

**Annexure VII**  
**Digital Banking Products**

**Service Charges (Excluding GST)**

SL No	CARD/Charges	Revised Charges w.e.f. 01.02.2022
<b>DEBIT / ATM CARD</b>		
1	<p><b><u>Debit Card Issuance Charge</u></b></p> <p>Classic Platinum Business Debit NCMC Debit Contact Less Prepaid Travel Card</p> <p>Visa Signature (Metal card)</p> <p>Visa Signature (Plastic card)</p> <p>RuPay Select</p>	<p>First Year(Issuance of Debit card):</p> <p>Free Free Free Free Free Free Free</p> <p>Rs.4,500/-</p> <p>Free</p> <p>Rs.800/-</p>
	<p><b><u>Additional Card / Replacement Card Conversion of Mega strip Card into EMV Card</u></b></p> <p>Classic Platinum Business Debit NCMC Debit Contact Less Prepaid Travel Card</p> <p>Visa Signature (Metal card)</p> <p>Visa Signature (Plastic card)</p> <p>RuPay Select</p>	<p>For Classic/ NCMC : Rs.150/-</p> <p>Others : Rs.200/-</p> <p>Rs.4,500/-</p> <p>Free</p> <p>Rs.800/-</p>
2	<p><b><u>Issuance charges for :</u></b> Non-personalized card (Ready Kits/ Welcome Kits)</p>	Free

**Note: Over & above the charges, the applicable GST to be loaded while levying the Service Charges.**

SL No	CARD/Charges	Revised Charges w.e.f. 01.02.2022
3	<b>Debit Card Maintenance Charges (Annual)</b>  Classic /NCCM Platinum Business Debit Contact Less Prepaid Travel Card  Visa Signature (Metal Card)  Visa Signature (Plastic Card)  RuPay Select  Card shield Facility One time Per year	For Classis/NCCM: Rs.150/-  For Others: Rs.200/-  Free  Free  Rs.800/-  Discontinued the service
4	Debit Card Re-pin Charges  Green PIN	Rs.50/-  Green Pin : Free
5	Surcharge (in case of Debit card usage) on  Fuel purchasing (From Fuel station) Surcharge (in case of Debit card usage) on Railway ticket purchasing (From IRCTC)	  NIL NIL
<b>6. Debit Card in Concessional Accounts (Special Charge Code)</b>		
a	BSBDA opened under PMJDY Scheme codes- SB181/SB182/SB183/SB104/SB105 /SB106/SB190/SB101 with CHRG_LEVEL_CODE="NOMIN" and CHRG_COLL_FLG="N" as per HOBC-111/39	Debit Card Issuance Charge : Free  Annual Maintenance Charge :Free
b	Jai Jawan Salary Plus Account Scheme Scheme code-SB161(commisioned officers) Scheme code SB 162(Non-Commissioned officers)	Debit Card Issuance Charge : Free  Annual Maintenance Charge :Free
c	Para Military Forces Scheme code SB 163 & Spl. Charge code 0201	Debit Card Issuance Charge : Free  Annual Maintenance Charge :Free

**Note: Over & above the charges, the applicable GST to be loaded while levying the Service Charges.**

SL No	CARD/Charges	Revised Charges w.e.f. 01.02.2022
	& Employees of central & state govt. universities/college Scheme code SB163 & Spl. Charge code-0202  & Employees of public sector undertaking Scheme code SB163 & Spl. Charge code 0203	
d	Pvt. Sector employee Scheme code SB163 & Spl. Charge Code 0204  & BOI Saral Salary account scheme Scheme code SB165 & Spl. Charge code 0202,0203,0204  & Star Gurukul Savings account Scheme code SB163 & Spl. Charge Code- GURU	Debit Card Issuance Charge:  First Year(Issuance of Debit card): Free  Annual Maintenance Charge: For Classis/NCMC: Rs.150/-  For Others : Rs.200/-
<b>CREDIT CARD</b>		
7	Issuance & Annual Charges for - Visa Gold /Platinum International Credit Card-Principal	500.00
8	Issuance & Annual Charges for - Visa Gold / Platinum International Credit Card -Add on	300.00
9	Issuance charges for : India Card(Master Credit Card)- Principal/ -Add-on	Free
10	<b>Annual Maintenance Charges on completion of every year for</b> India Card (Master Credit Card) - Principal/ Add-on	Free
11	<b>Issuance &amp; Annual Charges</b> for - Master Platinum International Credit Card- Principal	1000.00 (International)  500.00 (Domestic)

Note: Over & above the charges, the applicable GST to be loaded while levying the Service Charges.

SL No	CARD/Charges	Revised Charges w.e.f. 01.02.2022
12	<b>Issuance &amp; Annual Charges</b> for -Master Platinum International Credit Card- Add on	500.00 (International)  300.00 (Domestic)
13	<b>Issuance &amp; Annual Charges</b> -RuPay Platinum International Credit Card - Principal  Add- on card	FREE  FREE
14	<b>Annual Charges</b> SwaDhan Platinum International Credit Card - Principal Including – Add-on Card	FREE
15	Replacement of Credit Card(any variant)	300.00  Any variant excluding SwaDhan Card
<b>16. Credit Card in Concessional Accounts (Special Charge Code)</b>		
a	<b>Jai Jawan Salary Plus Account Scheme</b> Scheme code-SB161(commisioned officers) Scheme code SB 162(Non-Commissioned officers)	<b>Issuance Charge:</b>  For Commissioned Officer :  VISA International gold credit card : <b>Free</b>  For Non Commissioned Officers:  Rupay platinum International Credit Card: <b>Free</b>  <b>Annual Maintenance Charge: Free</b> (in above mentioned cases)
b	<b>Para Military Forces</b> Scheme code SB 163 & Spl. Charge code 0201  & <b>Employees of central &amp; state govt. universities/college</b> Scheme code SB163 & Spl. Charge code-0202  & <b>Employees of public sector undertaking</b> Scheme code SB163 & Spl. Charge code 0203 & <b>Pvt. Sector employee</b> Scheme code SB163 & SCC 0204	<b>Issuance Charge:</b>  VISA Gold Credit Card : <b>Free</b>  VISA Gold International Credit Card : <b>Free</b>  Note: VISA Gold international credit card to be issued to those employees whose net take home salary is Rs.25,000/- per month.  Annual Maintenance charge : Applicable as per variant of card

Note: Over & above the charges, the applicable GST to be loaded while levying the Service Charges.

SL No	CARD/Charges	Revised Charges w.e.f. 01.02.2022
C	<p><b>BOI Saral Salary account scheme</b> Scheme code SB165 &amp; SCC 0202,0203,0204</p> <p>&amp;</p> <p><b>Star Gurukul Savings account</b> Scheme code SB163 &amp; Spl. Ch. Code - GURU</p>	<p><b>Issuance Charge:</b></p> <p>VISA Gold Credit Card : <b>Free</b></p> <p>VISA Gold International Credit Card : <b>Free</b></p> <p>Note:</p> <p>i. VISA Gold Credit card to be provided to those employees whose net take home salary of last 6 months is Rs.10,000/- &amp; above.</p> <p>ii. VISA Gold international credit card to be provided to those employees whose net take home salary of last 6 months is Rs.25,000/- and above.</p> <p><b>Annual Maintenance charge</b> :Applicable as per variant of card</p>
<b>Credit Card Related Misc. Charges</b>		
17	Interest free period	For Cash Advance/Drawl against Cash advance: Nil For Other Transactions: 21-51 days (applicable only on retail purchases and if outstanding balance is paid in full on due date)
18	Charges on Revolving Credit	Secured Credit (SwaDhan) 1.20% p.m. (15.40% p.a.) on daily balances In case of default service charges is 1.70% p.m. (22.45 % p.a)
		Unsecured Credit (Other than SwaDhan) 1.70% p.m. (22.45% p.a.) on daily balances In case of default service charges is 2.50% p.m. (34.50 % p.a)
19	Minimum Repayment Amount	10% of Total Outstanding, if revolving credit is opted + EMI (all EMI due) + other amount due.
20	Cash Advance Limit / Loan Against Card Limit	For both Principal and Add-on card: 50% of Spending Limit or available limit, whichever is lower
		Cash withdrawal per day Rs.50,000 for Platinum card and Rs.15,000 for rest variant
		One-time processing fees shall be charged along with first EMI.
21	Cash Advance Charges	BOI ATM: 2% (minimum Rs.50) for each transaction.
		Other ATM: 2.5% (minimum Rs.75) for each transaction.
		Overseas ATM: 2.5% (minimum Rs.125) for each transaction and Currency Conversion Charges, presently 2%.
		Interest on dues/overdue applicable

**Note: Over & above the charges, the applicable GST to be loaded while levying the Service Charges.**

SL No	CARD/Charges	Revised Charges w.e.f. 01.02.2022
22	Star Easy Pay (EMI)	Processing Charges – One-Time 1.0% of the Purchase Finance Charge 1.25 % of the Purchase In case of default service charges is 2.50% p.m. (34.50 % p.a)
23	Balance Enquiry Charges at ATM Payment of charges (Cash / Cheque / Online / NEFT / RTGS)	BOI ATM : Nil Other Bank ATM in India: Rs.20/- Other Bank ATM Abroad: Rs.25/- Nil
24	Charges on over limit account (Purchase / Cash)	Secured Credit (SwaDhan) 1.70% p.m. (22.45 % p.a) on daily balances Unsecured Credit (Other than SwaDhan) 2.50% p.m. (34.50 % p.a) on daily balances
25	Usage Over Spending Limit	Rs.100/- per occasion
26	Outstation Cheque Processing Charge	As per Cheque collection charges described in <b>Annexure I</b>
27	Payment Return Charges	As per Cheque Return Charge described in <b>Annexure I</b>
28	PIN replacement Charges (Request at Branch)	Rs.50/- (per occasion)
29	Duplicate Bill Charges	Rs.50/- per quarter (after 12 months)
30	Retrieval of Charge Slip	Actual or Rs.100/- whichever is higher
31	Fuel Transaction Surcharge	1.00 % of transaction amount or Actual charges claimed by the acquirer bank, whichever is higher
32	Railway Ticket Purchase or Cancellation Fee	1.00 % of transaction amount or Actual charges claimed by the acquirer bank, whichever is higher
33	Lounge Access	As charged by Card Operators. If card is used abroad, Currency Conversion charges shall also apply
34	Foreign Currency Transactions	2% Currency Conversion Charges for all currencies, (excluding INR, being home currency). For all types of transaction, including cash withdrawal and transactions through POS/e-commerce/online.

**Note: Issuance & Annual Charges in respect of all Cards (Debit & Credit) are exempt for the following categories:**

**Staff/Ex-Staff A/c**

**b. Senior Citizen A/c**

SL No	CARD/Charges	Revised Charges w.e.f. 01.02.2022												
35	SMS Alerts	<p>SMS Alerts charges are on actual usage basis from the customers registered for SMS Alerts as under:-</p> <p>Charges are Quarterly</p> <table border="1"> <tr> <td>Upto 5 SMS Alerts</td> <td>Free</td> </tr> <tr> <td>From 6 to 20 SMS Alerts</td> <td>Rs.10/- per quarter</td> </tr> <tr> <td>Above 20 SMS Alerts</td> <td>Rs.15/- per quarter</td> </tr> </table> <p>SMS Charges not applicable to A/cs of staff &amp; Ex-Staff, A/cs opened under Prime Minister Jan Dhan Yojana (PMJDY) &amp; SB-161-165) and SB-101 with Special Charge Code "NOMIN". BSBD Schemes, Pensioners, Senior Citizens, Salary A/cs</p>	Upto 5 SMS Alerts	Free	From 6 to 20 SMS Alerts	Rs.10/- per quarter	Above 20 SMS Alerts	Rs.15/- per quarter						
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From 6 to 20 SMS Alerts	Rs.10/- per quarter													
Above 20 SMS Alerts	Rs.15/- per quarter													
36	SMS International Customers	Actual cost of International SMS to be recovered.												
37	IMPS Charges	<p>Outward: (Through Branch)</p> <table border="1"> <thead> <tr> <th>Amount of IMPS</th> <th>Charges</th> </tr> </thead> <tbody> <tr> <td>Upto Rs.1000/-</td> <td>NIL</td> </tr> <tr> <td>Over Rs.1000/- upto Rs.10,000/-</td> <td>Rs.1/- per Txn.</td> </tr> <tr> <td>Over Rs.10,000/- up to Rs.1.00 lac</td> <td>Rs.2/- per Txn.</td> </tr> <tr> <td>Over Rs.1.00 lac upto Rs.2.00 lac</td> <td>Rs.3/- per Txn.</td> </tr> <tr> <td>Over Rs.2.00 lac upto Rs.5.00 lac</td> <td>Rs.5/- per Txn.</td> </tr> </tbody> </table> <p>IMPS Fund Transfer charges through Internet Banking/ Mobile Banking : <b>NIL</b></p>	Amount of IMPS	Charges	Upto Rs.1000/-	NIL	Over Rs.1000/- upto Rs.10,000/-	Rs.1/- per Txn.	Over Rs.10,000/- up to Rs.1.00 lac	Rs.2/- per Txn.	Over Rs.1.00 lac upto Rs.2.00 lac	Rs.3/- per Txn.	Over Rs.2.00 lac upto Rs.5.00 lac	Rs.5/- per Txn.
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Over Rs.2.00 lac upto Rs.5.00 lac	Rs.5/- per Txn.													
38	Decline of transaction on ATM due to insufficient fund.	Rs.20/- per failed transaction due to insufficient fund (when used in other banks ATM )												
39	Registration charges for mandate on NACH platform	<table border="1"> <tr> <td>Mandate Registration Charges.</td> <td>Rs.100.00</td> </tr> <tr> <td>Total</td> <td>Rs.100.00</td> </tr> </table> <p><b>Note:-</b> Registration charges &amp; signature verification charges for mandate on NACH platform for contribution towards following schemes:- i)Pradhan Mantri Kisan Maan-dhan Yojana (PM-KMY) : NIL ii)Pradhan Mantri Shram Yogi Maan-dhan (PM-SYM): NIL iii)Pradhan Mantri Laghu Vyapari Maan-dhan Yojana(PM-LVMY) : NIL</p>	Mandate Registration Charges.	Rs.100.00	Total	Rs.100.00								
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Note: Over & above the charges, the applicable GST to be loaded while levying the Service Charges.

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40	Registration Charges for Direct Debit mandate	<table border="1"> <tr> <td>Mandate Registration Charges</td> <td>Rs.200.00</td> </tr> <tr> <td>Total</td> <td>Rs.200.00</td> </tr> </table> <p><b>Note:-</b> Signature verification &amp; Registration charges for Direct Debit mandate for contribution towards following schemes:- i)Pradhan Mantri Kisan Maan-dhan Yojana (PM-KMY) : NIL ii)Pradhan Mantri Shram Yogi Maan-dhan (PM-SYM): NIL iii)Pradhan Mantri Laghu Vyapari Maan-dhan Yojana(PM-LVMY) : NIL</p>	Mandate Registration Charges	Rs.200.00	Total	Rs.200.00
Mandate Registration Charges	Rs.200.00					
Total	Rs.200.00					
41	ECS/NACH return Charges	ECS/NACH Transaction return charges : Rs.250.00  <b>Note:-</b> ECS return charges in account of contribution towards following schemes:- i)Pradhan Mantri Kisan Maan-dhan Yojana (PM-KMY) : NIL ii)Pradhan Mantri Shram Yogi Maan-dhan (PM-SYM): NIL iii)Pradhan Mantri Laghu Vyapari Maan-dhan Yojana(PM-LVMY) : NIL				
42	INWARD ECS  Non-individual : Credit Clearing (Per entry/item) NCC Clearing House Destination Bank  Sponsor Bank  Debit Clearing (Per entry/item) NCC Clearing House Destination Bank  Sponsor Bank	NIL  No Charge No Charge  Rs.5.50 Minimum Rs.3000/-  No Charge No Charge  Rs.4.00 Minimum Rs.2670/-				
43	ATM/Debit Card International Usage Charges(Cash withdrawal)	Rs.125+2% currency conversion charges.				
44	ATM/Debit card International Usage Charges (Balance enquiry)	Rs.25/-				

**Note: Over & above the charges, the applicable GST to be loaded while levying the Service Charges.**



SL No	CARD/Charges	Revised Charges w.e.f. 01.02.2022																																								
45	<p>a) Transactions based charges on ATM transactions in SB a/cs</p> <p>b) Transactions based charges on ATM transactions in CC/OD/CD a/cs.</p>	<p><b>a) Monthly Limit SB A/cs.: Number of Free ATM Transactions</b></p> <table border="1" data-bbox="703 324 1509 891"> <thead> <tr> <th colspan="4" data-bbox="703 324 1509 398">Monthly Limit SB A/cs.: Number of Free ATM Transactions (Both financial &amp; Non - Financial Transactions) Charges in Rs.</th> </tr> <tr> <th data-bbox="703 398 954 533">Type of Charges</th> <th data-bbox="954 398 1123 533">Other Bank's ATM 6 Metro centers</th> <th data-bbox="1123 398 1315 533">Other Bank's ATM Other centers</th> <th data-bbox="1315 398 1509 533">Our ATM 6 Metro &amp; all centers</th> </tr> </thead> <tbody> <tr> <td data-bbox="703 533 954 629">Set Limit for monthly Free Transaction</td> <td data-bbox="954 533 1123 629">3</td> <td data-bbox="1123 533 1315 629">5</td> <td data-bbox="1315 533 1509 629">10</td> </tr> <tr> <td data-bbox="703 629 954 757">Charges (in Rs.) for financial trxn beyond the set limit</td> <td data-bbox="954 629 1123 757">21</td> <td data-bbox="1123 629 1315 757">21</td> <td data-bbox="1315 629 1509 757">10</td> </tr> <tr> <td data-bbox="703 757 954 891">Charges (in Rs.) for Non-financial trxn beyond the set limit</td> <td data-bbox="954 757 1123 891">8</td> <td data-bbox="1123 757 1315 891">8</td> <td data-bbox="1315 757 1509 891">NIL</td> </tr> </tbody> </table> <p data-bbox="703 925 1509 1279"><b>2. These charges will not be applicable to Small/No Frill Deposit Account holders</b> (BSBD/No Frill Accounts, Jan dhan Scheme (Present Scheme Code SB181/SB182/SB183/SB104/SB105/SB106/SB190 &amp; SB101 with CHRГ_LEVEL_CODE="NOMIN" and CHRГ_COLL_FLG="N" as per HOBC-111/39). These customers will continue to get 5 free transactions on other bank ATM and 10 free on our ATM, irrespective of the center, as hitherto. As also charges on non- financial transactions will now be free on our own ATM irrespective of number of transactions.</p> <p><b>b) For Current/Overdraft account holders following charges are applicable:-</b></p> <table border="1" data-bbox="703 1384 1509 1984"> <thead> <tr> <th colspan="4" data-bbox="703 1384 1509 1458">Monthly Limit CD/OD A/cs.: Number of Free ATM Transactions (Both financial &amp; Non - Financial Transactions) Charges in Rs.</th> </tr> <tr> <th data-bbox="703 1458 954 1592">Type of Charges</th> <th data-bbox="954 1458 1123 1592">Other Bank's ATM 6 Metro centers</th> <th data-bbox="1123 1458 1315 1592">Other Bank's ATM Other centers</th> <th data-bbox="1315 1458 1509 1592">Our ATM 6 Metro &amp; all centers</th> </tr> </thead> <tbody> <tr> <td data-bbox="703 1592 954 1688">Set Limit for monthly Free Transaction</td> <td data-bbox="954 1592 1123 1688">3</td> <td data-bbox="1123 1592 1315 1688">5</td> <td data-bbox="1315 1592 1509 1688">10</td> </tr> <tr> <td data-bbox="703 1688 954 1816">Charges (in Rs.) for financial trxn beyond the set limit</td> <td data-bbox="954 1688 1123 1816">21</td> <td data-bbox="1123 1688 1315 1816">21</td> <td data-bbox="1315 1688 1509 1816">10</td> </tr> <tr> <td data-bbox="703 1816 954 1984">Charges (in Rs.) for Non-financial trxn beyond the set limit</td> <td data-bbox="954 1816 1123 1984">8</td> <td data-bbox="1123 1816 1315 1984">8</td> <td data-bbox="1315 1816 1509 1984">NIL</td> </tr> </tbody> </table>	Monthly Limit SB A/cs.: Number of Free ATM Transactions (Both financial & Non - Financial Transactions) Charges in Rs.				Type of Charges	Other Bank's ATM 6 Metro centers	Other Bank's ATM Other centers	Our ATM 6 Metro & all centers	Set Limit for monthly Free Transaction	3	5	10	Charges (in Rs.) for financial trxn beyond the set limit	21	21	10	Charges (in Rs.) for Non-financial trxn beyond the set limit	8	8	NIL	Monthly Limit CD/OD A/cs.: Number of Free ATM Transactions (Both financial & Non - Financial Transactions) Charges in Rs.				Type of Charges	Other Bank's ATM 6 Metro centers	Other Bank's ATM Other centers	Our ATM 6 Metro & all centers	Set Limit for monthly Free Transaction	3	5	10	Charges (in Rs.) for financial trxn beyond the set limit	21	21	10	Charges (in Rs.) for Non-financial trxn beyond the set limit	8	8	NIL
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	c)Transaction based charges for Staff & Ex-staff in Savings Bank & Overdraft Accounts	<p><b>c) ATM Transaction based charges for Staff &amp; Ex-staff in Savings Bank &amp; Overdraft Accounts:-</b></p> <table border="1" data-bbox="703 327 1485 972"> <tr> <td colspan="4" data-bbox="703 327 1485 421">Monthly Limit SB/OD (Staff, Ex-Staff) A/cs.: Number of Free ATM Transactions (Both financial &amp; Non - Financial Transactions) Charges in Rs.</td> </tr> <tr> <th data-bbox="703 421 935 551">Type of Charges</th> <th data-bbox="935 421 1126 551">Other Bank's ATM 6 Metro centers</th> <th data-bbox="1126 421 1294 551">Other Bank's ATM Other centers</th> <th data-bbox="1294 421 1485 551">Our ATM 6 Metro &amp; all centers</th> </tr> <tr> <td data-bbox="703 551 935 645">Set Limit for monthly Free Transaction</td> <td data-bbox="935 551 1126 645">3</td> <td data-bbox="1126 551 1294 645">5</td> <td data-bbox="1294 551 1485 645">Unlimited</td> </tr> <tr> <td data-bbox="703 645 935 808">Charges (in Rs.)for financial trxn beyond the set limit</td> <td data-bbox="935 645 1126 808">21</td> <td data-bbox="1126 645 1294 808">21</td> <td data-bbox="1294 645 1485 808">NIL</td> </tr> <tr> <td data-bbox="703 808 935 972">Charges ( in Rs.) for Non-financial trxn beyond the set limit</td> <td data-bbox="935 808 1126 972">8</td> <td data-bbox="1126 808 1294 972">8</td> <td data-bbox="1294 808 1485 972">NIL</td> </tr> </table> <p><b>Note: The number of transaction should not be counted as valid ATM transactions on account of failed transaction due to technical reason like hardware, software, communication issues; non-availability of currency notes in the ATM; and other declines ascribable directly/wholly to the bank/service provider; invalid PIN/ validations; etc.</b></p>	Monthly Limit SB/OD (Staff, Ex-Staff) A/cs.: Number of Free ATM Transactions (Both financial & Non - Financial Transactions) Charges in Rs.				Type of Charges	Other Bank's ATM 6 Metro centers	Other Bank's ATM Other centers	Our ATM 6 Metro & all centers	Set Limit for monthly Free Transaction	3	5	Unlimited	Charges (in Rs.)for financial trxn beyond the set limit	21	21	NIL	Charges ( in Rs.) for Non-financial trxn beyond the set limit	8	8	NIL
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46	Cash Handling Charges for SB/CD/CC/OD a/cs through Cash Recycler Machine (CRM)	<p><b>Cash Deposit Charge at Cash Deposit Machine/Kiosks (CDM):</b></p> <p>KCC &amp; NPA accounts: NIL.</p> <p>Cash Deposit Charge at Cash Deposit Machine/Kiosks (CDM):</p> <p><b>SB accounts:</b></p> <p>Financial inclusion accounts i.e. all accounts opened under Basic Savings Bank Account (BSBD/No Frill Accounts), Jan dhan Scheme. The Present Scheme Code:SB181/SB182/SB183/SB104/SB105/SB106/SB190 &amp; SB101 with CHRG_LEVEL_CODE="NOMIN" and CHRG_COLL_FLG="N" as per HOBC-111/39): NIL</p> <p><b>SB Accounts Other than Financial Inclusion/ Jan Dhan Accounts:</b></p> <p>Cash Deposit First – 5 transactions per month:- <b>Free.</b></p>																				

Note: Over & above the charges, the applicable GST to be loaded while levying the Service Charges.

SL No	CARD/Charges	Revised Charges w.e.f. 01.02.2022														
		<p>Beyond 5 transaction (excluding alternate channel transaction) - <b>Rs.25/- per transaction.</b></p> <p><b>Cash Deposit Charge at Cash Deposit Machine/Kiosks (CDM):</b></p> <p><b>CD A/cs Including all types of CD Tierised accounts without exception ( Deposit of Currency Notes) :</b></p> <p>-Cash Deposit upto 1.00 lakh per account per day: <b>FREE</b></p> <p><b>-Cash Deposit above Rs.1.00 lakh per account per day upto Rs.10.00 lakhs:</b></p> <p>: Rs.0.75 per Rs.1000/- or part thereof, Min Rs.75/-, Max Rs.10000/-.</p> <p><b>CC/OD ( Deposit of Currency Notes) :</b></p> <p>-Cash Deposit upto 1.50 lakh per account per day: <b>FREE</b></p> <p><b>-Cash Deposit above Rs.1.50 lakh per account per day upto Rs.10.00 lakhs:</b></p> <p>: Rs.0.75 per Rs.1000/- or part thereof, Min Rs.75/-, Max Rs.10000/-.</p> <p><b>For Cash Deposit above Rs.10.00 lakhs per day CD A/cs (including all type of CD Tierised accounts without exception)/CC/OD accounts:-</b></p> <p>@Rs.1.50 per Rs.1000/- or part thereof, minimum Rs.1,500/- &amp; Maximum Rs.15,000/-</p> <p>Cash deposit made at home and non-home branches (over cash counter), cash Deposit Machines, Kiosks (even if deposited on previous holidays) would be clubbed together to arrive at the free entitlement and levy suitable charges as above.</p>														
47	Stop Payment Instructions(Through IB/MB)	NIL														
48	NSDL/CDSL Charges	<table border="1"> <thead> <tr> <th data-bbox="703 1704 1082 1738">TYPE OF SERVICES</th> <th data-bbox="1082 1704 1501 1738">CHARGES</th> </tr> </thead> <tbody> <tr> <td data-bbox="703 1738 1082 1783">Account opening charges</td> <td data-bbox="1082 1738 1501 1783">NIL</td> </tr> <tr> <td data-bbox="703 1783 1082 1827">Account Closure charges</td> <td data-bbox="1082 1783 1501 1827">NIL</td> </tr> <tr> <td data-bbox="703 1827 1082 1895">Custody Charges (Equity &amp; Debt)</td> <td data-bbox="1082 1827 1501 1895">No custody fees</td> </tr> <tr> <td data-bbox="703 1895 1082 1939">Statement by e-mail</td> <td data-bbox="1082 1895 1501 1939">Free</td> </tr> <tr> <td data-bbox="703 1939 1082 1984">Mobile Alerts</td> <td data-bbox="1082 1939 1501 1984">Free</td> </tr> <tr> <td data-bbox="703 1984 1082 2018">Idea services of NSDL</td> <td data-bbox="1082 1984 1501 2018">Free</td> </tr> </tbody> </table>	TYPE OF SERVICES	CHARGES	Account opening charges	NIL	Account Closure charges	NIL	Custody Charges (Equity & Debt)	No custody fees	Statement by e-mail	Free	Mobile Alerts	Free	Idea services of NSDL	Free
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Note: Over & above the charges, the applicable GST to be loaded while levying the Service Charges.

SL No	CARD/Charges	Revised Charges w.e.f. 01.02.2022	
	Account Maintenance Charges	Rs.350/- yearly Rs.850/- Corporate Individual staff – NIL	
	For BSDA Account AMC (w.e.f 01.10.2012  Debt-CP/CD/G-Sec	1)Value of Holding upto Rs.50,000/- – Nil 2)Rs.50,001/- to Rs.2,00,000/- – Rs.100/- 3)Above Rs.2,00,000/- – Normal AMC 4) Govt Bonds for Rs.50,000/- No AMC (Additional)	
	Statement of account	As per CDSL norms – Free As per NSDL norms – Free For additional statements Rs.25/- each If the total number of pages exceeds 10 (ten) per client ID, for each additional page Rs.5/- shall be charged.	
	Transaction Charges (Market/Off Market) (Equity and Debt)	Sale Rs.24.50 per transaction – For staff Rs.20/- per transaction (For late receipt of DIS Rs.50/- per ISIN upfront on best effort basis)	
	Debt-CP/CD/G-Sec	Sale Rs.250/- per transaction	
	Demat Request Charges (per request per ISIN)	Rs.5/- per certificate (Minimum Rs.50/-) + Courier / Handing charges Rs.50/-  Internal Rejection Rs.100/- (NSDL only)	
	Remat Request Charges (per request per ISIN)	Rs.50/- per request + courier/Handling Charges Rs.50/-	
	Pledge / Hypothecation Charges	Pledge Creation - Rs.50/- Pledge Closure - Rs.50/- Pledge Invocation -Rs.250/-	
	Stop transfer of delivery instruction slips	Rs.10/- per slip, Minimum Rs.50/- (payable upfront)	
	KYC charges per Applicant – NSDL – NDML	Rs.50/-	
	In NSDL – for activating Demat account which are “suspended for Debit” for non-submission PAN-Compliance to KYC norms – AMC not paid – any other reason	Rs.250/- upto 31.03.2009 (one time) payable upfront	
	Account Freezing/un-freezing charges	Rs.50/- per instance – (NSDL only)	

**Note: Over & above the charges, the applicable GST to be loaded while levying the Service Charges.**