROI on sanctioned W/C limit +2% pa with monthly rest <b>Irregularity without sanction:</b> 2 % pa with monthly rest for entire sanctioned W/C facility	S
2	Against Clearing	A	Current/Saving A/c	MCLR+8.00% p.a (Interest to be charged only for days the bank remain out of fund)	S
		B	Working Capital	<b>For Sanctioned facility:</b> Existing ROI on W/C limit +2% pa with monthly rest <b>Irregularity without sanction:</b> 2 % pa with monthly rest for working capital facility	S
3	BP/BD	A	BP/BD of cheques	<b>(Upto 25000/- for Metro/Urban: or Upto 15000/- for Rural/SU):</b> Commission of OBC cheques (Purchased under BP customer service. No interest to be charged) <b>(Above 25000/- for Metro/Urban: or Above 15000/- for Rural/SU):</b> Commission per OBC cheque + Interest @0.30% which covers interest for 7 days. To be recovered at the time of purchase For realization period beyond 7 days interest to be charged at MCLR + 8.00% p.a	S
		B	BP/BD Bills	<b>Not rated accounts:</b> One time basis-commission on OBC bills + interest for discounted period @ the rate applicable to TOD i.e. MCLR+8.00% p.a. <b>Rated accounts:</b> Commission as per OBC bills + interest based on credit rating. If the bills remain overdue, interest to be recovered for the overdue period along with penal interest.	M
4	Certificates	A	Solvency Certificate	0.30% of Solvency certificate amount Min: Rs 1000/-, Maximum Rs 30000/-	M
		B	Issuance of No Dues	Metro/Urban: Individual-Rs100/-; Non-Individual-Rs150/- Rural/SU: Individual-Rs25/-; Non-individual-Rs 75/- No charges for Government sponsored schemes and Agri Loan to SF/MF/share croppers	M
		C	Providing Credit Report	Rs 1000/- per occasion	M
5	Inspection/ Supervision Charges	A	<b>MSME &amp; OTHER LOANS (INCLUDING</b>	<b>1. Working Capital:</b> Clubbed along with, "Account Handling Charges".	S



S No	PARTICULARS	Type	CHARGES	S/M
		AGRICULTURE CREDIT)	<p>2. Term Loan:</p> <p>From Second Year Onwards:</p> <p>Up to Rs 25000/- : NIL</p> <p>Above Rs 25000/- to Rs 2.00 Lac: Rs 500/- P.A.</p> <p>Above Rs 2.00 lac to Rs 1.00 Crore: Rs. 500+0.25% P.A. (Max Rs. 15000/-)</p> <p>Above Rs 1.00 Crore to Rs 25.00 Crore: Rs. 500 + 0.15% P.A. (Max Rs 20000/-)</p> <p>Above Rs. 25.00 Crore : Rs 26000/- + (Cost of visit on Actual basis)</p> <p>(Charges to be levied on : Working Capital: Total FB+NFB Limits Term Loan: Outstanding Balance)</p>	
		B RETAIL CREDIT	<p>Fresh Sanction of facility: Clubbed along with modified, "Account Handling Charges".</p> <p>From Second Year Onwards: Housing &amp; Mortgage Backed Loans ( Retail LAP, Top-Up etc.):</p> <p>Rs 200/- p.a.</p> <p>No supervision / Inspection charges for other retail loans like 2/4 wheeler vehicle, Personal, Consumer, Gold, Solar and Aadhar loans.</p>	S
		C Crop loan / MKCC	Clubbed along with modified, "Account Handling Charges".	S
6	Processing Fees	A Working Capital (Both Fund based and Non-fund based facilities) Non-MSME	<p>Credit Limits: upto Rs 25000/- - NIL</p> <p>Above Rs 25000/-: 0.35% of Loan amount.</p> <p>Min: Rs. 500/- for Loan Amount Less than Rs. 2 Lakhs and</p> <p>Min Rs. 1000/- for Loan Amount Rs. 2 Lakhs and above.</p> <p>Annual fees for renewal: Same as above.</p>	S
		B WORKING CAPITAL MSME	<p>Up to Rs 5.00 Lacs: NIL</p> <p>Above Rs. 5 Lacs @ 0.35% p.a.</p> <p>No processing fees on Government sponsored schemes, against LAD and Agri Loans to small and marginal farmer's up to Rs 3 Lakhs.</p> <p>For enhancement within one year:</p>	S



S No	PARTICULARS	Type	CHARGES	S/M
			No concession Annual fees for renewal: same as above.	
		C WORKING CAPITAL AGRICULTURE CREDIT	In case of MKCC/Crop Loan up to Rs 3.00 Lakh for small and marginal farmer category: NIL  Up to Rs 5.00 Lacs: NIL Above Rs. 5 Lacs @ 0.35% p.a.	S
		D Term Loan (Non-Priority and Non- MSME)	Up to Rs. 25 Crore: 1.10% of Sanctioned Limit  > Rs. 25 Crore to Rs. 100 Crore: 0.90%  > Rs. 100 Crore: 0.75%	S
		E Term Loan (MSME & AGRICULTURE CREDIT)	up to Rs. 5 Lacs: NIL Above Rs 5 Lacs to Rs 25.00 Cr : 1.00% of Sanctioned limit.  Above Rs. 25.00 Cr to Rs. 100.00 Cr : 0.80% of sanctioned limit.  Above Rs. 100.00 Cr : 0.70% of sanctioned limit.  In case of MKCC/Crop Loan up to Rs 3.00 Lakh for small and marginal farmer category : NIL  UPFRONT PROC FEE: Rs.1.00 cr and above – 50% before handing over the sanction letter to the customer & remaining 50% at the time of documentation  Below Rs.1.00crore: 100% at the time of documentation.  Note : a. 75% of the charges recovered at the time of handing over the sanction letter to be refunded if sanction is not agreed when conveyed. b. However, if the consent / acceptance or otherwise for limit sanctioned is not given within 2 weeks from conveying of sanction by branch, the processing charges recovered upfront will be forfeited c. Processing charges recovered by the Bank on completion of documentation will not be refunded whether limit is availed fully or not.	S
		F TERM LOAN REVIEW CHARGES  (Excl. Retail Loans)	Up to Rs. 50 Lakhs : NIL  Above 50 Lakhs: Rs. 120 per Lakh  Maximum:Rs.5 lakh  Review Charges shall be collected on the exposure (i.e., outstanding Liability plus un availed limits) annually commencing from completion of one year from the date of first disbursement.	S



S No	PARTICULARS	Type	CHARGES	S/M
			<p>For Proposal Through PSB59 portal:</p> <p>MUDRA LOAN UP TO RS. 10 LAKHS: MARKET PLACE: PROPOSAL TYPE: ONLINE: Rs. 1000/- Disbursement (Offline): Rs. 750/- BANK SPECIFIC URL PROPOSAL TYPE: ONLINE: NEW: RS. 1000/-</p> <p>RENEW: RS. 200/- ENHANCEMENT: RS. 500/-</p> <p>DISBURSEMENT(OFFLINE): NA</p> <p>MSME Loans above Rs. 10 Lakhs</p> <p>For Amount of Loan &gt;Rs. 10 Lakhs to Rs. 1 Crore MARKET PLACE: PROPOSAL TYPE: ONLINE: Rs. 3000/-</p> <p>Disbursement (Offline): Rs. 1500/-</p> <p>For Amount of Loan &gt;Rs. 1 Crore MARKET PLACE: PROPOSAL TYPE: ONLINE &amp; Offline: Rs. 3000/- BANK SPECIFIC URL For Amount of Loan &gt;Rs. 10 Lakhs to Rs. 1 Crore PROPOSAL TYPE: ONLINE: NEW: RS. 2750/- RENEW: RS. 500/- ENHANCEMENT: RS. 1500/- DISBURSEMENT(OFFLINE): NA For Amount of Loan &gt;Rs. 1 Crore ONLINE &amp; Offline: Rs. 3000/-</p>	<b>S</b>
		<b>G</b>	<b>LOAN FROM MARKET PLACE</b>	





			<b>Retail Loans:</b>	<p>Housing Loan: 0.25% of Loan amount (Max 25000/-)</p> <p>Maha Bank Top up Loan: 0.50% of Loan Amount Max: Rs. 50000/-</p> <p>Maha Super Car Loan: 0.25% of Loan amount Min - Rs 1000/- Max - 15000/-</p> <p>Maha Bank Vehicle Loan (2 w): 0.50% of Loan Amount Min: Rs. 500/- Max: Rs. 5000/-</p> <p>Loan against Self-Occupied Property: 1% of Loan Amount. Min: Rs. 1000/- Max: Rs. 50000/-</p> <p>Retail Lease Rental Discounting Scheme for Landlords: 0.50% of Loan Amount Min: Rs. 1000/- Max: Rs. 50000/-</p> <p>Mahabank Personal Loan Scheme: 1% of Loan Amount Min: Rs. 1000/- Max: Rs. 10000/-</p> <p>Mahabank Aadhar Loan Scheme: 0.50% of Loan Amount Min: Rs. 500/- Max: Rs. 5000/-</p> <p>Mahabank Salary Gain Scheme: 0.50% of Loan Amount Min: Rs. 500/-</p> <p>Mahabank Consumer Loan Scheme: 0.50% of Loan Amount Min: Rs. 500/-</p> <p>Model Education Loan Scheme: Processing charges should not be levied. However, processing fees @ 0.50 % of the loan application should be charged upfront in case of considering loan for studies abroad. The fees however, be refunded upon the student taking up, the course and availing loan, by reversal of charges through CBS manually.</p> <p>Mahascholar Education loan Scheme: No Processing / Upfront Charges</p>	<b>S</b>
		H			



S No	PARTICULARS		Type	CHARGES	S/M
				Maha Bank Gold Loan : Up to 03 Lakh - NIL Above 03 to 05 Lakh – Rs 500 Above 05 to 10 Lakh – Rs 1000 Above 10 to 20 Lakh– Rs 1500 Above 20 Lakh – Rs 2000	
		D	Bill discounting under LC	@0.01% Minimum of Rs. 500/- Maximum of Rs. 50000/-	S
		E	Non Fund Based Limits	As applicable to the fund based facility	S
		F	Forward Contract Limit	NIL	S
		G	Adhoc Interchangeability (Btwn. FB & NFB)	@ 0.15% per occasion (Min Rs. 1000/-per occasion)	S
		H	Adhoc Working Capital (EOD / STL)	@150% of normal processing fee on prorata basis & as per loan segment. (Min Rs. 1000/-per occasion)	S
7	<b>Lead Bank Charges (Where our Bank is a Lead Bank)</b>	A	New / Renewal	0.35% of the total FB/NFB limits/WC/TL (Max Rs. 50 Lacs) Same for renewal of WC limits (except TL)	M
8	<b>Delayed Review (Due to non-submission of renewal data including Audited Balance sheet by the borrower)</b>	A	Delayed Review of Working Facility	12-15 months: 1% p.a. over & above applicable rate of interest for quarter  above 15 months: 2% p.a. over & above applicable rate of interest for each quarter	M
9	<b>Commitment Charges</b>	A		Upto Rs. 1 Crore: NIL  Above Rs. 1 Crore: New Sanction: 1. Working Capital: limits if not utilised within 3 months :- 0.50% p.a.to be recovered at quarterly intervals @0.125%.  2. Term Loan limits: NIL  3. Existing Working Capital Limits:  3a.utilization above 75% :- NIL  3b.utilization 50-75% :- 0.5% p.a. of the unutilized limits. To be recovered at quarterly intervals @0.125%.	M



S No	PARTICULARS	Type	CHARGES	S/M																														
			3c.utilization Below 50%:- 1% p.a. of the unutilized limits. To be recovered at quarterly intervals @0.25%.  4. Line of Credit: 1% p.a. of the sanctioned unutilized limits. On quarterly basis @0.25%.																															
10	<b>Restructuring of Credit Facilities</b>	A	Restructuring of Credit facilities  MSME: without increase in exposure: up to 5 Lakh: NIL above 5 Lakh: 0.10% for increase in exposure: applicable processing fees for additional facilities.	M																														
11	<b>BG COMMISSION</b>	A	<p><b>FOR BORROWER WITH EXPOSURE GREATER THAN RS. 25 CRORE</b></p> <table border="1"> <thead> <tr> <th>EXTERNAL RATING</th> <th>FINANCIAL BG (P.A.)</th> <th>NON – FINANCIAL B.G. (P.A)</th> </tr> </thead> <tbody> <tr> <td>AAA&amp;AA</td> <td>1.5%</td> <td>1.25%</td> </tr> <tr> <td>A</td> <td>2.00%</td> <td>1.75%</td> </tr> <tr> <td>BBB</td> <td>2.50%</td> <td>2.00%</td> </tr> <tr> <td>BB &amp; UNRATED</td> <td>3.00%</td> <td>2.25%</td> </tr> </tbody> </table> <p><b>FOR BORROWERS WITH EXPOSURE UP TO Rs. 25 Crore.</b></p> <table border="1"> <thead> <tr> <th>INTERNAL RATING</th> <th>FINANCIAL BG (P.A.)</th> <th>NON – FINANCIAL B.G. (P.A)</th> </tr> </thead> <tbody> <tr> <td>AAA&amp;AA</td> <td>1.80%</td> <td>1.75%</td> </tr> <tr> <td>A</td> <td>2.00%</td> <td>1.75%</td> </tr> <tr> <td>BBB</td> <td>2.50%</td> <td>2.00%</td> </tr> <tr> <td>BB &amp; UNRATED</td> <td>3.00%</td> <td>2.25%</td> </tr> </tbody> </table>	EXTERNAL RATING	FINANCIAL BG (P.A.)	NON – FINANCIAL B.G. (P.A)	AAA&AA	1.5%	1.25%	A	2.00%	1.75%	BBB	2.50%	2.00%	BB & UNRATED	3.00%	2.25%	INTERNAL RATING	FINANCIAL BG (P.A.)	NON – FINANCIAL B.G. (P.A)	AAA&AA	1.80%	1.75%	A	2.00%	1.75%	BBB	2.50%	2.00%	BB & UNRATED	3.00%	2.25%	S
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		B	Renewal of Guarantee As applicable for issuance of guarantees. If renewal is effected before expiry date of original guarantee and if commission was earlier charged for claim period, no commission for claim period.	S																														
		C	Guarantees fully secured by deposits 25% of regular commission as above	S																														
		D	Refund of BG Commission Incase of return of BG before maturity date and consequent request for the borrower to refund the commission for the un expired period; Branch shall refund commission at half the rate originally charged but for the expired period plus 3 months. This is applicable when original guarantee is received by branch.	S																														
12	<b>Inland Letter of Credit</b>	A	Issue charges Rs 250 per LC	S																														
		B	Usance Charges Unified Charges (Usance + Commitment) :- 0.25 % per month or part thereof	S																														
		C	Commitment charges for the period from date of issue to last date of negotiation mentioned in LC Discontinued (Included in unified charges)	S																														
		D	when the amount of credit under LC is increased Min Rs. 500/- along with Unified Charges on enhanced amount.	S																														



S No	PARTICULARS	Type	CHARGES	S/M	
		E	Extension of Validity	Rs 1000/- + Unified charges for extended period	S
		F	Amendment charges (other than increase in LC amount and validity)	Rs 500/-	S
		G	Reinstatement Charges in case of Revolving LC	Unified charges on amount reinstated per quarter; Min Rs 500/- p.q.	S
		H	LC advising Charges	Rs 2000/- flat	S
		I	Confirmation of inland LC	As applicable to LC opening Charges	S
13	<b>Negotiation Charges</b>	A	Bills up to 2.50 lacs	0.40%- Min Rs 500/-	S
		B	above Rs 2.50 lacs to Rs 10 lacs	Rs 1500/- flat + out of pocket expenses	S
		C	Above Rs 10 lacs upto Rs 100 lacs	Rs 2500/-flat + out of pocket expenses	S
		D	Above Rs 100 lacs	Rs 3500/- flat + out of pocket expenses	S
		E	out of pocket expenses	Actual basis	M
14	<b>Account Handling Charges</b>	A	Govt Sponsored scheme	NIL	S
	<b>[EARLIER DOCUMENTATION CHARGES]</b> <b>(Includes Documentation , Inspection/supervision, NeSL and CIBIL charges)</b>	B	All Commercial Loans including MSME, and Agriculture (Other than Crop Loan/MKCC)	<p><b>Up to Rs 25000/-: NIL</b></p> <p><b>Above Rs 25000/- to Rs 2.00 Lac: Rs. 2000/-</b></p> <p><b>Above Rs 2.00 lac to Rs 1.00 Crore: 0.55% P.A. Min: Rs. 2500/- Max: Rs. 45000/-</b></p> <p><b>Above Rs 1.00 Crore to Rs 25.00 Crore: 0.40% P.A. Min : Rs. 45000/- Max : Rs 125000/-</b></p> <p><b>Above Rs. 25.00 Crore : Rs 130000/- + (Cost of visit on Actual basis)</b></p> <p><b>(Charges to be levied on : Working Capital: Total FB+NFB Limits Term Loan: Outstanding Balance)</b></p>	S
		C	Crop Loan/ MKCC	<p><b>Up to Rs. 3 Lakhs : Nil</b></p> <p><b>&gt; Rs. 3 Lakhs : 0.50% of Sanctioned Loan Limit</b></p> <p><b>Min : Rs. 2000/- Max : Rs. 35000/-</b></p>	S
		D	RETAIL LOANS	<p><b>Housing Loan:</b></p> <p><b>Rs.500+ 0.10 % of Loan</b></p> <p><b>Max: Rs. 11000/-</b></p> <p><b>Maha Bank Top up Loan:</b></p>	S



S No	PARTICULARS	Type	CHARGES	S/M	
			<p>Rs. 500+0.10 % of Loan Max : Rs. 11000/-</p> <p>Maha Super Car Loan :</p> <p>Rs. 500+0.20 % of Loan amount Max: Rs. 7500/-</p> <p>Maha Bank Vehicle Loan (2 w) : Rs. 500+0.20 % of Loan amount Min: Rs. 1500/- Max: Rs. 10500/-</p> <p>Loan against Self-occupied Property : Rs. 500+0.10 % of Loan amount Max: Rs. 11000/-</p> <p>Aadhar Loan Scheme for Pensioners:</p> <p>Rs. 300+0.20 % of Loan amount Min: Rs. 1500/- Max: Rs. 10500/-</p> <p>Consumer Loan Scheme :</p> <p>Rs. 300+0.20 % of Loan amount Min: Rs. 1500/- Max: Rs. 10500/-</p> <p>Personal Loan:</p> <p>Rs. 500+0.20 % of Loan amount Min: Rs. 1500/- Max: Rs. 10500/-</p> <p>Salary Gain Scheme:</p> <p>Rs. 200+0.20 % of Loan amount Min: Rs. 1200/- Max: Rs. 10200/-</p> <p>Model Education Loan Scheme: Rs. 500+0.20 % of Loan amount</p> <p>Mahascholar Education Loan Scheme: Rs. 500+0.20 % of Loan amount</p> <p>Maha Bank Gold Loan : NIL</p>		
15	Giving copies of loan documents	A	First Time	NIL	M
		B	up to Rs 2.00 lacs	Irrespective of Amount Rs. 10 per leaf (Loan Document Page)	M
		C	Above Rs 2 lacs	Min : Rs. 100/-	



S No	PARTICULARS		Type	CHARGES	S/M
16	<b>Earmarking of Limits</b>	A	upto Rs. 1 Cr	Rs 1500 per occasion	M
		B	above Rs 1 cr	Rs 5000 per occasion	M
17	<b>Mortgage Charges</b>	A	Mortgage Creation Charges (excluding retail loans)	Per borrowing entity with FB+NFB limits Below Rs 1.00 Crore – Rs 5,000/-  Above Rs 1.00 crore to Rs 10 Crore – Rs.100 per lakh max Rs 15,000/-  Above Rs 10 Crore – Rs.100 per lakh min Rs.10000 and max Rs.35000/-  The charge specified is applicable per instance irrespective of the number of title deeds. The charges are applicable for extension of mortgage for enhancement and for substitution of title deeds also. The charge is applicable for extension of equitable mortgage recorded in favour of other lenders also	M
		B	ROC FILING CHARGES	Rs. 1500/- per occasion	M
18	<b>Agencies</b>	A	CERSAI Charges	For creation and any subsequent modification of each movable/ immovable/ intangible secured asset for loan up to Rs. 5.00 Lac: Rs. 250/- per asset id Abv Rs 5.00 Lac: Rs 500/- per asset id  Search of each security with CERSAI: Rs 50/- per instance  Charge related to the attachment order passed by a court or other authority under section (5) of section 26 B to CERSAI, which involves debit to NPA account. To be paid by debiting P/L Law charges: Rs 250/- and to be recovered from borrower at the time of closure / satisfaction of Loan.	M
		B	NeSL	<b>1. For Fresh Sanction of all types of credit facilities clubbed with Account Handling Charges.</b>  <b>2. In case of term loan (Excl. Retail Loans) clubbed with inspection charges.</b>	S
		C	Credit Information Company (CIC) Report Charges	For Fresh Sanction of all types of credit facilities clubbed with Account Handling Charges. For further enquiry on actual basis as below:  Individual (CIBIL and CRIF): Rs. 100/- per instance/report  Non – Individual CIBIL MSME : Rs. 795/- Corporates : Rs. 1000/-	S/M
		D	Trust and Retention Account (TRA) agency fees	Rs 5.00 lacs Flat p.a.	M
19	<b>Project Appraisal Fee</b>	A	Project Term Loans only (Above Rs. 10 Cr)	<b>0.25% (max 5 lacs)</b> <b>To be recovered in addition to Upfront fee in case the appraisal note is shared with other lenders in Consortium /MBA lending.</b>	M



S No	PARTICULARS	Type	CHARGES	S/M
20	<b>Penal Interest</b>	A	Maintaining CA with other Bank while facility is granted under Sole Banking  1% additional levy over existing Rate of Interest (only where specific permission is not obtained)	M
21	<b>Closure of Loan</b>	A	Foreclosure Charges for CC  2% of sanctioned limit; <b>Note : Applicable only in case of takeover to other FI.</b> <b>Not Applicable for MSME Loans</b>	M
		B	Incidental Charges at the time of closure of any loan/CC account(other than LAD, Govt. Sponsored Schemes and Staff Loans)  Rs. 150/-	M
		C	PREPAYMENT CHARGES  <b>For Term Loan:</b> <b>2% of pre-paid amount, if the prepaid amount is more than 25% of the sanctioned limit.</b>  <b>NIL for Retail Loans.</b>  <b>Note : Applicable only in case of takeover to other FI</b>  <b>Not Applicable for MSME Loans</b>	M
22	<b>NOC Charges</b>	A	Issue of NOC for ceding any type of charge  Up to Rs 5 crores: <b>NIL</b>  <b>Above Rs 5 crores to Rs 10 crores – Rs.60000/-</b>  <b>Above Rs 10 crores – Rs.120000/-</b>	M
		A	NOC Charges in respect of exposures of Rs. 1 crore & above or any other miscellaneous request,  1. Modification in limits / sanction terms - per occasion (Including Sanction of new line of credit by earmarking existing limit) 2. Revalidation of limits 3. Sanction/Roll over of FCL 4. Issue of  Upto Rs 10 crores : Rs 1 Lakh  Above Rs 10 crores upto Rs 50 crores – Rs.3,00,000/-  Above Rs 50 crores – Rs.5 Lakh	M





S No	PARTICULARS		Type	CHARGES	S/M
			Comfort Letter for Buyers Credit 5.Interest concession 6. Reduction in commission/other service charges. 7. Reduction in Margin/collateral coverage 8.Waiver of personal/corporate guarantee 9.Waiver of any other sanction Stipulation. 10. Issuance of NOC 11.Extension of COD		
23	SYNDICATION CHARGES	A		<b>1.00 % negotiable for higher rate on case to case basis*</b>  <b>*In case of AAA rated accounts /PSUs:</b>  <b>10% of the card rate is applicable</b>  <b>TRA (for release of term loans):0.065% with maximum of Rs.3.25 lakhs.</b>	<b>M</b>
24	EMI default charges	A		<b>Rs. 200/- per occasion of non-servicing of EMI on due date.</b>	<b>S</b>
25	Cheque return charges in Loan accounts	A		<b>At the rate of applicable cheque return charges.</b>	<b>S</b>

**NOTE:** With respect to Inspection/ Supervision Charges, Processing Fee on Working Capital, Term loan and Service Charges on Bill Discounting under LC, NF based limits, FC Limit, Adhoc Limit Interchangeable, on proposals of Central/ State Government and entities like Central / State Government PSUs, Marketing Federations, Civil supplies falling under the sanctioning powers of H.O. Committees, the sanctioning authority may stipulate charges in line with that of others lenders from case to case basis.



### C.SERVICE CHARGES-FOREX

Services charges relating to foreign exchange transactions are arranged into following segments:

SECTION	SEGMENT
A.	<b>Export Transactions</b>
B.	Import Transactions
C.	Inward Remittances
D.	Outward Remittances
E.	Foreign Bank Guarantees & Acceptance
F.	Project Exports and Imports
G.	Merchanting Trade Transactions
H.	Forward Contracts
I.	Transactions relating to ODI/FDI/ECB
J.	SWIFT/Courier charges
K.	Request forwarded to RBI
L.	Delegation for considering concession in charges
M.	Charges for Bulk Business and Delegation of powers for consideration of these charges

#### **Important notes:**

1. The schedule stipulates charges for transaction amount in terms of USD. For other currencies the amount would be equivalent to the USD.
2. In lieu of exchange margin would be applicable to the transactions where Bank does not earn exchange margin, but the transaction is CY to FCY i.e. by debit to EEFC, RFC, FCA etc. unless otherwise specifically exempted. All taxes like GST, Service Tax, Swachh Bharat Cess, Foreign Exchange transaction tax to be recovered separately.

#### **A: EXPORTS:**

PARA	PARTICULARS	CHARGES	S/M
A.1	<b>Rupee post shipment advance: Negotiation/purchase/ discounting of export Bills – Bill amount ( both Sight or usance bills)</b>	Up to USD 10,000 : Rs. 750/-	S
		Above USD 10,000: Rs. 1100/-	S
A.2	<b>Foreign currency post shipment advance: Discounting of Export Bills (EBD) (both Sight or usance bills) To be calculated and recovered in equivalent in Indian rupees.</b>	Up to USD 5,00,000: USD 25 Above USD 5,00,000: USD 50 Where proceeds are sent in foreign currency to other bank Additional commission In lieu of exchange would be recovered.	S S M
	<b>NOTE: In case, export bill which has been sent on collection basis and the Bank has recovered applicable commission, the charges specified above would not be recovered again for granting any post-shipment advance i.e. bill negotiated, purchased or discounted.</b>		
A.3	<b>Rupee advance against export bill</b>	Will be treated as bill on collection and charges for collection of bill will be recovered.	S
A.4	<b>Processing charges for rupee export bills</b>	0.20% per bill Minimum Rs. 750/-, Maximum : Rs. 25000/-	M
A.5	<b>For forwarding export documents to other Bank in India for collection, discounting or negotiation</b>	Rs.1100/- per document	M



PARA	PARTICULARS	CHARGES	S/M
A.6	<b>Overdue Bill purchased/ discounted or negotiated where proceeds are not received in our Nostro accounts within 30 days from the due date</b>	Rs.500/- per bill per quarter (Maximum Rs. 2000/-)	M
A.7	<b>Reimbursement charges under letter of credit-when reimbursement is claimed by AD bank in India from our Bank</b>	<b>Rs. 1000/- per reimbursement</b>	M
A.8	<b>Pre-shipment credit in Foreign currency:</b>	Upto USD 5,00,000 - USD 25 Above USD 5,00,000 - USD 50	M M
A.9	<b>Export Bills on collection:</b> a. Export bills sent on collection to the overseas bank. b. Export Bills sent by the exporter directly to the buyer with permission from bank. c. Export bill sent on consignment basis d. Export bills sent on collection and rupee advances have been granted by the Bank.	<b>Upto USD 10,000 – Rs. 1000/-</b> <b>Above USD 10000 – Rs.2000/-</b>  <b>(Additionally Rs.100 per shipping bill to be charged if the more than one shipping bill is submitted under a single export bill.)</b>	S
A.10	<b>Export bill handled by Bank where payment is received in advance</b>	<b>Upto USD 10,000 – Rs. 1000/-</b> <b>Above USD 10000 – Rs.2000/-</b>  <b>(Additionally Rs.100 per shipping bill to be charged if the more than one shipping bill is submitted under a single export bill.)</b>	S M
A.11	<b>Bills in Indian rupees sent for collection</b>	0.20% per bill (Min: Rs 750/-, Max: Rs. 25,000/-)	M
A.12	<b>Overdue export bills sent for collection where payment of the bill has not been received in stipulated time.</b>	<b>Rs. 1000/- per quarter</b>	M
A. 13	<b>Purchased/discounted or negotiated Export bill converted into collection</b>	REMOVED	M
A.14	<b>Where proceeds of foreign currency export bills received in Indian rupees</b>	0.13% (Minimum Rs. 550/-, Maximum Rs. 10,000/-) Plus commission in lieu of exchange.	S
A.15	<b>Deemed Export Bills</b>	0.15% (Min Rs. 600/-, Max: Rs.40,000/- per bill)	M
A.16	<b>Export L/C advising Including courier charges</b>	<b>To our client: Rs. 1000/-</b> <b>To Non-Customers: Rs.2000/-</b>	S
A.17	<b>Advising Amendment to Export LC Including courier charges</b>	To our client: Rs. 500/- To Non-customers: Rs.750/-	S
A.18	<b>Advising LC to our customer as a second advising bank which has been received via SWIFT by another bank.</b>	Rs. 500/- per Advice	M
A.19	<b>ADDING CONFIRMATION TO EXPORT LCs: To be done only with the approval of TIBD Charges are Commitment plus Usance</b>	Charges as applicable to opening of Import LC	S
A.20	<b>For each advice for transfer of a Export letter of credit. Transfer charges are in addition to the LC amendment advising charges.</b>	Rs. 1000/- per transfer	S
A.21	<b>Credit of export proceeds to EEFC Accounts</b>	NIL	S
A.22	<b>Approval for extension of due date for realization of export bill by Bank/RBI</b>	Rs. 1000/- Per Bill, Per Extension	S



PARA	PARTICULARS	CHARGES	S/M
A.23	Late submission of export documents (after 21 days from the date of shipment as per RBI Guidelines)	Rs. 250/- per month or part thereof, per bill	S
<b>Certificates related to Export Transactions</b>			
A.24	Issuance of BRC/e-BRC	NIL	S
A.25	Attestation in respect of export transaction – invoice etc.	Rs. 300/- per invoice	M
A.26	Other certificates related to exports like GR waiver etc. on Bank's letter head	Rs. 200/-	M
A.27	<b>COMMISSION IN LIEU OF EXCHANGE:</b> Commission in lieu of exchange applicable for all transactions where Bank does not earn exchange margin	<b>COMMISSION IN LIEU OF EXCHANGE: @ 0.15%</b> <b>Min. Rs 1000 and Max Rs 30000</b> Commission in lieu of exchange is applicable for following:  <b>I. Where pre-shipment advance has been granted by a branch against a letter of credit/export order but the bills are negotiated through another Bank.</b>  <b>II. Where an export bill is sent for collection abroad by a branch but the payment is received in rupees through another Authorised Dealer in India.</b>  <b>III. Where PCFC loan is utilized for payment of import bills or credited to DDA</b>	S
A.28	<b>Processing the request for write off of export bills</b>	In case of Self Write-off – Rs. 1000.00/- per bill In case of Write-off approved by AD Bank – Rs. 1500.00/- per bill In case of Write-off approved by RBI – Rs. 4,000.00/- per bill	S

**B: IMPORTS:**

Para	Particulars	Charges	S/M
B.1	<b>Opening of Import letter of Credit including Standby LC wherever permissible Commitment charges + usance charges</b>		S
	<b>Commitment charges</b> (For full validity of LC i.e. from the date of opening to the date of expiry of LC)	0.15% per completed quarter (minimum one quarter) plus 0.075% per month thereafter. A part of the month would be treated as full month. Minimum Rs. 600/-	
	<b>USANCE CHARGES</b>		
	<b>Sight LC</b>	0.15% flat min Rs. 600/-	S
	<b>Usance LCs upto 3 months</b>	0.30% minimum Rs.700/-	S
	<b>Usance above 3 months</b>	0.30% for first 3 months plus 0.10% p.m. or part thereof	S
	<b>Applicable Rates for high Value LC based on value of each LC</b>		
	<b>Upto USD 5,00,000</b>	Normal Rates	S



Para	Particulars	Charges	S/M
	<b>Above USD 5,00,000 upto USD 1,000,000</b>	80% of normal rates	S
	<b>Above 1,000,000 to USD 5,000,000</b>	60% of normal rates	S
	<b>Above USD 5,000,000</b>	50% of normal Rates	S
B.2	<b>LCs opened / confirmed against 100% deposit: Volume discount would be additionally available to these LCs</b>	50% of the applicable rate	S
B.3	<b>Amendment to LC involving extension of validity, change of tenor from sight to usance or enhancement of LC value for which charges are recovered</b>	Rs. 600/-	S
B.4	<b>Amendment to LC involving extension of validity, change of tenor from sight to usance or enhancement of LC value for which charges are not recovered</b>	Rs. 600/- Plus charges as per B.1 above minimum Rs.500/-	S
B.5	<b>Amendment other than extension of validity or enhancement in value which does not affect Bank's liability in terms of period or value</b>	Rs. 600/-	S
B.6	<b>Receipt of discrepant documents under LC</b>	USD 50	M
B.7	<b>Revival of LC within 3 months from the expiry date</b>	Charges as per B.1 (at par with fresh LC)	M
B.8	<b>Commission on import Bill under Letter of Credit (FABP)</b>		
	<b>Import bills received under LC denominated in foreign currency – at the time of retirement or crystallization whichever is earlier.</b>	<b>0.125%</b> <b>Minimum Rs. 1000/-</b> <b>Maximum Rs. 25000/-</b>	<b>S</b>
	<b>Import Bill received under LC denominated in Indian rupees or import bill where no exchange commission is earned– at the time of retirement or crystallization whichever is earlier</b>	<b>0.25%</b> <b>Minimum Rs.1000/-</b> <b>Maximum Rs. 25000/-</b>	<b>M</b>
	<b>Import bill where payment is made by debit to EEFC account or buyer's credit amount is received from other bank.</b>	<b>0.25%</b> <b>Minimum Rs.1000/-,</b> <b>Maximum Rs. 25000/-</b>	<b>S</b>
	<b>Import bill under LC crystallized due to non-payment by the importer on due date (both sight and Usance)</b>	Applicable commission as above plus Additional commission of 0.10% minimum Rs.250/-	M
B.9	<b>Commission on Import bills received under collection</b>		
	<b>Import bills denominated in foreign currency where banks earns exchange margin</b>	<b>0.15% of the bill amount.</b> <b>Minimum of Rs. 1000.00</b> <b>Maximum of Rs. 25000.00</b>	<b>S</b>
	<b>Import bill denominated in foreign currency on which no exchange is earned i.e. by debit to EEFC or buyer's credit received from other banks</b>	<b>0.25%</b> <b>Min. Rs. 1500</b> <b>Max. Rs. 25,000</b>	<b>S</b>
	<b>Import documents received directly by importer and submitted to bank for payment where banks earn exchange margin</b>	<b>0.15% of the bill amount.</b> <b>Minimum of Rs. 1000.00</b> <b>Maximum of Rs. 25000.00</b>	<b>S</b>
	<b>Import documents received directly by importer and submitted to bank for payment where banks do not earn exchange margin</b>	<b>0.25%</b> <b>Min. Rs. 1500</b> <b>Max. Rs. 25,000</b>	<b>S</b>
B.10	<b>ADVANCE PAYMENT AGAINST IMPORT</b>		
	<b>Advance payment against import Where bank earn exchange margin</b>	<b>0.15% of the bill amount.</b>	<b>S</b>



Para	Particulars	Charges	S/M
		Minimum of Rs. 1000.00 Maximum of Rs. 25000.00	
	Advance payment against import Where by debit to EEFC account or where bank do not earn exchange margin	0.25% Min. Rs. 1500 Max. Rs. 25,000	S
<b>Note : NEW ADDITION – FOR IMPORT BILLS ONLY INCLUDING EXISITING</b>			
Particulars	Charges	Remarks	
1. Commission on import Bill under Letter of Credit (FABP)	1. For Bills Under USD 50000, Rs. 1000/- Flat, subject to minimum Forex turnover of Rs 5 Cr per Quarter and Rs. 25 Cr per annum.  2. For Bills above USD 50000, Rs. 1500/- Flat, subject to minimum Forex turnover of Rs. 5 Cr per Quarter and Rs. 25 Cr per annum.	1. Applicable only if turn over criteria is fulfilled.  2. Declaration for the projected turnover for the current financial year to be obtained and normal charges to be applicable from next month onwards if quarterly turnover is not achieved	
2. Commission on Import bills received under collection.			
3. Advance payment against Import			
B.11	Forwarding Non LC import bill to other bank for payment.	Rs. 1000/- per bill	M
B.12	<b>CERTIFICATES RELATING TO IMPORT</b>		
	Attestation of Invoice	Rs 50/-	M
	Issuance of Delivery order to Airline company for delivery of goods pending receipt of import documents	Rs. 1000/-	M
B.13	Return of import Bill on collection as per the instructions of remitting Bank	USD 60 plus courier charges	M
B.14	Charges for noting and protesting	USD 200 plus out of pocket expenses	M
B.15	<b>REVOLVING LETTER OF CREDIT established in terms of RBI guidelines.</b>		
	Commitment charges a. on maximum amount of drawing permitted at any time from the date of establishment of LC to the date of expiry b. on each amount reinstated from the date of reinstatement to the date of subsequent reinstatement or the validity of the LC.	As applicable to import LC	M
	Usance charges	As applicable to import LC	M
	Extension, amendment etc. and all other issues related to LC	As applicable to import LC	M
B.16	<b>BUYER'S CREDIT : PROCESSING CHARGES</b>		
	Buyers credit where credit is arranged by importer	Rs. 1000/- per application	M
	Where quote is arranged by bank	Rs. 5000/- per application	S
B.17	<b>Deferred payment LC</b>		
	LC covering import of goods on deferred payment terms involving payments beyond a period of 6 months from the date of shipment in installments over a period of time as per RBI guidelines under FEMA.	0.45% per quarter or part thereof on the amount of liability at the beginning of every quarter.	M
	Amendment to Deferred payment LCs	Shall be the same as for normal letter of credit specified under: Table. B	M
	DEFERRED PAYMENT LC: 1. Commission for entire period should be recovered up-front. Prior permission of credit sanctioning authority to be obtained for recovery of commission in instalments. 2. For upfront recovery TT selling rate prevailing on the date of issuance of LC shall be applied which will prevail till expiry. For instalment recovery – TT selling rate prevailing on the date of recovery of instalment shall be applied.		





Para	Particulars	Charges	S/M
B.18	FCDL	Upto USD 5,00,000: Rs 10,000/-  Above USD 5,00,000: Rs 15,000/- + Commission in lieu of exchange where no exchange margin is earned	M
B.19	Follow up for submission of BOE	1. Advance remittance for Import - Rs. 1000.00 if the BOE is not submitted within 180 days from the date of last remittance.  2. Payment against Import Bill- Rs.1000 per bill of entry if not submitted within 90 days from the date of remittance.	M

### C. INWARD REMITTANCES:

Para	Particulars	Charges	S/M
C.1	Payment received by SWIFT <b>MT103/MT202</b> or any other instrument where Bank's Nostro account is credited before passing on credit to customers. <b>Non trade transaction.</b> (Flat charges per remittance)	Up to USD 500: Rs. 100/- Above USD 500: Rs. 250/-	S S
C.2	Purchase of foreign currency instruments payable abroad – like personal cheques, demand drafts, IMOs or pay orders ( <b>FOBP</b> ).	1: Commission @0.25% (min Rs. 100/- max Rs.200/-)  2. Interest @ BPLR or Base Rate + 4% (whichever is higher) for 15 days.  3. Interest @ BPLR + 2% or Base Rate + 6% (whichever is higher) for overdue period beyond 15 days till recovery if instrument is returned unpaid.	S  S  S
C.3	Where inward remittance is to be paid/executed in foreign currency by way of issuing SWIFT or FDD etc.	0.10% Min. Rs. 250/- Maximum Rs. 5000/- Plus swift/FDD charges	M
C.4	<b>COLLECTION OF FOREIGN CURRENCY CHEQUES/OTHER INSTRUMENTS PAYABLE ABROAD</b>		
	Collection of instruments payable abroad	0.25% Minimum Rs. 100/-, Maximum Rs, 10,000/-	S
	Collection of instruments payable abroad under guaranteed settlement	0.25% Minimum Rs. 100/-, Maximum Rs, 10,000/- Plus charges communicated by TIBD from time to time as they may vary for each Bank.	S M
	Collection of foreign currency instruments payable in India	0.25% Minimum Rs. 100/-, Maximum Rs, 10,000/- Plus Courier charges Rs. 100/-	S
C.5	<b>TRAVELLERS CHEQUES, CURRENCY NOTES ENCASHMENT</b>		
	Travellers cheques, Currency notes encashed from Tourists and deposited in account by customers	At CN/TC Buying rate No commission to be charged.	M
	Currency notes received as export proceeds	0.25% towards commission and commission in lieu exchange margin	M





Para	Particulars	Charges	S/M
	Travellers cheques deposited towards export proceeds	0.25% Minimum Rs. 100/-, Maximum Rs, 10,000/-. No separate commission for export bill in this case in lieu of exchange.	M
	All other inward remittances where exchange is earned	0.25% Minimum Rs. 100/-, Maximum Rs, 10,000/-.	M
	All other inward remittances where exchange is <b>not earned</b>	0.25% Minimum Rs. 100/-, Maximum Rs, 10,000/-. Plus commission on account of in lieu of exchange.	M
<b>C.6</b>	<b>FIRC/ENCASHMENT CERTIFICATE</b>		
	Issue of FIRC/Encashment certificate <b>on security paper</b>	Rs. 250/- per certificate	M
	Issue of FIRC/Encashment certificate <b>on Bank's letter head</b>	Rs. 200/- per certificate	M
	Issuance of Duplicate FIRC	Rs. 1500/- per duplicate FIRC	M
<b>C.7</b>	<b>CHEQUES RETURNED UNPAID</b>		
	Upto USD 10,000	Rs. 200/-	S
	Above USD 10,000 to USD 50,000	Rs. 1000/-	S
	Above USD 50,000	Rs. 10,000/-	S
<b>Note: Before accepting cheque for USD 1, 00,000 and above for collection B-Category branches should contact TIBD by sending a copy of cheque on fax or email. High value cheque is normally not used in international payment and therefore poses increased risk to the Bank.</b>			
C.8	Payment received by SWIFT <b>MT103/ MT202</b> or any other instrument where Bank's Nostro account is credited before passing on credit to customers. <b>Trade transaction.</b> (Flat charges per remittance)	Rs 300/-	S

#### D: OUTWARD REMITTANCES:

Para	Particulars	Charges	S/M
D.1	Remittance by MT103 (Including swift charges) (For non-trade Transactions only)	<b>0.10%</b> Min- Rs 100/-, Max- Rs 2000/-	S
D.2	Remittance by MT103 (For commercial transactions)	<b>0.10% (Min- Rs 500/-, Max- Rs 2000-)</b> <b>Plus:</b> <b>Swift charges as given in Section J</b>	S
D.3	Issuance of FDD For non-trade Transactions	Upto USD 5000 - Rs. 250/- Above USD 5000 - Rs. 500/-	S
D.4	Issuance of FDD (Including SWIFT Charges) (For commercial transactions)	Upto USD 5000 - Rs. 500/- Above USD 5000 - Rs. 700/-	S
D.5	Remittance of FCNR proceeds abroad or to any other Bank in India in foreign currency	No charges. No out of pocket expenses	M
D.6	Issue of duplicate FDD (Try to cancel the old one and issue fresh one instead of duplicate FDD unless customer insists for duplicate FDD)	Rs. 1500/- Plus swift charges for sending advice	M



Para	Particulars	Charges	S/M
D.7	Sale of foreign currency Travellers where Bank earns exchange margin.	0.50% (min Rs. 100/-) On INR equivalent	M
D.8	Commission on TCs issued against deposit of Foreign Currency notes at the request of customer.	1% of equivalent rupee amount Minimum Rs Rs.300/-	M
D.9	Issuance of TC by debit to EEFC/RFC/FCA Account of the customer	1% of equivalent rupee amount Minimum Rs.300/-	M
D.10	Clean outward remittances on account of IOC, HPCL, Shipping Corporation, ONGC, Railways or other PSUs/Govt Departments where Bank has to bid exchange rate	No charges	M

### **E.FOREIGN BANK GUARANTEES/ACCEPTANCE.**

Para	Particulars	Charges	S/M
E.1	Guarantees issued in favour of Local parties against counter guarantees of foreign Banks in foreign currency subject to prior approval from IBD	1. For Banks to whom no specific approval is given: 0.25% p.m. or part thereof for the stipulated period of guarantee. Minimum amount USD 50/- 2: For our major Nostro account Banks: As per approval of Credit Approval committee.	S  M
E.2	For joining customer guarantee and giving guarantee on behalf of customers in respect of discrepant documents.	0.25% of amount Minimum Rs. 1000/-	M
E.3	Guarantees issued in favour of shipping company in lieu of Bill of Lading	Rs. 1000/- per quarter for first quarter and Rs. 1500/ per quarter or part thereof.	S
E.4	Guarantees issued in favour of Local parties against counter guarantees of foreign Banks in Indian in rupees.	1. For Banks to whom no specific approval is given: 0.20% p.m. or part thereof for the stipulated period of guarantee. Minimum amount USD 50/- 2: For our major Nostro account Bank as per approval of Credit Approval committee.	M  M
E.5	Letter of comfort/guarantee for availing Buyer's credit For letter of comfort issued against 100% margin/deposit, the applicable rate would be 50% of the above rate.	0.50% per quarter or part thereof for the actual tenor (Minimum Rs. 500)	M
E.6	All other guarantees such as Bid Bond, performance, advance payment relating to export transactions (other than project exports) and those not specified else where	0.20% per month or part thereof for the actual tenor Minimum Rs 500	M
E.7	Deferred payment guarantee covering import of goods into India.	As applicable to deferred payment LC given at Table.B (B.17)	M



E.8	Availization –co-acceptance of Bill of Exchange: Counter signing the Bill of Exchange drawn on the importer/co-acceptance of draft.	0.15% per month Minimum Rs. 500/- or part thereof.	M
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## F: PROJECT EXPORTS/IMPORTS

Para	Particulars	Charges	S/M
F.1	<b>PROJECT EXPORTS</b>		
	Processing of project proposal	Up to USD 50 million: Rs. 10,000/- USD 50 million to USD 100 million: Rs. 25,000/- Above USD 100 million: Rs. 25000/- + Rs. 300 per million. (Maximum Rs. 50,000/-)	M
F.2	<b>Project Exports: Bid bond, bond for earnest money, guarantee for advance payment by foreign buyer to India exporter</b>		
	a. In the case of guarantee covered by ECGC	0.55% p.a. plus applicable ECGC premium	M
	b. In case guarantee issued against 100% counter guarantee of Government of India	0.35 % p.a. (Minimum Rs. 1000/-)	M
	c. Against 100% cash/deposit margin	0.25% p.a. (Minimum Rs. 1000/-)	M
	d. In case of guarantee related to project export other than above	1.10% p.a. (Minimum Rs. 1000/-)	M
F.3	<b>PROJECT IMPORTS:</b>		
	Imports documents on collection basis covering project imports under international government aid schemes (including those financed by international agencies like World Bank, IMF, ADB etc)	0.10% Minimum Rs. 500 Maximum Rs. 2500	M

## G: MERCHANTING TRADE:

Para	Particulars	Charges
G.1	Import leg transaction	As applicable to Import transaction given in Table-B
G.2	Export Leg transaction	As applicable to Export Transaction given in Table-A

## H: FORWARD CONTRACTS

Para	Particulars	Charges	S/M
H.1	Booking of sale and purchase forward contracts	Rs. 650/-	S
H.2	Cancellation of forward contract	Rs. 500/- + swap cost	S
H.3	Early delivery	Rs. 600/- + swap cost wherever applicable	M
H.4	Extension/Roll over subject to RBI guidelines. (Contract cancellation and booking should be done at the same time subject to change in underlying. It should not be treated as booking and cancellation).	Rs.800/- + swap cost wherever applicable. (for both the legs taken together)	M



## I. TRANSACTION RELATING TO ODI/FDI

Para	Particulars	Charges	S/M
I.1	Processing of ODI (JV/WOS) proposals(UIN Processing Fee)	Rs. 10,000/- per proposal. For allotment of UIN (apart from normal charges of outward remittance)	M
I.2	Subsequent remittances under ODI (after allotment of UIN)	Rs. 1,000/- per Remittance (apart from normal charges of outward remittance)	M
I.3	Annual APR Submission of ODI (JV/WOS)	Rs. 1,000.00 Per APR/Per Year	M
I.4	Late Submission of APR	Rs. 500.00 as Late Fee (apart from normal charge of APR above)	M
I.5	Reporting of Disinvestment of JV/WOS	Rs. 2,000.00 per UIN	M
I.6	Transfer of Existing UIN To/From another Bank	Rs. 2,000.00 Per UIN	M
I.7	Processing of FDI Proposal	Rs. 2,500.00 per UIN	M
I.8	Reporting of FCGPR	Rs. 2,500.00 per UIN	M
I.9	Reporting of FCTRS	Rs. 2,500.00 per UIN	M
I.10	Late submission of FCGPR	Rs. 2,000.00 (apart from normal charge as above)	M
I.11	Processing of ECB proposals (Other than Trade Credit)	Rs. 10,000/- per proposal. (for allotment of LRN)	M
I.12	ECB monthly reporting to RBI	Rs. 1,000.00 per LRN/ per month	M
I.13	Transfer of existing LRN to/from another Bank	Rs. 2000.00 per transfer	M

## J. SWIFT/COURIER CHARGES

(Not to be credited to P/L postage etc. It is to be credited to concerned income head in P/L Accounts)

Para	Particulars	Charges	S/M
J.a	MT 103 For Individual Remitter	Included in the commission	S
J.b	MT 103 For Non-Individual	Rs 300/-	S
J.c	MT 202 For Import Payment	<b>Rs 500/-</b>	S
J.d	MT 700 - LC Issuance	RS 1000/-	S
J.e	MT 707- LC Amendment	<b>Rs 500/-</b>	S
J.f	MT760-Issuance of Guarantee	Rs 1000/-	S
J.g	MT 767-Amendment to guarantee	Rs 500/-	S
J.h	MT-769 /792 Other SWIFT messages related to guarantee	<b>Rs 500/-</b>	M
J.i	MT-420 Tracer for bills negotiated/ discounted/purchased	<b>Rs 500/-</b>	S
J.j	MT-420 Tracer for collection of Export Bills	<b>Rs 500/-</b>	S
J.k	MT-412/416 Acceptance of documents	<b>Rs 500/-</b>	S
J.l	Conveying rejection of documents under LC	Rs 300/-	S
<b>COURIER CHARGES</b>			
J-A	For Sending documents in one set	Rs 1500/-	S
J-B	For Sending documents in two sets	Rs 2500/-	M



Para	Particulars	Charges	S/M
J-C	For Sending supplementary documents at the request of the exporter	Rs 1500/-	M
J-D	For Return of Import documents at the request of remitting bank	USD 50/-	M

### K: Request forwarded to RBI

Para	Particulars	Charges	S/M
K	Any request forwarded to RBI for Approval/Ratification	Approval: Rs 2000/- per proposal Ratification: Rs 4,000/- per proposal	M

### L: DELEGATION FOR CONCESSION IN FEX RELATED SERVICE CHARGES

As per the policy on international banking, various authorities have been given powers to consider concession in service charges.

These delegations are incorporated here proposing certain revision for considering concession

**\*Criteria: Criteria for concession based on Annual Turnover of the customer during a FY (to be routed through BOM, both Import & Export business taken together)**

Authority	Concession	*Criteria	Concession
<b>Zonal Heads</b>	Both for customers with credit exposure up to their delegated powers and non-customers based on volume of Foreign Exchange Business	Above Rs. 5 Cr to 10 Cr	Concession up to 10%
		Above Rs. 10 Cr to 25 Cr	Concession up to 25%
		Above Rs. 25 Cr to 50 Cr	Concession up to 35%
		Above Rs. 50 Cr	Concession up to 50%
<b>General Manager, (In charge Treasury)</b>	For Customers not having any Credit Exposure (Business on Collection Basis only) based on volume of Foreign Exchange Business	Above Rs. 50.00 Crore and Up to Rs. 100.00 Crores	Flat Rs. 1200.00 + out of pocket expenses (Per Export Bill and all Non-LC Trade transaction for Import)
		Above Rs. 100.00 Crore and Up to Rs. 200 Crore	Flat Rs. 800.00 + out of pocket expenses (Per Export Bill and all Non-LC Trade transaction for Import)
		Above Rs. 200.00 Crores	Flat Rs. 500.00 + out of pocket expenses (Per Export Bill and all Non-LC Trade transaction for Import)
<b>General Manager of Respective Department</b>	For customers with credit exposure based on volume of Foreign Exchange Business	Above Rs. 50.00 Crore and Up to Rs. 100.00 Crores	Flat Rs. 1200.00 + out of pocket expenses (Per Export Bill and all Non-LC Trade transaction for Import)
		Above Rs. 100.00 Crore and Up to Rs. 200 Crore	Flat Rs. 800.00 + out of pocket expenses (Per Export Bill and all Non-LC Trade transaction for Import)
		Above Rs. 200.00 Crores	Flat Rs. 500.00 + out of pocket expenses (Per Export Bill and all Non-LC Trade transaction for Import)



<b>Executive Director And CEO &amp; Managing Director</b>	Full powers	
<b>Branch Head shall forward the request of concession to appropriate authority with proper justification for availing above concessions through respective Zonal Office.</b>		
<b>M: Charges for Bulk Business and Delegation of powers for consideration of these charges:</b>		
In metro and big cities a lot of forex transactions are handled on collection basis. This is volume business and these companies shop for flat rate per transaction instead of percentage basis. Based on the competitive quotes this business is routed through the Banks. This business is normally over and above committed in consortium and is commission rate sensitive. It is therefore proposed to follow following structure for these collection basis with strict monitoring on quarterly basis:		
<b>Committed volume per quarter</b>	<b>Flat Rate per bill irrespective of Amt</b>	<b>Sanctioning authority</b>
<b>No. of Bills above 50</b>	<b>Rs. 2000 + swift Charges @ Rs. 300/-</b>	<b>Zonal Head</b>
<b>No. of Bills above 100</b>	<b>Rs. 1000 + Swift charges Rs. 300/-</b>	<b>Zonal Head</b>
<b>No of Bills above 200</b>	<b>Rs. 500 + Swift Charges Rs. 300</b>	<b>Zonal Head</b>
<b>No. of Bills above 200 and up to 500 bills (both export and import taken together)</b>	<b>Rs. 300 + Swift charges Rs.300</b>	<b>Zonal Heads, General Manager (Credit), General Manager (Priority)</b>
<b>No. of Bills above 500 bills (both export and import taken together)</b>	<b>Rs. 300 + Swift Charges Rs.200</b>	<b>Zonal Heads</b>
	<b>Rs. 200 + Swift Charges Rs. 200</b>	<b>Zonal Heads, General Manager (Credit), General Manager (Priority)</b>
	<b>Full Powers</b>	<b>ED/ MD&amp;CEO</b>
The above delegation would be used only with an intention to increase the volume and commission. The regular business committed under consortium would not be considered for the above. This would be adhoc sanction for the additional business. Review of the committed volume would be taken at each quarter, in case there is short fall of more than 10%, the commission would be worked out at 1.5 times of the approved rate and the difference would be recovered. This schedule would be used only for generating additional income subject to strict monitoring. All these sanctions would be sent to TIBD who would conduct quarterly review and submit the note to the concession sanctioning authority for review.		





**D. SERVICE CHARGES – CREDIT CARD**

Sr No	PARTICULARS	Type	CHARGES	S/M	
1	CREDIT CARD CHARGES	A	Cash Advance Charges / ATM Cash Withdrawal (Financial)	Min.: Rs.250 or 2.5% of amount whichever is higher	S
		B	EMI Conversion Processing Fee	Minimum: Rs.250/- or 2% of the Conversion Amount  Max. Rs.1500/-	S
		C	Late Payment Charges	Statement Bill Amount Charges Upto Rs. 500.00 NIL 501 to 5000 500.00 5001 to 10000 600.00 10001 & Abv 750.00	S
		D	Card Replacement	Rs.250/-	S
		E	Card Cancellation Fee	NIL	
		F	Card Reissuance	Rs.250/-	S
		G	Joining Fee	NIL	
		H	Addon Card Fee	NIL	
		I	Annual Fee	Rs.500.00	S
		J	(Staff/ Staff Pensioners) Annual Fee / Joining Fee	Exempted from Annual Fee	S
		K	Annual Fee on Primary Card	Free for 1st Year Rs.500.00 from 2nd Year Onwards per annum (waived after min. Rs.30,000- purchase expenses per annum)	S
		L	Annual Fee on Add on Card	NIL	S
		M	Minimum Spend on Previous Year for waiver of Annual Fee	Rs.30,000/- spends in previous year	
		N	ATM Balance Enquiry/ Non-Financial Transactions	NIL	S
		O	Finance Charges / Interest on Cash Advance	2.5% of the amount whiever is higher on amount of Cash Withdrawal from the date of transaction to bill date plus applicable GST	S
		P	Interest / Finance Charges on EMI Conversion Amount	1.25 % p.m. or 15% p.a.	S
		Q	Foreign Currency Markup Cahrges	3.5% of the amount of FOREX converted to INR	S
		R	Finance Charges / Service Charges/ Interest on revolving Credit Faciltiy	2.5% Per Month 30% Per Annum from the date of purchase transaction	S
		S	Overlimit Fee	Over-limit fee of 2.5% of the overlimit amount or minimum Rs.500/- whichever is higher	S
		T	Hot listing charges	NIL	S
U	Duplicate e-Statement Charges	NIL	S		





Sr No	PARTICULARS	Type	CHARGES	S/M	
		V	Charge Slip retrieval Fee	Rs.225/-	S
		W	Statement Retrieval Fee (Physical Copy)	Rs.100/- Per Statement more than two months old	S
		X	Card Unblocking / Card De hot listing/ Card Reactivation Fee	Rs.300/-	S
		Y	Fuel Surcharge Waiver	For Petrol 1% of transaction value (Excluding all applicable taxes wherever applicable) transaction between Rs.500/- to Rs. 4,000/-, Maximum Rs.200/- per month	S



## NOTES TO SCHEDULE OF SERVICE CHARGES

### CONCESSIONS IN SERVICE CHARGES

- Concessions would be desisted. However in case of receipt of request from the customer, the branch would send the proposal along with proper cost benefit analysis of the account to their respective Zones. Zonal Manager will send recommendations to the concerned General Manager for further action. **The concessions would however, be reviewed on yearly basis as per terms of sanctions.**
- Powers for deciding the concessions in fees and charges will be as under:

Deposit	<b>Cost to Bank or income foregone p.a. due to allowing concession</b>	<b>Sanctioning Authority</b>
	Less than Rs 1 Lakh	GM-Resource Planning
	Rs 1 Lakh to less than Rs 5 Lakh	GM Committee
	Rs 5 Lakh to less than Rs 25 Lakh	Executive Director
	Rs 25 Lakh & above	MD & CEO
	<b>No branch/ Zone is authorized to sanction concession in any fees/ charges, in relation to deposits. GM, Resource Planning is the minimum authority.</b>	
Credit	Respective sanctioning authority of that particular advance. <b>No branch/ Zone is authorized to sanction concession in any fees/ charges, in relation to advances, even though sanctions are within their powers. Concerned GM is the minimum authority.</b> Concessions in Interest on MSME Advances as per security (collateral coverage) will be continued.	

- Concessions related to Forex would be as per the paragraphs related to FOREX Business.

**Bank has decided to continue the following concessions in fees/charges to following categories of customers as earlier ( in all cases out of pocket expenses to be recovered plus GST).**

#### **1. To defence / paramilitary / and ex-servicemen clients:**

- At par collection of salary / terminal dues.
- At par remittance to family up to Rs 5,000/- per month and one time remittance for payment of school / college fees in a year. Out of pocket expenses to be recovered.
- At par custody of wills.
- In-house standing instructions free of charge.
- No commission for issuing DD/PO to be charged for remitting of funds to Kendriya Sainik Board affiliated to Ministry of Defence on the occasion of Flag Day (7th December)

#### **2. Co-operative Banks maintaining accounts with us**

- 50% of the usual service charges for issue of DD, provided the benefit of the concession is not passed on to the customers.
- 50% of the usual service charges for issuing inland guarantees / inland letters of credit provided counter guarantee / security is obtained from the co-operative banks and the benefit of concessions is not passed on to the customers.

In both the above cases, the co-operative bank should give an undertaking at their Head Office level that they would charge their customers same charges as ours.

#### **3. Regional Rural Banks**

- Free transfer of funds between the branches of RRBs irrespective of the fact whether they are sponsored by us or not. The remittance may be allowed in multiples of Rs 5,000/- subject to minimum of Rs 5, 000/- at a time.



- b) No collection charges / commission on cheques / drafts tendered by RRBs for collection.
- c) No account maintenance (ledger folio) charges to be levied in accounts maintained by RRBs.

#### **4. Land Development Banks, Service Co-operatives, DRDA etc.**

No charges are levied for collection of cheques deposited by DRDA, Farmers' Co-operative Societies (Bank's own sponsored) and Primary Agricultural Societies (banking with our Bank).

#### **5. Freedom Fighters**

No service charges to be levied on collection / discount of pension bills/ pension cheques of freedom fighters.

#### **6. Pensioners**

- a) Collection / Discount of pension bills / pension cheques of pensioners of Central / State Government / Armed Forces at par.
- b) 20% concession in commission on Demand Drafts, Transfers, Pay Orders, and Collection of Cheques provided that the person claiming the facility has an account with us and the facility is not utilized for commercial purpose.

#### **7. Encashment of LIC cheques**

- a) Issued under Jeevan Dhara and Jeevan Akshay at par.
- b) LALGI Scheme – Concessional charges at Rs 1/- per cheque.

#### **8. Religious, welfare service, charitable institutions exempted from payment of Income Tax under sec. 10 of I.T.Act**

- a) Collection of instruments at par.
- b) Issue of DD/PO at par.

#### **9. Blind, physically handicapped, disabled individuals and institutions set up for their benefit.**

- a) At par collection of upcountry instruments – concessions to institutes exempt under section 10 of I.T. Act.
- b) Payments made by these institutions to their own beneficiaries by way of DD / PO at par. Individual accounts of the above category of persons identified as such by the Branch Manager at the time of opening of accounts should be allowed issue of DD / PO at par. Concession is allowed for issuing DDs etc. through debit to such accounts and not against payment of cash.

#### **10. Kendriya Vidyalaya Sangathan**

- a) Free remittance facility
- b) The collection of salary bills of teachers employed in Government run schools is done at par and sums up to Rs 2,500/- per individual are discounted free.

#### **11. Direct Payment to suppliers by pay orders / DDs while disbursing under Government sponsored schemes-** No charges are levied for issue of Pay Orders, DDs for such transactions.

#### **12. Remittances effected by branches under DPG / Bills co-acceptance issued by the bank.**

No exchange charges are recovered for the transactions, as these remittances are in respect of bank's obligations.

#### **13. Remittances / Collection facilities for Chief Minister's Relief Fund / Prime Minister's Relief Fund -** Free remittance / collection.

#### **14. Borrowal accounts – Remittance towards repayment of loan – At par.**



### 15. To staff members and ex-staff members

a) Staff members - No service charges should be levied on transactions conducted by our staff members. This exemption is applicable also in respect of accounts held by staff members jointly with another person/s provided the joint account holder is a close relative. (Same rules as applicable for deposit accounts).

\* In respect of BGs issued to staff members & their wards for non-commercial purpose such as Education, concession is to be given, whereas for commercial purposes, no concession is to be given.

**b) NIL processing fee on retail loans (availed under public category). All other service charges and out of pocket expenses to be recovered.**

c) Ex-staff Members of our bank – No service charges will be applicable provided the ex-staff member is not gainfully employed. For joint accounts, the condition stipulated in (a) above is applicable.

d) Ex-staff members of other Public Sector Banks

i. No account maintenance (ledger folio) charges on current account in the name of retired employee or jointly with close relatives.

ii. No standing instructions charges.

iii. All outward remittances (DD / PO ) at par

iv. All cheques / drafts to be collected at par

v. Cheques/drafts up to Rs 2,500/- to be negotiated at par regardless of the bank on which the cheque is drawn.

The above facilities could be extended to retired employees of other PSBs provided –

a. The person concerned is not gainfully employed.

b. There is no branch of the bank with whom the employee had served at the station / centers where the facilities are asked for.

c. The person is identifiable as an ex-staff member of a Public Sector Bank.

### 16. Senior Citizens (Persons aged above 60 years)

20% concession in commission on Demand Drafts, Transfers, Pay Orders, and Collection of Cheques provided that the person claiming the facility has an account with us and the facility is not utilized for commercial purpose.

### 17. Students

20% concession in commission on Demand Drafts, Transfers, Pay Orders, and Collection of Cheques provided that the person claiming the facility has an account with us and the facility is not utilized for commercial purpose.

19. Business Correspondents- Account maintenance/Ledger Folio charges not applicable to BCAs.

### 18. Existing Concessions

The existing concessions on all other schemes including 'Diamond' current accounts, Royal Savings account, Purple savings account etc. continue.

### 21. MKCC/Crop Loans

As per IBA Guidelines dated 04.02.2019, processing, documentation, inspection, ledger folio charges and all other service charges have been waived off for KCC/Crop loans up to Rs 3.00 Lakhs, keeping in view the hardship and financial distress of small and marginal farmers only.



ANNEXURE-III



**NOTICE TO CUSTOMERS**

Bank has revised certain service charges and introduced new charges w.e.f. 01.12.2023

Revised service charges have been uploaded on our website for the customers' information. A copy of the same is available here for information.

All the customers are requested to take a note of the above.

For Bank of Maharashtra

Branch Manager,  
\_\_\_\_\_Branch