

Service Charges - (Updates up to 01/11/2018) :

Rates in INR

Particulars	Service Charges
<b>(I) SAVING DEPOSIT ACCOUNT</b>	
A) OPENING & MAINTENANCE OF MINIMUM BALANCE IN THE ACCOUNT	Rs.10/-
i) <b>GREATER SWEEKAR SAVING DEPOSIT SCHEME - without Cheque Book</b>	Rs.500/-
ii) <b>GREATER SADHAN SAVING DEPOSIT SCHEME - With Cheque Book</b>	Rs.1000/-
iii) <b>GREATER SIMPLE SAVING DEPOSIT SCHEME - SSS A/c - No frill SB Scheme</b>	Rs.10/-
<b>B) PENALTY</b>	
i) Charges for failure to maintain minimum balance (other than SSS A/c, Basic Savings A/c & Greater Premium SB A/c)	Rs. 118/- per quarter
ii) Greater Premium Saving Deposit Scheme, (failure to maintain average quarterly balance Rs.5,000/-)	Rs. 266/- per quarter
GB Gold Savings Account Scheme	Rs. 1,570/- per quarter
Greater Sampoorna Saving Deposit Scheme	Rs. 523/- per quarter
GB Premier Salary Savings Account Scheme	Rs. 117/- per quarter
iii) More than 50 withdrawals in six months and for SSS A/c's more than 18 withdrawals in six months. Basic Savings A/c: Monthly 4 withdrawals including ATM withdrawal; i.e. 48 withdrawals p.a. including ATM withdrawals.	
<b>C) CLOSURE OF ACCOUNT (other than SSS A/c)</b>	
i) If closed within six months	Rs. 236/-
ii) If closed within 1 year	Rs. 118/-
iii) Closure of inoperative a/c	Rs. 59/-
<b>D) RETURN OF CLEARING CHEQUE/ECS</b>	
i) For Outward Return charge	Upto Rs 1 lacs: Handling Charges Rs.120/- + Actual Postage.
ii) For Inward Return charge	SB: Rs. 2.36 per 1,000/- minimum Rs. 130/- with maximum of Rs. 2,566/-
<b>E) ISSUE OF CHEQUE BOOKS</b>	
i) Additional cheque book (Not applicable to co-op. Society)	Rs. 3.54 per cheque 100 cheque instrument free in a year (25 in 1st Half & 25 in 2nd Half)
<b>F) ISSUE OF DUPLICATE STATEMENT/ PASS BOOK</b>	
i) with present balance	Rs90/-
ii) with previous entries per Ledger page	Rs90/-

(Note: In case of computer statements 30 entries or part thereof is treated as one ledger page).	
G) In-operative Account (other than SSS A/c's)	
(i) More than 2 years	Rs. 59/- per half year
<b>Note:</b> 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.	
H) Charges for stop payment instructions per instrument.	Rs. 120/-
I) Charges for issuance of Balance confirmation at the request of the customer.	Rs. 59/- per certificate for all
<b>J) Allowing operations through mandate</b>	Rs. 89/- per mandate
Allowing operations through mandate / Recording of fresh mandate / Change in Signatories ( <b>For Saving Bank Customers</b> )	
<b>K) Allowing operations in account through power of Attorney in Current Accounts</b>	Rs. 259/- per mandate
Allowing operations in account through power of Attorney in Current Accounts Recording of fresh mandate / Change in Signatories	
L) Change of Authorized Signatory including reconstruction	Rs. 259/- per mandate
<b>M) Cash Withdrawal/Deposit Charges:Home Branch</b>	
<b>Above 1 lacs to 5 lacs</b>	
a) Saving Bank	Rs. 0.59 per thousand.
b) Current	Rs. 0.59 per thousand.
<b>Above 5 lacs</b>	
a) Saving Bank	Rs. 0.89 per thousand.
b) Current	Rs. 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	
<b>(II) Monthly Recurring Deposit A/c (MRD)</b>	
a) MRD A/c opened with.	
In the MRD A/c, Penalty for non payment of installment on the due date	
Deposits up to 5 years	Rs. 1.59 for every Rs 100/-p.m.
Deposits over 5 years	Rs. 2.12for every Rs 100/-p.m.
<b>CURRENT \CC ACCOUNTS</b>	
A) <b>Greater Convenient Current Deposit Scheme</b>	
B) <b>Charges for failure to maintain minimum</b>	

<b>balance i.e.Rs.2,500/-</b>	
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.
<b>D) CLOSURE OF CURRENT ACCOUNT</b>	
i) if closed within six months	Rs. 472/-
ii) if closed within 1 year	Rs. 236/-
Note: Above Charges inclusive of GST	
iii) closure of inoperative a/c or trf of a/c from inoperative to operative account	Rs. 118/-
<b>E) a) ISSUE OF AD ON CHEQUE BOOK</b>	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. 1.18 per cheque
iii) Additional plain slip with cheque number and others	Rs. 0.60 per cheque
<b>b) ISSUE OF COMPUTER CHEQUE BOOK</b> (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
<b>F) ISSUE OF DUPLICATE STATEMENT OF ACCOUNT</b>	For previous years Rs. 48/- per page of 30 entries
<b>G) Charges for stop payment instructions per instruction.</b>	CA/CC/OD Rs. 120/-
<b>H) RETURN OF CLEARING CHEQUES</b>	
i) for Outward Return charge (including for ECS outward)	Handling Charges Rs180/- +Actual postage.
ii) for Inward Return charge (including for ECS inward)	Rs. 3.54 per thousand (Minimum Rs 257/- and Maximum of Rs. 10,261/-)
Note: Above Charges inclusive of GST	
<b>I) In-operative Account</b>	
i) More than 2 years	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.	
<b>J) Opening of account with restrictive operation – CC / OD</b>	Rs. 118/- per half year*
<b>K) Allowing operations in account through power</b>	Rs. 266/- per mandate

of Attorney in CC /OD	
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)
<b>TERM DEPOSITS</b>	
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)	
D) Addition / Deletion of names in Joint Accounts / change in operational instructions including lockers	Rs. 24 per accounts
E) Premature closure of Recurring Deposit.	
F) Premature Closure due to death of Account Holder by the Nominee / Legal Heir	
<b>LOANS &amp; ADVANCES, CASH CREDIT A/C</b>	
<b>A) SUPPLY OF APPLICATION FORMS</b>	
i) Loan/Bank Guarantee/L.C. Application	Rs. 22/- per form
<b>B) PROCESSING CHARGES</b>	
(i) New Applications	
<b>Fund based limits / Non Fund based limits (LC's, Guarantees other than DPG)</b>	
<b>(a) New Commercial Loans</b>	0.59% of applied loan amount
<b>(b) Greater Four Wheeler Loan Scheme</b>	1.18% of applied loan amount.( minimum Rs. 1175/-)
<b>(c) Renewal Proposal</b>	0.30% of applied loan amount
<b>(d) Retail &amp; Housing Loans</b>	Upto Rs.2.00 lakhs - Rs.1,098/- Rs.2 lakhs to Rs.5 lakhs - Rs.2,196/- Above Rs. 5 lakh -0.59 % of the applied loan amount
<b>Note:</b> i. No processing charges for considering advances against Bank's deposits.	
<b>D) VEHICLES</b>	
i) Issue of NOC to R.T.O.	Rs30/-
ii) Issue of HPTR to R.T.O.	Rs.30/-
<b>E) ASSIGNMENT / REASSIGNMENT / ENCASHMENT OF LIC POLICY</b>	Rs.59/- plus Life Insurance policy +actual postage
iv) *Half yearly service charges to Operative Cash Credit / overdraft with cheque book facility	
<b>Upto Rs. 5 Lacs</b>	Rs. 120/-

<b>Above Rs. 5 lacs to Rs.10 lacs</b>	Rs. 240/-
<b>Above Rs.10 lacs to Rs.25 lacs</b>	Rs. 361/-
<b>Above Rs.25 lacs</b>	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.	
v) Exchange of pledged shares	
vi) Encashment of pledged shares (non demat shares) (Charges inclusive of GST)	
vii) Assignment of NSCs / KVPs	Rs. 22 per certificate+ actual travelling charges not exceeding Rs 50/-+actual postage
viii) Encashment of NSCs / IVP / KVP	
ix) Reassignment of NSCs (Charges Inclusive of GST)	Rs. 24 per certificate
<b>MISCELLANEOUS SERVICES</b>	
<b>A) SHARE DEPARTMENT</b>	
i) Issue of Duplicate Share Certificate	Rs50/-per certificate
ii) Transfer of Share Certificate	Rs24- per certificate
iii) Duplicate issue of Member ID Card	Rs30/- per ID card
<b>B) Written fate enquiries from other Banks for the cheques sent in clearing</b>	
i) Saving Account	Rs. 24/-
ii) Current / Cash Credit Account	Rs30/-
<b>C) Charges to be collected for Loss of Token</b>	Rs118/-
<b>D) Requisition through ATM -cheque book, statement of A/c, Product information</b>	Rs.11/- or Actual courier charges, whichever is higher.
<b>E) Loss of cheque -book requisition slip</b>	Rs.12/- for request of SB. Rs.30/- in case of CA
<b>F) Standing instruction other than Term Deposit &amp; Loan Installments &amp; Locker Rent and MRD transfer</b>	
	Upto Rs. 3 lacs - Rs. 520/-
<b>G) Solvency Certificates</b>	
	Rs.3 lacs to Rs.5 lacs - Rs.782/-
	Rs.5 lacs to Rs.10 lacs - Rs.1564/-
	Rs.10 lacs to Rs.25 lacs - Rs.3128/-
	Rs.25 lacs to Rs.50 lacs - Rs.5213/-
	Above Rs.50 lacs to Rs.100 lacs - Rs.7820/-
	Above Rs.100 lacs - Rs.10,425/-

Note: For issuance of Capacity Certificate for obtaining visa for educational purpose for students only 50% charges as mentioned above.	
H) Safe Custody Charges	Rs. 6.26 per scrip. Minimum Rs.58/-p.a. or part thereof .Sealed cover Rs 115/- per cover per annum or part thereof. Banks own deposit rent no charge.
I) Attestation of account holders signature	Rs.59/- per authentication
J) Issuance of No Dues Certificate	Rs.59/- per occasion
K) Providing Credit Report.	Rs.117/- per occasion
L) Enquiries relating to old records	Entries for 3 to 12 months: Rs 59 maximum 5 transaction. Above 5 transaction: Rs 30 per transactions. Entries for Above 12 months: Rs 148 for 5 transactions. Above 5 transaction: Rs 59 per transactions
M) Cash Transaction Charges (inclusive of GST) are applicable to Cash Transaction (Deposit/Withdrawal) of Rs.1 Lac and above (excluding ATM withdrawal) or deposit of 10 bundles or more during the day in any branches	
<b>N) DEMAT CHARGES</b>	
a) Account Opening Charges	NIL
b) Transaction Charges - Purchase / Credit	NIL
c) Transaction Charges - Sales / Debit	0.06 % (Subject ot minimum of Rs.25 per transaction)
d) Demat Charges	Rs. 3.54 per Certificate + Rs.36/- Courier (Per Form)
e) Remat Charges	0.14% of Market Value (Subject to minimum of Rs.43/- 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
<b>Note:-</b> 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 f) All the Demat Charges / GST of Demat charges are recovered at Demat Cell itself by debiting the respective accounts with the branches.	
<b>O) ATM SERVICES (w.e.f. October 2009)</b>	
i) Use of Greater Banks ATM's	NIL
ii)Use of NFS 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/-
First 3 transactions will be free for Saving Account Holders in a month	
iii) Annual Charges - RuPay Debit Card	Rs. 118/- p.a.
iv) Re-PIN Charges - ATM / RuPay Debit Card	Rs. 60/-
v) Issue of Duplicate ATM / RuPay Debit Card	Rs120/-
<b>P) Franking Charges</b>	Rs.10/- per Document
<b>BANK GUARANTEE (FRESH/RENEWAL)</b>	
<b>A) PARTLY SECURED BY TERM. DEPOSIT</b>	
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>B) FULLY SECURED BY TERM DEPOSIT</b>	8 paise per Rs103/- per month
<b>C) Refund of commission on premature cancellation of Bank Guarantee (BG)</b>	
<b>ISSUE OF INLAND LETTER OF CREDIT</b>	
<b>I] (a) Commitment charges</b>	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
<b>II] (a) Simple Amendment</b>	Rs.118/-
(b) Enhancement Commitment charges	Usance Comm. as above on amt. by which L/C is enhanced sub. to minimum of Rs116/- (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
<b>BILLS AND CHEQUES SENT FOR COLLECTION (Charges inclusive of GST)</b>	
<b>A) (IBC/OBC)</b>	
Upto Rs.1000/-	Rs. 18 for <u>Bills</u> +Actual postage; <u>Cheques</u> -Rs 37/- per instrument for SB & Rs 52 for CA

Rs.1,001/- upto Rs.5,000/-	Bills-Rs37/=+actual postage; Cheques-Rs 37/- per instrument for SB& Rs 52/- for CA
Rs.5,001/- upto Rs.10,000/-	Bills-Rs. 60/-+ actual postage; Cheques-Rs 52/- per instrument for SB & CA
Rs.10,001/- upto Rs.1 Lakhs	Bills - Rs. 7-per Rs. 1000/- + actual postage; Cheques-Rs 103/- per instrument for SB & CA
Above Rs.1 lakh	Bills- Rs.7 per 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. 35/- whichever is higher; Cheques Rs 18/- per cheque+actual postage
<b>B) OUTWARD NATIONAL CLEARING CHEQUE</b>	Rs.12 per instrument
<b>C) COLLECTION OF OUTSTATION BILLS IBC / OBC / BD UNDER L/C</b>	
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 postageRs.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
<b>a] E-TDS commission</b>	
<b>TDS Amt Slab (Rs.)</b>	
<b>Min</b>	
1-10,000	Rs. 177
10,001	Rs. 354
100,001	Rs. 708
500,001	Rs. 1,062
1,000,001	Rs. 1,416
Note: Above charges inclusive of GST	
<b>b] REMITTANCES</b>	
<b>I) PAY ORDERS</b>	
Upto Rs.10,000/-	Rs47/-
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 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	Rs60/-
V) CANCELLATION OF PAY ORDER	Rs.60/-
VI) RTGS Charges(above Rs 2,00,000/-)	Rs 30/-
i) for payments through account (Outward)	Rs.2,00,001 to Rs. 5,00,000 = Rs. 29/- Rs.5,00,001 & above Rs. 58/-
ii) for receipts and crediting (Inward)	Nil
VIII) i) NEFT – Outward	Upto Rs.1,00,000/- = Rs.5/-, Rs.1,00,001 to 2,00,000/- = Rs18/- & above Rs 2,00,000/- Rs 29/-
ii) NEFT Inward	Nil
IX) EFT/ECS Charges- Inward	Nil
EFT/ECS Charges- Outward	Nil
<b>c] Commission to be charged while issuing at par instruments (H.D.F.C / ICICI/ other Banks DD)</b>	
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/-	Rs. 3.53 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 CommissionRs.21/-
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 Note: No refund of earlier commission already charged	Rs60/-
Duplicate Draft	Rs60/-
Revalidation of Draft	Rs60/-
Foreign Exchange Charges	As per Agreement/Arrangement with Saraswat Bank
<b>SAFE DEPOSIT LOCKERS</b>	
A) OPENING OF LOCKER	
(i) Key Deposit	Rs.5,000/- (At the time of let out)
(ii) Service Charges	Rs. 240/- plus Stamp charges
B) DELAY IN PAYMENT OF RENT	Rs.11.80 per thousand per month or part thereof (inclusive of GST)
C) BREAK OPEN OF LOCKER IN CASE OF LOSS OF KEY / NON PAYMENT RENT	Rs. 590/- + actual Breaking charges paid to Godrej/ Steelage
D) SURRENDER OF LOCKER	Locker holder who have completed i) more

The branch should immediately write to locker manufacturer for <b>replacement of locker and key and the new key should be given to new allottee in a company sealed pack.</b>	than three years & above no charges are levied. ii) Less than three years the charges are Rs. 177/- to be adjusted from key deposits.
E) If number of locker operations exceed 30 in a year.	Rs.59/- per visit in excess of 30 visits per year.

**F) RENT FOR YEAR (\* w.e.f. 1<sup>st</sup> July 2017.\*Rent is inclusive of GST.**

Locker Rent :

Rates in INR

Locker Type	Locker Size	Locker Rent per annum including GST
A	A	1030
B	B	1610
C	2A+	2,140
D	D	2,355
H1	2B+	3,215
E	2B+	3,215
F	4A+	4,620
G	2D+	4,720
H	4B+	6,425
L2	4D-	9,650
L/J/K	4D+	11,800