

Society Current Account Service Charges UPTO 31.03.2024

Sr.No	Service charges type	Society Value Current Account	Society Prime Current Account
1	Ledger Folio	Minimum Rs.50 per quarter, otherwise Rs.25 per folio of 40 entries or part thereof whichever is higher	No charges
2	Duplicate Passbook	Rs.50/-per passbook	Free
3	Duplicate statement	Rs.75/-per page or part thereof	Rs.75/-per page or part thereof
4	Cheque leaf charges (Per leaf)	250 cheque leaves free p.a. thereafter Rs.4/- per cheque leaf	300 cheque leaves free p.a. thereafter Rs.4/- per cheque leaf
5	Issue of loose cheque leaf	NA	NA
6	Non Collection of Personalized Cheque book from the branch within stipulated time (Return undelivered)	Rs 50/- per cheque book	Rs 50/- per cheque book
7	Minimum balance for With/ without Cheque book facility – Average quarterly balance (AQB) requirement w.e.f 07.01.2019	i) Urban/ Metro branches = Rs.25000/- (ii) Semi-Urban branches=Rs.25000/- (iii) Rural branches = Rs 25000/-	i) Urban/ Metro branches = Rs.100000/- (ii) Semi-Urban branches=Rs.100000/- (iii) Rural branches = Rs 100000/-
8	Charges for non maintenance of Average quarterly balance (AQB) w.e.f 07.01.2019	Rs 1200/- per quarter	Rs 2500/- per quarter
9	Stop payment instruction	Rs 150/- + GST per cheque leaf, maximum Rs.500/- + GST per instance	Rs 150/- + GST per cheque leaf, maximum Rs.500/- + GST per instance
10	Stop payment instruction after Loss of complete cheque book or range of cheques	Rs 200/- per instance	Rs 200/- per instance
11	Charges for setting Standing instruction for payment of loan/ RD instalment for account maintained across the Bank	No charges	No charges
12	Charges for setting Standing instruction where both debit/ credit a/c pertains to the same branch	No charges	No charges
13	Charges for setting Standing instruction where credit a/c (other than loan/RD) pertains to other branch	Rs 15/- per instruction	No charges
14	Charges for Standing instruction transaction involving credit to another branch	Rs 10/- per transaction	No charges
15	Confirmation of signature	Rs 50/- per request	Rs 50/- per request
16	Photo attestation	Rs 50/- per request	Rs 50/- per request
17	Address confirmation	Rs 50/- per request	Rs 50/- per request
18	NACH Mandate Verification	Rs 100/-	Rs 100/-
19	Solvency certificate for Education loan purpose	NA	NA
20.A	Solvency certificate for Other purpose	Minimum Rs 250/-, otherwise Rs 125/- per lakh or part thereof subject to maximum of Rs 100000/-	No charges
20.B	Solvency certificate for Retail Commercial Exposure upto Rs 10.00 cr	NA	NA
21	Balance certificate	First certificate free. Duplicate or additional copies Rs 12.50/- per copy	No charges
22	Issue of certificate viz. No Dues, NOC, Interest certificate, Cheque honoured, Account Maintaining etc	First certificate free. Duplicate or additional copies Rs 25/- per copy	First certificate free. Duplicate or additional copies Rs 25/- per copy
23	Enquiry Of Old Transactions	(i) Upto 1 year = Free (ii) Beyond 1 year to 3 year = Rs 150/- per request (iii) Beyond 3 years = Rs 150/- per request or Rs 150/- per page (max 40 entries per page) whichever is higher	(i) Upto 1 year = Free (ii) Beyond 1 year to 3 year = Rs 150/- per request (iii) Beyond 3 years = Rs 150/- per request or Rs 150/- per page (max 40 entries per page) whichever is higher
24	Transfer Of Account/ Term deposit (after maturity)/ Term deposit Interest	(i) Within Bank: No charges (ii) To Other Bank: As applicable for DD/Payorder issuance	(i) Within Bank: No charges (ii) To Other Bank: As applicable for DD/Payorder issuance
25	Unutilised cheque leaves at the time of closure of Account	Rs 2/- per cheque leaf	Rs 2/- per cheque leaf
26	Closure Of Account	(i) Within 6 Months = Rs 1000/- (ii) Within 1 year = Rs 500/-	(i) Within 6 Months = Rs 2000/- (ii) Within 1 year = Rs 1000/-
27	Addition / Deletion Of Names		
A	Changes in Authorised Signatory	No charges	No charges
B	In case of death case	No charges	No charges
28	Allowing operation through power of attorney/ Mandate	Rs 50/-per request	Rs 50/-per request

29	Withdrawal by cheque or otherwise exceeding 50 per half year (Excluding system generated transactions on alternate delivery channel of our Bank)	Not applicable	Not applicable
30	Cash Deposit/ Withdrawal limit at home branch	No limit	No limit
31	Cash handling charges at home branch		
A	Deposit charges per day per branch	Free pieces per day per branch (home and non-home branch) - 500 Thereafter Rs. 5/- per 100 pieces or part thereof. Per day Rs. 10/- per packet of 100 coins or part thereof	Free pieces per day per branch (home and non-home branch) - 1500 Thereafter Rs. 5/- per 100 pieces or part thereof. Per day Rs. 10/- per packet of 100 coins or part thereof
B	Withdrawal charges per day per branch	If total Cash Withdrawal for that particular branch for that particular day exceeds Rs 100000/- = Rs 5/- per 10000 or part thereof on the full amount	Free
32	Cash Deposit/ Withdrawal limit at non home branch	Deposit = No limit (ii) Withdrawal = Rs 50000/- per day	Deposit = No limit (ii) Withdrawal = Rs 50000/- per day
33	Cash handling charges at non home branch		
A	Deposit charges per day per branch	Free pieces per day per branch (home and non-home branch) - 500 Thereafter Rs. 5/- per 100 pieces or part thereof. Per day Rs. 10/- per packet of 100 coins or part thereof	Free pieces per day per branch (home and non-home branch) - 1500 Thereafter Rs. 5/- per 100 pieces or part thereof. Per day Rs. 10/- per packet of 100 coins or part thereof
B	Withdrawal charges per day per branch	If total Cash Withdrawal for that particular branch for that particular day exceeds Rs 100000/- = Rs 5/- per 10000 or part thereof on the full amount	Free
34	Remittance by issue of DD/ Mail transfer/ TT	A.Upto Rs 1000- Rs 20/- B.Above 1000 and upto Rs 1 lakh- Minimum Rs 30/-, otherwise Rs 3/- per 000 whichever is higher C. Above 1 lakh and upto Rs 10 lakh- Minimum Rs 300/-, otherwise Rs 2/- per 000 whichever is higher D. Above 10 lakh-Minimum Rs 300/-, otherwise Rs 2/- per 000 whichever is higher subject to Maximum Rs 15000/-	A.Upto Rs 1000- Rs 20/- B.Above 1000 and upto Rs 1 lakh- Minimum Rs 30/-, otherwise Rs 3/- per 000 whichever is higher C. Above 1 lakh and upto Rs 10 lakh- Minimum Rs 300/-, otherwise Rs 2/- per 000 whichever is higher D. Above 10 lakh-Minimum Rs 300/-, otherwise Rs 2/- per 000 whichever is higher subject to Maximum Rs 15000/-
35	Issue Of Payorder/ DD	Free Unlimited	Free Unlimited
36	Revalidation of Payorder/ DD	Rs 50/- per instrument	Rs 50/- per instrument
37	Cancellation of Payorder/ DD	Rs 50/- per instrument	Rs 50/- per instrument
38	Issue of duplicate Payorder/ DD	Rs 50/- per instrument	Rs 50/- per instrument
39	Electronic Clearing Service (Return)	Rs 300/- + GST	Rs 300/- + GST
40	RTGS Inward	Free	Free
41	RTGS Outward at the branch	Rs. 2 Lakh to Rs. 5 Lakh - Rs. 25/- + GST (per transaction) Above Rs. 5 Lakh - Rs. 50/- + GST (per transaction)	Rs. 2 Lakh to Rs. 5 Lakh - Rs. 25/- + GST (per transaction) Above Rs. 5 Lakh - Rs. 50/- + GST (per transaction)
42	RTGS Outward through Internet Banking	No charges	No charges
43	NEFT Inward	Free	Free
44	NEFT Outward at the branch	Upto Rs. 1 Lakh - Rs. 5/- + GST (per transaction) Above Rs. 1 Lakh to Rs. 2 Lakh - Rs. 15/- + GST (per transaction) Above Rs. 2 Lakh - Rs. 25/- + GST (per transaction)	Upto Rs. 1 Lakh - Rs. 5/- + GST (per transaction) Above Rs. 1 Lakh to Rs. 2 Lakh - Rs. 15/- + GST (per transaction) Above Rs. 2 Lakh - Rs. 25/- + GST (per transaction)
45	NEFT Outward through Internet Banking	No charges	No charges
46	Collection Of outward / Inward cheque	Upto Rs 5000- Rs 25/- Above Rs 5000 & upto Rs 10000- Rs 50/- Above Rs 10000 & upto Rs 100000- Rs 100/- Above Rs 100000- Rs 150/-	Upto Rs 5000- Rs 25/- Above Rs 5000 & upto Rs 10000- Rs 50/- Above Rs 10000 & upto Rs 100000- Rs 100/- Above Rs 100000- Rs 150/-
47	Collection Of outward / Inward bill	Upto Rs 1000- Rs 30/- Above Rs 1000 & upto Rs 5000- Rs 50/- Above Rs 5000 & upto Rs 10000-Rs 70/- Above Rs 10000 & upto Rs 100000-Minimum Rs 60/-, otherwise Rs 6/- per 000 whichever is higher Above Rs 100000 & upto Rs 1000000-Minimum Rs 500/-, otherwise Rs 5/- per 000 whichever is higher Above Rs 1000000-Minimum Rs 3000/-, otherwise Rs 4/- per 000 whichever is higher subject to Maximum Rs 15000/-	Upto Rs 1000- Rs 30/- Above Rs 1000 & upto Rs 5000- Rs 50/- Above Rs 5000 & upto Rs 10000-Rs 70/- Above Rs 10000 & upto Rs 100000-Minimum Rs 60/-, otherwise Rs 6/- per 000 whichever is higher Above Rs 100000 & upto Rs 1000000-Minimum Rs 500/-, otherwise Rs 5/- per 000 whichever is higher Above Rs 1000000-Minimum Rs 3000/-, otherwise Rs 4/- per 000 whichever is higher subject to Maximum Rs 15000/-

48	Return Dishonour Of bill/ Cheque	(i) Inward Clearing = Rs 300/- + GST (ii) Outward Clearing = Rs 200/- + GST	(i) Inward Clearing = Rs 300/- + GST (ii) Outward Clearing = Rs 200/- + GST
49	Internet Banking	Free	Free
50	Custody charges of securities/ documents/ title deeds mortgaged with Bank not collected within 30 days from closure of advance	Rs 100/- per month or part thereof	Rs 100/- per month or part thereof
51	Commitment charges for Overdraft a/c other than secured against Tangible securities enjoying limit above Rs. 50 lakh	1% p.a. on the unutilized limit if average quarterly utilization is below 80%	1% p.a. on the unutilized limit if average quarterly utilization is below 80%
52	Fore-closure/ prepayment penalty on floating interest rate home loans	NA	NA
53	Printing & postage charges for notices sent to Dormant/Inoperative savings & current account holders	Printing & postage charges at actual	Printing & postage charges at actual
54	SMS charges for sending SMS alerts as per RBI guidelines.	The SMS charges will be levied to customers quarterly on actual usage basis w.e.f. April 1, 2022. Bank will charge the SMS cost for digital and non-digital transactions SMS as follows - 25 paise/SMS, maximum Rs. 15 + GST per quarter for Savings Account - 25 paise/SMS, maximum Rs. 25 + GST per quarter for CA/ OD Account Accounts opened under PMJDY (SBPMJ scheme) will be exempted for SMS charges	The SMS charges will be levied to customers quarterly on actual usage basis w.e.f. April 1, 2022. Bank will charge the SMS cost for digital and non-digital transactions SMS as follows - 25 paise/SMS, maximum Rs. 15 + GST per quarter for Savings Account - 25 paise/SMS, maximum Rs. 25 + GST per quarter for CA/ OD Account Accounts opened under PMJDY (SBPMJ scheme) will be exempted for SMS charges