

S. No	Particulars	Individuals	Non Individuals	
		Revised w.e.f 01.01.2024		
1	Cheque book (MICR)- SB/CA/OD/OCC a/cs	Rs.4/- per cheque leaf		
		<p>Note : For SB - one cheque book free per calendar year(20 leaves). No waiver of charges for Govt depts/Religious/welfare associations/charitable institutions/ service institutions.(Our staff society exempted)</p> <p>For issue of more than one cheque book at a time for issue to finance companies/home loan repayment of other Bank/ Institutions etc:Rs.6/- per leaf.</p>		
2	Issue of pass book/Statement of account / issue of balance confirmation	Free of charges		
3	Issue of duplicate pass book/statement	Rs. 100/- with latest balance. Additional Rs. 100/- for 40 previous entries		
4	Stop Payment	<p>SB - Rs.125/- per instrument subject to a maximum of Rs. 750/-</p> <p>CA/OD/OCC - Rs. 200/- per instrument subject to a maximum of Rs.1050/-</p>		
5	Cancellation/Revocation	Rs.50/-	Rs.60/-	
6	Account Closure			
	SB Accounts – without cheque book	Rs.200/-	Rs.250/-	
	SB Accounts – with cheque book	Rs.200/-	Rs.250/-	
	CA /OD/OCC	Rs.575/-	Rs.750/-	
	Account Closure Exemptions	No charges for closure of accounts in the following cases:		
		Where the account is transferred to another branches of our bank		
		Death of the account holder		
		Pensioner without cheque facility and who is drawing pension in our bank		
Opening of another account in joint names by the account holder				
Basic Savings Bank Deposit Account(BSBDA/PMJDY)				
Closed within 14days of account opening and after 12 months of account opening				

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7	Ledger Folio charges for Current Accounts(Quarterly average credit balance maintained as to be taken for the purpose)		
	Upto Rs. 25000/-	Nil free pages	
	Above Rs. 25000/- to Rs. 100000/-	two ledgers per quarter	
	Above Rs. 100000/- upto Rs. 2 lakh	five ledgers per quarter	
	Above Rs. 2 lakh upto Rs. 5 lakhs	Ten ledgers per quarter	
	Above Rs. 5 lakhs	No charges	
	For excess consumption over free entitlement	Rs. 125/- per ledger	
8	Ledger Folio charges for OD/CC accounts		
	Irrespective of the limit	No free pages.Rs. 175/- for Ledger	
		Note: (1) For computerised accounts 40 entries or part thereof will be reckoned as one Ledger. (2) No folio charges for Facility Deposit accounts (CC/OD against Deposit) (3) Eligible free pages are for quarter. The charges are to be recovered half yearly on 30th September and 31st March every year or at the closure of the account whichever is earlier.	
9	Loss of Cheque Books(SB/CA/OD/OCC)		
	Savings Bank Account	Rs. 60/- Per instrument. Maximum Rs. 350/-	
	Current Account/OD/OCC	Rs. 175/- Per instrument. Maximum Rs. 525/-	
10	Issue of duplicate deposit receipt	Rs. 150/- per receipt	

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11	Enquiry relating to old records for item more than one year old (SB/CA/OD/OCC)	Upto one year - Free Above one year < 3 years - Rs. 118/- per request 3 years to < 5 years - Rs. 236/- per request 5 years & above - Rs. 354/- per request	
	Old Record Copy/Instrument record copy	Upto 6 months - Rs.100/- per record Above 6 months - Rs. 200/- per record	
12	Remittance of Proceeds of fixed deposits including NRIs	Transfer of funds on maturity of deposit as well as periodical interest to another branch of our bank - Free. Transfer of funds on maturity of deposit as well as periodical interest to other Banks - Normal charges for remittance through NEFT/RTGS. For issue of DD normal charges plus actual postal charges.	
13	Addition /Deletion of names in deposit accounts	For SB - Rs.25/- For Term deposit receipt - Free For current accounts - Rs. 150/-	
14	Registration of nomination in deposit accounts	Noting Nomination for the first time : Free	
15	Variation of nomination in deposit accounts	For Rs.50/- for every variation	
16	Penalty on delayed RD instalment	Penalty in case of delay in payment of installment of RD shall be Rs. 0.50/- for every Rs 100 per month.	
17	Registration of power of attorney in respect of operations of SB/CA/CC/OD	Rs.230/- per occasion	
18	Change in operational instruction viz Power of attorney, Board resolution mandate, etc	CA/OD/OCC - Rs. 200/- per occasion SB - Rs. 150/- per occasion	
19	Change of authorised signatory in CA/OD/OCC	Rs.250/- per occasion	
20	Charges for excess debit entry in SB account -More than 50 per half year	Rs.15/- per transaction over and above 50 debits per half year Debit entries related to ATM debits IRCTC transactions/POS debits/Internet/ Mobile transactions will not be counted for this purpose.	
21	Charges for no Frills SB account (BSBDD/PMJDY accounts)	4 transaction in a month - free. Beyond this limit - Rs.6/- per transaction	

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22	Non Maintenance of Minimum balance in SB & CA	<p>In SB accounts, charges to be levied based on the amount of shortfall in average monthly balance as under :</p> <p>If shortfall in minimum balance is</p> <p>76% to 100% - Rs.50/- per month</p> <p>51% to 75% - Rs.40/- per month</p> <p>26% to 50% - Rs.30/- per month</p> <p>11% to 25% - Rs.20/- per month</p> <p>1% to 10% - Rs.10/- per month</p> <p>Note:</p> <p>1) BSBD accounts, PMJDY accounts, Students' accounts, Pensioners' accounts without cheque book facility & inoperative accounts are exempted.</p> <p>2) Charges to be levied from the second month of opening of the account.</p> <p>CA - for Non-Maintenance of Quarterly average balance</p> <p>Urban/Metro : Rs. 400/- per quarter</p> <p>Rural/Semi Urban : Rs.200/- per quarter</p> <p>Note: The number of days in the quarter in case of current account to be counted and proportionate balance to be maintained for accounts opened after beginning of the quarter.</p> <p>For accounts which are closed also the same rule to be applied to find whether the Quarterly average balance have been maintained in the account. Proportionate charges to be recovered in such cases.</p>	
23	Account Maintenance Charges	Rs. 100/- annually for accounts aged more than 6 months	
24	Maintenance of Inoperative Accounts	Rs.40/- per annum	
In case of non -availability of sufficient balance in the account, the available balance would be recovered.			