

# Service Charges Manual FY 2026-2027



- Note - 1) GST to be recovered on Service Charges as per prevailing rates unless otherwise Specified.**  
**2) All charges are collected through system except where it is mentioned as Manually.**

## **Service Charges Manual FY 2026-2027**

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| <b>Service Charges Manual FY 2026-2027</b>                                                                                                                                                                  |                                                                                                                                                |      |                                                                                                                                                                                                     |                                                                                                                                                                                                                                                                                                                  |
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| <b>Sr. No.</b>                                                                                                                                                                                              |                                                                                                                                                |      | <b>Particulars</b>                                                                                                                                                                                  | <b>Amount of charges (Rs.)</b>                                                                                                                                                                                                                                                                                   |
| <b>Note 1] GST will be applicable on Service Charges as per prevailing rate unless otherwise specified.</b><br><b>2] All charges are collected through system except where it is mentioned as manually.</b> |                                                                                                                                                |      |                                                                                                                                                                                                     |                                                                                                                                                                                                                                                                                                                  |
| <b>Part I</b>                                                                                                                                                                                               |                                                                                                                                                |      |                                                                                                                                                                                                     |                                                                                                                                                                                                                                                                                                                  |
| <b>1</b>                                                                                                                                                                                                    | <b>SAVINGS DEPOSITS (OPERATIVE/INOPERATIVE/DORMANT)</b><br><b>[also applicable to SB A/cs maintained by staff, ex staff (other than STCC)]</b> |      |                                                                                                                                                                                                     |                                                                                                                                                                                                                                                                                                                  |
|                                                                                                                                                                                                             | <b>(a)</b>                                                                                                                                     |      | <b>ACCOUNT OPENING &amp; MAINTENANCE OF MINIMUM BALANCE.</b>                                                                                                                                        | Mumbai / Navi Mumbai / Raigad & Pune Branches –<br>- With cheque book @ Rs.1,000/-<br>- Without cheque book @ Rs.500.<br>- All other Branches (with & without cheque Book) @ Rs.500/-.                                                                                                                           |
|                                                                                                                                                                                                             | <b>(b)</b>                                                                                                                                     |      | <b>PENALTY</b>                                                                                                                                                                                      |                                                                                                                                                                                                                                                                                                                  |
|                                                                                                                                                                                                             |                                                                                                                                                | i)   | <b>Charges for failure to maintain minimum balance</b>                                                                                                                                              | To be calculated on shortfall to maintain Monthly Average Balance<br>- Shortfall upto Rs.250/- - Charges @ Rs.30/- .<br>- Shortfall above Rs.250/- upto Rs.500/- - Charges @ Rs.60/- .<br>- Shortfall above Rs.500 upto Rs.1,000/- - Charges @ Rs.75/-<br>(Not applicable to SB Dead/ Dormant/ Inoperative A/c.) |
|                                                                                                                                                                                                             |                                                                                                                                                | ii)  | <b>Charges for Debit transactions more than prescribed Limit except note give below.</b>                                                                                                            | @ Rs.50/- per withdrawal above 25 withdrawals (Quarterly charge).<br>w.e.f. 01.08.2026                                                                                                                                                                                                                           |
|                                                                                                                                                                                                             |                                                                                                                                                |      | <b>Note: The entries of ATM withdrawals, S.I., Internal transactions, GST Entries, UPI/IMPS/RTGS/NEFT/NACH/ECS to be excluded.</b><br>w.e.f. 01.08.2026                                             |                                                                                                                                                                                                                                                                                                                  |
|                                                                                                                                                                                                             | <b>(c)</b>                                                                                                                                     |      | <b>CLOSURE OF ACCOUNTS</b>                                                                                                                                                                          |                                                                                                                                                                                                                                                                                                                  |
|                                                                                                                                                                                                             |                                                                                                                                                | i)   | If closed within 6 months from the date of opening the A/c.                                                                                                                                         | @ Rs.500/-                                                                                                                                                                                                                                                                                                       |
|                                                                                                                                                                                                             |                                                                                                                                                | ii)  | If closed above 6 months upto 1 year.                                                                                                                                                               | @ Rs.300/-                                                                                                                                                                                                                                                                                                       |
|                                                                                                                                                                                                             |                                                                                                                                                | iii) | If closed above 1 years upto 2 years                                                                                                                                                                | @ Rs.100/-                                                                                                                                                                                                                                                                                                       |
|                                                                                                                                                                                                             |                                                                                                                                                | iv)  | If closed above 2 years                                                                                                                                                                             | NIL                                                                                                                                                                                                                                                                                                              |
|                                                                                                                                                                                                             |                                                                                                                                                | v)   | Charges for unused cheques surrendered/ lost/ stolen/ misplaced to be collected at the time of closing of A/c.                                                                                      | @ Rs.10/- per cheque leaf.                                                                                                                                                                                                                                                                                       |
|                                                                                                                                                                                                             |                                                                                                                                                |      | <b>Note: Charges to be collected for only unused cheques out of last issued cheque book. The customer is to be specifically informed at the time of opening of Account regarding above charges.</b> |                                                                                                                                                                                                                                                                                                                  |

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| <b>Sr. No.</b>                             |            |             | <b>Particulars</b>                                                                                                                                                                                         | <b>Amount of charges (Rs.)</b>                                                                                                                                                                                        |
|                                            | <b>(d)</b> |             | <b>RETURN OUTWARD (CRC/ECS-DR/NACH-DR)</b>                                                                                                                                                                 |                                                                                                                                                                                                                       |
|                                            |            | i)          | For want of funds & other reasons including stop payment.                                                                                                                                                  | Upto Rs.1 lakh - @ Rs.500/-                                                                                                                                                                                           |
|                                            |            |             |                                                                                                                                                                                                            | Above Rs.1 lakh & upto Rs.10 lakh - @ Rs.1,250/- <b>w.e.f. 01.08.2026</b>                                                                                                                                             |
|                                            |            |             |                                                                                                                                                                                                            | Above Rs.10 lakh - @ Rs.2,000/- <b>w.e.f. 01.08.2026</b>                                                                                                                                                              |
| <b>Note</b>                                | <b>1)</b>  |             | <b>Above charges are applicable to NRESB/NROSB &amp; STCC)</b>                                                                                                                                             |                                                                                                                                                                                                                       |
|                                            | <b>2)</b>  |             | <b>Charges shall be levied only when customer is at fault &amp; responsible for returns.</b>                                                                                                               |                                                                                                                                                                                                                       |
|                                            |            | ii)         | <b>Return Inward</b>                                                                                                                                                                                       |                                                                                                                                                                                                                       |
|                                            |            |             | <b>(Charges for cheques received unpaid which are sent in clearing)</b>                                                                                                                                    | @ Rs.150/- per cheque                                                                                                                                                                                                 |
|                                            |            |             | <b>Note : Above charges are also applicable to STCC</b>                                                                                                                                                    |                                                                                                                                                                                                                       |
|                                            | <b>(e)</b> |             | <b>ISSUE OF CHEQUE BOOKS</b>                                                                                                                                                                               | <b>[Manually + GST]</b>                                                                                                                                                                                               |
|                                            |            |             | <b>Additional cheque books (Personalised/Non-Personalized Cheque Books)</b>                                                                                                                                | @Rs.5/- per cheque leaf - 1 cheque book of 10 leaves free in 6 months.                                                                                                                                                |
|                                            | <b>(f)</b> |             | <b>ISSUE OF DUPLICATE PASS BOOK</b>                                                                                                                                                                        | <b>[Manually + GST]</b>                                                                                                                                                                                               |
|                                            |            | i)          | <b>With present balance</b>                                                                                                                                                                                | @Rs.100/-                                                                                                                                                                                                             |
|                                            |            | ii)         | <b>With previous entries</b>                                                                                                                                                                               | Rs.100/- + @Rs.10/- per page of pass book.                                                                                                                                                                            |
|                                            |            |             |                                                                                                                                                                                                            | Rs.75/- per page of computer statement.                                                                                                                                                                               |
|                                            |            | iii)        | <b>E-Statement to be provided</b>                                                                                                                                                                          | Rs.10/- per page for record above 6 months.                                                                                                                                                                           |
|                                            | <b>(g)</b> |             | <b>DESTROY / SURRENDER OF UNUSED CHEQUES FOR OPERATIVE / CLOSED SB A/C.</b>                                                                                                                                | Rs.10/- per unused cheque leaf.                                                                                                                                                                                       |
|                                            | <b>(h)</b> |             | <b>WITHDRAWALS OK WITHOUT PASS BOOK</b>                                                                                                                                                                    | Rs.100/- per instance                                                                                                                                                                                                 |
|                                            | <b>(i)</b> |             | <b>Cash withdrawal above Rs.1.00 lakh without prior intimation</b>                                                                                                                                         | Rs.100/-                                                                                                                                                                                                              |
|                                            |            | <b>Note</b> | <b>(h &amp; i) Charges to be collected at the time of payment of withdrawal amount.</b>                                                                                                                    |                                                                                                                                                                                                                       |
|                                            | <b>(j)</b> |             | <b>SERVICE CHARGES FOR CASH DEPOSIT in SB Accounts/ FLXLN Account.</b><br><b>Free Limit - 1 lakh during a calendar month (Excluding Credit Society Accounts having Deposit more than <u>ONE Crore</u>)</b> | @ Rs.2/- per Rs.1000/- above free limit.<br><br>(In addition to above charges for deposit of currency notes of any denomination below Rs.100/- Rs.10/- per packet will be applicable – Total 3 packets free per day). |
|                                            |            | <b>Note</b> | <b>All above charges are also applicable to SB accounts maintained by staff, Ex staff (other than STCC)</b>                                                                                                |                                                                                                                                                                                                                       |

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| <b>Sr. No.</b>                             |             |             | <b>Particulars</b>                                                                                                                              | <b>Amount of charges (Rs.)</b>                                                                                                                                                                                                                           |
| <b>2</b>                                   |             |             | <b>CURRENT ACCOUNTS, CC ACCOUNTS, FLXLN &amp; SOD A/cs.</b>                                                                                     |                                                                                                                                                                                                                                                          |
|                                            |             |             | <b>(also applicable for all types of SOD A/cs., if not specified otherwise)</b>                                                                 |                                                                                                                                                                                                                                                          |
|                                            | <b>(a)</b>  |             | <b>ACCOUNT OPENING &amp; MAINTENANCE OF MINIMUM BALANCE FOR CURRENT A/Cs</b>                                                                    | Maintenance of minimum balance for Current Account Rs.3,000/- for all the Branches (irrespective of locations) <b>w.e.f. 01.08.2026</b>                                                                                                                  |
|                                            | <b>(b)</b>  |             | <b>CHARGES FOR FAILURE TO MAINTAIN MINIMUM BALANCE IN ANY MONTH FOR CURRENT A/Cs.</b>                                                           | Maximum charges Rs.350/- per month for default – irrespective of number of occurrence. To be calculated on the basis of minimum balance charges revised from <b>Monthly Average Balance</b> to on any single day default basis. <b>w.e.f. 01.08.2026</b> |
|                                            | <b>(c)</b>  |             | <b>FOLIO CHARGES</b>                                                                                                                            | Rs.25/- per folio to Current, CC, FLXLN & SOD A/cs to be charged half yearly max. Rs.500/- .                                                                                                                                                             |
|                                            |             |             |                                                                                                                                                 | i) 1 folio = 40 entries on computer page                                                                                                                                                                                                                 |
|                                            |             |             |                                                                                                                                                 | ii) 1 folio free                                                                                                                                                                                                                                         |
|                                            | <b>Note</b> |             | <b>No Charges will be made applicable in case of e-statement</b>                                                                                |                                                                                                                                                                                                                                                          |
|                                            | <b>(d)</b>  |             | <b>CLOSURE OF CURRENT ACCOUNT</b>                                                                                                               |                                                                                                                                                                                                                                                          |
|                                            |             | i)          | If closed <b>within</b> 6 months from the date of opening the A/c.                                                                              | @ Rs.1,000/-                                                                                                                                                                                                                                             |
|                                            |             | ii)         | If closed above 6 mths upto 1 year                                                                                                              | @ Rs.750/-                                                                                                                                                                                                                                               |
|                                            |             | iii)        | If closed above 1year upto 2 years                                                                                                              | @ Rs.500/-                                                                                                                                                                                                                                               |
|                                            |             | iv)         | If closed above 2 years                                                                                                                         | @Rs.100/-                                                                                                                                                                                                                                                |
|                                            |             | v)          | <b>No charges for activation of inoperative A/c.</b>                                                                                            | Nil                                                                                                                                                                                                                                                      |
|                                            |             | vi)         | Charges for unused cheques surrendered/ lost/ stolen/ misplaced to be collected at the time of closure of Current, CC, flexible loan & SOD A/c. | @ Rs.10/- per cheque leaf.<br><b>[Manually + GST]</b>                                                                                                                                                                                                    |
|                                            |             | <b>Note</b> | <b>Charges to be collected only for unused cheques out of last issued cheque book.</b>                                                          |                                                                                                                                                                                                                                                          |
|                                            | <b>(e)</b>  |             | <b>ISSUE OF ADDITIONAL CHEQUE BOOK</b>                                                                                                          |                                                                                                                                                                                                                                                          |
|                                            |             |             | <b>50 cheque leaves free in Current, CC, FLXLN &amp; SOD A/c once in 3 months</b>                                                               | @ Rs.10/- per cheque leaf<br><b>[Manually + GST]</b>                                                                                                                                                                                                     |
|                                            | <b>(f)</b>  |             | <b>ISSUE OF DUPLICATE STATEMENT OF A/CS for Current, CC, FLXLN &amp; SOD A/C</b>                                                                | @ Rs.50/- for each page of statement<br><b>[Manually + GST]</b>                                                                                                                                                                                          |

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| <b>Sr. No.</b>                             |             |             | <b>Particulars</b>                                                                                                                                                                          | <b>Amount of charges (Rs.)</b>                                                                                                     |
|                                            | <b>(g)</b>  |             | <b>RETURN OUTWARD<br/>(CRC/ECS/Discounting of cheques/ECS- DR/RD/NACH-DR)</b>                                                                                                               |                                                                                                                                    |
|                                            |             | i)          | <b>For want of funds &amp; other reasons including stop payment</b>                                                                                                                         | Upto @ Rs.1 lac - @ Rs.500/-.                                                                                                      |
|                                            |             |             |                                                                                                                                                                                             | Above Rs.1 lac & upto Rs.10 lac - @ Rs.1,250/- <b>w.e.f. 01.08.2026</b>                                                            |
|                                            |             |             |                                                                                                                                                                                             | Above Rs.10 lac & Upto Rs.50 lac - @ Rs.2,000/- <b>w.e.f. 01.08.2026</b>                                                           |
|                                            |             |             |                                                                                                                                                                                             | Above Rs.50 lac - upto Rs.1 crore - @ Rs..3,000/-.                                                                                 |
|                                            |             |             |                                                                                                                                                                                             | Above Rs.1 Crore - - @ Rs.5,000/-.                                                                                                 |
|                                            | <b>Note</b> |             | <b>1. If the discounted cheque is returned, charges to be levied as per CRC returns.</b><br><b>2. Charges shall be levied only when customer is at fault &amp; responsible for returns.</b> |                                                                                                                                    |
|                                            |             | ii)         | <b>CRC cheques/ECS-DR/NACH-DR passed in TOD<br/>(SB/CC/CD/FLXLN/SOD Accounts)</b>                                                                                                           | @ Rs.100/- per cheque -(All Brs. Except for Udupi Reg. Brs.)<br><b>[Manually + GST]</b>                                            |
|                                            |             |             |                                                                                                                                                                                             | @ Rs.50/- per cheque for Udupi Region Branches.<br><b>[Manually + GST]</b>                                                         |
|                                            |             |             |                                                                                                                                                                                             | (for all accounts except un-renewed CC A/c in which operation is authorised by competent authority <b>OR</b> TOD limit sanctioned) |
|                                            |             | iii)        | <b>CRC cheques/ECS-DR/NACH-DR passed against un-cleared balance</b>                                                                                                                         | i) Rs.100/- per cheque in Current A/c.<br><b>[Manually + GST]</b>                                                                  |
|                                            |             |             |                                                                                                                                                                                             | ii) Rs.50/- per cheque in CC/FLXLN/All types of SOD A/c.<br><b>[Manually + GST]</b>                                                |
|                                            |             |             | <b>Return Inward</b>                                                                                                                                                                        |                                                                                                                                    |
|                                            |             | iv)         | <b>Charges for cheques/ECS/NACH received unpaid which are sent in clearing (CSC/return inward)<br/>(CD/CC/FLXLN/SOD A/cs)</b>                                                               | @ Rs.200/- per cheque (Applicable to Loan A/c. also) ECS / NACH / CSC.                                                             |
|                                            |             | <b>Note</b> | <b>If the discounted cheque is returned unpaid, charges to be levied as per CRC returns</b>                                                                                                 |                                                                                                                                    |
|                                            | <b>(h)</b>  |             | <b>Cash withdrawal above @Rs.2 lakh without prior intimation.</b>                                                                                                                           | @Rs.250/- per transaction<br><b>[Manually + GST]</b>                                                                               |

| Service Charges Manual FY 2026-2027 |                      |  |                                                                                                                     |                                                                                                                                                                                       |
|-------------------------------------|----------------------|--|---------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Sr. No.                             |                      |  | Particulars                                                                                                         | Amount of charges (Rs.)                                                                                                                                                               |
|                                     | (i)                  |  | <b>SERVICE CHARGES FOR CASH DEPOSIT in Current A/C - Free limit : <u>3 times</u> of MAB during a calendar month</b> | Rs.1.25 per Rs.1000/- for cash deposit above free limit.                                                                                                                              |
|                                     |                      |  | <b>FOR CC/SOD/SODIMP ACCOUNT</b>                                                                                    | Rs.1.25 per Rs.1,000/- above free limit.                                                                                                                                              |
|                                     |                      |  | <b>Sanc. limit facility</b>                                                                                         |                                                                                                                                                                                       |
|                                     |                      |  | <b>Upto Rs.1.00 Crore</b>                                                                                           |                                                                                                                                                                                       |
|                                     |                      |  | <b>above Rs.1.00 Cr. to Rs.10.00 Cr.</b>                                                                            |                                                                                                                                                                                       |
|                                     |                      |  | <b>Above Rs.10.00 Cr. to Rs.50.00 Cr.</b>                                                                           |                                                                                                                                                                                       |
|                                     |                      |  | <b>Above Rs.50.00 Crore</b>                                                                                         | <b>Rs.20.00 Lakh</b>                                                                                                                                                                  |
|                                     |                      |  |                                                                                                                     | (In addition to above charges for deposit of currency notes below Rs.100/- denomination - @Rs.10/- per packet will be applicable).<br>For CD/CC/SOD/SODIMP -2 packets free per day.   |
| <b>3</b>                            | <b>TERM DEPOSITS</b> |  |                                                                                                                     |                                                                                                                                                                                       |
|                                     | (a)                  |  | <b>ISSUE OF DUPLICATE RECEIPT (to be issued in the form of Certificate)</b>                                         | @ Rs.100/-<br><b>[Manually + GST]</b>                                                                                                                                                 |
|                                     | (b)                  |  | <b>DDS ACCOUNTS</b>                                                                                                 | Refer latest Circular/Guidelines                                                                                                                                                      |
|                                     |                      |  | <b>Closure of account before maturity</b>                                                                           | @ Rs.100/-<br><b>[Manually + GST]</b>                                                                                                                                                 |
|                                     | (c)                  |  | <b>RECURRING DEPOSIT (Reduction in interest amount for delayed payment)</b>                                         | Rs.1.50 for every Rs.100/- per month (i.e. 15 paise per Rs.10/-).<br>In case of single default, no interest amount to be reduced. Advance instalment can be adjusted towards default. |
|                                     | (d)                  |  | <b>SERVICE CHARGES FOR CASH DEPOSIT</b>                                                                             | NIL<br>Max. cash deposit allowed for TD @ Rs.20,000/- .                                                                                                                               |

| <b>Service Charges Manual FY 2026-2027</b> |                                                                |    |                                                                                                                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                             |
|--------------------------------------------|----------------------------------------------------------------|----|-------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Sr. No.</b>                             |                                                                |    | <b>Particulars</b>                                                                                                                                    | <b>Amount of charges (Rs.)</b>                                                                                                                                                                                                                                                                                                                                                                                                              |
| <b>4</b>                                   | <b>LOANS &amp; ADVANCES, CASH CREDIT, FLXLN &amp; SOD A/CS</b> |    |                                                                                                                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                             |
|                                            | (a)                                                            |    | <b>PROCESSING CHARGES FOR NEW APPLICATIONS ONLY/ IN-PRINCIPLE ACCEPTANCE &amp; TAKE OVER PROPOSALS (EXCLUDING HOUSING LOANS)</b>                      | 0.10% (Max. Rs.1.00 Lakh) at the time of acceptance of proposal. <ul style="list-style-type: none"> <li>If proposal is sanctioned adjusted towards service charges.</li> <li>[If proposal is rejected charges to be Refunded Excluding GST]</li> </ul>                                                                                                                                                                                      |
|                                            | (b)                                                            |    | <b>PRELIMINARY SANCTION LETTER</b>                                                                                                                    | For Housing Loan- @ Rs.1,000/-<br><b>[Manually + GST].</b>                                                                                                                                                                                                                                                                                                                                                                                  |
|                                            |                                                                |    | <b>Note: The above charges will be adjusted towards service charges if the facility is sanctioned.</b>                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                             |
|                                            | (c)                                                            |    | PROCESSING CHARGES FOR CHECKING OF MORTGAGEABILITY / TITLE CERTIFICATE OF PROPERTIES                                                                  | Rs.5000/- per property (adjustable if credit facility is sanctioned and non - refundable if credit facility is not sanctioned/ not availed). However, Legal Charges for checking of Mortgageability of Properties paid to Outside Advocates is not adjustable / not refundable. <b>[Manually + GST]</b>                                                                                                                                     |
|                                            |                                                                |    | Checking of Mortgageability / title certificate for Staff                                                                                             | Rs.3,000/- per property (adjustable if credit facility is sanctioned and non - refundable if credit facility is not sanctioned/ not availed). However, Legal Charges for checking of Mortgageability of Properties paid to Outside Advocates is not adjustable / not refundable. <b>[Manually + GST]</b>                                                                                                                                    |
|                                            |                                                                |    | No charges for 1 <sup>st</sup> Housing Loan                                                                                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                             |
|                                            |                                                                |    |                                                                                                                                                       | Applicable to Housing loan by Staff on commercial rate. <b>[Manually + GST]</b>                                                                                                                                                                                                                                                                                                                                                             |
|                                            | (d)                                                            |    | <b>SERVICE CHARGES FOR</b>                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                             |
|                                            |                                                                | i) | Cash Credit, SODIMP, Bill Discounting (Not backed by Letter of Credit), WCTL & RCL (Except OD against FDRs & FLXLN)<br><b>[Including Adhoc Limit]</b> | <ul style="list-style-type: none"> <li>- 0.50% of sanctioned limit (applicable for enhancement of limit also) subject to max. Rs.25.00 lakh (per party in case of combined facilities).</li> <li>- For renewal 0.20% of sanctioned limit, maximum Rs.2.00 lakh (per party in case of combined facilities).</li> <li>- 0.10% for sanction limit for Renewal, if Rating is AAA &amp; AA max. Rs.1.00 lakh.</li> </ul> <b>[Manually + GST]</b> |

| <b>Service Charges Manual FY 2026-2027</b> |            |       |                                                                                                                  |                                                                                                                                                                                                  |
|--------------------------------------------|------------|-------|------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>S. N.</b>                               |            |       | <b>Particulars</b>                                                                                               | <b>Amount of charges (Rs.)</b>                                                                                                                                                                   |
|                                            |            | ii)   | <b>For Secured Overdraft (SOD) &amp; Loans against cash collateral securities like NSCs/ RBI Bonds/ LIP/ KVP</b> | 0.60% of sanctioned amount subject to minimum Rs.500/- maximum Rs.1,000/-.                                                                                                                       |
|                                            |            | iii)  | <b>Term Loan (All Types including STCL &amp; MTCL) (Except loan against term deposit &amp; FLXLN)</b>            | 0.50% of sanctioned limit subject to max. Rs.10.00 Lakh (Per party in case of combined facilities).                                                                                              |
|                                            |            | iv)   | <b>Gold Loans &amp; SODGLD</b>                                                                                   | Loan upto @ Rs.2.00 lakh- Rs.250/- .<br>Loan above Rs.2.00 lakh - Rs.500/-<br><b>[Manually + GST]</b>                                                                                            |
|                                            |            | v)    | <b>Housing Loan</b>                                                                                              | - Loan upto @Rs.35.00 lakh - 0.25%<br>- Loan above @Rs.35.00 lakh - 0.50% . (Subject to max. @Rs.25,000/-)<br>[for takeover proposal = 0.25%, irrespective of amount.<br><b>[Manually + GST]</b> |
|                                            |            | vi)   | <b>House repair to housing loan borrower &amp; others</b>                                                        | 0.60% of sanctioned limit.<br><b>[Manually + GST]</b>                                                                                                                                            |
|                                            |            | vii)  | <b>Loan &amp; OD against Term Deposit</b>                                                                        | <b>Nil</b>                                                                                                                                                                                       |
|                                            |            | viii) | <b>Bill discounted under LC (to be collected at the time of discounting of bill)</b>                             | 0.1% of amount of bill discounted subject to minimum of @ Rs.250/-                                                                                                                               |
|                                            |            | ix)   | <b>Abhyudaya Vidya Vardhini (Processing/Service Charges)</b>                                                     | Rs.5,000/-.<br><b>[Manually + GST]</b>                                                                                                                                                           |
|                                            |            | x)    | <b>Udyog Vikas Scheme (Processing/Service Charges)</b>                                                           | - 0.50% of Sanctioned amount<br>- Subject to Max. Of Rs.10.00 Lakh.<br><b>[Manually + GST]</b>                                                                                                   |
|                                            | <b>(e)</b> |       | <b>Revalidation charges (as per credit policy)</b>                                                               | - Upto Rs.5 lakh - @ Rs.1,000/-<br>- Above Rs.5 lakh to Rs.50 lakh - @ Rs.5,000/-<br>- Above Rs.50 lakh - @ Rs.10,000/-<br><b>[Manually + GST]</b>                                               |
|                                            | <b>(f)</b> |       | <b>Revolving Credit Limit- Documents handling charges under each credit</b>                                      | (a) Bills upto Rs.20.00 Lakh - @ Rs.2,000/-<br>(b) Bills above Rs.20.00 Lakh - @ Rs.5,000/-<br><b>[Manually + GST]</b>                                                                           |

| <b>Service Charges Manual FY 2026-2027</b> |               |      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                                                                                                                                                                                                                      |
|--------------------------------------------|---------------|------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>S.N.</b>                                |               |      | <b>Particulars</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | <b>Amount of charges (Rs.)</b>                                                                                                                                                                                       |
|                                            | <b>(g)</b>    |      | <b>Processing charges for Modification in Terms and Conditions of Sanction.</b>                                                                                                                                                                                                                                                                                                                                                                                                                            |                                                                                                                                                                                                                      |
|                                            |               | i)   | Change/release of immovable security or offer of new immovable security subsequently to disbursement of credit facility                                                                                                                                                                                                                                                                                                                                                                                    | For credit facility<br>- Upto Rs.100.00 lakh – @Rs.500/-<br>-Above Rs.100.00 lakh - @ Rs.1,000/-<br>[No charges applicable if entire sale proceeds are credited to Loan A/c.]                                        |
|                                            |               | ii)  | Changes / modifications in other terms and conditions of sanction.<br>[E.g. concessional, ROI, reduction in commission on LC/BG, change of surety, change of Directors/Partners/Trustees, Change in quotations etc.]<br><br>Request for permission to operate account with any co-operative Bank with satisfactory reason.                                                                                                                                                                                 | <b>For credit facility</b><br>-Upto Rs.100.00 lakh – @Rs.500/-<br>- Above Rs.100.00 lakh - @ Rs.1,000/-<br>[However, no charges applicable for changes/modifications before disbursement or during renewal of limit] |
|                                            |               | iii) | Request for waiver of Low Turnover charges, commitment charges, charges for non-utilization/under utilization of CC Limit, additional interest/ other charges etc.                                                                                                                                                                                                                                                                                                                                         | <b>For charges</b><br>- Upto Rs.10,000/- -- NIL<br>- Above Rs.10,000/- upto Rs.50,000/-<br>- @Rs.500/-<br>- Above Rs.50,000/- -- @Rs.750/-                                                                           |
|                                            | <b>Note :</b> |      | 1. Each type of request will attract separate charges. For example, even if a borrower enjoying credit facilities above Rs.100.00 Lakh seeks in a single applicable (1) reduction in commission on BG and (2) a change of surety, they shall be deemed two separate request and the total procession charges payable shall be Rs.2,000/- [i.e. Rs.1,000/- + Rs.1,000/-].<br>2. No charges for permission to operate CD Account with Nationalized / Private Bank of Online Transactions/Statutory Payments. |                                                                                                                                                                                                                      |
|                                            | <b>(h)</b>    |      | <b>Release / substitution of immovable security per property for existing loan</b>                                                                                                                                                                                                                                                                                                                                                                                                                         | Rs.10,000/-<br>(Prior to closure of facility)<br><br><b>[Manually + GST]</b>                                                                                                                                         |
|                                            | <b>(i)</b>    |      | <b>Priority Sector Lending - Loan related and adhoc service / inspection charges on priority sector loans upto Rs.25,000/-</b>                                                                                                                                                                                                                                                                                                                                                                             | NIL                                                                                                                                                                                                                  |
|                                            | <b>Note</b>   |      | 1. No service charges for Renewal / Reduction of SOD against NSC/LIP/KVP & SODGold.<br>2. In case of STCL (if sanctioned for a period less than one year), service charges will be for the proportionate period (month-wise).<br>3. In case of ADHOC limit, charges will be for the proportionate period (month-wise) till closure of TOD.                                                                                                                                                                 |                                                                                                                                                                                                                      |

**Service Charges Manual FY 2026-2027**

| S.N |    |   | Particulars                                                                                                                                                                                                                                                                                                               | Amount of charges (Rs.)                                                                                                                                                                                                                                                                                                                    |
|-----|----|---|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|     | j) |   | Penal charges for non compliance of Sanction Terms & Conditions -<br>The charges which are to be collected on proportionate period, till the actual compliance.<br><b>For example:</b> If Charges are Rs.12,000/- per annum and condition is complied within two months then Rs.2,000/- to be collected as Penal charges. |                                                                                                                                                                                                                                                                                                                                            |
|     |    |   | <b>Nature of Default</b>                                                                                                                                                                                                                                                                                                  | <b>Extent of Penalty [ GST Not Applicable]</b>                                                                                                                                                                                                                                                                                             |
|     |    | 1 | To the extent of overdrawn amount above the sanctioned limit                                                                                                                                                                                                                                                              | 1 % p.a. on overdrawn amount.                                                                                                                                                                                                                                                                                                              |
|     |    | 2 | On overdue amount in term loan account(s).                                                                                                                                                                                                                                                                                | 1 % p.a. on overdue amount                                                                                                                                                                                                                                                                                                                 |
|     |    | 3 | Non-Submission of Auditor-Certified Stock & Book Debt Statement as on 30 <sup>th</sup> September by 31 <sup>st</sup> October for Working Capital Limits.                                                                                                                                                                  | Absolute amount<br><b>[Manually]</b>                                                                                                                                                                                                                                                                                                       |
|     |    |   |                                                                                                                                                                                                                                                                                                                           | a) Limit above Rs.50.00 Lakh to - Rs.100.00 Lakh -@ Rs.1,000/- per month                                                                                                                                                                                                                                                                   |
|     |    |   |                                                                                                                                                                                                                                                                                                                           | b) Limit above Rs.100.00 Lakh to Rs.500.00 Lakh - @ Rs.2,000/- per month.                                                                                                                                                                                                                                                                  |
|     |    |   |                                                                                                                                                                                                                                                                                                                           | c) Limit above Rs.500.00 Lakh - @ Rs.3,000/- per month.                                                                                                                                                                                                                                                                                    |
|     |    | 4 | Total half yearly Turnover in CC Account.                                                                                                                                                                                                                                                                                 | a) Total half yearly turnover below 150% of sanction limit - 1% p.a. on O/s. amt.<br>b) Total half yearly turnover above 150% of sanction limit. – NIL.<br><b>[Manually]</b>                                                                                                                                                               |
|     |    | 5 | In case of absence of Drawing Power (also applicable for WCTL)                                                                                                                                                                                                                                                            | 1 % p.a. on O/s. amt.                                                                                                                                                                                                                                                                                                                      |
|     |    | 6 | In case of Non-Renewal of CC account within one month from the due date for renewal.                                                                                                                                                                                                                                      | 1 % p.a. on O/s. amt.                                                                                                                                                                                                                                                                                                                      |
|     |    | 7 | In case of Non-Review of account within one month from the due date for review.                                                                                                                                                                                                                                           | a) Limit upto Rs.5.00 Lakh - @Rs.500/- Per month.<br>b) Limit above Rs.5.00 Lakh to Rs.10.00 Lakh - @ Rs.1,500/- Per month<br>c) Limit above Rs.10.00 Lakh to Rs.25.00 Lakh - @ Rs.2,500/- Per month.<br><b>[Manually]</b>                                                                                                                 |
|     |    | 8 | If a borrower, whose accounts are subject to Internal Rating fails to submit the Audited Profit & Loss statement, Balance Sheet & ITR by due date.                                                                                                                                                                        | a) Limit above Rs.25.00 Lakh to Rs.50.00 Lakh - @ Rs.5,000/-<br>b) Limit above Rs.50.00 Lakh to Rs.100.00 Lakh - @ Rs.10,000/-<br>c) Limit above Rs.100.00 Lakh to Rs.500.00 Lakh - @ Rs.15,000/-<br>d) Limit above Rs.500.00 Lakh- @ Rs.20,000/-<br><br>(Once in F.Y. If not submitted within one month of due date)<br><b>[Manually]</b> |

| <b>Service Charges Manual FY 2026-2027</b> |  |              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|--------------------------------------------|--|--------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>S.N.</b>                                |  |              | <b>Particulars</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | <b>Amount of chgs. (Rs.) [GST Not Applicable]</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|                                            |  | 9            | External Credit Rating for limit of @ Rs.10.00 cr. and above if not submitted chgs., applied once in F.Y. (for previous F.Y)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | - Limit upto Rs.10.00 cr. to Rs.25.00 cr. - @ Rs.10,000/-<br>- Above @Rs.25.00 cr. - @Rs.25,000/-<br><b>[Manually]</b>                                                                                                                                                                                                                                                                                                                                                                                                                         |
|                                            |  | 10           | On outstanding amount for overdue period in each purpose-wise separate account under RCL, DBD, SBD as Channel financing.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | 1 % p.a. on O/s. amt. [Charges collected through system for RCL and to be collected Manually for DBD, SBD]                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|                                            |  | 11           | On entire outstanding amount when account turns into a Non Performing Asset                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Applicable Rate of Interest + 2% p.a. on O/s. amt. from the date of NPA.                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
|                                            |  | 12           | On irregularity If the charged Assets remain Uninsured. Continues beyond one month, the additional charges shall be levied separately for each lap of one month.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | Absolute amount<br>a) Limit upto Rs.2.50 Lakh - @ Rs.100/- per month.<br>b) Limit above Rs.2.50 Lakh to Rs.5.00 Lakh - @ Rs.500/- per month.<br>c) Limit above Rs.5.00 Lakh to Rs.10.00 Lakh - @ Rs.1,000/- per month.<br>d) Limit above Rs.10.00 Lakh to Rs.50.00 Lakh - @Rs.2,500/- per month.<br>e) Limit above Rs.50.00 Lakh to Rs.100.00 Lakh - @ Rs.5,000/- per month.<br>f) Limit above Rs.100.00 Lakh to Rs.500.00 Lakh - @ Rs.7,500/- per month.<br>g) Limit above Rs.500.00 Lakh - @ Rs.10,000/- per month.<br><b>[All manually]</b> |
|                                            |  | 13           | Commitment charges for Non-utilization / under utilization of disbursed Cash Credit Limit. This charges to be debited half yearly in April and October.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | a) Average utilization of CC Limit upto 25% of the limit – 0.50% of unutilized limit.<br>b) Average utilization of CC Limit above 25% & upto 50 % of the limit – 0.25% of unutilized limit.<br>c) Average utilization of CC Limit above 50% of the limit – NIL<br><b>[All Manually]</b>                                                                                                                                                                                                                                                        |
|                                            |  | 14           | Charges from CC Account holder for Non-Submission of Statement of Account of CD Account maintained with other Banks for specific purpose approve by sanctioning authority.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | @ Rs.1,000/- per month<br><br><b>[Manually]</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|                                            |  | <b>Notes</b> | <b>[GST Not Applicable]</b><br>i. If there are multiple breaches of credit discipline attracting additional charges, then the maximum additional charge to be applied shall be the aggregate of those for the two incidences carrying the highest amounts.<br>ii. For Absolute amount, charges to be collected per instance.<br>iii. In the case of NPA accounts, an additional charge of 2% on existing rate of interest of the outstanding amount shall be applied. [System].<br>iv. In the case of loans up to Rs.25,000/- to borrowers under the Priority Sector, no additional charges for breaches of credit discipline shall be applied.<br>v. Default charges – maximum 2%. |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |

| <b>Service Charges Manual FY 2026-2027</b> |            |              |                                                                                                                                                                                                                          |                                                                                                                                                                                         |
|--------------------------------------------|------------|--------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>S.N.</b>                                |            | <b>Notes</b> | <b>Particulars</b>                                                                                                                                                                                                       | <b>Amount of charges (Rs.)</b>                                                                                                                                                          |
|                                            |            | vi.          | If there are multiple breaches of credit discipline attracting additional charges, then the maximum additional charge to be applied shall be the aggregate of those for the two incidences carrying the highest amounts. |                                                                                                                                                                                         |
|                                            |            | vii.         | For Absolute amount, charges to be collected per instance.                                                                                                                                                               |                                                                                                                                                                                         |
|                                            |            | viii.        | In the case of NPA accounts, an additional charge of 2% on existing rate of interest of the outstanding amount shall be applied. [System].                                                                               |                                                                                                                                                                                         |
|                                            |            | ix.          | In the case of loans up to @ Rs.25,000/- to borrowers under the Priority Sector, no additional charges for breaches of credit discipline shall be applied.                                                               |                                                                                                                                                                                         |
|                                            |            | x.           | Default charges – maximum 2%.                                                                                                                                                                                            |                                                                                                                                                                                         |
|                                            | <b>(k)</b> |              | <b>NOTICE TO LOAN DEFAULTERS</b>                                                                                                                                                                                         | <b>[GST Applicable]</b>                                                                                                                                                                 |
|                                            |            | i)           | <b>D-1 Notice</b>                                                                                                                                                                                                        | Rs.150/-                                                                                                                                                                                |
|                                            |            | ii)          | <b>D-2 Notice</b>                                                                                                                                                                                                        | Rs.200/-                                                                                                                                                                                |
|                                            |            | iii)         | <b>D-3 Notice</b>                                                                                                                                                                                                        | Rs.300/-                                                                                                                                                                                |
|                                            |            | iv)          | <b>D-4 &amp; Subsequent Notices</b>                                                                                                                                                                                      | Rs.500/-                                                                                                                                                                                |
|                                            |            | v)           | <b>Advocate Notice</b>                                                                                                                                                                                                   | - Upto Rs.10 lakh (O/s. Amt) - @ Rs.1,000/- .<br>- Above Rs.10 lakh upto Rs.1crore (O/s. Amt) - @ Rs.2,500/- .<br>- Above Rs.1 Crore - (O/s. Amt) - @Rs.5,000/- <b>[Manually + GST]</b> |
|                                            |            | vi)          | <b>Case file charges</b>                                                                                                                                                                                                 | Actual <b>[Manually + GST]</b>                                                                                                                                                          |
|                                            |            | vii)         | <b>Visit charges per visit to borrower/ sureties for recovery purpose</b>                                                                                                                                                | Rs.200/- per visit or actual travelling expenses whichever is higher <b>[Manually + GST]</b>                                                                                            |
|                                            |            | viii)        | <b>Demand Notice issued by Recovery Officer/ Sales Officer</b>                                                                                                                                                           | Rs.500/- <b>[Manually + GST]</b>                                                                                                                                                        |
|                                            | <b>(l)</b> |              | <b>CASH CREDIT ACCOUNTS</b>                                                                                                                                                                                              | <b>[Manually + GST]</b>                                                                                                                                                                 |
|                                            |            | i)           | <b>D-22 Notice</b>                                                                                                                                                                                                       | Rs.250/-                                                                                                                                                                                |
|                                            |            | ii)          | <b>D-23 Notice</b>                                                                                                                                                                                                       | Rs.500/-                                                                                                                                                                                |
|                                            |            | iii)         | <b>Renewal reminder notice (charges to be collected for Notices served after due date)</b>                                                                                                                               | Rs.500/-                                                                                                                                                                                |
|                                            |            | iv)          | <b>Notice for non-operation in account for more than 3 months</b>                                                                                                                                                        | Rs.225/-                                                                                                                                                                                |
|                                            |            | v)           | <b>Advocate notice</b>                                                                                                                                                                                                   | - Upto Rs.10 lakh (O/s. Amt) - @ Rs.1,000/- .<br>- Above Rs.10 lakh upto Rs.1crore (O/s. Amt) - @ Rs.2,500/- .<br>- Above Rs.1 Crore - (O/s. Amt) - @ Rs.5,000/- .                      |
|                                            |            | vi)          | <b>Case file charges</b>                                                                                                                                                                                                 | Actual                                                                                                                                                                                  |
|                                            |            | vii)         | <b>Demand Notice charges for recovery/ non-renewal/ non-operation</b>                                                                                                                                                    | Rs.500/-                                                                                                                                                                                |
|                                            |            | viii)        | <b>Non display of Bank's name board at place of business/ office/ factory premises/on machinery/on vehicle</b>                                                                                                           | Rs.1,000/-                                                                                                                                                                              |

| Service Charges Manual FY 2026-2027 |             |      |                                                                          |                                                                                                                                     |
|-------------------------------------|-------------|------|--------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------|
| Sr. No.                             |             |      | Particulars                                                              | Amount of charges (Rs.)                                                                                                             |
|                                     | (m)         |      | <b>STATUTORY NOTICE</b>                                                  | <b>[Manually + GST]</b>                                                                                                             |
|                                     |             | i)   | <b>Issued u/s 13 (2) of SARFAESI Act.</b>                                | - Outstanding above Rs.1.00 crore - @ Rs.5000/- .<br>- Outstanding Upto Rs.1.00 crore @ Rs.2,500/-                                  |
|                                     |             | ii)  | <b>Re-conveyance of Mortgaged Property</b>                               | @ Rs.1,000/- & actual stamp duty                                                                                                    |
|                                     |             | iii) | <b>Symbolic Possession</b>                                               | - Housing Loan - @ Rs.1000/- .<br>- Other than Housing Loan - Upto Rs.1 Crore - @ Rs.2000/- .<br>- Above Rs.1 Crore - @ Rs.5000/- . |
|                                     |             | iv)  | <b>Physical possession including possession through CMM/DM u/s 14</b>    | Actual Expenses                                                                                                                     |
|                                     | (n)         |      | <b>VEHICLE ETC.</b>                                                      | <b>[Manually + GST]</b>                                                                                                             |
|                                     |             | i)   | <b>Issue of NOC to RTO (including HPTR)</b>                              | @ Rs.200/- to be collected at the time of closure of loan.                                                                          |
|                                     |             | ii)  | <b>Seizing charges</b>                                                   |                                                                                                                                     |
|                                     |             |      | <b>a) Two wheeler/three wheeler</b>                                      | @ Rs.2,000/-                                                                                                                        |
|                                     |             |      | <b>b) Light motor vehicle</b>                                            | @ Rs.2,500/-                                                                                                                        |
|                                     |             |      | <b>c) Heavy vehicle</b>                                                  | @ Rs.4,500/-                                                                                                                        |
|                                     |             |      | <b>d) Excavators &amp; cranes</b>                                        | @ Rs.10,000/- or actual outsourcing charges as approved                                                                             |
|                                     | <b>Note</b> |      | <b>The seizing charges to be recovered before release of vehicles.</b>   |                                                                                                                                     |
|                                     | (o)         | i)   | <b>SEALING/ POSSESSION OF IMMOVABLE PROPERTIES (Other than SARFAESI)</b> | <b>[Manually + GST]</b>                                                                                                             |
|                                     |             | a)   | <b>Flat/Stall/Gala/Shop/ Bungalow</b>                                    | @ Rs.2,000/- plus actual expenses incurred for taking possession, police protection chgs, etc.                                      |
|                                     |             | b)   | <b>Factory Premises/Industrial Unit</b>                                  | @ Rs.5,000/- plus actual expenses incurred for taking possession, police protection chgs, etc.                                      |
|                                     |             | c)   | <b>Possession of Flat/ Stall/ Gala/ Shop/ Bungalow through Court</b>     | @ Rs.2,000/- plus actual expenses incurred for taking possession, police protection chgs, etc.                                      |
|                                     |             | ii)  | <b>Possession of Factory Premises/ Indl. Unit through Court.</b>         |                                                                                                                                     |
|                                     |             | a)   | <b>Sanctioned amt. upto @ Rs.5.00 Lakh</b>                               | @ Rs.3,000/- plus actual expenses incurred for taking possession, chgs of court official, police protection, etc.                   |
|                                     |             | b)   | <b>Sanctioned amt. above @ Rs.5.00 Lakh to @ Rs.50.00 Lakh</b>           | @ Rs.5,000/- plus actual expenses incurred for taking possession, chgs of court official, police protection, etc.                   |
|                                     |             | c)   | <b>Sanctioned amt. above @ Rs.50.00 Lakh</b>                             | @ Rs.10,000/- plus actual expenses incurred for taking possession, chgs of court official, police protection, etc. .                |

| <b>Service Charges Manual FY 2026-2027</b> |                                            |             |                                                                                                                                                                                                                       |                                                                                                                                                                                                                                                       |
|--------------------------------------------|--------------------------------------------|-------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Sr. No.</b>                             |                                            |             | <b>Particulars</b>                                                                                                                                                                                                    | <b>Amount of charges (Rs.)</b>                                                                                                                                                                                                                        |
|                                            |                                            |             | <b>(GST is to be collected on recovery of actual expenditure also)</b>                                                                                                                                                |                                                                                                                                                                                                                                                       |
|                                            | <b>(p)</b>                                 | <b>i)</b>   | <b>ASSIGNMENT OF NSC/KVP</b>                                                                                                                                                                                          | @ Rs.50/- per certificate & actual travelling charges not exceeding @ Rs.200/- (both inclusive) + actual post office charges (on all charges)<br><b>[Manually + GST]</b>                                                                              |
|                                            |                                            | <b>ii)</b>  | <b>ENCASHMENT OF NSC/IVP/KVP ETC.</b>                                                                                                                                                                                 | @ Rs.100/- per certificate + actual travelling cost not exceeding @ Rs.250/- (both inclusive) + actual post office charges (on all charges)<br><b>[Manually + GST]</b>                                                                                |
|                                            |                                            |             | <b>Note : No travelling and post office charges to be collected if the borrower accompanies the staff for visit to Post Office and bears the expenses.</b>                                                            |                                                                                                                                                                                                                                                       |
|                                            | <b>(q)</b>                                 |             | <b>REASSIGNMENT OF NSC/IVP/KVP</b>                                                                                                                                                                                    | <b>NIL</b>                                                                                                                                                                                                                                            |
|                                            | <b>(r)</b>                                 |             | <b>ASSIGNMENT/ REASSIGNMENT/ ENCASHMENT OF LIP ETC.</b>                                                                                                                                                               | @Rs.100/- + actual charges of LIC + postage (Per Policy) (on actual charges also)<br><b>[Manually + GST]</b>                                                                                                                                          |
|                                            | <b>(s)</b>                                 |             | <b>Foreclosure charges 2% on outstanding Amount.</b>                                                                                                                                                                  | In case of Loans & Advances sanctioned to Non-Individual Loanees/ Borrowers foreclosure / prepayment penalties@2% on account of takeover by other Banks/ F.I. will levies on outstanding amount as on the date of closure.<br><b>[Manually + GST]</b> |
| <b>5</b>                                   | <b>BANK GUARANTEE (Fresh and renewals)</b> |             |                                                                                                                                                                                                                       |                                                                                                                                                                                                                                                       |
|                                            | <b>(a)</b>                                 |             | <b>PARTLY SECURED BY ONLY OUR BANK'S TERM DEPOSIT</b>                                                                                                                                                                 |                                                                                                                                                                                                                                                       |
|                                            |                                            | <b>i)</b>   | <b>Less than 50% of Bank Guarantee amount</b>                                                                                                                                                                         | 2.50% per annum + @ Rs.125/-                                                                                                                                                                                                                          |
|                                            |                                            | <b>ii)</b>  | <b>50% or more but less than 100% of Bank Guarantee</b>                                                                                                                                                               | 1.50% per annum + @ Rs.125/-                                                                                                                                                                                                                          |
|                                            |                                            | <b>iii)</b> | <b>FULLY SECURED BY ONLY OUR BANK'S TERM DEPOSIT</b>                                                                                                                                                                  | 0.75% subject to minimum Rs.200/- and maximum of Rs.10,000/- (to be collected only once at the time of issuing BG).                                                                                                                                   |
|                                            | <b>Note:</b>                               |             | <b>BG against 100% security of only our Bank FD will be considered as Fully secured BG. Securities such as NSC/LIC are not to be considered under this head. They are to be taken under 5(a) i) 5(a)ii) as above.</b> |                                                                                                                                                                                                                                                       |
|                                            |                                            | <b>iv)</b>  | <b>Amendment without value enhancement &amp; without extension of time period</b>                                                                                                                                     | Rs.1,000/- per amendment<br><b>[Manually + GST]</b>                                                                                                                                                                                                   |
|                                            |                                            | <b>v)</b>   | <b>In case of amendment with value enhancement and/ or extension of time period</b>                                                                                                                                   | Charges to be collected same as i), ii) & iii) above.                                                                                                                                                                                                 |

| Service Charges Manual FY 2026-2027 |                                                                                                                                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                                                                          |                                                                                                                                                                                                                                                                         |
|-------------------------------------|----------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| S.N.                                |                                                                                                                                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | Particulars                                                              | Amount of charges (@ Rs.)                                                                                                                                                                                                                                               |
|                                     | (b)                                                                                                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | CHARGES FOR INVOKED BANK GUARANTEE                                       | - BG amount upto Rs.1.00 crore- Charges Rs.2,000/- per Bank Guarantee.<br><br>- BG amount above Rs.1.00 crore - Charges Rs.4,000/- per Bank Guarantee<br><br>In addition to above charges, <u>PLR+2%</u> p.a. to be collected on the BG amount.<br><br>[Manually + GST] |
|                                     | Note                                                                                                                             | i) Charges to be collected for a minimum period of 1 month or part thereof plus Claim period.<br>ii) For Bank Guarantee issued through other Bank.<br>a) Commission of other Bank + 1% Comm. per annum [of our Bank]<br>b) In case of extension of BG Commission of other Bank + 1% commission per annum [of our Bank].<br>c) Bank Guarantee fully secured by our Bank's Term Deposit: Commission of other Bank + 0.75% per annum of BG amount [Max. Amt. @ Rs.10,000/- per annum] .<br>iii) If the Bank Guarantee is returned before expiry, charges to be refunded proportionately for unexpired quarter/s subject to no Concession was granted to the party at the time of availing BG facility. (Amount to be refunded excluding GST). |                                                                          |                                                                                                                                                                                                                                                                         |
| 6                                   | SOLVENCY CERTIFICATES/CREDIT WORTHINESS CERTIFICATES/CERTIFICATE FOR GRANTING LOANS & ADV. (SUBJECT TO COMPLIANCE OF CONDITIONS) |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                                                                          |                                                                                                                                                                                                                                                                         |
|                                     |                                                                                                                                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                                                                          | [Manually + GST]                                                                                                                                                                                                                                                        |
|                                     |                                                                                                                                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | Upto Rs.25.00 Lakh                                                       | Rs.500/- per Rs.1.00 Lakh or part thereof subject to maximum Rs.10,000/- .                                                                                                                                                                                              |
|                                     |                                                                                                                                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | Above Rs.25.00 Lakh to Rs.50.00 Lakh                                     | Rs.20,000/-                                                                                                                                                                                                                                                             |
|                                     |                                                                                                                                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | Above Rs.50.00 Lakh to Rs.1.00 Crore                                     | Rs.30,000/-                                                                                                                                                                                                                                                             |
|                                     |                                                                                                                                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | Above Rs.1.00 Crore to Rs.10.00 Crore                                    | Rs.40,000/-                                                                                                                                                                                                                                                             |
|                                     |                                                                                                                                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | Above Rs.10.00 Crore                                                     | Rs.50,000/-                                                                                                                                                                                                                                                             |
|                                     | Note:                                                                                                                            | 1. If certificate is issued to individuals for their ward's education purpose, 25% of the charges as mentioned above .<br>2. In case of extra original copy of same certificate Rs.200/- per certificate.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                          |                                                                                                                                                                                                                                                                         |
| 7                                   | ISSUE OF INLAND LETTER OF CREDIT [Manually + GST]                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                                                                          |                                                                                                                                                                                                                                                                         |
|                                     | I                                                                                                                                | (a)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | Commitment charges (To be collected at the time of opening of L/C)       | 20 paise per Rs.100/- per quarter or part thereof (Subject to Minimum of Rs.500/-)                                                                                                                                                                                      |
|                                     |                                                                                                                                  | (b)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | Usance Charges                                                           |                                                                                                                                                                                                                                                                         |
|                                     |                                                                                                                                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | i) For Sight L/C                                                         | 20 paise per Rs.100/- (Subject to Min. of Rs.500/-)                                                                                                                                                                                                                     |
|                                     |                                                                                                                                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | ii) Upto 6 Months Usance (To be collected at the time of opening of L/C) | 20 paise per Rs.100/- p.m. or part thereof - (Subject to Minimum of Rs.500/-)                                                                                                                                                                                           |
|                                     |                                                                                                                                  | (c)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | Postage etc.                                                             | Rs.50/- or actual postages whichever is higher.                                                                                                                                                                                                                         |

| <b>Service Charges Manual FY 2026-2027</b> |      |     |                                                                                                                          |                                                                                                                                                                                                                                               |
|--------------------------------------------|------|-----|--------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Sr. No.</b>                             |      |     | <b>Particulars</b>                                                                                                       | <b>Amount of charges (Rs.)</b>                                                                                                                                                                                                                |
|                                            | II   | (a) | <b>Amendment without extension of period or enhancement in the value of the L/c</b>                                      | Rs.750/-                                                                                                                                                                                                                                      |
|                                            |      | (b) | <b>Enhancement in value or extension of period</b>                                                                       | Rs.500/- + Recalculate commitment and usance charges as per 1 (a) (b) and difference to be levied                                                                                                                                             |
|                                            | III  | (a) | <b>Reinstatement commission for Revolving L/C</b>                                                                        | 20 paise per Rs.100/- per quarter or part thereof + usance charges as per tenor of the bill (Subject to Minimum of Rs.500/-)                                                                                                                  |
|                                            |      | (b) | <b>Postage etc.</b>                                                                                                      | Rs.50/- or actual postages whichever is higher.                                                                                                                                                                                               |
|                                            | IV   |     | <b>Retirement of Documents</b>                                                                                           | 30 paise per Rs.100/- or part thereof minimum Rs.250/- & maximum Rs.10,000/-                                                                                                                                                                  |
|                                            | V    |     | <b>Inland LC Documents received with discrepancies</b>                                                                   | Rs.1,000/- per set of discrepant documents to be deducted from the proceeds (Branches should intimate to the Negotiating Bank about deduction of charges at the time of issuing confirmation).                                                |
|                                            | VI   |     | <b>Inland Letter of credit issued through other Banks like HDFC Bank / Bank of India/ UBI, etc.</b>                      | Charges will be levied as per our charges structure above or as per rate of charges levied by that Bank whichever is higher. In case other Bank charges are higher, then flat Rs.1,000/- to be collected in addition to other Bank's charges. |
|                                            | VII  |     | <b>Inland LC Transmission through SFMS:</b>                                                                              | <b>[Manually + GST]</b>                                                                                                                                                                                                                       |
|                                            |      | i)  | <b>Issue of Full Text L/C</b>                                                                                            | Rs.1,000/-                                                                                                                                                                                                                                    |
|                                            |      | ii) | <b>Transmission of any other message</b>                                                                                 | Rs.500/-                                                                                                                                                                                                                                      |
|                                            |      |     | <b>(Note : The above charges as per (I), (II), (VI) &amp; (VII) above will be collected at Forex Dept.)</b>              |                                                                                                                                                                                                                                               |
|                                            | VIII |     | <b>The following charges are applicable in the cases of LC received from other Bank for our customer as beneficiary.</b> | <b>[Manually + GST]</b>                                                                                                                                                                                                                       |
|                                            |      |     | <b>Advising letter of Credit</b>                                                                                         | Rs.500/- + postage Rs.50/- or actual whichever is higher                                                                                                                                                                                      |
|                                            |      |     | <b>Advising amendment to letter of credit</b>                                                                            | Rs.250/- + postage Rs.50/- or actual whichever is higher                                                                                                                                                                                      |

|   |                                                               |       |                                                                                                                                                         |                                                                                                  |
|---|---------------------------------------------------------------|-------|---------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------|
| 8 | CHEQUES & BILLS COLLECTIONS                                   |       |                                                                                                                                                         |                                                                                                  |
|   | (OO 260 & 261 dated 29.10.2008 & subsequent RBI notification) |       |                                                                                                                                                         |                                                                                                  |
|   | (a)                                                           | i)    | RTGS/NEFT<br>INWARD/OUTWARD CHARGES<br>[Including transaction through<br>Branch & Mobile Banking]                                                       | Refer latest OC guidelines                                                                       |
|   |                                                               | ii)   | IMPS Debit transactions                                                                                                                                 | Rs.5/-                                                                                           |
|   | (b)                                                           |       | COLLECTION OF OUTSTATION<br>BILLS BD/SBD                                                                                                                | [Manually + GST]                                                                                 |
|   |                                                               | i)    | Upto Rs.1,000/-                                                                                                                                         | Rs.20/-                                                                                          |
|   |                                                               | ii)   | Above Rs.1,000/- upto<br>Rs.5,000/-                                                                                                                     | Rs.40/-                                                                                          |
|   |                                                               | iii)  | Above Rs.5,000/- upto<br>Rs.10,000/-                                                                                                                    | Rs.60/-                                                                                          |
|   |                                                               | iv)   | Above Rs.10,000/- upto Rs.1.00<br>Lakh                                                                                                                  | Rs.6/- per Rs.1,000/- or part thereof                                                            |
|   |                                                               |       |                                                                                                                                                         |                                                                                                  |
|   |                                                               | v)    | Above @ Rs.1.00 Lakh                                                                                                                                    | Rs.5.50 per Rs.1,000/- as part thereof subject to<br>minimum Rs.600/- maximum Rs.2,000/- .       |
|   |                                                               | vi)   | Charges for return unpaid<br>outstation bills                                                                                                           | 50% charges as above 8(c) subject to min.<br>@Rs.20/- .                                          |
|   |                                                               | vii)  | Postage                                                                                                                                                 | Actual                                                                                           |
|   |                                                               | viii) | Supply bill discounting                                                                                                                                 | Handling charges - Rs.25/- per bill                                                              |
|   | (c)                                                           |       | BILLS NEGOTIATED UNDER L/C<br>(Handling charges)                                                                                                        | Rs.1,000/- + Postage<br>[Manually + GST]                                                         |
|   | Note                                                          | i)    | Each bill (bill of exchange/hundi) should be treated as a separate bill & should<br>not be clubbed for the purpose of calculation of charges.           |                                                                                                  |
|   |                                                               | ii)   | In case of outstation bills where the bills are purchased/discounted no<br>commission to be charged. Only handling charges of @Rs.50/- to be collected. |                                                                                                  |
| 9 | PAY ORDERS ETC.                                               |       |                                                                                                                                                         |                                                                                                  |
|   | (a)                                                           |       | ISSUE OF PAY ORDERS                                                                                                                                     |                                                                                                  |
|   |                                                               | i)    | Upto @ Rs.5,000/-                                                                                                                                       | Rs.100/-                                                                                         |
|   |                                                               | ii)   | Above @ Rs.5,000/-<br>upto @ Rs.50,000/-                                                                                                                | Rs.200/-                                                                                         |
|   |                                                               | iii)  | Above @ Rs.50,000/-<br>upto @ Rs.2.00 Lakh.                                                                                                             | Rs.300/-                                                                                         |
|   |                                                               | iv)   | Above @ Rs.2.00 Lakh                                                                                                                                    | Rs.500/-                                                                                         |
|   | (b)                                                           |       | CONCESSIONAL RATE FOR<br>STUDENTS EXAM<br>FEES/PAYMENT TO COLLEGE/<br>UNIVERSITY, PENSIONERS &<br>SENIOR CITIZENS                                       | 50% of above charges - 9 [a] (i to iv) subject to<br>minimum of @ Rs.100/- .<br>[Manually + GST] |
|   | (c)                                                           | i)    | ISSUE OF DUPLICATE PAY<br>ORDER/ISSUE OF FRESH PAY<br>ORDER AGAINST<br>REVALIDATION                                                                     | Same as 9[a] (i to iv) above<br>[Manually + GST]                                                 |
|   |                                                               | ii)   | CANCELLATION OF PAY ORDER                                                                                                                               | Rs.100/-<br>[Manually + GST]                                                                     |

| Service Charges Manual FY 2026-2027 |                      |      |                                                                               |                   |                                                                 |                       |
|-------------------------------------|----------------------|------|-------------------------------------------------------------------------------|-------------------|-----------------------------------------------------------------|-----------------------|
| S.N.                                |                      |      | Particulars                                                                   |                   | Amount of charges (Rs.)                                         |                       |
| 10                                  | SAFE DEPOSIT LOCKERS |      |                                                                               |                   |                                                                 |                       |
|                                     | (a)                  |      | OPENING OF LOCKERS                                                            |                   |                                                                 |                       |
|                                     |                      | i)   | Key Deposit (Includes charges for break open in cases of non-payment of rent) |                   | i) Small size locker - Rs.15,000/-.                             |                       |
|                                     |                      |      |                                                                               |                   | ii) Medium size locker - Rs.25,000/-                            |                       |
|                                     |                      |      |                                                                               |                   | iii) Large size locker - Rs.35,000/-.                           |                       |
|                                     |                      | ii)  | Service Charges                                                               |                   | Rs.500/-plus franking amount.                                   |                       |
|                                     |                      |      |                                                                               |                   | [Manually + GST]                                                |                       |
|                                     | (b)                  |      | RENT PER YEAR                                                                 |                   |                                                                 |                       |
|                                     |                      |      | (1st April to 31st March)                                                     |                   | [applicable GST will be charged extra over & above rent amount] |                       |
|                                     |                      |      | Type                                                                          | Dimension (cms)   | All Branches (Except Udupi & Ahmedabad)                         | Udupi Region Branches |
|                                     |                      | i)   | Small Size                                                                    | A 12.5x17.5x49.2  | Rs.2,300/- w.e.f. 01.07.2026                                    | Rs.1,200/-            |
|                                     |                      |      |                                                                               | 11.4x16.5x49.2    |                                                                 |                       |
|                                     |                      |      |                                                                               | B 15.9x21.0x49.2  | Rs.2,500/-                                                      | Rs.1,400/-            |
|                                     |                      |      |                                                                               | 15.2x20.3x49.2    |                                                                 |                       |
|                                     |                      | ii)  | Medium Size                                                                   | 2A 12.5x35.2x49.2 | Rs.3,500/-                                                      | Rs.2,000/-            |
|                                     |                      |      |                                                                               | 11.4x33.0x49.2    |                                                                 |                       |
|                                     |                      |      |                                                                               | 2B 15.9x42.3x49.2 | Rs.4,000/-                                                      | Rs.2,400/-            |
|                                     |                      |      |                                                                               | 15.2x40.6x49.2    |                                                                 |                       |
|                                     |                      |      |                                                                               | 30.5x20.3x49.2    |                                                                 |                       |
|                                     |                      |      |                                                                               | 17.8x26.7x49.2    |                                                                 |                       |
|                                     |                      |      |                                                                               |                   |                                                                 |                       |
|                                     |                      | iii) | Large Size                                                                    | 4A 27.8x35.2x49.2 | Rs.7,000/-                                                      | Rs.4,000/-            |
|                                     |                      |      |                                                                               | 26.7x33.0x49.2    |                                                                 |                       |
|                                     |                      |      |                                                                               | 17.8x53.3x49.2    |                                                                 |                       |
|                                     |                      |      |                                                                               |                   |                                                                 |                       |
|                                     |                      |      |                                                                               | 4B 32.1x42.3x49.2 | Rs.8,000/-                                                      | Rs.5,000/-            |
|                                     |                      |      |                                                                               | 30.5x40.6x49.2    |                                                                 |                       |
|                                     |                      |      |                                                                               | 38.1x53.3x49.2    | Rs.9,000/-                                                      | Rs.8,000/-            |
|                                     |                      |      |                                                                               | 36.8x53.3x49.2    |                                                                 |                       |

**Service Charges Manual FY 2026-2027**

| S. N |      | Particulars                                                                                                                                                                                                                                                                                                                                                                                                                 | Amount of charges (Rs.)                                                                                                                                                                                                                                                 |
|------|------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|      |      | <b>Size of Locker      Type</b>                                                                                                                                                                                                                                                                                                                                                                                             | <b>Ahmedabad Brs<br/>(Except<br/>Ghatlodia)</b>                                                                                                                                                                                                                         |
|      | i)   | <b>Small Size      A</b>                                                                                                                                                                                                                                                                                                                                                                                                    | Rs.200/-                                                                                                                                                                                                                                                                |
|      |      | <b>B</b>                                                                                                                                                                                                                                                                                                                                                                                                                    | Rs.300/-                                                                                                                                                                                                                                                                |
|      |      | <b>C</b>                                                                                                                                                                                                                                                                                                                                                                                                                    | Rs.400/-                                                                                                                                                                                                                                                                |
|      |      | <b>D</b>                                                                                                                                                                                                                                                                                                                                                                                                                    | Rs.500/-                                                                                                                                                                                                                                                                |
|      | ii)  | <b>Medium Size      2A</b>                                                                                                                                                                                                                                                                                                                                                                                                  | Rs.700/-                                                                                                                                                                                                                                                                |
|      |      | <b>2B</b>                                                                                                                                                                                                                                                                                                                                                                                                                   | Rs.1,100/-                                                                                                                                                                                                                                                              |
|      |      | <b>2C</b>                                                                                                                                                                                                                                                                                                                                                                                                                   | Rs.1,300/-                                                                                                                                                                                                                                                              |
|      |      | <b>2E</b>                                                                                                                                                                                                                                                                                                                                                                                                                   | Rs.1,600/-                                                                                                                                                                                                                                                              |
|      | iii) | <b>Large Size      4A</b>                                                                                                                                                                                                                                                                                                                                                                                                   | Rs.1,800/-                                                                                                                                                                                                                                                              |
|      |      | <b>4B</b>                                                                                                                                                                                                                                                                                                                                                                                                                   | Rs.2,400/-                                                                                                                                                                                                                                                              |
|      |      | <b>4C</b>                                                                                                                                                                                                                                                                                                                                                                                                                   | Rs.4000/-                                                                                                                                                                                                                                                               |
|      |      | <b>4E</b>                                                                                                                                                                                                                                                                                                                                                                                                                   | Rs.2,200/-                                                                                                                                                                                                                                                              |
|      |      | <b>* Size of Locker      Type</b>                                                                                                                                                                                                                                                                                                                                                                                           | <b>Mandvi- Vadodara Branch</b>                                                                                                                                                                                                                                          |
|      |      | <b>Small      C</b>                                                                                                                                                                                                                                                                                                                                                                                                         | @ Rs.1,000/-                                                                                                                                                                                                                                                            |
|      |      | <b>Medium      2C</b>                                                                                                                                                                                                                                                                                                                                                                                                       | @ Rs.2,000/-                                                                                                                                                                                                                                                            |
|      |      | <b>Large      4C</b>                                                                                                                                                                                                                                                                                                                                                                                                        | @ Rs.3,500/-                                                                                                                                                                                                                                                            |
|      |      | <b>Note : If rent already paid in advance, no recovery as per new manual. In case of surrender of locker, Branches may refund locker rent collected in advance after adjusting rent for current and completed quarters i.e. April-June, July-Sept, Oct-Dec. &amp; Jan to March. Similarly when lockers are hired in between the year, rent may be collected for current &amp; remaining quarters of the financial year.</b> |                                                                                                                                                                                                                                                                         |
|      | (c)  | <b>NUMBER OF ACCESS ALLOWED PER QUARTER</b>                                                                                                                                                                                                                                                                                                                                                                                 | Every quarter 6 access free. @Rs.100/- per in the quarter <b>[Manually + GST]</b>                                                                                                                                                                                       |
|      | (d)  | <b>DELAY IN PAYMENT OF RENT Applicable for all type of lockers</b>                                                                                                                                                                                                                                                                                                                                                          | <ul style="list-style-type: none"> <li>- Small Locker - @ Rs.240/- p.m.</li> <li>- Medium Locker - @ Rs.300/- p.m.</li> <li>- Large Locker - @ Rs.360/- p.m. .</li> <li>- 10% of the Yearly Locker rent to be charged on monthly basis For Gujarat Branches.</li> </ul> |
|      | (e)  | <b>BREAK OPEN OF LOCKER IN CASE OF LOSS OF KEY/NON PAYMENT OF RENT</b>                                                                                                                                                                                                                                                                                                                                                      | @Rs.1,000/- plus actual charges (on actual charges also) <b>[Manually + GST]</b>                                                                                                                                                                                        |
|      | (f)  | <b>SURRENDER OF LOCKER #</b>                                                                                                                                                                                                                                                                                                                                                                                                | @Rs.2,000/- (If locker surrendered within 2 Years from the date of hire) <b>[Manually + GST]</b>                                                                                                                                                                        |
|      |      | <b># (The Branch should immediately write to locker manufacturing company for replacement of lock &amp; key and the new key should be given to new allottee in a company sealed pack.)</b>                                                                                                                                                                                                                                  |                                                                                                                                                                                                                                                                         |

| <b>Service Charges Manual FY 2026-2027</b> |            |      |                                                                                                                                                                              |                                                                                       |
|--------------------------------------------|------------|------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------|
| <b>S. N.</b>                               |            |      | <b>Particulars</b>                                                                                                                                                           | <b>Amount of charges (Rs.)</b>                                                        |
|                                            | <b>(g)</b> |      | <b>SAFE CUSTODY CHARGES</b>                                                                                                                                                  |                                                                                       |
|                                            |            | 1)   | Gold loan closed but pledge ornament are not claimed within 1 month from date of closure (after sending notice to the loanee regarding the charges)                          | @Rs.500/- p.m.<br><b>[Manually + GST]</b>                                             |
|                                            |            | 2)   | <b>Sale of pledged gold ornaments by auction</b>                                                                                                                             | <b>[Manually + GST]</b>                                                               |
|                                            |            | i)   | Loans upto Rs.5,000/-                                                                                                                                                        | @Rs.150/- + actual gold valuer charges.                                               |
|                                            |            | ii)  | Above Rs.5,000/- upto Rs.50,000/-                                                                                                                                            | @Rs.250/- + proportionate advertisement charges + actual gold valuer charges          |
|                                            |            | iii) | Above Rs.50,000/-                                                                                                                                                            | @Rs.300/- + proportionate advertisement charges + actual gold valuer charges          |
|                                            |            |      | <b>(GST is to be collected on actual gold valuer charges, advertisement charges also)</b>                                                                                    |                                                                                       |
| <b>11</b>                                  |            |      | <b>GENERAL</b>                                                                                                                                                               |                                                                                       |
|                                            | <b>(a)</b> |      | ISSUE OF OUR BANK'S SHARE CERTIFICATE/ PNCPS (DUPLICATE)                                                                                                                     | @Rs.25/- per certificate<br><b>[Manually + GST]</b>                                   |
|                                            | <b>(b)</b> |      | TRANSFER OF SHARE CERTIFICATE                                                                                                                                                | @Rs.25/- per certificate (Refer Bye-laws)<br><b>[Manually + GST]</b>                  |
|                                            | <b>(c)</b> |      | ISSUE OF ANY OTHER CERTIFICATE BY BANK FOR THE PURPOSE OTHER THAN FOR OUR BANK'S PURPOSE (including verification of signature/ recording of ECS mandate)                     | @ Rs.200/- per certificate / request.<br><b>[Manually + GST].</b>                     |
|                                            | <b>(d)</b> |      | SMS Notification charges for SB/CD & all types of CC A/cs [charges for SMS will be applicable as per RBI guidelines except for education / promotional SMS - which are free] | @ Rs.0.14 paise per SMS will be debited on monthly basis.<br><b>w.e.f. 01.08.2026</b> |
|                                            | <b>(e)</b> | i)   | INCOME TAX CERTIFICATE FOR INTEREST ON TERM DEPOSIT/ SAVINGS A/C OR BALANCE CERTIFICATE                                                                                      | <b>NIL</b>                                                                            |
|                                            |            | ii)  | DUPLICATE CERTIFICATE AS ABOVE                                                                                                                                               | @Rs.50/- per certificate. <b>[Manually + GST]</b>                                     |
|                                            | <b>(f)</b> |      | STOP PAYMENT INSTRUCTIONS (All a/cs with cheque book facilities)                                                                                                             | @Rs.100/- per cheque per instruction (maximum @Rs.500/-)                              |
|                                            |            |      | <b>Note : CRC Return charges are also applicable for stopped cheque.</b>                                                                                                     |                                                                                       |

| Service Charges Manual FY 2026 |      |    |                                                                                                                                                                                                                                            |                                                                                                                                           |
|--------------------------------|------|----|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------|
| S.N.                           |      |    | Particulars                                                                                                                                                                                                                                | Amount of charges (Rs.)                                                                                                                   |
|                                | (g)  |    | FATE ENQUIRIES (at customers request)                                                                                                                                                                                                      | [Manually + GST]                                                                                                                          |
|                                |      | i) | RTGS/NEFT RBI settlement copy                                                                                                                                                                                                              | @Rs.50/- per enquiry                                                                                                                      |
|                                |      |    | Other than Saving A/c. (Current, CC FLXLN & SOD A/cs.)                                                                                                                                                                                     | @Rs.150/- per enquiry                                                                                                                     |
|                                | (h)  |    | General Document Franking charges                                                                                                                                                                                                          | @Rs.30/- per document.<br>w.e.f. 01.08.2026                                                                                               |
|                                |      |    | Note : Charges applicable for Bank's documents also                                                                                                                                                                                        |                                                                                                                                           |
|                                | (i)  |    | SURRENDER/LOSS OF ATM CARD/RUPAY Debit Card                                                                                                                                                                                                | @Rs.150/-<br>[Manually + GST]                                                                                                             |
|                                | (j)  |    | ISSUE OF DUPLICATE ATM CARD/RUPAY Debit Card                                                                                                                                                                                               | @Rs.300/-<br>[Manually + GST]                                                                                                             |
|                                | (k)  |    | LOSS OF PIN/ PASSWORD RETRIEVAL                                                                                                                                                                                                            | @Rs.50/-<br>[Manually + GST]                                                                                                              |
|                                | (l)  | a) | Issue of ATM/Rupay Debit Card (No charges in financial year in which it is issued) PMJWY-BSB/PMJWY-SSB & SBYouth completely exempted.                                                                                                      | @ Rs.100/- per annum for Classic card.<br>@ Rs.300/- per annum for Platinum card<br>(w.e.f. 01.07.2026)<br>[Manually + GST]               |
|                                |      | b) | 1. For Saving Accounts - Five ATM transactions free and charges applicable beyond five transactions [financial + Non-financial #] at other Bank's ATM in calendar month.<br>2. No free transaction for Current Accounts at other Bank ATM. | @Rs.23/- per Transaction                                                                                                                  |
|                                | Note |    | - #Financial transaction includes ATM withdrawals; Non-financial transactions include balance enquiry. PIN change/mini statement etc.<br>- Fees and charges would be decided by the Bank from time to time.                                |                                                                                                                                           |
|                                | (m)  |    | LOSS OF CHEQUE BOOK REQUISITION SLIP                                                                                                                                                                                                       | Savings A/c - @ Rs.50/- per request<br>CD/CC/FLXLN/SOD A/c - @ Rs.100/- per request.<br>[Manually + GST]                                  |
|                                | (n)  |    | ENQUIRY RELATED TO OLD RECORDS                                                                                                                                                                                                             |                                                                                                                                           |
|                                |      |    | More than 12 months old record                                                                                                                                                                                                             | @Rs.300/- per instrument / document<br>[Manually + GST]                                                                                   |
|                                | (o)  |    | ALLOWING OPERATIONS IN ACCOUNT THROUGH POWER OF ATTORNEY                                                                                                                                                                                   | SB A/c. - @Rs.500/-<br>CD/CC A/c. - @ Rs.1,000/- On every change.<br>[Manually + GST]                                                     |
|                                | (p)  |    | SERVICE CHARGES FOR ISSUE OF "LIFE CERTIFICATE" TO SENIOR CITIZENS                                                                                                                                                                         | NIL                                                                                                                                       |
|                                | (q)  |    | COLLECTION OF CHARGES TOWARDS CERSAI REGISTRATION                                                                                                                                                                                          | Collection of charges towards CERSAI/ROC/NESL/CIBIL etc. as per Circular guidelines issued by Bank from time to time.<br>[Manually + GST] |

**Service Charges Manual FY 2026-2027**

| <b>Sr. No</b>  |             | <b>Particulars</b>                                                                                                                                                                                                                                              | <b>Amount of charges (Rs.)</b>                                                                                                                             |
|----------------|-------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                | <b>(r)</b>  | <b>CHARGES FOR e-payment TAX ON BEHALF OF THE CUSTOMERS/ ISSUE OF DUPLICATE E-CHALLAN</b>                                                                                                                                                                       | @Rs.50/- <b>[Manually + GST]</b>                                                                                                                           |
|                | <b>(s)</b>  | <b>INWARD ECS MANDATE</b>                                                                                                                                                                                                                                       |                                                                                                                                                            |
|                | <b>i)</b>   | <b>ACH (debit Mandate/ E- Mandates (debit) given by our customers (for debiting their accounts with us) to other Banks/Financial Institutions for making repayment of Loan/payment of utility bills /LIC premium / mutual funds etc. received through NPCI.</b> | @ Rs.100/- per instance                                                                                                                                    |
|                | <b>ii)</b>  | <b>ACH (debit) Mandates / E Mandates (debit) received from our customers (to debit their accounts with other Banks) towards repayment of instalments of their loan account/RD account with us. Uploaded by us to NPCI.</b>                                      | <b>NIL</b>                                                                                                                                                 |
|                | <b>(t)</b>  | <b>ECS RETURN CHARGES FOR LOAN INSTALMENTS. (Our Bank will present ECS/NACH recovery of instalment two times in a month. The transactions Returned from first presentation with reason "Funds insufficient" only, will be represented during the month).</b>    |                                                                                                                                                            |
|                |             | <b>Return Charges will be as follows:</b>                                                                                                                                                                                                                       |                                                                                                                                                            |
|                | <b>i)</b>   | <b>If the transaction is successful, that is repayment received by either presentation.</b>                                                                                                                                                                     | <b>NIL</b>                                                                                                                                                 |
|                | <b>ii)</b>  | <b>If transaction is returned unpaid on per occasions.</b>                                                                                                                                                                                                      | @Rs.200/- <b>[Manually + GST]</b>                                                                                                                          |
|                | <b>iii)</b> | <b>Stop payment instructions of NACH ECS - ACH debit mandates given by customers</b>                                                                                                                                                                            | @ Rs.100/- + NPCI charges <b>[Manually + GST]</b>                                                                                                          |
|                | <b>u)</b>   | <b>UPI Debit Transaction</b>                                                                                                                                                                                                                                    | <b>NIL</b>                                                                                                                                                 |
|                | <b>v)</b>   | <b>For any modification in account i.e. mode of operation, address change, mobile number change, addition/deletion of name etc.</b>                                                                                                                             | @Rs.25/- - for every modification in the account (Except for Deceased Deposit Claim, KYC Updation and Registration of Nomination). <b>[Manually + GST]</b> |
| <b>PART II</b> |             |                                                                                                                                                                                                                                                                 |                                                                                                                                                            |
| <b>1</b>       | <b>(a)</b>  | <b>ADDITIONAL CHARGES IN CC/ FLXLN/ SOD/ TDLOAN/ TERM LOAN A/cs.</b>                                                                                                                                                                                            | <b>Additional Charges in CC/Term loan/FLXLN/SOD/TDLOAN A/cs. As per Circulars/ guidelines issued by Bank from time to time.</b>                            |
|                | <b>(b)</b>  | <b>CHEQUE DISCOUNTING &amp; CHEQUE PURCHASE (In case payment of salary cheque is effected as per rules, no service charges to be levied, also in case of discount of our Bank's pay order no charges/ interest to be collected)</b>                             | @ Rs.50/- per instrument + interest as per ILA <b>[Manually + GST]</b>                                                                                     |

**Service Charges Manual FY 2026-2027**

| <b>Sr. No</b>   |            | <b>Particulars</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | <b>Amount of charges (Rs.)</b>        |
|-----------------|------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------|
| <b>PART III</b> |            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                                       |
| <b>1</b>        |            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                                       |
|                 | <b>(a)</b> | <b>SUPPLY OF APPLICATION FORMS</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                       |
|                 | i)         | <b>Loan application with surety consent letter</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                       |
|                 | ii)        | <b>Bank guarantee application (including surety consent letter)</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                       |
|                 | iii)       | <b>Solvency certificate application</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | @Rs.50/- each <b>[Manually + GST]</b> |
|                 | iv)        | <b>Cash credit/ LC application and two sureties.</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                       |
|                 | v)         | <b>Composite loan/ CC/ Bank Guarantee application for facility above @Rs.15.00 Lakh</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                       |
| <b>Note</b>     | i)         | <b>The Service Charges, Share application Money and other charges on A/c. of Loans Sanctioned should invariably be collected by debiting the prospective Borrowers/Savings OR Current A/c.'s &amp; in case of Debit to CC A/c. subject to drawing power available. In no case service charges , Share application Money and other charges to be collected by debiting to respective Loan A/c. OR from the Loan amount Credited to SB/CA/CC A/c.'s Similarly it is not permissible to collect the Share application Money and other charges in Cash.</b> |                                       |
|                 | ii)        | <b>Wherever any charges collected as fixed charges plus interest (e.g. CRC Return charges) in such cases fixed charge should be credited to particular sub-head under Misc. Income and interest should be credited to interest on Loans &amp; Advances Account or particular interest (e.g. interest on cheque discounting etc.)</b>                                                                                                                                                                                                                    |                                       |

| <b>Sheet for additions/amendments</b> |             |                                        |
|---------------------------------------|-------------|----------------------------------------|
| <i>Circular No.</i>                   | <i>Date</i> | <i>Details of Additions/Amendments</i> |
| <i>IDC No.</i>                        |             |                                        |

**LIST OF PL CODES 2026-2027-INCOME SIDE**

| <b>SR. NO.</b> | <b>SERVICE CHARGE</b>                                                           | <b>PL/CODE</b> | <b>DISCRIPTION</b>              |
|----------------|---------------------------------------------------------------------------------|----------------|---------------------------------|
| 1              | Locker rent                                                                     | PL/10005       | LOCKER RENT                     |
| 2              | Issue of HDFC DD                                                                | PL/10017       | COMMISSION ON HDFC DD           |
| 3              | Charges for invoked Bank guarantee                                              | PL/10028       | BANK GUARANTEE CHARGES          |
| 4              | Commission on Bank Guarantee                                                    | PL/10028       | BANK GUARANTEE CHARGES          |
| 5              | All other LC charges                                                            | PL/10029       | USANCE & COMMITTEMENT CHG(LC)   |
| 6              | Issue of LC - Commitment charges                                                | PL/10029       | USANCE & COMMITTEMENT CHG(LC)   |
| 7              | Issue of LC - Usance charges                                                    | PL/10029       | USANCE & COMMITTEMENT CHG(LC)   |
| 8              | Issue of Pay Order                                                              | PL/10032       | COMMISSION ON PO                |
| 9              | Notice charges                                                                  | PL/10038       | NOTICE CHARGES                  |
| 10             | Vehicle seizing charges                                                         | PL/10039       | VEHICLE SEIZING CHARGES         |
| 11             | Sign Verification charges                                                       | PL/10040       | SIGNATURE VERIFICATION CHARGES  |
| 12             | Duplicate certificate charges                                                   | PL/10041       | CERTIFICATE ISSUE CHARGES       |
| 13             | Issue of any other certificate                                                  | PL/10041       | CERTIFICATE ISSUE CHARGES       |
| 14             | ECS return charges                                                              | PL/10042       | INWARD CHEQUE RTD. UNPAID CHARG |
| 15             | Inward cheque return charges                                                    | PL/10042       | INWARD CHEQUE RTD. UNPAID CHARG |
| 16             | Charges for unused cheques surrendered/ lost/ stolen/ misplaced                 | PL/10043       | CHEQUE BOOK CHARGES(ADD./UNUSED |
| 17             | Issue of cheque book                                                            | PL/10043       | CHEQUE BOOK CHARGES(ADD./UNUSED |
| 18             | Loss of cheque book requisition                                                 | PL/10043       | CHEQUE BOOK CHARGES(ADD./UNUSED |
| 19             | Stop payment of cheque                                                          | PL/10044       | STOP PAYMENT CHARGES            |
| 20             | Issue of Duplicate ATM card                                                     | PL/10045       | ATM CARD CHARGES(DUP/SURRENDER  |
| 21             | Surrender/loss of ATM card                                                      | PL/10045       | ATM CARD CHARGES(DUP/SURRENDER  |
| 22             | Charges for failure to maintain minimum balance                                 | PL/10046       | MINIMUM BAL. CHARGES            |
| 23             | Charges for withdrawals more than prescribed Limit (Including ATM transactions) | PL/10047       | EXCESS WITHDRAWAL CHARGES       |
| 24             | Charges for closure of account                                                  | PL/10049       | A/C. CLOSING CHARGES            |
| 25             | Duplicate PO charges                                                            | PL/10050       | P.O CHARGES(DUP/CAN/REVALI)     |
| 26             | Stop payment/ cancellation of PO charges                                        | PL/10050       | P.O CHARGES(DUP/CAN/REVALI)     |
| 27             | Cheque discounting/ cheque purchase charges                                     | PL/10051       | CHEQUE DISCOUNTING CHARGES      |
| 28             | Solvency certificate/credit worthiness charges                                  | PL/10053       | SOLVENCY CER. CHARGES           |
| 29             | Break open charges                                                              | PL/10067       | SERVICE CHARGES FOR LOCKER FACI |
| 30             | Enquiry related to old record                                                   | PL/10054       | OTHER CHARGES                   |
| 31             | Loss of PIN/password                                                            | PL/10054       | OTHER CHARGES                   |
| 32             | Sealing / possession of immovable property                                      | PL/10054       | SERVICE CHARGES FOR LOAN A/CS   |
| 33             | Withdrawal without passbook                                                     | PL/10054       | OTHER CHARGES                   |
| 34             | Amendment of LC                                                                 | PL/10055       | AMENDMENT CHARGES(LC)           |
| 35             | Outward cheque \return charges                                                  | PL/10060       | OUT. CHQ.RTD.UNPAID CHARGES     |

| <b>LIST OF PL CODES 2026-2027-INCOME SIDE</b> |                                                                                  |                |                                       |
|-----------------------------------------------|----------------------------------------------------------------------------------|----------------|---------------------------------------|
| <b>SR. NO.</b>                                | <b>SERVICE CHARGE</b>                                                            | <b>PL/CODE</b> | <b>DISCRIPTION</b>                    |
| 36                                            | Service charges for Loan Account                                                 | PL/10062       | SERVICE CHARGES FOR CASH CREDIT       |
|                                               | a) CC                                                                            | PL/10062       | SERVICE CHARGES FOR CASH CREDIT       |
|                                               | b) Bill discounting                                                              | PL/10063       | SERVICE CHARGES FOR BILL DISCOU       |
|                                               | c) WCTL account                                                                  | PL/10064       | SERVICE CHARGES FOR WCTL ACCOUN       |
|                                               | d) Cheque discounting                                                            | PL/10065       | SERVICE CHARGES FOR CHQ DISCOUN       |
| 37                                            | Locker access charges                                                            | PL/10067       | SERVICE CHARGES FOR LOCKER FACI       |
| 38                                            | Service charges for Locker                                                       | PL/10067       | SERVICE CHARGES FOR LOCKER FACI       |
|                                               | e) all other loans                                                               | PL/10068       | OTHER SERVICE CHARGES                 |
| 39                                            | Folio Charges                                                                    | PL/10071       | STATEMENT CHARGES                     |
| 40                                            | Issue of duplicate statement of account                                          | PL/10071       | STATEMENT CHARGES                     |
| 41                                            | Safe custody charges                                                             | PL/10073       | SAFE CUSTODY CHARG.FOR GOLD           |
| 42                                            | Locker surrender charges                                                         | PL/10074       | LOCKER SURRENDER CHARGES              |
| 43                                            | Delay payment of locker rent charges                                             | PL/10075       | DELAYED PAYMENT CHARGES(LOCKER)       |
| 44                                            | Assignment of NSC/KVP etc                                                        | PL/10076       | ASSIGNMENT/ENCASH.OF NSC/KVP          |
| 45                                            | Encashment of NSC/KVP etc.                                                       | PL/10076       | ASSIGNMENT/ENCASH.OF NSC/KVP          |
| 46                                            | Reassignment of NSC/KVP etc                                                      | PL/10077       | REASSIGNMENT OF LIC/NSC               |
| 47                                            | Franking charges                                                                 | PL/10079       | FRANKING CHARGES                      |
| 48                                            | Issue of duplicate pass book                                                     | PL/10080       | DUPL.PASS BOOK/FDR/SHARE CERT         |
| 49                                            | Issue of duplicate term deposit receipt                                          | PL/10080       | DUPL.PASS BOOK/FDR/SHARE CERT         |
| 50                                            | Issue of share certificate (Duplicate)                                           | PL/10080       | DUPL.PASS BOOK/FDR/SHARE CERT         |
| 51                                            | Bill negotiated under LC                                                         | PL/10081       | HANDLING CHARGES OBC/IBC              |
| 52                                            | Collection of outstation bill                                                    | PL/10081       | HANDLING CHARGES OBC/IBC              |
| 53                                            | OBC/IBC cheque collection charges                                                | PL/10081       | HANDLING CHARGES OBC/IBC              |
| 54                                            | RTGS/NEFT charges                                                                | PL/10132       | RTGS/NEFT/ECS CHAR.COLL. A/C.         |
| 55                                            | Any actual expenses recovered from customers                                     | PL/10150       | REIMBURSEMENT OF EXPENSES             |
| 56                                            | DEMAT AMC charges                                                                | PL/10168       | A/C DEMAT CHARGES (AMC)               |
| 57                                            | DEMAT other charges                                                              | PL/10169       | A/C DEMAT CHARGES (OTHERS)            |
| 58                                            | E-payment charges                                                                | PL/10183       | E-PAYMENT CHARGES (TAXES)             |
| 59                                            | Loan pre closure charges                                                         | PL/10203       | LOAN PRE CLOSURE CHARGES              |
| 60                                            | ECS mandate charges                                                              | PL/10211       | NPCI MANDATE CHARGES                  |
| 61                                            | Any legal charges recovered from customer such as Advocate fees/ Arbitrator Fees | PL/10218       | RECOVERY OF LEGAL CHARGES             |
| 62                                            | Loan switch over charges                                                         | PL/10228       | SWITCHOVER FEES                       |
| 63                                            | Loan application fees                                                            | PL/10233       | LOAN APPLICATION CHARGES              |
| 64                                            | CERSAI charges                                                                   | PL/10235       | CERSAI charges collected              |
| 65                                            | Issue of ATM/Rupay card                                                          | PL/10237       | ATM/RUPAY DEBIT CARD CHARGES          |
| 66                                            | Delay payment charges for RD                                                     | PL/10250       | RD DELAY PAYMENT CHARGES              |
| 67                                            | Interest on Loan Products                                                        | PL/10266       | INTEREST ON SURYA SHAKTI LOAN SCHEME. |

| <b>LIST OF PL CODES 2026-2027-INCOME SIDE</b> |                                         |                |                                                   |
|-----------------------------------------------|-----------------------------------------|----------------|---------------------------------------------------|
| <b>SR. NO.</b>                                | <b>SERVICE CHARGE</b>                   | <b>PL/CODE</b> | <b>DISCRIPTION</b>                                |
| 68                                            | Interest on Loan Products               | PL/10267       | INTEREST ON VEHICLE LOAN-ELECTRIC-2WHEELER        |
| 69                                            | Interest on Loan Products               | PL/10268       | INTEREST ON VEHICLE LOAN-ELECTRIC-4 WHEELER       |
| 70                                            | Other charges                           | PL/10269       | PENAL CHARGES ON EXPORT FINANCE                   |
| 71                                            | Other charges                           | PL/10270       | ADDITIONAL CHARGES FOR CREDIT DISCIPLINE          |
| 72                                            | Interest paid on Deposits               | PL/10273       | INTEREST ON SECURED LOAN FOR LAPTOP               |
| 73                                            | Interest paid on Deposits               | PL/10274       | INTEREST ON SECURED LOAN FOR AUTO RIKSHAW (WOMEN) |
| 74                                            | Other charges                           | PL/10275       | RUPAY TIPS & Surcharge                            |
| 75                                            | Other charges                           | PL/10276       | COMMISSION ON SBI LIFE INSURANCE                  |
| 76                                            | Other charges                           | PL/10277       | COMMISSION ON SBI GENINSURANCE                    |
| 77                                            | Int. On TOD                             | PL/10905       | INT. ON TOD                                       |
| 78                                            | Cash deposit charges                    | PL/10911       | CASH DEPOSITING CHARGES                           |
| 79                                            | SMS notification charges                | PL/10912       | SMS NOTIFICATION CHARGES                          |
|                                               |                                         | <b>PL Code</b> | <b>Product Name</b>                               |
|                                               | <b>TAXES</b>                            |                |                                                   |
|                                               |                                         | 20041          | MUNICIPAL TAXES                                   |
|                                               |                                         | 20069          | OTHER TAXES                                       |
|                                               | <b>SALARY &amp; ALLOWANCES</b>          |                |                                                   |
|                                               |                                         | 20138          | OTHER SALARY EXP. A/C.                            |
|                                               |                                         | 20142          | FINANCIAL AID A/C                                 |
|                                               | <b>RENT INSURANCE &amp; LIGHTS</b>      |                |                                                   |
|                                               |                                         | 20037          | RENT                                              |
|                                               |                                         | 20038          | INSURANCE                                         |
|                                               |                                         | 20039          | LIGHTING                                          |
|                                               |                                         | 20238          | VEHICLE INSURANCE                                 |
|                                               |                                         | 20261          | RENT ON EQUIPMENT                                 |
|                                               | <b>POSTAGE TELEGRAM &amp; TELEPHONE</b> |                |                                                   |
|                                               |                                         | 20042          | POSTAGE                                           |
|                                               |                                         | 20043          | TELEPHONE                                         |
|                                               |                                         | 20045          | COURIER CHARGES                                   |
|                                               |                                         | 20167          | POSTAGE, COURIER & SWIFT (FOREX)                  |
|                                               |                                         | 20187          | SWIFT CHARGES (FOREX)                             |
|                                               | <b>PRINTING STATIONERY &amp; ADVTG</b>  |                |                                                   |
|                                               |                                         | 20046          | STATIONERY                                        |
|                                               |                                         | 20047          | PRINTING                                          |
|                                               |                                         | 20048          | ADVERTISEMENT                                     |
|                                               |                                         | 20096          | ZEROX CHARGES                                     |

| <b>LIST OF PL CODES 2026-2027-INCOME SIDE</b> |                                    |                |                                  |
|-----------------------------------------------|------------------------------------|----------------|----------------------------------|
| <b>SR. NO.</b>                                | <b>SERVICE CHARGE</b>              | <b>PL/CODE</b> | <b>DISCRIPTION</b>               |
|                                               | <b>REPAIRS &amp; MAINTENANCE</b>   |                |                                  |
|                                               |                                    | 20040          | SOCIETY CHARGES                  |
|                                               |                                    | 20063          | FURNITURE/FIXTURE REPAIR         |
|                                               |                                    | 20064          | MACH./EQUIPMENT REPAIRS          |
|                                               |                                    | 20065          | OTHER REPAIRS                    |
|                                               |                                    | 20066          | VEHICLE REPAIRS                  |
|                                               |                                    | 20067          | PREMISES REPAIRS                 |
|                                               |                                    | 20068          | ANNUAL MAINT. CONTRACT CHARGES   |
|                                               |                                    | 20094          | BINDING CHARGES                  |
|                                               |                                    | 20120          | REPAIRS & MAINTENANCE (VEHICLE)  |
|                                               |                                    | 20211          | CRS MAINTAINANCE EXPENSES        |
|                                               | <b>TRAVELLING &amp; CONVEYANCE</b> |                |                                  |
|                                               |                                    | 20057          | TAXI FARE / AIR FARE             |
|                                               |                                    | 20058          | AUTO FARE                        |
|                                               |                                    | 20059          | TRAIN FARE                       |
|                                               |                                    | 20060          | BUS FARE                         |
|                                               |                                    | 20155          | PETROL EXPENCES OF BANK VEHICLES |
|                                               | <b>MISCELLANEOUS EXPENSES</b>      |                |                                  |
|                                               |                                    | 20036          | DDS AGENTS COMMISSION            |
|                                               |                                    | 20049          | BANK CHARGES (OTHER BANKS)       |
|                                               |                                    | 20050          | OTHER EXPENSES                   |
|                                               |                                    | 20051          | OUT OF POCKET EXPENCE            |
|                                               |                                    | 20052          | TOLL CHARGES                     |
|                                               |                                    | 20053          | ENTERTAINMENT EXPENSES           |
|                                               |                                    | 20085          | WATCH & WARD                     |
|                                               |                                    | 20095          | BREAK OPEN CHARGES (LOCKER)      |
|                                               |                                    | 20105          | LEASED LINE CHARGES ACCOUNT      |
|                                               |                                    | 20135          | CONTRACT-STENO TYPIST SALARY     |
|                                               |                                    | 20137          | CONTRACT-DRIVER SALARY A/C       |
|                                               |                                    | 20153          | OUTSIDE SEMINAR A/C.             |
|                                               |                                    | 20163          | BUSINESS PROMOTION EXPS.A/C      |
|                                               |                                    | 20186          | CIBIL CHARGES EXPENCES           |
|                                               |                                    | 20194          | EXTERNAL ATM EXPENSES(NFS)       |
|                                               |                                    | 20201          | AGM EXPENDITURE                  |
|                                               |                                    | 20202          | STAFF TRAINING EXPENSES          |
|                                               |                                    | 20203          | ATM EXPENSES                     |
|                                               |                                    | 20204          | NETWORK EXPENSES                 |
|                                               |                                    | 20205          | FOUNDATION DAY EXPENSES          |
|                                               |                                    | 20206          | RECRUITMENT EXPENSES             |
|                                               |                                    | 20207          | SOFTWARE EXPENSES                |
|                                               |                                    | 20209          | FUEL EXPENSES FOR GENERATOR      |

| <b>LIST OF PL CODES 2026-2027-INCOME SIDE</b> |                       |                |                                                   |
|-----------------------------------------------|-----------------------|----------------|---------------------------------------------------|
| <b>SR.<br/>NO.</b>                            | <b>SERVICE CHARGE</b> | <b>PL/CODE</b> | <b>DISCRIPTION</b>                                |
|                                               |                       | 20210          | BRANCH ANNIVERSARY DAY EXPENSES                   |
|                                               |                       | 20216          | EXTERNAL (RUPAY POS) EXPENCES                     |
|                                               |                       | 20217          | CTS PROCESSING CHARGES                            |
|                                               |                       | 20227          | IMPS-APPROVED & SWITCHING FEES PAID               |
|                                               |                       | 20233          | BANK CHARGES (FOREIGN BANK)                       |
|                                               |                       | 20235          | EXPERIAN CHARGES EXPENCES                         |
|                                               |                       | 20240          | NACH CHARGES                                      |
|                                               |                       | 20242          | CONTRACT- TEA BOY SALARY                          |
|                                               |                       | 20247          | COMPENSATION PAID TO RTGS<br>BENIFICIARY CUSTOMER |
|                                               |                       | 20251          | UPI APPROVED                                      |
|                                               |                       | 20253          | WATER CHARGES                                     |
|                                               |                       | 20255          | UIDAI-E-KYC AUTHENTICATION CHARGES                |
|                                               |                       | 20269          | BANK CHARGES (CASH DEPOSIT)                       |
|                                               |                       | 20272          | CCIL EXPENSES                                     |
|                                               |                       | 20273          | IDRBT EXPENSES                                    |
|                                               |                       | 20274          | TREASURY EXPENSES                                 |
|                                               |                       | 20275          | CERSAI CHARGES                                    |
|                                               |                       | 20277          | GOLD LOAN EXPENSES                                |
|                                               |                       | 20278          | GUN LICENSE EXPENSES                              |
|                                               |                       | 20279          | HOUSEKEEPING EXPENSES                             |
|                                               |                       | 20280          | SHIFTING EXPENSES                                 |
|                                               |                       | 20281          | LOAN RECOVERY EXPENSES(NPA/ARB)                   |
|                                               |                       | 20283          | GOVT LICENSE FEES                                 |
|                                               |                       | 20295          | CLEANING CHARGES                                  |
|                                               |                       | 20297          | SMS EXPENSES                                      |
|                                               |                       | 20302          | ADMINISTRATIVE EXPENSES                           |