परिचालन विभाग

Operations Department

134/1, 'मोंटक्लेयर' बानेर - पाशान लिंक रोड, पाशान, पुणे, महाराष्ट्र 411021

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Compendium to Changes in Service Charges

Annexure - I

Table of Changes (Existing and New Service Charges)

Service Charges: DEPOSITS, LOCKER, DIGITAL BANKING & OPERATIONS				
NEW SERVICE CHARGES				
S No	**PARTICULARS**	**Type**	**EXISTING CHARGES (Excluding GST)**	**REVISED CHARGES (Excluding GST)**
1.	Door Step Banking	Submission of Life Certificate	**New Addition**	Waiver of service charges for submission of Life Certificate through Doorstep Banking for pensioners aged 60 years and above
2.	Charges for issuance of loose cheque	For those account holders who hold chequebook with them (In addition to Normal chequebook issue charges)	**New Addition**	Rs 20 per leaf
3.	Revocation of Stop Payment		**New Addition**	Rs 50 for Savings, Rs 100 for CA/OD/CC (per ocassion)
4.	Standing Instructions	Failure	**New Addition**	Rs 10 per instance for deposit accounts. (Not Applicable to BSBDA) Rs 100 per instance For loan accounts. Note: Charges will be levied on first instance per month.

Service Charges: DEPOSITS, LOCKER, DIGITAL BANKING & OPERATIONS				
EXISTING SERVICE CHARGES				
S No	**PARTICULARS**	**Type**	**EXISTING CHARGES (Excluding GST)**	**REVISED CHARGES (Excluding GST)**
5.	Non-Maintenance	Global Edge Savings	**New Addition (Product Consolidation)**	AQB: Rs. 10,000/- in SPEND account.

Service Charges: DEPOSITS, LOCKER, DIGITAL BANKING & OPERATIONS				
EXISTING SERVICE CHARGES				
S No	**PARTICULARS**	**Type**	**EXISTING CHARGES (Excluding GST)**	**REVISED CHARGES (Excluding GST)**
	of Minimum Balance			Charges for Non-Maintenance of AQB of Rs. 10,000 (in SPEND account) – 5% of the shortfall, subject to Minimum: Rs. 1 & Maximum: Rs 500 per quarter
		Mahabank Salary Saving Account	**New Addition (Product Consolidation)**	AQB : Nil Charges : Nil
		Mahabank Supreme Payroll	**New Addition (Product Consolidation)**	AQB : Nil Charges : Nil
		GovPride Salary Savings	**New Addition (Product Consolidation)**	AQB: Nil Charges: Nil
		Mahabank Yuva	**New Addition (Product Consolidation)**	AQB: Nil Charges: Nil
		Pension Account	**New Addition (Product Consolidation)**	AQB: Nil Charges: Nil
		Capital Gain Saving Account	**New Addition (Product Consolidation)**	**AQB: Nil** **Charges: Nil**
		Govt. Bodies Saving Account	**New Addition (Product Consolidation)**	AQB: Nil Charges: Nil
		Govt. Bodies Flexi Saving Account	**New Addition (Product Consolidation)**	AQB: Nil Charges: Nil
		Govt. Bodies CA	**New Addition (Product Consolidation)**	AQB: Nil Charges: Nil

Service Charges: DEPOSITS, LOCKER, DIGITAL BANKING & OPERATIONS

EXISTING SERVICE CHARGES

<table>
<tr><th>S No</th><th>PARTICULARS</th><th>Type</th><th>EXISTING CHARGES (Excluding GST)</th><th>REVISED CHARGES (Excluding GST)</th></tr>
<tr><td></td><td></td><td>Premium Current Account</td><td>New Addition (Product Consolidation)</td><td>
<table>
<tr><th>Type of Account</th><th>AQB</th><th>Charge of non-maintenance</th></tr>
<tr><td>Current Bronze Account</td><td>AQB : >= Rs. 1 Lakh</td><td rowspan="5">Charges: Rs. 7500 per Quarter</td></tr>
<tr><td>Current Silver Account</td><td>AQB : > Rs. 5 Lakhs</td></tr>
<tr><td>Current Gold Account</td><td>AQB : > Rs. 10 Lakhs</td></tr>
<tr><td>Current Platinum Account</td><td>AQB : > Rs. 15 Lakhs</td></tr>
<tr><td>Current Diamond Account</td><td>AQB : > Rs. 25 Lakhs</td></tr>
</table>
If any of the above Accounts fails to maintain the required Average Quarterly Balance (AQB) for two consecutive quarters, such account may be converted into other current Account (Ordinary Current Account which does not offer any free / concessional services) with due notice to account holder.

Rationale:
Since all charges relate to the Premium Current Account sub-account, they are consolidated under one head to ensure clarity
</td></tr>
<tr><td></td><td></td><td>Govt. Bodies Flexi CA</td><td>New Addition (Product Consolidation)</td><td>AQB: Nil
Charges: Nil</td></tr>
</table>

Service Charges: DEPOSITS, LOCKER, DIGITAL BANKING & OPERATIONS				
EXISTING SERVICE CHARGES				
S No	**PARTICULARS**	**Type**	**EXISTING CHARGES (Excluding GST)**	**REVISED CHARGES (Excluding GST)**
6.	**Duplicate Passbook / Account Statement**	CA / CC	First Statement: Free Duplicate account statement: Rs.150/- **per 25 entries or part thereof**	First Statement: Free **(One statement of account per month)** Duplicate account statement: Rs.150/- **per 25 entries or part thereof**
7.	**Cheque Leaves**	BSS-15	**New Addition (Product Consolidation)**	40 free p.a. Rs.5.00 per additional leaf (Rs 100/- for cheque book of 20 leaves)
		BSS-25	**New Addition (Product Consolidation)**	60 free p.a. Rs.5.00 per additional leaf (Rs 100/- for cheque book of 20 leaves)
		Mahabank Salary Saving Account	**New Addition (Product Consolidation)**	40 free p.a. Rs.5.00 per additional leaf (Rs 100/- for cheque book of 20 leaves)
		Mahabank Supreme Payroll	**New Addition (Product Consolidation)**	20 free leaves p.a. Rs.5.00 per additional leaf (Rs 100/- for cheque book of 20 leaves)
		Govt. Pride Salary Saving Account	**New Addition (Product Consolidation)**	40 free p.a. Rs.5.00 per additional leaf (Rs 100/- for cheque book of 20 leaves)
		BOM Pro Biz Prime	**New Addition (Product Consolidation)**	Free 50 leaves p.a. (Rs.5.00 per additional leaf, i.e. Rs 250/- for cheque book of 50 leaves)

Service Charges: DEPOSITS, LOCKER, DIGITAL BANKING & OPERATIONS				
EXISTING SERVICE CHARGES				
S No	**PARTICULARS**	**Type**	**EXISTING CHARGES (Excluding GST)**	**REVISED CHARGES (Excluding GST)**
		BOM Pro Biz Supreme	**New Addition (Product Consolidation)**	Free 75 leaves p.a. (Rs.5.00 per additional leaf, i.e. Rs 250/- for cheque book of 50 leaves)
		Global Edge Savings – Spend Account	**New Addition (Product Consolidation)**	Free 50 leaves p.a. (Rs.5.00 per additional leaf, i.e. Rs 250/- for cheque book of 50 leaves)
8.	**DD/PAY ORDER**	**DD Against tender of cash**	1.5 times of prevailing charges for Demand Draft	1.5 times of prevailing charges for Demand Draft **(Presently, maximum permissible limit of cash DD is up to Rs.49,999/-)**
9.	**Closure of Account**	SB	Saving accounts-Up to 14 days from account opening date: NIL (asper BCSBI CODE) If closed within 15 days to 1 year- Rs 500/- (other than Royal and Purple) Rs. 500 for non-individual accounts	Saving accounts-Up to 14 days from account opening date: NIL If closed within 15 days to 1 year- Rs 500/- (other than Royal and Purple) Rs. 500 for non-individual accounts **After 1 Year – No Charges**
		Royal SB	Before 1 year: Rs 1,000/-	Before 1 year: Rs 1,000/- **After 1 Year: No Charges**
		Purple SB	Before 1 year: Rs 1,000/-	Before 1 year: Rs 1,000/-

Service Charges: DEPOSITS, LOCKER, DIGITAL BANKING & OPERATIONS				
EXISTING SERVICE CHARGES				
S No	**PARTICULARS**	**Type**	**EXISTING CHARGES (Excluding GST)**	**REVISED CHARGES (Excluding GST)**
				After 1 Year: No Charges
		Global Edge Savings (Spend Account)	New Addition	Up to 14 days: **NIL** After 14 days: **Rs 750/-** Nil for Reserve and Growth Account
		CA	Up to 14 days from account opening date: NIL (as per BCSBI CODE) If closed within 15 days to 1 year-Rs 750/- (No difference between Individual and Non Individual)	Up to 14 days from account opening date: NIL If closed within 15 days to 1 year-Rs 750/- (No difference between Individual and Non Individual) **After 1 Year : No Charges**
10.	**Debit Card**	Issuing New Card	Classic Contactless Card (Classic RuPay and VISA): NIL RuPay Platinum Card: Rs.300/- RuPay Select Card: Rs.600/-	Classic Contactless Card (Classic RuPay and VISA): NIL RuPay Platinum Card: Rs.300/- RuPay Select Card: Rs.600/- For Staff/Ex Staff: RuPay Select: Rs. 200/-

Service Charges: DEPOSITS, LOCKER, DIGITAL BANKING & OPERATIONS				
EXISTING SERVICE CHARGES				
S No	**PARTICULARS**	**Type**	**EXISTING CHARGES (Excluding GST)**	**REVISED CHARGES (Excluding GST)**
			For Staff/Ex Staff: RuPay Select: Rs. 200/- For Staff/Ex Staff/ Mahabank Salary SB/ Mahabank Kirti RuPay Platinum: Free (All Cards Except RuPay Platinum and Select) BSBD/Pension/ Yuva/Royal/ Purple/MKCC/ Mahabank Salary/ Supreme Payroll : Free	For Staff/Ex Staff/ Mahabank Salary SB/ BSS15/Global Edge Savings/ **GovPride Salary Savings Account (Sliver)** RuPay Platinum: Free For BSS25/ **GovPride Salary Savings Account (Gold, Platinum, Diamond)** RuPay Select: Free (All Cards Except RuPay Platinum and Select) BSBD/Pension/Yuva/Royal/ Purple/MKCC/ Mahabank Salary/ Supreme Payroll : Free
		Annual Maintenance	Classic RuPay & VISA Card: First Year: Free Thereafter: Classic RuPay & VISA: Rs. 200/-	Classic RuPay & VISA Card: First Year: Free Thereafter: Classic RuPay & VISA: Rs. 200/- **RuPay Platinum: Rs. 300/-** **RuPay Select: Rs. 600/-** For Staff/Ex Staff:

Service Charges: DEPOSITS, LOCKER, DIGITAL BANKING & OPERATIONS				
EXISTING SERVICE CHARGES				
S No	**PARTICULARS**	**Type**	**EXISTING CHARGES (Excluding GST)**	**REVISED CHARGES (Excluding GST)**
			RuPay Platinum: Rs. 300/- **RuPay Select: Rs. 600/-** For Staff/Ex Staff: RuPay Select: Rs. 200/- RuPay Platinum Card For Staff/Ex Staff/ Mahabank Salary SB/ Mahabank Kirti Scheme Depositors: Free Exemption: (All Cards Except RuPay Platinum and Select) BSBD/Pension/ Yuva/Royal/ Purple/MKCC/ Mahabank Salary/ Supreme Payroll : Free	RuPay Select: Rs. 200/- RuPay Platinum Card For Staff/Ex Staff/ Mahabank Salary SB**/BSS-15**: Free **RuPay Select Card For BSS-25 : Free** Exemption: (All Cards Except RuPay Platinum and Select) BSBD /Pension/Yuva/ Royal/ Purple / MKCC/ Mahabank Salary/ Supreme Payroll : Free

Annexure – I

Table of Changes (Existing and New Service Charges)

Service Charges: CREDIT RELATED				
NEW SERVICE CHARGES				
S No	**PARTICULARS**	**Type**	**EXISTING CHARGES (Excluding GST)**	**REVISED CHARGES (Excluding GST)**
1.	Mortgage Creation Charges – Agriculture Credit		**New Addition**	Agriculture loan granted against charges on land by way of declaration: ➢ Upto Rs 3.00 lakh : Nil ➢ Above Rs 3.00 lakh : Rs 1,000/- flat
2.	**Closure of Loan/ Pre-Payment**	Loans for Non-Business Purposes (Retail Loans) to **Individuals**	**New Addition**	No pre-payment charges for all **floating rate** loans and advances
		Loans for Business Purposes to **Individuals & MSEs**	**New Addition**	No pre-payment charges for all **floating rate** loans and advances

Annexure - I

Table of Changes (Existing and New Service Charges)

Service Charges: RETAIL CREDIT				
EXISTING SERVICE CHARGES				
S No	**PARTICULARS**	**Type**	**EXISTING CHARGES (Excluding GST)**	**REVISED CHARGES (Excluding GST)**
1.	**Processing Fees**	MAHA SUPER GREEN HOUSING LOAN SCHEME	**New Addition (Product Consolidation)**	Nil
2.		MAHA BANK HOUSING TOPUP LOAN	0.50% of Loan Amount Max: Rs. 50000/-	0.50% of Loan amount **(Min 500/-** & Max 50000/)
3.		MAHA SUPER GREEN CAR LOAN SCHEME FOR PURCHASE OF ELECTRIC CARS	**New Addition (Product Consolidation)**	Nil
4.		MAHA BANK VEHICLE LOAN SCHEME FOR 2ND HAND CAR (PRE-OWNED CARS)	**New Addition (Product Consolidation)**	0.50% of Loan Amount Min: Rs. 500/-
5.		MODEL EDUCATION LOAN SCHEME	Processing charges should not be levied. However, processing fees @ 0.50 % of the loan application should be charged upfront in case of considering loan for studies abroad. The fees, however, be refunded upon the student taking up, the course and availing loan, by reversal of charges	Processing charges should not be levied. However, processing fees @ 0.50 % **(Max: Rs. 10,000)** of the loan application should be charged upfront in case of considering loan for studies abroad. The fees, however, be refunded upon the student taking up, the course and availing loan, by reversal of charges through CBS manually.

Service Charges: RETAIL CREDIT				
EXISTING SERVICE CHARGES				
S No	**PARTICULARS**	**Type**	**EXISTING CHARGES (Excluding GST)**	**REVISED CHARGES (Excluding GST)**
			through CBS manually.	
6.		PM-VIDYALAXMI SCHEME	**New Addition (Product Consolidation)**	No Processing / Upfront Charges
7.		MAHA SCHOLAR OVERSEAS EDUCATION LOAN SCHEME- FOR STUDENTS SECURING ADMISSION IN PREMIER INSTITUTIONS- ABROAD	**New Addition (Product Consolidation)**	1.00 % (Max: Rs. 10,000) to be recovered upfront which will be refundable on availment (first disbursement) of loan.
8.		MAHA BANK SKILL LOAN	**New Addition (Product Consolidation)**	Nil
9.		MAHA BANK PERSONAL LOAN FOR FUNDING OF ONE-TIME GROUP CREDIT LIFE INSURANCE PREMIUM"	**New Addition (Product Consolidation)**	Nil
10.		MAHA BANK ROOFTOP SOLAR PANEL LOAN SCHEME- PM SURYAGHAR: MUFT BIJLI YOJNA	**New Addition (Product Consolidation)**	Nil
11.		MAHA BANK LOAN AGAINST PAPER SECURITY	**New Addition (Product Consolidation)**	0.25% of the loan amount

Service Charges: RETAIL CREDIT				
EXISTING SERVICE CHARGES				
S No	**PARTICULARS**	**Type**	**EXISTING CHARGES (Excluding GST)**	**REVISED CHARGES (Excluding GST)**
12.		LOAN AGAINST BANK OWN DEPOSIT	**New Addition (Product Consolidation)**	Nil
13.	**Account Handling Charges** **(Includes Documentation, Inspection /supervision, NeSL and CIBIL charges)**	HOUSING LOAN (EXCEPT MAHA SUPER GREEN HOUSING LOAN SCHEME)	Rs.500 + 0. 10 % of Loan Max: Rs. 11000/-	**0. 10 % of Loan** **Min: 500/-** Max: Rs. 11000/-
14.		MAHA SUPER GREEN HOUSING LOAN SCHEME	New Addition: Rs.500+ 0. 10 % of Loan Max: Rs. 11000/-	**0.10% of Loan amount** **(Min 500/-** & Max 11,000/)
15.		MAHA BANK HOUSING TOPUP LOAN	Rs. 500+0. 10 % of Loan Max : Rs. 11000/-	**0. 10 % of Loan amount** **(Min 500/-** & Max 11000/)
16.		CAR LOAN (4 WHEELER)- NEW (EXCEPT MAHA SUPER GREEN CAR LOAN SCHEME FOR PURCHASE OF ELECTRIC CARS)	Rs. 500+0.20 % of Loan amount Max: Rs. 7500/-	**0.20 % of Loan amount** **(Min 500/-** & Max 7500/-)
17.		MAHA SUPER GREEN CAR LOAN SCHEME FOR PURCHASE OF ELECTRIC CARS	**New Addition (Product Consolidation)**	Nil
18.		MAHA BANK VEHICLE LOAN SCHEME FOR 2ND	**New Addition (Product Consolidation)**	**0.20 % of Loan amount** (Min 1500/- & Max 10500/-)

Service Charges: RETAIL CREDIT				
EXISTING SERVICE CHARGES				
S No	**PARTICULARS**	**Type**	**EXISTING CHARGES (Excluding GST)**	**REVISED CHARGES (Excluding GST)**
		HAND CAR (PRE-OWNED CARS)	Rs. 500+0.20 % of Loan amount Min: Rs. 1500/- Max: Rs. 10500/-	
19.		MAHA BANK VEHICLE LOAN (2 W):	Rs. 500+0.20 % of Loan amount Min: Rs. 1500/- Max: Rs. 10500/-	**0.20% of Loan amount** (Min 1500/- & Max 10500/-)
20.		LOAN AGAINST SELF OCCUPIED PROPERTY – FOR INDIVIDUALS	Rs. 500+0.10 % of Loan amount Max: Rs. 11000/-	**0.10 % of Loan amount** **(Min: 500/- ,** Max 11000/)
21.		MAHA BANK LEASE RENTAL DISCOUNTING FOR LANDLORDS OF OUR BRANCH PREMISES	**New Addition: (Product Consolidation)** Rs. 500+ 0.10 % of Loan amount Max: Rs. 11000/-	**0.10 % of Loan amount** **Min: Rs 500/-** Max: Rs. 11000/-
22.		MAHA BANK PERSONAL LOAN SCHEME	Rs. 500+0.20 % of Loan amount Min: Rs. 1500/- Max: Rs. 10500/-	**0.20 % of Loan amount** **(Min: Rs. 1000/-** , Max: Rs. 10500/)
23.		MAHA BANK AADHAR LOAN SCHEME FOR PENSIONERS	Rs. 300+0.20 % of Loan amount Min: Rs. 1500/- Max: Rs. 10500/-	**0.20 % of Loan amount** (Min: Rs. 1500/- ,Max: Rs. 10500/)
24.		MAHA BANK SALARY GAIN SCHEME	Rs. 200+0.20 % of Loan amount Min: Rs. 1200/-	**0.20 % of Loan amount** (Min: Rs. 1200/- ,Max: Rs. 10200/)

Service Charges: RETAIL CREDIT				
EXISTING SERVICE CHARGES				
S No	**PARTICULARS**	**Type**	**EXISTING CHARGES (Excluding GST)**	**REVISED CHARGES (Excluding GST)**
			Max: Rs. 10200/-	
25.		MODEL EDUCATION LOAN SCHEME	Rs. 500+0.20 % of Loan amount	**0.20 % of Loan amount** **Min: Rs. 500/-**
26.		PM-VIDYALAXMI SCHEME	**New Addition: (Product Consolidation)** Rs 500 + 0.20% of Loan Amount	**0.20 % of Loan amount** **Min: Rs. 500/-**
27.		MAHA BANK GOLD LOAN	NIL	**Rs. 100 and any out-of-Pocket expenses (Packing Charges)**
28.		MAHA BANK PERSONAL LOAN FOR FUNDING OF ONE-TIME GROUP CREDIT LIFE INSURANCE PREMIUM"	**New Addition (Product Consolidation)**	Nil
29.		MAHA BANK ROOFTOP SOLAR PANEL LOAN SCHEME- PM SURYAGHAR: MUFT BIJLI YOJNA	**New Addition (Product Consolidation)** Rs. 500 + 0.20 % of Loan amount **Min:** Rs 500/- **Max:** Rs 2500/-	**0.20 % of Loan amount** (Min: Rs. 500/- ,Max: Rs. 2500/-)
30.		MAHA BANK LOAN AGAINST PAPER SECURITY	**New Addition (Product Consolidation)**	0.10% of the loan amount Max: Rs.50,000/-
31.		LOAN AGAINST BANK OWN DEPOSIT	**New Addition (Product Consolidation)**	Nil

Service Charges: RETAIL CREDIT				
EXISTING SERVICE CHARGES				
S No	**PARTICULARS**	**Type**	**EXISTING CHARGES (Excluding GST)**	**REVISED CHARGES (Excluding GST)**
32.	Vidya Laxmi Enrolments charges	MODEL EDUCATION LOAN SCHEME	**New Addition: (Product Consolidation)** Rs 100/-	**Rs. 200**
		PM-VIDYALAXMI SCHEME	**New Addition (Product Consolidation)** Rs 100/-	**Rs. 200**
		MAHA SCHOLAR OVERSEAS EDUCATION LOAN SCHEME- STUDENTS SECURING ADMISSION IN PREMIER INSTITUTIONS-ABROAD	**New Addition (Product Consolidation)** Rs 100/-	**Rs. 200**
33.	Processing Fee & Account Handling Charges **(Includes Documentation, Inspection /supervision, NeSL and CIBIL charges)**	Retail loan schemes for all Judicial Officers in India i.e. Maha Super Housing Loan / Maha Super Flexi Housing loan/ Maha Super Car Loan / Maha Super Green car loan / Maha Bank Personal Loan	**New Addition (Product Consolidation)**	Nil
		Retail Loan Schemes for High-Ranking Government Officials – "Elite PLUS" Scheme	**New Addition (Product Consolidation)**	Nil

Service Charges: RETAIL CREDIT				
EXISTING SERVICE CHARGES				
S No	**PARTICULARS**	**Type**	**EXISTING CHARGES (Excluding GST)**	**REVISED CHARGES (Excluding GST)**
		Housing Loan Schemes / Car loan Scheme/ Personal Loan schemes		
34.	Switchover Charges:	Regular Home Loan to Maha Super Flexi Home Loan Scheme & vice-a-versa	**New Addition (Product Consolidation)**	From Maha super Housing Loan to the new Maha Super Flexi Housing Loan Rs. 2000/- will be applicable.

Annexure - I

Table of Changes (Existing and New Service Charges)

Service Charges: COMMERCIAL, MSME & AGRICULTURE CREDIT				
EXISTING SERVICE CHARGES				
S No	**PARTICULARS**	**Type**	**EXISTING CHARGES (Excluding GST)**	**REVISED CHARGES (Excluding GST)**
1.	**Inspection/ Supervision Charges**	**MSME & OTHER LOANS (INCLUDING AGRICULTURE CREDIT)**	1. **Working Capital**: NIL **(Account Handling Charges Extra)** 2. **Term Loan**: First Year – NIL **(Account Handling Charges Extra)** **From Second Year Onwards:** ➢ Up to Rs 25000/- : NIL ➢ Above Rs 25000/- to Rs 2.00 Lac: Rs 500/- P.A. ➢ Above Rs 2.00 lac to Rs 1.00 Crore: Rs. 500+0.25% P.A. (Max Rs. 15000/-) ➢ Above Rs 1.00 Crore to Rs 25.00 Crore: Rs. 500 + 0.15% P.A. (Max Rs 20000/-) ➢ Above Rs. 25.00 Crore : Rs 26000/- + (Cost of visit on Actual basis) (Charges to be	**Term Loan**: First Year – NIL **From Second Year Onwards:** ➢ Up to Rs 25000/- : NIL ➢ Above Rs 25000/- to Rs 2.00 Lac: Rs 500/- P.A. ➢ Above Rs 2.00 lac to Rs 1.00 Crore: Rs. 500+0.25% P.A. (Max Rs. 15000/-) ➢ Above Rs 1.00 Crore to Rs 25.00 Crore: Rs. 500 + 0.15% P.A. (Max Rs 20000/-) ➢ Above Rs. 25.00 Crore : Rs 26000/- + (Cost of visit on Actual basis) (Charges to be levied on : Working Capital: Total FB + NFB Limits Term Loan: Outstanding Balance) **Note: No charges shall be levied on priority sector loans up to ₹50,000. In case of Priority Sector loans to SHGs/JLGs, this limit will be applicable per member and not to the group as a whole.**

Service Charges: COMMERCIAL, MSME & AGRICULTURE CREDIT				
EXISTING SERVICE CHARGES				
S No	**PARTICULARS**	**Type**	**EXISTING CHARGES (Excluding GST)**	**REVISED CHARGES (Excluding GST)**
			levied on : Working Capital: Total FB + NFB Limits Term Loan: Outstanding Balance)	
2.	**Processing Fees - Working Capital**	**Non-MSME including Agriculture Credit (up to Rs. 100 Crore for food and Agro Processing Industries & Agri Infra.)** **(Both Fund based and Non fund based facilities)**	➢ upto Rs 25000/- NIL ➢ Above Rs 25000/-: 0.35% of Limit sanctioned. • Min: Rs. 500/- for Limit Amount Less than Rs. 2 Lakhs and • Min Rs. 1000/- for Limit Amount Rs. 2 Lakhs and above. ➢ Annual fees for renewal: Same as above.	➢ upto Rs 25000/- NIL ➢ Above Rs 25000/-: 0.35% of Limit sanctioned. • Min: Rs. 500/- for Limit Amount Less than Rs. 2 Lakhs and • Min Rs. 1000/- for Limit Amount Rs. 2 Lakhs and above. ➢ Annual fees for renewal: Same as above. **Note: No charges shall be levied on priority sector loans up to ₹50,000. In case of Priority Sector loans to SHGs/JLGs, this limit will be applicable per member and not to the group as a whole.**
3.	**Processing Fees - Working Capital**	**MSME including Agriculture Credit (Upto Rs. 100 Crore for food and Agro**	➢ Up to Rs 5.00 Lacs: NIL ➢ Above Rs. 5 Lacs @ 0.35% p.a.	➢ Up to Rs 5.00 Lacs: NIL ➢ Above Rs. 5 Lacs @ 0.35% p.a. • For enhancement within one year: No concession

Service Charges: COMMERCIAL, MSME & AGRICULTURE CREDIT				
EXISTING SERVICE CHARGES				
S No	**PARTICULARS**	**Type**	**EXISTING CHARGES (Excluding GST)**	**REVISED CHARGES (Excluding GST)**
		Processing Industries & Agri Infra.) **(Both Fund based and Non fund based facilities)**	**No processing fees on Government sponsored schemes, against Deposit and Agri Loans to small and marginal farmer's up to Rs 3 Lakhs.**	• Annual fees for renewal: same as above
4.	**Processing Fees - Working Capital**	Government sponsored schemes and against Bank's Deposit	**New Addition**	**No Processing Fees**
5.	**Processing Fees - Term Loan**	**NON-MSME & NON-PRIORITY**	➢ Up to Rs. 25 Crore: 1.10% of Sanctioned Limit ➢ Above Rs. 25 Crore to Rs. 100 Crore: 0.90% ➢ Above Rs. 100 Crore: 0.75%	➢ Up to Rs. 25 Crore: 1.10% of Sanctioned Limit ➢ Above Rs. 25 Crore to Rs. 100 Crore: 0.90% ➢ Above Rs. 100 Crore: 0.75% **Note: No charges shall be levied on priority sector loans up to ₹50,000. In case of Priority Sector loans to SHGs/JLGs, this limit will be applicable per member and not to the group as a whole.**
6.	**PROCESSING FEE - UPFRONT**	**Upfront Collection Terms**	➢ **Rs.1.00 cr and above** – 50% before handing over the sanction letter to the customer & remaining 50% at	➢ **Rs.1.00 cr and above** – 50% before handing over the sanction letter to the customer & remaining 50% at the time of documentation

Service Charges: COMMERCIAL, MSME & AGRICULTURE CREDIT				
EXISTING SERVICE CHARGES				
S No	**PARTICULARS**	**Type**	**EXISTING CHARGES (Excluding GST)**	**REVISED CHARGES (Excluding GST)**
			the time of documentation ➢ **Below Rs.1. 00 crore:** 100% at the time of documentation.	➢ **Below Rs.1. 00 crore:** 100% at the time of documentation. **Note: No charges shall be levied on priority sector loans up to ₹50,000. In case of Priority Sector loans to SHGs/JLGs, this limit will be applicable per member and not to the group as a whole.**
7.	**TERM LOAN REVIEW CHARGES** **(Excl. Retail Loans)**	**ANNUAL REVIEW CHARGES**	➢ Up to Rs. 50 Lakhs : NIL ➢ Above 50 Lakhs: Rs. 120 per Lakh Maximum: Rs.5 lakh Review Charges shall be collected on the exposure (i.e., outstanding Liability plus un availed limits) annually commencing from completion of one year from the date of first disbursement.	➢ Up to Rs. 50 Lakhs : NIL ➢ Above 50 Lakhs: Rs. 120 per Lakh Maximum: Rs.5 lakh Review Charges shall be collected on the exposure (i.e., outstanding Liability plus un availed limits) annually commencing from completion of one year from the date of first disbursement. **Note: No charges shall be levied on priority sector loans up to ₹50,000. In case of Priority Sector loans to SHGs/JLGs, this limit will be applicable per member and not to the group as a whole.**
8.	**Restructuring of Credit Facilities**		As per normal processing fees for WC/TL facilities MSME: without increase in exposure: ➢ up to 5 Lakh: NIL	**MSME:** without increase in exposure: ➢ up to 5 Lakh: NIL ➢ **above 5 Lakh: 0.20%** **For Increase In Exposure:** applicable processing fees for additional facilities.

Service Charges: COMMERCIAL, MSME & AGRICULTURE CREDIT				
EXISTING SERVICE CHARGES				
S No	**PARTICULARS**	**Type**	**EXISTING CHARGES (Excluding GST)**	**REVISED CHARGES (Excluding GST)**
			➢ above 5 Lakh: 0.10% For increase in exposure: applicable processing fees for additional facilities.	
9.	**BG COMMISSION**	Collection of Commission	**New Addition**	**The commission will be charged for the guarantee period excluding claim period.** **The Guarantee commission for the entire period has to be recovered at the time of issue of the guarantee.**
		Renewal of Guarantee	As applicable for issuance of guarantees. If renewal is effected before expiry date of original guarantee and if commission was earlier charged for claim period, no commission for claim period.	**As applicable for issuance of guarantees. The commission will be charged for the guarantee period excluding claim period.**
		Refund of BG commission before its maturity date.	In case of return of BG before maturity date and consequent request for the borrower to refund the commission for the unexpired period; Branch shall refund commission at half the rate originally charged but for the expired period plus 3 months.	**50% of commission for un-expired maturity period. However, if un-expired maturity period is 3 or less than 3 months, no commission to be refunded.** **Any GST/ tax paid shall not be refunded while considering the refund of BG commission.** **This is applicable only when original guarantee bond is received back by the branch. In case of e-BG, discharge**

Service Charges: COMMERCIAL, MSME & AGRICULTURE CREDIT				
EXISTING SERVICE CHARGES				
S No	**PARTICULARS**	**Type**	**EXISTING CHARGES (Excluding GST)**	**REVISED CHARGES (Excluding GST)**
			This is applicable when original guarantee is received by branch.	**letter in original from the competent authority of the beneficiary shall be obtained.**
		Refund of BG commission After maturity period but during statutory claim period.	**New Additon**	**Commission not to be refunded.**
10.	**Account Handling Charges** **(Includes Documentation , Inspection /supervision, NeSL and CIBIL charges)**	All Commercial Loans including MSME, and Agriculture (Other than Crop Loan/MKCC)	➢ Up to Rs 25000/-: NIL ➢ Above Rs 25000/- to Rs 2.00 Lac: Rs. 2000/- ➢ Above Rs 2.00 lac to Rs 1.00 Crore: 0.55% P.A. Min: Rs. 2500/- Max: Rs. 45000/- ➢ Above Rs 1.00 Crore to Rs 25.00 Crore: 0.40% P.A. Min : Rs. 45000/- Max : Rs 125000/- ➢ Above Rs. 25.00 Crore : Rs 130000/- + (Cost of visit on Actual basis) (Charges to be levied on : Working Capital: Total	➢ Up to Rs 25000/-: NIL ➢ Above Rs 25000/- to Rs 2.00 Lac: Rs. 2000/- ➢ Above Rs 2.00 lac to Rs 1.00 Crore: 0.55% P.A. Min: Rs. 2500/- Max: Rs. 45000/- ➢ Above Rs 1.00 Crore to Rs 25.00 Crore: 0.40% P.A. Min : Rs. 45000/- Max : Rs 125000/- ➢ Above Rs. 25.00 Crore : Rs 130000/- + (Cost of visit on Actual basis) (Charges to be levied on : Working Capital: Total FB+NFB Limits Term Loan: Outstanding Balance) **Note: No charges shall be levied on priority sector loans up to ₹50,000. In case of Priority Sector loans to SHGs/JLGs, this limit will be applicable**

Service Charges: COMMERCIAL, MSME & AGRICULTURE CREDIT				
EXISTING SERVICE CHARGES				
S No	**PARTICULARS**	**Type**	**EXISTING CHARGES (Excluding GST)**	**REVISED CHARGES (Excluding GST)**
			FB+NFB Limits Term Loan: Outstanding Balance)	**per member and not to the group as a whole.**

Annexure - I

Table of Changes (Existing and New Service Charges)

Service Charges: FOREX RELATED TRANSACTION			
NEW SERVICE CHARGES			
S No	**PARTICULARS**	**EXISTING CHARGES**	**PROPOSED CHARGES (Excluding GST)**
1.	Reconciliation of e-Commerce Export Bill	**New Addition**	For e-Commerce Export bill of value upto 1. Upto Rs.1.00 Lakhs- 50/- per Bill 2. From >Rs.1.00 Lakhs to Rs.5.00 Lakhs - Rs.75/- per Bill 3. From > Rs.5.00 Lakhs to Rs.10.00 Lakhs - Rs.100/- per Bill (No overdue charges shall leived in such cases)
2.	Payment received by SWIFT MT103/ MT202 or any other instrument where Bank's Nostro account is credited before passing on credit to customers. Non- Trade transaction. (Flat charges per remittance)	**New Addition**	Upto USD 500 - Nil , Above USD 500 - Rs.100/-
3.	Return of Remittances	**New Addition**	For Amount upto USD 100 - Nil, For Amount ≥ USD100 or equivalent FCY : USD 50 or equivalent FCY
4.	Guarantee issued against 100% cash margin or against 100% counter guarantee of the GOI (including Performance , Financial or for Buyer's Credit purpose)	**New Addition**	25 % of the applicable charges

Service Charges: FOREX RELATED TRANSACTION

NEW SERVICE CHARGES

S No	PARTICULARS	EXISTING CHARGES	PROPOSED CHARGES (Excluding GST)
5.	Issuance of Counter Guarantee - All Types	**New Addition**	0.10% per month or part thereof Min Rs.500/- Plus Actual Charges debited by Intermediary Bank
6.	Advising of Foreign Guarantee	**New Addition**	Rs. 1000/- per advising
7.	For all other MT Types	**New Addition**	Rs. 250/- for Any other Authenticated Messages Rs. 100/- for Unauthenticated Message
8.	Constituent Subsidiary General Ledger (CSGL) Charges: Bank is having Constituent Subsidiary General Ledger (CSGL) account facility wherein Constituents manage their G-sec/SDL/T-Bill investment through CSGL account with us. Bank collects charge on monthly basis from CSGL account holder for trades / transactions placed on their behalf. Considering the competitive charges in the industry through other Bank/FIs, Bank proposes the following charges to be collected from CSGL account holders as under:	**New Addition**	

Type of Constituents	Charges (Per deal)	Charges for Interest / Redemption per security
a. BOM's Subsidiary / Joint Venture / Associates and Trust managed by such entities.	Nil	Nil
b. Govt. entity (including Central/State undertaking)	₹ 500 /-	₹ 50 /-
c. Other entity	₹ 1000 /-	₹ 100 /-

Apart from above, the platform charges invoiced by Clearing Corporation (i.e. CCIL, NSCCL etc.) to be paid by the respective constituents on actual basis

Service Charges: FOREX RELATED TRANSACTION			
NEW SERVICE CHARGES			
S No	**PARTICULARS**	**EXISTING CHARGES**	**PROPOSED CHARGES (Excluding GST)**
			over & above the above listed service charges of the Bank. GM TIBD is empowered to consider any concession upto 100% in above charges with suitable justification.
9.	Issuing & Paying Agent (IPA) Charges: Bank is acting as an Issuing & Paying Agent for issuance of Commercial Paper by Banks/FIs. Bank collect charges based on number of issuance during a month. The following charges of IPA agent is proposed as under:	**New Addition**	0.20 % p.a.Fees (₹ in actual) per issuance subject to Minimum Fees as stipulated based on number of Issuance as below **No. of issuance in a month** / **Fees (₹ in actual) per issuance** 1 / ₹ 30,000 2 / ₹ 20,000 More than 2 less than 5 / ₹ 15,000 More than 5 / ₹ 10,000 One time agreement charge / ₹ 5,000 will be taken upfront at the time of agreement
10.	Merchant Banking / Banker to the Issue	**New Addition**	To be Decided by GM Treasury/TIBD on Case-to-Case Basis

Service Charges: FOREX RELATED TRANSACTIONS			
EXISTING SERVICE CHARGES			
S No	**PARTICULARS**	**EXISTING CHARGES (Excluding GST)**	**PROPOSED (Excluding GST)**
11.	**Export Bills on collection:** **a. Export bills sent on**	Upto USD 10,000 – Rs. 1000/-	**1. Up to USD 5,000: Rs 250/-**

Service Charges: FOREX RELATED TRANSACTIONS			
EXISTING SERVICE CHARGES			
S No	**PARTICULARS**	**EXISTING CHARGES (Excluding GST)**	**PROPOSED (Excluding GST)**
	collection to the overseas bank. **b. Export Bills sent by the exporter directly to the buyer with permission from bank.** **c. Export bill sent on consignment basis** **d. Export bills sent on collection and rupee advances have been granted by the Bank.**	Above USD 10000 – Rs.2000/- (Additionally Rs.100 per shipping bill to be charged if the more than one shipping bill is submitted under a single export bill.)	**2. Above USD 5,000 and upto USD 10,000: Rs.500/-** **3. Above USD 10,000 and upto USD20,000 : Rs 750/-** **4. Above USD 20, 000: 0.0625% per Export Bill, Max upto Rs.2000/-** **(Additionally Rs. 100.00 per shipping bill to be charged if more than one shipping bill is submitted under a single export bill)**
12.	**Export bill handled by Bank where payment is received in advance**	Upto USD 10,000 – Rs. 1000/- Above USD 10000 – Rs.2000/- (Additionally Rs.100 per shipping bill to be charged if the more than one shipping bill is submitted under a single export bill.)	**Up to USD 5,000: Rs 250;** **Above USD 5,000 and upto USD 10,000: Rs. 500** **Above USD 10,000 and upto USD20,000 : Rs 750** **Above USD 20, 000: Rs 1250 (+ Rs 100 per extra shipping bill)**
13.	**Where proceeds of foreign currency export bills received in Indian rupees**	0.13% (Minimum Rs. 550/-, Maximum Rs. 10,000/-) Plus commission in lieu of exchange.	**0.13% (Minimum Rs. 550/-, Maximum Rs. 10,000/-) Plus commission of 0.10 % in lieu of exchange.**

Service Charges: FOREX RELATED TRANSACTIONS			
EXISTING SERVICE CHARGES			
S No	**PARTICULARS**	**EXISTING CHARGES (Excluding GST)**	**PROPOSED (Excluding GST)**
14.	**Advising LC to our customer as a second advising bank which has been received via SWIFT by another bank.**	Rs. 500/- per Advice	**Rs. 1000/- per Advice**
15.	**Late submission of export documents (after 21 days from the date of shipment as per RBI Guidelines.**	Rs. 250/- per month or part thereof, per bill	**1. For Bills upto Rs.10.00 Lakhs & equivalent FCY - No Penal Charges,** **2. For Bill above Rs.10.00 Lakhs & equivalent FCY Rs.100/- per shipping Bill month or part thereof**
	Certificates related to Export Transactions		
16.	**COMMISSION IN LIEU OF EXCHANGE:** **Commission in lieu of exchange applicable for all transactions where Bank does not earn exchange margin**	COMMISSION IN LIEU OF EXCHANGE: @ 0.15% Min. Rs 1000 and Max Rs 30000 Commission in lieu of exchange is applicable for following: **i.** Where pre-shipment advance has been granted by a branch against a letter of credit/export order but the bills are negotiated through another Bank. **ii.** Where an export bill is sent for collection abroad by a branch, but the payment is received in rupees through another Authorised Dealer in India. **iii.** Where PCFC loan is utilized	**COMMISSION IN LIEU OF EXCHANGE: @ 0.10% Min. Rs 1,000/- and Max Rs 30,000/- applicable for following:** **i. Where pre-shipment advance has been granted by a branch against a letter of credit/export order but the bills are negotiated through another Bank.** **ii. Where an export bill is sent for collection abroad by a branch, but the payment is received in rupees through another Authorised Dealer in India.** **iii. Where PCFC loan is utilized for payment of import bills or credited to DDA**

Service Charges: FOREX RELATED TRANSACTIONS			
EXISTING SERVICE CHARGES			
S No	**PARTICULARS**	**EXISTING CHARGES (Excluding GST)**	**PROPOSED (Excluding GST)**
		for payment of import bills or credited to DDA	
17.	**Opening of Import letter of Credit including Standby LC wherever permissible Commitment charges + usance charges**		**Issuance: 0.125% per month (Min Rs. 1000/-) inclusive of Both Usance & Commitment Charges**
	Commitment charges (For full validity of LC i.e. from the date of opening to the date of expiry of LC)	0.15% per completed quarter (minimum one quarter) plus 0.075% per month thereafter. A part of the month would be treated as full month. Minimum Rs. 600/-	
	USANCE CHARGES		
	Sight LC	0.15% flat min Rs. 600/-	
	Usance LCs upto 3 months	0.30% minimum Rs.700/-	
	Usance above 3 months	0.30% for first 3 months plus 0.10% p.m. or part thereof	
18.	**LCs opened / confirmed against 100% deposit: Volume discount would be additionally available to these LCs**	50% of the applicable rate	**25 % of the applicable rate to be charged**
19.	**Amendment to LC involving extension of validity, change of tenor from sight to usance or enhancement of LC value forwhich charges are recovered**	Rs. 600/-	**Rs. 1000/- per Amendment**

Service Charges: FOREX RELATED TRANSACTIONS			
EXISTING SERVICE CHARGES			
S No	**PARTICULARS**	**EXISTING CHARGES (Excluding GST)**	**PROPOSED (Excluding GST)**
20.	**Amendment to LC involving extension of validity, change of tenor from sight to usance or enhancement of LC value for which charges are not recovered.**	Rs. 600/- Plus, charges as per **S No 28** above minimum Rs.500/-	**Rs. 1000/- Plus, charges as per S No 27 above minimum Rs.500/-**
21.	**Amendment other than extension of validity or enhancement in value which does not affect Bank's liability in terms of period or value**	Rs. 600/-	**Rs. 1000/- per Amendment**
22.	**Receipt of discrepant documents under LC**	USD 50	**USD 100 or its equivalent per Discrepant Bill to be charged from Exporter's Bank (Full Bill amount to be recovered from Importer and after keeping discrepancies charges with us ,balance amount should be paid to Exporter Bank.)**
23.	**Revival of LC within 3 months from the expiry date**	Charges as per B.1 (at par with fresh LC)	**As per Serial Number 27 (At par with Issuance of Fresh LC)**
24.	**Import bills received under LC denominated in foreign currency – at the time of retirement or crystallization whichever is earlier.**	0.125% Minimum Rs. 1000/- Maximum Rs. 25000/-	**0.125%** **(Min Rs 500; Max Rs 25,000)**
	Import Bill received under LC denominated in Indian rupees or import bill where no exchange commission is earned– at the time	0.25% Minimum Rs.1000/- Maximum Rs. 25000/-	**0.15%** **(Min Rs. 750; Max Rs 25,000)**

Service Charges: FOREX RELATED TRANSACTIONS			
EXISTING SERVICE CHARGES			
S No	**PARTICULARS**	**EXISTING CHARGES (Excluding GST)**	**PROPOSED (Excluding GST)**
	of retirement or crystallization whichever is earlier		
25.	**Import bills denominated in foreign currency where banks earns exchange margin**	0.15% of the bill amount. Minimum of Rs. 1000.00 Maximum of Rs. 25000.00	**0.125%** **(Min Rs 500; Max Rs 25,000)**
	Import bill denominated in foreign currency on which no exchange is earned i.e. by debit to EEFC or buyer's credit received from other banks	0.25% Min. Rs. 1500 Max. Rs. 25,000	**0.15%** **(Min Rs. 750; Max Rs 25,000)**
	Import documents received directly by importer and submitted to bank for payment where banks earn exchange margin	0.15% of the bill amount. Minimum of Rs. 1000.00 Maximum of Rs. 25000.00	**0.125%** **(Min Rs 500; Max Rs 25,000)**
	Import documents received directly by importer and submitted to bank for payment where banks do not earn exchange margin	0.25% Min. Rs. 1500 Max. Rs. 25,000	**0.15%** **(Min Rs. 750; Max Rs 25,000)**
26.	**Advance payment against import Where bank earn exchange margin**	0.15% of the bill amount. Minimum of Rs. 1000.00 Maximum of Rs. 25000.00	**0.1250 % of bill amount, Minimum Rs. 500/-** **Maximum Rs.25,000/-**
	Advance payment against import Where by debit to EEFC account or where bank	0.25% Min. Rs. 1500 Max. Rs. 25,000	**0.15%** **(Min Rs. 750; Max Rs 25,000)**

Service Charges: FOREX RELATED TRANSACTIONS			
EXISTING SERVICE CHARGES			
S No	**PARTICULARS**	**EXISTING CHARGES (Excluding GST)**	**PROPOSED (Excluding GST)**
	do not earn exchange margin		
27.	**Return of import Bill on collection as per the instructions of remitting Bank**	USD 60 plus courier charges	**USD 100 plus courier Charges**
28.	**Follow up for submission of BOE**	1. Advance remittance for Import - **Rs. 1000.00** if the BOE is not submitted within 180 days from the date of last remittance. 2. Payment against Import Bill- **Rs. 1000 per bill** of entry if not submitted within 90 days from the date of remittance.	**1. For BOE Value upto INR 10.00 Lakhs & its equivalent FCY - Nil Penal Charges .** **2. Advance remittance for Import - Rs. 1000.00 per BOE,** **if the BOE value > Rs.10.00 Lakhs is not submitted within 180 days from the date of last remittance.** **3. Payment against Import Bill - Rs.1000.00 per BOE,** **if the BOE value > Rs.10.00 Lakhs is not submitted within 90 days from the date of remittance.**
29.	Purchase of foreign currency instruments payable abroad – like personal cheques, demand drafts, IMOs or pay orders **(FOBP)**.	1. Commission @0.25% (min Rs. 100/- max Rs.200/-) 2. Interest @ BPLR or BASE RATE + 4% (whichever is higher) for 15 days. Interest @ BPLR or BASE RATE + 6% (whichever is higher) for overdue period	**1. Commission @0.25% (min Rs. 100/- max Rs.200/-)** **2. Interest @ 1 Month MCLR + 4% for 15 days.** **Interest @ 1Month MCLR + 6% for overdue period beyond 15 days till recovery if instrument is returned unpaid.**

Service Charges: FOREX RELATED TRANSACTIONS			
EXISTING SERVICE CHARGES			
S No	**PARTICULARS**	**EXISTING CHARGES (Excluding GST)**	**PROPOSED (Excluding GST)**
		beyond 15 days till recovery if instrument is returned unpaid.	
	TRAVELLERS CHEQUES, CURRENCY NOTES ENCASHMENT		
30.	Currency notes received as export proceeds	0.25% towards commission and commission in lieu exchange margin	**0.25% towards commission and 0.10 % for commission in lieu of exchange margin**
31.	All other inward remittances (Apart From Wire Transfer) where exchange is **not earned**	0.25% Minimum Rs. 100/-, Maximum Rs, 10,000/- Plus commission on account of in lieu of exchange.	**0.25%** **Minimum Rs. 100/-,** **Maximum Rs, 10,000/- Plus commission of 0.10% on account of in lieu of exchange.**
32.	Payment received by SWIFT **MT103/ MT202** or any other instrument where Bank's Nostro account is credited before passing on credit to customers. **Trade transaction.** (Flat charges per remittance)	Rs.500/-	**Rs.250/- Per Remittance**
	OUTWARD REMITTANCES:		
33.	Remittance by MT103 **(For non-trade Transactions only)**	0.10% Min- Rs 100/-, Max- Rs 2000/-	**0.10%** **Min- Rs 100/-,** **Max- Rs 1000/- plus Out of Pocket expense as applicable**
34.	Remittance by MT103 (For commercial transactions)	0.10% (Min- Rs 500/-, Max- Rs 2000-)	**0.10%** **Min- Rs 250/-,** **Max- Rs 10000/- plus Out of Pocket expense as applicable**

Service Charges: FOREX RELATED TRANSACTIONS			
EXISTING SERVICE CHARGES			
S No	**PARTICULARS**	**EXISTING CHARGES (Excluding GST)**	**PROPOSED (Excluding GST)**
	FOREIGN BANK GUARANTEES/ACCEPTANCE		
35.	**Stand By Letter of Credit against Trade Credit (Buyer's Credit). From the date of opening to last date of validity including usance period.**	0.50% per quarter or part thereof for the actual tenor (Minimum Rs. 500)	**1.50 % p.a.,** **Minimum Charges: Rs. 2,000/- per application**
	PROJECT EXPORTS: BID BOND, BOND FOR EARNEST MONEY, GUARANTEE FOR ADVANCE PAYMENT BY FOREIGN BUYER TO INDIA EXPORTER		
36.	b. In case guarantee issued against 100% counter guarantee of Government of India	0.35 % p.a. (Minimum Rs. 1000/-)	**25% of normal charges as applicable**
37.	c. Against 100% cash/deposit margin	0.25% p.a. (Minimum Rs. 1000/-)	**25% of normal charges as applicable**
	FORWARD CONTRACTS		
38.	Booking of sale and purchase forward contracts	Rs. 650/-	**Rs. 500 per Booking**
	TRANSACTION RELATING TO ODI/FDI		
39.	Subsequent remittances under ODI (after allotment of UIN)	**Rs. 1,000/- per Remittance** **(apart from normal charges of outward remittance)**	**Rs.2500/-**
40.	Annual APR Submission of ODI (JV/WOS)	**Rs. 1,000.00 Per APR/Per Year**	**Rs. 2000/-**
41.	Late Submission of APR	**Rs. 500.00 as Late Fee (apart from normal charge of APR above)**	**Rs. 5000/- per case** **(apart from normal charge of APR above)**

Service Charges: FOREX RELATED TRANSACTIONS			
EXISTING SERVICE CHARGES			
S No	**PARTICULARS**	**EXISTING CHARGES (Excluding GST)**	**PROPOSED (Excluding GST)**
42.	Reporting of Disinvestment of JV/WOS	**Rs. 2,000.00 per UIN**	**Rs. 5000/- per UIN**
43.	Transfer of Existing UIN To/From another Bank	**Rs. 2,000.00 Per UIN**	**Rs. 5000/- per UIN**
44.	**FDI - On receipt of funds (Through Our Bank) FCGPR/FCTRS/LLP1/LLP2/ESOP/CN/DRR Form/DI Form/ buy back etc**	**Rs. 2,500.00 per UIN**	**Rs. 10,000/- Flat**
45.	**FDI - On receipt of funds (Through Other Bank) FCGPR/FCTRS/LLP1/LLP2/ESOP/CN/DRR Form/DI Form/ buy back etc**	**Rs. 2,500.00 per UIN**	**Rs. 20,000/- Flat (including Call of KYC from Foreign remitting Bank)**
46.	**RBI Correspondence towards Approval Route Transactions**	**Rs. 2,500.00 per UIN**	**Rs. 5000/- per Case plus Operational expense**
47.	Transfer of existing LRN to/from another Bank	**Rs. 2000.00 per transfer**	**Rs. 5000/- per LRN**
	COURIER CHARGES		
48.	For Sending documents in one set	Rs 1500/-	**Actual Out of Pocket Expenses**
49.	For Sending documents in two sets	Rs 2500/-	**Actual Out of Pocket Expenses**
50.	For Sending supplementary documents at the request of the exporter	Rs 1500/-	**Actual Out of Pocket Expenses**

Annexure I

Table of Changes (Introduction of New Service Charges)

Service Charges: IBU GIFT CITY BRANCH

i. Service Charges: Saving Individual, Current Individual and Current Non-Individual
ii. Service Charges: Advances

Service Charges: IBU GIFT CITY BRANCH				
i. Service Charges: Saving Individual, Current Individual and Current Non-Individual				
Sr No	**PARTICULARS**	**EXISTING CHARGES (Excluding GST)**	**PROPOSED CHARGES (Excluding GST)**	
1.	Charges for not maintaining Quarterly Average Balance (QAB $ 1000)	New Addition	**Saving Individual**	USD 25 Per Quarter
			Current Individual	USD 100 Per Quarter
			Current Non - Individual	USD 100 Per Quarter
2.	Early Closure Charges (Closure within 12 Months from date of Opening)	New Addition	**Saving Individual**	USD 25
			Current Individual	USD 100
			Current Non - Individual	USD 100
3.	Annual Maintenance Charges	New Addition	**Saving Individual**	NIL
			Current Individual	USD 100 Per Year
			Current Non - Individual	USD 100 Per Year
4.	Inoperative / Dormancy Account Charges (If there is no customer induced debit transaction for a period of 1 year)	New Addition	**Saving Individual**	USD 10 Per Half Yearly
			Current Individual	USD 50 Per Half Yearly
			Current Non - Individual	USD 50 Per Half Yearly

Service Charges: IBU GIFT CITY BRANCH

i. Service Charges: Saving Individual, Current Individual and Current Non-Individual

Sr No	PARTICULARS	EXISTING CHARGES (Excluding GST)	PROPOSED CHARGES (Excluding GST)	
5.	Account Statement	New Addition	**Saving Individual** **Current Individual** **Current Non - Individual**	1 Per Month- Free, **Duplicate Statement -** USD 10 Per Statement
6.	Photocopying of Voucher / Advice	New Addition	**Saving Individual** **Current Individual** **Current Non - Individual**	USD 10 per Voucher / Advice
7.	Old Record Enquiry (Up to availability of records)	New Addition	**Saving Individual**	USD 15
			Current Individual **Current Non - Individual**	• USD 25 Per Year (for up-to-same FY and Previous FY). • USD 50 Per Year (Beyond two FY)
8.	Signature Verification (Per Signature/Per Request)	New Addition	**Saving Individual**	USD 10
			Current Individual **Current Non - Individual**	USD 50
9.	Balance Certificate Issuance	New Addition	**Saving Individual**	USD 10
			Current Individual **Current Non - Individual**	USD 25

Service Charges: IBU GIFT CITY BRANCH

i. Service Charges: Saving Individual, Current Individual and Current Non-Individual

Sr No	PARTICULARS	EXISTING CHARGES (Excluding GST)	PROPOSED CHARGES (Excluding GST)	
10.	No Liability Certificate Charges	New Addition	**Saving Individual** **Current Individual** **Current Non - Individual**	USD 50
11.	Audit Confirmation Report (Per instances)	New Addition	**Current Individual**	USD 25
			Current Non - Individual	USD 50
12.	Company Search Fee / Due Diligence	New Addition	**Current Individual** **Current Non - Individual**	Actual out of Pocket Expenses
13.	Instruction for change in authorized signatories (Per Instructions / Per Instance)	New Addition	**Saving Individual** **Current Individual**	USD 10
			Current Non - Individual	USD 25

14.	Postage (Per Set of Documents)	New Addition	**Particulars**	**Local (Post/ Courier)**	**International (Post/ Courier/ DHL)**
			Saving Individual **Current Individual** **Current Non - Individual**	USD 10	USD 25

Service Charges: IBU GIFT CITY BRANCH				
i. Service Charges: Saving Individual, Current Individual and Current Non-Individual				
Sr No	**PARTICULARS**	**EXISTING CHARGES (Excluding GST)**	**PROPOSED CHARGES (Excluding GST)**	
15.	SWIFT	New Addition	**Saving Individual**	USD 10
			Current Individual	USD 25
			Current Non - Individual	
16.	Issuance of Reference Letter by Bank	New Addition	**Current Non - Individual**	USD 25 Per Instance
17.	KYC Renewal Charges (if any of the KYC documents provided by the customer are expired then customer need to provide updated / new documents within 1 month. If the customer fails to do so, charges to be levied)	New Addition	**Saving Individual**	USD 25 per instance
			Current Individual	USD 100 per instance
			Current Non - Individual	
18.	Any other Charges (Not Covered anywhere)	New Addition	**Saving Individual**	Actual charges to be recovered
			Current Individual	
			Current Non - Individual	
	REMITTANCE			
19.	Inward Remittance	New Addition	**Saving Individual**	Nil
			Current Individual	Nil
			Current Non - Individual	Nil

Service Charges: IBU GIFT CITY BRANCH

i. Service Charges: Saving Individual, Current Individual and Current Non-Individual

Sr No	PARTICULARS	EXISTING CHARGES (Excluding GST)	PROPOSED CHARGES (Excluding GST)
20.	Outward Remittance	New Addition	**Saving Individual / Current Individual / Current Non - Individual**: <= 1000 - USD 10, > 1000 - USD 25, (Excluding other bank charges)
21.	Amendment / Cancellation to Payment Instructions	New Addition	**Saving Individual**, **Current Individual**: USD 20 plus actual charges by foreign bank **Current Non - Individual**: USD 25 plus actual charges by foreign bank
	Note: Amount deducted / charges by the correspondent bank for remittance will be over and above the charges mentioned above.		

ii. Service Charges: Advances

Sr No	PARTICULARS	EXISTING CHARGES (Excluding GST)	PROPOSED CHARGES (Excluding GST)
22.	Processing Charges for Fresh / Renewal / Review of Working Capital Limits	New Addition	0.25% per annum of the loan amount. Minimum USD 500. No Maximum Cap
23.	Processing Charges for Trade Credit	New Addition	USD 100 per transaction
24.	Modification in Terms and Conditions of Sanction	New Addition	For loans up to USD 2 Mio - USD 1000 and Above USD 2 Mio - USD 2000

ii. Service Charges: Advances			
Sr No	**PARTICULARS**	**EXISTING CHARGES (Excluding GST)**	**PROPOSED CHARGES (Excluding GST)**
25.	Document / Vetting Charges/ Other out of Pocket Expenses	New Addition	Actual Charged by Solicitor / Other legal Charges / Documentation charges
26.	Penal interest charges	New Addition	2% over and above the applicable ROI
27.	TEV study charges	New Addition	Actual charges as applicable as per domestic tariff
28.	Solvency Certificate	New Addition	0.50% of the amount with Min USD 500 or Max USD 5000
29.	Advances other than above which are Arranged & Negotiated through primary /secondary syndication / Clubbed Deal / ECB	New Addition	Charges as as per facility agreement entered within All in pricing approved.

TABLE OF CHANGES IN DELEGATION OF POWER

1. Delegation for concession in FEX related service charges (In Annexure III)			
S. No.	**Type of Particular**	**Existing**	**Revised**
1.	Delegation for concession in FEX related Service Charges	Zonal Heads	**ZLCC of ZM**
		General Manager (In Charge Treasury)	**HLIC of GM TIBD**
		General Manager of Respective Department	**CAC III / CAC IV**
		Executive Director / Managing Director & CEO	**HLIC of ED / HLIC of MD**
		Zonal Heads, General Manager (Credit), General Manager (Priority)	**ZLCC of ZM or CAC III / CAC IV – Based on Turnover criteria as mentioned above**

2. CONCESSIONS IN SERVICE CHARGES (In Annexure IV)					
S. No.	**Type of Particular**	**Existing**		**Revised**	
1.	Powers for deciding the concessions in fees and charges in Deposit	Less than Rs 1 Lakh	GM-Resource Planning	Less than Rs 1 Lakh	GM-Resource Planning
		Rs 1 Lakh to less than Rs 5 Lakh	GM Committee	Rs 1 Lakh to less than Rs 5 Lakh	**CAC IV**
		Rs 5 Lakh to less than Rs 25 Lakh	Executive Director	Rs 5 Lakh to less than Rs 10 Lakh	**CAC III**
		Rs 25 Lakh & above	MD & CEO	Rs 10 Lakh to less than Rs 25 Lakh	**CAC II**
				Rs 25 Lakh & above	**CAC**

COMPLETE SCHEDULE OF SERVICE CHARGES

Annexure – II

COMPLETE SCHEDULE OF SERVICE CHARGES

	2. a. Service Charges: DEPOSITS, LOCKER, DIGITAL BANKING & OPERATIONS		
Sr No	**PARTICULARS**	**Type**	**CHARGES (Excluding GST)**
1.	**Non-Maintenance of Minimum Balance**	SB – Operative	<table><tr><th>Branch Category</th><th>Shortfall to AQB</th><th>Proposed Penal Charges (% of shortfall on actual basis, subject to minimum Rs. 1)</th></tr><tr><td rowspan="3">Metro and Urban AQB: Rs 2,000/-</td><td>Rs 1 to < Rs 500</td><td>10%</td></tr><tr><td>Rs 500 to < Rs 1000</td><td>15%</td></tr><tr><td>Rs 1000 to < Rs 2000</td><td>20%</td></tr><tr><td rowspan="3">Semi Urban AQB: Rs 1,000/-</td><td>Rs 1 to < Rs 250</td><td>10%</td></tr><tr><td>Rs 250 to < Rs 500</td><td>15%</td></tr><tr><td>Rs 500 to < Rs 1,000</td><td>20%</td></tr><tr><td rowspan="3">Rural AQB: Rs 500/-</td><td>Rs 1 to < Rs 125</td><td>10%</td></tr><tr><td>Rs 125 to < Rs 250</td><td>15%</td></tr><tr><td>Rs 250 to < Rs 500</td><td>20%</td></tr></table> Note: If charges are levied for two consecutive quarters, account may be closed after giving due notice. Minimum balance condition and related charges are not applicable for accounts under Yuva Yajna, Pension Schemes, and No Frills/ BSBDA accounts, Mahasarvajan Savings Bank accounts and other products where minimum balance condition is not applicable.
		Royal SB	Royal SB AQB: ₹1,00,000 **Charges**:3% of Shortfall of AQB Subject to Maximum 2000 /- Per Quarter
		Purple SB	AQB: ₹3,00,000 **Charges:**3% of Shortfall of AQB

	2. a. Service Charges: DEPOSITS, LOCKER, DIGITAL BANKING & OPERATIONS		
Sr No	**PARTICULARS**	**Type**	**CHARGES (Excluding GST)**
			Subject to Maximum 3500 /- Per Quarter
		Global Edge Savings	AQB: Rs. 10,000/- in SPEND account. Charges for Non-Maintenance of AQB of Rs. 10,000 (in SPEND account) – 5% of the shortfall, subject to Minimum: Rs. 1 & Maximum: Rs 500 per quarter
		Mahabank Salary Saving Account	AQB : Nil Charges: Nil
		Mahabank Supreme Payroll	AQB: Nil Charges : Nil
		GovPride Salary Savings	AQB: Nil Charges: Nil
		Mahabank Yuva	AQB: Nil Charges: Nil
		Pension Account	AQB: Nil Charges: Nil
		Capital Gain Saving Account	**AQB: Nil** **Charges: Nil**
		Govt. Bodies Saving Account	AQB: Nil Charges: Nil
		Govt. Bodies Flexi Saving Account	AQB: Nil Charges: Nil
		BSS -15 SB	AQB : Rs. 15000/- Charges : Rs. 750/- per quarter
		BSS – 25 SB	AQB : Rs. 25000/- Charges : Rs. 1000/- per quarter

<table>
<tr><th></th><th colspan="3">2. a. Service Charges: DEPOSITS, LOCKER, DIGITAL BANKING & OPERATIONS</th></tr>
<tr><th>Sr No</th><th>PARTICULARS</th><th>Type</th><th>CHARGES
(Excluding GST)</th></tr>
<tr><td></td><td></td><td>CA - Operative</td><td>(No diff. between Individual and Non-Individual)

Metro & Urban : AQB Rs. 10,000/-

Charges : Rs. 2000/- per quarter

Semi – Urban : AQB Rs. 5,000/-

Charges : Rs.1500/- per quarter

Rural : AQB Rs. 2,500/-

Charges : Rs. 550/- per quarter</td></tr>
<tr><td></td><td></td><td>Premium Current Account</td><td>
<table>
<tr><th>Type of Account</th><th>AQB</th><th>Charge of Non-Maintenance</th></tr>
<tr><td>Current Bronze Account</td><td>AQB : >= Rs. 1 Lakh</td><td rowspan="5">Charges: Rs. 7500 per Quarter</td></tr>
<tr><td>Current Silver Account</td><td>AQB : > Rs. 5 Lakhs</td></tr>
<tr><td>Current Gold Account</td><td>AQB : > Rs. 10 Lakhs</td></tr>
<tr><td>Current Platinum Account</td><td>AQB : > Rs. 15 Lakhs</td></tr>
<tr><td>Current Diamond Account</td><td>AQB : > Rs. 25 Lakhs</td></tr>
</table>

If any of the above Accounts fails to maintain the required Average Quarterly Balance (AQB) for two consecutive quarters, such account may be converted into other current Account (Ordinary Current Account which does not offer any free / concessional services) with due notice to account holder.</td></tr>
<tr><td></td><td></td><td>BoM Pro Biz Prime CA</td><td>AQB : Rs. 25,000/-

Charges : Rs. 1500/- per quarter</td></tr>
</table>

	2. a. Service Charges: DEPOSITS, LOCKER, DIGITAL BANKING & OPERATIONS		
Sr No	**PARTICULARS**	**Type**	**CHARGES (Excluding GST)**
		BoM Pro Biz Supreme CA	AQB : Rs. 50,000/- Charges : Rs. 2000/- per quarter
		Govt. Bodies CA	AQB: Nil Charges: Nil
		Govt. Bodies Flexi CA	AQB: Nil Charges: Nil
2.	**Duplicate Passbook / Account Statement**	SB	Initial or continued passbook: free. Rs.100/- per duplicate Passbook with latest balance plus Rs.75/- per group of 25 entries or part thereof Max: Rs. 1000/- **Statement on Registered e- mail – Rs. 25/- per instance** **Statement Printout – Rs. 5/- per page** **Note: The auto generated (Maha E-statement) statement sent monthly weekly to the registered e-mail of the customers will not be chargeable.**
		CA / CC	First Statement: Free (One statement of account per month) Duplicate account statement: Rs.150/- **per 25 entries or part thereof**
		TD	**Rs. 175** per instance
3.	**Cheque Leaves**	SB	20 free leaves P.A. Rs.5.00 per additional leaf (Rs 100/- for cheque book of 20 leaves)
		Royal SB	100 free leaves p.a. Rs.5.00 per additional leaf (Rs 100/- for cheque book of 20 leaves)
		Purple SB	200 free leaves p.a. Rs.5.00 per additional leaf

	2. a. Service Charges: DEPOSITS, LOCKER, DIGITAL BANKING & OPERATIONS		
Sr No	**PARTICULARS**	**Type**	**CHARGES (Excluding GST)**
			(Rs 100/- for cheque book of 20 leaves)
		BSS-15	40 free p.a. Rs.5.00 per additional leaf (Rs 100/- for cheque book of 20 leaves)
		BSS-25	60 free p.a. Rs.5.00 per additional leaf (Rs 100/- for cheque book of 20 leaves)
		Mahabank Salary Saving Account	40 free p.a. Rs.5.00 per additional leaf (Rs 100/- for cheque book of 20 leaves)
		Mahabank Supreme Payroll	20 free leaves P.A. Rs.5.00 per additional leaf (Rs 100/- for cheque book of 20 leaves)
		Govt. Pride Salary Saving Account	40 free Rs.5.00 per additional leaf (Rs 100/- for cheque book of 20 leaves)
		CA / CC	Rs.5.00 per leaf (Rs 250/- for cheque book of 50 leaves)
		BOM Pro Biz Prime	Free 50 leaves p.a. (Rs.5.00 per additional leaf, i.e. Rs 250/- for cheque book of 50 leaves)
		BOM Pro Biz Supreme	Free 75 leaves p.a. (Rs.5.00 per additional leaf, i.e. Rs 250/- for cheque book of 50 leaves)
		Global Edge Savings Account	Free 50 leaves p.a. (Rs.5.00 per additional leaf, i.e. Rs 250/- for cheque book of 50 leaves)
4.		SB	NIL

	2. a. Service Charges: DEPOSITS, LOCKER, DIGITAL BANKING & OPERATIONS		
Sr No	**PARTICULARS**	**Type**	**CHARGES (Excluding GST)**
	Loss of Chq Book	CA / CC	NIL
5.	**Charges for issuance of loose cheque**	For those account holders who hold chequebook with them (In addition to Normal chequebook issue charges)	Rs 20 per leaf
6.	**Cheque Return**	Outward (Return of cheques drawn on our Bank)	**Financial reason**: Rs.500/- Per Chq up to three cheque return in a month; Thereafter, Rs. 1000 per return in the same month for financial reasons. **Non-Financial reason attributable to drawer:** Rs. 150/- Per Chq per occasion
		Inward (Return of cheques deposited by our customers)	**Financial reason:** Rs.500/- Per Chq per occasion **Non-Financial reason attributable to drawer** Rs. 150/- Per Chq
7.	**Stop Payment**	SB	Rs.200/- per cheque. Max.Rs.1000/- per reference (No Charges for Stop Transaction through Digital Channels)
		CA / CC	Rs.300/- per cheque. Max.Rs.2000/- per reference (No Charges for Stop Transaction through Digital Channels)
		Revocation of Stop Payment	Rs 50 for Savings, Rs 100 for CA/OD/CC (per ocassion)

	2. a. Service Charges: DEPOSITS, LOCKER, DIGITAL BANKING & OPERATIONS		
Sr No	**PARTICULARS**	**Type**	**CHARGES (Excluding GST)**
8.	**Account Maintenance / Ledger Folio charges**	SB	NIL
		CA / CC	**CA -** On the basis of Average Quarterly Balance (AQB) in previous quarter Below Rs 1,00, 000 : Rs 200/- per quarter >=Rs. 1,00,001 to < Rs. 2,00,000 : Rs 150/- per quarter >=Rs. 2,00,001 to < Rs. 5,00,000 : Rs 100/- per quarter >= Rs 5,00,000 : Free **CC - Rs 200/- per quarter** Account Maintenance charges not applicable to BCAs & Govt. accounts.
9.	**CBS Transactions**	Cash Deposit / Handling: SB Account	**For SB Account:** Up to Rs 50000/-: Free Rs 50001 and above: Re.1/- per Rs. 1000/- or part thereof; subject to min : Rs. 100/- per txn max : Rs. 10000/- per txn **For Royal and Purple SB Accounts:** Up to Rs 1 Lakh: Free Above Rs 1 Lakh: Re.1/- per Rs. 1000/- or part thereof; subject to min : Rs. 100/- per txn

	2. a. Service Charges: DEPOSITS, LOCKER, DIGITAL BANKING & OPERATIONS		
Sr No	**PARTICULARS**	**Type**	**CHARGES (Excluding GST)**
			max : Rs. 10000/- per txn
		Cash Deposit / Handling: CA / OD / CC Account	**For CA,OD,CC Account Holders:** Up To Rs. 1 lakhs/ day: Free Rs. 1,00,001/- and above : Re.1/- per Rs. 1000/- or part thereof; subject to min : Rs. 100/- per txn max : Rs. 15000/- per txn **For** **Current Bronze Account**: upto Rs. 1.50/ day Lakhs Free **Current Silver Account**: upto Rs. 3 Lakhs/ day Free **Current Gold Account**: upto Rs. 7 Lakhs/ day Free **Current Platinum Account:** upto Rs. 10 lakhs/ day Free **Current Diamond Account**: No Cash Handling Charges Beyond free cash deposit limit following charges will be applicable: Re.1/- per Rs. 1000/- or part thereof; subject to min : Rs. 100/- per txn max : Rs. 15000/- per txn
		Terms & Condition of Cash Deposit / Handling Charges	1. For one or more transaction in a day, charges shall be collected by taking cumulative total of the cash deposits during the day on the amount in excess of free limit allowed as per the account type as mentioned above.

	2. a. Service Charges: DEPOSITS, LOCKER, DIGITAL BANKING & OPERATIONS		
Sr No	**PARTICULARS**	**Type**	**CHARGES (Excluding GST)**
			2. Not Applicable to BSBDA, PMJDY A/c, and MKCC and Cash Recovery in NPA accounts. **3. No Upper Limit for debiting cash deposit charges for accounts of cash replenishment agencies/small and payments banks, any other depositor maintaining account for cash related activity or engaged primarily in cash related activities.**
		Cash Withdrawal: SB & CA (At home and Non-Home branches)	**For Non- BSBDA:** Upto 4 cash withdrawal per month, - Free Exceeding 4 withdrawal entries: Rs 100/- per Withdrawal Following transactions are excluded. • Transactions through Alternate Delivery Channels (ATM, payment gateway, etc.) incl. ECS **For BSBDA:** Upto 4 cash withdrawal including cash withdrawal at Branch/ ATM/ BC per month - Free Exceeding 4 free transactions through branch/ ATM/ BC: Rs. 20/- per transactions for each withdrawal/ debit transfer (Through Branch/ ATM/ BC) in a month. All transactions through digital channels (IB/MB/UPI/POS) to be excluded while considering four debit transaction limit per month
		Transfer of Funds (at Non-home branches)	**As per Outward NEFT across counter** Up to Rs 10000/- : Rs 2.50/- per txn Rs. 10001 to Rs. 1 Lakh : Rs.5/- per trxn Rs. 1.01 Lakh to Rs. 2 Lakh : Rs 15/- per txn Above Rs. 2 Lakh :Rs.25/- per txn
		Collection of cheques	Free

	2. a. Service Charges: DEPOSITS, LOCKER, DIGITAL BANKING & OPERATIONS		
Sr No	**PARTICULARS**	**Type**	**CHARGES (Excluding GST)**
		(at Non-home branches)	
10.	**SMS Alert**		For SB/CA/CC Account: **Domestic SMS:** **30 Paise per SMS Plus GST** International SMS: **Rs. 1.50/- Per SMS Plus GST** **Subject to maximum Rs. 15/- per Month for SB Accounts** **Subject to maximum Rs. 25/- Per Month for Current/ CC Accounts.** **Exemption:** 1. BSBDA/FI/PMJDY A/c 2. Staff (Including Ex-Staff). 3. Pension A/c Holders. **Note: Only SMS sent in lieu of Customer Induced Transactions Credit/Debit will be charged. Promotional SMS sent to the customer will not be charged. UPI Transactions are excluded.**
11.	**Reconstitution of Account**	Verification of Signature	Rural/SU: Rs. 150/- per verification Urban/Metro: Rs. 200/- per verification
		Change of signatures	Rs. 150/- per occasion
		Attestation of Photograph	Rural/SU: Rs. 150/- per occasion Urban/Metro: Rs. 200/- per occasion
		Addition/deletion of names in accounts	Rs. 200/- per occasion
		Operational instructions (including lockers)	Rs. 200/- per occasion

	2. a. Service Charges: DEPOSITS, LOCKER, DIGITAL BANKING & OPERATIONS		
Sr No	**PARTICULARS**	**Type**	**CHARGES (Excluding GST)**
		Nomination	1st Registration of Nomination: Free per account Change in registered nomination: Rs. 100 per instance per account. Nomination Re- Registration (in case of the deceased nominee): NIL (NIL, if done through the alternate channels)
		Change in address / mobile / email	NIL
12.	**Enquiry Related to old records**	upto 6 months	Rs. 150/- per item
		upto 1 year	Rs. 200/- per item
		upto 2 years	Rs. 250/- per item
		above 2 years	Rs. 250/- per item for first 2 years and Rs. 100 for every additional year or part thereof.
13.	**OBC/IBC Cheques**	Up To Rs. 10000/-	Rs 50/- per instrument
		Above 10,000 to 1,00,000	Rs 150/- per instrument
		Above 1,00,000 to 10,00,000	Rs. 300/- per instrument
		Above 10,00,000	Rs.375/- per instrument
		Royal/Purple	Immediate Credit of outstation Cheques up to Rs. 25,000/- free of charge (not exceeding 2 cheques per month)
		Commission Sharing	On 50:50 basis where collecting bank does not have a branch.
		Collection of cheques/warrants by mandate	(except salary & pension- cheques/ ECS credit) Rs.10/- per credit entry
14.	**OBC/IBC Bills**	Up To Rs. 10,000	Rs. 150/- per bill

	2. a. Service Charges: DEPOSITS, LOCKER, DIGITAL BANKING & OPERATIONS		
Sr No	**PARTICULARS**	**Type**	**CHARGES (Excluding GST)**
		Above 10,000 to 1,00,000	Rs. 15/- per 1,000 or part thereof Min Rs.150/-
		Above 1,00,000 to 10,00,000	Rs. 15/- per 1,000 or part thereof Min Rs.1500/-
		Above 10,00,000	Rs. 15/- per 1,000 or part thereof Min. Rs.15, 000/-, Max. Rs.20,000/-
		Additional Charges for retirement of IBC against cash	Normal Charges as mentioned above for account holders Others: 50% over and above Normal Charges. (acceptance of cash of Rs.50,000/ & above not permitted)
15.	**Outstation Chq/ Bills Return unpaid**		50% of collection charges Minimum Rs.100/- + other bank charges if any
16.	**DD/PAY ORDER**	Up to Rs. 5,000/-	Rs. 50/- per instrument
		5,001 to 10,000/-	Rs. 50/- per instrument
		10,001 to 1,00,000/-	Rs. 5/- per Rs. 1000/- Min. Rs. 100/-
		Above Rs. 1,00,000/-:	Rs. 4/-per Rs. 1000/- Min.Rs. 500/- **Max. Rs. 10,000/-**
		Issue of Duplicate / Revalidation charges	**Rs. 200/- per instance.**
		DD Against tender of cash	1.5 times of prevailing charges for Demand Draft (Presently, maximum permissible limit of cash DD is up to Rs.49,999/-)
17.	**Collection of Deposit Receipt of Other Bank (For Existing**	Local	NIL
		Others	as per OBC cheques

	2. a. Service Charges: DEPOSITS, LOCKER, DIGITAL BANKING & OPERATIONS		
Sr No	**PARTICULARS**	**Type**	**CHARGES (Excluding GST)**
	Account Holders)		
18.	**Remittance of Term Deposit on Maturity to other Bank**		As applicable to NEFT / RTGS
19.	**Standing Instructions**	Registration	SI ON NEFT / RTGS: Rs. 100/- per occasion For others remaining the same
		Execution	NIL
		Failure	Rs 10 per instance for deposit accounts. (Not Applicable to BSBDA) Rs 100 per instance for loan accounts. Note: Charges will be levied on first instance per month.
20.	**ECS/NACH Credit**		As Destination Bank – Nil
			As sponsor Bank - Rs. 5/-per transaction (above Rs.2 cr, additional Rs. 50/- to be charged as Clearing House Charges) Min. Rs. 2,750/-. No charges to individual beneficiary's account.
21.	**ECS/NACH Debit**	Registration	Rs. 150/-
		Execution	Rs.3.50 per transaction (above Rs.2 Cr, additional Rs. 50/- to be charged as Clearing House Charges) Min. Rs. 2,750/-
		Non-Execution	Financial Reason: Up to Rs. 1 Lakh : Rs.300/- Above Rs. 1 Lakh : Rs. 500/-

	2. a. Service Charges: DEPOSITS, LOCKER, DIGITAL BANKING & OPERATIONS		
Sr No	**PARTICULARS**	**Type**	**CHARGES (Excluding GST)**
22.	**Inward RTGS**		Free
	Outward RTGS		**Rs. 2 lakh to Rs. 5 lakh:** Rs. 25/- (Across counter) Rs. 5/- (Digital Mode) **Above Rs 5 Lakhs:** Rs. 50/-(Across counter) Rs. 10/- (Digital Mode)
23.	**Inward NEFT**		FREE
	Outward NEFT	Up to Rs 10000/-	**Across Counter:** Rs 2.50/- per trxn **Digital Mode:** FREE
		Rs. 10001 to 1 Lakh	**Across Counter:** Rs.5/- per trxn **Digital Mode:** FREE
		Rs. 1.01 Lakh to Rs. 2 Lakh	**Across Counter:** Rs 15/- per transaction **Digital Mode:** FREE
		Above 2 Lakh	**Across Counter:** Rs.25/- per transaction **Digital Mode:** FREE
		Royal SB	Free NEFT/RTGS through internet banking
		Purple SB	Free unlimited NEFT/RTGS remittances
		Diamond CA	Free
24.	**Power of attorney / Mandate**		Rs. 500/-for Individual Rs. 1000/-for Non-Individual

	2. a. Service Charges: DEPOSITS, LOCKER, DIGITAL BANKING & OPERATIONS		
Sr No	**PARTICULARS**	**Type**	**CHARGES (Excluding GST)**
25.	**Inoperative Charges**	SB	No charges to be levied irrespective of the balance in the account
		CA	No charges to be levied irrespective of the balance in the account
26.	**Closure of Account**	SB	Saving accounts-Up to 14 days from account opening date: NIL If closed within 15 days to 1 year- Rs 500/- (other than Royal and Purple) Rs. 500 for non-individual accounts **After 1 Year – No Charges**
		Royal SB	Before 1 year: Rs 1,000/- After 1 Year: No Charges
		Purple SB	Before 1 year: Rs 1,000/- After 1 Year: No Charges
		Global Edge Savings (Spend Account)	Up to 14 days: **NIL** After 14 days: **Rs 750/-** Nil for Reserve and Growth Account
		CA	Up to 14 days from account opening date: NIL If closed within 15 days to 1 year-Rs 750/- (No difference between Individual and Non Individual) After 1 Year : No Charges
27.	**Interest Certificate**	SB	First certificate free. Rs 200/- for per additional copy.
		Business Purpose	First certificate free. Rs 200/- for per additional copy.
28.	**Balance Certificate**	SB	First certificate: Free. Rs 150/- for per additional copy.

	2. a. Service Charges: DEPOSITS, LOCKER, DIGITAL BANKING & OPERATIONS		
Sr No	**PARTICULARS**	**Type**	**CHARGES (Excluding GST)**
		Business Purpose	First certificate free. Rs 150/- for per additional copy.
29.	**Loss of Token**		Rs. 100/- per lost token
30.	**Safe Custody Charges**	Scrips	Rs. 100/- per scrip. Min. Rs. 200/- p.a. or part thereof.
		Sealed Cover	Rs. 500/- per cover p.a. or part thereof.
		Small Box (upto 1000 cubic cm)	Rs. 1000/- p.a. per box
		Medium Box (upto 8000 cubic cm)	Rs. 2000/- p.a. per box
		Large Box above 8000 cubic cm)	Rs. 5000/- p.a. per box
		upto 1 year	Rs. 200/- per item
		upto 2 years	Rs. 250/- per item
		above 2 years	Rs. 250/- per item for first 2 years and Rs. 100 for every additional year or part thereof.
31.	**Door Step Banking**	**FOR INDIVIDUAL**	**Rs. 75**
		Submission of Life Certificate	Waiver of service charges for submission of Life Certificate through Doorstep Banking for pensioners aged 60 years and above
32.	**DMAT**	Documentation including Stamp Duty	Actuals
		Dematerialization	Rs.2/- per certificate Min. Rs. 25/- per request
		Transaction (Sell/Debit)	0.03% of value subject to min. Rs.25/- & max. Rs. 500/- For MAHA e-trade Online Trading Customer flat charges Rs 10/- per transaction

	2. a. Service Charges: DEPOSITS, LOCKER, DIGITAL BANKING & OPERATIONS		
Sr No	**PARTICULARS**	**Type**	**CHARGES (Excluding GST)**
		Pledge	Rs. 60/- per ISIN (pledgor), Rs. 40/- per ISIN
		Unpledge	Rs. 30/- per ISIN (pledgor), Rs. 20/- per ISIN (pledgee)
		Pledge invocation	Rs. 40/- per transaction
		Rematerialisation / Repurchase	Rs. 30/- per transaction
		Failed Transaction	Rs. 25/- per transaction
		Late Transaction	Rs. 20/- per transaction
		Demat/Other mail	Actuals Min. Rs. 25/- per trax.
		Freeze / Unfreeze	Rs. 50/- per transaction
		Annual Maintenance	Rs. 500/- p.a. (for individuals / HUF), Rs.150/- p.a. for existing / retired staff, Rs. 1,000/- p.a. for others payable in advance Free for 1st year for Royal Saving A/C Free for Diamond Current A/C
		Basic services Demat. Account	All Charges as per Normal Demat Account Except AMC Charges, **AMC Charges:** **For Holding Upto 4 lacs : NIL** **For Holding from Above 4 lacs to 10 lacs: Rs 100** **Above 10 lacs: Rs 500**
33.	**Locker**	A	1. Rent: Metro/Urban: Rs. 2000/-p.a. Rural/SU: Rs. 1500/-p.a.

	2. a. Service Charges: DEPOSITS, LOCKER, DIGITAL BANKING & OPERATIONS		
Sr No	**PARTICULARS**	**Type**	**CHARGES (Excluding GST)**
		B	1. Rent: Metro/Urban: Rs. 3000/-p.a. Rural/SU: Rs. 2000/-p.a.
		C	1. Rent: Metro/Urban: Rs. 4000/- p.a. Rural/SU: Rs. 3000/- p.a.
		D	1. Rent: Metro/Urban: Rs. 4500/- p.a. Rural/SU: Rs. 3500/- p.a.
		E	1. Rent: Metro/Urban:Rs. 5500/- p.a. Rural/SU : Rs. 4000/- p.a.
		H1	1. Rent: Metro/Urban: Rs. 6500/- p.a. Rural/SU: Rs. 4000/- p.a.
		F	1. Rent: Metro/Urban: Rs. 8000/- p.a. Rural/SU: Rs. 6000/- p.a.
		G	1. Rent: Metro/Urban: Rs. 8000/- p.a. Rural/SU: Rs. 6000/- p.a.
		H	1. Rent: Metro/Urban: Rs. 8500/- p.a. Rural/SU: Rs. 6500/- p.a.
		L	1. Rent: Metro/Urban: Rs. 12000/- p.a. Rural/SU: Rs. 9000/- p.a.
		K	1. Rent: Metro/Urban: Rs. 12000/- p.a.

	2. a. Service Charges: DEPOSITS, LOCKER, DIGITAL BANKING & OPERATIONS		
Sr No	**PARTICULARS**	**Type**	**CHARGES (Excluding GST)**
			Rural/SU: Rs. 9000/- p.a.
		AV – S	1. Rent: Metro: Rs. 30000 /- p.a.
		AV – M	1. Rent: Metro: Rs. 40000 /- p.a.
		AV – L	1. Rent: Metro: Rs. 55000/- p.a.
		Bronze CA	One Locker Free (Any type)
		Silver CA	One Locker Free (Any type)
		Gold CA	One Locker Free (Any type)
		Platinum CA	One Locker Free (Any type)
		Diamond CA	One Locker Free (Any type)
		Registration	NIL
		Visit	12 visits per year free. Thereafter : Rs.100/- per visit
		Loss of Keys	Actual expenses incurred towards replacement of keys + Rs 2000/- towards administrative cost
		Staff and Ex-staff Concession	i) 25 % concession in locker rent in one locker of any type. ii) The facility is for one locker in name of staff & ex-staff only (incl. joint a/c).
		Penalty for Rent in Arrears	3% p.m. on the amount of locker arrears (also applicable for staff)
		Special Discount for advance payment of Rent	NIL

	2. a. Service Charges: DEPOSITS, LOCKER, DIGITAL BANKING & OPERATIONS		
Sr No	**PARTICULARS**	**Type**	**CHARGES (Excluding GST)**
		for customer and staff	
34.	**Instant Locker**	Rent Category – I (A,B,C,D,E,H1)	**1-7 Days:** Metro/Urban/Semi Urban/Rural - Rs 500/- **8-15 Days:** Metro - Rs 700/-, Urban - Rs 600/-, Semi Urban/Rural - Rs 500/- **16-30 Days**: Metro - Rs 1200/-, Urban - Rs 800/-, Semi Urban/Rural - Rs 600/- **31-60 Days:** Metro - Rs 1500/-, Urban - Rs 900/-, Semi Urban/Rural - Rs 700/- **61-90 Days:** Metro - Rs 1800/-, Urban - Rs 1200/-, Semi Urban/Rural - Rs 1000/-
		Rent Category – II (F,G,H,L,K)	**1-7 Days :** Metro/Urban/Semi Urban/Rural - Rs 600/- **8-15 Days :** Metro - Rs 1000/-, Urban - Rs 700/-, Semi Urban/Rural - Rs 600/- **16-30 Days :** Metro - Rs 1500/-, Urban - Rs 1000/-, Semi Urban/Rural - Rs 900/- **31-60 Days :**

	2. a. Service Charges: DEPOSITS, LOCKER, DIGITAL BANKING & OPERATIONS		
Sr No	**PARTICULARS**	**Type**	**CHARGES (Excluding GST)**
			Metro - Rs 1700/-, Urban - Rs 1200/-, Semi Urban/Rural - Rs 1100/- **61-90 Days :** Metro - Rs 2000/-, Urban - Rs 1500/-, Semi Urban/Rural - Rs 1200/-
		Visit	6 free visit during the lease period. Thereafter : Rs.100/- per visit
		Loss of Keys	Actual expenses incurred towards replacement of keys + Rs 2000/- towards administrative cost
35.	**Postal Charges**	ORDINARY	ACTUAL EXPENDITURE
		REGISTERED POST/SPEED POST/COURIER	ACTUAL EXPENDITURE
36.	**Debit Card**	Issuing New Card	Classic Contactless Card (Classic RuPay and VISA): NIL RuPay Platinum Card: Rs.300/- RuPay Select Card: Rs.600/- For Staff/Ex Staff: RuPay Select: Rs. 200/- For Staff / Ex Staff / Mahabank Salary SB / **BSS15 / Global Edge Savings / GovPride Salary Savings Account (Sliver)** RuPay Platinum: Free **For BSS25/ GovPride Salary Savings Account (Gold, Platinum, Diamond)** RuPay Select: Free

	2. a. Service Charges: DEPOSITS, LOCKER, DIGITAL BANKING & OPERATIONS		
Sr No	**PARTICULARS**	**Type**	**CHARGES (Excluding GST)**
			(All Cards Except RuPay Platinum and Select) BSBD / Pension /Yuva / Royal / Purple / MKCC / Mahabank Salary / Supreme Payroll : Free
		Annual Maintenance	Classic RuPay & VISA Card: First Year: Free Thereafter: Classic RuPay & VISA: Rs. 200/- **RuPay Platinum: Rs. 300/-** **RuPay Select: Rs. 600/-** <u>For Staff/Ex Staff:</u> RuPay Select: Rs. 200/- RuPay Platinum Card For Staff / Ex Staff / Mahabank Salary SB/**BSS-15:** Free **RuPay Select Card** **BSS-25 : Free** Exemption: (All Cards Except RuPay Platinum and Select) BSBD / Pension / Yuva /Royal / Purple / MKCC / Mahabank Salary / Supreme Payroll : Free
		Add-on Card	Rs. 300/-
		Replacement	Rs. 200/-
		Re-issue of Hot-listed Card	Classic RuPay/Visa Card/ RuPay Platinum: Rs. 200/- RuPay Select Card : As per issuance charges
		Re-PIN	Rs. 50/- (Green PIN-No charges)
37.	**ATM Usage**	Bank's ATM	First 5 Transactions Free. Transactions over and above free limit will be charged as under:

	2. a. Service Charges: DEPOSITS, LOCKER, DIGITAL BANKING & OPERATIONS		
Sr No	**PARTICULARS**	**Type**	**CHARGES (Excluding GST)**
			1. Financial: Rs. 21/- 2. Non-Financial: Free Exemption: 1. Staff/Ex-staff. 2. Mahabank Salary SB Account. 3. BSS-15 & BSS-25
		Other Bank's ATM	1.For Saving Bank Accounts - First 5 transactions in a month - Free (Except six metros viz Mumbai, New Delhi, Chennai, Kolkata, Bangalore & Hyderabad where 3 transactions only –both financial and non-financial are free) 2 . Above-stipulated Usage for Saving Bank Account From 6th transaction onwards in a month Financial: Rs. 21/- Non-Financial: Rs. 8/- 3. CA: Rs. 20/- for Financial & Rs. 8/- for Non-Financial 4. Declined transaction due to insufficient funds (both SB & CA accounts) : Rs 20/- Exemption: 1. Staff/Ex-staff. 2. Mahabank Salary SB Account.
		Visa International	Financial: Rs. 150/ For all countries In addition 2 % of transaction amount Non-Financial: Rs. 34/- for balance enquiry
		POS at Petrol Pump Railway Counter	2.5 % of transaction amount subject to max. Rs 10/-

	2. a. Service Charges: DEPOSITS, LOCKER, DIGITAL BANKING & OPERATIONS		
Sr No	**PARTICULARS**	**Type**	**CHARGES (Excluding GST)**
38.	**Cash Deposit on Bunch Note Acceptor (BNA) / Cash Deposit Machine (CDM)**	By Debit Card to own account	NIL
		By Debit Card to third party account	NIL
39.	**Charges for IMPS**		**Amount < Rs. 1,000 : Rs. 2.50** **Rs. 1,001 – Rs. 1,00,000 : Rs. 5.00** **> Rs. 1,00,000 : Rs. 15.00**
40.	**Charges For exchange of Soiled Note**		**Upto 20 pieces and / or value upto Rs5000/- :** NIL **More than 20 pieces and or value more than Rs. 5000/- :** Rs 2/- per piece on entire tender

Annexure – II

2. b. Service Charges: CREDIT RELATED

- **i. Service Charges: RETAIL CREDIT**
- **ii. Service Charges: ALL COMMERCIAL, MSME & AGRICULTURE CREDIT**
- **iii. Service Charges: APPLICABLE TO ALL CREDIT**

2. b .i Service Charges: RETAIL CREDIT			
S No	**PARTICULARS**	**Type**	**CHARGES (Excluding GST)**
1.	**Processing Fees**	HOUSING LOAN (EXCEPT MAHA SUPER GREEN HOUSING LOAN SCHEME)	0.25% of Loan amount (Max 25000/-)
2.		MAHA SUPER GREEN HOUSING LOAN SCHEME	Nil
3.		MAHA BANK HOUSING TOPUP LOAN	0.50% of Loan amount (Min 500/- & Max 50000/-)
4.		CAR LOAN (4 WHEELER)- NEW (EXCEPT MAHA SUPER GREEN CAR LOAN SCHEME FOR PURCHASE OF ELECTRIC CARS)	0.25% of Loan amount Min – Rs 1000/- Max – 15000/-
5.		MAHA SUPER GREEN CAR LOAN SCHEME FOR PURCHASE OF ELECTRIC CARS	Nil
6.		MAHA BANK VEHICLE LOAN SCHEME FOR 2ND HAND CAR (PRE-OWNED CARS)	0.50% of Loan Amount Min: Rs. 500/-
7.		MAHA BANK VEHICLE LOAN (2 W):	0.50% of Loan Amount Min: Rs. 500/- Max: Rs. 5000/-
8.		LOAN AGAINST SELF OCCUPIED PROPERTY – FOR INDIVIDUALS	1% of Loan Amount. Min: Rs. 1000/- Max: Rs. 50000/-

2. b .i Service Charges: RETAIL CREDIT

S No	PARTICULARS	Type	CHARGES (Excluding GST)
9.		MAHA BANK LEASE RENTAL DISCOUNTING FOR LANDLORDS OF OUR BRANCH PREMISES	0.50% of Loan Amount Min: Rs. 1000/- Max: Rs. 50000/-
10.		MAHA BANK PERSONAL LOAN SCHEME	1% of Loan Amount Min: Rs. 1000/- Max: Rs. 10000/-
11.		MAHA BANK AADHAR LOAN SCHEME FOR PENSIONERS	0.50% of Loan Amount Min: Rs. 500/- Max: Rs. 5000/-
12.		MAHA BANK SALARY GAIN SCHEME	0.50% of Loan Amount Min: Rs. 500/-
13.		MODEL EDUCATION LOAN SCHEME	Processing charges should not be levied. However, processing fees @ 0.50 % (Max: Rs. 10,000) of the loan application should be charged upfront in case of considering loan for studies abroad. The fees, however, be refunded upon the student taking up, the course and availing loan, by reversal of charges through CBS manually.
14.		PM-VIDYALAXMI SCHEME	No Processing / Upfront Charges
15.		MAHA SCHOLAR OVERSEAS EDUCATION LOAN SCHEME- FOR STUDENTS SECURING ADMISSION IN PREMIER INSTITUTIONS- ABROAD	1.00 % (Max: Rs. 10,000) to be recovered upfront which will be refundable on availment (first disbursement) of loan.
16.		MAHA BANK SKILL LOAN	Nil
17.		MAHA BANK GOLD LOAN	• Up to 03 Lakh - NIL • Above 03 to 05 Lakh – Rs 500 • Above 05 to 10 Lakh – Rs 1000 • Above 10 to 20 Lakh– Rs 1500 • Above 20 Lakh – Rs 2000

2. b .i Service Charges: RETAIL CREDIT

S No	PARTICULARS	Type	CHARGES (Excluding GST)
18.		MAHA BANK PERSONAL LOAN FOR FUNDING OF ONE-TIME GROUP CREDIT LIFE INSURANCE PREMIUM"	Nil
19.		MAHA BANK ROOFTOP SOLAR PANEL LOAN SCHEME- PM SURYAGHAR: MUFT BIJLI YOJNA	Nil
20.		MAHA BANK LOAN AGAINST PAPER SECURITY	0.25% of the loan amount
21.		LOAN AGAINST BANK OWN DEPOSIT	Nil
22.	**Account Handling Charges (Includes Documentation, Inspection /supervision, NeSL and CIBIL charges)**	HOUSING LOAN (EXCEPT MAHA SUPER GREEN HOUSING LOAN SCHEME)	0. 10 % of Loan Min: 500/- Max: Rs. 11000/-
23.		MAHA SUPER GREEN HOUSING LOAN SCHEME	0.10% of Loan amount (Min 500/- & Max 11,000/-)
24.		MAHA BANK HOUSING TOPUP LOAN	0. 10 % of Loan amount (Min 500/- & Max 11000/-)
25.		CAR LOAN (4 WHEELER)- NEW (EXCEPT MAHA SUPER GREEN CAR LOAN SCHEME FOR PURCHASE OF ELECTRIC CARS)	0.20 % of Loan amount (Min 500/- & Max 7500/-)
26.		MAHA SUPER GREEN CAR LOAN SCHEME FOR PURCHASE OF ELECTRIC CARS	Nil
27.		MAHA BANK VEHICLE LOAN SCHEME FOR 2ND HAND CAR (PRE-OWNED CARS)	0.20 % of Loan amount (Min 1500/- & Max 10500/-)
28.		MAHA BANK VEHICLE LOAN (2 W):	0.20% of Loan amount (Min 1500/- & Max 10500/-)
29.		LOAN AGAINST SELF OCCUPIED PROPERTY – FOR INDIVIDUALS	0.10 % of Loan amount (Min: 500/- , Max 11000/-)

2. b .i Service Charges: RETAIL CREDIT

S No	PARTICULARS	Type	CHARGES (Excluding GST)
30.		MAHA BANK LEASE RENTAL DISCOUNTING FOR LANDLORDS OF OUR BRANCH PREMISES	0.10 % of Loan amount Min: Rs 500/- Max: Rs. 11000/-
31.		MAHA BANK PERSONAL LOAN SCHEME	0.20 % of Loan amount (Min: Rs. 1000/- , Max: Rs. 10500/)
32.		MAHA BANK AADHAR LOAN SCHEME FOR PENSIONERS	0.20 % of Loan amount (Min: Rs. 1500/- ,Max: Rs. 10500/)
33.		MAHA BANK SALARY GAIN SCHEME	0.20 % of Loan amount (Min: Rs. 1200/- ,Max: Rs. 10200/)
34.		MODEL EDUCATION LOAN SCHEME	0.20 % of Loan amount Min: Rs. 500/-
35.		PM-VIDYALAXMI SCHEME	0.20 % of Loan amount Min: Rs. 500/-
36.		MAHA BANK GOLD LOAN	Rs. 100 and any out-of-Pocket expenses (Packing Charges)
37.		MAHA BANK PERSONAL LOAN FOR FUNDING OF ONE-TIME GROUP CREDIT LIFE INSURANCE PREMIUM"	Nil
38.		MAHA BANK ROOFTOP SOLAR PANEL LOAN SCHEME- PM SURYAGHAR: MUFT BIJLI YOJNA	0.20 % of Loan amount (Min: Rs. 500/- ,Max: Rs. 2500/-)
39.		MAHA BANK LOAN AGAINST PAPER SECURITY	0.10% of the loan amount Max: Rs.50,000/-
40.		LOAN AGAINST BANK OWN DEPOSIT	Nil
41.	Vidya Laxmi Enrolments charges	MODEL EDUCATION LOAN SCHEME	Rs. 200
		PM-VIDYALAXMI SCHEME	Rs. 200
		MAHA SCHOLAR OVERSEAS EDUCATION LOAN SCHEME-	Rs. 200

2. b .i Service Charges: RETAIL CREDIT			
S No	**PARTICULARS**	**Type**	**CHARGES (Excluding GST)**
		STUDENTS SECURING ADMISSION IN PREMIER INSTITUTIONS- ABROAD	
42.	Processing Fee & Account Handling Charges **(Includes Documentation, Inspection /supervision, NeSL and CIBIL charges)**	Retail loan schemes for all Judicial Officers in India i.e. Maha Super Housing Loan / Maha Super Flexi Housing loan/ Maha Super Car Loan / Maha Super Green car loan / Maha Bank Personal Loan	Nil
		Retail Loan Schemes for High-Ranking Government Officials – "Elite PLUS" Scheme Housing Loan Schemes / Car loan Scheme/ Personal Loan schemes	Nil
43.	Switchover Charges:	Regular Home Loan to Maha Super Flexi Home Loan Scheme & vice-a-versa	From Maha super Housing Loan to the new Maha Super Flexi Housing Loan Rs. 2000/- will be applicable.

Annexure – II

2. b . ii. Service Charges: COMMERCIAL, MSME & AGRICULTURE CREDIT

2. b. ii. Service Charges: COMMERCIAL, MSME & AGRICULTURE CREDIT			
S No	**PARTICULARS**	**Type**	**CHARGES (Excluding GST)**
1.	**TOD / EOD**	Interest on TOD	MCLR +8% with monthly rest
2.		Interest on EOD	**For Sanctioned EOD:** Existing ROI on sanctioned W/C limit +2% pa with monthly rest **Irregularity without sanction:** 2 % pa with monthly rest for entire sanctioned W/C facility
3.	**Against Clearing**	Current / Saving A/c	MCLR + 8.00% p.a (Interest to be charged only for days the bank remain out of fund)
4.		Working Capital	**For Sanctioned facility:** Existing ROI on W/C limit +2% pa with monthly rest. **Irregularity without sanction:** 2 % pa with monthly rest for working capital facility
5.	**BP / BD** **(Bills Purchased/ Bills Discounted)**	BP/BD of cheques	i) **Upto 25000/- for Metro/Urban: <u>or</u> Upto 15000/- for Rural/SU:** Commission of OBC cheques (Purchased under BP customer service. No interest to be charged) ii) **Above 25000/- for Metro/Urban: <u>or</u> Above 15000/- for Rural/SU):** Commission per OBC cheque + charges @0.30% which covers charges for 7 days. To be recovered at the time of purchase For realization period beyond 7 days interest to be charged at MCLR + 8.00% p.a
6.		BP/BD Bills	**Not rated accounts:** One time basis-commission on OBC bills + interest for discounted period @ the rate applicable to TOD i.e. MCLR+8.00% p.a.

2. b. ii. Service Charges: COMMERCIAL, MSME & AGRICULTURE CREDIT

S No	PARTICULARS	Type	CHARGES (Excluding GST)
			Rated accounts: Commission as per OBC bills + interest based on credit rating. If the bills remain overdue, charges to be recovered @ 2% pa on the o/s bill amount from the due date till realization/ recovery.
7.	**Inspection/ Supervision Charges**	**MSME & OTHER LOANS (INCLUDING AGRICULTURE CREDIT)**	**Term Loan**: First Year – NIL **From Second Year Onwards:** ➢ Up to Rs 25000/- : NIL ➢ Above Rs 25000/- to Rs 2.00 Lac: Rs 500/- P.A. ➢ Above Rs 2.00 lac to Rs 1.00 Crore: Rs. 500+0.25% P.A. (Max Rs. 15000/) ➢ Above Rs 1.00 Crore to Rs 25.00 Crore: Rs. 500 + 0.15% P.A. (Max Rs 20000/) ➢ Above Rs. 25.00 Crore : Rs 26000/- + (Cost of visit on Actual basis) (Charges to be levied on : Working Capital: Total FB + NFB Limits Term Loan: Outstanding Balance) **Note:** No charges shall be levied on priority sector loans up to ₹50,000. In case of Priority Sector loans to SHGs/JLGs, this limit will be applicable per member and not to the group as a whole.
8.	**Processing Fees - Working Capital**	**Non-MSME including Agriculture Credit (up to Rs. 100 Crore for food and Agro Processing Industries & Agri Infra.)**	➢ upto Rs 25000/- NIL ➢ Above Rs 25000/-: 0.35% of Limit sanctioned. • Min: Rs. 500/- for Limit Amount Less than Rs. 2 Lakhs and

2. b. ii. Service Charges: COMMERCIAL, MSME & AGRICULTURE CREDIT

S No	PARTICULARS	Type	CHARGES (Excluding GST)
		(Both Fund based and Non fund based facilities)	• Min Rs. 1000/- for Limit Amount Rs. 2 Lakhs and above. ➢ Annual fees for renewal: Same as above. **Note:** No charges shall be levied on priority sector loans up to ₹50,000. In case of Priority Sector loans to SHGs/JLGs, this limit will be applicable per member and not to the group as a whole.
9.	**Processing Fees - Working Capital**	**MSME including Agriculture Credit (Upto Rs. 100 Crore for food and Agro Processing Industries & Agri Infra.)** **(Both Fund based and Non fund based facilities)**	➢ Up to Rs 5.00 Lacs: NIL ➢ Above Rs. 5 Lacs @ 0.35% p.a. • For enhancement within one year: No concession • Annual fees for renewal: same as above
10.	**Processing Fees - Working Capital**	Government sponsored schemes and against Bank's Deposit	No Processing Fees
11.	**Processing Fees – MKCC / Crop Loan**	**Working Capital Agriculture Credit**	**In case of MKCC/Crop Loan up to Rs 3.00 Lakh** ➢ For small and marginal farmer **(Land Holding upto 5 Acre)** category: NIL ➢ **For Large & Other Farmer (Land Holding upto 5 Acre): @ 0.35% of sanctioned limit** **Above Rs. 3 lakhs : @ 0.35% of sanctioned limit**

2. b. ii. Service Charges: COMMERCIAL, MSME & AGRICULTURE CREDIT

S No	PARTICULARS	Type	CHARGES (Excluding GST)
12.	**Processing Fees - Term Loan**	**NON-MSME & NON-PRIORITY**	➢ Up to Rs. 25 Crore: 1.10% of Sanctioned Limit ➢ Above Rs. 25 Crore to Rs. 100 Crore: 0.90% ➢ Above Rs. 100 Crore: 0.75% **Note:** No charges shall be levied on priority sector loans up to ₹50,000. In case of Priority Sector loans to SHGs/JLGs, this limit will be applicable per member and not to the group as a whole.
13.	**Processing Fees - Term Loan**	**MSME including AGRICULTURE CREDIT**	➢ Up to Rs. 5 Lacs: NIL ➢ Above Rs 5 Lacs to Rs 25.00 Cr : 1.00% of Sanctioned limit. ➢ Above Rs. 25.00 Cr to Rs. 100.00 Cr : 0.80% of sanctioned limit. ➢ Above Rs. 100.00 Cr : 0.70% of sanctioned limit.
14.	**PROCESSING FEE - UPFRONT**	**Upfront Collection Terms**	➢ **Rs.1.00 cr and above** – 50% before handing over the sanction letter to the customer & remaining 50% at the time of documentation ➢ **Below Rs.1. 00 crore:** 100% at the time of documentation. **Note:** No charges shall be levied on priority sector loans up to ₹50,000. In case of Priority Sector loans to SHGs/JLGs, this limit will be applicable per member and not to the group as a whole.

2. b. ii. Service Charges: COMMERCIAL, MSME & AGRICULTURE CREDIT

S No	PARTICULARS	Type	CHARGES (Excluding GST)
		Refund / Forfeiture Conditions	➢ 75% of the charges recovered at the time of handing over the sanction letter to be refunded if sanction is not agreed when conveyed. ➢ However, if the consent / acceptance or otherwise for limit sanctioned is not given within 2 weeks from conveying of sanction by branch, the processing charges recovered upfront will be forfeited Processing charges recovered by the Bank on completion of documentation will not be refunded whether limit is availed fully or not.
15.	**TERM LOAN REVIEW CHARGES** **(Excl. Retail Loans)**	**ANNUAL REVIEW CHARGES**	➢ Up to Rs. 50 Lakhs : NIL ➢ Above 50 Lakhs: Rs. 120 per Lakh Maximum: Rs.5 lakh Review Charges shall be collected on the exposure (i.e., outstanding Liability plus un availed limits) annually commencing from completion of one year from the date of first disbursement. **Note:** No charges shall be levied on priority sector loans up to ₹50,000. In case of Priority Sector loans to SHGs/JLGs, this limit will be applicable per member and not to the group as a whole.
16.	**Processing Fees**	**LOAN FROM MARKET PLACE** (Proposal Through PSB59 portal)	**MUDRA Loans (Up to ₹20 Lakhs) – Online**

Channel	Proposal Type	Online Fee (In Rs)	Disbursement (Offline) Fee (In Rs)
Market place	Online	1,000	750

2. b. ii. Service Charges: COMMERCIAL, MSME & AGRICULTURE CREDIT

S No	PARTICULARS	Type	CHARGES (Excluding GST)

Bank-Specific URL	New (Online)	1,000	N/A
	Renew (Online)	200	N/A
	Enhancement (Online)	500	N/A

MSME Loans (Above ₹10 Lakhs)

Loan Amount: ₹10 Lakhs to ₹1 Crore - Online

Channel	Proposal Type	Online Fee (In Rs)	Disbursement (Offline) Fee (In Rs)
Market place	Online	3,000	1,500
Bank-Specific URL	New (Online)	2,750	N/A
	Renew (Online)	500	N/A
	Enhancement (Online)	1,500	N/A

Loan Amount: Above ₹1 Crore (Online & Offline)

Channel	Proposal Type	Fee	Disbursement (Offline) Fee
Market place	Online & Offline	3,000	₹ 1,500
Bank-Specific URL	Online & Offline	3,000	N/A

2. b. ii. Service Charges: COMMERCIAL, MSME & AGRICULTURE CREDIT

S No	PARTICULARS	Type	CHARGES (Excluding GST)
17.	**Processing Fees**	Bill discounting under LC	@0.01% Minimum of Rs. 500/- Maximum of Rs. 50000/-
18.		Non-Fund Based Limits	As applicable to the fund based facility
19.		Forward Contract Limit	NIL
20.		Adhoc Interchangeability (Btwn. FB & NFB)	@ 0.15% per occasion (Min Rs. 1000/-per occasion)
21.		Adhoc Working Capital (EOD / STL)	@150% of normal processing fee on prorata basis & as per loan segment. (Min Rs. 1000/-per occasion)
22.	**Lead Bank Charges (Where our Bank is a Lead Bank)**	New / Renewal	0.35% of the total FB/NFB limits/WC/TL (Max Rs. 50 Lacs) Same for renewal of WC limits (except TL)
23.	**Commitment Charges**		Upto Rs. 1 Crore: NIL Above Rs. 1 Crore: New Sanction: **1. Working Capital:** limits if not utilised within 3 months: - 0.50% p.a.to be recovered at quarterly intervals @0.125%. **2. Term Loan limits:** NIL **3. Existing Working Capital Limits:** 3a. utilization above 75%: - NIL 3b. utilization 50-75%: - 0.5% p.a. of the unutilized limits. To be recovered at quarterly intervals @0.125%. 3c. utilization Below 50%: - 1% p.a. of the unutilized limits. To be recovered at quarterly intervals @0.25%.

2. b. ii. Service Charges: COMMERCIAL, MSME & AGRICULTURE CREDIT

S No	PARTICULARS	Type	CHARGES (Excluding GST)
			4. Line of Credit: 1% p.a. of the sanctioned unutilized limits. On quarterly basis @0.25%.
24.	**Restructuring of Credit Facilities**		**MSME:** without increase in exposure: ➢ up to 5 Lakh: NIL ➢ above 5 Lakh: 0.20% **For Increase In Exposure:** applicable processing fees for additional facilities.
25.	**BG COMMISSION**		**For borrower with Exposure up to 25 Crore:**

Internal Rating	Financial BG	Non-Financial BG
AAA & AA	1.80% p.a.	1.75% p.a.
A	2.00% p.a.	1.75% p.a.
BBB	2.50% p.a.	2.00% p.a.
BB & Unrated	3.00% p.a.	2.25% p.a.

Above 25 Crore:

PERFORMANCE GUARANTEES (MIN COMM. RS. 1500)		
RATING	**BG UPTO 3 YEARS**	**BG ABOVE 3 YEARS**
AAA	0.80% p.a.	0.90% p.a.
AA	0.95% p.a.	1.05% p.a.
A	1.20% p.a.	1.30% p.a.
BBB	1.60% p.a.	1.70% p.a.
BB & BELOW & UNRATED	1.90% p.a.	2.00% p.a.
FINANCIAL GUARANTESS (MIN COMM. RS. 1000)		
RATING	**BG UPTO 3 YEARS**	**BG ABOVE 3 YEARS**
AAA	1.00% p.a.	1.10% p.a.
AA	1.15% p.a.	1.25% p.a.

2. b. ii. Service Charges: COMMERCIAL, MSME & AGRICULTURE CREDIT

S No	PARTICULARS	Type	CHARGES (Excluding GST)
		A	1.40% p.a. / 1.50% p.a.
		BBB	2.00% p.a. / 2.25% p.a.
		BB & BELOW & UNRATED	2.40% p.a. / 2.50% p.a.
26.		Collection of Commission	The commission will be charged for the guarantee period excluding claim period. The Guarantee commission for the entire period has to be recovered at the time of issue of the guarantee.
27.		Renewal of Guarantee	As applicable for issuance of guarantees. The commission will be charged for the guarantee period excluding claim period.
28.		Guarantees fully secured by deposits	25% of regular commission as above
29.		Refund of BG commission before its maturity date.	50% of commission for un-expired maturity period. However, if un-pired maturity period is 3 or less than 3 months, no commission to be refunded. Any GST/ tax paid shall not be refunded while considering the refund of BG commission. This is applicable only when original guarantee bond is received back by the branch. In case of e-BG, discharge letter in original from the competent authority of the beneficiary shall be obtained.
30.		Refund of BG commission After maturity period but during statutory claim period.	Commission not to be refunded.
31.	**Inland Letter of Credit**	Issue charges	Rs. 500 per LC
32.		Usance Charges	➢ 0.35% for Bills up to 7 days ➢ 0.70% for bills over 7 days and up to 3 months usance ➢ 0.70% for first 3 months plus 0.35% per month in excess of 3 months up to 6 months

2. b. ii. Service Charges: COMMERCIAL, MSME & AGRICULTURE CREDIT			
S No	**PARTICULARS**	**Type**	**CHARGES (Excluding GST)**
			➢ 0.70% for first 3 months plus 0.35% per month in excess of 3 months up to 6 months and 0.20% per month in excess of 6 months
33.		Commitment charges for the period from date of issue to last date of negotiation mentioned in LC	0.35% per quarter subject to maximum of 0.70%
34.		when the amount of credit under LC is increased	Min Rs. 1000/- along with Unified Charges on enhanced amount
35.		Extension of Validity	Rs 1500/- + Unified charges for extended period
36.		Amendment charges (other than increase in LC amount and validity)	Rs 1000/-
37.		Reinstatement Charges in case of Revolving LC	Unified charges on amount reinstated per quarter, Min Rs. 1000/- per quarter
38.		LC advising Charges	Rs 2000/- flat
39.		Confirmation of inland LC	As applicable to LC opening Charges
40.	**Negotiation Charges**	Bills up to 2.50 lacs	0.40%- Min Rs 500/-
41.		above Rs 2.50 lacs to Rs 10 lacs	Rs 1500/- flat + out of pocket expenses
42.		Above Rs 10 lacs upto Rs 100 lacs	Rs 2500/-flat + out of pocket expenses
43.		Above Rs 100 lacs	Rs 3500/- flat + out of pocket expenses
44.		out of pocket expenses	actual basis

2. b. ii. Service Charges: COMMERCIAL, MSME & AGRICULTURE CREDIT

S No	PARTICULARS	Type	CHARGES (Excluding GST)
45.	**Account Handling Charges** **(Includes Documentatio, Inspection / supervision, NeSL and CIBIL charges)**	Govt Sponsored scheme	NIL
46.		All Commercial Loans including MSME, and Agriculture (Other than Crop Loan/MKCC)	➢ Up to Rs 25000/-: NIL ➢ Above Rs 25000/- to Rs 2.00 Lac: Rs. 2000/- ➢ Above Rs 2.00 lac to Rs 1.00 Crore: 0.55% P.A. Min: Rs. 2500/- Max: Rs. 45000/- ➢ Above Rs 1.00 Crore to Rs 25.00 Crore: 0.40% P.A. Min : Rs. 45000/- Max : Rs 125000/- ➢ Above Rs. 25.00 Crore : Rs 130000/- + (Cost of visit on Actual basis) (Charges to be levied on : Working Capital: Total FB+NFB Limits Term Loan: Outstanding Balance) **Note:** No charges shall be levied on priority sector loans up to ₹50,000. In case of Priority Sector loans to SHGs/JLGs, this limit will be applicable per member and not to the group as a whole.
47.		Crop Loan/ MKCC	➢ Up to Rs. 3 Lakhs : Nil ➢ Above Rs. 3 Lakhs : 0.50% of Sanctioned Loan Limit Min : Rs. 2000/- Max : Rs. 35000/-
48.	**Earmarking of Limits**	Upto Rs 1 Cr	Rs 1500 per occasion
49.		Above Rs 1 Cr	Rs 5000 per occasion
50.	**Mortgage Charges**	Mortgage Creation Charges (excluding retail loans & Agriculture Credit)	Per borrowing entity with FB+NFB limits ➢ Upto Rs 1.00 Crore – Rs 5,000/- ➢ Above Rs 1.00 crore to Rs 10 Crore – Rs.100 per lakh max Rs 15,000/-

2. b. ii. Service Charges: COMMERCIAL, MSME & AGRICULTURE CREDIT

S No	PARTICULARS	Type	CHARGES (Excluding GST)
			➢ Above Rs 10 Crore – Rs.100 per lakh min Rs.10000 and max Rs.35000/- The charge specified is applicable per instance irrespective of the number of title deeds. The charges are applicable for extension of mortgage for enhancement and for substitution of title deeds also. The charge is applicable for extension of equitable mortgage recorded in favour of other lenders also
51.		Mortgage Creation Charges – Agriculture Credit	Agriculture loan granted against charges on land by way of declaration: ➢ Upto Rs 3.00 lakh : Nil ➢ Above Rs 3.00 lakh : Rs 1,000/- flat
52.		ROC FILING CHARGES	Rs. 1500/- per occasion
53.	**Project Appraisal Fee**	Project Term Loans only (Above Rs. 10 Cr)	For Term Loan above Rs. 10.00 Crore: 0.25% To be recovered in addition to upfront fee in case the appraisal note is shared with other lenders in Consortium / MBA lending
54.	**NOC Charges**	Issue of NOC for ceding any type of charge	➢ Upto Rs 5 crores: NIL ➢ Above Rs 5 crores to Rs 10 crores – Rs.60000/- Above Rs 10 crores – Rs.120000/-
55.	**Fee for underwriting Assignments** (existing syndication charges)		1.00% negotiable for higher rate on case to basis* * In case of AAA rated accounts / PSUs: 10% of the card rate is applicable TRA (for release of Term Loans): 0.065% with maximum of Rs. 3.25 lakhs
	Penal Charges		

2. b. ii. Service Charges: COMMERCIAL, MSME & AGRICULTURE CREDIT

S No	PARTICULARS	Type	CHARGES (Excluding GST)
56.	Delayed Review (Due to non-submission of renewal data including Audited Balance Sheet by the borrower		➢ 12-15 months: 1% p.a. of sanctioned limit, for the quarter. Above 15 months: 2% p.a. of sanctioned limit till the date of renewal. For the period of default, to be recovered quarterly.
57.	Non submission of stock statement in time (as per sanction terms)		1.00% p.a. of o/s balance for overdue period.
58.	Non-renewal/ Expired External Credit Rating		1.00% pa of o/s balance
59.	Delayed payment of Term Loan installments		2% pa on overdue amount for the period of delay in respect of the installments delayed
60.	Drawings in excess of sanctioned limits (including expired limits) in Cash Credit accounts (EOD)		2% pa on the overdrawn portion till the account is regularized. Note : Regular interest to be charged on the total outstanding balance.
61.	Drawings in excess of Drawing Power (including expired limits) in Cash Credit accounts (TOD)		8% pa on the overdrawn portion till the account is regularized.

Annexure – II

2. b. iii. Service Charges: **APPLICABLE TO ALL CREDIT**

2. b. iii. Service Charges: **APPLICABLE TO ALL CREDIT**			
S No	**PARTICULARS**	**Type**	**CHARGES (Excluding GST)**
1.	**Certificates**	Solvency Certificate	0.30% of Solvency certificate amount Min: Rs 1000/-, Maximum Rs 30000/-
2.		Issuance of No Dues	**Metro/Urban:** Individual-Rs100/-; Non-Individual-Rs150/- **Rural/SU:** Individual-Rs25/-; Non-individual-Rs 75/- No charges for Government sponsored schemes and Agri Loan to SF/MF/share croppers
3.		Providing Credit Report	Rs 1000/- per occasion
4.	**Giving copies of loan documents**	First Time Issue	NIL
5.		Subsequent Issue	**Irrespective of Amount** **Rs. 10 per leaf (Loan Document Page)** **Min : Rs. 100/-**
6.	**Charges for external Agencies**	CERSAI Charges	For creation and any subsequent modification of each movable/ immovable/ intangible secured asset for loan **up to Rs. 5.00 Lac:** Rs. 250/- per asset Id **Above Rs 5.00 Lac:** Rs 500/- per asset Id Search of each security with CERSAI: Rs 50/- per instance. Charge related to the attachment order passed by a court or other authority under section (5) of section 26 B to CERSAI, which involves debit to NPA account.

2. b. iii. Service Charges: **APPLICABLE TO ALL CREDIT**			
S No	**PARTICULARS**	**Type**	**CHARGES (Excluding GST)**
			To be paid by debiting P/L Law charges: Rs 250/- and to be recovered from borrower at the time of closure / satisfaction of Loan.
7.		Credit Information Company (CIC) Report Charges	For Fresh Sanction of all types of credit facilities clubbed with Account Handling Charges. **Individual (CIBIL and CRIF):** Rs 100/- per instance/report **Non-Individual (CIBIL):** Rs 1000/- for corporates and Rs 500/- for MSME Scoring
8.		Trust and Retention Account (TRA) agency fees	Rs 5.00 lacs Flat p.a.
9.	**Closure of Loan/ Pre-Payment**	Foreclosure Charges for CC	2% of sanctioned limit; applicable only in case of takeover to other FI. **Note:** **a) Also applicable on Agri loans other than MSEs criteria.** **b) Not Applicable for Micro and Small Enterprises.**
10.		Incidental Charges at the time of closure of any loan/CC account (other than LAD, Govt. Sponsored Schemes and Staff Loans)	Rs. 150/-
11.		PREPAYMENT CHARGES	**For Term Loan: (Other than Retail & MSEs)** 2% of pre-paid amount, if the prepaid amount is more than 25% of the sanctioned limit. NIL (if principal outstanding is less than 25% of the sanctioned limit). **Note :** **a) Also applicable on Agri loans other than MSEs criteria** **b) Not Applicable for Micro and Small Enterprises.**

2. b. iii. Service Charges: **APPLICABLE TO ALL CREDIT**			
S No	**PARTICULARS**	**Type**	**CHARGES (Excluding GST)**
12.		Loans for Non-Business Purposes (Retail Loans) to **Individuals**	No pre-payment charges for all **floating rate** loans and advances
13.		Loans for Business Purposes to **Individuals & MSEs**	No pre-payment charges for all **floating rate** loans and advances
14.	1. NOC Charges in respect of exposures of Rs. 1 crore & above or any other miscellaneous request, 2. Modification in limits / sanction terms - per occasion (Including Sanction of new line of credit by earmarking existing limit) 3. Revalidation of limits 4. Sanction/Roll over of FCL 5. Issue of Comfort Letter for Buyers Credit 6. Interest concession 7. Reduction in commission/other service charges. 8. Reduction in Margin/collateral coverage 9. Waiver of personal/corporate guarantee 10. Waiver of any other sanction Stipulation. 11. Issuance of NOC 12. Extension of COD		**Upto Rs 10 crores:** Rs 1 Lakh per instance **Above Rs 10 crores to Rs 50 crores** – Rs.3,00,000/- per instance **Above Rs 50 crores** – Rs.5 Lakh per instance
15.	EMI default charges		Rs. 200/- per occasion of non-servicing of EMI on due date. Applicable after 15 days of default.
16.	Cheque returns charges in Loan accounts		At the rate of applicable cheque, return charges.

Annexure – II

2.c. Service Charges: **FOREX RELATED TRANSACTION**

2.c. Service Charges: FOREX RELATED TRANSACTION		
Sr No	**PARTICULARS**	**CHARGES (Excluding GST)**
1.	**Rupee post shipment advance: Negotiation/purchase/ discounting of export Bills – Bill amount (both Sight and usance bills)**	Up to USD 10,000: Rs. 750/- Above USD 10,000: Rs. 1100/-
2.	**Foreign currency post shipment advance: Discounting of Export Bills (EBD)** **(both Sight and usance bills)** **To be calculated and recovered in equivalent in Indian rupees.**	Up to USD 5,00,000: USD 25 Above USD 5,00,000: USD 50 **Where proceeds are sent in foreign currency to other bank Additional commission In lieu of exchange would be recovered @ 0.10%**
	NOTE: In case, export bill which has been sent on collection basis and the Bank has recovered applicable commission, the charges specified above would not be recovered again for granting any post-shipment advance i.e. bill negotiated, purchased or discounted.	
3.	**Rupee advance against export bill**	Will be treated as bill on collection and charges for collection of bill will be recovered.
4.	**Processing charges for rupee export bills**	0.20% per bill
5.	**For forwarding export documents to other Bank in India for collection, discounting or negotiation**	Rs.1100/- per document
6.	**Overdue Bill purchased/ discounted or negotiated where proceeds are not received in our Nostro accounts within 30 days from the due date**	Rs.500/- per bill per quarter (Maximum Rs. 2000/-)
7.	**Reimbursement charges under letter of credit- when reimbursement is claimed by AD bank in India from our Bank**	Rs. 1000/- per reimbursement

2.c. Service Charges: FOREX RELATED TRANSACTION		
Sr No	**PARTICULARS**	**CHARGES (Excluding GST)**
8.	**Export Bills on collection:** **a. Export bills sent on collection to the overseas bank.** **b. Export Bills sent by the exporter directly to the buyer with permission from bank.** **c. Export bill sent on consignment basis** **d. Export bills sent on collection and rupee advances have been granted by the Bank.**	**1. Up to USD 5,000: Rs 250/-** **2. Above USD 5,000 and upto USD 10,000: Rs.500/-** **3. Above USD 10,000 and upto USD20,000 : Rs 750/-** **4. Above USD 20, 000: 0.0625% per Export Bill, Max upto Rs.2000/-** **(Additionally Rs. 100.00 per shipping bill to be charged if more than one shipping bill is submitted under a single export bill)**
9.	**Export bill handled by Bank where payment is received in advance**	• **Up to USD 5,000: Rs 250;** • **Above USD 5,000 and upto USD 10,000: Rs. 500** • **Above USD 10,000 and upto USD20,000 : Rs 750** • **Above USD 20, 000: Rs 1250 (+ Rs 100 per extra shipping bill)**
10.	**Reconciliation of e-Commerce Export Bill**	**For e-Commerce Export bill of value upto** **1. Upto Rs.1.00 Lakhs- 50/- per Bill** **2. From >Rs.1.00 Lakhs to Rs.5.00 Lakhs - Rs.75/- per Bill** **3. From > Rs.5.00 Lakhs to Rs.10.00 Lakhs - Rs.100/- per Bill** **(No overdue charges shall leived in such cases)**
11.	**Bills in Indian rupees sent for collection**	0.20% per bill (Min: Rs 750/-, Max: Rs. 25,000/-)
12.	**Overdue export bills sent for collection where payment of the bill has not been received in stipulated time.**	**Rs. 1000/- per quarter**

2.c. Service Charges: FOREX RELATED TRANSACTION		
Sr No	**PARTICULARS**	**CHARGES (Excluding GST)**
13.	**Where proceeds of foreign currency export bills received in Indian rupees**	**0.13% (Minimum Rs. 550/-, Maximum Rs. 10,000/-) Plus commission of 0.10 % in lieu of exchange.**
14.	**Deemed Export Bills**	0.15% (Min Rs. 600/-, Max: Rs.40,000/- per bill)
15.	**Export L/C advising Including courier charges**	**To our client: Rs. 1000/-** **To Non customers: Rs. 2000/-**
16.	**Advising Amendment to Export LC Including courier charges**	To our client: Rs. 500/- To Non customers: Rs.750/-
17.	**Advising LC to our customer as a second advising bank which has been received via SWIFT by another bank.**	**Rs. 1000/- per Advice**
18.	**ADDING CONFIRMATION TO EXPORT LCs:** **To be done only with the approval of TIBD Charges are Commitment plus Usance**	Charges as applicable to opening of Import LC
19.	**For each advice for transfer of a Export letter of credit. Transfer charges are in addition to the LC amendment advising charges.**	Rs. 1000/- per transfer
20.	**Approval for extension of due date for realization of export bill by Bank/RBI**	Rs. 1000/- Per Bill, Per Extension
21.	**Late submission of export documents (after 21 days from the date of shipment as per RBI Guidelines.**	**1. For Bills upto Rs.10.00 Lakhs & equivalent FCY - No Penal Charges,** **2. For Bill above Rs.10.00 Lakhs & equivalent FCY Rs.100/- per shipping Bill month or part thereof**
	Certificates related to Export Transactions	
22.	**Issuance of BRC/e-BRC**	NIL

2.c. Service Charges: FOREX RELATED TRANSACTION		
Sr No	**PARTICULARS**	**CHARGES (Excluding GST)**
23.	**Attestation in respect of export transaction – invoice etc.**	**Rs. 300/- per invoice**
24.	**Other certificates related to exports like GR waiver etc. on Bank's letter head**	Rs. 500/- per certificate
25.	**COMMISSION IN LIEU OF EXCHANGE:** **Commission in lieu of exchange applicable for all transactions where Bank does not earn exchange margin**	**COMMISSION IN LIEU OF EXCHANGE: @ 0.10% Min. Rs 1,000/- and Max Rs 30,000/- applicable for following:** **i. Where pre-shipment advance has been granted by a branch against a letter of credit/export order but the bills are negotiated through another Bank.** **ii. Where an export bill is sent for collection abroad by a branch, but the payment is received in rupees through another Authorised Dealer in India.** **iii. Where PCFC loan is utilized for payment of import bills or credited to DDA**
26.	**Processing the request for write off of export bills**	In case of Self Write-off – Rs. 1000.00/- per bill In case of Write-off approved by AD Bank – Rs. 1500.00/- per bill In case of Write-off approved by RBI - Rs. 4,000.00/- per bill
27.	**Opening of Import letter of Credit including Standby LC wherever permissible** **Commitment charges + usance charges**	
	Commitment charges **(For full validity of LC i.e. from the date of opening to the date of expiry of LC)**	**Issuance: 0.125% per month (Min Rs. 1000/-) inclusive of Both Usance & Commitment Charges**
	USANCE CHARGES	
	Sight LC	
	Usance LCs upto 3 months	

2.c. Service Charges: FOREX RELATED TRANSACTION		
Sr No	**PARTICULARS**	**CHARGES (Excluding GST)**
	Usance above 3 months	
	Applicable Rates for high Value LC based on value of each LC	
	Upto USD 5,00,000	**As proposed above**
	Above USD 5,00,000 upto USD 1,000,000	**80% of normal rates to be charged**
	Above 1,000,000 to USD 5,000,000	**60% of normal rates to be charged**
	Above USD 5,000,000	**50% of normal Rates to be charged**
28.	**LCs opened / confirmed against 100% deposit: Volume discount would be additionally available to these LCs**	**25 % of the applicable rate to be charged**
29.	**Amendment to LC involving extension of validity, change of tenor from sight to usance or enhancement of LC value for which charges are recovered**	**Rs. 1000/- per Amendment**
30.	**Amendment to LC involving extension of validity, change of tenor from sight to usance or enhancement of LC value for which charges are not recovered.**	**Rs. 1000/-** **Plus, charges as per S No 27 above minimum Rs.500/-**
31.	**Amendment other than extension of validity or enhancement in value which does not affect Bank's liability in terms of period or value**	**Rs. 1000/- per Amendment**
32.	**Receipt of discrepant documents under LC**	**USD 100 or its equivalent per Discrepant Bill to be charged from Exporter's Bank (Full Bill amount to be recovered from Importer and after keeping discrepancies charges with us, balance amount should be paid to Exporter Bank.)**
33.	**Revival of LC within 3 months from the expiry date**	As per Serial Number 27 (At par with Issuance of Fresh LC)

2.c. Service Charges: FOREX RELATED TRANSACTION		
Sr No	**PARTICULARS**	**CHARGES (Excluding GST)**
34.	**Import bills received under LC denominated in foreign currency – at the time of retirement or crystallization whichever is earlier.**	**0.125%** **(Min Rs 500; Max Rs 25,000)**
	Import Bill received under LC denominated in Indian rupees or import bill where no exchange commission is earned– at the time of retirement or crystallization whichever is earlier	**0.15%** **(Min Rs. 750; Max Rs 25,000)**
	Import bill where payment is made by debit to EEFC account or buyer's credit amount is received from other bank.	0.25% Minimum Rs.1000/-, Maximum Rs. 25000/-
	Import bill under LC crystallized due to non-payment by the importer on due date (both sight and Usance)	Applicable commission as above plus Additional commission of 0.10% minimum Rs.250/-
35.	**Import bills denominated in foreign currency where banks earns exchange margin**	**0.125%** **(Min Rs 500; Max Rs 25,000)**
	Import bill denominated in foreign currency on which no exchange is earned i.e. by debit to EEFC or buyer's credit received from other banks	**0.15%** **(Min Rs. 750; Max Rs 25,000)**
	Import documents received directly by importer and submitted to bank for payment where banks earn exchange margin	**0.125%** **(Min Rs 500; Max Rs 25,000)**

2.c. Service Charges: FOREX RELATED TRANSACTION		
Sr No	**PARTICULARS**	**CHARGES (Excluding GST)**
	Import documents received directly by importer and submitted to bank for payment where banks do not earn exchange margin	**0.15%** **(Min Rs. 750; Max Rs 25,000)**
36.	**Advance payment against import Where bank earn exchange margin**	**0.1250 % of bill amount, Minimum Rs. 500/-** **Maximum Rs.25,000/-**
	Advance payment against import Where by debit to EEFC account or where bank do not earn exchange margin	**0.15%** **(Min Rs. 750; Max Rs 25,000)**
37.	**Forwarding Non LC import bill to other bank for payment.**	Rs. 1000/- per bill
38.	**Attestation of Invoice**	Rs 50/-
39.	**Issuance of Delivery order to Airline company for delivery of goods pending receipt of import documents**	Rs. 1000/-
40.	**Return of import Bill on collection as per the instructions of remitting Bank**	**USD 100 plus courier Charges**
41.	**Charges for noting and protesting**	USD 200 plus out of pocket expenses
	REVOLVING LETTER OF CREDIT established in terms of RBI guidelines.	
42.	**Commitment charges** **a. on maximum amount of drawing permitted at any time from the date of establishment of LC to the date of expiry** **b. on each amount reinstated from the date of reinstatement to the date of subsequent reinstatement or the validity of the LC.**	As applicable to import LC

2.c. Service Charges: FOREX RELATED TRANSACTION		
Sr No	**PARTICULARS**	**CHARGES (Excluding GST)**
43.	**Usance charges**	As applicable to import LC
	Extension, amendment etc. and all other issues related to LC	As applicable to import LC
	Deferred payment LC	
44.	LC covering import of goods on deferred payment terms involving payments beyond a period of 6 months from the date of shipment in installments over a period of time as per RBI guidelines under FEMA.	0.45% per quarter or part thereof on the amount of liability at the beginning of every quarter.
	Amendment to Deferred payment LCs	Shall be the same as for normal letter of credit specified under
	DEFERRED PAYMENT LC: 1. Commission for entire period should be recovered up-front. Prior permission of credit sanctioning authority to be obtained for recovery of commission in instalments. 2. For upfront recovery TT selling rate prevailing on the date of issuance of LC shall be applied which will prevail till expiry. 3. For instalment recovery – TT selling rate prevailing on the date of recovery of instalment shall be applied.	
45.	**Follow up for submission of BOE**	**1. For BOE Value upto INR 10.00 Lakhs & its equivalent FCY - Nil Penal Charges .** **2. Advance remittance for Import - Rs. 1000.00 per BOE,** **if the BOE value > Rs.10.00 Lakhs is not submitted within 180 days from the date of last remittance.** **3. Payment against Import Bill - Rs.1000.00 per BOE,** **if the BOE value > Rs.10.00 Lakhs is not submitted within 90 days from the date of remittance.**
46.	Purchase of foreign currency instruments payable abroad – like personal cheques,	**1. Commission @0.25% (min Rs. 100/- max Rs.200/-)** **2. Interest @ 1 Month MCLR + 4% for 15 days.**

2.c. Service Charges: FOREX RELATED TRANSACTION		
Sr No	**PARTICULARS**	**CHARGES (Excluding GST)**
	demand drafts, IMOs or pay orders **(FOBP)**.	**Interest @ 1Month MCLR + 6% for overdue period beyond 15 days till recovery if instrument is returned unpaid.**
47.	Where inward remittance is to be paid/executed in foreign currency by way of issuing SWIFT or FDD etc.	0.10% Min. Rs. 250/- Maximum Rs. 5000/- Plus swift/FDD charges
48.	**COLLECTION OF FOREIGN CURRENCY CHEQUES/OTHER INSTRUMENTS PAYABLE ABROAD**	
49.	Collection of instruments payable abroad	0.25% Minimum Rs. 100/-, Maximum Rs, 10,000/-
	Collection of instruments payable abroad under guaranteed settlement	**0.25% with** **Minimum Rs. 100/-,** **Maximum Rs, 10,000/- plus additional charges to be conveyed by TIBD on case to case basis as per NOSTRO arrangement.**
	Collection of foreign currency instruments payable in India	0.25% Minimum Rs. 100/, Maximum Rs, 10,000/- Plus, Courier charges Rs. 100/-
50.	**TRAVELLERS CHEQUES, CURRENCY NOTES ENCASHMENT**	
51.	Travellers' cheques, Currency notes encashed from Tourists and deposited in account by customers	At CN/TC Buying rate No commission to be charged.
	Currency notes received as export proceeds	**0.25% towards commission and 0.10 % for commission in lieu of exchange margin**
	Travellers' cheques deposited towards export proceeds	0.25% Minimum Rs. 100/,

2.c. Service Charges: FOREX RELATED TRANSACTION		
Sr No	**PARTICULARS**	**CHARGES (Excluding GST)**
		Maximum Rs, 10,000/- No separate commission for export bill in this case in lieu of exchange.
	All other inward remittances (Apart From Wire Transfer) where exchange is earned	0.25% Minimum Rs. 100/, Maximum Rs, 10,000/-
	All other inward remittances (Apart From Wire Transfer) where exchange is **not earned**	**0.25%** **Minimum Rs. 100/-,** **Maximum Rs, 10,000/-** **Plus commission of 0.10% on account of in lieu of exchange.**
	FIRC/ENCASHMENT CERTIFICATE	
52.	Issue of FIRC/Encashment certificate **on security paper**	Rs. 250/- per certificate
	Issue of FIRC/Encashment certificate **on Bank's letter head**	Rs. 200/- per certificate
	Issuance of Duplicate FIRC	Rs. 1500/- per duplicate FIRC
	CHEQUES RETURNED UNPAID	
53.	Upto USD 10,000	Rs. 200/-
	Above USD 10,000 to USD 50,000	Rs. 1000/-
	Above USD 50,000	Rs. 10,000/-
Note : Before accepting cheque for USD 1,00,000 and above for collection B-Category Branches should contact TIBD by sending a copy of cheque on fax or email. High value cheque is normally not used international payment and therefore poses increased risk to the Bank.		
54.	Payment received by SWIFT **MT103/ MT202** or any other instrument where Bank's Nostro account is credited before passing on credit to customers. **Trade transaction.** (Flat charges per remittance)	**Rs.250/- Per Remittance**

2.c. Service Charges: FOREX RELATED TRANSACTION		
Sr No	**PARTICULARS**	**CHARGES (Excluding GST)**
55.	Payment received by SWIFT **MT103/ MT202** or any other instrument where Bank's Nostro account is credited before passing on credit to customers. **Non- Trade transaction.** (Flat charges per remittance)	**Upto USD 500 - Nil ,** **Above USD 500 - Rs.100/-**
56.	Return of Remittances	• **For Amount upto USD 100 - Nil,** • **For Amount ≥ USD100 or equivalent FCY : USD 50 or equivalent FCY**
	OUTWARD REMITTANCES:	
57.	Remittance by MT103 (**For non-trade Transactions only)**	**0.10%** **Min- Rs 100/-, Max- Rs 1000/- plus Out of Pocket expense as applicable**
	Remittance by MT103 **(For commercial transactions)**	**0.10%** **Min- Rs 250/-, Max- Rs 10000/- plus Out of Pocket expense as applicable**
58.	Issuance of FDD - For Non-Trade Transactions **(Including SWIFT Charges)**	Upto USD 5000 - Rs. 250/- Above USD 5000 - Rs. 500/-
59.	Issuance of FDD - For Trade Transactions **(Including SWIFT Charges)**	Upto USD 5000 - Rs. 500/- Above USD 5000 - Rs. 700/-
60.	Remittance of FCNR proceeds abroad or to any other Bank in India in foreign currency	No charges. No out of pocket expenses
61.	Issue of duplicate FDD (Try to cancel the old one and issue fresh one instead of duplicate FDD unless customer insists for duplicate FDD)	Rs. 1500/- Plus swift charges for sending advice
62.	Sale of foreign currency Travellers where Bank earns exchange margin.	0.50% (min Rs. 100/-) On INR equivalent
63.	Commission on TCs issued against deposit of Foreign Currency notes at the	1% of equivalent rupee amount Minimum Rs.300/-

2.c. Service Charges: FOREX RELATED TRANSACTION		
Sr No	**PARTICULARS**	**CHARGES (Excluding GST)**
	request of customer.	
64.	Issuance of TC by debit to EEFC/RFC/FCA Account of the customer	1% of equivalent rupee amount Minimum Rs.300/-
65.	Clean outward remittances on account of IOC, HPCL, Shipping Corporation, ONGC, Railways or other PSUs/Govt Departments where Bank has to bid exchange rate	No charges
	FOREIGN BANK GUARANTEES/ACCEPTANCE	
66.	Guarantees issued in favour of Local parties against counter guarantees of foreign Banks in foreign currency subject to prior approval from IBD	For Banks to whom no specific approval is given: 0.25% p.m. or part thereof for the stipulated period of guarantee. Minimum amount USD 50/-
67.	For joining customer guarantee and giving guarantee on behalf of customers in respect of discrepant documents.	0.25% of amount Minimum Rs. 1000/-
68.	Guarantees issued in favour of shipping company in lieu of Bill of Lading	Rs. 1000/- per quarter for first quarter and Rs. 1500/ per quarter or part thereof.
69.	Guarantees issued in favour of Local parties against counter guarantees of foreign Banks in Indian in rupees.	For Banks to whom no specific approval is given: 0.20% p.m. or part thereof for the stipulated period of guarantee. Minimum amount USD 50/-
70.	**Stand By Letter of Credit against Trade Credit (Buyer's Credit). From the date of opening to last date of validity including usance period.**	1.50 % p.a., Minimum Charges: Rs. 2,000/- per application

2.c. Service Charges: FOREX RELATED TRANSACTION		
Sr No	**PARTICULARS**	**CHARGES (Excluding GST)**
71.	All other guarantees such as Bid Bond, performance, advance payment relating to export transactions (other than project exports) and those not specified else where	0.20% per month or part thereof for the actual tenor Minimum Rs 500
72.	Deferred payment guarantee covering import of goods into India.	As applicable to deferred payment LC given
73.	Availisation –co-acceptance of Bill of Exchange: Counter signing the Bill of Exchange drawn on the importer/co-acceptance of draft.	0.15% per month Minimum Rs. 500/- or part thereof.
74.	Guarantee issued against 100% cash margin or against 100% counter guarantee of the GOI (including Performance , Financial or for Buyer's Credit purpose)	**25 % of the applicable charges**
75.	Issuance of Counter Guarantee - All Types	**0.10% per month or part thereof Min Rs.500/- Plus Actual Charges debited by Intermediary Bank**
76.	Advising of Foreign Guarantee	**Rs. 1000/- per advising**
	PROJECT EXPORTS/IMPORTS	
77.	**PROJECT EXPORTS**	
	Processing of project proposal	• Upto USD 50 million: Rs. 10,000/- • USD 50 million to USD 100 million: Rs. 25,000/- Above USD 100 million: Rs. 25000/- + Rs. 300 per million. (Maximum Rs. 50,000/-)
78.	**Project Exports: Bid bond, bond for earnest money, guarantee for advance payment by foreign buyer to India exporter**	
	a. In the case of guarantee covered by ECGC	0.55% p.a. plus applicable ECGC premium

2.c. Service Charges: FOREX RELATED TRANSACTION		
Sr No	**PARTICULARS**	**CHARGES (Excluding GST)**
	b. In case guarantee issued against 100% counter guarantee of Government of India	**25% of normal charges as applicable**
	c. Against 100% cash/deposit margin	**25% of normal charges as applicable**
	d. In case of guarantee related to project export other than above	1.10% p.a. (Minimum Rs. 1000/-)
79.	**PROJECT IMPORTS:**	
	Imports documents on collection basis covering project imports under international government aid schemes (including those financed by international agencies like World Bank, IMF, ADB etc)	**0.10% per Bill** **Minimum Rs. 500** **Maximum Rs. 2500**
	MERCHANTING TRADE:	
80.	Import leg transaction	As applicable to Import Transaction
81.	Export Leg transaction	As applicable to Export Transaction
	FORWARD CONTRACTS:	
82.	Booking of sale and purchase forward contracts	**Rs. 500 per Booking**
83.	Cancellation of forward contract	Rs. 500/- + swap cost
84.	Early delivery	Rs. 600/- + swap cost wherever applicable
85.	Extension/Roll over subject to RBI guidelines. (Contract cancellation and booking should be done at the same time subject to change in underlying. It should not be treated as booking and cancellation).	Rs. 800/- + swap cost wherever applicable. (for both the legs taken together)
	TRANSACTION RELATING TO ODI/FDI	

2.c. Service Charges: FOREX RELATED TRANSACTION		
Sr No	**PARTICULARS**	**CHARGES (Excluding GST)**
86.	Processing of ODI (JV/WOS) proposals(UIN Processing Fee)	**Rs. 10,000/- per proposal.** **For allotment of UIN (apart from normal charges of outwardremittance)**
87.	Subsequent remittances under ODI (after allotment of UIN)	**Rs.2500/-**
88.	Annual APR Submission of ODI (JV/WOS)	**Rs. 2000/-**
89.	Late Submission of APR	**Rs. 5000/- per case** **(apart from normal charge of APR above)**
90.	Reporting of Disinvestment of JV/WOS	**Rs. 5000/- per UIN**
91.	Transfer of Existing UIN To/From another Bank	**Rs. 5000/- per UIN**
92.	**FDI - On receipt of funds (Through Our Bank) FCGPR/FCTRS/LLP1/LLP2/ESOP/CN/ DRR Form/DI Form/ buy back etc**	**Rs. 10,000/- Flat**
93.	**FDI - On receipt of funds (Through Other Bank) FCGPR/FCTRS/LLP1/LLP2/ESOP/CN/ DRR Form/DI Form/ buy back etc**	**Rs. 20,000/- Flat (including Call of KYC from Foreign remitting Bank)**
94.	**RBI Correspondence towards Approval Route Transactions**	**Rs. 5000/- per Case plus Operational expense**
95.	**Late submission of Reporting under FDI**	**Rs. 2,000.00 (apart from normal charge as above)**
96.	Processing of ECB proposals (Other than Trade Credit)	**Rs. 10,000/- per proposal. (for allotment of LRN)**
97.	ECB monthly reporting to RBI	**Rs. 1,000.00 per LRN/ per month**
98.	Transfer of existing LRN to/from another Bank	**Rs. 5000/- per LRN**

	SWIFT/COURIER CHARGES **(Not to be credited to P/L postage etc. It is to be credited to concerned income head in P/L Accounts):**	
99.	MT 103 For Individual Remitter	Included in the commission
100.	MT 103 For Non-Individual	Rs 500/-
101.	MT 202 For Import Payment	**Rs 500/-**
102.	MT 700 - LC Issuance	RS 1000/-
103.	MT 707- LC Amendment	**Rs 500/-**
104.	MT 760-Issuance of Guarantee	Rs 1000/-
105.	MT 767-Amendment to guarantee	Rs 500/-
106.	MT-769 /792 Other SWIFT messages related to guarantee	**Rs 500/-**
107.	MT-420 Tracer for bills negotiated/ discounted/ purchased.	**Rs 500/-**
108.	MT-420 Tracer for collection of Export Bills	**Rs 500/-**
109.	MT-412/416 Acceptance of documents	**Rs 500/-**
110.	Conveying rejection of documents under LC	Rs 300/-
111.	For all other MT Types	**Rs. 250/- for Any other Authenticated Messages** **Rs. 100/- for Unauthenticated Message**
	COURIER CHARGES	
112.	For Sending documents in one set	Actual Out of Pocket Expenses
113.	For Sending documents in two sets	Actual Out of Pocket Expenses
114.	For Sending supplementary documents at the request of the exporter	Actual Out of Pocket Expenses
115.	For Return of Import documents at the request of remitting bank	USD 50/-
	Request forwarded to RBI	

116.	Any request forwarded to RBI for Approval/Ratification	Approval: Rs 2000/- per proposal Ratification: Rs 4,000/- per proposal
	SERVICE CHARGES RELATED TO TREASURY- DOMESTIC	
117.	Constituent Subsidiary General Ledger (CSGL) Charges: Bank is having Constituent Subsidiary General Ledger (CSGL) account facility wherein Constituents manage their G-sec/SDL/T-Bill investment through CSGL account with us. Bank collects charge on monthly basis from CSGL account holder for trades / transactions placed on their behalf. Considering the competitive charges in the industry through other Bank/FIs, Bank proposes the following charges to be collected from CSGL account holders as under:	

Type of Constituents	Charges (Per deal)	Charges for Interest / Redemption per security
a. BOM's Subsidiary / Joint Venture / Associates and Trust managed by such entities.	Nil	Nil
b. Govt. entity (including Central/State undertaking)	₹ 500 /-	₹ 50 /-
c. Other entity	₹ 1000 /-	₹ 100 /-

Apart from above, the platform charges invoiced by Clearing Corporation (i.e. CCIL, NSCCL etc.) to be paid by respective constituents on actual basis over & above listed service charges of the Bank.

GM TIBD is empowered to consider any concession upto 100% in above charges with suitable justification.

<table>
<tr><td>118.</td><td>Issuing & Paying Agent (IPA) Charges: Bank is acting as an Issuing & Paying Agent for issuance of Commercial Paper by Banks/FIs. Bank collect charges based on number of issuance during a month. The following charges of IPA agent is proposed as under:</td><td>0.20 % p.a.Fees (₹ in actual) per issuance subject to Minimum Fees as stipulated based on number of Issuance as below
<table>
<tr><th>No. of issuance in a month</th><th>Fees (₹ in actual) per issuance</th></tr>
<tr><td>1</td><td>₹ 30,000</td></tr>
<tr><td>2</td><td>₹ 20,000</td></tr>
<tr><td>More than 2 less than 5</td><td>₹ 15,000</td></tr>
<tr><td>More than 5</td><td>₹ 10,000</td></tr>
<tr><td>One time agreement charge</td><td>₹ 5,000 will be taken upfront at the time of agreement</td></tr>
</table></td></tr>
<tr><td>119.</td><td>Merchant Banking / Banker to the Issue</td><td>To be decided by GM Treasury / TIBD on case to case basis.</td></tr>
</table>

In addition to the charges/fees specified above, any other charges for merchant banking services provided by the Bank shall be negotiated and finalized by the respective Vertical Head (GM/CGM) based on a cost–benefit analysis and prevailing market trends.

Further, apart from the concessions specifically mentioned above, the delegations outlined in *Annexure III* shall continue to apply.

Annexure II

2. d. Service Charges: IBU GIFT CITY BRANCH

i. Service Charges: Saving Individual, Current Individual and Current Non-Individual

ii. Service Charges: Advances

i. Service Charges: Saving Individual, Current Individual and Current Non-Individual

Sr No	PARTICULARS	CHARGES (Excluding GST)	
1.	Charges for not maintaining Quarterly Average Balance (QAB $ 1000)	Saving Individual	USD 25 Per Quarter
		Current Individual	USD 100 Per Quarter
		Current Non - Individual	USD 100 Per Quarter
2.	Early Closure Charges (Closure within 12 Months from date of Opening)	Saving Individual	USD 25
		Current Individual	USD 100
		Current Non - Individual	USD 100
3.	Annual Maintenance Charges	Saving Individual	NIL
		Current Individual	USD 100 Per Year
		Current Non - Individual	USD 100 Per Year
4.	Inoperative / Dormancy Account Charges (If there is no customer induced debit transaction for a period of 1 year)	Saving Individual	USD 10 Per Half Yearly
		Current Individual	USD 50 Per Half Yearly
		Current Non - Individual	USD 50 Per Half Yearly
5.	Account Statement	Saving Individual	1 Per Month-Free, Duplicate Statement - USD 10 Per Statement
		Current Individual	
		Current Non - Individual	
6.	Photocopying of Voucher / Advice	Saving Individual	USD 10 per Voucher / Advice
		Current Individual	
		Current Non - Individual	
7.	Old Record Enquiry (Up to availability of records)	Saving Individual	USD 15

i. Service Charges: Saving Individual, Current Individual and Current Non-Individual

Sr No	PARTICULARS	CHARGES (Excluding GST)	
		Current Individual Current Non - Individual	• USD 25 Per Year (for up-to-same FY and Previous FY). • USD 50 Per Year (Beyond two FY)
8.	Signature Verification (Per Signature/Per Request)	Saving Individual	USD 10
		Current Individual Current Non - Individual	USD 50
9.	Balance Certificate Issuance	Saving Individual	USD 10
		Current Individual Current Non - Individual	USD 25
10.	No Liability Certificate Charges	Saving Individual Current Individual Current Non - Individual	USD 50
11.	Audit Confirmation Report (Per instances)	Current Individual	USD 25
		Current Non - Individual	USD 50
12.	Company Search Fee / Due Diligence	Current Individual Current Non - Individual	Actual out of Pocket Expenses
13.	Instruction for change in authorized signatories (Per Instructions / Per Instance)	Saving Individual Current Individual	USD 10
		Current Non - Individual	USD 25

i. Service Charges: Saving Individual, Current Individual and Current Non-Individual

Sr No	PARTICULARS	CHARGES (Excluding GST)
14.	Postage (Per Set of Documents)	**Particulars** / **Local (Post/ Courier)** / **International (Post/ Courier/DHL)** Saving Individual, Current Individual, Current Non - Individual: USD 10 / USD 25
15.	SWIFT	Saving Individual: USD 10 Current Individual, Current Non - Individual: USD 25
16.	Issuance of Reference Letter by Bank	Current Non - Individual: USD 25 Per Instance
17.	KYC Renewal Charges (if any of the KYC documents provided by the customer are expired then customer need to provide updated / new documents within 1 month. If the customer fails to do so, charges to be levied)	Saving Individual: USD 25 per instance Current Individual, Current Non - Individual: USD 100 per instance
18.	Any other Charges (Not Covered anywhere)	Saving Individual, Current Individual, Current Non - Individual: Actual charges to be recovered
	REMITTANCE	
19.	Inward Remittance	Saving Individual: Nil Current Individual: Nil Current Non - Individual: Nil

i. Service Charges: Saving Individual, Current Individual and Current Non-Individual

Sr No	PARTICULARS	CHARGES (Excluding GST)	
20.	Outward Remittance	Saving Individual / Current Individual / Current Non - Individual	<= 1000 - USD 10, > 1000 - USD 25, (Excluding other bank charges)
21.	Amendment / Cancellation to Payment Instructions	Saving Individual	USD 20 plus actual charges by foreign bank
		Current Individual	
		Current Non - Individual	USD 25 plus actual charges by foreign bank
	Note: Amount deducted/charged by the correspondent bank for remittance will be over and above the charges mentioned above.		

ii. Service Charges: Advances

Sr No	PARTICULARS	CHARGES (Excluding GST)
22.	Processing Charges for Fresh / Renewal / Review of Working Capital Limits	0.25% per annum of the loan amount. Minimum USD 500. No Maximum Cap
23.	Processing Charges for Trade Credit	USD 100 per transaction
24.	Modification in Terms and Conditions of Sanction	For loans up to USD 2 Mio - USD 1000 and Above USD 2 Mio - USD 2000
25.	Document / Vetting Charges/ Other out of Pocket Expenses	Actual Charged by Solicitor / Other legal Charges / Documentation charges
26.	Penal interest charges	2% over and above the applicable ROI

ii. Service Charges: Advances		
Sr No	**PARTICULARS**	**CHARGES (Excluding GST)**
27.	TEV study charges	Actual charges as applicable as per domestic tariff
28.	Solvency Certificate	0.50% of the amount with Min USD 500 or Max USD 5000
29.	Advances other than above which are Arranged & Negotiated through primary /secondary syndication / Clubbed Deal / ECB	Charges as as per facility agreement entered within All in pricing approved.

Annexure III

DELEGATION FOR CONCESSION IN FEX RELATED SERVICE CHARGES			
As per the policy on international banking, various authorities have been given powers to consider concession in service charges. These delegations are incorporated here proposing certain revision for considering concession **Criteria: Criteria for concession based on Annual Turnover of the customer during a FY (to be routed through BOM, both Import & Export business taken together)**			
Authority	**Concession**	**Criteria**	**Concession**
ZLCC of ZM	Both for customers with credit exposure up to their delegated powers and non-customers based on volume of Foreign Exchange Business	Above Rs. 5 Cr to 10 Cr	Concession up to 10%
		Above Rs. 10 Cr to 25 Cr	Concession up to 25%
		Above Rs. 25 Cr to 50 Cr	Concession up to 35%
		Above Rs. 50 Cr	Concession up to 50%
HLIC of GM TIBD	For Customers not having any Credit Exposure (Business on Collection Basis only) based on volume of Foreign Exchange Business	Above Rs. 50.00 Crore and Up to Rs. 100.00 Crores	Flat Rs. 1200.00 + out of pocket expenses (Per Export Bill and all Non-LC Trade transaction for Import)
		Above Rs. 100.00 Crore and Up to Rs. 200 Crore	Flat Rs. 800.00 + out of pocket expenses (Per Export Bill and all Non-LC Trade transaction for Import)
		Above Rs. 200.00 Crores	Flat Rs. 500.00 + out of pocket expenses (Per Export Bill and all Non-LC Trade transaction for Import)
CAC III / CAC IV	For customers with credit exposure based on volume of	Above Rs. 50.00 Crore and Up to Rs. 100.00 Crores	Flat Rs. 1200.00 + out of pocket expenses (Per Export Bill and all Non-LC Trade transaction for Import)

DELEGATION FOR CONCESSION IN FEX RELATED SERVICE CHARGES			
	Foreign Exchange Business	Above Rs. 100.00 Crore and Up to Rs. 200 Crore	Flat Rs. 800.00 + out of pocket expenses (Per Export Bill and all Non-LC Trade transaction for Import)
		Above Rs. 200.00 Crores	Flat Rs. 500.00 + out of pocket expenses (Per Export Bill and all Non-LC Trade transaction for Import)
HLIC of ED / HLIC of MD	Full powers		
Branch Head shall forward the request of concession to appropriate authority with proper justification for availing above concessions through respective Zonal Office.			
Charges for Bulk Business and Delegation of powers for consideration of these charges:			
In metro and big cities a lot of forex transactions are handled on collection basis. This is volume business and these companies shop for flat rate per transaction instead of percentage basis. Based on the competitive quotes this business is routed through the Banks. This business is normally over and above committed in consortium and is commission rate sensitive. It is therefore proposed to follow following structure for these collection basis with strict monitoring on quarterly basis:			

Committed volume per quarter	**Flat Rate per bill irrespective of Amt**	**Sanctioning authority**
No. of Bills above 50	Rs. 2000 + swift Charges @ Rs. 300/-	**ZLCC of ZM**
No. of Bills above 100	Rs. 1000 + Swift charges Rs. 300/-	**ZLCC of ZM**
No of Bills above 200	Rs. 500 + Swift Charges Rs. 300	**ZLCC of ZM**
No. of Bills above 200 and up to 500 bills (both export and import taken together)	Rs. 300 + Swift charges Rs.300	**ZLCC of ZM or CAC III / CAC IV – Based on Turnover Criteria as mentioned above**
No. of Bills above 500 bills (both export and import taken together)	Rs. 300 + Swift Charges Rs.200	**ZLCC of ZM**
	Rs. 200 + Swift Charges Rs. 200	**ZLCC of ZM or CAC III / CAC IV – Based on Turnover Criteria as mentioned above**

DELEGATION FOR CONCESSION IN FEX RELATED SERVICE CHARGES		
	Full Powers	**HLIC of ED**
Rationale: To Extend the Benefits to MSMEs and mid corporate customers while ensuring that overall commission of the Bank remains intact. The above delegation would be used only with an intention to increase the volume and commission. The regular business committed under consortium would not be considered for the above. This would be adhoc sanction for the additional business. Review of the committed volume would be taken at each quarter, in case there is short fall of more than 10%, the commission would be worked out at 1.5 times of the approved rate and the difference would be recovered. This schedule would be used only for generating additional income subject to strict monitoring. All these sanctions would be sent to TIBD who would conduct quarterly review and submit the note to the concession sanctioning authority for review.		

Annexure IV

Notes to schedule of Service Charges

CONCESSIONS IN SERVICE CHARGES

- Concessions would be desisted. However, in case of receipt of request from the customer, the branch would send the proposal along with proper cost benefit analysis of the account to their respective Zones. Zonal Manager will send recommendations to the concerned General Manager for further action. **The concessions would, however, be reviewed on yearly basis as per terms of sanctions**.
- Powers for deciding the concessions in fees and charges will be as under:

Deposit	**Cost to Bank or income foregone p.a. due to allowing concession**	**Sanctioning Authority**
	Less than Rs 1 Lakh	GM-Resource Planning
	Rs 1 Lakh to less than Rs 5 Lakh	**CAC IV**
	Rs 5 Lakh to less than Rs 10 Lakh	**CAC III**
	Rs 10 Lakh to less than Rs 25 Lakh	**CAC II**
	Rs 25 Lakh & above	**CAC**
	No branch/ Zone is authorized to sanction concession in any fees/ charges, in relation to deposits. GM, Resource Planning is the minimum authority.	
Credit	Respective sanctioning authority of that particular advance. **No branch/ Zone is authorized to sanction concession in any fees/ charges, in relation to advances, even though sanctions are within their powers. Concerned GM is the minimum authority.** Concessions in Interest on MSME Advances as per security (collateral coverage) will be continued.	

Bank has decided to continue the following concessions in fees/charges to following categories of customers as earlier (in all cases out of pocket expenses to be recovered plus GST).

1. **To defence / paramilitary / and ex-servicemen clients:**

a) At par collection of salary / terminal dues.

b) At par remittance to family up to Rs 5,000/- per month and one time remittance

for payment of school / college fees in a year. Out of pocket expenses to be recovered.

c) At par custody of wills.

d) In-house standing instructions free of charge.

e) No commission for issuing DD/PO to be charged for remitting of funds to Kendriya Sainik Board affiliated to Ministry of Defence on the occasion of Flag Day (7th December)

2. Co-operative Banks maintaining accounts with us

a) 50% of the usual service charges for issue of DD, provided the benefit of the concession is not passed on to the customers.

b) 50% of the usual service charges for issuing inland guarantees / inland letters of credit provided counter guarantee / security is obtained from the co-operative banks and the benefit of concessions is not passed on to the customers.

In both the above cases, the co-operative bank should give an undertaking at their Head Office level that they would charge their customers same charges as ours.

3. Regional Rural Banks

a) Free transfer of funds between the branches of RRBs irrespective of the fact whether they are sponsored by us or not. The remittance may be allowed in multiples of Rs 5,000/- subject to minimum of Rs 5, 000/- at a time.

b) No collection charges / commission on cheques / drafts tendered by RRBs for collection.

c) No account maintenance (ledger folio) charges to be levied in accounts maintained by RRBs.

4. Land Development Banks, Service Co-operatives, DRDA etc.

No charges are levied for collection of cheques deposited by DRDA, Farmers' Co-operative Societies (Bank's own sponsored) and Primary Agricultural Societies (banking with our Bank).

5. Freedom Fighters

No service charges to be levied on collection / discount of pension bills/ pension cheques of freedom fighters.

6. Pensioners

a) Collection / Discount of pension bills / pension cheques of pensioners of Central / State Government /Armed Forces at par.

b) 20% concession in commission on Demand Drafts, Transfers, Pay Orders, and Collection of Cheques provided that the person claiming the facility has an account with us and the facility is not utilized for commercial purpose.

7. Encashment of LIC cheques

a) Issued under Jeevan Dhara and Jeevan Akshay at par.

b) LALGI Scheme – Concessional charges at Rs 1/- per cheque.

8. Religious, welfare service, charitable institutions exempted from payment of Income Tax under sec. 10 of I.T.Act

a) Collection of instruments at par.

b) Issue of DD/PO at par.

9. Blind, physically handicapped, disabled individuals and institutions set up for their benefit.

a) At par collection of upcountry instruments – concessions to institutes exempt under section 10 of I.T. Act.

b) Payments made by these institutions to their own beneficiaries by way of DD / PO at par. Individual accounts of the above category of persons identified as such by the Branch Manager at the time of opening of accounts should be allowed issue of DD / PO at par. Concession is allowed for issuing DDs etc. through debit to such accounts and not against payment of cash.

10. Kendriya Vidyalaya Sangathan

a) Free remittance facility

b) The collection of salary bills of teachers employed in Government run schools is done at par and sums up to Rs 2,500/- per individual are discounted free.

11. Direct Payment to suppliers by pay orders / DDs while disbursing under Government sponsored schemes- No charges are levied for issue of Pay Orders, DDs for such transactions.

12. Remittances effected by branches under DPG / Bills co-acceptance issued by the bank.

No exchange charges are recovered for the transactions, as these remittances are in respect of bank's obligations.

13. Remittances / Collection facilities for Chief Minister's Relief Fund / Prime Minister's Relief Fund

- Free remittance / collection**.**

14. Borrowal accounts – Remittance towards repayment of loan – At par**.**

15. To staff members and ex-staff members

a) Staff members - No service charges should be levied on transactions conducted by our staff members. This exemption is applicable also in respect of accounts held by staff members jointly with another person/s provided the joint account holder is a close relative. (Same rules as applicable for deposit accounts).

*In respect of BGs issued to staff members & their wards for non-commercial purpose such as Education, concession is to be given, whereas for commercial purposes, no concession is to be given.

b) NIL processing fee on retail loans (availed under public category). All other service charges and out of pocket expenses to be recovered.

c) Ex-staff Members of our bank – No service charges will be applicable provided the ex-staff member is not gainfully employed. For joint accounts, the condition stipulated in (a) above is applicable.

d) Ex-staff members of other Public Sector Banks

- **i.** No account maintenance (ledger folio) charges on current account in the name of retired employee or jointly with close relatives.
- **ii.** No standing instructions charges.
- **iii.** All outward remittances (DD / PO) at par
- **iv.** All cheques / drafts to be collected at par
- **v.** Cheques/drafts up to Rs 2,500/- to be negotiated at par regardless of the bank on which the cheque is drawn.

The above facilities could be extended to retired employees of other PSBs provided –

- **a.** The person concerned is not gainfully employed.
- **b.** There is no branch of the bank with whom the employee had served at the station / centers where the facilities are asked for.
- **c.** The person is identifiable as an ex-staff member of a Public Sector Bank.

16. Senior Citizens (Persons aged above 60 years)

20% concession in commission on Demand Drafts, Transfers, Pay Orders, and Collection of Cheques provided that the person claiming the facility has an account with us and the facility is not utilized for commercial purpose.

17. Students

20% concession in commission on Demand Drafts, Transfers, Pay Orders, and Collection of Cheques provided that the person claiming the facility has an account with us and the facility is not utilized for commercial purpose.

18. Existing Concessions

The existing concessions on all other schemes including 'Diamond' current accounts, Royal Savings account, Purple savings account etc. continue.

19. Business Correspondents-

Account maintenance / Ledger Folio charges not applicable to BCAs**.**

20. MKCC/Crop Loans

As per IBA Guidelines dated 04.02.2019, processing, documentation, inspection, ledger folio charges and all other service charges have been waived off for KCC/Crop loans up to Rs 3.00 Lakhs, keeping in view the hardship and financial distress of small and marginal farmers only.

परिचालन विभाग

Operations Department

134/1, 'मोंटक्लेयर' बानेर - पाशान लिंक रोड, पाशान, पुणे, महाराष्ट्र 411021

134/1,'Montclaire' Baner – Pashan Link Rd, Pashan, Pune, Maharashtra 411021

e-mail : dgmoperations@mahabank.co.in

NOTICE TO CUSTOMERS

Bank has revised certain service charges and introduced new charges w.e.f. 01.02.2026.

Revised service charges have been uploaded on our website for the customers' information.

A copy of the same is available here for information.

All the customers are requested to take a note of the above.

For Bank of Maharashtra

Branch Manager, _____Branch