

Service Charges – (Updated up to 01/09/2024)

Rates in INR

The Greater Bombay Cooperative Bank Ltd.-Revised Service Charges	
Particulars	Service charges to be recovered inclusive of GST(Rs)
(I) SAVING DEPOSIT ACCOUNT	
A) OPENING & MAINTENANCE OF MINIMUM BALANCE IN THE ACCOUNT	
i) GREATER SWEEKAR SAVING DEPOSIT SCHEME - without Cheque Book	Rs. 1500/- Average Quarterly balance (AQB)
ii) GREATER SADHAN SAVING DEPOSIT SCHEME - With Cheque Book	Rs. 2000/- (AQB)
iii) GREATER SIMPLE SAVING DEPOSIT SCHEME - SSS A/c - No frill SB Scheme	Rs. 10/-
iv) GB GOLD SAVING SCHEME	Rs. 100000/- (AQB)
v) GREATER SAVING PREMIUM	Rs. 5000/- (AQB)
vi) GREATER SAMPOORNA SAVING	Rs. 10000/- (AQB)
B) PENALTY	
i) Charges for failure to maintain minimum balance (other than SSS A/c & Greater Premium SB A/c and those mentioned below)	Rs. 200/- on proportionate basis
ii) GREATER SWEEKAR SAVING	Rs. 150/- on proportionate basis
iii) Greater Premium Saving Deposit Scheme, (failure to maintain average quarterly balance Rs.5,000/-)	Rs. 500/- on proportionate basis
iv) GB Gold Saving Account Scheme	Rs. 1500/- on proportionate basis
v) Greater Sampoorna Saving Deposit Scheme	Rs. 750/- on proportionate basis
C) CLOSURE OF ACCOUNT (other than SSS A/c)	
i) if closed within six months	Rs. 236/-
i) if closed within 1 year	Rs. 118/-
D) RETURN OF CLEARING CHEQUE/ECS	

i) For Outward Return charge: Upto Rs 1 lacs	Handling Charges Rs.120/- + Actual Postage
i) For Outward Return charge: Above 1 lacs	Handling Charges Rs.120/- + Actual Postage
ii) For Inward Return charge	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)	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	Rs.90/-
ii) with previous entries per Ledger page (Note: In case of computer statements 30 entries or part thereof is treated as one ledger page).	Rs.90/-
G) Charges for stop payment instructions per instrument.	
	Rs.120/-
H) Charges for issuance of Balance confirmation at the request of the customer.	Rs.59 per certificate for all
I) Allowing operations through mandate	Rs. 590 for individual and Rs 1180 for Non Individual
Allowing Operation through mandate / Recording of fresh mandate / Change in signatories (For Saving Bank Customers)	
J) Allowing Operation in account through Power of Attorney in Current Account	Rs 590 for individual and Rs 1180 for Non Individual
K) Change of Authorized Signatory including reconstruction	Rs 266/-
L) Cash Withdrawal/Deposit Charges:Home Branch	
Above 1 lacs to 5 lacs	
a) Saving Bank	Rs. 0.59 per thousand.
b) Current	Rs. 0.59 per thousand.
Above 5 lacs	
a) Saving Bank	Rs. 0.89 per thousand

b) Current	Rs. 0.89 per thousand.
Note: For Non Home Branch Withdrwal Limit for Self will be Rs 100000/- & Other than Self: Rs 50000/- for SB & CA Accounts	
M) Unutilised cheque leaves at the time of closure of Account (Savings a/c - Regular)	Rs. 5/- per Cheque leaves)
(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	Rs1.59 for every Rs 100/-p.m.
Deposits over 5 years	Rs.2.12 for every Rs 100/- p.m.
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)	Rs.118/- per month
ii) Greater Premium Current Deposit Scheme (Penalty for failure to maintain average quarterly balance Rs.10,000/-)	Rs. 535/- per quarter
C) Ledger Folio Charges for Operative Current Account	Rs 59/- per page of 30 entries and part thereof Quarter whichever higher.
	Free Ledger pages for below given average balance maintained.
	Revised Free Pages per quarter
	Nil
	2 pages
	3 pages
	5 pages
All pages	
D) CLOSURE OF CURRENT ACCOUNT	

i) if closed within six months	Rs.472/-
i) if closed within 1 year	Rs 354/-
Note: Above Charges inclusive of GST	
E) a) ISSUE OF AD ON CHEQUE BOOK	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.)	Rs.0.30 paise per cheque.
ii) Printing of above details in colour	Rs 1.20 per cheque
iii) Additional plain slip with cheque number and others	Rs 0.60 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).	Rs 2.41 per cheque with minimum of 5000 cheques
F) ISSUE OF DUPLICATE STATEMENT OF ACCOUNT	For current year –Nil
	For previous years Rs 48/- per page of 30 entries
G) Charges for stop payment instructions per instruction.	CA/CC/OD Rs.236/-
H) RETURN OF CLEARING CHEQUES	
i) for Outward Return charge	Handling Charges Rs180/- +Actual postage
ii) for Inward Return charge (including for ECS inward)	Rs 3.54 per thousand (Minimum Rs 257/- and maximum Rs 10261/-)
J) Opening of account with restrictive operation – CC/CA/OD	Rs.118/- per half year
K) Allowing operations in account through power of Attorney in CC / CA /OD	Rs. 590/- per mandate for individual and Rs 1180 for Non Individual
L) Change of Authorized Signatory including reconstruction	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	Rs. 59/-

TERM DEPOSITS	
A) ISSUE OF DUPLICATE RECEIPT	Rs.59/-
B) MINIMUM DEPOSIT ACCEPTED	
i) Monthly Recurring Deposit	
ii) <u>Fixed Deposit</u>	
a) Regular Deposit	
b) Monthly Income Int. Scheme	
iii) R.B. Deposit	
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	Rs.24 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
LOANS & ADVANCES, CASH CREDIT A/C	
A) SUPPLY OF APPLICATION FORMS	
i) Loan/Bank Guarantee/L.C. Application	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	0.59% of applied loan amount
(b) Greater Four Wheeler Loan Scheme	1.18% of applied loan amount.(minimum Rs. 1175/-)
(c) Renewal Proposal	0.30% of applied loan amount
(d) Retail & Housing Loans	Upto Rs.2.00 lakhs - Rs.1,070/- Rs.2 lakhs to Rs.5 lakhs - Rs.2,139/- Above Rs. 5 lakh -0.59 % of the applied loan amount
Processing Charges for Gold Loans	
Gold Loan/Overdraft upto Rs 1 lacs	Rs. 118/-

Gold Loan/Overdraft above Rs 1 lacs to Rs 5 lacs	Rs. 236/-
Gold Loan/Overdraft above Rs 1 lacs to Rs 5 lacs	Rs. 590/-
Gold Loan/Overdraft above Rs 5 lacs to Rs 10 lacs	Rs. 885/-
Note: i. No processing charges for considering advances against Bank's deposits. iii. In cases where limit is considered for a period less than a year, then the charges will be recovered pro-rata, but minimum 3 months. iv. In case of new applications processing charges shall be payable immediately after 'in principal' approval is accorded by the Screening Committee.	
(e) However, in case the application is rejected refund may be considered.	Refund upto 50 % of charges
(f) If facility is not availed even after sanction.	No Refund of charges
g) Adhoc Limits / Overlimits sanctioned	Proportionate of processing charges to be charged minimum of one month.
Note: 1) The processing charges have to be recovered on the 1 st day of the month when the renewal is due in any account and must be based on the existing limits. In case additional limits are sanctioned then pro-rata charges for the additional limits to be recovered before disbursement, subject to the maximum prescribed. II) No loan application form charges to be recovered on account of Staff Loan accounts	
C) NOTICE TO DEFAULTERS	
<u>LOANS</u>	
i) 1 st notice	Rs. 59/-
ii) 2 nd notice	
iii) 3 rd notice	
iv) 4 th & subsequent notices	
v) Legal Notice / Advocate Notice	Rs.241/-+ actual advocate fees
vi) Case file charges	Actual court expenses
<u>CASH CREDIT</u>	
i) 1 st notice	Rs.25/-
ii) 2 nd notice	Rs.30/-
iii) 1 st Reminder after due date	Rs.30/-

iv) Notice for non operation for more than 3 months	Rs.30/-
v) Legal Notice / Advocate Notice	Rs. 181/- and actual Advocate fees
vi) Case filing charges	Actual court expenses
D) VEHICLES	
i) Issue of NOC to R.T.O.	Rs.30/-
ii) Issue of HPTR to R.T.O.	Rs.30/-
E) ASSIGNMENT / REASSIGNMENT / ENCASHMENT OF LIC POLICY	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
iii) Non-display of Banks name in office/factory/on vehicles	Rs.236/-
iv) *Half yearly service charges to Operative Cash Credit / overdraft with cheque book facility	
Upto Rs. 5 Lacs	Rs.120/-
Above Rs. 5 lacs to Rs.10 lacs	Rs.240/-
Above Rs.10 lacs to Rs.25 lacs	Rs.361/-
Above Rs.25 lacs	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)	Rs.58/- per share certificate plus actual brokerage and postage

vii) Assignemnt of NSCs / KVPs	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 Inclusive of GST) (Charges	Rs. 24 per certificate
G) SALE OF PLEDGED GOLD ORNAMENTS BY AUCTION.	
Loan up to Rs 5000/-	Legal charges+ actual advertisement charges+ auction expenses to be recovered
Above Rs 5000/- up to Rs 50000/-	Rs.177/- +actual advetisement charges+auction expenses
Above Rs 50000/-	Rs295/- +actual advetisement charges+ auction expenses
H) GOLD LOAN APPRAISAL CHARGES.	
Prepayment of Gold loan within one year	Rs.590/-(including GST)
If Gold Loan is closed but security remained at Branches	Rs.590/-(including GST) per day
I) Grihalaxmi Loans (Circular No. 240 dated 10.08.2008)	
i)Processing Fees	1.18% of loan amount applied
ii) Prepayment Charges	2.36% on principal o/s on full or part prepayment in respect of fixed interest rate
iii) <u>Charges for late payment of EMI</u>	
<u>Loan Amount</u>	
(a) Loan amount upto Rs.5.00 lakhs	Rs.268/-
(b) Loan amount from Rs.5.00 lakhs- Rs.10.00 lakhs	Rs.535 /- p.m. per default

(c) Loan amount from Rs.10.00 lakhs- Rs.30.00 lakhs	Rs. 803 /- p.m. per default
(d) Loan amount from Rs.30.00 lakhs - Rs.50.00 lakhs	Rs.1070 /- per month per default
iv) Cheque return Charges(ECS Return charges)	Rs.354/-
v) Copy of property Documents retrieval Charges	Rs.214 /-
vi) Swapping of PDCs	Rs.268/-
vii) Duplicate Statement Charges	Rs.107 /-
J) Stamp Duty Loan Agreement / Instrument	
Description of Agreement / Instrument	Amended Stamp Duty w.e.f. 01.07.2009
Please refer Circular No 549 issued on 20th Oct 2015	
MISCELLANEOUS SERVICES	
A) SHARE DEPARTMENT	
i) Issue of Duplicate Share Certificate	Rs.59/-per certificate
ii) Transfer of Share Certificate	Rs.24- per certificate
iii) Duplicate issue of Member ID Card	Rs.30 per ID card
B) Written fate enquiries from other Banks for the cheques sent in clearing	
i) Saving Account	Rs. 24/-
ii) Current / Cash Credit Account	Rs. 30/-
C) Charges to be collected for Loss of Token	Rs. 118/-
D) Issue of Duplicate Debit Card	Rs.180/-
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	Rs.11/- or Actual courier charges, whichever is higher.
F) Loss of cheque -book requisition slip	Rs.12/- for request of SB.
	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	Upto Rs. 3 lacs - Rs. 535/-
	Rs.3 lacs to Rs.5 lacs - Rs.803/-
	Rs.5 lacs to Rs.10 lacs - Rs.1,605/-
	Rs.10 lacs to Rs.25 lacs - Rs.3,210/-
	Rs.25 lacs to Rs.50 lacs - Rs.5,349/-
	Above Rs.50 lacs to Rs.100 lacs - Rs.8,024/-
	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	Rs. 6.42 per scrip.Minimum Rs.60/-p.a. or part thereof .Sealed cover Rs 118/- per cover per annum or part thereof. Banks own deposit rent no charge.
J) Attestation of account holders signature	Rs.118/- per authentication
K) Issuance of No Dues Certificate	Rs.60/- per occasion
L) Providing Credit Report.	Rs.120/- per occasion

M) Enquiries relating to old records	Entries from 3 to 12 Months: Rs. 59 maximum 5 transaction. Above 5 transaction: Rs. 30 per transactions
	Entries of Above 12 Months: Rs. 148 for 5 transactions. Above 5 transaction: Rs. 59 per transactions
N) Signature verification per instance for all segments	Rs. 118/-
O) Photo attestation	Rs. 59/- per request
P) Address confirmation	Rs. 59/- per request
Q) Service Charges for exchange of Soiled/Imperfect Notes	
i)Upto 20 pieces and value upto Rs. 5,000/-	Nil
ii)More than 20 pieces and / or value more than Rs. 5,000/-	Rs. 2.50/- per piece on entire tender
iii)Value above Rs. 5,000/-	Rs. 2.50/- per piece or Rs. 7.50/- per Rs 1000 whichever is higher.
R) SMS alert charges	Rs 0.60 per transaction. Maximum Rs. 18/- Quartely
S) Duplicate Interest Certificate for all segments	Rs. 118/-
T) Duplicate Balance Certificate per instance for all segments (Saving/Current/OD)	First certificate free. Duplicate or additional copies Rs. 30/- per Copy
U) Issue of certificate viz. No Dues, NOC, Cheque honoured, Account Maintaining etc	First certificate free. Duplicate or additional copies Rs. 59/- per copy
V) 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
N. Cash Transaction Charges: Home Branch	

Cash Withdrawal/Deposit Charges	Charges for Cash Withdrawal above Rs 1 lacs to 5 lacs
Saving Bank	0.59 per thousand
Current	0.59 per thousand
Cash Withdrawal/Deposit Charges	Charges for Cash Deposit above Rs 5 lacs
Saving Bank	0.89 per thousand
Current	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:	
Criteria	Daily Cash Transaction
All Account holders	Free deposit / withdrawal Up to ` 1,00,000/-
Accounts with Avg. Quarterly balance of ` 50,000/- & upto ` 74,999/-	Free deposit / withdrawal Up to ` 2,00,000/-
Accounts with Avg. Quarterly balance of ` 75,000 & upto ` 99,999/-	Free deposit / withdrawal Up to ` 3,00,000/-
Accounts with Avg. Quarterly balance of ` 1,00,000 & upto 1,24,999/-	Free deposit / withdrawal Up to ` 4,00,000/-
Accounts with Avg. Quarterly balance of ` 1,25,000 & upto ` 1,49,999/-	Free deposit / withdrawal Up to ` 5,00,000/-
Accounts with Avg. Quarterly balance of ` 1,50,000 & above	Free Unlimited deposit / withdrawal of cash
For Current Accounts	
Criteria	Daily Cash Transaction
All Account holders	Free deposit / withdrawal Up to ` 1,00,000/-
Accounts with Avg. Quarterly balance of ` 1,00,000 & upto ` 1,49,999/-	Free deposit / withdrawal Up to ` 2,00,000/-
Accounts with Avg. Quarterly balance of ` 1,50,000 & upto ` 1,99,999/-	Free deposit / withdrawal Up to ` 3,00,000/-
Accounts with Avg. Quarterly balance of ` 2,00,000 & upto ` 2,49,999/-	Free deposit / withdrawal Up to ` 4,00,000/-

Accounts with Avg. Quarterly balance of ` 2,50,000 & upto ` 2,99,999/-	Free deposit / withdrawal Up to ` 5,00,000/-
Accounts with Avg. Quarterly balance of ` 3,00,000 & above	Free Unlimited deposit / withdrawal of cash
Charges for CC and OD customers will remain unchanged. Waiver / concession on charges for CC and OD customers will be reviewed separately.	
P) DEMAT CHARGES	
a) Account Opening Charges	NIL
b) Transaction Charges - Purchase / Credit	Nil
c) Transaction Charges - Sales / Debit	0.06 % (Subject of minimum of Rs.28 per transaction)
d) Demat Charges	Rs. 3.54 per Certificate + Rs.42/- Courier (Per Form)
e) Remat Charges	0.14% of Market Value (Subject to minimum of Rs.51/- per request)
f) Account Maintenance Charges (per annum)	Rs. 425 for individuals
	Rs. 1180/- for others
g) Pledge/Unpledge/Invocation	Rs. 59/- per ISIN
h) Freeze Charges	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	
i) Use of Greater Banks ATM's	
GB - Other ATMs – Financial & Non Financial Transaction (All above 3 Transactions)	Rs. 25/-
GB- GB (All above 5 Transactions excluding premium Customers)	Rs. 25/-
ii)Use of BANCS ATM's across the country	

a) Interoperable cash depositing at other Bank ATMs:	
Cash deposits pin upto Rs.10,000	Rs. 40/-
Cash deposits Rs.10000 – Rs. 49999	Rs. 70/-
iii) Annual Charges - RuPay Debit Card	Rs. 148/-
iv) Annual Charges - Platinum Debit Card	Rs. 300/-
v) Replacement of Lost Debit Card (Card Reissuance Charges)	Rs. 180/-
R) Franking Charges	Rs.10/- per document.
BANK GUARANTEE (FRESH/RENEWAL)	
A) PARTLY SECURED BY TERM. DEPOSIT	
i) Less than 50% of Bank Guarantee amount	30 paise per Rs. 103/- per month
ii) 50% and above of Bank Guarantee amount	24 paise per Rs. 103 per month
B) FULLY SECURED BY TERM DEPOSIT	8 paise per Rs. 103/- 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.
ISSUE OF INLAND LETTER OF CREDIT	
I] (a) Commitment charges	18.18 Paise per Rs.100 per quarter or part thereof
(b) Usance Commission	
i) Bill upto 7 days sight	18.18 Paise per Rs.100 per quarter or part thereof
ii) Bill over 7 days to 3 month sight	24.07 Paise per Rs.100 per quarter or part thereof
iii) Bill over 3 month sight	24.07 Paise per Rs.100 per quarter or part thereof
II] (a) Simple Amendment	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
BILLS AND CHEQUES SENT FOR COLLECTION (Charges inclusive of GST)	
A) (IBC/OBC)	
Upto Rs.1000/-	Rs36 for Bills+Actual postage Cheques-Rs 37/- per instrument for SB & Rs 52 for CA
Rs.1,001/- upto Rs.5,000/-	Bills-Rs59/-+actual postage Cheques-Rs 37/- per instrument for SB& Rs 52/- for CA
Rs.5,001/- upto Rs.10,000/-	Bills-Rs 83/-+ actual postage Cheques-Rs 52/- per instrument for SB & CA
Rs.10,001/- upto Rs.1 Lakhs	Bills-Rs 7-+ actual postage Cheques-Rs 103/- per instrument for SB & CA
Above Rs.1 lakh	Bills-Rs.7per 1,000/- subject to maximum of Rs.4180/- Plus Actual postage Cheques- Rs150/- per instrument for SB& CA +actual postage
Handling charges for Bills / Cheques returned unpaid (Local)	Bills- Local-Rs37/- per instrument Cheques- Rs 19/-per cheque+actual postage Bills--Outstation :- 75% of the charges initially collected or Rs. 36/- whichever is higher Cheques Rs 19/- per cheque+actual postage
B) OUTWARD NATIONAL CLEARING CHEQUE	Rs.12 per instrument
C) COLLECTION OF OUTSTATION BILLS IBC / OBC / BD UNDER L/C	
Upto Rs.1,000/-	Rs. 18 Plus Actual postage
Above Rs.1,000/- upto Rs.5,000/-	Rs. 37/- Plus Actual postage

Above Rs.5,000/- upto Rs.10,000/-	Rs. 60/- Plus Actual postage Rs.10/- or Actual courier charges, whichever is higher.
Above Rs.10,000/-	Rs.3.00/- per Rs.1,000/- or part thereof Plus Actual Postage
D) Collections of Deposits from other Banks on maturity	Out of pocket expenses Rs. 120/- (min) + actual postage
E) Charges for presentation of usance bills	Rs 60/- per bill
Particulars	Service charges to be recovered inclusive of GST(Rs)
a] E-TDS commission	
TDS Amt Slab (Rs.)	
Min	
1-10000	Rs. 177/-
10,001	Rs. 354/-
1,00,001	Rs. 708/-
5,00,001	Rs. 1062/-
10,00,001	Rs. 1416/-
Note: Above charges inclusive of GST	
b] REMITTANCES	
I) PAY ORDERS	
Upto Rs.10,000/-	Rs.47/-
Rs.10,001 upto Rs.1.00 Lakhs	Rs.47/- plus Rs.2.40/- per Rs.1,000/- above Rs. 10000/- Maximum Rs.263/-
Rs.1,00,001 Lakhs and above	Rs.263- Plus Rs.1.20 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	Rs60/-
VI) CANCELLATION OF PAY ORDER	Rs 60/-
VII) RTGS Charges(above Rs 2,00,000/-)	

i) Rs 2 lacs to 5 lacs (Outward)	Rs 30/-
ii) Above 5 lacs	Rs 59/-
ii) for receipts and crediting (Inward)	Nil
VIII) i) NEFT – Outward	
Upto Rs 10000/-	Rs 3/-
Rs 10000/- to Rs 100000/-	Rs 6/-
Rs 100001/- to Rs 200000/-	Rs 18/-
Rs 200001/- & Above	Rs 30/-
ii) NEFT Inward	Nil
IX) EFT/ECS Charges- Inward	Nil
EFT/ECS Charges- Outward	Nil
c] Commission to be charged while issuing at par instruments (H.D.F.C / ICICI/ other Banks DD)	
Upto Rs.1,000/-	Rs36/-
Rs.1,001/- to Rs.5,000/-	Rs47/-
Rs.5,001/- to Rs.10,000/-	Rs59/-
Rs.10,001/- to Rs1,00,000/-	Rs3.53 per thousand +HO commission Rs.21
Rs.1,00,001/- to Rs.10.00 Lakhs	Rs.353/- plus Rs 2.35 per thousand above Rs.1 lacs (Max. Rs.2,470/-) +HO CommissionRs21/-
Above Rs.10.00 Lakhs	Rs 2,470/- plus Rs 2.35 per thousand above Rs 10 lakh. +HO Commission Rs 20/-
Cancellation of Draft No refund of earlier commission already charged	Note: Rs 60/-
Duplicate Draft	Rs 60/-
Revalidation of Draft	Rs 60/-
Foreign Exchange Charges	As per the Agreement/Arrangement with Saraswat Bank
Intra Bank Mobile Banking Charges	Rs 1.20/-
Inter Bank Mobile Banking Charges:	
Upto Rs 1000/-	Rs 2.40/-
Above Rs 1000/- upto Rs 25000/-	Rs 3.50/-

Above Rs 25000/-	Rs 12.00/-	
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	Rs 240/- plus Stamp charges	
B) DELAY IN PAYMENT OF RENT	Rs 118/- per month	
C) BREAK OPEN OF LOCKER IN CASE OF LOSS OF KEY / NON PAYMENT RENT	Rs.1180/- + actual Breaking charges paid to Godrej/ Steelage	
D) 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.	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.	
E) If number of locker operations exceed 24 in a FY.	Rs.59/- per visit in excess of 24 visits per year.	
F) Locker Rent		
Locker Type	Locker Size	Locker Rent per annum including GST
A	A	1500
B	B	2000
C	2A+	2,500
D	D	2,750
H1	2B+	3,500
E	2B+	3,500
F	4A+	5,500
G	2D+	6,000
H	4B+	7,000
L2	4D-	10,500
L/J/K	4D+	12,500