

***Service Charges on the services provided by the Bank (excluding Credit / Forex related transactions)***

**ANNEXURE - I**

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## **SERVICE CHARGES**

**(Excluding Credit / FOREX related transactions)**

### **PART I – GENERAL OPERATIONS**

Sr No.	Particulars	
1	<b>Collection of Outstation Cheques - Outward / Inward</b>	
	Upto Rs.5,000/-	Rs.50/-
	Above Rs.5,000/- upto Rs.10,000/-	Rs.100/-
	Above Rs.10,000/- upto Rs.1,00,000/-	Rs.150/-
	Above Rs.1,00,000/-	Rs.200/-
2	<b>Collection of Outward / Inward Bills</b>	
	Upto Rs.10,000/-	Rs.100/-
	Above Rs.10,000/- upto Rs.1,00,000/-	Rs.10/- per thousand or part thereof (min Rs.120/-)
	Above Rs.1,00,000/-	Rs.10/- per thousand or part thereof (min Rs.1000/-, max Rs.15000/-)
3	<b>Dishonour / Return of Bills / Cheque in outward clearing SB/CA/CC/OD)</b>	
	Upto 10000/-	Rs.150/-
	Above Rs.10000/-	Rs.250/-
4	<b>Dishonour / Return of Bills / Cheques (per instrument)</b>	
	Chq recd in inward clg (SB/CA/CC/OD) Applicable to Staff/ Ex Staff also	
	Upto Rs.1,00,000/-	Rs.150/-
	Above Rs.1,00,000/-	Rs.250/-
5	<b>Electronic Clearing System (ECS)</b>	
	ECS Charges	ECS Debit mandate Registration - Rs.150/-
	ECS Debit Return Charges (Including Staff / Ex Staff also)	Rs.150/- per instance

### **PART II – REMITTANCES**

6	<b>RTGS (Rs.2.00 lacs – floor limit)</b>		
	<b>Inward Transaction</b>	NIL	
	<b>Outward Transactions</b> (Through IB / MB / other)	<b>Rs.2.00 lacs to Rs.5 lacs</b>	<b>Above Rs.5 lacs</b>
	8.00 hrs to 11 hrs	25/-	50/-
	After 11 hrs to 13 hrs	27/-	52/-
	After 13 hrs to 16.20 hrs	30/-	55/-
	After 16.30 hrs	30/-	55/-
7	<b>NEFT (Inward Transaction – FREE)</b>		
	<b>Outward Transaction Amount</b>	Through Internet Bkg/ Mobile Bkg/ other	
	Upto Rs.1000/-	NIL	
	Above Rs.1000/- to. Rs.10,000/-	Rs.2.50	
	Above Rs.10,000/- to Rs.1.00 lac	Rs.5/-	
	Above Rs.1.00 lac to Rs.2.00 lacs	Rs.15/-	
	Above Rs.2.00 lacs	Rs.25/-	

8	<b>IMPS / UPI / USSD</b>	
	Amount	
	Upto Rs.25,000/-	Rs.5.00
	Above Rs.25,000/- to Rs.2,00,000/-	Rs.15/-
Note : NPCI/ Beneficiary Bank charges are applicable as per NPCI guidelines (Upto Rs.25000/- - Rs.1.50      Above Rs.25000/- - Rs.5.50)		

9	<b>Internet Banking</b>	
	Registration (Generation of User ID and Password)	Through Debit Card - NIL
		Through Branch (where card is not issued) -NIL
	Reset Password	Through Debit Card - NIL
Through Branch (where card is not issued) - Rs.50/-		

10	<b>Mobile Banking</b>	
	Registration (Generation of User ID & PIN)	Through Debit Card - NIL
		Through Branch (where card is not issued) - NIL
	Reset PIN	Through Debit Card - NIL
Through Pin at Branch (where card is not issued) - Rs.50/-		

11	<b>Remittance by issue of Demand Draft/Bankers' Cheque / Local DD</b> (The additional 50% charges over and above normal charges in case of remittances as mentioned above against tender of Cash)	
	Upto Rs.100/-	Rs.25/-
	Above Rs.100/- upto Rs.10000/-	Rs.50/-
	Above Rs.10000/- to Rs. 1 lac	Rs.3.00 per thousand or part thereof (minimum 75/- and maximum 300/-)
	Above Rs.1 lac	Rs.3.00 per thousand or part thereof (minimum 300/- and maximum 12000/-)

12	<b>REVALIDATION OF DEMAND DRAFT / PAY ORDER</b>	
	Upto Rs.100/-	Rs.25/-
	Above Rs.100 upto Rs.10000/-	Rs.50/-
	Above Rs.10000	Rs.150/-

13	<b>CANCELLATION OF DEMAND DRAFT / PAY ORDER</b>	
	Upto Rs.100/-	Rs.25/-
	Above Rs.100 upto Rs.10000/-	Rs.50/-
	Above Rs.10000	Rs.150/-

14	<b>ISSUE OF DUPLICATE INSTRUMENT (DEMAND DRAFT / PAY ORDER)</b>	
	Upto Rs.100/-	Rs.50/-
	Above Rs.100 upto Rs.10000/-	Rs.100/-
	Above Rs.10000 to Rs.1 lac	Rs.200/-
	Above Rs.1 lac	Rs.300/-

### **PART III – CASH**

15	<b>Cash Handling Charges per day</b>	
	Upto 10 packets or upto Rs.1.00 lac (of any denomination) whichever is less	NIL
	More than 10 packets or above Rs.1.00 lac	Rs.20/- per packet or part thereof (min. Rs.100/- Max. Rs.15000/-)
	For the purpose of calculation of charges, coins would be treated at par with notes. Exemption : Savings, DKCC / CC / Loan Repayment upto sanctioned limit of Rs.2.00 lacs, PSUs, NPA Recovery, Corporates / Institutions having salary account of their employees / Corporate accounts with specific MOUs	

<b>INTER SOL Charges</b>		
16	<b>Cash deposit at local / outstation non base branches</b>	
	Upto Rs.25000/- per day	NIL
	Above Rs.25,000/- upto Rs.50,000/-	Rs.25/-
	Above Rs.50,000/- upto Rs.1.00 lac	Rs.50/-
	Above Rs.1.00 lac	Rs.100/-

17	<b>Cash withdrawal at non base branch (local/outstation)</b>	
	<b>Max cash withdrawal limit – Rs.50,000/- (Third party withdrawal not permitted)</b>	
	Upto Rs.25000/- per day	NIL
	Above Rs.25,000/-	Rs.2/- per thousand or part thereof (min Rs.50/-)

#### **PART IV – CHEQUE BOOK**

18	<b>Issue of Cheque Book</b>	
	Type of Account	
	Saving Bank	<u>Personalised Cheques</u> – Rs.100 per Chq. Book of 20 leaves. (No free leaves)
	<u>If Average Quarterly Balance - above Rs.2.00 lacs – No Charge</u>	<u>For Staff members :</u> 40 leaves per annum free. <b>However applicable GST will be charged.</b>
		<u>Non Personalised Cheques</u> – (25 leaves per calendar year free) Beyond that Rs.3.00 per leaf.
	Current/ CC / OD	<u>Personalised Cheques</u> – Rs.250/- per Chq. Book of 25 leaves. Rs.500/- per Chq. Book of 100 leaves.
	(No FREE Cheque Book)	
	<u>If Average Quarterly Balance - above Rs.2.00 lacs – No Charge</u>	<u>Non Personalised Cheques</u> - Rs.5/- per cheque leaf
19	<b>Stop Payment Instructions</b>	
	Saving Bank	Rs.100/- per cheque leaf (max. Rs.500/- per request)
	Current/ CC / OD	Rs.200/- per cheque leaf (max Rs.1000/- per request)
20	<b>Record copy of the Paid Cheque</b>	Rs.100/- per instrument

#### **PART V – ACCOUNT**

21	<b>Addition / Deletion of Name / Change in Address / Mobile No / Email etc</b>	
	Rs.100/- per occasion. No charge for deletion of name of deceased customer	
22	<b>Closure of Account</b>	
	Saving Bank	If closed within 14 days of first deposit – NIL If closed within 15 days to 1 year - Rs.200/-
	Current/ CC / OD	If closed within 14 days of first deposit – NIL If closed within 15 days to 1 year - Rs.500/-

23	<b>Change in Operational Instruction</b>		
	Rs.100.00 per occasion		
24	<b>Charge for exceeding limit of number of withdrawal in Saving Bank Account</b> (If the no. of debits exceeds 40 in a calendar half year except Digital Bkg viz. POS/ATM/UPI etc)		
	Rs.5.00 per debit		
25	<b>Minimum Quarterly Average Balance (QAB)</b>		
	<b>Saving Account</b>	<b>With Cheque Book</b>	<b>Without Cheque Book</b>
	Metro / Urban	Rs.1000/-	Rs.500/-
	Semi Urban / Rural	Rs.500/-	NIL
	Pensioner / Staff / Ex staff	NIL	NIL
	<b>Current Account</b>		
	Metro / Urban	Rs.5000/-	
	Semi Urban	Rs.3000/-	
	Rural	Rs.1000/-	
26	<b>CHARGES FOR NON MAINTAINANCE OF QUARTERLY AVERAGE BALANCE (QAB)</b>		
	<b>Saving Account</b> (Exemption – Basic Saving A/c / NREGA / PMJDY/ Sr Citizen Savings A/c / Inoperative A/c)		
	Semi Urban / Rural	NIL	
	Metro / Urban	Rs.150/- per quarter	
		At the end of each quarter during the FY, the calculation of QAB will be calculated by the Finacle System and whenever the shortfall will be observed, an SMS will be sent on the latest regd. Mobile no of the customer wherein 30 days notice will be issued to the Account holder to restore the min. QAB in the account.	
		If the minimum QAB is not restored, the following charges will be levied proportionate to the shortfall in the minimum QAB.	
		Shortfall in Avg. Bal	Slab of charges
		Upto 25%	25% of the prescribed min. bal
		More than 25% to 50%	50% of the prescribed min. bal
		More than 50% to 75%	75% of the prescribed min. bal
		More than 75%	Full Charge
	<b>Current Account</b>	Rs.100/- per day (for the days when there is / are debit trans. and min. QAB not maintained)	
	<u>Exemption</u> : Inoperative A/c	If the account is not restored to the min QAB – Rs.250/- per quarter be charged	
	<b>Account not maintaining QAB for 2 years and above - Account to be closed by the Bank by giving notice to the customer</b>		

27	<b>Transfer of Account</b>	
	Within Bank	NIL
	To other Bank	Actual charges or as per DD/PO charges + actual postage / courier charges
28	<b>Inoperative / Dormant Charges</b>	
	Saving Account	NIL
	Current Account	NIL
	Note : All accounts which are dormant for a period of two years or more are to be treated as inoperative	
29	<b>Duplicate Statement / Pass Book</b>	
	<b>Saving Account</b>	
	Entries upto last 12 months	Rs.150/-
	Entries more than 12 months	Rs.2/- per entry (min. Rs.150/- , Max. Rs.5000/-)
	<b>Current Account</b>	
	Entries upto last 12 months	Rs.150/- per month (max. Rs.900/-)
	Entries more than 12 months	Rs.2.50/- per entry (min. Rs.900/- , Max. Rs.10000/-)
30	<b>Confirmation / Verification of Specimen Signature / Photo for all purpose</b>	Rs.100/- per reference
31	<b>Operations in accounts through Power of Attorney / mandate /Change in Constitution / Authorised Signatory</b>	
	Saving Account	Rs.200.00
	Current / CC / OD	Rs.500.00
32	<b>Issue of Certificate</b>	
	No Objection / Balance / Interest charged / Cheque Honoured	Rs.100/- per certificate
33	<b>Ledger Folio Charges</b>	
	Savings incl. MSS A/c	NIL
	Current/CC/OD	40 entries per folio Rs.100 per folio per quarter
34	<b>Loss of Token</b>	Rs.100/- per reference
35	<b>Standing Instructions</b>	
	Registration	Rs.100/- (one time)
	Execution	Rs.100/- + remittance charges if any
	Non Execution due to insufficient fund	Rs.100/- per transaction
	Instalment of RD/Recovery of Bank's dues	No Charges (for registration or execution)
36	<b>Change in Registered Nominee</b>	Rs.100/- per occasion
37	<b>Address Confirmation</b>	Rs.100/- per occasion
38	<b>Issue of Duplicate Deposit Receipt</b>	Rs.100/- per instance



**PART VI – ATM / Internet Banking Charges**

39	<b>Debit Card / ATM Card</b>	
	<b>Issuance of Primary Card</b>	Free
	<b>Issuance of Add on Card</b>	Classic/Silver Rs.150/-, Platinum Rs.200/-, Gold-Rs.500/-
	<b>Annual Fee</b>	
	Rupay	Classic – Rs.150/- and Platinum Rs.200/-
	Visa / Master	Silver – Rs.150/- and Gold Rs.500/-
	Stree Shakti	Free
	<b>Duplicate /Replacement of Card (in case of lost / damaged card)</b>	
	Classic / Silver / KCC/ Mudra / Stree Shakti	Rs.150/- per instance
	Platinum	Rs.200/- per instance
	Gold	Rs.500/- per instance
	<b>Duplicate PIN (Re-pin)</b>	Rs.75/-
	<b>Card issue against expiry</b>	Free
	40	<b>ATM Usage Charges on Dena Bank ATM</b>
Number of Free Transaction		Five (5) per month per card
If Number of transactions exceeds then -		
Financial Transaction		Rs.25/- per transaction per month
Non Financial Transaction		Rs.10/- per transaction per month
<b>ATM Usage Charges on Other Bank's ATM</b>		
Number of Free Transaction		Metro ATM – 3, Non Metro - 5
If Number of transactions exceeds then -		
Financial Transaction	Rs.25/- per transaction	
Non Financial Transaction	Rs.10/- per transaction	
41	<b>International Cash Withdrawal Transaction</b>	
	ATM Cash withdrawal Charges while using Debit Cards internationally	Rs.150/-
42	<b>SMS Alert Charges</b>	
	(Exemption : Missed Call Balance alert, Non financial transactions viz. sending of OTP, promotional messages etc.)	Rs.10/-
43	<b>Return of Card / PIN due to wrong address</b>	Rs.100/-
44	<b>Usage of Card in spite of insufficient balance (over and above specified FREE transactions)</b>	Rs.22/-
45	<b>Cash Deposit / withdrawal at Business Correspondent (BC)</b>	
	<b>Cash withdrawal / Transfer (home branch) Maximum Rs.20000/-</b>	First 5 withdrawals will be free in a month. In excess of these 5 withdrawals – Rs.5/-

**PART VII – OTHERS**

46	<b>Safe Custody (per month)</b>	
	Scrips	Rs.100/- per scrips (min. Rs.200/-)
	Sealed Cover	Rs.350/- per cover
	Sealed Boxes	Small-Rs.1000/-, Medium –Rs.2000, Large Rs.3000/-
	Bank's own deposit receipt	NIL
47	<b>Issuance of Solvency Certificate</b>	
	Upto Rs.1.00 lac	Rs.1,000/-
	Above Rs.1.00 lac upto Rs.10.00 lacs	Rs.2,500/-
	Above Rs.10.00 lac upto Rs.25.00 lacs	Rs.5,000/-
	Above Rs.25.00 lac upto Rs.1.00 Cr	Rs.10,000/-
	Above Rs.1.00 Cr	Rs.25,000/-
48	<b>Enquiry relating to Old Records</b>	
	3 to 12 months old	Rs.100/-
	Above 12 months upto 3 years	Rs.250/-
	Above 3 years upto 7 years	Rs.500/-
	Above 7 years	Rs.1000/-
49	<b>Issue of GIFT Cards</b>	Rs.25/- per card for Issuance. Cancellation - NIL
50	<b>Payment of School Fees /other charges through web-link of Dena Bank</b>	
	Through Web Link	Rs. 10/- per transaction

**PART VIII – LOCKERS**

<b>Locker Charges</b>													
51	<b>Rent for Other than Metro Premium Branches</b>												
	Type	Metro			Urban			Semi Urban			Rural		
		1 yr	2 yr	3 yr	1 yr	2 yr	3 yr	1 yr	2 yr	3 yr	1 yr	2 yr	3 yr
	A	1500	2900	4300	1500	2900	4300	1350	2600	3800	1000	1900	2800
	B	1700	3300	4900	1700	3300	4900	1500	2900	4300	1400	2700	4000
	C	3100	5900	8700	3050	5800	8600	3000	5700	8400	1800	3400	5000
	D	3500	6700	9900	3400	6500	9600	3050	5800	8600	2000	3800	5700
	E	3600	6900	10100	3500	6700	9900	3100	5900	8700	2800	5400	7900
	F	5000	9700	14300	4500	8700	12800	4500	8700	12800	3500	6800	10000
	G	5000	9600	14200	4500	8700	12800	4500	8700	12800	3500	6800	10000
	H	6000	11600	17000	6000	11600	17000	5300	10100	15000	4500	8700	12800
	H1	3950	7500	11100	3800	7200	10700	3700	7000	10400	2500	4800	7100
	L	9500	18200	26800	9400	18000	26600	8500	16300	24000	6500	12600	18600
L1	8500	16300	24000	8300	15900	23400	8100	15500	22900	6000	11600	17200	
52	<b>Rent for Metro Premium Branches</b>												
	Type	1 year			2 years			3 years					
	A	1800			3500			5100					
	B	1900			3600			5400					
	C	3900			7500			11000					
	D	4300			8200			12100					
	E	4500			8600			12700					
	F	5500			10600			15600					
	G	5800			11200			16400					
	H	7100			13600			20100					
	H1	4900			9400			13800					
	L	11800			22600			33300					
	L1	10600			20300			29900					
<b>Note : Operations in the locker will be stopped if rent is not paid on due date</b>													
A	36 operations per annum free; beyond which Rs.100/- per operation will be charged.												
b.	In case of loss of key of the lockers, a service charge of Rs.750/- has to be recovered from hirer in addition to the actual expenditure incurred in breaking open the locker and changing of key by manufacturer of locker to be recovered manually												
c.	Penalty for late payment of rent 3% per month of the rent. Penalty will be waived if the overdue period is 15 days or less.												
d.	Concession 30% of the rent for Staff / Ex Staff (for one locker only)												

<b>LIST OF PREMIUM LOCATION BRACHES IN METRO AREAS</b>			
<b>S.No.</b>	<b>Center</b>	<b>Zone</b>	<b>Branch</b>
1	AHMEDABAD	AHMEDABAD	MANINAGAR WEST
2	AHMEDABAD	AHMEDABAD	ELLIS BRIDGE
3	AHMEDABAD	AHMEDABAD	NAVRANGPURA
4	AHMEDABAD	AHMEDABAD	NARANPURA
5	AHMEDABAD	AHMEDABAD	SARANGPUR
6	AHMEDABAD	AHMEDABAD	PUSHPAKUNJ
7	AHMEDABAD	AHMEDABAD	SARKHEJ
8	AHMEDABAD	AHMEDABAD	CHANDKHEDA
9	AHMEDABAD	AHMEDABAD	SHAHIBAUG
10	AHMEDABAD	AHMEDABAD	SHARDANAGAR
11	AHMEDABAD	AHMEDABAD	ST XAVIER
12	AHMEDABAD	AHMEDABAD	LAW COLLEGE
13	AHMEDABAD	AHMEDABAD	ISANPUR
14	AHMEDABAD	AHMEDABAD	KUBERNAGAR
15	AHMEDABAD	AHMEDABAD	ASHRAM ROAD
16	AHMEDABAD	AHMEDABAD	ODHAV
17	AHMEDABAD	AHMEDABAD	MANINAGAR EAST
18	AHMEDABAD	AHMEDABAD	VEJALPUR
19	AHMEDABAD	AHMEDABAD	NAVA VADAJ
20	AHMEDABAD	AHMEDABAD	SABARMATI
21	AHMEDABAD	AHMEDABAD	AMBAWADI
22	AHMEDABAD	AHMEDABAD	PRAGATINAGAR
23	AHMEDABAD	AHMEDABAD	VASNA
24	AHMEDABAD	AHMEDABAD	SOLA ROAD AHMEDABAD
25	AHMEDABAD	AHMEDABAD	NIKOL ROAD
26	AHMEDABAD	AHMEDABAD	S G HIGHWAY
27	AHMEDABAD	AHMEDABAD	GOTA
28	AHMEDABAD	AHMEDABAD	VASTRAL
29	AHMEDABAD	AHMEDABAD	KATHWADA
30	AHMEDABAD	AHMEDABAD	BOPAL
31	BANGALORE	BANGALORE	INDIRANAGAR
32	BANGALORE	BANGALORE	BRIGADE ROAD
33	BANGALORE	BANGALORE	PEENYA IND.ESTATE
34	BANGALORE	BANGALORE	JAYANAGAR
35	BANGALORE	BANGALORE	KODIHALLY
36	BANGALORE	BANGALORE	R.T.NAGAR BANGALORE
37	BANGALORE	BANGALORE	NAGASHETTYHALLI
38	BANGALORE	BANGALORE	J.P.NAGAR
39	BANGALORE	BANGALORE	NAGARBHAVI
40	CHENNAI	CHENNAI	GEORGE TOWN

## LIST OF PREMIUM LOCATION BRACHES IN METRO AREAS

S.No.	Center	Zone	Branch
41	CHENNAI	CHENNAI	MOUNT ROAD
42	CHENNAI	CHENNAI	HAMILTON BRIDGE
43	CHENNAI	CHENNAI	T. NAGAR
44	CHENNAI	CHENNAI	NUNGAMBAKKAM
45	CHENNAI	CHENNAI	AMINJIKARAI
46	CHENNAI	CHENNAI	SEMBUDOSS STREET
47	CHENNAI	CHENNAI	ALWARPET
48	CHENNAI	CHENNAI	PURASAWALKAM
49	CHENNAI	CHENNAI	KOLATHUR
50	HYDERABAD	HYDERABAD	M G ROAD, SECUNDERABAD
51	HYDERABAD	HYDERABAD	EAST MARREDPALLY SECUNDERABAD
52	HYDERABAD	HYDERABAD	R P ROAD, SECUNDERABAD
53	HYDERABAD	HYDERABAD	YOUSUFGUDA
54	HYDERABAD	HYDERABAD	AS RAO NAGAR, SECUNDERABAD
55	HYDERABAD	HYDERABAD	DILSUKHNAGAR
56	KOLKATA	KOLKATA	KOLKATA BURRA BAZAR
57	KOLKATA	KOLKATA	BHOWANIPORE
58	KOLKATA	KOLKATA	SHYAM BAZAR
59	KOLKATA	KOLKATA	RASH BEHARI AVENUE
60	KOLKATA	KOLKATA	BECKBAGAN
61	KOLKATA	KOLKATA	SEALDAH
62	KOLKATA	KOLKATA	BEHALA
63	KOLKATA	KOLKATA	MANIKTALLA
64	KOLKATA	KOLKATA	DHARAMTALLA
65	KOLKATA	KOLKATA	PALM AVENUE
66	KOLKATA	KOLKATA	KANKULIA ROAD
67	KOLKATA	KOLKATA	BEDIAPARA
68	KOLKATA	KOLKATA	DUNLOP
69	GREATER MUMBAI	MUMBAI CITY	DADAR RANADE ROAD
70	GREATER MUMBAI	MUMBAI CITY	ZAVERI BAZAR
71	GREATER MUMBAI	MUMBAI CITY	COLABA
72	GREATER MUMBAI	MUMBAI CITY	MATUNGA MAHESHWARI UDYAN
73	GREATER MUMBAI	MUMBAI CITY	MALABAR HILL
74	GREATER MUMBAI	MUMBAI CITY	TARDEO
75	GREATER MUMBAI	MUMBAI CITY	PEDDAR ROAD
76	GREATER MUMBAI	MUMBAI CITY	WADALA
77	GREATER MUMBAI	MUMBAI CITY	MAHIM
78	GREATER MUMBAI	MUMBAI CITY	NEW GAMDEVI
79	GREATER MUMBAI	MUMBAI CITY	MAZGAON
80	GREATER MUMBAI	MUMBAI CITY	NEW MARINE LINES

<b>LIST OF PREMIUM LOCATION BRACHES IN METRO AREAS</b>			
<b>S.No.</b>	<b>Center</b>	<b>Zone</b>	<b>Branch</b>
81	GREATER MUMBAI	MUMBAI CITY	NEAPEAN SEA RD
82	GREATER MUMBAI	MUMBAI SUBURB	SANTACRUZ WEST
83	GREATER MUMBAI	MUMBAI SUBURB	VILE PARLE WEST
84	GREATER MUMBAI	MUMBAI SUBURB	GHATKOPAR EAST
85	GREATER MUMBAI	MUMBAI SUBURB	BORIVALI WEST
86	GREATER MUMBAI	MUMBAI SUBURB	KANDIVALI WEST
87	GREATER MUMBAI	MUMBAI SUBURB	VILE PARLE EAST
88	GREATER MUMBAI	MUMBAI SUBURB	JUHU VILE PARLE
89	DELHI	NEW DELHI	CHANDNI CHOWK
90	DELHI	NEW DELHI	SUBZI MANDI
91	DELHI	NEW DELHI	KAROL BAGH
92	DELHI	NEW DELHI	DARYAGANJ
93	DELHI	NEW DELHI	ALIPORE MARG
94	DELHI	NEW DELHI	WAZIRPUR
95	DELHI	NEW DELHI	HARINAGAR
96	DELHI	NEW DELHI	LODHI ROAD
97	DELHI	NEW DELHI	PASCHIM VIHAR
98	DELHI	NEW DELHI	DWARKA
99	DELHI	NEW DELHI	ROHINI SECTOR 3
100	DELHI	NEW DELHI	SAKET
101	DELHI	NEW DELHI	KALKAJI DELHI
102	DELHI	NEW DELHI	VIKASPURI
103	DELHI	NEW DELHI	ROHINI SECTOR 9, DELHI
104	DELHI	NEW DELHI	NARELA
105	DELHI	NEW DELHI	GANDHINAGAR

**PART IX – CREDIT INFORMATION REPORT (CIR) CHARGES**  
**(compiled by Risk Management Department)**

53	<b>Consumer category of Accounts (i.e. individuals)</b>
	A fixed charge of Rs.50/- to be recovered in advance from prospective borrowers and guarantors / co-obligant for each CIR drawn
54	<b>Commercial Category of Accounts</b>
	<p>i) A fixed charge of Rs.500/- to be recovered in advance from prospective commercial category of accounts, if the intended loan amount is less than Rs.5.00 lacs</p> <p>ii) A fixed charges of Rs.750/- to be recovered in advance from prospective commercial category of accounts, if the intended loan amount is of Rs.5.00 lacs and above</p>
a.	In case of commercial category of advances, if CIR of individual Directors / Guarantors is drawn, the additional charges as applicable for consumer category of advances will also be recovered.
b.	The charges so recovered shall not be refunded even if the proposal is declined
c.	In case of the existing borrowers, these charges are to be debited to their accounts
d.	<p>The CIR charges to be collected as instructed above will be credited to the following accounts in FINACLE</p> <p>XXXX0077050021 – Charges collected for Consumer CIR</p> <p>XXXX0077050022 – Charges collected for Commercial CIR</p>

**PART X – CHARGES FOR MERCHANT CUSTOMERS**

MDR or Merchant Service Fee on POS Terminals (on txn amt)	DEBIT CARD			CREDIT CARD		
	For transaction amount upto Rs.1000/-	For transaction amount between Rs.1001/- to Rs.2000/-	For transaction amount above Rs.2000/-	Standard	Premium	Super Premium
	0.25%	0.50%	1%	1.50%	2.00%	2.25%
MDR or Merchant Service Fee on BHIM Aadhar Pay (on txn amount)	For transaction amount upto Rs.2000/-	For transaction amount above Rs.2000/-		Remarks		
	0.25%	N.A.		Presently transaction above Rs.2000/- not allowed		
Type of Service Charge	Existing	Proposed				
UPI Merchant Pricing #	NIL	Category	Upto 2000	Above 2000	Remarks	
		MDR	0.25%	0.65%	Minimum MDR Rs.1	
		Interchange	0.10%	0.40%		

# Fixed MDR, for industry specific MCCs for transactions amount > Rs.2000/- shall be applicable for below listed entities.

Sr No.	Category	For Transactions above Rs. 2000 Payable by acquirer to issuer	Proposed Acquirer pricing (by our Bank)
1	Industry Program	<b>NPCI Defined</b>	
A)	Insurance <ul style="list-style-type: none"> <li>5960-Direct Marketing: Insurance sales</li> <li>6300-Insurance sales, Underwriting and premium</li> </ul>	Rs. 6	Rs. 10
B)	Mutual Fund <ul style="list-style-type: none"> <li>6211-Security Brokers and Dealers</li> <li>6012-Financial Instrument; Merchandise Services</li> </ul>	Rs. 10	Rs.10
C)	Government <ul style="list-style-type: none"> <li>9211-Court Costs, including Alimony and Child Support</li> <li>9222-Fines</li> <li>9311-Tax Payments</li> <li>9399/9405-Government Services, Intra-Government Purchases, Government only</li> </ul>	Rs. 5	Rs.10



D)	Education <ul style="list-style-type: none"> <li>• 8211-Elementary and Secondary School</li> <li>• 8241-Correspondance Courses</li> <li>• 8220-Colleges and Universities</li> <li>• 8244-Business and Secretarial Schools</li> <li>• 8249-Trade and Vocational Schools</li> </ul>	Rs. 5	Rs.10
E)	Railways <ul style="list-style-type: none"> <li>• 4112-Passenger Railways</li> </ul>	Rs. 5	Rs.10
F)	Agriculture <ul style="list-style-type: none"> <li>• 0820-Fertilizer Dealers</li> <li>• 0821-Pesticides / Insecticides</li> <li>• 0822-Seeds</li> <li>• 0823-Farm Equipment</li> <li>• 0824-Agriculture Machinery</li> <li>• 0825-Other Agri Inputs</li> </ul>	Rs. 10	Rs.15
2	Fuel <ul style="list-style-type: none"> <li>• 5541-Service Stations</li> <li>• 5542-Automated Fuel Dispensers</li> <li>• 5983-Fuel Dealers-Fuel oil, wood, coal &amp; liquefied petroleum</li> </ul>	0.50%	Payable by acquirer to issuer. As per Bank POS acquirer charges will be applicable
NOTE : 50% to 75% of the commission earned on Merchant (UPI / Aadhar Pay) commission are payable to Service Providers			

**The GST / Service Tax / any other cess / any other charge as levied by the Government will be charged in addition to the above mentioned charges.**

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