

Enclosure-IV to Circular No.113/2024-25

Karnataka Gramin Bank
Head Office: Ballari

_____Branch

Notice to Customers

**The Commission and Service Charges shall be revised
w.e.f 04.04.2025**

**The revised Commission and Service Charges is available in
our Bank's Website and with Branch Manager**

(www.karnatakagraminbank.com)

Credit Related

All the charges is excluding of GST

1. Processing Charges on Loans / Advances:

Sl No.	Particulars	Processing Charges	Minimum	Maximum
1	Housing Loan	0.50%	₹ 1,000.00	₹ 10,000.00
2	Mortgage Loan	1.00%	₹ 1,000.00	No Ceiling
3	Salary Loan/ Personal loan	1.00%	₹ 2,000.00	No Ceiling
4	Vehicle Loan (Two/ Four Wheeler)	0.75%	₹ 1,000.00	₹ 10,000.00
5	KCC New & Renewal upto 3.00 lakhs	Nil		
6	<i>KCC New (> 3.00 lakhs) (Processing Charges to be calculated on Global Limit/ Entire Limit)</i>	0.75%	₹ 1,000.00	No Ceiling
7	<i>Kisan Credit card Annual Review (> 3.00 lakhs) (Processing Charges to be calculated on Global Limit/ Entire Limit)</i>	0.25%	₹ 1,000.00	₹ 10,000.00
8	SHG/JLG Loans	1.00%	₹ 500.00	₹ 10,000.00
9	OD/OCC (Fresh/ Renewal)	0.50%	₹ 2,000.00	No Ceiling
	Loans other than the above			
10	All Priority & Non- Priority loans other than above			
a	Short Term loans	1.00%	₹ 1,000.00	No Ceiling
b	Term loans	1.00%	₹ 1,000.00	No Ceiling
c	Pledge Loans	1.00%	₹ 1,000.00	No Ceiling

Sl No.	Particulars	Processing Charges	Minimum	Maximum
11	Education (Both Inland & Abroad)			
a	Up to 7.5 lakhs	Nil		
b	> 7.5 lakhs (for entire limit)	0.50%	₹ 5,000.00	No Ceiling

Exemptions - Processing Charges not to be levied for following loans:-

- 1) All Priority Sector loans up to ₹ 25000/- (cumulative)
- 2) DRI loans.
- 3) Staff loans.
- 4) Advances against term deposit of our Bank.
- 5) NPS loans upto ₹ 5000/-
- 6) Government Sponsored Scheme

2. Documentation Charges:

Sl No.	Particulars	Processing Charges	Minimum	Maximum
1	KCC Upto 3 lakhs	Nil		
2	KCC > 3 lakhs	0.10%	₹ 500.00	₹ 25,000.00
3	Priority Sector Loans (Agri, MSME, Retail, etc.,)	0.10%	₹ 500.00	₹ 1,00,000.00
4	Non-Priority Loans	0.10%	₹ 500.00	₹ 2,50,000.00

3. Inspection Charges:

Sl No.	Particulars	Charges
The term inspection includes spot inspection and visits for recovery, AOS/AOD, per- post sanction visit, etc.		
1	Upto ₹25,000/-	Nil

Sl No.	Particulars	Charges
2	> ₹25000/- upto ₹ 3 lakhs	₹300/- Half yearly
3	> ₹3 lakh to ₹10.00 lakhs	₹750/- Half yearly
4	> ₹10.00 lakhs	₹1000/- Half yearly

Pledge Loan

Sl No.	Particulars	Charges
1	Upto ₹10.00 lakhs	₹1000/- Half yearly
2	> ₹10.00 lakhs	₹2000/- Half yearly

4. Gold Loan Charges:

a. Processing Charges

Sl No.	Particulars	Charges	
1	Agri Gold Loans	Upto ₹25000	Nil
		> ₹25000 to ₹1 Lakh	₹ 300.00
2	Agri Allied Gold Loans	> ₹1 Lakh to 3 Lakh	₹ 600.00
		> ₹3 Lakh to ₹10 lakh	₹ 1,500.00
3	Non-Agri Gold Loans	> ₹10 lakh	₹ 2,000.00

b. Safe Keeping Charges (Overdue)

Particulars	Charges
Upto ₹25000/-	Nil

Particulars	Charges
> ₹ 25000/- to ₹5.00 lakhs	₹100.00 per month or part thereof
> ₹5.00 lakhs	₹200.00 per month or part thereof

c. Handling Charges

Particulars		Charges
Closure within 3 months		Closure After 3 months
Up to ₹3 Lakhs	Above ₹3 Lakhs	₹100 per each Loan
₹100 per each Loan	₹200 per each Loan	

5. Bank Guarantee Charges:

a. Processing Charges:

Sl No.	Particulars	Processing Charges	Minimum	Maximum
1	BG having 100% cash margin	0.25%	₹ 2,000.00	₹ 5,000.00
2	<i>Other than 100% margin</i>	0.50%	₹ 2,000.00	₹ 12,500.00

b. Commission

Particulars	Charges
Performance Guarantee	₹600/- + 3% p.a
Other than Performance Guarantee	₹600/- + 4% p.a
Concessional Charges on BG secured by 100% term deposit of our bank	₹600/- + 25% of Normal Charges

6. Solvency Certificate Charges

Particulars	Charges
MSME/Others	0.10% with a min. of ₹750/- and Max. ₹25,000

7. Capability Certificate:

Particulars	Processing Charges	Minimum	Maximum
MSME/Others	₹10.00 per thousand	₹1000/-	₹5000/- □
(Part of the Thousand to be considered as full thousand)			

8. Folio Charges :

Particulars	Charges
Folio Charges for OCC/SOCC/ OD A/c's	1. ₹100/- per ledger folio shall be collected at half yearly basis. 40 lines will be treated as 1 page/folio. (For the same page/ folio charges need not be collected once again in another half year). However for aggregate loan limit upto ₹25000/- folio charges need not be collected.
	2. For Overdraft (OD) on deposits folio charges of ₹8/- per folio per quarter. (To be collected while debiting interest. For the same page/ folio charges need not be collected once again in another half year). Part of the page should be considered as full page and part of the Quarter should be considered as full quarter.

9. Notice Charges:

Sl No.	Particulars	Charges
1	Ordinary Notices	₹50/- per Notice per party per account or actual postal tariff whichever is higher
2	Registered Notices	₹125/- per Notice per party per account or actual postal tariff whichever is higher

10. CIBIL Charges:

Sl No.	Particulars	Slab	Processing Charges
1	CIBIL Charges Consumer	Up to ₹ 25,000	Nil
2		> ₹ 25,000 upto ₹ 1 Lakhs	₹ 125.00
3		> ₹ 1 Lakhs upto ₹ 5 Lakhs	₹ 250.00
4		> ₹ 5 Lakhs upto ₹ 10 Lakhs	₹ 350.00
5		> ₹ 10 Lakhs upto ₹ 25 Lakhs	₹ 450.00
6		Above ₹ 25 Lakhs	₹ 750.00
7	CIBIL Charges Commercial	All	₹ 2,000.00
8	SHG (per group)	All	₹ 1,000.00
9	JLG (per group)	All	₹ 500.00

11. Sanction Re-Validation:

A. MSME Sector		
Sl No.	Particulars	Charges
1	Upto ₹ 2 lakhs	Nil
2	>2 lakhs upto ₹1 crore	0.50% of the limit with a Max. of ₹10000/- for each re-validation
3	> ₹1.00 crore	0.10% of the limit with a Min. of ₹10000/- and Max. of ₹1.00 lakhs for each re-validation

B. Non-Priority		
Sl No.	Particulars	Charges
1	Upto ₹1.00 Crore	0.50% of the limit with a Max. of ₹15000/- for each re-validation
2	Above ₹1.00 Crore	0.1% of the limit with a Min. of ₹15000/- and Max. of ₹1.25 lakhs for each re-validation

12. Modification of Sanction Terms & Conditions

A. MSME Sector		
Sl No.	Particulars	Charges
1	Upto ₹ 2 lakhs	Nil
2	>2 lakhs upto ₹1 crore	0.50% of the limit with a Max. of ₹10000/- for each re-validation
3	> ₹1.00 crore	0.10% of the limit with a Min. of ₹10000/- and Max. of ₹1.00 lakhs for each re-validation
B. Non-Priority		
Sl No.	Particulars	Charges
1	Upto ₹1.00 Crore	0.50% of the limit with a Max. of ₹15000/- for each re-validation
2	Above ₹1.00 Crore	0.10% of the limit with a Min. of ₹15000/- and Max. of ₹1.25 lakhs for each re-validation

13. Equitable Mortgage(M)

Sl No.	Particulars	Charges
1	Below ₹ 10.00 lakhs	Nil
2	Above ₹ 10.00 lakhs	₹50/- per lakhs or part thereof

14. Any Deviation/ Concession (Other than GL & loan against Term deposit)

Sl No.	Particulars	Charges
1	Up to ₹ 10 Lakhs	₹ 2,000.00
2	>₹ 10.00 Lakhs to ₹ 25 Lakhs	₹ 3,000.00
3	>₹ 25.00 Lakhs to ₹ 50 Lakhs	₹ 5,000.00
4	>₹ 50.00 Lakhs to ₹ 1 Crore	₹ 7,000.00
5	Above ₹ 1 Crore	₹ 10,000.00

15. CERSAI Charges:

Sl No.	Nature of transaction to be registered	Form No	Amount of fee payable
1	Particulars of creation or modification of Security interest by way of mortgage by deposit of title deeds. (in favour of secured creditors)	FORM I	₹100 for creation and for any subsequent modification of security interest for a loan above ₹ 5 lakh. For a loan upto ₹ 5 lakh, the fee would be ₹ 50 for both creation and modification of security interest.

Sl No.	Nature of transaction to be registered	Form No	Amount of fee payable
2	Particulars of creation or modification of Security interest by way of mortgage (SMT) of immovable property other than by deposit of title deeds.	FORM I	NIL
3	Particulars of creation or modification of Security interest in hypothecation of plant and machinery, stocks, debt including book debt or receivables, whether existing or future.	FORM I	₹100 for creation and for any subsequent modification of security interest for a loan above ₹5 lakh. For a loan upto ₹5 lakh, the fee would be ₹50 for both creation and modification of security interest.
4	Particulars of creation or modification of Security interest in intangible assets, being knowhow, patent, copyright, trade mark, license, franchise or any other business or commercial right of similar nature.	FORM I	Rs.100 for creation and for any subsequent modification of security interest for a loan above Rs.5 lakh. For a loan upto Rs.5 lakh, the fee would be Rs.50 for both creation and modification of security interest.
5	Particulars of creation or modification of Security interest in any under construction residential or a part thereof by an agreement or instrument other than by mortgage.(SMT)	FORM I	₹100 for creation and for any subsequent modification of security interest for a loan above ₹ 5 lakh. For a loan upto ₹ 5 lakh, the fee would be ₹ 50 for both creation and modification of security interest.
6	Particulars of Securitisation or reconstruction of financial assets.	FORM III	₹ 500.00
7	Particulars of satisfaction of Securitisation or reconstruction transactions.	FORM IV	₹ 50.00
8	Particulars of satisfaction of charge for security interest filed.	FORM II	Nil
9	Any application for information recorded/ maintained in the	-	₹ 10.00

Sl No.	Nature of transaction to be registered	Form No	Amount of fee payable
10	Any application for condonation of delay upto 30 days.	-	Not exceeding 10 times of the basic fee, as applicable.

16. Penal charges:

Sl No.	Nature of Charge	Sanction Amount	Quantum of loan
1	<i>Penalty for delayed payment of dues including Principal, interest, service charges, etc. in case of Priority Sector Loans.</i>	<i>Up-to ₹ 25,000</i>	<i>Nil</i>
		<i>Above ₹ 25,000</i>	<i>2% p.a on the amount of default for the overdue period.</i>
2	<i>Penalty for delayed payment of dues including Principal, interest, service charges, etc. in case of Non priority Loans.</i>	<i>Irrespective of amount loan</i>	<i>2% p.a on the amount of default for the overdue period</i>
3	<i>Penalty for delayed payment of dues including Principal, interest, service charges in case of Education Loans</i>	<i>Up-to ₹ 25,000</i>	<i>Nil</i>
		<i>Above ₹ 25,000</i>	<i>2% p.a on the amount of default for the overdue period</i>
4	<i>Drawings in excess of sanctioned limits (including expired limits)</i>	<i>2.00% p.a. on the overdrawn portion till the account is regularized. Penalty shall be charged for the actual number of days of overdrawing.</i> <i>Wherever Borrower has submitted renewal proposal within specified timelines of the Bank before expiry of tenability and renewal is pending for want of sanction from competent authority, no penalty is to be charged.</i>	
5	<i>Delayed / non-submission of stocks / Book Debt Statement</i>	<i>2.00% p.a. on the entire liability of the party for the delayed period.</i>	
6	<i>Delay in creation second charge of mortgage</i>	<i>2.00% p.a. on the outstanding liability.</i>	

Sl No.	Particulars	Charges
7	<i>Delay in submission of Audited financial statement.</i>	<i>2.00% p.a. on the entire liability of the party for the delayed period. Penalty shall be charged for the actual number of days of delay.</i>
8	<i>TOD in SB/CA</i>	<i>2.00% p.a. for the period beyond 15 days till the date of regularization irrespective of TOD amount.</i>
9	<i>Penalty for non construction of house in case of housing loan (including HL CRE) within the time limit as permitted by the sanctioning authority.</i>	<i>2.00% p.a. from the date of sanction till the start of construction on the outstanding liability</i>

17. Pre-payment/ Pre-closure :

Sl No.	Particulars	Charges
1	Pre-payment/ pre-closure charges (Except all floating rate term loans sanctioned to individual borrower, Housing loan and crop loan)	2% on the outstanding balance plus un-utilized limit on the date of closure of term loan liability of above ₹2.00 lakhs.
2	<i>Penal Charges for Pre-Payment of Credit facilities</i>	<i>The Bank has stipulated pre-payment penalty for pre-closure of Term Loans (both priority and non-priority) and loans under various Retail Lending Schemes of the Bank as under: 1. Penal charges on pre-payment of credit facilities shall be levied wherever the borrower makes request for transfer of their credit facilities to other Banks/FIs.</i>

Sl No.	Particulars	Charges
2	<i>Penal Charges for Pre-Payment of Credit facilities</i>	<p>2. Pre-payment penalty shall be collected at the following rates:</p> <p>i. Term Loans: 2% of the outstanding liability.</p> <p>ii. Working capital facilities: Pre-payment penalty shall be collected for working capital facilities at the following rates:</p> <p>a. Fund based limits @2.00% of the sanctioned limits.</p> <p>b. Non-fund based limits @0.50% of the sanctioned limits.</p> <p>3. For pre-closure of the facilities by the borrower not involving the transfer of accounts to other banks / FIs, no penalty need be levied.</p> <p>4. Pre-payment penalty is waived in respect of credit facilities sanctioned to all MSE (Micro and Small Enterprises) borrowers to fall in line with MSE Code 2015.</p>

18. Other Charges:

Sl No.	Particulars	Charges
1	Cost of Bank's Name plate (Hypothecation Board) duplicate	₹100/- per Board. However upto loan of ₹25,000/- the charges not to be collected.
2	Issue for KCC/SCC cards/ Pass Books	₹60/- for issuing duplicate and additional pass book with latest entry. (Original pass book will be provided free of cost)
3	Loan pass sheet duplicate	₹30/- per page (Original pass sheet will be provided free of cost).
4	Issue of NDC/ NOC, Cancellation of Lien/Hypothecation/Mortgage	₹100/- per certificate.
5	Purchase and Discount of Cheque/ DDs (CDB)	₹0.40 per ₹100/- with a minimum of ₹10/- plus existing OSC commission plus postal tariff. If instrument is not realized within 10 days, interest as applicable to clean advances for the delayed period is to be collected.

Sl No.	Particulars	Charges
6	LCDB- Purchase and discount of Cheques/ DDs	Interest as applicable to clean advances for a minimum period of 2 days to be collected. If subsequent day of discount falls on holiday, interest for holiday/s should also be collected in addition to two days (However no postal tariff is to be collected).
7	Issue of DDs for loan proceeds (No charges for Govt. sponsored schemes & for staff loans)	For loans where the loans proceeds are remitted to the suppliers of goods/ services: 1. Through our DD - 50% of DD commission is to be collected. In case of Canara Bank DD's (CBDD) full commission to be collected. 2. Through RTGS/ NEFT- applicable Charges. 3. Through Intersol- No Charges.
8	Charges for copy of documents	MSME; 0.10% with no ceiling
9	Charges for cancellation/ Reassignment of lien (banks lien noted on Govt. Securities/ LIC policies/ Vehicle RC book at the time of grant of loan, except staff loans)	0.15% with no ceiling

Non Credit Related

S No.	PARTICULARS	Non-individual	Individual	
			Other than Rural	Rural

1	CHEQUE BOOK FACILITY	
a	For SB- Number of free leaves in a calendar year	10 leaves
b	For CA- Number of free leaves in a calendar year	25 leaves
c	For A/cs opened in CA105 & SB129 number of free leaves in a calendar year	60 leaves
d	For SB- Cheque book charge	₹5 leaf
e	For CA/OD/CC/OCC- Cheque book charge	₹5 leaf
	Note: Cheque book charges are exempted for staff/ex-staff.	

2	ISSUE OF STATEMENT / BALANCE CERTIFICATE / INTEREST CERTIFICATE		
a	SB/CA/OC/CC/OCC - Issue Pass sheet Statement	First set free of charges for all categories in a month	
b	SB- Pass sheet statement- additional set/copies (40 entries is treated as one ledger page)	₹100/- per ledger page	
c	CA/OD/CC/OCC- Pass sheet Statement-Additional set/copies (40 entries is treated as one ledger page)	₹100/- per ledger page	
	Note: For issuing additional sets of pass sheet statement branches have to modify the Print Waiver Charges as “N” in PSP menu in Finacle Live and run CACC Menu to collect Charges. Duplicate pass sheet charges are exempted for staff/ex-staff.		
d	SB/CA/OD/CC/OCC- Issue of balance certificate	1st Certificate free ₹200/- per Certificate	
e	Interest paid/interest collected certificate	1 st Certificate during Current Financial Year is free ₹150/- per certificate ₹100/- per certificate	
f	Updation of passbook (entries) at non base branch. (New passbook should be issued at base branch only)	₹10/- flat per passbook per instance	

3	ISSUE OF DUPLICATE PASSBOOK	
a	First Passbook/Continuation of Passbook	1 st Passbook is Free
b	Duplicate passbook with latest balance	₹100/-
c	Duplicate passbook with previous entries (40 entries or part	₹100/- & additional ₹50/- per page for
4	ISSUE OF DUPLICATE DEPOSIT RECEIPT	₹200/- per receipt
	Note: Issue of duplicate deposit receipt charges are exempted for staff/ex-staff	

5	TRANSFER OF SB A/C TO ANY OF OUR BRANCHES	₹100/- per A/c		
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S No.	PARTICULARS	Non- individual	Individual	
			Other than Rural	Rural
6	STOP PAYMENT/REVOCATION			
a	For SB account- Stop payment instruction	₹150/- per instrument, Maxi. of ₹500/- per instance		
b	For CA/OD/CC/OCC- Stop payment instruction.			
c	Stop payment Cancellation/Revocation - for all types of accounts	₹150/- flat		
7	COPY OF PAID CHEQUE	₹150/- per Instance per instrument		
	Exempted Categories : Staff & Ex-Staff			
8	NOTING OF LOSS OF CHEQUE BOOK/LEAF OF ALL ACCOUNTS(SB/CA/OCC/OD/CC)	₹5/- per leaf with Minimum of ₹100/- and Maximum of ₹500/-		
	Note: System will report the charges as mentioned in S. No 06 (a/b), users have to modify and collect as mentioned during SPP Menu execution			
9	NOMINATION FACILITY	Registration of nomination first time free thereafter ₹100/- for every change		
10	LEDGER FOLIO CHARGES			
a	For SB accounts	No Folio Charges		
b	Current Accounts	₹150/- per ledger page per half year		
	40 entries or part thereof is treated as one ledger page			
11	NON-MAINTANANCE OF AVERAGE MONTHLY BALANCE (AMB) - SB accounts, NON-MAINTANANCE OF DAILY			
a	No Charges - No Frill Accounts			
b	SB Accounts with cheque book (Min. bal. ₹1000/-)	Balance maintained in the A/c against the stipulated		
		₹999/- to ₹700/-	₹60/-	
		₹699/- to ₹400/-	₹75/-	
		₹399/- and below	₹100/-	
c	SB account without cheque book (Min. bal. ₹500/-)	Balance maintained in the A/c against the stipulated		
		₹499/- to ₹350/-	₹60/-	
		₹349/- to ₹200/-	₹75/-	
		₹199/- and below	₹100/-	
d	SB 129 (Average Monthly Balance ₹10,000/-)	₹100/- flat per month		
e	Current Accounts Minimum balance ₹1000/- (Min Balance modified to ₹5000/-)	₹50 per day. Maximum ₹500/- per calendar month		
f	CA 105 (Minimum balance ₹10,000/-)	₹ 300/- flat per month		
12	ENQUIRY OF OLD RECORDS - FOR ALL TYPE OF ACCOUNTS			
a	Enquiries up to 6 months	Free		
b	Above 6 months up to 1 year old	₹100/- per request		
c	Beyond 1 year	₹200/- per request		

S No.	PARTICULARS	Non- individual	Individual	
			Other than Rural	Rural
13	ACCOUNT CLOSURE (No charges to be collected for closure before 14 days from the date of opening and in case of death of depositor)			
a	Recurring Deposit (RD) for premature closure of RD account within six months of its opening	₹150/- per RD account (for all Categories)		
b	SB account - With Cheque book	₹250/- per account		
c	SB account - Without Cheque book	₹150/- per account		
d	Current account	₹500/- per account		
	Exempted Schemes : No Frill Accounts			
	Note : For Death Claim Settlement Accounts user has to update the CUMM (Customer Status) as a deceased depositor for exemption of charges in the system then system will exempt the account from closure charges			
14	SMS CHARGES	0.30/- per SMS		
	Exempted Schemes: No Frill Accounts			
15	STANDING INSTRUCTION CHARGES			
a	Within same Branch	One time registration / modification charges ₹200/ per case and ₹50/- for every debit. Exempted: To loan/RD/deposit a/cs of self		
b	To other branches and outside agencies	One time registration charges ₹100/ per case and ₹40/- for every debit + actual remittance charges		
16	STANDING INSTRUCTION - Non-Execution due to insufficient Fund (Charges only one time in a month)	₹200/- per transaction non individual ; ₹150/- per transaction Individual		
17	NUMBER OF CASH WITHDRAWALS IN CA	Free		
18	NUMBER OF CASH WITHDRAWALS IN SB (either by Cheque/ loose leaf) - excluding alternative channels (Financial year shall be considered)	If withdrawal exceeds 50 per half year - ₹10/- per withdrawal		
	Exempted Schemes : Staff Accounts & Government Accounts			
19	SIGNATURE VERIFICATION (including attestation of photo)	₹250/- per Attestation		
20	Issue of certificate for passport	₹500/- per Attestation		
21	ADDITION/DELETION OF NAMES (In case of joint accounts)	₹100/- per case per instance		

S No.	PARTICULARS	Non-individual	Individual	
			Other than Rural	Rural

22	OUTWARD/INWARD COLLECTION OF CHEQUE/INSTRUMENTS (OUTSTATION/LOCAL)	
a	Upto ₹10,000/-	₹50/-
b	₹10,001/- to ₹1,00,000/-	₹100/-
c	₹1,00,001 to ₹10,00,000/-	₹200/-
d	₹10,00,001/- and above	₹250/-
	Exempted for Govt Subsidy Scheme/Govt. deptt./Court Related/Contribution towards PM/CM relief Fund OUTWARD/INWARD COLLECTION OF CHEQUE/INSTRUMENTS (LOCAL)-Waived	

23	COLLECTION OF DIVIDEND/INTEREST WARRANTS/REFUND ORDERS	If value of instrument is up to ₹500/- no charges and above ₹500/-, normal collection charges to be collected.		
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24	CHEQUE/INSTRUMENTS RETURN CHARGES - LOCAL(Charges inclusive of commission, postage, out of pocket expenses etc.,)		
I	Return of Inward instruments		
	SB/CA/OD/ OCC	Up to ₹10,000/-	₹25/- per instrument
		₹10,000/- to ₹1,00,000/-	₹50/- per instrument
		₹1,00,001/- to ₹10,00,000/-	₹100/- per instrument
		₹10,00,001/- & above	₹125/- per instrument
II	Return of outward instruments		
	SB/CA/OD/ OCC	Up to ₹10,000/-	₹25/- per instrument
		₹10,000/- to ₹1,00,000/-	₹50/- per instrument
		₹1,00,001/- to ₹10,00,000/-	₹100/- per instrument
		₹10,00,001/- & above	₹125/- per instrument

25	Cheque/instrument return charges - Outstation		
I	Return of inward instruments		
	SB/CA/OD/OCC	Upto ₹10,000	₹100/- per instrument
		₹10,001 to ₹1,00,000	₹100/- per instrument
		₹1,00,001 to ₹10,00,000	₹150/- per instrument
		₹10,00,001 and above	₹150/- per instrument
II	Return of outward instruments		
	SB/CA/OD/OCC	Upto ₹10,000	₹100/- per instrument
		₹10,001 to ₹1,00,000	₹100/- per instrument
		₹1,00,001 to ₹10,00,000	₹150/- per instrument
		₹10,00,001 and above	₹150/- per instrument

26	ECS/NACH (Debit Return) Insufficient funds	₹500/- per instance		
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S No.	PARTICULARS	Non- individual	Individual	
			Other than Rural	Rural
27	BILLS COLLECTION - INWARD /OUTWARD			
a	Upto ₹10000/-	₹100/-		
b	₹10,001 to ₹10,00,000	₹10/- per thousand or part thereof with minimum of ₹100/-		
c	₹10,00,001 and above	₹10/- per thousand or part thereof with minimum of ₹10,000/- and maximum of ₹15,000/-		

28	BILLS RETURNED UNPAID	
	Local or outstation	50% of applicable collection charges with minimum of ₹300/- PLUS postal charges
29	DEMAND DRAFT ISSUE LOCAL/OUTSTATION - TRANSFER	
	Up to and inclusive of ₹10,000/-	₹100/-
	Above ₹10000/- (for multiple DDs issued in lieu of single DD commission as applicable for the aggregate amount alone shall be collected)	₹4 per thousand or part thereon with a minimum of ₹100/- and max. of ₹15000

30	DEMAND DRAFT ISSUE LOCAL/OUTSTATION - AGAINST TENDER OF CASH	
	Up to and inclusive of ₹10,000/-	₹200/-
	Above ₹10000/- below ₹50000/	₹4/- per thousand or part thereof with a minimum of ₹200/- and maximum of ₹15,000/-
	Note: DD Charges are waived for SB129 & CA105 upto 12 occasions in a Financial Year; Staff/Ex-Staff are exempted from all kinds of DD Charges.	

31	DEMAND DRAFT CANCELLATION/REVALIDATION			
	DD Cancellation/ Revalidation	Upto ₹500/-	₹200/- per instrument	
		Above ₹500/- & Upto ₹5000/-		
		Above ₹5000/-		

32	Mobile Number Change	₹ 100/- per instance, for every time changing the mobile number.
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33	LOSS OF TOKEN (Metal token)	₹100/- per token
34	DELETION OF DECEASED NAME, MERGER OF COMPANIES	₹200/-
35	CHARGES FOR RECORDING, RECONSTITUTION OF ACCOUNTS (OTHER THAN INDIVIDUALS)	₹500/-
36	CHANGES IN AUTHORISED SIGNATORIES OF COMPANIES INCLUDING CLUBS/CO-OP SOCIETIES	₹500/- per occasion Only for CA/OD/CC
37	REGISTERING POWER OF ATTORNEY / OPERATION BY POA/MANDATE	For SB A/cs ₹500/- per instance For CA/OD/OCC ₹750/- per instance.

S No.	PARTICULARS	Non- individual	Individual	
			Other than Rural	Rural
38	HOLDING BILL COLLECTION			
	Beyond 3 months after due date (at the request of drawer/customer and subject application conditions)	Additional 25% normal collection charges, with minimum of ₹100/- per quarter		
39	CHANGES OF ORIGINAL INSTRUCTIONS-OUTWARD/INWARD BILLS			
	Extension of time for collection/waiver of C form etc	₹100/ per request + OPE		
40	PARCEL RECEIVED UNDER ISC/IBC	For parcels not cleared on presentation a charge of ₹5/- per day should be levied from the due date of payment till clearance, with a minimum of ₹20/-		
41	INTER BRANCH REMITTANCE (Inter branch/Inter sol remittance)			
A	For Intracity transactions (within the city)			
I	Remittance of cash to SB/CA/OD/OCCaccounts upto ₹25000/- per day	No Charges		
II	Remittance of cash to SB/CA/OD/OCC accounts above ₹25000/- upto ₹2 lakhs (Maximum limit per day)	₹2/- per 1000/- or part thereof with minimum of ₹50/-		
III	Cash withdrawals maximum limit ₹50000/- per day (SB/CA)	No Charges		
IV	Fund transfer for all type of accounts(SB/CA/OD/OCC) (Debit transactions) Exempted Schemes SB115 & CA102			
a	Upto ₹5 lakhs per day	Free	NA	
b	Above ₹5 lakhs upto ₹10 lakhs per day	₹25/- per lakh or part	NA	
c	Above ₹10 lakhs per day	₹50/- per lakh or part	NA	
B	For Intercity transactions (out station branches)			
i	Remittance of cash to SB/CA/OD/OCC accounts upto ₹25000/- per day	₹1/- per 1000/- or part thereof with minimum of ₹20/-		
ii	Remittance of cash to SB/CA/OD/OCC accounts above ₹25000/- upto ₹2 lakhs (Maximum limit per day)	₹2/- per 1000/- or part thereof with minimum of ₹100/-		
iii	Cash withdrawal from SB/CA upto ₹25000/-	No charges		
iv	Cash withdrawals from SB/CA above ₹25000/- upto ₹50000/- (Maximum limit per day)	₹2/- per 1000/- or part thereof with minimum of ₹50/-		
v	Fund transfer for all type of accounts(SB/CA/OD/OCC) (Debit transactions) Exempted Schemes SB115 & CA102			
a	Upto ₹5 lakhs per day	Free		

S No.	PARTICULARS	Non-individual	Individual	
			Other than Rural	Rural
b	Above ₹5 lakhs upto ₹10 lakhs per day	₹25/- per lakh or part thereof		
c	Above ₹10 lakhs per day	₹50/- per lakh or part thereof		

42	NEFT TRANSACTIONS . There are no charges for NEFT initiated online (viz, Internet Banking and or Mobile Banking App of the Bank for SB Accounts). For all the transactions done through Branches & transactions done through Internet/Mobile Banking for Current Accounts.	
i	For remittances - upto ₹10,000	₹ 2.25
ii	Above ₹10,000 upto ₹1 Lakh	₹ 4.75
iii	Above ₹1 lakh upto ₹2 lakhs	₹ 14.75
iv	Above ₹2 lakhs	₹ 24.75
	(Cash NEFT transaction upto Rs.50000/- normal NEFT charges to be collected)	

43	RTGS TRANSACTIONS (For both Branch RTGS, Mobile Banking RTGS transactions & Internet Banking transactions)	
i	₹2 lakhs to ₹5 lakhs	₹ 24.50
ii	Above ₹5 lakhs	₹ 49.50
	Note:1. NEFT/RTGS charges are waived for SB129 & CA105 upto 12 occasions in a Financial Year. System has enabled for waiver of charges. 2. NEFT/RTGS charges are waived for Staff/ex-staff.	

44	CHARGES FOR DEBIT CARD TRANSACTIONS	Transaction Type	Metro Centre		Other than Metro Centre	
		Free Transaction				
		a. KaGB & Canara ATM	3		5	
		b.Other ATM	3		5	
		Charges above permitted limit	Financial	Non Financial	Financial	Non Financial
		a. KaGB & Canara ATM	20	10	20	10
		b.Other ATM	21	11	21	11
45	ISSUANCE OF ATM DEBIT CARD					
i	Membership fee	Free				
ii	Activation fees	Free				
iii	EMV Chip/DI Card issuance fee	₹200/-				
iv	Annual fees	₹100/-				
v	Hotlist on account of loss of card	₹150/-				

For reissuance of cards in case of expiry of cards no charges and in case of lost card Rs.150/- (Hot list charges) and Rs.200/- (Fresh issuance) No charges to be collected for cards reissued due to technical error/issues

Exempted A/cs with the following scheme codes for Card Issuance charges and Annual Fees:

No frill A/cs

Note1 : Card issuance fees are not applicable in the following cases:

1. Customer approaches the Bank for replacement of Old Magnetic Strip card with RuPay EVM cards
2. Expired Cards
3. Cards not working due to technical issues prior permission to be obtained from ATM Cell, DIT

Note 2 : Annual Fee is waived for SB129 & CA105. The system is enabled for waiver of charges.

Note 3: All ATM related charges are exempted for staff/ex-staff.

S No.	PARTICULARS	Non- individual	Individual	
			Other than Rural	Rural
46	ATM/PoS TRANSACTION DECLINES LACK OF BALANCE/INSUFFICIENT BALANCE IN THE ACCOUNT	₹15 per instance		
47	IMPS	Upto ₹1000/-	Nil	
		> ₹ 1,000/- upto ₹ 5,000/-	₹ 3.00	
		> ₹ 5,000/- upto ₹ 25,000/-	₹ 5.00	
		> ₹ 25,000/- upto ₹ 1,00,000/-	₹ 8.00	
		> ₹ 1,00,00/- upto ₹ 2,00,000/-	₹ 15.00	
		Above ₹2,00,000/-	₹ 20.00	
	Note: IMPS charges are exempted for Staff/Ex-staff.			
48	RESET OF PASSWORD FOR INTERNET BANKING THROUGH BRANCH	₹50/- per instance, for every time changing the password.		
49	POSTAL TARIFF/OUT OF POCKET EXPENSES	a. Ordinary post : Actual-Minimum ₹20/- per envelope b. Regd/Courier/Speed Post : Actual-Minimum ₹50/- per envelope		
50	GENERAL SAFE CUSTODY CHARGES (Bills : clean/documentary/demand/usance including supply bills) (Actual postage charges to collected, No charges for bills received from our branches)			
A	Unreleased gold Packets	₹150/- per loan for a month or part thereof, with a minimum of ₹150/- and a maximum of ₹900/-.		
	Note: In Case of Death Claim Safe Custody Charge is waived.			
B	Seal Cover/Packet	Minimum ₹ 750/- per cover p.a., or its multiples		
C	Scripts	₹ 50/- per scrip with a minimum of ₹ 300/- p.a. or part thereof		
D	Sealed Box			
	10x10x10cc	Minimum ₹ 750/- per cover p.a., or its multiples		
	20x20x20cc	Minimum ₹ 1500/- per cover p.a., or its multiples		
	30x30x30cc	Minimum ₹ 2000/- per cover p.a., or its multiples		
Above charges are only indicative. Depending upon the size of the Box/cover/packet, it may vary from branch to branch. Kindly visit/contact branch for more details. GST shall be payable extra.				

S No.	PARTICULARS	Non- individual	Individual	
			Other than Rural	Rural
51	SAFE DEPOSIT LOCKER OPERATION			
1	One Time Locker Registration Charges	₹ 200		
2	Loss / Replacement of Locker Key (in addition to actual break open charges)	₹ 500		
3	Locker Operation Charges	operations ₹100 per operation		
4	Delayed Remittance of Locker Rent	₹ 100 Per Month		
5	Change of Power of Attorney / Change of Authorization	₹ 200		
6	Charges of Break Open	Actual cost is to be collected		
Note: 1 - Rent is to be debited on 1st of April for the Financial year				
Note: 2 - Obtain Advance Rent of 3 years as per size of locker allotted plus Break opening charges of Rs.8000+GST in the form of Term Deposit for minimum period of 3years from the new locker hirers which would be utilized in case of any eventuality. Staff / Retired Staff of the Bank is exempted from paying advance locker rent amount & One Time Locker Registration charges.				
Note: 3 - Staff / Retired Staff are eligible for 50% concession on Small segment lockers, 35% concession on Medium lockers (M1 & M2). However, there is no change in existing concession of 25% on Medium lockers(M3,M4,M5&M6), Large and Very Large lockers.				

52 SAFE DEPOSIT LOCKER									
CATEGORY	TYPE	DIMENSIONS			SIZE IN CUBIC INCHES	RENT			
		L	B	D		RURAL	SEMI URBAN	URBAN	METRO
SMALL 1	SAFE1	5	6	16	480	1000	₹ 1,200	₹ 1,500	₹ 2,000
	A	4.5	5.9	20.35	540	1000	₹ 1,200	₹ 1,500	₹ 2,000
	SAFE2	5	7	16	560	1000	₹ 1,200	₹ 1,500	₹ 2,000
SMALL 2	S1	5	6	21	630	1000	₹ 1,200	₹ 1,800	₹ 2,500
	S2	5	7	21	735	1000	₹ 1,200	₹ 1,800	₹ 2,500
SMALL 3	B	5.82	7.24	20.35	857	1300	₹ 1,500	₹ 1,800	₹ 2,500
SMALL 4	SAFE4	6	10	16	960	1500	₹ 2,000	₹ 2,500	₹ 3,000
	SAFE3	5	13	16	1040	1500	₹ 2,000	₹ 2,500	₹ 3,000
MEDIUM 2	M2	7	9	21	1323	2000	₹ 2,500	₹ 3,000	₹ 3,500
	M1	5	13	21	1365	2000	₹ 2,500	₹ 3,000	₹ 3,500
MEDIUM 3	SAFE5	8	11	16	1408	2200	₹ 2,700	₹ 3,200	₹ 3,700
MEDIUM 4	M3	7	13	21	1911	2300	₹ 2,800	₹ 3,300	₹ 3,800
	M4	6	16	21	2016	2300	₹ 2,800	₹ 3,300	₹ 3,800
MEDIUM 5	SAFE6	11	13	16	2288	2500	₹ 3,000	₹ 3,500	₹ 4,000
LARGE 1	L2	7	20	21	2940	3000	₹ 4,000	₹ 5,000	₹ 5,500
	L1	11	13	21	3003	3000	₹ 4,000	₹ 5,000	₹ 5,500
	L3	12	16	21	4032	3800	₹ 4,200	₹ 5,500	₹ 6,000
	SAFE8	16	20	16	5120	4000	₹ 5,000	₹ 6,000	₹ 6,500
V LARGE 3	L4	16	20	21	6720	5500	₹ 6,500	₹ 7,500	₹ 8,000

S No.	PARTICULARS	Non-individual	Individual	
			Other than Rural	Rural
53 TRANSACTIONS DONE THROUGH OUR BANK/OTHER BANK BC AGENTS				
NON-BSBD CUSTOMERS (GENERAL SB)				
S No.	PARTICULARS	Service Charges		
1	Financial Transaction (Cash deposit/Cash Withdrawal/Fund Transfer) done through other Bank BCAs	₹ 30/- + GST per transaction.		
2	Non-Financial transaction (Mini Statement) done through other bank BCAs	₹ 6/- + GST per transaction.		
3	Financial Transaction (Cash Withdrawal) done through Our Bank BCAs	₹ 25/- + GST per cash withdrawal transaction from 5th transaction onwards (No charges for first 4 transaction)		
4	Non-Financial transaction (Mini Statement) done through our bank BCAs	Nil		
FOR BSBD CUSTOMERS				
1	Financial Transaction (Cash Withdrawal/Fund Transfer debit) done through other Bank BCAs & our Bank BCAs	₹ 20/- + GST per cash withdrawal & fund transfer debit transaction done through any bank BCA from 5th transaction onwards (No charges for first 4 transaction)		
2	Non-Financial transaction (Mini Statement) done through our bank BCAs	Nil		
