



Enclosure-IV to Circular No. 319/2025-26  
Head Office: Ballari

\_\_\_\_\_ Branch  
Information to Customers

**The Commission and Service Charges is w.e.f 02.04.2026**

**The newly implemented Commission and Service Charges is  
available in our Bank's Website and  
With Branch**

(<https://karnatakagb.bank.in>)

Date: 03.03.2026

**Branch Manager**

## Enclosure II

### Credit Related

All the charges is excluding of GST

#### 1. Processing Charges on Loans / Advances:

Sl No.	Particulars	Processing Charges	Minimum	Maximum	Mode
1	Housing Loan	0.50%	₹ 1,000.00	₹ 15,000.00	System
2	Mortgage Loan	1.00%	₹ 1,000.00	No Ceiling	System
3	Salary Loan/ Personal loan	1.00%	₹ 2,000.00	No Ceiling	System
4	Vehicle Loan (Two/ Four Wheeler)	0.75%	₹ 1,000.00	₹ 10,000.00	System
5	KCC New & Renewal upto 3.00 lakhs	Nil			System
6	KCC New (> 3.00 lakhs) (Processing Charges to be calculated on Global Limit/ Entire Limit)	0.75%	₹ 1,000.00	No Ceiling	System
					System
7	Kisan Credit card Annual Review (> 3.00 lakhs) (Processing Charges to be calculated on Global Limit/ Entire Limit)	0.25%	₹ 1,000.00	₹ 10,000.00	System
					System
8	SHG/JLG Loans	1.00%	₹ 500.00	₹ 10,000.00	System
9	OD/OCC/All Running Limits (Fresh/ Renewal)	0.50%	₹ 2,000.00	No Ceiling	System
	Loans other than the above				
10	All Priority & Non- Priority loans other than above				System
a	Short Term loans	1.00%	₹ 1,000.00	No Ceiling	System
b	Term loans	1.00%	₹ 1,000.00	No Ceiling	System
c	Pledge Loans	1.00%	₹ 1,000.00	No Ceiling	System

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

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

- 1) All Priority Sector loans up to ₹ 50000/- (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:31010051

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

## 3. Inspection Charges: 31010021

Sl No.	Particulars	Charges	Mode
The term inspection includes spot inspection and visits for recovery, AOS/AOD, pre- post sanction visit, etc.			
1	Upto ₹50,000/-	Nil	System
2	> ₹50000/- upto ₹ 3 lakhs	₹300/- Half yearly	System
3	> ₹3 lakh to ₹10.00 lakhs	₹750/- Half yearly	System

Sl No.	Particulars	Charges	Mode
4	>₹10.00 lakhs	₹1500/- Half yearly	System

Exclusions: Inspection charges Not to be collected for Salary Loans, Staff Loans, VSL, Gold Loans, Home Loan Secure

#### Pledge Loan

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

#### 4. Gold Loan Charges:

##### A. Processing Charges: 31010018

Sl No.	Particulars	Charges		Mode
1	Agri Gold Loans	Upto ₹ 50000	Nil	System
		> ₹ 50000 to ₹1 Lakh	₹ 300.00	System
	Agri Allied Gold Loans	> ₹1 Lakh to 3 Lakh	₹ 600.00	System
		> ₹3 Lakh to ₹10 lakh	₹ 1,500.00	System
		> ₹10 lakh	₹ 3,000.00	System
Non-Agri Gold Loans				

Waiver of Processing Charges upto ₹ 50,000 is applicable per party. If cumulative limit exceeds ₹ 50,000/-processing charges shall be levied for the subsequent loan.

##### B. Safe Keeping Charges (Overdue) : 31010078

Particulars	Charges	Mode
Upto ₹25000/-	Nil	System

Particulars	Charges	Mode
> ₹ 25000/- to ₹5.00 lakhs	₹100.00 per month or part thereof	System
> ₹5.00 lakhs	₹250.00 per month or part thereof	System

**C. Handling Charges: 31010079**

Particulars			Charges	Mode
Closure within 3 months			Closure After 3 months	System
Up to ₹3 Lakhs	Above ₹ 3 Lakhs upto ₹ 5 Lakhs	Above ₹ 5 Lakhs	₹250 per each Loan	System
₹200 per each Loan	₹350 per each Loan	₹500 per each Loan		

**5. Bank Guarantee Charges:**

**A. Processing Charges:31010005**

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

**B. Commission: 31010026**

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

## 6. Solvency Certificate Charges

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

## 7. Capability Certificate:

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

## 8. Folio Charges : 31010037

Particulars	Charges	Mode
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.	System
	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.	System

## 9. Notice Charges:31010022

Sl No.	Particulars	Charges	Mode
1	Ordinary Notices	₹75/- per Notice per party per account or actual postal tariff whichever is higher	System
2	Registered Notices	₹125/- per Notice per party per account or actual postal tariff whichever is higher	System

10. CIBIL Charges:31010052

Sl No.	Particulars	Slab	Processing Charges	Mode
1	CIBIL Charges Consumer	Up to ₹ 50,000	Nil	System
2		> ₹ 50,000 upto ₹ 1 Lakhs	₹ 125.00	System
3		> ₹ 1 Lakhs upto ₹ 5 Lakhs	₹ 250.00	System
4		> ₹ 5 Lakhs upto ₹ 10 Lakhs	₹ 350.00	System
5		> ₹ 10 Lakhs upto ₹ 25 Lakhs	₹ 450.00	System
6		Above ₹ 25 Lakhs	₹ 750.00	System
7	CIBIL Charges Commercial	All	₹ 2,000.00	System
8	SHG (per group)/During Annual Review As Well	All	₹ 1,000.00	System
9	JLG (per group)/ During Annual Review As Well	All	₹ 500.00	System

11. Sanction Re-Validation:

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

<b>B. Non-Priority</b>			
<b>Sl No.</b>	<b>Particulars</b>	<b>Charges</b>	<b>Mode</b>
1	Upto ₹1.00 Crore	0.50% of the limit with a Max. of ₹15000/- for each re-validation	COCTM Menu
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	COCTM Menu
			COCTM Menu

## 12. Modification of Sanction Terms & Conditions

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

**13. Equitable Mortgage(M)**

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

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

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

**15. CERSAI Charges:**

Sl No.	Nature of transaction to be registered	Form No	Amount of fee payable	Mode
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	For a loan upto ₹ 5 lakh, the fee would be ₹ 50 for both creation and modification of security interest. ₹100 for creation and for any subsequent modification of security interest for a loan above ₹ 5 lakh.	COCTM Menu

Sl No.	Nature of transaction to be registered	Form No	Amount of fee payable	Mode
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	For a loan upto ₹ 5 lakh, the fee would be ₹ 50 for both creation and modification of security interest. ₹100 for creation and for any subsequent modification of security interest for a loan above ₹ 5 lakh.	-
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	For a loan upto ₹ 5 lakh, the fee would be ₹ 50 for both creation and modification of security interest. ₹100 for creation and for any subsequent modification of security interest for a loan above ₹ 5 lakh.	COCTM Menu
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	For a loan upto ₹ 5 lakh, the fee would be ₹ 50 for both creation and modification of security interest. ₹100 for creation and for any subsequent modification of security interest for a loan above ₹ 5 lakh.	COCTM Menu
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	For a loan upto ₹ 5 lakh, the fee would be ₹ 50 for both creation and modification of security interest. ₹100 for creation and for any subsequent modification of security interest for a loan above ₹ 5 lakh.	COCTM Menu
6	Particulars of Securitisation or reconstruction of financial assets.	FORM III	₹ 500.00	COCTM Menu
7	Particulars of satisfaction of Securitisation or reconstruction transactions.	FORM IV	₹ 50.00	COCTM Menu
8	Particulars of satisfaction of charge for security interest filed.	FORM II	Nil	-
9	Any application for information recorded/ maintained in the Register	-	₹ 10.00	COCTM Menu

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

#### 16. Penal charges:31010077

Sl No.	Nature of Charge	Sanction Amount	Quantum of loan	Mode
1	Penalty for delayed payment of dues including Principal, interest, service charges, etc. in case of Priority Sector Loans.	Up-to ₹ 50000	Nil	Sysyem
		Above ₹ 50000	2% p.a on the amount of default for the overdue period.	system
2	Penalty for delayed payment of dues including Principal, interest, service charges, etc. in case of Non priority Loans.	Irrespective of amount loan	2% p.a on the amount of default for the overdue period	system
3	Drawings in excess of sanctioned limits (including expired limits)	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.  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.		COCTM Menu
4	Non-submission / Delayed submission of stock statements	2% per anum on the entire liability of the party for the delayed period; Minimum Rs.500 and Maximum No limit		COCTM Menu
5	Delay in putting through Mortgage transactions	2.00% p.a. on the outstanding liability.		COCTM Menu

Sl No.	Particulars	Charges	Mode
6	Delay in submission of Audited financial statement.	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; Minimum Rs.500 and Maximum No Limit	COCTM Menu
7	Non-routing of minimum 75% of business transactions in CC / OD accounts	2% per anum, Penalty shall be calculated on the normal interest charged.(Min. ₹1000 & Max. no limit)	COCTM Menu
8	Non-compliance of terms and conditions	1% per anum, Penalty shall be calculated on the normal interest charged.(Min. ₹1000 & Max. no limit)	COCTM Menu
9	TOD in SB/CA	2.00% p.a. for the period beyond 15 days till the date of regularization irrespective of TOD amount.	COCTM Menu
10	TOD in MSME	2% above card rate for 15 days; After expiry 2% penal shall also be charged	COCTM Menu
11	ADHOC LIMIT in MSME	2% above card rate for 90 days; After expiry 2% penal shall also be charged	COCTM Menu
12	Penalty for non construction of house in case of housing loan (including HL CRE) within the time limit as permitted by the sanctioning authority.	2.00% p.a. from the date of sanction till the start of construction on the outstanding liability and will also be applicable in case House Construction not completed within stipulated timeline	COCTM Menu

**17. Pre-payment/ Pre-closure : 2% on the Prepaid Amount**

Sl No.	Particulars	Charges	Mode
1	Floating rate Loans:	No pre-payment charges on loans granted for non-business purposes to individuals. For business purpose loans to individuals and Micro & Small Enterprises (MSEs): No pre-payment charges on loans with sanctioned amount/limit up to ₹50 lakh. Applies irrespective of source of funds used for pre-payment and without any lock-in period.	COCTM Menu
2	Fixed rate loans:	Pre-payment charges are applicable as per approved policy, but must be disclosed upfront in loan agreement, sanction letter, and Key Facts Statement. Charges should be proportional (only on prepaid amount)	COCTM Menu

Sl No.	Particulars	Charges	Mode
3	Cash Credit / Overdraft:	No charges if borrower gives advance intimation of non-renewal and closes on due date. Otherwise, any applicable charge is capped at the sanctioned limit.  Note: 1) * Levied on monthly basis till regularization of account / compliance to terms of loan. 2) Penal charges up to Loan Limit of Rs.50000/- shall not be collected under Priority Sector Lending as per Master directions of Reserve Bank of India on priority sector lending.  No charges if borrower gives advance intimation of non-renewal and closes on due date.  Otherwise, any applicable charge is capped at the sanctioned limit.	COCTM Menu

### 18. Other Charges:

Sl No.	Particulars	Charges	Mode
1	Cost of Bank's Name plate (Hypothecation Board) duplicate	₹100/- per Board. However upto loan of ₹50,000/- the charges not to be collected.	COCTM Menu
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)	COCTM Menu
3	Loan pass sheet duplicate	₹30/- per page (Original pass sheet will be provided free of cost).	COCTM Menu
4	Issue of NDC/ NOC, Cancellation of Lien/Hypothecation/Mortgage	₹100/- per certificate.	COCTM Menu
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.	COCTM Menu
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).	COCTM Menu
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.	COCTM Menu
8	Charges for copy of documents	0.10% with no ceiling	COCTM Menu

Sl No.	Particulars	Charges	Mode
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	COCTM Menu
10	Extension of tenability Charges for Working Capital Loans: OD/ CCOD		COCTM Menu
	For loans upto ₹ 10 lakh	₹ 1000 shall be charged for first extension and ₹ 5000 shall be charged for second extension.	
	For loans Above ₹ 10 lakh	₹ 5000 flat will be charged for first extension of tenability [max 3 months] and ₹ 15000 flat for second extension of tenability [max 3 months]	
11	Line of Credit	Rs 150/ per lakhs with a minimum of Rs 750/- and maximum Rs 10,000/- plus applicable GST.	COCTM Menu

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**Enclosure III**  
**Non Credit Related**

All the charges is excluding of GST

**1. CHEQUE BOOK FACILITY: 31010027**

Sl No.	Particulars	Charges	Mode
a	For SB- Number of free leaves in a calendar year	10 leaves	<b>System</b>
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: 31010026**

Sl No.	Particulars	Charges	Mode
a	SB/CA/OC/CC/OCC - Issue Pass sheet Statement	First set free of charges for all categories in a month	<b>System</b>
b	SB- Pass sheet statement- additional set/copies (40 entries is treated as one ledger page)	₹100/- per ledger page	<b>System</b>
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	System
e	Interest paid/interest collected certificate	1st Certificate during Current Financial Year is free.	
	Non-individual	₹150/- per certificate	System
	Individual	₹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	HGCHRG Menu
<b>3. ISSUE OF DUPLICATE PASSBOOK</b>			
a	First Passbook/Continuation of Passbook	1st Passbook is Free	HGCHRG Menu
b	Duplicate passbook with latest balance	₹100/-	HGCHRG Menu
c	Duplicate passbook with previous entries (40 entries or part thereof is treated as one page/sheet)	₹100/- & additional ₹50/- per page for previous entries	HGCHRG Menu
Sl No.	Particulars	Charges	Mode
4	ISSUE OF DUPLICATE DEPOSIT RECEIPT: 31010026	₹200/- per receipt	HGCHRG Menu
	Note: Issue of duplicate deposit receipt charges are exempted for staff/ex-staff		
5	TRANSFER OF SB A/C TO ANY OF OUR BRANCHES: 31010026	₹100/- per A/c	System
Exempted Categories : Staff & Ex-Staff			
6	STOP PAYMENT/REVOICATION: 31010016		
	a. For SB account- Stop payment instruction	₹150/- per instrument, Maxi. of ₹500/- per instance	System

	b. For CA/OD/CC/OCC- Stop payment instruction.	₹150/- per instrument, Maxi. of ₹500/- per instance	System
	c. Stop payment Cancellation/Revocation - for all types of accounts	₹150/- flat	System
7	COPY OF PAID CHEQUE	₹150/- per Instance per instrument	HGCHRG Menu
	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	System
Sl No.	Particulars	Charges	Mode
10	LEDGER FOLIO CHARGES: 31010037		
	For SB accounts	No Folio Charges	System
	Current Accounts	₹150/- per ledger page per half year	System
	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 BALANCE - CA accounts - (SOL101)31010015		System

	a. No Frill Accounts (SB102), Pragathi Champ (SB107), MNREGP Accounts (SB109), Social Security Pension Accounts (SB110), Staff Accounts (SB112), Pragathi Saral Accounts (SB113), Government Accounts (SB115), RGRHCL Accounts (SB116), BC Settlement Accounts (SB117) , Minor Accounts (SB121) & Basic Savings Bank Accounts (SB122 & SB123)	No Charges	System
	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/-)		System
	Balance maintained in the A/c against the stipulated		
	₹499/- to ₹350/-	₹60/-	
	₹349/- to ₹200/-	₹75/-	
	₹199/- and below	₹100/-	
Sl No.	Particulars	Charges	Mode
	d. SB 129 (Average Monthly Balance ₹10,000/-)	₹100/- flat per month	System
	e. Current Accounts Minimum balance ₹5000/-	₹50 per day. Maximum ₹500/- per calendar month	
12	ENQUIRY OF OLD RECORDS - FOR ALL TYPE OF ACCOUNTS		
	a. Enquiries up to 6 months	Free	HGCHRG Menu
	b. Above 6 months up to 1 year old	₹100/- per request	
	c. Beyond 1 year	₹200/- per request	

13	ACCOUNT CLOSURE (No charges to be collected for closure before 14 days from the date of opening of accounts and in case of death of depositor)		
	a. Recurring Deposit (RD) for premature closure of RD account within 6 months of its opening	₹150/- per RD account (for all Categories)	HGCHRG Menu
	b. SB account - With Cheque book	₹250/- per account	HGCHRG Menu
	c. SB account - Without Cheque book	₹150/- per account	HGCHRG Menu
	d. Current account	₹500/- per account	HGCHRG Menu
Exempted Schemes :No Frill Accounts (SB102), Pragathi Champ (SB107), MNREGP Accounts (SB109), Social Security Pension Accounts (SB110), Staff Accounts (SB112), Pragathi Saral Accounts (SB113), Government Accounts (SB115), RGRHCL Accounts (SB116), BC Settlement Accounts (SB117) , Minor Accounts (SB121),Basic Savings Bank Accounts (SB122 & SB123) & Death Claim Settlement Accounts, (PMJDY).			
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.			
Sl No.	Particulars	Charges	Mode
14	SMS CHARGES - 31010057	0.30/- per SMS	System
Exempted Schemes: No Frill Accounts (SB102), Pragathi Champ (SB107), MNREGP Accounts (SB109), Social Security Pension Accounts (SB110), Staff Accounts (SB112), Pragathi Saral Accounts (SB113), Government Accounts (SB115), RGRHCL Accounts (SB116), BC Settlement Accounts (SB117) , Minor Accounts (SB121) & Basic Savings Bank Accounts (SB122 & 123 SB123)& PMJDY, BHIM QR code linked accounts. SMS Charges will recovered from the accounts where mobile number linked as primary and from the accounts where balances are available.			

15	STANDING INSTRUCTION CHARGES		
	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.	System
	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	System
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)-31010026	If withdrawal exceeds 50 per half year - ₹10/- per withdrawal	System
	Exempted Schemes : Staff Accounts (SB 112) & Government Accounts (SB115)		
19	SIGNATURE VERIFICATION (including attestation of photo)	₹250/- per Attestation	HGCHRG Menu
20	Issue of certificate for passport	₹500/- per Attestation	HGCHRG Menu
21	ADDITION/DELETION OF NAMES (In case of joint accounts)	₹100/- per case per instance	System

Sl No.	Particulars	Charges	Mode
22	OUTWARD/INWARD COLLECTION OF CHEQUE/INSTRUMENTS (OUTSTATION/ LOCAL) - 31010003 (Charges inclusive of commission, postage, out of pocket expenses etc.,)		System
	Upto ₹10,000/-	₹50/-	
	₹10,001/- to ₹1,00,000/-	₹100/-	
	₹1,00,001 to ₹10,00,000/-	₹200/-	
	₹10,00,001/- and above	₹250/-	
	Exempted for Govt Subsidy Scheme/Govt. deptt./Court Related/Contribution towards PM/CM relief Fund . Branches Falling under CTS Clearing shall not collect applicable charges relating to local cheque collection		
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.	HGCHRG Menu
24	CHEQUE/INSTRUMENTS RETURN CHARGES - LOCAL (Charges inclusive of commission, postage, out of pocket expenses etc.,) - 31010024		System
	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
	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

Sl No.	Particulars	Charges	Mode
25	<b>Cheque/instrument return charges - Outstation (Charges inclusive of commission, postage, out of pocket expenses etc.,)</b>		System
	SB/CA/OD/ OCC	Up to ₹10,000/-	₹100/- per instrument
		₹10,000/- to ₹1,00,000/-	₹100/- per instrument
		₹1,00,001/- to ₹10,00,000/-	₹150/- per instrument
		₹10,00,001/- & above	₹150/- per instrument
	<b>Return of outward instruments</b>		
	SB/CA/OD/ OCC	Up to ₹10,000/-	₹100/- per instrument
		₹10,000/- to ₹1,00,000/-	₹100/- per instrument
		₹1,00,001/- to ₹10,00,000/-	₹150/- per instrument
		₹10,00,001/- & above	₹150/- per instrument
26	<b>ECS/NACH (Debit Return) Insufficient funds</b>	<b>₹500/- per instance</b>	System
27	<b>BILLS COLLECTION - INWARD /OUTWARD (Bills : clean/ documentary/ demand/ usance including supply bills) (Actual postage charges to collected, No charges for bills received from our branches)</b>		HGCHRG Menu
	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/-	

Sl No.	Particulars	Charges	Mode
28	<b>BILLS RETURNED UNPAID</b> (Bills : clean/documentary/demand/usance including supply bills) (Actual postage charges to collected, No charges for bills received from our branches)		HGCHRG Menu
	Local or outstation	50% of applicable collection charges with minimum of ₹300/- PLUS postal charges	
29	<b>DEMAND DRAFT ISSUE LOCAL/OUTSTATION - TRANSFER - 31010033</b> (Bills : clean/documentary/demand/usance including supply bills) (Actual postage charges to collected, No charges for bills received from our branches)		System
	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	<b>DEMAND DRAFT ISSUE LOCAL/OUTSTATION - AGAINST TENDER OF CASH</b> (Bills : clean/documentary/demand/usance including supply bills) (Actual postage charges to collected, No charges for bills received from our branches)		System
	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	<b>DEMAND DRAFT CANCELLATION/REVALIDATION - 31010033</b> (Bills : clean/documentary/demand/usance including supply bills) (Actual postage charges to collected, No charges for bills received from our branches)		System
	DD Cancellation/ Re-validation		
	Upto ₹500/-	₹200/- per instrument	
	Above ₹500/- & Upto ₹5000/-		
	Above ₹5000/-		

Sl No.	Particulars	Charges	Mode
32	Mobile Number Change - 31010026	₹ 100/- per instance, for every time changing the mobile number.	System
33	LOSS OF TOKEN (Metal token)	₹100/- per token	HGCHRG Menu
34	DELETION OF DECEASED NAME, MERGER OF COMPANIES	₹200/-	HGCHRG Menu
35	CHARGES FOR RECORDING, RECONSTITUTION OF ACCOUNTS (OTHER THAN INDIVIDUALS)	₹500/-	HGCHRG Menu
36	CHANGES IN AUTHORISED SIGNATORIES OF COMPANIES INCLUDING CLUBS/CO-OP SOCIETIES	₹500/- per occasion Only for CA/OD/CC	HGCHRG Menu
37	REGISTERING POWER OF ATTORNEY / OPERATION BY POA/MANDATE	For SB A/cs ₹500/- per instance For CA/OD/OCC ₹750/- per instance.	System
38	HOLDING BILL COLLECTION (Bills : clean/documentary/demand/usance including supply bills) (Actual postage charges to collected, No charges for bills received from our branches)		HGCHRG Menu
	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		HGCHRG Menu
	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/-	HGCHRG Menu

Sl No.	Particulars		Charges	Mode
41	INTER BRANCH REMITTANCE (Inter branch/Inter sol remittance) - 31010046			System
	A.	For Intracity transactions (within the city)		
		I.	Remittance of cash to SB/CA/ OD/ OCC accounts 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
	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/-
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 are - 31010011			System
	For remittances - upto ₹10,000		₹ 2.25	
	Above ₹10,000 upto ₹1 Lakh		₹ 4.75	
	Above ₹1 lakh upto ₹2 lakhs		₹ 14.75	

	Above ₹2 lakhs		₹ 24.75		
	(Cash NEFT transaction upto Rs.50000/- normal NEFT charges to be collected)				
43	<b>RTGS TRANSACTIONS (For both Branch RTGS, Mobile Banking RTGS transactions &amp; Internet Banking transactions is exempted) - 31010047</b>			System	
	₹2 lakhs to ₹5 lakhs		₹ 24.50		
	Above ₹5 lakhs		₹ 49.50		
	Note:1. NEFT/RTGS charges are waived for SB129 upto 12 occasions in a Financial Year. System has enabled for waiver of charges. 2. NEFT/RTGS charges are waived for Staff/ex-staff.				
Sl No.	Particulars		Charges	Mode	
44	CHARGES FOR DEBIT CARD TRANSACTIONS - 31010068			System	
	Transaction Type	Metro Centre	Other than Metro Centre		
	Free Transaction				
	a. KGB & Canara ATM	3	3		
	b.Other ATM	3	3		
	Transaction Type	Metro Centre		Other than Metro Centre	
		Financial	Non Financial	Financial	Non Financial
	Charges above permitted limit				
	a. KGB & Canara ATM	23	10	23	10
	b.Other ATM	23	11	23	11

45	ISSUANCE OF ATM DEBIT CARD		System
	i. Membership fee	Free	
	i. Debit card Issurance (First Time)	Free	
	ii. Activation fees	Free	
	iii. Debit 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		
	<p>Exempted A/cs with the following scheme codes for Card Issuance charges and Annual Fees: No frill A/cs</p> <p><b>Note1</b> : Card issuance fees are not applicable in the following cases:</p> <ol style="list-style-type: none"> <li>1. Customer approaches the Bank for replacement of Old Magnetic Strip card with RuPay EVM cards</li> <li>2. Expired Cards</li> <li>3. Cards not working due to technical issues prior permission to be obtained from ATM Cell, DIT</li> </ol> <p><b>Note 2</b> : Annual Fee is waived for SB129. The system is enabled for waiver of charges.</p> <p><b>Note 3</b>: All ATM related charges are exempted for staff/ex-staff.</p>		
46	ATM/PoS TRANSACTION DECLINES LACK OF BALANCE/INSUFFICIENT BALANCE IN THE ACCOUNT (Placee Holder - 31010048)	₹15 per instance	System
47	IMPS - 31010056		System
	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.	System
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	HGCHRG Menu
Sl No.	Particulars	Charges	Mode
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)		HGCHRG Menu
	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. Scrips	₹ 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.		

51	SAFE DEPOSIT LOCKER OPERATION		System	
	1. One Time Locker Registration Charges	₹ 200.00		
	2. Loss / Replacement of Locker Key (in addition to actual break open charges)	₹ 500.00		
Sl No.	Particulars	Charges		Mode
	3. Locker Operation Charges	12 Free operations per year Beyond 12 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. (₹8,000 Approximately)		
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.				
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.				
Note 4: Staff / Retired Staff are eligible for 50% concession on Small segment lockers, 35% concession on Medium segment lockers (Medium1 & Medium2). However, there is no change in existing concession of 25% on Medium segment lockers (Medium 3, 4, 5 & 6), Large and Very Large lockers.				

52	SAFE DEPOSIT LOCKER									System
CATEGORY	TYPE	DIMENSIONS			SIZE IN CUBIC INCHES	RENT				
		L	B	D		RURAL	SEMI URBAN	URBAN	METRO	
SMALL 1	SAFE1	5	6	16	480	1,000	1200	1500	2000	
	A	4.5	5.9	20.35	540	1,000	1200	1500	2000	
CATEGORY	TYPE	DIMENSIONS			SIZE IN CUBIC INCHES	RENT				
SMALL 1	SAFE2	5	7	16	560	1,000	1200	1500	2000	
SMALL 2	S1	5	6	21	630	1,000	1200	1800	2500	
	S2	5	7	21	735	1,000	1200	1800	2500	
SMALL 3	B	5.82	7.24	20.35	857	1,300	1500	1800	2500	
SMALL 4	SAFE4	6	10	16	960	1,500	2000	2500	3000	
	SAFE3	5	13	16	1040	1,500	2000	2500	3000	
MEDIUM 1	C	4.64	12.99	20.35	1227	1,800	2300	2800	3500	
MEDIUM 2	M2	7	9	21	1323	2,000	2500	3000	3500	
	D	7	9.37	20.35	1335	2,000	2500	3000	3500	
	M1	5	13	21	1365	2,000	2500	3000	3500	
MEDIUM 3	SAFE5	8	11	16	1408	2,200	2700	3200	3700	
	D1	7.48	10.59	20.35	1612	2,200	2700	3200	3700	
	E	5.82	15.75	20.35	1865	2,200	2700	3200	3700	

MEDIUM 4	M3	7	13	21	1911	2,300	2800	3300	3800
	M4	6	16	21	2016	2,300	2800	3300	3800
MEDIUM 5	SAFE6	11	13	16	2288	2,500	3000	3500	4000
MEDIUM 6	F	10.47	12.99	20.35	2768	2,800	3300	3800	4500
	G	7	19.92	20.35	2838	2,800	3300	3800	4500

CATEGORY	TYPE	DIMENSIONS			SIZE IN CUBIC INCHES	RENT			
		L	B	D		RURAL	SEMI URBAN	URBAN	METRO
LARGE 1	L2	7	20	21	2940	3,000	4000	5000	5500
	L1	11	13	21	3003	3,000	4000	5000	5500
	G1	7.48	21.29	20.35	3241	3,000	4000	5000	5500
LARGE 2	H	12.36	15.78	20.35	3969	3,800	4200	5500	6000
	L3	12	16	21	4032	3,800	4200	5500	6000
V LARGE 1	H1	12.36	20.35	20.35	5119	4,000	5000	6000	6500
	SAFE8	16	20	16	5120	4,000	5000	6000	6500
V LARGE 2	L	15.51	19.92	20.35	6287	5,000	5800	6500	7000
V LARGE 3	L4	16	20	21	6720	5,500	6500	7500	8000
	VL	15.98	21.3	20.35	6927	5,500	6500	7500	8000

53	TRANSACTIONS DONE THROUGH OUR BANK/OTHER BANK BC AGENTS		System
	NON-BSBD CUSTOMERS (GENERAL SB)		
	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	₹ 1 per transaction upto 4 transaction, Above 4 transactions ₹ 25 + GST per transaction	
	4. Non-Financial transaction (Mini Statement) done through our bank BCAs	Nil	
Sl No.	Particulars	Charges	Mode
	FOR BSBD CUSTOMERS		System
	1. Financial Transaction (Cash deposit/Cash Withdrawal/Fund Transfer) done through other Bank BCAs	₹ 20 + GST per transaction	
	2. Non-Financial transaction (Mini Statement) done through other bank BCAs	Nil	
	3. Financial Transaction (Cash Withdrawal) done through Our Bank BCAs	₹ 1 per transaction upto 4 transaction, Above 4 transactions ₹ 20 + GST per transaction	
	4. Non-Financial transaction (Mini Statement) done through our bank BCAs	NIL	

54	Cash Handling Charges in case of cash remittances to Current Accounts, OD, OCC & other type of running limits -	System
	<b>I. CC/OD Running Limits</b>	
	A. No cash handling charges shall be collected in respect of cash remittance to CC/OD/other running limits up to Rs.10 lakhs per day per A/c	Nil
	B. For cash remittances above Rs. 10 lakhs to CC/OD/other running limits	at Rs. 0.50 per Rs. 1000 or part thereof shall be collected, subject to a minimum of Rs. 50/- and maximum of Rs. 2000/- per transaction along with applicable GST.
	<b>II. Current Account</b>	
	A. No charges for cash remittance of up to Rs.5.00 lakhs per day per account, in case of Current A/cs.,	Nil

Sl No.	Particulars	Charges	Mode
	B. Cash remittance of Above Rs.5.00 lakhs per day per account, in case of Current A/cs.,	at Rs. 0.50 per Rs. 1000 or part thereof shall be collected, subject to a minimum of Rs. 50/- and maximum of Rs. 2000/- per transaction along with applicable GST.	
	If a customer makes two or more remittances of cash in a day, cash handling charges shall be collected, if the total remittance during the day per A/c exceeds the exempted limit as specified under point I and II above.		
	<b>III. Savings Bank Accounts</b>		
	A. No charges for cash remittance of up to Rs.2.50 lakhs per day per account, in case of Savings Bank A/cs.,	Nil	
	B. Cash remittance of Above Rs.2.50 lakhs per day per account, in case of SB A/cs.,	at Rs. 0.50 per Rs. 1000 or part thereof shall be collected, subject to a minimum of Rs. 50/- and maximum of Rs. 1000/- per transaction along with applicable GST.	
<b>55</b>	<b>Mode of Operation Modification Charges</b>		<b>System</b>
	Modification of operational mandates for Either or Survivor accounts or jointly-operated accounts.	₹100+GST per modification	
<b>56</b>	<b>NACH Registration Charges</b>		<b>System</b>
	One-time charge for mandate setup / e-mandate registration processing.	₹100 per mandate	

57	Service Charges for QR soundbox		System
	<b>Service Charges for QR soundbox of vendors M/s MSwipe and M/s iServeu</b>		
	Maintenance cost per Sounbox per month	₹ 130/-	
	Damage Cost per device	₹1500/-	
	<b>Service Charges for QR soundbox of vendors M/s NPST.</b>		
	Maintenance cost per Sounbox per month-	₹ 130/-	
	Damage Cost per device-	₹1500/-	
	Device cost (One Time)-	₹ 400/-	
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