

Annexure VII
Digital Banking Products

Service Charges (Excluding GST)

SL No	CARD/Charges	Revised Charges w.e.f. 01.10.2022
DEBIT / ATM CARD		
1	<u>Debit Card Issuance Charge</u>	First Year(Issuance of Debit card):
	a) Classic	a) Free
	b) Platinum	b) Rs.250/-
	c) Business Debit	c) Rs.250/-
	d) NCMC Debit	d) Rs.250/-
	e) Contact Less	e) Rs.250/-
	f) Prepaid	f) Rs.250/-
	g) Travel Card	g) 1% of loaded amount (Min.Rs.150/)
	h) Visa Signature (Metal card)	h) Rs.6,000/-
	i) Visa Signature (Plastic card)	i) Rs.250/-
	j) RuPay Select	j) Rs.800/-
	<u>Additional Card / Replacement Card Conversion of Mega strip Card into EMV Card</u>	
	Classic NCMC Debit Prepaid	For Classic/ NCMC/Prepaid card : Rs.150/-
	Platinum Business Debit Contact Less Travel Card	Others : Rs.250/-
	Visa Signature (Metal card)	Rs.6,000/-
	Visa Signature (Plastic card)	Rs.250/-
	RuPay Select	Rs.800/-
2	<u>Issuance charges for :</u>	
	Non-personalized card (Ready Kits/ Welcome Kits)/Platinum	Rs.250/-
	Classic	Free
	NCMC Debit Card	Rs.250/-



Classification: Internal

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. 01.10.2022
3	Debit Card Maintenance Charges (Annual) Classic /NCMC 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/NCMC: Rs.250/- For Others: Rs.250/- Free Free Rs.800/- Service discontinued
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
6. Debit Card in Concessional Accounts (Special Charge Code)		
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



Classification Internal

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. 01.10.2022
	& 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.250/- For Others : Rs.250/-
CREDIT CARD		
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	Annual Maintenance Charges on completion of every year for :India Card (Master Credit Card) - Principal/ Add-on	Free
11	Issuance & Annual Charges for - Master Platinum International Credit Card- Principal	1000.00 (International) 500.00 (Domestic)



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SL No	CARD/Charges	Revised Charges w.e.f. 01.10.2022
12	Issuance & Annual Charges for -Master Platinum International Credit Card- Add on	500.00 (International) 300.00 (Domestic)
13	Issuance & Annual Charges -RuPay Platinum International Credit Card - Principal Add- on card	FREE FREE
14	Annual Charges 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
16. Credit Card in Concessional Accounts (Special Charge Code)		
a	Jai Jawan Salary Plus Account Scheme Scheme code-SB161(commisioned officers) Scheme code SB 162(Non-Commissioned officers)	Issuance Charge: For Commissioned Officer : VISA International gold credit card : Free For Non Commissioned Officers: Rupay platinum International Credit Card: Free Annual Maintenance Charge: Free (in above mentioned cases)
b	Para Military Forces Scheme code SB 163 & Spl. Charge code 0201 & 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 & Pvt. Sector employee Scheme code SB163 & SCC 0204	Issuance Charge: VISA Gold Credit Card : Free VISA Gold International Credit Card : Free 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



Classification: Internal

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. 01.10.2022
c	<p>BOI Saral Salary account scheme Scheme code SB165 & SCC 0202,0203,0204</p> <p>&</p> <p>Star Gurukul Savings account Scheme code SB163 & Spl. Ch. Code - GURU</p>	<p>Issuance Charge:</p> <p>VISA Gold Credit Card : Free</p> <p>VISA Gold International Credit Card :Free</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/- & 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>Annual Maintenance charge :Applicable as per variant of card</p>
Credit Card Related Misc. Charges		
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. 01.10.2022
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 Annexure I
27	Payment Return Charges	As per Cheque Return Charge described in Annexure I
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:

a. Staff/Ex-Staff A/c

b. Senior Citizen A/c



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. 01.10.2022												
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 & Ex-Staff, A/cs opened under Prime Minister Jan Dhan Yojana (PMJDY) & 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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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 : NIL</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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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>Note:- Registration charges & 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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Internal

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SL No	CARD/Charges	Revised Charges w.e.f. 01.10.2022						
40	Registration Charges for Direct Debit mandate	<table border="1"> <tr> <td>Mandate</td> <td>Rs.200.00</td> </tr> <tr> <td>Registration Charges</td> <td></td> </tr> <tr> <td>Total</td> <td>Rs.200.00</td> </tr> </table> <p>Note:- Signature verification & 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	Rs.200.00	Registration Charges		Total	Rs.200.00
Mandate	Rs.200.00							
Registration Charges								
Total	Rs.200.00							
41	ECS/NACH return Charges	ECS/NACH Transaction return charges : Rs.250.00 Note:- 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/-						



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SL No	CARD/Charges	Revised Charges w.e.f. 01.10.2022																																								
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>a) Monthly Limit SB A/cs.: Number of Free ATM Transactions</p> <table border="1"> <thead> <tr> <th colspan="4">Monthly Limit SB A/cs.: Number of Free ATM Transactions (Both financial & Non - Financial Transactions) Charges in Rs.</th> </tr> <tr> <th>Type of Charges</th> <th>Other Bank's ATM 6 Metro centers</th> <th>Other Bank's ATM Other centers</th> <th>Our ATM 6 Metro & all centers</th> </tr> </thead> <tbody> <tr> <td>Set Limit for monthly Free Transaction</td> <td>3</td> <td>5</td> <td>10</td> </tr> <tr> <td>Charges (in Rs.) for financial trxn beyond the set limit</td> <td>21</td> <td>21</td> <td>10</td> </tr> <tr> <td>Charges (in Rs.) for Non-financial trxn beyond the set limit</td> <td>8</td> <td>8</td> <td>NIL</td> </tr> </tbody> </table> <p>2. These charges will not be applicable to Small/No Frill Deposit Account holders (BSBD/No Frill Accounts, Jan dhan Scheme (Present Scheme Code SB181/SB182/SB183/SB104/SB105/SB106/SB190 & SB101 with CHRG_LEVEL_CODE="NOMIN" and CHRG_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) For Current/Overdraft account holders following charges are applicable:-</p> <table border="1"> <thead> <tr> <th colspan="4">Monthly Limit CD/OD A/cs.: Number of Free ATM Transactions (Both financial & Non - Financial Transactions) Charges in Rs.</th> </tr> <tr> <th>Type of Charges</th> <th>Other Bank's ATM 6 Metro centers</th> <th>Other Bank's ATM Other centers</th> <th>Our ATM 6 Metro & all centers</th> </tr> </thead> <tbody> <tr> <td>Set Limit for monthly Free Transaction</td> <td>3</td> <td>5</td> <td>10</td> </tr> <tr> <td>Charges (in Rs.) for financial trxn beyond the set limit</td> <td>21</td> <td>21</td> <td>10</td> </tr> <tr> <td>Charges (in Rs.) for Non-financial trxn beyond the set limit</td> <td>8</td> <td>8</td> <td>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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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. 01.10.2022																				
	<p>c) Transaction based charges for Staff & Ex-staff in Savings Bank & Overdraft Accounts</p>	<p>c) ATM Transaction based charges for Staff & Ex-staff in Savings Bank & Overdraft Accounts:-</p> <table border="1" data-bbox="702 290 1470 923"> <thead> <tr> <th colspan="4" data-bbox="702 290 1470 388">Monthly Limit SB/OD (Staff, Ex-Staff) A/cs.: Number of Free ATM Transactions (Both financial & Non - Financial Transactions) Charges in Rs.</th> </tr> <tr> <th data-bbox="702 388 926 519">Type of Charges</th> <th data-bbox="926 388 1114 519">Other Bank's ATM 6 Metro centers</th> <th data-bbox="1114 388 1282 519">Other Bank's ATM Other centers</th> <th data-bbox="1282 388 1470 519">Our ATM 6 Metro & all centers</th> </tr> </thead> <tbody> <tr> <td data-bbox="702 519 926 607">Set Limit for monthly Free Transaction</td> <td data-bbox="926 519 1114 607">3</td> <td data-bbox="1114 519 1282 607">5</td> <td data-bbox="1282 519 1470 607">Unlimited</td> </tr> <tr> <td data-bbox="702 607 926 770">Charges (in Rs.) for financial trxn beyond the set limit</td> <td data-bbox="926 607 1114 770">21</td> <td data-bbox="1114 607 1282 770">21</td> <td data-bbox="1282 607 1470 770">NIL</td> </tr> <tr> <td data-bbox="702 770 926 923">Charges (in Rs.) for Non-financial trxn beyond the set limit</td> <td data-bbox="926 770 1114 923">8</td> <td data-bbox="1114 770 1282 923">8</td> <td data-bbox="1282 770 1470 923">NIL</td> </tr> </tbody> </table> <p>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.</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	<p>Cash Handling Charges for SB/CD/CC/OD a/cs through Cash Recycler Machine (CRM)</p>	<p>Cash Deposit Charge at Cash Deposit Machine/Kiosks (CDM):</p> <p>KCC & NPA accounts: NIL.</p> <p>Cash Deposit Charge at Cash Deposit Machine/Kiosks (CDM):</p> <p>SB accounts:</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 & SB101 with CHRG_LEVEL_CODE="NOMIN" and CHRG_COLL_FLG="N" as per HOBC-111/39): NIL</p> <p>SB Accounts Other than Financial Inclusion/ Jan Dhan Accounts:</p> <p>Cash Deposit First – 5 transactions per month:- Free.</p> <p>Beyond 5 transaction (excluding alternate channel transaction) - Rs.25/- per transaction.</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. 01.10.2022													
		<p>Cash Deposit Charge at Cash Deposit Machine/Kiosks (CDM):</p> <p>CD A/cs (Deposit of Currency Notes) :</p> <p>-Cash Deposit upto 1.00 lakh per account per day: FREE</p> <p>-Cash Deposit above Rs.1.00 lakh per account per day upto Rs.10.00 lakhs:</p> <p>: Rs.0.75 per Rs.1000/- or part thereof, Min Rs.75/-, Max Rs.10000/-.</p> <p>CC/OD (Deposit of Currency Notes) :</p> <p>-Cash Deposit upto 1.50 lakh per account per day: FREE</p> <p>-Cash Deposit above Rs.1.50 lakh per account per day upto Rs.10.00 lakhs:</p> <p>: Rs.0.75 per Rs.1000/- or part thereof, Min Rs.75/-, Max Rs.10000/-.</p> <p>For Cash Deposit above Rs.10.00 lakhs per day CD /CC/OD A/cs accounts:-</p> <p>@Rs.1.50 per Rs.1000/- or part thereof, minimum Rs.1,500/- & 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> <p>Cash Handling Charges in Tierised Current Accounts is as under:-</p> <table border="1" data-bbox="696 1533 1470 1945"> <thead> <tr> <th>Category</th> <th>AQB</th> <th>Cash Handling Charges (Revised)</th> </tr> </thead> <tbody> <tr> <td>NORMAL</td> <td>Below Rs.20,000/-</td> <td rowspan="3">*Normal charges to apply</td> </tr> <tr> <td>SILVER</td> <td>Rs.20,000/- to less than Rs.50,000/-</td> </tr> <tr> <td>GOLD</td> <td>Rs.50,000/- to less than Rs.1,00,000/-</td> </tr> <tr> <td>GOLD PLUS</td> <td>Rs.1,00,000/- to less than Rs.2,00,000/-</td> <td>70% of The Normal Charges to Apply (30% Discount)</td> </tr> </tbody> </table>	Category	AQB	Cash Handling Charges (Revised)	NORMAL	Below Rs.20,000/-	*Normal charges to apply	SILVER	Rs.20,000/- to less than Rs.50,000/-	GOLD	Rs.50,000/- to less than Rs.1,00,000/-	GOLD PLUS	Rs.1,00,000/- to less than Rs.2,00,000/-	70% of The Normal Charges to Apply (30% Discount)
Category	AQB	Cash Handling Charges (Revised)													
NORMAL	Below Rs.20,000/-	*Normal charges to apply													
SILVER	Rs.20,000/- to less than Rs.50,000/-														
GOLD	Rs.50,000/- to less than Rs.1,00,000/-														
GOLD PLUS	Rs.1,00,000/- to less than Rs.2,00,000/-	70% of The Normal Charges to Apply (30% Discount)													



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. 01.10.2022																										
		DIAMOND	Rs.2,00,000/- to less than Rs.5,00,000/-	50% of The Normal Charges to Apply (50% Discount)																								
		DIAMOND PLUS	Rs.5,00,000/- to less than Rs.10.00 lacs.	40% of The Normal Charges to Apply (60% Discount)																								
		PLATINUM	Rs.10.00 lacs to less than Rs.20.00 lacs.	FREE (100% Discount)																								
		PLATINUM PLUS	Rs.20.00 lacs and above.	FREE (100% Discount)																								
47	Stop Payment Instructions(Through IB/MB)	NIL																										
48	NSDL/CDSL Charges	<table border="1"> <thead> <tr> <th>TYPE OF SERVICES</th> <th>CHARGES</th> </tr> </thead> <tbody> <tr> <td>Account opening charges</td> <td>NIL</td> </tr> <tr> <td>Account Closure charges</td> <td>NIL</td> </tr> <tr> <td>Custody Charges (Equity & Debt)</td> <td>No custody fees</td> </tr> <tr> <td>Statement by e-mail</td> <td>Free</td> </tr> <tr> <td>Mobile Alerts</td> <td>Free</td> </tr> <tr> <td>Idea services of NSDL</td> <td>Free</td> </tr> <tr> <td>Account Maintenance Charges</td> <td>Rs.350/- yearly Rs.850/- Corporate Individual staff – NIL</td> </tr> <tr> <td>For BSDA Account AMC (w.e.f 01.10.2012 Debt-CP/CD/G-Sec</td> <td>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)</td> </tr> <tr> <td>Statement of account</td> <td>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.</td> </tr> <tr> <td>Transaction Charges (Market/Off Market) (Equity and Debt)</td> <td>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)</td> </tr> <tr> <td>Debt-CP/CD/G-Sec</td> <td>Sale Rs.250/- per transaction</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	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
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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. 01.10.2022	
		Demat Request Charges (per request per ISIN)	Rs.5/- per certificate (Minimum Rs.50/-) + Courier / Handling 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)



Classification: Internal

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