

Enclosure-IV to Circular No.273/2025-26
Karnataka Grameena Bank
Head Office: Ballari

_____Branch
Information to Customers

The Commission and Service Charges is w.e.f 01.01.2026

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

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

Date: 01.12.2025

Branch Manager

Enclosure III
Non Credit Related

S No.	PARTICULARS	KGB			Mode
		Non-individual	Individual	Other than Rural	
1	CHEQUE BOOK FACILITY				System
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		System
b	SB- Pass sheet statement- additional set/copies (40 entries is treated as one ledger page)		₹100/- per ledger page		System
c	CA/OD/CC/OCC- Pass sheet Statement-Additional set/copies (40 entries is treated as one ledger page)		₹100/- per ledger page		System
	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		HGCHRG Menu
e	Interest paid/interest collected certificate		1 st Certificate during Current Financial Year is free ₹150/- per certificate	₹100/- per certificate	HGCHRG Menu
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		HGCHRG Menu
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		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		₹100/- per A/c		System
6	STOP PAYMENT/REVOCATION				System
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		

S No.	PARTICULARS	KGB			Mode			
		Non-individual	Individual					
			Other than Rural	Rural				
7	COPY OF PAID CHEQUE Exempted Categories : Staff & Ex-Staff	₹150/- per Instance per instrument		HGCHRG Menu				
8	NOTING OF LOSS OF CHEQUE BOOK/ LEAF OF ALL ACCOUNTS (SB/CA/OCC/OD/CC) 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	₹5/- per leaf with Minimum of ₹100/- and Maximum of ₹500/-		HGCHRG Menu				
9	NOMINATION FACILITY	Registration of nomination first time free thereafter ₹100/- for every change		HGCHRG Menu				
10	LEDGER FOLIO CHARGES			HGCHRG Menu				
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			System				
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/-						
c	SB 129 (Average Monthly Balance ₹10,000/-)	₹100/- flat per month		HGCHRG Menu				
d	Current Accounts Minimum balance ₹1000/- (Min)	₹50 per day. Maximum ₹500/- per calendar						
e	CA 105 (Minimum balance ₹10,000/-)	₹ 300/- flat per month						
12	ENQUIRY OF OLD RECORDS - FOR ALL TYPE OF ACCOUNTS			HGCHRG Menu				
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						
13	ACCOUNT CLOSURE (No charges to be collected for closure before 6 months from the date of opening and in case of death of depositor)			HGCHRG Menu				
a	Recurring Deposit (RD) for premature closure of RD account	₹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 Exempted Schemes: No Frill Accounts	0.30/- per SMS		System				

S No.	PARTICULARS	KGB			Mode			
		Non-individual	Individual	Other than Rural				
15	STANDING INSTRUCTION CHARGES			HGCHRG Menu				
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			HGCHRG Menu			
17	NUMBER OF CASH WITHDRAWALS IN CA	Free			System			
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			System			
	Exempted Schemes : Staff Accounts & Government Accounts							
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			HGCHRG Menu			
22	OUTWARD/INWARD COLLECTION OF CHEQUE/INSTRUMENTS (OUTSTATION/LOCAL)							
a	Upto ₹10,000/-	₹50/-			System			
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. Branches falling under CTS clearing house 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.,)							
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					

S No.	PARTICULARS	KGB			Mode			
		Non-individual	Individual					
			Other than Rural	Rural				
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					
25	Cheque/instrument return charges - Outstation							
	Return of inward instruments				System			
	I	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					
	Return of outward instruments							
	II	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		System				
27	BILLS COLLECTION - INWARD /OUTWARD			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/-						
28	BILLS RETURNED UNPAID			HGCHRG Menu				
	Local or outstation	50% of applicable collection charges with minimum of ₹300/- PLUS postal charges						
29	DEMAND DRAFT ISSUE LOCAL/OUTSTATION - TRANSFER			System				
	Up to and inclusive of ₹10,000/-	₹100/-						
30	Above ₹10000/- (for multiple DDs issued in lieu of single DD commission as applicable for the aggregate amount alone shall be collected)			System				
	₹4 per thousand or part thereon with a minimum of ₹100/- and max. of ₹15000							
	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			System				
	DD Cancellation/ Revalidation	Upto ₹500/-	₹200/- per instrument					
		Above ₹500/- & Upto ₹5000/-						
32	Mobile Number Change	₹ 100/- per instance, for every time changing the mobile number.		System				

S No.	PARTICULARS	KGB			Mode	
		Non-individual	Individual			
			Other than Rural	Rural		
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.			HGCHRG Menu	
HOLDING BILL COLLECTION						
38	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			HGCHRG Menu	

39	CHANGES OF ORIGINAL INSTRUCTIONS-OUTWARD/INWARD BILLS	HGCHRG Menu	
	Extension of time for collection/waiver of C form etc		
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

41	INTER BRANCH REMITTANCE (Inter branch/Inter sol remittance)	System	
A	For Intracity transactions (within the city)		
I	Remittance of cash to SB/CA/OD/OCC accounts upto ₹25000/- per day		
II	Remittance of cash to SB/CA/OD/OCC accounts above ₹25000/- upto ₹2 lakhs (Maximum limit per day)		
III	Cash withdrawals maximum limit ₹50000/- per day (SB/CA)		
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		

S No.	PARTICULARS	KGB			Mode	
		Non-individual	Individual			
			Other than Rural	Rural		
a	Upto ₹5 lakhs per day	Free		₹25/- per lakh or part thereof		
b	Above ₹5 lakhs upto ₹10 lakhs per day					
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.	System
	i For remittances - upto ₹10,000	
	ii Above ₹10,000 upto ₹1 Lakh	
	iii Above ₹1 lakh upto ₹2 lakhs	
	iv Above ₹2 lakhs	
(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)	System
	i ₹2 lakhs to ₹5 lakhs	
	ii Above ₹5 lakhs	
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	System
		Free Transaction				
		a. KrGB & Canara ATM	3		5	
		b. Other ATM	3		5	
		Charges above permitted limit	Financial	Non Financial	Financial	
		a. KrGB & Canara ATM	23	10	23	10
		b. Other ATM	23	11	23	11

45	ISSUANCE OF ATM DEBIT CARD	System	
	i Membership fee		
	ii Activation fees		
	iii EMV Chip/DI Card issuance fee		
	iv Annual fees		
	v Hotlist on account of loss of card		
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.			

46	ATM/PoS TRANSACTION DECLINES LACK OF BALANCE/INSUFFICIENT BALANCE IN THE ACCOUNT	₹15 per instance	System
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S No.	PARTICULARS	KGB			Mode	
		Non-individual	Individual			
			Other than Rural	Rural		
47	IMPS	Upto ₹1000/-	Nil		System	
		> ₹ 1,000/- upto ₹ 5,000/-	₹ 3.00			
		> ₹ 5,000/- upto ₹ 25,000/-	₹ 5.00			
		> ₹ 25,000/- upto ₹ 1,00,000/-	₹ 8.00			
		> ₹ 1,00,000/- 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	
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				
2	Loss / Replacement of Locker Key (in addition to actual break open charges)	₹ 500				
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)				

S No.	PARTICULARS	KGB			Mode	
		Non-individual	Individual			
			Other than Rural	Rural		
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									
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	₹ 1,200	₹ 1,500	₹ 2,000
	A	4.5	5.9	20.35	540	1,000	₹ 1,200	₹ 1,500	₹ 2,000
	SAFE2	5	7	16	560	1,000	₹ 1,200	₹ 1,500	₹ 2,000
SMALL 2	S1	5	6	21	630	1,000	₹ 1,200	₹ 1,800	₹ 2,500
	S2	5	7	21	735	1,000	₹ 1,200	₹ 1,800	₹ 2,500
SMALL 3	B	5.82	7.24	20.35	857	1,300	₹ 1,500	₹ 1,800	₹ 2,500
SMALL 4	SAFE4	6	10	16	960	1,500	₹ 2,000	₹ 2,500	₹ 3,000
	SAFE3	5	13	16	1040	1,500	₹ 2,000	₹ 2,500	₹ 3,000
MEDIUM 1	C	4.64	12.99	20.35	1227	1,800	₹ 2,300	₹ 2,800	₹ 3,500
MEDIUM 2	M2	7	9	21	1323	2,000	₹ 2,500	₹ 3,000	₹ 3,500
	D	7	9.37	20.35	1335	2,000	₹ 2,500	₹ 3,000	₹ 3,500
	M1	5	13	21	1365	2,000	₹ 2,500	₹ 3,000	₹ 3,500
MEDIUM 3	SAFE5	8	11	16	1408	2,200	₹ 2,700	₹ 3,200	₹ 3,700
	D1	7.48	10.59	20.35	1612	2,200	₹ 2,700	₹ 3,200	₹ 3,700
	E	5.82	15.75	20.35	1865	2,200	₹ 2,700	₹ 3,200	₹ 3,700
MEDIUM 4	M3	7	13	21	1911	2,300	₹ 2,800	₹ 3,300	₹ 3,800
	M4	6	16	21	2016	2,300	₹ 2,800	₹ 3,300	₹ 3,800
MEDIUM 5	SAFE6	11	13	16	2288	2,500	₹ 3,000	₹ 3,500	₹ 4,000
MEDIUM 6	F	10.47	12.99	20.35	2768	2,800	₹ 3,300	₹ 3,800	₹ 4,500
	G	7	19.92	20.35	2838	2,800	₹ 3,300	₹ 3,800	₹ 4,500
LARGE 1	L2	7	20	21	2940	3,000	₹ 4,000	₹ 5,000	₹ 5,500
	L1	11	13	21	3003	3,000	₹ 4,000	₹ 5,000	₹ 5,500
	G1	7.48	21.29	20.35	3241	3,000	₹ 4,000	₹ 5,000	₹ 5,500
LARGE 2	H	12.36	15.78	20.35	3969	3,800	₹ 4,200	₹ 5,500	₹ 6,000
	L3	12	16	21	4032	3,800	₹ 4,200	₹ 5,500	₹ 6,000
V LARGE 1	H1	12.36	20.35	20.35	5119	4,000	₹ 5,000	₹ 6,000	₹ 6,500
	SAFE8	16	20	16	5120	4,000	₹ 5,000	₹ 6,000	₹ 6,500
V LARGE 2	L	15.51	19.92	20.35	6287	5,000	₹ 5,800	₹ 6,500	₹ 7,000
V LARGE 3	L4	16	20	21	6720	5,500	₹ 6,500	₹ 7,500	₹ 8,000
	VL	15.98	21.3	20.35	6927	5,500	₹ 6,500	₹ 7,500	₹ 8,000

System

S No.	PARTICULARS						KGB				Mode
							Non-individual	Individual			
								Other than Rural	Rural		
CATEGORY		TYPE	DIMENSIONS			SIZE IN CUBIC INCHES	RENT				System
			L	B	D		RURAL	SEMI URBAN	URBAN	METRO	
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	
		G1	7.48	21.29	20.35	3241	3000	₹ 4,000	₹ 5,000	₹ 5,500	
LARGE 2		H	12.36	15.78	20.35	3969	3800	₹ 4,200	₹ 5,500	₹ 6,000	
		L3	12	16	21	4032	3800	₹ 4,200	₹ 5,500	₹ 6,000	
V LARGE 1		H1	12.36	20.35	20.35	5119	4000	₹ 5,000	₹ 6,000	₹ 6,500	
		SAFE8	16	20	16	5120	4000	₹ 5,000	₹ 6,000	₹ 6,500	
V LARGE 2	L	15.51	19.92	20.35	6287	5000	₹ 5,800	₹ 6,500	₹ 7,000		
V LARGE 3		L4	16	20	21	6720	5500	₹ 6,500	₹ 7,500	₹ 8,000	
		L1	15.98	21.3	20.35	6927	5500	₹ 6,500	₹ 7,500	₹ 8,000	

53 TRANSACTIONS DONE THROUGH OUR BANK/OTHER BANK BC AGENTS			System
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

54	Cash Handling Charges in case of cash remittances to Current Accounts, OD, OCC & other type of running limits	System
	I. CC/OD Running Limits	
	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.

S No.	PARTICULARS	KGB			
		Non-individual	Individual Other than Rural	Rural	Mode
II. Current Account					
A. No charges for cash remittance of up to Rs.5.00 lakhs per day per account, in case of Current A/cs.,		Nil			
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.					
III. Savings Bank Accounts					
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.			

55	Mode of Operation Modification Charges	System
	Modification of operational mandates for Either or Survivor accounts or jointly-operated accounts.	₹100+GST per modification
56	NACH Registration Charges	System
	One-time charge for mandate setup / e-mandate registration processing.	₹100 per mandate

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

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		COCTM Menu
6	KCC New (> 3.00 lakhs) (Processing Charges to be calculated on Global Limit/ Entire Limit)	0.75%	₹ 1,000.00	No Ceiling	COCTM Menu
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	COCTM Menu
8	SHG/JLG Loans	1.00%	₹ 500.00	₹ 10,000.00	System
9	OD/OCC (Fresh/ Renewal)	0.50%	₹ 2,000.00	No Ceiling	COCTM Menu
	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:

Sl No.	Particulars	Processing Charges	Minimum	Maximum	Mode
1	KCC Upto 3 lakhs	Nil			COCTM Menu
2	KCC > 3 lakhs	0.10%	₹ 500.00	₹ 25,000.00	COCTM Menu
3	Priority Sector Loans (Agri, MSME, Retail, etc.,)	0.10%	₹ 500.00	₹ 100,000.00	System
4	Non-Priority Loans	0.10%	₹ 500.00	₹ 250,000.00	System

3. Inspection Charges:

Sl No.	Particulars	Charges	Mode
The term inspection includes spot inspection and visits for recovery, AOS/AOD, per- post sanction visit, etc.			
1	Upto ₹50,000/-	Nil	System

Sl No.	Particulars	Charges	Mode
2	> ₹50000/- upto ₹ 3 lakhs	₹300/- Half yearly	System
3	> ₹3 lakh to ₹10.00 lakhs	₹750/- Half yearly	System
4	>₹10.00 lakhs	₹1500/- Half yearly	System

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

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

Waiver of Processing Charges upto ₹ 50,000 is applicable per party .

B. Safe Keeping Charges (Overdue)

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

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:

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

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 :

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. 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
		System

9. Notice Charges:

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:

Sl No.	Particulars	Slab	Processing Charges	Mode
1	CIBIL Charges Consumer	Up to ₹ 25,000	Nil	System
2		> ₹ 25,000 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)	All	₹ 1,000.00	System
9	JLG (per group)	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. Non-Priority			
Sl No.	Particulars	Charges	Mode
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

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 COCTM Menu

B. Non-Priority			
Sl No.	Particulars	Charges	Mode
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	0.10% of the limit with a Min. of ₹15000/- and Max. of ₹1.25 lakhs for each re-validation	COCTM Menu COCTM Menu

13. Equitable Mortgage(M)

Sl No.	Particulars	Charges	Mode
1	Below ₹ 10.00 lakhs	Nil	COCTM Menu
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	₹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.	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	NIL	COCTM Menu
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.	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	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.	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	₹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.	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	COCTM Menu
9	Any application for information recorded/ maintained in the	-	₹ 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:

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 ₹ 25,000	Nil	Sysyem
		Above ₹ 25,000	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	Penalty for delayed payment of dues including Principal, interest, service charges in case of Education Loans	Up-to ₹ 25,000	Nil	System
		Above ₹ 25,000	2% p.a on the amount of default for the overdue period	System
4	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 overdrawning. 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.		
5	Delayed / non-submission of stocks / Book Debt Statement	2.00% p.a. on the entire liability of the party for the delayed period.		COCTM Menu
6	Delay in creation second charge of mortgage	2.00% p.a. on the outstanding liability.		COCTM Menu

Sl No.	Particulars	Charges	Mode
7	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.	COCTM Menu
8	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
9	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	COCTM Menu

17. Pre-payment/ Pre-closure :

Sl No.	Particulars	Charges	Mode
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.	COCTM Menu
2	Penal Charges for Pre-Payment of Credit facilities	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.	COCTM Menu

Sl No.	Particulars	Charges	Mode
2	Penal Charges for Pre-Payment of Credit facilities	<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>	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 ₹25,000/- 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

Sl No.	Particulars	Charges	Mode
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	MSME; 0.10% with no ceiling	COCTM Menu
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]	
