

 <p>बैंक ऑफ महाराष्ट्र Bank of Maharashtra भारत सरकार का उद्यम एक परिवार एक बैंक</p> <p>प्रधान कार्यालय : 'लोकमंगल', 1501, शिवाजीनगर, पुणे - 411005. H. O.: 'Lokmangal', 1501, Shivajinagar, Pune - 411005.</p>	<p>संसाधन आयोजना एवं परिचालन विभाग Resource Planning & Operations Department</p> <p>1177, 'जनमंगल' तीसरी मंजिल, बुधवार पेठ, बाजीराव रोड, पुणे - 411002 1177, Janmangal, 3rd Floor, Budhwar Peth, Bajirao Road, Pune - 411002.</p> <p>ई-मेल/e-mail: agmoperations2@mahabank.co.in Phone Number: 020-35126394</p>	
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Compendium to Changes in Service Charges - Annexure - I

1. SERVICE CHARGES DEPOSIT

S No	PARTICULARS	Type	EXISTING	PROPOSED w.e.f. 18.01.2025	S/ M
1.	Non- Maintenance of Minimum Balance	SB - Operative	Metro & Urban : MAB Rs 2,000/- >=1,000 to < 2,000 : Rs. 38/- per month >=500 to < 1,000 : Rs. 56/- per month Rs. 0 to < 500 : Rs. 75/- per month Semi Urban : MAB Rs. 1,000/- >=500 to < 1,000 : Rs. 25/- per month >=250 to < 500 : Rs. 38/- per month Rs. 0 to < 250 : Rs. 50/- per month Rural Branches:	Metro & Urban : AQB** Rs 2,000/- Charges: Maximum Rs. 300/- per quarter IF AQB IS: >=1,000 to < 2,000 : 30% of charges >=500 to < 1,000 : 60% of charges Rs. 0 to < 500 : 100% of charges Semi Urban: AQB Rs. 1,000/- Charges: Maximum Rs. 200/- per quarter IF AQB IS: >=500 to < 1,000 : 30% of charges >=250 to < 500 : 60% of charges Rs. 0 to < 250 : 100% of charges Rural Branches: AQB Rs 500/- Charges: Maximum Rs. 100 /- per quarter IF AQB IS: >=250 to < 500 : 30% of charges >=125 to < 250 : 60% of charges	S



S No	PARTICULARS	Type	EXISTING	PROPOSED w.e.f. 18.01.2025	S / M
			MAB Rs 500/- >=250 to < 500 : Rs. 10/- per month >=125 to < 250 : Rs. 15/- per month Rs. 0 to < 125 : Rs. 20/- per month	Rs. 0 to < 125 : 100% of charges	
		Royal SB	Below (MAB) of Rs. 1, 00,000/- : Rs 400/- per month.	Below (AQB) of Rs. 1,00,000/- : Rs 1500/- per Quarter.	S
		Purple SB	Below (MAB) of Rs 3, 00,000/- : Rs.1000/- per month.	Below (AQB) of Rs 3, 00,000/- : Rs 3000/- per Quarter.	S
		Current Bronze Account	MAB : >= Rs. 1 Lakh Charges : Rs. 2500 per month	AQB : >= Rs. 1 Lakh Charges : Rs. 7500 per Quarter	S
		Current Bronze Account	MAB : >= Rs. 1 Lakh Charges : Rs. 2500 per month	AQB : >= Rs. 1 Lakh Charges : Rs. 7500 per Quarter	S
		Current Silver Account	MAB : > Rs. 5 Lakhs Charges : Rs. 2500 per month	AQB : > Rs. 5 Lakhs Charges : Rs. 7500 per Quarter	S
		Current Gold Account	MAB : > Rs. 10 Lakhs Charges : Rs. 2500 per month	AQB : > Rs. 10 Lakhs Charges : Rs. 7500 per Quarter	S
		Current Platinum Account	MAB : > Rs. 15 Lakhs Charges : Rs. 2500	AQB : > Rs. 15 Lakhs Charges : Rs. 7500 per Quarter	S



S No	PARTICULARS	Type	EXISTING	PROPOSED w.e.f. 18.01.2025	S / M
			per month		
		Current Diamond Account	MAB : > Rs. 25 Lakhs Charges : Rs. 2500 per month	AQB : > Rs. 25 Lakhs Charges : Rs. 7500 per Quarter	S
2.		CA - Operative	(No diff. between Individual and Non-Individual) Metro / Urban / Semi urban: MAB Rs. 5000/- Charges: Rs. 800/- per month Rural: MAB Rs 2500/- Charges: Rs. 175/- per month	(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/- Charge : Rs. 550/- per quarter	S
3.	Duplicate Passbook / Account Statement (Through Counter)	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	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	S



S No	PARTICULARS	Type	EXISTING	PROPOSED w.e.f. 18.01.2025	S / M
			Max: Rs. 1000/-	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 Duplicate account statement: Rs.100/- per 25 entries or part thereof	First Statement: Free Duplicate account statement: Rs.150/- per 25 entries or part thereof	S
4.	Loss of Bank's Dep. Receipt		Rs. 150 per instance	Rs. 175 per instance	S
5.	Cash Withdrawal Charges	SB	For Non- BSBDA: NIL For BSBDA: 4 Free withdrawal per month including cash withdrawal at Branch/ ATM/ BC in a month. Beyond four free transactions through branch/ ATM/ BC: Rs. 20/- per	For Non- BSBDA: Upto 4 cash withdrawal per month, Charges – Not applicable Exceeding 4 withdrawal entries: Rs 100/- per Withdrawal Following transactions are excluded. • Transactions through Alternate Delivery Channels (ATM, payment gateway, etc.) incl. ECS	S



S No	PARTICULARS	Type	EXISTING	PROPOSED w.e.f. 18.01.2025	S / M
			<p>transactions for each withdrawal/ debit transfer (Through Branch/ ATM/ BC) in a month.</p> <p>All transactions through digital channels (IB/MB/UPI/POS) to be excluded while considering four debit transaction limit per month.</p>	<p>For BSBDA:</p> <p>4 Free withdrawal per month including cash withdrawal at Branch/ ATM/ BC in a month.</p> <p>Beyond four free transactions through branch/ ATM/ BC: Rs. 20/- per transactions for each withdrawal/ debit transfer (Through Branch/ ATM/ BC) in a month.</p> <p>All transactions through digital channels (IB/MB/UPI/POS) to be excluded while considering four debit transaction limit per month.</p>	
6.	DD/PAY ORDER Issuance Charges	above Rs.10,001/-	<p>Above Rs. 10,000/- upto Rs. 1,00,000/-:</p> <p>Rs. 5/- per Rs. 1000/-</p> <p>Min. Rs. 100/-</p> <p>Above Rs. 1,00,000/- :</p> <p>Rs. 4/-per Rs. 1000/-</p> <p>Min.Rs. 500/-</p>	<p>Above Rs. 10,000/- upto Rs. 1,00,000/-:</p> <p>Rs. 5/- per Rs. 1000/-</p> <p>Min. Rs. 100/-</p> <p>Above Rs. 1,00,000/-:</p> <p>Rs. 4/-per Rs. 1000/-</p> <p>Min.Rs. 500/-</p> <p>Max : Rs. 10,000/-</p>	S



S No	PARTICULARS	Type	EXISTING	PROPOSED w.e.f. 18.01.2025	S / M
			Max. Rs. 1000/-		
7.	DD Against tender of cash		NEW INTRODUCTION	1.5 times of prevailing charges for Demand Draft	S



2. SERVICE CHARGES TRANSACTION RELATED

S No	PARTICULARS	EXISTING	PROPOSED	S / M
1.	SMS Alert	<p>For SB/CA/CC Account:</p> <p>Domestic SMS: 25 Paise per SMS Plus GST</p> <p>International SMS: Rs. 1.50/- Per SMS Plus GST Subject to Max. Rs. 10/- per Month for SB Accounts and Rs. 20/- Per Month for Current/ CC Accounts.</p> <p>Exemption: 1. BSBDA/FI/PMJDY A/c 2. Staff (Including Ex-Staff). 3. Pension A/c Holders.</p> <p>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</p>	<p>For SB/CA/CC Account:</p> <p>Domestic SMS: 30 Paise per SMS Plus GST</p> <p>International SMS: Rs. 1.50/- Per SMS Plus GST Subject to Maximum. Rs. 15/- per Month for SB Accounts Maximum Rs. 25/- Per Month for Current/ CC Accounts.</p> <p>Exemption: 1. BSBDA/FI/PMJDY A/c 2. Staff (Including Ex-Staff). 3. Pension A/c Holders.</p> <p>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</p>	S



3. SERVICE CHARGES FOR SAFE DEPOSIT LOCKER

S No	PARTICULARS	Type	EXISTING	PROPOSED	S / M
1.	Locker	A	1. Security Deposit: Rs. 12000/- 2. Rent: Metro/Urban: Rs. 2000/- p.a. Rural/SU: Rs. 1200/-p.a.	1. Rent: Metro/Urban: Rs. 2000/-p.a. Rural/SU: Rs. 1500/-p.a.	S
		B	1. Security Deposit: Rs. 12000/- 2. Rent: Metro/Urban: Rs. 2000/- p.a. Rural/SU: Rs. 1200/-p.a.	1. Rent: Metro/Urban: Rs. 3000/-p.a. Rural/SU: Rs. 2000/-p.a.	
		C	1. Security Deposit: Rs. 15000/- 2. Rent: Metro/Urban: Rs. 4000/- p.a. Rural/SU: Rs. 2500/- p.a.	1. Rent: Metro/Urban: Rs. 4000/- p.a. Rural/SU: Rs. 3000/- p.a.	
		D	1. Security Deposit: Rs. 15000/- 2. Rent: Metro/Urban: Rs. 3600/- p.a. Rural/SU: Rs. 2400/- p.a.	1. Rent: Metro/Urban: Rs. 4500/- p.a. Rural/SU: Rs. 3500/- p.a.	
		E	1. Security Deposit: Rs. 25000/- 2. Rent: Metro/Urban:Rs. 4000/-	1. Rent: Metro/Urban: Rs. 5500/- p.a. Rural/SU: Rs. 4000/- p.a.	



S No	PARTICULARS	Type	EXISTING	PROPOSED	S / M
			p.a. Rural/SU : Rs. 2700/- p.a.		
		H1	1. Security Deposit: Rs. 25000/- 2. Rent: Metro/Urban: Rs. 4000/- p.a. Rural/SU: Rs. 2700/- p.a.	1. Rent: Metro/Urban: Rs. 6500/- p.a. Rural/SU: Rs. 4000/- p.a.	
		F	1. Security Deposit: Rs. 25000/- 2. Rent: Metro/Urban: Rs. 7000/- p.a. Rural/SU: Rs. 5500/- p.a.	1. Rent: Metro/Urban: Rs. 8000/- p.a. Rural/SU: Rs. 6000/- p.a.	
		G	1. Security Deposit: Rs. 25000/- 2. Rent: Metro/Urban: Rs. 7000/- p.a. Rural/SU: Rs. 5500/- p.a.	1. Rent: Metro/Urban: Rs. 8000/- p.a. Rural/SU: Rs. 6000/- p.a.	
		H	1. Security Deposit: Rs. 25000/- 2. Rent: Metro/Urban: Rs. 7000/- p.a. Rural/SU: Rs. 5500/- p.a.	1. Rent: Metro/Urban: Rs. 8500/- p.a. Rural/SU: Rs. 6500/- p.a.	
		L	1. Security Deposit: Rs. 25000/- 2. Rent: Metro/Urban: Rs. 10000/-	1. Rent: Metro/Urban: Rs. 12000/- p.a. Rural/SU: Rs. 9000/- p.a.	



S No	PARTICULARS	Type	EXISTING	PROPOSED	S / M
			p.a. Rural/SU: Rs. 8000/- p.a.		
		K	1. Security Deposit: Rs. 25000/- 2. Rent: Metro/Urban: Rs. 10000/- p.a. Rural/SU: Rs. 8000/- p.a.	1. Rent: Metro/Urban: Rs. 12000/- p.a. Rural/SU: Rs. 9000/- p.a.	
2.	Digital Locker	AV : S	NIL	1. Rent: Metro: Rs. 30000 /- p.a.	S
		AV : M	NIL	1. Rent: Metro: Rs. 40000 /- p.a.	
		AV : L	NIL	1. Rent: Metro: Rs. 55000 /- p.a.	



4. SERVICE CHARGES DIGITAL BANKING CHANNELS

S No	PARTICULARS	EXISTING	PROPOSED	S / M
1.	Charges for IMPS	NEW INTRODUCTION	Amount < Rs. 1,000 : Rs. 2.50 Rs. 1,001 – Rs. 1,00,000 : Rs. 5.00 > Rs. 1,00,000 : Rs. 15.00	S
2.	Debit Card	Issuance of New Card RuPay Platinum Card: Rs.150/- RuPay Select Card: Rs.400/-	Issuance of New Card RuPay Platinum Card: Rs.300/- RuPay Select Card: Rs.600/-	S
		Annual Maintenance RuPay Select: Rs. 400/-	Annual Maintenance RuPay Select: Rs. 600/-	S



5. SERVICE CHARGES – CREDIT

S No	PARTICULARS	Type	EXISTING	PROPOSED	S / M
1.		Working Capital Agriculture Credit	In case of MKCC/Crop Loan up to Rs 3.00 Lakh for small and marginal farmer category: NIL Up to Rs 5.00 Lacs: NIL Above Rs. 5 Lacs @ 0.35% p.a.	1. In case of MKCC/Crop Loan up to Rs 3.00 Lakh a) For small and marginal farmer category: NIL b) For Large & Other Farmer: @ 0.35% of sanctioned limit 2. Above Rs. 3 lakhs: @ 0.35% of sanctioned limit	S
2.	Processing Fee	Working Capital (Both Fund based and Non-fund-based facilities) Agri Credit (Non- MSME) Other Than MKCC and Agriculture Credit (Rs. 100 Crore for food and Agro Processing Industries & Agri Infra.)	Credit Limits: upto Rs 25000/- - NIL Above Rs 25000/-: 0.35% of Loan amount. Min: Rs. 500/- for Loan Amount Less than Rs. 2 Lakhs and Min Rs. 1000/- for Loan Amount Rs. 2 Lakhs and above.	Credit Limits: upto Rs 25000/- - NIL Above Rs 25000/-: 0.35% of Loan amount. Min: Rs. 500/- for Loan Amount Less than Rs. 2 Lakhs and Min Rs. 1000/- for Loan Amount Rs. 2 Lakhs and above. Annual fees for renewal: Same as above. For enhancement within one year: Full charges to be recovered on the	S



S No	PARTICULARS	Type	EXISTING	PROPOSED	S / M
			Annual fees for renewal: Same as above.	limit sanctioned, and no pro-rata concession to be given.	
3.		Working Capital (Both Fund based and Non-fund-based facilities) Agri Credit (MSME) Other Than MKCC and Agriculture Credit (Rs. 100 Crore for food and Agro Processing Industries & Agri Infra.)	NA	Up to Rs. 5 Lakhs: NIL Above Rs. 5 lakhs: @ 0.35% p.a. of the loan amount	S
4.	Inspection / Supervision Charges	Retail Credit	Fresh Sanction of facility: Clubbed along with modified, "Account Handling Charges" . From Second Year Onwards: Housing & Mortgage-Backed Loans (Retail LAP, Top-Up etc.):	Fresh Sanction of facility: Clubbed along with modified, "Account Handling Charges" . Nil from Second Year Onwards.	S



S No	PARTICULARS	Type	EXISTING	PROPOSED	S / M																													
			Rs 200/- p.a. No supervision / Inspection charges for other retail loans like 2/4- wheeler vehicle, Personal, Consumer, Gold, Solar and Aadhar loans.																															
5.	BG COMMISSION	FOR BORROWERS WITH EXPOSURE UP TO Rs. 25 Crore.		For borrower with Exposure up to 25 Crore:	S																													
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S No	PARTICULARS	Type		EXISTING	PROPOSED			S / M
		BBB	2.50%	2.00%		3	3	
		BB & UNRATED	3.00%	2.25%		YEARS	YEARS	
					AAA	0.80%	0.90%	
					AA	0.95%	1.05%	
					A	1.20%	1.30%	
					BBB	1.60%	1.70%	
					BB & BELOW & UNRATED	1.90%	2.00%	
					FINANCIAL GUARANTESS (MIN COMM. RS. 1000)			
					RATING	BG UPTO 3 YEARS	BG ABOVE 3 YEARS	
					AAA	1.00%	1.10%	
					AA	1.15%	1.25%	
					A	1.40%	1.50%	
					BBB	2.00%	2.25%	
					BB & BELOW & UNRATED	2.40%	2.50%	
		Issue Charges		Rs. 250 per LC	Rs. 500 per LC			
6.	LC Charges	Usance Charges		Unified Charges (Usance + Commitment) :- 0.25% per month or part thereof	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	S



S No	PARTICULARS	Type	EXISTING	PROPOSED	S / M
				months up to 6 months 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	
		When the amount of credit under LC is increased	Min Rs. 500/- along with Unified Charges on enhanced amount	Min Rs. 1000/- along with Unified Charges on enhanced amount	
		Extension of Validity	Rs 1000/- + Unified charges for extended period	Rs 1500/- + Unified charges for extended period	
		Amendment charges (other than increase in LC amount and validity)	Rs 500/-	Rs 1000/-	
		Reinstatement Charges in case of Revolving LC	Unified charges on amount reinstated per quarter, Min Rs. 500/- p.q.	Unified charges on amount reinstated per quarter, Min Rs. 1000/- p.q.	
7.	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		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	M



S No	PARTICULARS	Type	EXISTING	PROPOSED	S / M
8.	Project Appraisal Fee	For Term Loan above Rs. 10.00 Crore : 0.25% (max 5 lacs) To be recovered in addition to Upfront fee in case the appraisal note is shared with other lenders in Consortium /MBA lending.		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	M



Complete Schedule of Service Charges - Annexure II

A. SERVICE CHARGES – DEPOSITS, LOCKER, DIGITAL BANKING & OPERATIONS

Sr No	PARTICULARS	Type	CHARGES (EXCL. GST)	S / M
1.	Non-Maintenance of Minimum Balance	SB - Operative	<p>Metro & Urban : AQB** Rs 2,000/-</p> <p>Charges :</p> <p>Maximum 300/- per quarter</p> <p>IF AQB IS:</p> <p>>=1,000 to < 2,000 : 30% of charges</p> <p>>=500 to < 1,000 : 60% of charges</p> <p>Rs. 0 to < 500 : 100% of charges</p> <p>Semi Urban: AQB Rs. 1,000/-</p> <p>Charges:</p> <p>Maximum 200/- per quarter</p> <p>IF</p> <p>AQB IS:</p> <p>>=500 to < 1,000 : 30% of charges</p> <p>>=250 to < 500 : 60% of charges</p> <p>Rs. 0 to < 250 : 100% of charges</p> <p>Rural Branches: AQB Rs 500/-</p> <p>Charges:</p> <p>Maximum 100/- per quarter</p> <p>IF AQB IS :</p>	S



Sr No	PARTICULARS	Type	CHARGES (EXCL. GST)	S / M
			>=250 to < 500 : 30% of charges >=125 to < 250 : 60% of charges Rs. 0 to < 125 : 100% of charges	
			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	Below (AQB) of Rs. 1,00,000/- : Rs 1500/- per Quarter.	S
		Purple SB	Below (AQB) of Rs 3, 00,000/- : Rs 3000/- per Quarter.	S
		BSS -15 SB	AQB: Rs. 15000/- Charges: Rs. 750/- per quarter	S
		BSS – 25 SB	AQB: Rs. 25000/- Charges: Rs. 1000/- per quarter	S
		CA - Operative	(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/- Charge: Rs. 550/- per quarter	S
		Current Bronze	AQB : >= Rs. 1 Lakh	S



Sr No	PARTICULARS	Type	CHARGES (EXCL. GST)	S / M
		Account	Charges : Rs. 7500 per quarter	
		Current Silver Account	AQB : > Rs. 5 Lakhs Charges : Rs. 7500 per quarter	S
		Current Gold Account	AQB : > Rs. 10 Lakhs Charges : Rs. 7500 per quarter	S
		Current Platinum Account	AQB : > Rs. 15 Lakhs Charges : Rs. 7500 per quarter	S
		Current Diamond Account	AQB : > Rs. 25 Lakhs Charges : Rs. 7500 per quarter	S
		BoM Pro Biz Prime CA	AQB : Rs. 25000/- Charges : Rs. 1500/- per quarter	S
		BoM Pro Biz Supreme CA	AQB : Rs. 50000/- Charges : Rs. 2000/- per quarter	S
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.	S
		CA / CC	First Statement: Free	S



Sr No	PARTICULARS	Type	CHARGES (EXCL. GST)	S / M
			Duplicate account statement: Rs.150/- per 25 entries or part thereof	
		TD	Rs. 175 per instance	S
3	Cheque Leaves	SB	20 free leaves P.A. Rs.5.00 per additional leaf (Rs 100/- for cheque book of 20 leaves)	S
		Royal SB	100 free leaves p.a.	S
		Purple SB	200 free leaves p.a.	S
		CA / CC	Rs.5.00 per leaf (Rs 250/- for cheque book of 50 leaves)	S
4	Loss of Chq Book	SB	NIL	S
		CA / CC	NIL	S
5	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	S
		Inward (Return of cheques deposited by our customers)	Financial reason: Rs.500/- Per Cheque per occasion Non-Financial reason attributable to drawer Rs. 150/- Per Cheque	S
6	Stop Payment	SB	Rs.200/- per cheque. Max.Rs.1000/- per reference (No Charges for Stop Transaction through Digital Channels)	S
		CA / CC	Rs.300/- per cheque.	S



Sr No	PARTICULARS	Type	CHARGES (EXCL. GST)	S / M
			Max.Rs.2000/- per reference (No Charges for Stop Transaction through Digital Channels)	
7	Account Maintenance (Ledger Folio charges)	SB	NIL	S
		CA / CC	CA - On the basis of Quarterly Average Balance (QAB) 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.	S
8	CBS Transactions	Cash Deposit: SB Account	NIL	S
		Cash Deposit: CA Account	NIL (Cash handling extra)	S
		Cash Withdrawal: SB & CA (At home and Non-Home branches)	For Non- BSBDA: Upto 4 cash withdrawal per month, Charges – Not applicable Exceeding 4 withdrawal entries: Rs 100/- per Withdrawal Following transactions are excluded. <ul style="list-style-type: none"> Transactions through Alternate Delivery Channels (ATM, payment gateway, etc.) incl. ECS 	S



Sr No	PARTICULARS	Type	CHARGES (EXCL. GST)	S / M
			<p>For BSBDA:</p> <p>4 Free withdrawal per month including cash withdrawal at Branch/ ATM/ BC in a month.</p> <p>Beyond four free transactions through branch/ ATM/ BC: Rs. 20/- per transactions for each withdrawal/ debit transfer (Through Branch/ ATM/ BC) in a month.</p> <p>All transactions through digital channels (IB/MB/UPI/POS) to be excluded while considering four debit transaction limit per month</p>	
		Transfer of Funds (at Non-home branches)	<p>As per Outward NEFT across counter</p> <p>Up to Rs 10000/- : Rs 2.50/- per txn</p> <p>Rs. 10001 to Rs. 1 Lakh : Rs.5/- per txn</p> <p>Rs. 1.01 Lakh to Rs. 2 Lakh : Rs 15/- per txn</p> <p>Above Rs. 2 Lakh :Rs.25/- per txn</p>	S
		Collection of cheques (at Non-home branches)	Free	S
			<p>For SB Account:</p> <p>Up to Rs 50000/-: Free</p> <p>Rs 50001 and above: Re.1/- per Rs. 1000/- or part thereof; subject to</p>	



Sr No	PARTICULARS	Type	CHARGES (EXCL. GST)	S / M
		Cash handling	<p>min : Rs. 100/- per txn max : Rs. 10000/- per txn</p> <p>For Royal and Purple SB Accounts:</p> <p>Up to Rs 1 Lakh: Free</p> <p>Above Rs 1 Lakh: Re.1/- per Rs. 1000/- or part thereof; subject to min : Rs. 100/- per txn max : Rs. 10000/- per txn</p> <p>For CA,OD,CC Account Holders:</p> <p>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</p> <p>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</p>	S



Sr No	PARTICULARS	Type	CHARGES (EXCL. GST)	S / M
			<p>Current Platinum Account: upto Rs. 10 lakhs/ day Free</p> <p>Current Diamond Account: No Cash Handling Charges</p> <p>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</p> <p>Note :</p> <p>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.</p> <p>2. Not Applicable to BSBDA, PMJDY A/c, and MKCC and Cash Recovery in NPA accounts.</p> <p>No Upper Limit for debiting cash handling 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.</p>	
9	SMS Alert		<p>For SB/CA/CC Account:</p> <p>Domestic SMS: 30 Paise per SMS Plus GST</p>	S



Sr No	PARTICULARS	Type	CHARGES (EXCL. GST)	S / M
			<p>International SMS:</p> <p>Rs. 1.50/- Per SMS Plus GST</p> <p>Subject to maximum Rs. 15/- per Month for SB Accounts</p> <p>Subject to maximum Rs. 25/- Per Month for Current/ CC Accounts.</p> <p>Exemption:</p> <p>1. BSBDA/FI/PMJDY A/c 2. Staff (Including Ex-Staff). 3. Pension A/c Holders.</p> <p>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.</p>	
10	Reconstitution of Account	Verification of Signature	<p>Rural/SU: Rs. 150/- per verification</p> <p>Urban/Metro: Rs. 200/- per verification</p>	M
		Change of signatures	Rs. 150/- per occasion	M
		Attestation of Photograph	<p>Rural/SU: Rs. 150/- per occasion</p> <p>Urban/Metro: Rs. 200/- per occasion</p>	M
		Addition/deletion of names in accounts	Rs. 200/- per occasion	M
		Operational instructions (including	Rs. 200/- per occasion	M



Sr No	PARTICULARS	Type	CHARGES (EXCL. GST)	S / M
		lockers)		
		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)	M
		Change in address / mobile / email	NIL	M
11	Enquiry Related to old records	upto 6 months	Rs. 150/- per item	M
		upto 1 year	Rs. 200/- per item	M
		upto 2 years	Rs. 250/- per item	M
		above 2 years	Rs. 250/- per item for first 2 years and Rs. 100 for every additional year or part thereof.	M
12	OBC/IBC Cheques	Up To Rs. 10000/-	Rs 50/- per instrument	S
		Above 10000 to 100000	Rs 150/- per instrument	S
		Above 100000 to 500000	Rs. 300/- per instrument	S
		Above 500000 to 1000000	Rs. 300/- per instrument	S
		Above 10L	Rs.375/- per instrument	S
		Royal/Purple	Immediate Credit of outstation Cheques up to Rs. 25,000/- free of charge (not exceeding 2 cheques per month)	S
		Commission Sharing	On 50:50 basis where collecting bank does not have a branch.	S
		Collection of cheques/warrants by mandate	(except salary & pension- cheques/ ECS credit) Rs.10/- per credit entry	S



Sr No	PARTICULARS	Type	CHARGES (EXCL. GST)	S / M
13	OBC/IBC Bills	Up To Rs. 10000	Rs. 150/- per bill	S
		Above 10000 to 100000	Rs. 15/- per 1,000 or part thereof Min Rs.150/-	S
		Above 100000 to 1000000	Rs. 15/- per 1,000 or part thereof Min Rs.1500/-	S
		Above 1000000	Rs. 15/- per 1,000 or part thereof Min. Rs.15,000/-, Max. Rs.20,000/-	S
		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)	S
14	Outstation Chq/ Bills Return unpaid		50% of collection charges Minimum Rs.100/- + other bank charges if any	S
15	DD/PAY ORDER	Up to Rs. 5,000/-	Rs. 50/- per instrument	S
		5,001 to 10,000/-	Rs. 50/- per instrument	S
		above Rs.10,001/-	Above Rs. 10,000/- upto Rs. 1,00,000/-: Rs. 5/- per Rs. 1000/- Min. Rs. 100/-	S
			Above Rs. 1,00,000/-: Rs. 4/-per Rs. 1000/- Min.Rs. 500/- Max. Rs. 1000/-	
	Issue of Duplicate/	Rs. 200/- per instance.	S	



Sr No	PARTICULARS	Type	CHARGES (EXCL. GST)	S / M
		Revalidation charges		
		DD Against tender of cash	1.5 times of prevailing charges for Demand Draft	S
16	Collection of Deposit Receipt of Other	Local	NIL	M
		Others	as per OBC cheques	M
17	Remittance of Term Deposit on Maturity to other Bank		As applicable to NEFT / RTGS	S
18	Standing Instructions	Registration	SI ON NEFT RTGS: Rs. 100/- per occasion For others remaining the same	S
		Execution	NIL	S
		Non-Execution	NIL	
19	ECS/NACH Credit		As Destination Bank – Nil	S
			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.	S
20	ECS/NACH Debit	Registration	Rs. 150/-	S
		Execution	Rs.3.50 per transaction (above Rs.2 Cr, additional Rs. 50/- to be charged as Clearing House Charges) Min. Rs. 2,750/-	S
		Non-Execution	Financial Reason: Up to Rs. 1 Lakh : Rs.300/- Above Rs. 1 Lakh : Rs. 500/-	S
21	Inward RTGS		Free	S



Sr No	PARTICULARS	Type	CHARGES (EXCL. GST)	S / M
	Outward RTGS		Rs. 2 lakhs to Rs. 5 lakhs: Rs. 25/- (Across counter) Rs. 5/- (Digital Mode) Above Rs 5 Lakhs: Rs. 50/- (Across counter) Rs. 10/- (Digital Mode)	S
22	Inward NEFT		FREE	S
	Outward NEFT	Up to Rs 10000/-	Across Counter: Rs 2.50/- per txn Digital Mode: FREE	S
		Rs. 10001 to 1 Lakh	Across Counter: Rs.5/- per txn Digital Mode: FREE	S
		Rs. 1.01 Lakh to Rs. 2 Lakh	Across Counter: Rs 15/- per transaction Digital Mode: FREE	S
		Above 2 Lakh	Across Counter: Rs.25/- per transaction Digital Mode: FREE	S
		Royal SB	Free NEFT/RTGS through internet banking	S
		Purple SB	Free unlimited NEFT/RTGS remittances	S
Diamond CA	Free	S		
23	Power of attorney/Mandate		Rs. 500/-for Individual Rs. 1000/-for Non-Individual	M



Sr No	PARTICULARS	Type	CHARGES (EXCL. GST)	S / M
24	Inoperative Charges	SB	No charges to be levied irrespective of the balance in the account	S
		CA	No charges to be levied irrespective of the balance in the account	S
25	Closure of Account	SB	Saving accounts-Up to 14 days from account opening date: NIL (as per BCSBI CODE) If closed within 15 days to 1 year- Rs 500/- (other than Royal and Purple) Rs. 500 for non-individual accounts	S
		Royal SB	Before 1 year: Rs 1,000/-	S
		Purple SB	Before 1 year: Rs 1,000/-	S
		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)	S
26	Interest Certificate	SB	First certificate free. Rs 200/- for per additional copy.	M
		Business Purpose	First certificate free. Rs 200/- for per additional copy.	M
27	Balance Certificate	SB	First certificate: Free. Rs 150/- for per additional copy.	M
		Business Purpose	First certificate free. Rs 150/- for per additional copy.	M
28	Loss of Token		Rs. 100/- per lost token	M
29	Safe Custody Charges	Scripts	Rs. 100/- per scrip. Min. Rs. 200/- p.a. or part thereof.	S
		Sealed Cover	Rs. 500/- per cover p.a. or part thereof.	M



Sr No	PARTICULARS	Type	CHARGES (EXCL. GST)	S / M
		Small Box (upto 1000 cubic cm)	Rs. 1000/- p.a. per box	M
		Medium Box (upto 8000 cubic cm)	Rs. 2000/- p.a. per box	M
		Large Box above 8000 cubic cm)	Rs. 5000/- p.a. per box	M
		upto 1 year	Rs. 200/- per item	M
		upto 2 years	Rs. 250/- per item	M
		above 2 years	Rs. 250/- per item for first 2 years and Rs. 100 for every additional year or part thereof.	M
		FOR INDIVIDUAL	Rs.75/-	M
		Upto Rs. 2.00 Lac	Rs. 3250/- and per call charges Rs. 125/-.	M
		Above Rs. 2 Lac upto Rs. 3 Lac	Rs. 4500/- and per call charges Rs. 175/-.	M
		Above Rs. 3 Lac upto Rs. 4 Lac	Rs. 6500/- and per call charges Rs. 250/-.	M
		Above Rs. 4 Lac upto Rs. 5 Lac	Rs. 7000/- and per call charges Rs. 265/-.	M
		Above Rs. 5 Lac upto Rs. 6 Lac	Rs. 9000/- and per call charges Rs. 340/-.	M
		Above Rs. 6 Lac upto Rs. 8 Lac	Rs. 9500/- and per call charges Rs. 360/-.	M
		Above Rs. 8 Lac upto Rs. 10 Lac	Rs. 10000/- and per call charges Rs. 385/-.	M
		Above Rs. 10 Lac upto Rs. 20 Lac	Rs. 17500/- and per call charges Rs. 675/-.	M
		Above Rs. 20 Lac upto Rs. 30 Lac	Rs. 18500/- and per call charges Rs. 700/-.	M
30	Doorstep Banking			



Sr No	PARTICULARS	Type	CHARGES (EXCL. GST)	S / M
		Above Rs. 30 Lac upto Rs. 40 Lac	Rs. 19500/- and per call charges Rs. 750/-.	M
		Above Rs. 40 Lac upto Rs. 50 Lac	Rs. 20000/- and per call charges Rs. 775/-.	M
		Above Rs. 50 Lac upto Rs. 75 Lac	Rs. 23500/- and per call charges Rs. 900/-.	M
		Above Rs. 75 Lac upto Rs. 1 Crore	Rs. 44000/- and per call charges Rs. 1875/-.	M
		Above Rs. 1 Crore upto Rs. 1.50 Crore	Rs. 50000/- and per call charges Rs. 2500/-.	M
		Above Rs. 1.50 Crore upto Rs. 2 Crore	Rs. 60000/- and per call charges Rs. 3125/-.	M
		Documentation	Actuals	M
		Dematerialization	Rs. 5/- Per certificate	M
		Transaction (Sell/Debit)	Rs.2/- per certificate Min. Rs. 25/- per request 0.03% of value subject to min. Rs.25/- & max. Rs. 500/-	M
		Pledge	For MAHA e-trade Online Trading Customer flat charges Rs 10/- per transaction	M
31	DMAT	Unpledged	Rs. 60/- per ISIN (pledgor), Rs. 40/- per ISIN (pledgee) Rs. 30/- per ISIN (pledgor),	M
		Pledge invocation	Rs. 20/- per ISIN (pledgee)	M
		Rematerialisation / Repurchase	Rs. 40/- per transaction	M
		Failed Transaction	Rs. 30/- per transaction	M
		Late Transaction	Rs. 25/- per transaction	M
		Demat/Other mail	Rs. 20/- per transaction	M



Sr No	PARTICULARS	Type	CHARGES (EXCL. GST)	S / M
		Freeze / Unfreeze	Actuals Min. Rs. 25/- per trax.	M
		Annual Maintenance	Rs. 50/- per transaction Rs. 500/- p.a.(for individuals/ NRI/HUF Trust), 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	M
		Basic services Demat. Account	AMC Free for 1st year 50% of AMC waived from Year 2 for Purple SB	M
32	Locker	A	1. Rent: Metro/Urban: Rs. 2000/-p.a. Rural/SU: Rs. 1500/-p.a.	S
		B	1. Rent: Metro/Urban: Rs. 3000/-p.a. Rural/SU: Rs. 2000/-p.a.	S
		C	1. Rent: Metro/Urban: Rs. 4000/- p.a. Rural/SU: Rs. 3000/- p.a.	S
		D	1. Rent: Metro/Urban: Rs. 4500/- p.a. Rural/SU: Rs. 3500/- p.a.	S
		E	1. Rent: Metro/Urban:Rs. 5500/- p.a. Rural/SU : Rs. 4000/- p.a.	S
		H1	1. Rent: Metro/Urban: Rs. 6500/- p.a. Rural/SU: Rs. 4000/- p.a.	S



Sr No	PARTICULARS	Type	CHARGES (EXCL. GST)	S / M
		F	1. Rent: Metro/Urban: Rs. 8000/- p.a. Rural/SU: Rs. 6000/- p.a.	S
		G	1. Rent: Metro/Urban: Rs. 8000/- p.a. Rural/SU: Rs. 6000/- p.a.	S
		H	1. Rent: Metro/Urban: Rs. 8500/- p.a. Rural/SU: Rs. 6500/- p.a.	S
		L	1. Rent: Metro/Urban: Rs. 12000/- p.a. Rural/SU: Rs. 9000/- p.a.	S
		K	1. Rent: Metro/Urban: Rs. 12000/- p.a. Rural/SU: Rs. 9000/- p.a.	S
		AV – S	1. Rent: Metro: Rs. 30000 /- p.a.	S
		AV – M	1. Rent: Metro: Rs. 40000 /- p.a.	S
		AV – L	1. Rent: Metro: Rs. 55000/- p.a.	S
		Bronze CA	One Locker Free (Any type)	S
		Silver CA	One Locker Free (Any type)	S
		Gold CA	One Locker Free (Any type)	S
		Platinum CA	One Locker Free (Any type)	S
		Diamond CA	One Locker Free (Any type)	S



Sr No	PARTICULARS	Type	CHARGES (EXCL. GST)	S / M
		Registration	NIL	S
		Visit	12 visits per year free. Thereafter: Rs.100/- per visit	S
		Loss of Keys	Actual expenses incurred towards replacement of keys + Rs 2000/- towards administrative cost	M
		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).	S
		Penalty for Rent in Arrears	3% p.m. on the amount of locker arrears (also applicable for staff)	S
		Special Discount for advance payment of Rent for customer and staff	NIL	S
33	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	S



Sr No	PARTICULARS	Type	CHARGES (EXCL. GST)	S / M
			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 : 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/-	S
		Visit	6 free visits during the lease period. Thereafter: Rs.100/- per visit	S
		Loss of Keys	Actual expenses incurred towards replacement of keys + Rs 2000/- towards administrative cost	M
34	Postal Charges	ORDINARY	ACTUAL EXPENDITURE	M
		REGISTERED	ACTUAL EXPENDITURE	M



Sr No	PARTICULARS	Type	CHARGES (EXCL. GST)	S / M
		POST/SPEED POST/COURIER		
35	Debit Card	Issuing New Card	<p>Classic Contactless Card (Classic RuPay and VISA): NIL</p> <p>RuPay Platinum Card: Rs.300/-</p> <p>RuPay Select Card: Rs.600/-</p> <p>For Staff/Ex Staff:</p> <p>RuPay Select: Rs. 200/-</p> <p>For Staff/Ex Staff/ Mahabank Salary SB/ Mahabank Kirti</p> <p>RuPay Platinum: Free</p> <p>(All Cards Except RuPay Platinum and Select) BSBD/Pension/Yuva/Royal/ Purple/MKCC/ Mahabank Salary/ Supreme Payroll : Free</p>	S
		Annual Maintenance	<p>Classic RuPay & VISA Card: First Year: Free</p> <p>Thereafter: Classic RuPay & VISA: Rs. 200/-</p> <p>RuPay Platinum: Rs. 300/-</p> <p>RuPay Select: Rs. 600/-</p>	S



Sr No	PARTICULARS	Type	CHARGES (EXCL. GST)	S / M
			<p>For Staff/Ex Staff:</p> <p>RuPay Select: Rs. 200/-</p> <p>RuPay Platinum Card For Staff/Ex Staff/ Mahabank Salary SB/ Mahabank Kirti Scheme Depositors: Free</p> <p>Exemption: (All Cards Except RuPay Platinum and Select) BSBD/Pension/Yuva/Royal/ Purple/MKCC/ Mahabank Salary/ Supreme Payroll : Free</p>	
		Add-on Card	Rs. 300/-	S
		Replacement	Rs. 200/-	S
		Re-issue of Hot-listed Card	<p>Classic RuPay/Visa Card/ RuPay Platinum/ RuPay Select: Rs. 200/-</p> <p>RuPay Select Card : As per issuance charges</p>	S
		Re-PIN	<p>Rs. 50/- (Green PIN-No charges)</p>	S
36	ATM Usage	Bank's ATM	<p>First 5 Transactions Free. Transactions over and above free limit will be charged as under:</p> <p>1. Financial: Rs. 21/- 2. Non-Financial: Free</p> <p>Exemption:</p>	S



Sr No	PARTICULARS	Type	CHARGES (EXCL. GST)	S / M
			1. Staff/Ex-staff. 2. Mahabank Salary SB Account. 3. Mahabank Kirti Scheme.	
		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. 3. Mahabank Kirti Scheme.	S
		Visa International	Financial: Rs. 150/ For all countries In addition 2 % of transaction amount Non-Financial:	S



Sr No	PARTICULARS	Type	CHARGES (EXCL. GST)	S / M
			Rs. 34/- for balance enquiry	
		POS at Petrol Pump Railway Counter	2.5 % of transaction amount subject to max. Rs 10/-	S
37	Cash Deposit on cash points (CDMs)	By Debit Card to own account	NIL	S
		By Debit Card to third party account	NIL	S
38	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	S
39	Charges For exchange of Soiled Note		Upto 20 pieces and / or value upto Rs5000/- : NIL	M
			More than 20 pieces and or value more than Rs. 5000/- : Rs 2/- per piece on entire tender	

Service Charges – Credit



S No	PARTICULARS	Type	CHARGES(Excl. GST)	S / M
1.	TOD / EOD	Interest on TOD	MCLR +8% with monthly rest	S
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	S
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)	S
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	S
5.	BP/BD (Bills Purchased/ Bills Discounted)	BP/BD of cheques	(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) (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	S
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.	M



S No	PARTICULARS	Type	CHARGES(Excl. GST)	S / M
			<p>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.</p>	
7.	Certificates	Solvency Certificate	0.30% of Solvency certificate amount Min: Rs 1000/-, Maximum Rs 30000/-	M
8.		Issuance of No Dues	<p>Metro/Urban: Individual-Rs100/-; Non-Individual-Rs150/-</p> <p>Rural/SU: Individual-Rs25/-; Non-individual-Rs 75/-</p> <p>No charges for Government sponsored schemes and Agri Loan to SF/MF/share croppers</p>	M
9.		Providing Credit Report	Rs 1000/- per occasion	M
10.	Inspection/ Supervision Charges	MSME & OTHER LOANS (INCLUDING AGRICULTURE CREDIT)	<p>1. Working Capital: NIL</p> <p>Account Handling Charges Extra</p> <p>2. Term Loan: First Year – NIL (Account Handling Charges Extra)</p> <p>From Second Year Onwards:</p> <p>Up to Rs 25000/- : NIL</p>	S



S No	PARTICULARS	Type	CHARGES(Excl. GST)	S / M
			<p>Above Rs 25000/- to Rs 2.00 Lac: Rs 500/- P.A.</p> <p>Above Rs 2.00 lac to Rs 1.00 Crore: Rs. 500+0.25% P.A. (Max Rs. 15000/-)</p> <p>Above Rs 1.00 Crore to Rs 25.00 Crore: Rs. 500 + 0.15% P.A. (Max Rs 20000/-)</p> <p>Above Rs. 25.00 Crore : Rs 26000/- + (Cost of visit on Actual basis)</p> <p>(Charges to be levied on : Working Capital: Total FB+NFB Limits Term Loan: Outstanding Balance)</p>	
11.		RETAIL CREDIT	<p>Fresh Sanction of facility: Clubbed along with modified, "Account Handling Charges".</p> <p>From Second Year Onwards: "NIL" from Second Year Onwards.</p>	S
12.		Crop loan / MKCC	Clubbed along with modified, "Account Handling Charges".	S
13.	Processing Fees	Working Capital Non-MSME (Both Fund based	<p>Credit Limits: upto Rs 25000/- - NIL</p> <p>Above Rs 25000/-: 0.35% of Limit sanctioned.</p>	S



S No	PARTICULARS	Type	CHARGES(Excl. GST)	S / M
		and Non fund-based facilities) Also applicable for Agriculture Credit (up to Rs. 100 Crore for food and Agro Processing Industries & Agri Infra.)	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.	
14.	Processing Fees	WORKING CAPITAL MSME & Agriculture Credit (Rs. 100 Crore for food and Agro Processing Industries & Agri Infra.)	Up to Rs 5.00 Lacs: NIL Above Rs. 5 Lacs @ 0.35% p.a. No processing fees on Government sponsored schemes, against LAD and Agri Loans to small and marginal farmer's up to Rs 3 Lakhs. For enhancement within one year: No concession Annual fees for renewal: same as above.	S
15.	Processing Fees	WORKING CAPITAL AGRICULTURE CREDIT	In case of MKCC/Crop Loan up to Rs 3.00 Lakh a) For small and marginal farmer (Land Holding upto 5 Acre) category: NIL b) For Large & Other Farmer (Land Holding upto 5 Acre): @ 0.35% of sanctioned limit c) Above Rs. 3 lakhs : @ 0.35% of sanctioned limit	S



S No	PARTICULARS	Type	CHARGES(Excl. GST)	S / M
16.	Processing Fees	Term Loan (Non-Priority and Non-MSME)	Up to Rs. 25 Crore: 1.10% of Sanctioned Limit > Rs. 25 Crore to Rs. 100 Crore: 0.90% > Rs. 100 Crore: 0.75%	S
17.	Processing Fees	Term Loan (MSME & 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. In case of MKCC/Crop Loan up to Rs 3.00 Lakh for small and marginal farmer category : NIL UPFRONT PROC FEE: 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.1.00crore: 100% at the time of	S



S No	PARTICULARS	Type	CHARGES(Excl. GST)	S / M
			documentation. Note : a. 75% of the charges recovered at the time of handing over the sanction letter to be refunded if sanction is not agreed when conveyed. b. 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. c. Processing charges recovered by the Bank on completion of documentation will not be refunded whether limit is availed fully or not.	
18.	Processing Fees	TERM LOAN REVIEW CHARGES (Excl. Retail Loans)	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.	S
19.	Processing Fees	LOAN FROM MARKET PLACE	For Proposal Through PSB59 portal: MUDRA LOAN UP TO RS. 10 LAKHS: MARKET PLACE: PROPOSAL TYPE: ONLINE: Rs. 1000/-	S



S No	PARTICULARS	Type	CHARGES(Excl. GST)	S / M
			Disbursement (Offline): Rs. 750/- BANK SPECIFIC URL PROPOSAL TYPE: ONLINE: NEW: RS. 1000/- RENEW: RS. 200/- ENHANCEMENT: RS. 500/- DISBURSEMENT(OFFLINE): NA MSME Loans above Rs. 10 Lakhs For Amount of Loan >Rs. 10 Lakhs to Rs. 1 Crore MARKET PLACE: PROPOSAL TYPE: ONLINE: Rs. 3000/- Disbursement (Offline): Rs. 1500/- For Amount of Loan >Rs. 1 Crore MARKET PLACE: PROPOSAL TYPE: ONLINE & Offline:	



S No	PARTICULARS	Type	CHARGES(Excl. GST)	S / M
			Rs. 3000/- BANK SPECIFIC URL For Amount of Loan >Rs. 10 Lakhs to Rs. 1 Crore PROPOSAL TYPE: ONLINE: NEW: RS. 2750/- RENEW: RS. 500/- ENHANCEMENT: RS. 1500/- DISBURSEMENT(OFFLINE): NA For Amount of Loan >Rs. 1 Crore ONLINE & Offline: Rs. 3000/-	
20.	Processing Fees	RETAIL LOANS:	Housing Loan: 0.25% of Loan amount (Max 25000/-) Maha Bank Top up Loan: 0.50% of Loan Amount Max: Rs. 50000/- Maha Super Car Loan: 0.25% of Loan amount Min - Rs 1000/- Max - 15000/- Maha Bank Vehicle Loan (2 w): 0.50% of Loan Amount Min: Rs. 500/- Max: Rs. 5000/- Loan against Self-Occupied Property:	S



S No	PARTICULARS	Type	CHARGES(Excl. GST)	S / M
			<p>1% of Loan Amount. Min: Rs. 1000/- Max: Rs. 50000/-</p> <p>Retail Lease Rental Discounting Scheme for Landlords: 0.50% of Loan Amount Min: Rs. 1000/- Max: Rs. 50000/-</p> <p>Mahabank Personal Loan Scheme: 1% of Loan Amount Min: Rs. 1000/- Max: Rs. 10000/-</p> <p>Mahabank Aadhar Loan Scheme: 0.50% of Loan Amount Min: Rs. 500/- Max: Rs. 5000/-</p> <p>Mahabank Salary Gain Scheme: 0.50% of Loan Amount Min: Rs. 500/-</p> <p>Mahabank Consumer Loan Scheme: 0.50% of Loan Amount Min: Rs. 500/-</p> <p>Model Education Loan Scheme: Processing charges should not be levied. However, processing fees @ 0.50 % of the loan application should be charged upfront in</p>	



S No	PARTICULARS	Type	CHARGES(Excl. GST)	S / M
			<p>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.</p> <p>Mahascholar Education loan Scheme: No Processing / Upfront Charges</p> <p>Maha Bank Gold Loan :</p> <p>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</p>	
21.	Processing Fees	Bill discounting under LC	@0.01% Minimum of Rs. 500/- Maximum of Rs. 50000/-	S
22.		Non-Fund Based Limits	As applicable to the fund-based facility	S
23.		Forward Contract Limit	NIL	S
24.		Adhoc Interchangeability (Btwn. FB & NFB)	@ 0.15% per occasion (Min Rs. 1000/-per occasion)	S
25.		Adhoc Working Capital (EOD / STL)	@150% of normal processing fee on prorated basis & as per loan segment. (Min Rs. 1000/-per occasion)	S
26.	Lead Bank Charges (Where our	New / Renewal	0.35% of the total FB/NFB limits/WC/TL (Max Rs. 50 Lacs) Same for renewal of WC limits (except TL)	M



S No	PARTICULARS	Type	CHARGES(Excl. GST)	S / M
	Bank is a Lead Bank)			
27.	Commitment Charges		<p>Upto Rs. 1 Crore: NIL</p> <p>Above Rs. 1 Crore: New Sanction:</p> <p>1. Working Capital: limits if not utilised within 3 months: - 0.50% p.a.to be recovered at quarterly intervals @0.125%.</p> <p>2. Term Loan limits: NIL</p> <p>3. Existing Working Capital Limits:</p> <p>3a. utilization above 75%: - NIL</p> <p>3b. utilization 50-75%: - 0.5% p.a. of the unutilized limits. To be recovered at quarterly intervals @0.125%.</p> <p>3c. utilization Below 50%: - 1% p.a. of the unutilized limits. To be recovered at quarterly intervals @0.25%.</p> <p>4. Line of Credit: 1% p.a. of the sanctioned unutilized limits. On quarterly basis @0.25%.</p>	M
28.	Restructuring of Credit Facilities	Restructuring of Credit facilities	<p>As per normal processing fees for WC/TL facilities</p> <p>MSME: without increase in exposure: up to 5 Lakh: NIL above 5 Lakh: 0.10%</p>	M



S No	PARTICULARS	Type	CHARGES(Excl. GST)	S / M																																				
			for increase in exposure: applicable processing fees for additional facilities.																																					
29.	BG COMMISSION		<p>For borrower with Exposure up to 25 Crore:</p> <table border="1"> <thead> <tr> <th>Internal Rating</th> <th>Financial BG</th> <th>Non-Financial BG</th> </tr> </thead> <tbody> <tr> <td>AAA & AA</td> <td>1.80% p.a.</td> <td>1.75% p.a.</td> </tr> <tr> <td>A</td> <td>2.00% p.a.</td> <td>1.75% p.a.</td> </tr> <tr> <td>BBB</td> <td>2.50% p.a.</td> <td>2.00% p.a.</td> </tr> <tr> <td>BB & Unrated</td> <td>3.00% p.a.</td> <td>2.25% p.a.</td> </tr> </tbody> </table> <p>Above 25 Crore:</p> <table border="1"> <thead> <tr> <th colspan="3">PERFORMANCE GUARANTEES (MIN COMM. RS. 1500)</th> </tr> <tr> <th>RATING</th> <th>BG UPTO 3 YEARS</th> <th>BG ABOVE 3 YEARS</th> </tr> </thead> <tbody> <tr> <td>AAA</td> <td>0.80% P.A.</td> <td>0.90% P.A.</td> </tr> <tr> <td>AA</td> <td>0.95% P.A.</td> <td>1.05% P.A.</td> </tr> <tr> <td>A</td> <td>1.20%P.A.</td> <td>1.30%P.A.</td> </tr> <tr> <td>BBB</td> <td>1.60% P.A.</td> <td>1.70% P.A.</td> </tr> <tr> <td>BB & BELOW & UNRATED</td> <td>1.90% P.A.</td> <td>2.00% P.A.</td> </tr> </tbody> </table> <p>FINANCIAL GUARANTESS (MIN COMM. RS. 1000)</p>	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.	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.	S
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S No	PARTICULARS	Type	CHARGES(Excl. GST)			S / M
			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.	
			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.	
30.		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.			S
31.		Guarantees fully secured by deposits	25% of regular commission as above			S
32.		Refund of BG Commission	In case of return of BG before maturity date and consequent request for the borrower to refund the commission for the un expired period; Branch shall refund commission at half the rate originally charged but for the expired period plus 3 months. This is applicable when original guarantee is received by branch.			S
33.		Issue charges	Rs. 500 per LC			S
34.	Inland Letter of Credit	Usance Charges	i. 0.35% for Bills up to 7 days ii. 0.70% for bills over 7 days and up to 3 months usance iii. 0.70% for first 3 months plus 0.35% per month in excess of 3 months up to 6 months			S



S No	PARTICULARS	Type	CHARGES(Excl. GST)	S / M
			v. 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	
35.		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%	S
36.		when the amount of credit under LC is increased	Min Rs. 1000/- along with Unified Charges on enhanced amount	S
37.		Extension of Validity	Rs 1500/- + Unified charges for extended period	S
38.		Amendment charges (other than increase in LC amount and validity)	Rs 1000/-	S
39.		Reinstatement Charges in case of Revolving LC	Unified charges on amount reinstated per quarter, Min Rs. 1000/- per quarter.	S
40.		LC advising Charges	Rs 2000/- flat	S
41.		Confirmation of inland LC	As applicable to LC opening Charges	S
42.	Negotiation Charges	Bills up to 2.50 lacs	0.40%- Min Rs 500/-	S
43.		above Rs 2.50 lacs to Rs 10 lacs	Rs 1500/- flat + out of pocket expenses	S
44.		Above Rs 10 lacs upto Rs 100 lacs	Rs 2500/-flat + out of pocket expenses	S
45.		Above Rs 100 lacs	Rs 3500/- flat + out of pocket expenses	S



S No	PARTICULARS	Type	CHARGES(Excl. GST)	S / M
46.		out of pocket expenses	actual basis	S
47.		Govt Sponsored scheme	NIL	S
48.	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: 0.42% 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)	S
49.		Crop Loan/ MKCC	Up to Rs. 3 Lakhs : Nil > Rs. 3 Lakhs : 0.50% of Sanctioned Loan Limit Min : Rs. 2000/- Max : Rs. 35000/-	S
50.		RETAIL LOANS	Housing Loan:	S



S No	PARTICULARS	Type	CHARGES(Excl. GST)	S / M
			Rs.500+ 0. 10 % of Loan Max: Rs. 11000/- Maha Bank Top up Loan: Rs. 500+0. 10 % of Loan Max : Rs. 11000/- Maha Super Car Loan : Rs. 500+0.20 % of Loan amount Max: Rs. 7500/- Maha Bank Vehicle Loan (2 w) : Rs. 500+0.20 % of Loan amount Min: Rs. 1500/- Max: Rs. 10500/- Loan against Self-occupied Property : Rs. 500+0.10 % of Loan amount Max: Rs. 11000/- Aadhar Loan Scheme for Pensioners: Rs. 300+0.20 % of Loan amount Min: Rs. 1500/- Max: Rs. 10500/- Consumer Loan Scheme :	



S No	PARTICULARS	Type	CHARGES(Excl. GST)	S / M
			Rs. 300+0.20 % of Loan amount Min: Rs. 1500/- Max: Rs. 10500/- Personal Loan: Rs. 500+0.20 % of Loan amount Min: Rs. 1500/- Max: Rs. 10500/- Salary Gain Scheme: Rs. 200+0.20 % of Loan amount Min: Rs. 1200/- Max: Rs. 10200/- Model Education Loan Scheme: Rs. 500+0.20 % of Loan amount Mahascholar Education Loan Scheme: Rs. 500+0.20 % of Loan amount Maha Bank Gold Loan : NIL	
51.		First Time	NIL	M
52.	Giving copies of loan documents	up to Rs 2.00 lacs	Irrespective of Amount Rs. 10 per leaf (Loan Document Page) Min : Rs. 100/-	M
53.		Above Rs 2 lacs		
54.	Earmarking of	upto rs 1 cr	Rs 1500 per occasion	M



S No	PARTICULARS	Type	CHARGES(Excl. GST)	S / M
55.	Limits	above Rs 1 cr	Rs 5000 per occasion	M
56.	Mortgage Charges	Mortgage Creation Charges (excluding retail loans)	<p>Per borrowing entity with FB+NFB limits</p> <p>Below Rs 1.00 Crore – Rs 5,000/-</p> <p>Above Rs 1.00 crore to Rs 10 Crore – Rs.100 per lakh max Rs 15,000/-</p> <p>Above Rs 10 Crore – Rs.100 per lakh min Rs.10000 and max Rs.35000/-</p> <p>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</p>	M
57.		ROC FILING CHARGES	Rs. 1500/- per occasion	M
58.	Charges for external Agencies	CERSAI Charges	<p>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</p> <p>Above Rs 5.00 Lac: Rs 500/- per asset Id</p> <p>Search of each security with CERSAI: Rs 50/- per instance</p> <p>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. To be paid by debiting P/L Law charges: Rs 250/- and</p>	M



S No	PARTICULARS	Type	CHARGES(Excl. GST)	S / M
			to be recovered from borrower at the time of closure / satisfaction of Loan.	
59.		NeSL	1. For Fresh Sanction of all types of credit facilities clubbed with Account Handling Charges. 2. In case of term loan (Excl. Retail Loans) clubbed with inspection charges.	S
60.		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	S / M
61.		Trust and Retention Account (TRA) agency fees	Rs 5.00 lacs Flat p.a.	M
62.	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	M
63.	Closure of Loan/ Pre-Payment	Foreclosure Charges for CC	2% of sanctioned limit; applicable only in case of takeover to other FI. Note : Also applicable on Agri loans which fulfil SME criteria Not Applicable for Micro and Small Enterprises.	M
64.		Incidental Charges at the time of closure of	Rs. 150/-	S



S No	PARTICULARS	Type	CHARGES(Excl. GST)	S / M
		any loan/CC account(other than LAD, Govt. Sponsored Schemes and Staff Loans)		
65.		PREPAYMENT CHARGES	For Term Loan: 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 : Also applicable on Agri loans which fulfil SME criteria Not Applicable for Micro and Small Enterprises.	M
66.	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/-	M
67.	NOC Charges in respect of exposures of Rs. 1 crore & above or any other miscellaneous request, 1. Modification in limits / sanction terms - per occasion (Including Sanction of new line of credit by earmarking existing limit) 2. Revalidation of limits		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	M



S No	PARTICULARS	Type	CHARGES(Excl. GST)	S / M
	3. Sanction/Roll over of FCL 4. Issue of Comfort Letter for Buyers Credit 5. Interest concession 6. Reduction in commission/other service charges. 7. Reduction in Margin/collateral coverage 8. Waiver of personal/corporate guarantee 9. Waiver of any other sanction Stipulation. 10. Issuance of NOC 11. Extension of COD			
68.	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	M
69.	EMI default charges		Rs. 200/- per occasion of non-servicing of EMI on due date. Applicable after 15 days of default.	S
70.	Cheque returns charges in Loan accounts		At the rate of applicable cheque, return charges.	S
71.	Switchover Charges		Rs. 5000/- + GST @18%.	M



S No	PARTICULARS	Type	CHARGES(Excl. GST)	S / M
	Charges for switching over from floating ROI to Fixed ROI or vice Versa		Note: The switchover from Floating to Fixed Rate and vice versa will be allowed, subject to min. CIC Score of the borrower is above 700, & fulfilment of guidelines vide H.O. Circular ref. No. AX1/PSRC/Retail/Cir. No. 174 /2023-24 dated 30.03.24.	
72.	Housing Loan for purchase of plot and construction thereof	If construction of house not started within 2 years, rate of interest will be 2% above the normal rate of interest as applicable	2% p.a. of the sanctioned amount flat each year till completion of construction	M
73.	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.	S
74.	Non submission of stock statement in time (as per sanction terms)		1.00% p.a. of o/s balance for overdue period.	S
75.	Non-renewal/ Expired External Credit Rating		1.00% pa of o/s balance	M
76.	Delayed payment of Term Loan installments		2% pa on overdue amount for the period of delay in respect of the installments delayed	S
77.	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.	S



S No	PARTICULARS	Type	CHARGES(Excl. GST)	S / M
78.	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.	S

SERVICE CHARGES FOREX RELATED TRANSACTIONS

Sr No	PARTICULARS	CHARGES (Excl. GST)	S / M
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/-	S
		Above USD 10,000: Rs. 1100/-	S
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	S
		Above USD 5,00,000: USD 50	S
		Where proceeds are sent in foreign currency to other bank Additional commission In lieu of exchange would be recovered.	M
<i>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.</i>			
3	Rupee advance against export bill	Will be treated as bill on collection and charges for collection of bill will be recovered.	S
4	Processing charges for rupee export bills	0.20% per bill	M
5	For forwarding export documents to other Bank in India for collection, discounting or negotiation	Rs.1100/- per document	M
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/-)	M
7	Reimbursement charges under letter of credit- when reimbursement is claimed by AD bank in India from our Bank	Rs. 1000/- per reimbursement	M
8	Pre-shipment credit in Foreign currency:	Upto USD 5,00,000 - USD 25	M
		Above USD 5,00,000 - USD 50	M



Sr No	PARTICULARS	CHARGES (Excl. GST)	S / M
9	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.	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.)	S
10	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.)	S M
11	Bills in Indian rupees sent for collection	0.20% per bill (Min: Rs 750/-, Max: Rs. 25,000/-)	M
12	Overdue export bills sent for collection where payment of the bill has not been received in stipulated time.	Rs. 1000/- per quarter	M
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.	S
14	Deemed Export Bills	0.15% (Min Rs. 600/-, Max: Rs.40,000/- per bill)	M
15	Export L/C advising Including courier charges	To our client: Rs. 1000/- To Non customers: Rs.2000/-	S



Sr No	PARTICULARS	CHARGES (Excl. GST)	S / M
16	Advising Amendment to Export LC Including courier charges	To our client: Rs. 500/- To Non customers: Rs.750/-	S
17	Advising LC to our customer as a second advising bank which has been received via SWIFT by another bank.	Rs. 500/- per Advice	M
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	S
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	S
20	Credit of export proceeds to EEFC Accounts	NIL	S
21	Approval for extension of due date for realization of export bill by Bank/RBI	Rs. 1000/- Per Bill, Per Extension	S
22	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	S
Certificates related to Export Transactions			
23	Issuance of BRC/e-BRC	NIL	S
24	Attestation in respect of export transaction – invoice etc.	Rs. 300/- per invoice	M
25	Other certificates related to exports like GR waiver etc. on Bank's letter head	Rs. 500/- per certificate	M



Sr No	PARTICULARS	CHARGES (Excl. GST)	S / M
26	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 for payment of import bills or credited to DDA	S
27	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	S
28	Opening of Import letter of Credit including Standby LC wherever permissible Commitment charges + usance charges		S
	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/-	M
	USANCE CHARGES		
	Sight LC	0.15% flat min Rs. 600/-	S



Sr No	PARTICULARS	CHARGES (Excl. GST)	S / M
	Usance LCs upto 3 months	0.30% minimum Rs.700/-	S
	Usance above 3 months	0.30% for first 3 months plus 0.10% p.m. or part thereof	S
Applicable Rates for high Value LC based on value of each LC			
	Upto USD 5,00,000	Normal Rates	S
	Above USD 5,00,000 upto USD 1,000,000	80% of normal rates	S
	Above 1,000,000 to USD 5,000,000	60% of normal rates	S
	Above USD 5,000,000	50% of normal Rates	S
29	LCs opened / confirmed against 100% deposit: Volume discount would be additionally available to these LCs	50% of the applicable rate	S
30	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. 600/-	S
31	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/-	S
32	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/-	S
33	Receipt of discrepant documents under LC	USD 50	M
34	Revival of LC within 3 months from the expiry date	Charges as per B.1 (at par with fresh LC)	M
35	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/-	S



Sr No	PARTICULARS	CHARGES (Excl. GST)	S / M
	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	0.25% Minimum Rs.1000/- Maximum Rs. 25000/-	M
	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/-	S
	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/-	M
36	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	M
	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	M
	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	M
	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	M



Sr No	PARTICULARS	CHARGES (Excl. GST)	S / M
37	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	S
	Advance payment against import Where by debit to EEFC account or where bank do not earn exchange margin	0.25% Min. Rs. 1500 Max. Rs. 25,000	
38	1. Commission on import Bill under Letter of Credit (FABP) 2. Commission on Import bills received under collection. 3. Advance payment against Import	1. For Bills Under USD 50000, Rs. 1000/- Flat, subject to minimum Forex turnover of Rs 5 Cr per Quarter and Rs. 25 Cr per annum. 2. For Bills above USD 50000, Rs. 1500/- Flat, subject to minimum Forex turnover of Rs. 5 Cr per Quarter and Rs. 25 Cr per annum. a. Applicable only if turn over criteria is fulfilled. b. Declaration for the projected turnover for the current financial year to be obtained and normal charges to be applicable from next month onwards if quarterly turnover is not achieved)	S
39	Forwarding Non LC import bill to other bank for payment.	Rs. 1000/- per bill	M
40	Attestation of Invoice	Rs 50/-	M
41	Issuance of Delivery order to Airline company for delivery of goods pending receipt of import documents	Rs. 1000/-	M
42	Return of import Bill on collection as per the instructions of remitting Bank	USD 60 plus courier charges	M
43	Charges for noting and protesting	USD 200 plus out of pocket expenses	M



Sr No	PARTICULARS	CHARGES (Excl. GST)	S / M
	REVOLVING LETTER OF CREDIT established in terms of RBI guidelines.		
44	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	M
45	Usance charges	As applicable to import LC	M
	Extension, amendment etc. and all other issues related to LC	As applicable to import LC	M
46	Buyers credit where credit is arranged by importer	Rs. 1000/- per application	M
	Where quote is arranged by bank	Rs. 5000/- per application	S
	Deferred payment LC		
47	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.	M
	Amendment to Deferred payment LCs	Shall be the same as for normal letter of credit specified under: Table. B	M
	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. For instalment recovery – TT selling rate prevailing on the date of recovery of instalment shall be applied.		



Sr No	PARTICULARS	CHARGES (Excl. GST)	S / M
48	FCDL	Upto USD 5,00,000: Rs 10,000/- Above USD 5,00,000: Rs 15,000/- + Commission in lieu of exchange where no exchange margin is earned	M
49	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.	M
50	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)	Up to USD 500: Rs. 100/- Above USD 500: Rs. 250/-	M
51	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. 3. Interest @ BPLR + 2% or Base Rate + 6% (whichever is higher) for overdue period beyond 15 days till recovery if instrument is returned unpaid.	S S S
52	Where inward remittance is to be	0.10% Min. Rs. 250/-	M



Sr No	PARTICULARS	CHARGES (Excl. GST)	S / M
	paid/executed in foreign currency by way of issuing SWIFT or FDD etc.	Maximum Rs. 5000/- Plus swift/FDD charges	
53	COLLECTION OF FOREIGN CURRENCY CHEQUES/OTHER INSTRUMENTS PAYABLE ABROAD		
	Collection of instruments payable abroad	0.25% Minimum Rs. 100/-, Maximum Rs, 10,000/-	S
	Collection of instruments payable abroad under guaranteed settlement	0.25% Minimum Rs. 100/-, Maximum Rs, 10,000/- Plus, charges communicated by TIBD from time to time as they may vary for each Bank.	S M
	Collection of foreign currency instruments payable in India	0.25% Minimum Rs. 100/-, Maximum Rs, 10,000/- Plus, Courier charges Rs. 100/-	S
54	TRAVELLERS CHEQUES, CURRENCY NOTES ENCASHMENT		
	Travellers' cheques, Currency notes encashed from Tourists and deposited in account by customers	At CN/TC Buying rate No commission to be charged.	M
	Currency notes received as export proceeds	0.25% towards commission and commission in lieu exchange margin	M
	Travellers' cheques deposited towards export proceeds	0.25% Minimum Rs. 100/-, Maximum Rs, 10,000/- . No separate commission for export bill in this case in lieu of exchange.	M
	All other inward remittances where exchange is earned	0.25% Minimum Rs. 100/-, Maximum Rs, 10,000/- .	M



Sr No	PARTICULARS	CHARGES (Excl. GST)	S / M
	All other inward remittances where exchange is not earned	0.25% Minimum Rs. 100/-, Maximum Rs, 10,000/- . Plus commission on account of in lieu of exchange.	M
55	FIRC/ENCASHMENT CERTIFICATE		
	Issue of FIRC/Encashment certificate on security paper	Rs. 250/- per certificate	M
	Issue of FIRC/Encashment certificate on Bank's letter head	Rs. 200/- per certificate	M
	Issuance of Duplicate FIRC	Rs. 1500/- per duplicate FIRC	M
56	CHEQUES RETURNED UNPAID		
	Upto USD 10,000	Rs. 200/-	S
	Above USD 10,000 to USD 50,000	Rs. 1000/-	S
	Above USD 50,000	Rs. 10,000/-	S
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 in international payment and therefore poses increased risk to the Bank.			
57	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/-	S
OUTWARD REMITTANCES:			
58	Remittance by MT103 (Including swift charges) (For non-trade Transactions only)	0.10% Min- Rs 100/-, Max- Rs 2000/-	S
	Remittance by MT103 (For commercial transactions)	0.10% (Min- Rs 500/-, Max- Rs 2000-) Plus: Swift charges as given in Section J	S



Sr No	PARTICULARS	CHARGES (Excl. GST)	S / M
59	Issuance of FDD	Upto USD 5000 - Rs. 250/-	S
	For non-trade Transactions	Above USD 5000 - Rs. 500/-	
60	Issuance of FDD (Including SWIFT Charges)	Upto USD 5000 - Rs. 500/-	S
	(For commercial transactions)	Above USD 5000 - Rs. 700/-	
61	Remittance of FCNR proceeds abroad or to any other Bank in India in foreign currency	No charges. No out of pocket expenses	M
62	Issue of duplicate FDD	Rs. 1500/-	M
	(Try to cancel the old one and issue fresh one instead of duplicate FDD unless customer insists for duplicate FDD)	Plus swift charges for sending advice	
63	Sale of foreign currency Travellers where Bank earns exchange margin.	0.50% (min Rs. 100/-)	M
		On INR equivalent	
64	Commission on TCs issued against deposit of Foreign Currency notes at the request of customer.	1% of equivalent rupee amount	M
		Minimum Rs Rs.300/-	
65	Issuance of TC by debit to EEFC/RFC/FCA Account of the customer	1% of equivalent rupee amount	M
		Minimum Rs.300/-	
66	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	M
FOREIGN BANK GUARANTEES/ACCEPTANCE.			
67	Guarantees issued in favour of Local parties against counter guarantees of foreign Banks in foreign currency subject to prior approval from IBD	1. 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/-	S
		2: For our major Nostro account Banks: As per approval of Credit Approval committee.	M



Sr No	PARTICULARS	CHARGES (Excl. GST)	S / M
68	For joining customer guarantee and giving guarantee on behalf of customers in respect of discrepant documents.	0.25% of amount Minimum Rs. 1000/-	M
69	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.	S
70	Guarantees issued in favour of Local parties against counter guarantees of foreign Banks in Indian in rupees.	1. 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/- 2: For our major Nostro account Bank as per approval of Credit Approval committee.	M M
71	Letter of comfort/guarantee for availing Buyer's credit	0.50% per quarter or part thereof for the actual tenor (Minimum Rs. 500)	M
	For letter of comfort issued against 100% margin/deposit, the applicable rate would be 50% of the above rate.		
72	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	M
73	Deferred payment guarantee covering import of goods into India.	As applicable to deferred payment LC given at Table.B (B.17)	M
74	Availization –co-acceptance of Bill of Exchange:	0.15% per month	M
	Counter signing the Bill of Exchange drawn on the importer/co-acceptance of draft.	Minimum Rs. 500/- or part thereof.	
PROJECT EXPORTS/IMPORTS			
75	PROJECT EXPORTS		



Sr No	PARTICULARS	CHARGES (Excl. GST)	S / M
	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/-)	M
76	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	M
	b. In case guarantee issued against 100% counter guarantee of Government of India	0.35 % p.a. (Minimum Rs. 1000/-)	M
	c. Against 100% cash/deposit margin	0.25% p.a. (Minimum Rs. 1000/-)	M
	d. In case of guarantee related to project export other than above	1.10% p.a. (Minimum Rs. 1000/-)	M
77	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% Minimum Rs. 500 Maximum Rs. 2500	M
MERCHANTING TRADE:			
78	Import leg transaction	As applicable to Import transaction as per s no 28-49.	M
79	Export Leg transaction	As applicable to Export Transaction as per s no 1-27.	M
FORWARD CONTRACTS:			
80	Booking of sale and purchase forward contracts	Rs. 650/-	S
81	Cancellation of forward contract	Rs. 500/- + swap cost	S
82	Early delivery	Rs. 600/- + swap cost wherever applicable	M



Sr No	PARTICULARS	CHARGES (Excl. GST)	S / M
83	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)	M
TRANSACTION RELATING TO ODI/FDI			
84	Processing of ODI (JV/WOS) proposals(UIN Processing Fee)	Rs. 10,000/- per proposal. For allotment of UIN (apart from normal charges of outward remittance)	M
85	Subsequent remittances under ODI (after allotment of UIN)	Rs. 1,000/- per Remittance (apart from normal charges of outward remittance)	M
86	Annual APR Submission of ODI (JV/WOS)	Rs. 1,000.00 Per APR/Per Year	M
87	Late Submission of APR	Rs. 500.00 as Late Fee (apart from normal charge of APR above)	M
88	Reporting of Disinvestment of JV/WOS	Rs. 2,000.00 per UIN	M
89	Transfer of Existing UIN To/From another Bank	Rs. 2,000.00 Per UIN	M
90	Processing of FDI Proposal	Rs. 2,500.00 per UIN	M
91	Reporting of FCGPR	Rs. 2,500.00 per UIN	M
92	Reporting of FCTRS	Rs. 2,500.00 per UIN	M
93	Late submission of FCGPR	Rs. 2,000.00 (apart from normal charge as above)	M
94	Processing of ECB proposals (Other than Trade Credit)	Rs. 10,000/- per proposal. (for allotment of LRN)	M
95	ECB monthly reporting to RBI	Rs. 1,000.00 per LRN/ per month	M
96	Transfer of existing LRN to/from another Bank	Rs. 2000.00 per transfer	M
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):			
Para	Particulars	Charges	S/M



Sr No	PARTICULARS	CHARGES (Excl. GST)	S / M
97	MT 103 For Individual Remitter	Included in the commission	S
98	MT 103 For Non-Individual	Rs 500/-	S
99	MT 202 For Import Payment	Rs 500/-	S
100	MT 700 - LC Issuance	RS 1000/-	S
101	MT 707- LC Amendment	Rs 500/-	S
102	MT760-Issuance of Guarantee	Rs 1000/-	S
103	MT 767-Amendment to guarantee	Rs 500/-	S
104	MT-769 /792 Other SWIFT messages related to guarantee	Rs 500/-	M
105	MT-420 Tracer for bills negotiated/ discounted/ purchased.	Rs 500/-	S
106	MT-420 Tracer for collection of Export Bills	Rs 500/-	S
107	MT-412/416 Acceptance of documents	Rs 500/-	S
108	Conveying rejection of documents under LC	Rs 300/-	S
COURIER CHARGES			
109	For Sending documents in one set	Rs 1500/-	M
110	For Sending documents in two sets	Rs 2500/-	M
111	For Sending supplementary documents at the request of the exporter	Rs 1500/-	M
112	For Return of Import documents at the request of remitting bank	USD 50/-	M
Request forwarded to RBI			
113	Any request forwarded to RBI for Approval/Ratification	Approval: Rs 2000/- per proposal Ratification: Rs 4,000/- per proposal	M

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
Zonal Heads	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%
General Manager, (In charge Treasury)	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)
General Manager of Respective Department	For customers with credit exposure 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	Flat Rs. 800.00 + out of pocket expenses



		Rs. 200 Crore	(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)
Executive Director And CEO & Managing Director	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 bases 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/-	Zonal Head	
No. of Bills above 100	Rs. 1000 + Swift charges Rs. 300/-	Zonal Head	
No of Bills above 200	Rs. 500 + Swift Charges Rs. 300	Zonal Head	
No. of Bills above 200 and up to 500 bills (both export and import taken together)	Rs. 300 + Swift charges Rs.300	Zonal Heads, General Manager (Credit), General Manager (Priority)	
No. of Bills above 500 bills (both export and import taken together)	Rs. 300 + Swift Charges Rs.200	Zonal Heads	
	Rs. 200 + Swift Charges Rs. 200	Zonal Heads, General Manager (Credit), General Manager (Priority)	
	Full Powers	ED / MD&CEO	

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.



SERVICE CHARGES ON CREDIT CARD

Sr No	PARTICULARS	Type	CHARGES (Excl. GST)	S / M
1	CREDIT CARD CHARGES	Cash Advance Charges / ATM Cash Withdrawal (Financial)	Min.: Rs.250 or 2.5% of amount whichever is higher	S
		EMI Conversion Processing Fee	Minimum: Rs.250/- or 2% of the Conversion Amount Max. Rs.1500/-	S
		Late Payment Charges	Statement Bill Amount Charges Upto Rs. 500.00 NIL 501 to 5000 500.00 5001 to 10000 600.00 10001 & Abv 750.00	S
		Card Replacement	Rs.250/-	S
		Card Cancellation Fee	NIL	
		Card Reissuance	Rs.250/-	S
		Joining Fee	NIL	
		Addon Card Fee	NIL	
		Annual Fee	Rs.500.00	S
		(Staff/ Staff Pensioners) Annual Fee / Joining Fee	Exempted from Annual Fee	S
		Annual Fee on Primary Card	NIL	
		Annual Fee on Add on Card	NIL	
Minimum Spend on Previous Year for waiver of Annual Fee	Rs.30,000/- spends in previous year	S		



	ATM Balance Enquiry/ Non-Financial Transactions	NIL	
	Finance Charges / Interest on Cash Advance	2.5% of the amount whichever is higher on amount of Cash Withdrawal from the date of transaction to bill date plus applicable GST	S
	Interest / Finance Charges on EMI Conversion Amount	1.25 % p.m. or 15% p.a.	S
	Foreign Currency Markup Charges	3.5% of the amount of FOREX converted to INR	S
	Finance Charges / Service Charges/ Interest on revolving Credit Facility	2.5% Per Month 30% Per Annum from the date of purchase transaction	S
	Over limit Fee	Over-limit fee of 2.5% of the over limit amount or minimum Rs.500/- whichever is higher	S
	Hot listing charges	NIL	S
	Duplicate e-Statement Charges	NIL	S
	Charge Slip Retrieval Fee	Rs.225/-	S
	Statement Retrieval Fee (Physical Copy)	Rs.100/- Per Statement more than two months old	S
	Card Unblocking / Card De-hot listing / Card Reactivation Fee	Rs.300/-	S
	Fuel Surcharge Waiver	For Petrol 1% of transaction value (Excluding all applicable taxes wherever applicable) transaction between Rs.500/- to Rs. 4,000/-, Maximum Rs.200/- per month	S

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	GM Committee
	Rs 5 Lakh to less than Rs 25 Lakh	Executive Director
	Rs 25 Lakh & above	MD & CEO
	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.



NOTICE TO CUSTOMERS

Bank has revised certain service charges and introduced new charges w.e.f. 18.01.2025.

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