

The Greater Bombay Cooperative Bank Ltd.
Revised Service Charges updated up to 01/01/2020

Sr. No.	Particulars	Basic service Charges(a)	GST @18%(b)	Service charges to be recovered inclusive of GST(Rs)
1	(I) SAVING DEPOSIT ACCOUNT			
	A) OPENING & MAINTENANCE OF MINIMUM BALANCE IN THE ACCOUNT			
	i) GREATER SWEEKAR SAVING DEPOSIT SCHEME - without Cheque Book	Rs.500/-		
	ii) GREATER SADHAN SAVING DEPOSIT SCHEME - With Cheque Book	Rs.1000/-		
	iii) GREATER SIMPLE SAVING DEPOSIT SCHEME - SSS A/c - No frill SB Scheme	Rs.10/-		
	B) PENALTY			
	i) Charges for failure to maintain minimum balance (other than SSS A/c & Greater Premium SB A/c)	100	18.00	Rs.118/- per quarter
	ii) Greater Premium Saving Deposit Scheme, (failure to maintain average quarterly balance Rs.5,000/-)	225	40.50	Rs 266/- per quarter
	iii) GB Gold Saving Account Scheme	1329.26	239.27	Rs 1570/- per quarter
	Greater Sampoorna Saving Deposit Scheme	442.79	79.70	Rs 523/- per quarter
	GB Premier Salary Savings Account Scheme	98.69	17.76	Rs 117/- per quarter
	ii) More than 50 withdrawals in six months and for SSS A/c's more than 18 withdrawals in six months.	Rs.1.03 per withdrawal		
	C) CLOSURE OF ACCOUNT (other than SSS A/c)			
	i) if closed within six months	200	36	Rs.236/-
	i) if closed within 1 year	100	18	Rs 118/-
	iii) Closure of inoperative a/c	50	9	Rs 59/-
	D) RETURN OF CLEARING CHEQUE/ECS			
	i) For Outward Return charge: Upto Rs 1 lacs	101.69	18.31	Handling Charges Rs.120/- + Actual

				Postage
	i) For Outward Return charge: Above 1 lacs	101.69	18.31	Handling Charges Rs.120/- + Actual Postage
	ii) For Inward Return charge	2	0.36	Rs.2.36 per 1,000/- minimum Rs.130/- and maximum Rs 2566/-
	E) ISSUE OF CHEQUE BOOKS			
	i) Additional cheque book (Not applicable to co-op. Society)	3.00	0.54	Rs.3.54 per cheque 50 cheque instrument free in a year (25 in 1st Half & 25 in 2nd Half)
	F) ISSUE OF DUPLICATE STATEMENT/ PASS BOOK			
	i) with present balance	76.27	13.73	Rs90/-
	ii) with previous entries per Ledger page (Note: In case of computer statements 30 entries or part thereof is treated as one ledger page).	76.27	13.73	Rs90/-
	G) In-operative Account (other than SSS A/c's)			
	(i) 1 Year to 3 years	50	9	Rs59/- per half year
	Balance less than Rs 59/- to be adjusted			
	Note: If available credit balance is not sufficient to recover the aforesaid charges the amount debited should be restricted to the balance available and close the account by sending intimation to the depositor.			
Sr. No.	Particulars	Basic service Charges(a)	GST @18%(b)	Service charges to be recovered inclusive of GST(Rs)
	H) Charges for stop payment instructions per instrument.	101.69	18.31	Rs 120/-
	I) Charges for issuance of Balance confirmation at the request of the customer.	50	9	Rs.59 per certificate for all

	K) Allowing operations through mandate	75	13.5	Rs89/- per half year
	Allowing Operation through mandate / Recording of fresh mandate / Change in signatories (For Saving Bank Customers)			
	In case there is reconstruction of firm / company etc, & also there is change in authorized signatories, only one charges as per Sr. No K or L is to be levied. It is further decided to allow the discretion to reduce / waive the above charges to the Branch Managers on case to case basis for levy of charges for change of Authorized Signatories for reconstruction of firm / company etc.			
	(II) Monthly Recurring Deposit A/c (MRD)			
	a) MRD A/c opened with.	Minimum amount Rs.100/- (p.m.) and in multiples of Rs.10/-		
	In the MRD A/c, Penalty for non payment of installment on the due date			
	Deposits up to 5 years	1.35	0.24	Rs1.59 for every Rs 100/-p.m.
	Deposits over 5 years	1.8	0.32	Rs.2.12 for every Rs 100/-p.m.
2	CURRENT \CC ACCOUNTS			
	A) Greater Convenient Current Deposit Scheme	Rs.2,500/-, Opening & Maintenance of minimum balance in the Account		
	B) Charges for failure to maintain minimum balance i.e.Rs.2,500/-			
	i) Opening & Maintenance of minimum balance in the Account (other than Greater Premium Current Deposit Scheme)	100	18	Rs 118/- per month
	ii) Greater Premium Current Deposit Scheme (Penalty for failure to maintain average quarterly balance Rs.10,000/-)	453	81.54	Rs535/- per quarter
	C) Ledger Folio Charges for Operative Current Account	50	9	Rs 59/- per page of 30 entries and part thereof Quarter whichever higher.
		Free Ledger pages for below given average balance maintained.		
		Average Quarterly Balance	Revised Free Pages per quarter	

		Upto Rs 24999/-	Nil	
		Rs.25000/- to Rs 49999/-	2 pages	
		Rs.50000 to Rs 74999/-	3 pages	
		Rs 75000 to Rs 99999/-	5 pages	
		Above 1,00,000/-	All pages	
	D) CLOSURE OF CURRENT ACCOUNT			
	i) if closed within six months	400	72	Rs472/-
	i) if closed within 1 year	200	36	Rs 236/-
	Note: Above Charges inclusive of GST			
	iii) closure of inoperative a/c or trf of a/c from inoperative to operative account	100	18	Rs118/-
Sr. No.	Particulars	Basic service Charges(a)	GST @18% (b)	Service charges to be recovered inclusive of GST(Rs)
	E) a) ISSUE OF AD ON CHEQUE BOOK	3.00	0.54	Rs 3.54 per cheque where operations in the account exceed 50 per month
	i) Ad- on printing charges ('Printing of Logo, A/c Payee, Not Over Rs.' in black and white.)	0.25	0.05	Rs.0.30 paise per cheque.
	ii) Printing of above details in colour	1.02	0.18	Rs1.20 per cheque
	iii) Additional plain slip with cheque number and others	0.51	0.09	Rs0.60 per cheque
	b) ISSUE OF COMPUTER CHEQUE BOOK (Courier/ Registered post actual charges for delivery of cheque books upon the request of A/c holder should be recovered immediately).	2.04	0.37	Rs2.41 per cheque with minimum of 5000 cheques
	F) ISSUE OF DUPLICATE STATEMENT OF ACCOUNT			For current year -Nil
		40	7.2	For previous years Rs 48/- per page of 30 entries
	G) Charges for stop payment instructions per instruction.	101.69	18.31	CA/CC/OD Rs.120/-
	H) RETURN OF CLEARING CHEQUES			
	i) for Outward Return charge (including for ECS outward): Upto Rs 1 lacs	152.54	27.46	Handling Charges Rs180/- +Actual postage
	i) for Outward Return charge (including for ECS outward): Above1 lacs	152.54	27.46	Handling Charges Rs180/- +Actual postage irrespective of amount

	ii) for Inward Return charge (including for ECS inward)	3	0.54	Rs3.54 per thousand (Minimum Rs 257/- and maximum Rs 10261/-)
	Note: Above Charges inclusive of GST			
	I) In-operative Account			
	ii) More than 2 years	100	18	Rs.118/- per half year*
	*Note: If available credit balance is not sufficient to recover the aforesaid charges, the amount debited should be restricted to the balance available and close the account by sending intimation to the depositor.			
	J) Opening of account with restrictive operation – CC/CA/OD	100	18	Rs.118/- per half year*
	K) Allowing operations in account through power of Attorney in CC / CA /OD	225	40.5	Rs.266/- per mandate
	L) Change of Authorized Signatory including reconstruction	225	40.5	Rs.266/- per mandate
	M) Drawings against un-cleared effects in CA/ CC/ OD (Circular No.82 dt.27/09/04, S. No.9) This facility to be allowed up-to Rs. 2.00 lacs on any day per account			Int.@ 16.5 % p.a. (min Rs. 20/- per transaction)
	M) Balance Confirmation Charges	50	9	Rs 59/-
3	TERM DEPOSITS			
	A) ISSUE OF DUPLICATE RECEIPT	50	9	Rs59/-
	B) MINIMUM DEPOSIT ACCEPTED			
	i) Monthly Recurring Deposit	100		
	ii) <u>Fixed Deposit</u>			
	a) Regular Deposit	Rs.1,000/-		
	b) Monthly Income Int. Scheme	Rs.10,000/-		
	iii) R.B. Deposit	Rs.1,000/-		
Sr. No.	Particulars	Basic service Charges(a)	GST @18%(b)	Service charges to be recovered inclusive of GST(Rs)
	C) Penalty for Pre-mature withdrawal of Term Deposit (conversion cost)	As per IBC dated 18th October 2014. GBCB/CO/PLAN/15/2014-15. Sent on 20th October 2014		
	D) Addition / Deletion of names in Joint Accounts / change in operational instructions including lockers	20.4	3.67	Rs24 per accounts

	E) Premature closure of Recurring Deposit.	1% below the applicable rate for the period for which deposit is with the bank.		
	F) Premature Closure due to death of Account Holder by the Nominee / Legal Heir	The applicable rate for the period for which deposit is with the bank		
4	LOANS & ADVANCES, CASH CREDIT A/C			
	A) SUPPLY OF APPLICATION FORMS			
	i) Loan/Bank Guarantee/L.C. Application	18	3.24	Rs.22/- per form
	B) PROCESSING CHARGES			
	(i) New Applications			
	Fund based limits / Non Fund based limits (LC's, Guarantees other than DPG)			
	(a) New Commercial Loans	0.5	0.09	0.59% of applied loan amount
	(b) Greater Four Wheeler Loan Scheme	1	0.18	1.18% of applied loan amount.(minimum Rs. 1175/-)
	(c) Renewal Proposal	0.25	0.045	0.30% of applied loan amount
	(d) Retail & Housing Loans	907	163.26	Upto Rs.2.00 lakhs - Rs.1,098/-
		1813	326.34	Rs.2 lakhs to Rs.5 lakhs - Rs.2,196/-
		0.5	0.09	Above Rs. 5 lakh - 0.59 % of the applied loan amount
	D) VEHICLES			
	i) Issue of NOC to R.T.O.	25.4	4.57	Rs30/-
	ii) Issue of HPTR to R.T.O.	25.4	4.57	Rs30/-
	E) ASSIGNMENT / REASSIGNMENT / ENCASHMENT OF LIC POLICY	50	9	Rs.59/- per Life Insurance policy +actual postage
	F) CHARGES IN CASH CREDIT A/C			
	i) Monthly non-submission of stock/book debt statement (i.e. to be submitted upto 15 th of the subsequent month)	@2.04% above applicable Interest Rate		

	ii) Non-renewal of cash credit facility	@2.04% above applicable Interest Rate		
	iv) *Half yearly service charges to Operative Cash Credit / overdraft with cheque book facility			
	Upto Rs. 5 Lacs	101.54	18.28	Rs120/-
	Above Rs. 5 lacs to Rs.10 lacs	203.54	36.64	Rs240/-
	Above Rs.10 lacs to Rs.25 lacs	305.53	55.00	Rs361/-
	Above Rs.25 lacs	508.61	91.55	Rs 600/-
	Note : *			
	i) In case of OD A/c. with cheque book facility only the said service charges are applicable. ii) If CC A/c. is having continuously credit balance throughout the respective half year, the said charges should not be debited. iii) The said service charges should not be applicable for staff A/Cs			
	v) Exchange of pledged shares	Demat Cell charges as per CDSL norms.		
	vi) Encashment of pledged shares (non demat shares) (Charges inclusive of GST)	Rs58/- per share certificate plus actual brokerage and postage		
	vii) Assignemnt of NSCs / KVPs	18.13	3.26	Rs 22 per certificate+ actual travelling charges not exceeding Rs 50/-+actual postage
	viii) Encashment of NSCs / IVP / KVP	Actual travelling charges not exceeding Rs 50/-+actual postage		
	ix) Reassignment of NSCs (Charges Inclusive of GST)	19.95	3.59	Rs. 24 per certificate
5	MISCELLANEOUS SERVICES			
	A) SHARE DEPARTMENT			
	i) Issue of Duplicate Share Certificate	50	9.00	Rs59/-per certificate
	ii) Transfer of Share Certificate	20	3.60	Rs24- per certificate
	iii) Duplicate issue of Member ID Card	25	4.50	Rs30 per ID card
	B) Written fate enquiries from other Banks for the cheques sent in clearing			
	i) Saving Account	20.4	3.67	Rs 24.00
	ii) Current / Cash Credit Account	25.39	4.57	Rs30/-
	C) Charges to be collected for Loss of	100	18.00	Rs118/-

Token			
D) Issue of Duplicate ATM Card	101.54	18.28	Rs120/-
E) Repin Charges		Rs 60/-	
F) Resending of existing PIN Mailer		Rs 30/-	
Note: Above charges inclusive of GST			
E) Requisition through ATM -cheque book, statement of A/c, Product informatiion	9	1.62	Rs.11/- or Actual courier charges, whichever is higher.
F) Loss of cheque -book requisition slip	10	1.80	Rs.12/- for request of SB.
	25.39	4.57	Rs.30/- in case of CA
G) Standing instruction other than Term Deposit & Loan Installments & Locker Rent and MRD transfer			Rs.26.00 (inclusive of GST) per transactions for crediting to another account with other branches. For payment to or upcountry center actual remittance charges at prescribed rates and actual postal charges. Inability to carry out standing instructions due to insufficient balance in the account Rs26/-
H) Solvency Certificates	453	81.54	Upto Rs. 3 lacs - Rs. 535/-
	680	122.40	Rs.3 lacs to Rs.5 lacs - Rs.803/-
	1360	244.80	Rs.5 lacs to Rs.10 lacs - Rs.1,605/-
	2720	489.60	Rs.10 lacs to Rs.25 lacs - Rs.3,210/-
	4533	815.94	Rs.25 lacs to Rs.50 lacs - Rs.5,349/-
	6800	1224.00	Above Rs.50 lacs to Rs.100 lacs - Rs.8,024/-
	9066	1631.88	Above Rs.100 lacs - Rs.10,698/-
	Note: For issuance of Capacity Certificate for obtaining visa for educational purpose for students only 50% charges as mentioned above.		
I) Safe Custody Charges	5.44	0.98	Rs. 6.42 per

				scrip. Minimum Rs60/-p.a. or part thereof .Sealed cover Rs 118/- per cover per annum or part thereof. Banks own deposit rent no charge.
Sr. No.	Particulars	Basic service Charges(a)	GST @18%(b)	Service charges to be recovered inclusive of GST(Rs)
	J) Attestation of account holders signature	50	9	Rs.59/- per authentication
	K) Issuance of No Dues Certificate	50.77	9.14	Rs60/- per occasion
	L) Providing Credit Report.	101.54	18.28	Rs120/- per occasion
	M) Enquiries relating to old records	50	9	Entries from 3 to 12 Months: Rs 59 maximum 5 transaction. Above 5 transaction: Rs 30 per transactions
		125	22.5	Entries of Above 12 Months: Rs 148 for 5 transactions. Above 5 transaction: Rs 59 per transactions
	N. Cash Transaction Charges: Home Branch			
	Cash Withdrawal/Deposit Charges	Charges for Cash Withdrawal above Rs 1 lacs to 5 lacs		
	Saving Bank	0.50	0.09	0.59 per thousand
	Current	0.50	0.09	0.59 per thousand
	Cash Withdrawal/Deposit Charges	Charges for Cash Deposit above Rs 5 lacs		
	Saving Bank	0.75	0.14	0.89 per thousand
	Current	0.75	0.14	0.89 per thousand
Note: For Non Home Branch Withdrawal Limit for Self will be Rs 100000/- & Other than self: Rs 50000/- for SB & CA Accounts				

Waiver of cash charges on following conditions:			
For Saving Accounts:			
P) DEMAT CHARGEs			
a) Account Opening Charges			NIL
b) Transaction Charges - Purchase / Credit			NIL
c) Transaction Charges - Sales / Debit	0.05	0.01	0.06 % (Subject of minimum of Rs.28 per transaction)
d) Demat Charges	3	0.54	Rs. 3.54 per Certificate + Rs.42/- Courier (Per Form)
e) Remat Charges	0.12	0.02	0.14% of Market Value (Subject to minimum of Rs.51/- per request)
f) Account Maintenance Charges (per annum)	360	64.8	Rs. 425 for individuals
	1000	180	Rs. 1180/- for others
g) Pledge/Unpledge/Invocation	50	9	Rs. 59/- per ISIN
h) Freeze Charges	50	9	Rs. 59/- per ISIN
i) Custody Fees			Nil
Note: -			
a) Account maintenance and Demat Charges are payable up front			
b) Holding statement will be provided once a month if there are any transactions, else statement will be sent on quarterly basis (Additional statement Rs.17/-) c) Bills for transaction charges will be raised monthly.d) The delivery instruction has to be submitted one day prior to the Execution Date or as such guidelines laid down by SEBI from time to time e) Account maintenance charges for staff account is Rs.120/- + GST @ 10.30 % p.a. Refer O(f) f) All the Demat Charges / Service Tax of Demat charges are recovered at Demat Cell itself by debiting the respective accounts with the branches.			
R) ATM SERVICES (w.e.f.October 2009)			
i) Use of Greater Banks ATM's		NIL	
ii)Use of BANCS ATM's across the country			
a) Cash Withdrawal	Upto 3 withdrawals no charge and beyond that Rs 21/- per withdrawal		
b) Balance Enquiry		Rs 11/-	
iii) Annual Charges - RuPay Debit	100	18	118

	Card			
	R) Franking Charges	Rs.10/- per document.		
6)	BANK GUARANTEE (FRESH/RENEWAL)			
	A) PARTLY SECURED BY TERM. DEPOSIT			
	i) Less than 50% of Bank Guarantee amount	25.39	4.57	30 paise per Rs 103/- per month
	ii) 50% and above of Bank Guarantee amount	20.4	3.67	24 paise per Rs 103 per month
	B) FULLY SECURED BY TERM DEPOSIT	6.35	1.14	8 paise per Rs103/- per month
	C) Refund of commission on premature cancellation of Bank Guarantee (BG)	50% of the BG recovered for the unexpired period less three months can be refunded subject to receipt of original BG or letter from beneficiary stating that they have no claim on the Bank Guarantee.		
Sr. No.	Particulars	Basic service Charges(a)	GST @18%(b)	Service charges to be recovered inclusive of GST(Rs)
7	ISSUE OF INLAND LETTER OF CREDIT			
	I] (a) Commitment charges	15.41	2.77	18.18 Paise per Rs.100 per quarter or part thereof
	(b) Usance Commission		0.00	
	i) Bill upto 7 days sight	15.41	2.77	18.18 Paise per Rs.100 per quarter or part thereof
	ii) Bill over 7 days to 3 month sight	20.4	3.67	24.07 Paise per Rs.100 per quarter or part thereof
	iii) Bill over 3 month sight	20.4	3.67	24.07 Paise per Rs.100 per quarter or part thereof
	II] (a) Simple Amendment	100	18	Rs.118/-
	(b) Enhancement Commitment charges	Usance Comm. as above on amt. by which L/C is enhanced sub. to minimum of Rs118/-(inclusive of GST)		
	(c) Extension	Usance Comm. as above on amt. by which L/C is enhanced sub. to minimum of Rs.118/- (inclusive of GST)		
	(d) Postage etc.	Actual postal charges		
8	BILLS AND CHEQUES SENT FOR COLLECTION (Charges inclusive of GST)			

A) (IBC/OBC)			
Upto Rs.1000/-	15.41	2.77	Rs18 for Bills+Actual postage
			Cheques-Rs 37/- per instrument for SB & Rs 52 for CA
Rs.1,001/- upto Rs.5,000/-	30.83	5.55	Bills-Rs37/-+actual postage
			Cheques-Rs 37/- per instrument for SB& Rs 52/- for CA
Rs.5,001/- upto Rs.10,000/-	50.77	9.14	Bills-Rs 60/-+ actual postage
		0.00	Cheques-Rs 52/- per instrument for SB & CA
Rs.10,001/- upto Rs.1 Lakhs	5.44	0.98	Bills-Rs 7--+ actual postage
		0	Cheques-Rs 103/- per instrument for SB & CA
Above Rs.1 lakh	4.53	0.82	Bills-Rs.7per 1,000/- subject to maximum of Rs.4180/- Plus Actual postage
		0.00	Cheques- Rs150/- per instrument for SB& CA +actual postage
Handling charges for Bills / Cheques returned unpaid (Local)	30.83	5.55	Bills- Local-Rs37/- per instrument
		0.00	Cheques- Rs 19/-per cheque+actual postage
	29.92	5.39	Bills--Outstation :- 75% of the charges initially collected or Rs. 36/- whichever is higher
		0.00	Cheques Rs 19/- per cheque+actual postage
B) OUTWARD NATIONAL CLEARING CHEQUE	9.97	1.79	Rs.12 per instrument
C) COLLECTION OF OUTSTATION BILLS IBC / OBC / BD UNDER L/C		0.00	
Upto Rs.1,000/-	15.41	2.77	Rs. 18 Plus Actual postage
Above Rs.1,000/- upto Rs.5,000/-	30.83	5.55	Rs.37/- Plus Actual postage

	Above Rs.5,000/- upto Rs.10,000/-	50.77	9.14	Rs. 60/- Plus Actual postageRs.10/- or Actual courier charges, whichever is higher.
	Above Rs.10,000/-	2.54	0.46	Rs.3.00/- per Rs.1,000/- or part thereof Plus Actual Postage
	D) Collections of Deposits from other Banks on maturity	101.54	18.28	Out of pocket expenses Rs. 120/- (min) + actual postage
	E) Charges for presentation of usance bills	50.77	9.14	Rs 60/- per bill
Sr. No.	Particulars	Basic service Charges(a)	GST @18%(b)	Service charges to be recovered inclusive of GST(Rs)
9 .	a] E-TDS commission			
	TDS Amt Slab (Rs.)			
	Min			
	1-10000	150	27	Rs 177/-
	10,001	300	54	Rs354/-
	1,00,001	600	108	Rs708/-
	5,00,001	900	162	Rs1062/-
	10,00,001	1200	216	Rs1416/-
	Note: Above charges inclusive of GST			
	b] REMITTANCES			
	I) PAY ORDERS			
	Upto Rs.10,000/-	39.89	7.18	Rs47/-
	Rs.10,001 upto Rs.1.00 Lakhs	2.03	0.37	Rs.47/- plus Rs.2.40/- per Rs.1,000/- above Rs. 10000/- Maximum Rs.263/-
	Rs.1,00,001 Lakhs and above	1.02	0.18	Rs.263- Plus Rs1.20 per Rs.1,000/-above Rs 1 lac, Maximum Rs.6964/-
	II) CONCESSIONAL RATE FOR STUDENTS EXAM FEES / PAYMENT TO COLLEGE / UNIVERSITY/ PHYSICALLY HANDICAPPED			Free
	III) SENIOR CITIZEN			50% of the above charges

IV) RE - ISSUE OF PAY ORDER	50	9	Rs60/-
VI) CANCELLATION OF PAY ORDER	50.85	9.15	Rs 60/-
VII) RTGS Charges(above Rs 2,00,000/-)			
i) Rs 2 lacs to 5 lacs (Outward)	20	3.6	25
ii) Above 5 lacs	40	7.2	50
ii) for receipts and crediting (Inward)			Nil
VIII) i) NEFT – Outward			
Upto Rs 10000/-			Nil
Rs 10000/- to Rs 100000/-	2.5	0.45	3
Rs 100001/- to Rs 200000/-	10	1.8	12
Rs 200001/- & Above	17	3.06	20
ii) NEFT Inward		0	Nil
IX) EFT/ECS Charges- Inward		0	Nil
EFT/ECS Charges- Outward		0	Nil
c] Commission to be charged while issuing at par instruments (H.D.F.C / ICICI/ other Banks DD)		0	
		0	
Upto Rs.1,000/-	30	5.4	Rs36/-
Rs.1,001/- to Rs.5,000/-	40	7.2	Rs47/-
Rs.5,001/- to Rs.10,000/-	50	9	Rs59/-
Rs.10,001/- to Rs1,00,000/-	2.99	0.54	Rs3.53 per thousand +HO commission Rs21
Rs.1,00,001/- to Rs.10.00 Lakhs	1.99	0.36	Rs.353/- plus Rs2.35 per thousand above Rs.1 lacs (Max. Rs.2,470/-) +HO CommissionRs21/-
Above Rs.10.00 Lakhs	1.99	0.36	Rs 2,470/- plus Rs 2.35 per thousand above Rs 10 lakh. +HO Commission Rs 20/-
Cancellation of Draft Note: No refund of earlier commission already charged	50.85	9.15	Rs 60/-
Duplicate Draft	50.85	9.15	Rs 60/-
Revalidation of Draft	50.85	9.15	Rs 60/-

Foreign Exchange Charges		As per the Agreement/Arrangement with Saraswat Bank		
	Intra Bank Mobile Banking Charges	1.00	0.18	1.20
	Inter Bank Mobile Banking Charges			
	Upto Rs 1000/-	2.00	0.36	2.40
	Above Rs 1000/- upto Rs 25000/-	3.00	0.54	3.50
	Above Rs 25000/-	10.00	1.80	12.00
10	SAFE DEPOSIT LOCKERS			
	A) OPENING OF LOCKER			
	(i) Key Deposit			
	Size A to Size E			Rs 15000/- (GST – NA)
	Size F to Size H			Rs 25000/- (GST – NA)
	Size I to Size K			Rs 50000/- (GST – NA)
	(ii) Service Charges	203.54	36.64	Rs240/- plus Stamp charges
	B) RENT FOR YEAR (* w.e.f. 1st January 2020. * Rent is inclusive of GST.		Locker Type	Locker Rent per annum including GST
			A	1500
			B	2000
			C	2,500
			D	2,750
			H1	3,500
			E	3,500
			F	5,500
			G	6,000
			H	7,000
			L2	10,500
			L/J/K	12,500
Sr. No.	Particulars	Basic service Charges(a)	GST @18%(b)	Service charges to be recovered inclusive of service tax(Rs)

C) DELAY IN PAYMENT OF RENT	100	18	Rs 118/- per month
D) BREAK OPEN OF LOCKER IN CASE OF LOSS OF KEY / NON PAYMENT RENT	500	90	Rs.590/- + actual Breaking charges paid to Godrej/ Steelage
E) SURRENDER OF LOCKER The branch should immediately write to locker manufacturer for replacement of locker and key and the new key should be given to new allottee in a company sealed pack.	150	27	Locker holder who have completed i) more than three years & above no charges are levied. ii) Less than three years the charges are Rs.1000/- to be adjusted from key deposits.
F) If number of locker operations exceed 24 in a FY.	50	9	Rs.59/- per visit in excess of 24 visits per year.