

SERVICE CHARGES WITH EFFECT FROM 04-10-2018

TRANSACTION TYPE	SAVINGS	CURRENT / OD / CC	
MINIMUM BALANCE	Rs.1000/-	Rs.5000/-	
Account Maintenance Fee (applicable in case of non-maintenance of MINIMUM BALANCE)	Shortfall Amount	Rs.115/- Per Month	
	1-250		35
	251-500		60
	501-750		85
	751-1000		110
Account closed within 1 Year	Rs.220/-	Rs.520/-	
Cheque Books	1 cheque book of 25 leaves free in a year Rs.90/- thereafter	1 cheque book of 50 leaves free in a year Rs.150/- thereafter	
Certificate of Cheque Issuance	Rs.90/-	Rs.90/-	
Account Statements			
Monthly Statements	N.A	FREE	
Duplicate Statements			
Less than 12 months	Rs.95/- (per statement)	Rs.95/- (per statement)	
12 months and above	Rs.160/- (per statement)	Rs.160/- (per statement)	
Duplicate Passbook	Rs.115/-	N.A	
Duplicate TD Receipt	Rs.135/-	Rs.135/-	
Duplicate TDS Certificates	Rs.77/-	Rs.77/-	
Duplicate Interest Certificates	Rs.77/-	Rs.77/-	
Pending Cheque book – Requested but not collected within 3 months of request	Rs.40/- per cheque book	Rs.40/- per cheque book	
Folio Charges	N.A	Rs.77/- per 45 lines per half year Max. Rs.2500/-	
Standing Instructions			
Setting up (per instruction)	FREE	FREE	
Amendments (per amendment)	Rs.77/-	Rs.77/-	
Photocopies of paid cheque			
Less than 1 year old	Rs.140/-	Rs.140/-	
1 year and above	Rs.220/-	Rs.220/-	
Stop payment charges (at branch)	Rs.140/- per instruction	Rs.140/- per instruction	
Signature verification on non - NICB documents	Rs.77/- per document	Rs.125/- per document	

All charges are exclusive of Taxes, Taxes as applicable will be charged

SERVICE CHARGES WITH EFFECT FROM 04-10-2018

TRANSACTION TYPE	SAVINGS		CURRENT / OD / CC	
Conversion from Joint Account to Sole Account OR Sole Account to Joint Account /change in operating instructions other than Co-operative housing societies	Rs.140/-		Rs.140/-	
Charges on Outward Clearing				
Cheque deposited in local clearing & returned unpaid	Rs.125/-		Rs.125/-	
Charges on Inward Clearing				
Cheques drawn on us and returned for technical reason	NIL		NIL	
Insufficient Opening Balance	Rs.130/-		Rs.130/-	
Cheque returned unpaid due to want of sufficient funds	Upto Rs.50,000/-	Rs.240/-	Upto Rs.50,000/-	Rs.285/-
	Above Rs.50,000/-	Rs.240/- + Int @ 18% p.a.	Above Rs.50,000/-	Rs.285/- + Int @ 18% p.a.
Charges on ECS return				
Returned unpaid due to want of sufficient funds	Rs.240/-		Rs.285/-	
Outstation Cheque Collection				
Domestic	Upto Rs.5000/-	Rs.25/-	Upto Rs.10000/-	Rs.65/-
	Rs.5001/- Upto Rs.10000/-	Rs.50/-		
	Rs.10001/- Upto Rs.1 lakh	Rs.100/-	Rs.10001/-Upto Rs.1 lakh	Rs.120/-
	Above Rs.1 lakh	Rs.175/-	Above Rs.1 lakh	Rs.175/-
Outstation Cheques deposited for collection & returned unpaid	Rs.120/- + actual postage if any		Rs.120/- + actual postage if any	
Pay Order Charges				
a) Issuance of Pay Order	Rs.75/-		Rs.75/-	
b) Cancellation Charges (per cancellation)	Rs.47/-		Rs.47/-	
Issuance of Duplicate Pay Order	Rs.75/-		Rs.75/-	
At par cheques of HDFC Bank				
Upto Rs.20 lakhs	Rs.5/- per Rs.1,000/-, Min. Rs.80/- Max. Rs.1250/-		Rs.5/- per Rs.1,000/-, Min. Rs.80/- Max. Rs.1250/-	
Above Rs.20 lakhs	Min Rs.1,250/- thereafter Rs.5/- per Rs.1000/- Max Rs.2,500/-		Min Rs.1,250/- thereafter Rs.5/- per Rs.1000/- Max Rs.2,500/-	
RTGS/NEFT Charges				
RTGS Payment to other Bank account	"Rs.2 lakhs to Rs.5 lakhs"	Rs.25/-	"Rs.2 lakhs to Rs.5 lakhs"	Rs.25/-
	Above Rs.5 lakhs	Rs.55/-	Above Rs.5 lakhs	Rs.55/-
NEFT Payment to other Bank account	Amounts Up to Rs.10000/-	Rs.2.50	Amounts Up to Rs.10000/-	Rs.2.50
	Amounts from Rs.10001/- to 1 lakh	Rs.5.00	Amounts from Rs.10001/- to 1 lakh	Rs.5.00
	Amounts above Rs.1 lakh to Rs.2 lakhs	Rs.15/-	Amounts above Rs.1 lakh to Rs.2 lakhs	Rs.15/-
	Above Rs.2 lakhs	Rs.25/-	Above Rs.2 lakhs	Rs.25/-
Break open of locker	Rs.1000/- + Actual charges of the vendor			
Delay in payment of Locker Rent	18 % p.a for number of days delay after due date.			

SERVICE CHARGES WITH EFFECT FROM 04-10-2018

TRANSACTION TYPE	SAVINGS		CURRENT / OD / CC	
FOREX SERVICES				
Issue of foreign currency Demand Draft	Rs.1,500/-		Rs.1,500/-	
Cancellation of foreign currency Demand Draft	Rs.300/-		Rs.300/-	
Overseas Cheque Collection				
Overseas	Upto US\$1000	Rs.500/-	Upto US\$1000	Rs.500/-
	US\$1001-\$5000	Rs.1000/-	US\$1001-\$5000	Rs.1000/-
	US\$5001-\$25000	Comm@0.50%	US\$5001-\$25000	Comm@0.50%
	US\$25001 & above	Comm.@0.50%.	US\$25001 & above	Comm.@0.50%.
Outward TT Remittance				
Overseas (Miscellaneous Remittances A2)	Upto Rs.8 lakhs	Rs.1,500/-	Upto Rs.8 lakhs	Rs.1,500/-
	Abv. Rs.8 lakhs	Comm @ 0.15% + Swift	Abv. Rs.8 lakhs	Comm @ 0.15%+ Swift
Inward TT Remittances				
Foreign Currency	Rs.600/-		Rs.600/-	
Issue of FIRC's	Rs.200/-		Rs.200/-	
Reissue of FIRC's	Rs.300/-		Rs.300/-	
Foreign Currency Notes				
Issue	Prevailing Market Rate		Prevailing Market Rate	
Encashment	Prevailing Market Rate		Prevailing Market Rate	
Travelers Cheques				
Issue	Prevailing Market Rate		Prevailing Market Rate	
Encashment	Prevailing Market Rate		Prevailing Market Rate	
Travel Cards				
Issue	Prevailing Market Rate		Prevailing Market Rate	
Encashment	Prevailing Market Rate		Prevailing Market Rate	
TRADE SERVICES				
Exports				
Export collections/ Regularisation	N.A.	Upto Rs.12 lakhs	Comm.Rs.1100/- +courier chrg.	
		Abv. Rs.12 lakhs upto Rs.18 lakhs	Comm.Rs.1300/- +courier chrg.	
		Abv. Rs.18 lakhs	Comm.@ 0.063% + courier chrg.	
Export Bill Negotiation under DC	N.A.	Upto Rs.12 lakhs	Comm.Rs.1100/- + courier chrg.	
		Abv. Rs.12 lakhs upto Rs.18 lakhs	Comm.Rs.1300/- +courier chrg.	
		Abv. Rs.18 lakhs	Comm.@ 0.063% + courier chrg.	

TRANSACTION TYPE	SAVINGS	CURRENT / OD / CC		
Bills under L/C scrutiny commission	N.A.	Min. Rs.500/- , Max. Rs.1300/-		
Documentary Credit Export Advising	N.A.	Rs.1,500/-		
Documentary Credit Export Amendment Advising	N.A.	Rs.1,000/-		
GR waivers	N.A.	Rs.2,000/-		
Imports				
Documentary Credit issuance (Minimum Rs.2000/-)	N.A.	% per Qtr.	1 st Qtr. %	2nd Qtr. %
		Sight	0.300	0.450
		Upto 90 days	0.450	0.600
		Upto 120 days	0.525	0.675
Documentary Credit issuance Swift	N.A.	Rs.1000/-		
Import DC Bills Retirement	N.A.	Comm. @ 0.15 % or Min. Rs.2,000/- + Swift + Handling Charges		
Import Bills on Collection	N.A.	Upto Rs.10 lakh	Comm. Rs.2,000/- + Swift	
		Abv. Rs.10 lakh	Comm. @ 0.125% + Swift	
Documentary Credit Amendment Charges				
a) General Amendment	N.A.	Rs.1000/- + Swift		
b) Amendment of value or period extension	N.A.	Charges as per issuance table + Swift		
Direct Import Payment	N.A.	Upto Rs.10 lakhs	Comm. Rs.1,200/- + Swift	
		Abv. Rs.10 lakhs	Comm. @ 0.125% + Swift	
Advance Remittance	N.A.	Upto Rs.10 lakhs	Comm. Rs.1200/- + Swift	
		Abv. Rs.10 lakhs	Comm. @ 0.125% + Swift.	
Forward Contract-Exports / Imports				
Forward Booking Charges	N.A.	Rs.2,000/-		
Cancellation of Forward Booking Charges	N.A.	Rs.750/-		

Note

- 1) All the charges mentioned in INR are exclusive of G.S.T, applicable as per the prevailing rates.
- 2) All Foreign Currency transactions will be charged G.S.T on Foreign Exchange Conversion per transaction as per the Tax slabs given below.

Foreign Exchange Service Tax Slabs

Slabs	Transaction Value	Service Tax
Slab 1	Upto Rs.1 lakh	Rs.45/- or 0.18%, whichever is higher
Slab 2	From Rs.1 lakh to 10 lakhs	Rs.180/- + 0.090% on the amount between Rs.1 lakh to 10 lakhs
Slab 3	Above Rs.10 lakhs	Rs.990/- + 0.018% on the amount over Rs.10 lakhs subject to a maximum of Rs.9,000/-

- 3) The forex and trade charges are calculated taking into account the correspondent bank charges being charged presently for the facilities availed.

SERVICE CHARGES WITH EFFECT FROM 04-10-2018

TRANSACTION TYPE	ELITE SAVINGS		ELITE CURRENT	
Average Quarterly Balance	Rs.10,000/-		Rs.50,000/-	
Non - maintenance of Average Quarterly Balance	Shortfall Amount	Charges (Rs)	Rs.480/- per qtr	
	1-2500	85		
	2501-5000	160		
	5001-7500	235		
	7501-10000	310		
Debit Card Fee	FREE		FREE	
Cash Withdrawals / Balance Inquiry In India on any ATMs	FREE UNLIMITED TRANSACTIONS		FREE UNLIMITED TRANSACTIONS	
NEFT / RTGS	FREE		FREE	
Pay Order/At par cheques of HDFC Bank	FREE up to 5 per month, thereafter as per actuals.		FREE up to 10 per month, thereafter as per actuals.	
Cancellation of Pay Order/At par cheques of HDFC Bank	FREE		FREE	
Net Banking	FREE		FREE	
Insufficient Opening Balance	Zero		Zero	
Return Cheque Charges	Upto Rs.50,000/-	Rs.220/-	Upto Rs.50,000/-	Rs.275/-
	Above Rs.50,000/-	Rs.220/- + Int @ 18% p.a.	Above Rs.50,000/-	Rs.275/- + Int @ 18% p.a.
Stop Payment Charges	NIL		NIL	
Folio Charges	NA		NIL	
O/W Return	NIL		NIL	
ECS Return	Rs.220/-		Rs.275/-	
Cheque Book	4 FREE per year*		6 FREE per year*	
	Rs.75/- per cheque book thereafter.		Rs.140/- per cheque book thereafter.	
SMS Alerts	FREE		FREE	
Additional Features	Preferential processing charges on Car loan & Home loan subject to maintenance of AQB for preceding 2 quarters. 1. 50% discount on processing charges for Car loans. 2. 50% discount on processing charges for Home loans.		Preferential processing charges on Car loan & Home loan subject to maintenance of AQB for preceding 2 quarters. 1. 50% discount on processing charges for Car loans. 2. 50% discount on processing charges for Home loans.	
	0.25% discount on interest in Gold Loan.		0.25% discount on interest in Gold Loan.	
Demat A/c	FREE		FREE	

Note :- All the other features in the above product category will be same as regular savings and current account product.

* If AQB is not maintained for 2 continuous quarters, account will be converted into a regular Savings/Current account

* In case of Elite Savings Account a cheque book will contain 25 leaves & 50 leaves in case of Elite Current Account

All features of Elite Savings and Elite Current will be available subject to maintenance of AQB

SERVICE CHARGES WITH EFFECT FROM 04-10-2018

ATM / Debit Cards	EMV REGULAR	EMV ELITE	EMV YIB	RUPAY CLASSIC	RUPAY PLATINIUM
ANNUAL FEES	Rs.155/-	Rs.205/-	FREE	Rs.155/-	Rs.205/-
ADDITIONAL CARD FEE	Rs.155/-	Rs.205/-	FREE	Rs.155/-	Rs.205/-
NICB ATM CASH WITHDRAWAL /BALANCE ENQUIRIES (INDIA)	Free	Free	Free	Free	Free
OTHER BANKS ATMs CASH WITHDRAWAL AND OR BALANCE ENQUIRY (INDIA) - SAVING ACCOUNT(METRO)	5 PER MONTH FREE THEREAFTER Rs.20/- and Rs.10/- respectively	5 PER MONTH FREE THEREAFTER Rs.20/- and Rs.10/- respectively	5 PER MONTH FREE THEREAFTER Rs.20/- and Rs.10/- respectively	5 PER MONTH FREE THEREAFTER Rs.20/- and Rs.10/- respectively	5 PER MONTH FREE THEREAFTER Rs.20/- and Rs.10/- respectively
OTHER BANKS ATMs CASH WITHDRAWAL AND OR BALANCE ENQUIRY (INDIA) - SAVING ACCOUNT(NON METRO)	5 PER MONTH FREE THEREAFTER Rs.20/- and Rs.10/- respectively	5 PER MONTH FREE THEREAFTER Rs.20/- and Rs.10/- respectively	5 PER MONTH FREE THEREAFTER Rs.20/- and Rs.10/- respectively	5 PER MONTH FREE THEREAFTER Rs.20/- and Rs.10/- respectively	5 PER MONTH FREE THEREAFTER Rs.20/- and Rs.10/- respectively
OTHER BANKS ATMs CASH WITHDRAWAL AND OR BALANCE ENQUIRY (INDIA) - CURRENT ACCOUNT	Rs.20/- and Rs.10/- respectively Per Transaction	Rs.20/- and Rs.10/- respectively Per Transaction	NA	Rs.20/- and Rs.10/- respectively Per Transaction	Rs.20/- and Rs.10/- respectively Per Transaction
ATM CASH WITHDRAWAL (OUTSIDE INDIA)	Rs.255/-	Rs.255/-	Rs.255/-	Rs.255/-	Rs.255/-
CURRENCY CONVERSION CHARGES FOR POS / ECOM TRANSACTIONS ABROAD	3.5% of txn Value	3.5% of txn Value	3.5% of txn Value	3.5% of txn Value	3.5% of txn Value
ATM BALANCE ENQUIRY (OUTSIDE INDIA)	Rs.50/-	Rs.50/-	Rs.50/-	Rs.50/-	Rs.50/-
CARD REPLACEMENT FEE (WITHIN INDIA)	Rs.155/-	Rs.205/-	Rs.155/-	Rs.205/-	Rs.155/-
PIN REPLACEMENT	Rs.75/-	Rs.80/-	Rs.75/-	Rs.75/-	Rs.80/-

SALES SLIP RETRIEVAL / CHARGE BACK PROCESSING FEE	Rs.275/-	Rs.275/-	Rs.275/-	Rs.275/-	Rs.275/-
CASH WITHDRAWAL LIMIT (PER DAY)	Rs.25,000/-	Rs.50,000/-	Rs.10,000/-	Rs.25,000/-	Rs.50,000/-
NUMBER OF TRANSACTIONS (PER DAY) - CASH WITHDRAWAL	10	10	5	10	10
PURCHASE TRANSACTION LIMIT (PER DAY)	Rs.2,00,000/-	Rs.5,00,000/-	Rs.10,000/-	Rs.2,00,000/-	Rs.5,00,000/-
NUMBER OF TRANSACTIONS (PER DAY) - POS	20	20	10	20	20
ONLINE TRANSACTIONS (PER DAY) - ECOM	Rs.2,00,000/-	Rs.3,00,000/-	Rs.10,000/-	Rs.2,00,000/-	Rs.3,00,000/-
NUMBER OF TRANSACTIONS (PER DAY) - ECOM	10	10	10	10	10
DECLINE CHARGES FOR INSUFFICIENT BALANCE	Rs.20/-	Rs.20/-	Rs.20/-	Rs.20/-	Rs.20/-
MANUAL CASH TRANSACTIONS	Actual charges as per VISA	Actual charges as per VISA	Actual charges as per VISA	Actual charges as per RuPay	Actual charges as per RuPay

Note :- All the other features in the above product category will be same as regular savings and current account product.

- * If AQB is not maintained for 2 continuous quarters, account will be converted into a regular Savings/Current account
- * In case of Elite Savings Account a cheque book will contain 25 leaves & 50 leaves in case of Elite Current Account
- * All features of Elite Savings and Elite Current will be available subject to maintenance of AQB

SERVICE CHARGES WITH EFFECT FROM 04-10-2018

SERVICE CHARGES												
TRANSACTION TYPE	Diamond Savings Account	Suvidha Current Account										
AVERAGE QUARTERLY BALANCE	Rs.2500/-	NA										
Account Maintenance Fee (applicable in case of non-maintenance of AVERAGE QUARTERLY BALANCE)	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Shortfall Amount</th> <th style="text-align: left;">Charges (Rs)</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;"><u>1-625</u></td> <td style="text-align: center;"><u>70</u></td> </tr> <tr> <td style="text-align: center;"><u>626-1250</u></td> <td style="text-align: center;"><u>130</u></td> </tr> <tr> <td style="text-align: center;"><u>1251-1875</u></td> <td style="text-align: center;"><u>190</u></td> </tr> <tr> <td style="text-align: center;"><u>1876-2500</u></td> <td style="text-align: center;"><u>250</u></td> </tr> </tbody> </table>	Shortfall Amount	Charges (Rs)	<u>1-625</u>	<u>70</u>	<u>626-1250</u>	<u>130</u>	<u>1251-1875</u>	<u>190</u>	<u>1876-2500</u>	<u>250</u>	NA
Shortfall Amount	Charges (Rs)											
<u>1-625</u>	<u>70</u>											
<u>626-1250</u>	<u>130</u>											
<u>1251-1875</u>	<u>190</u>											
<u>1876-2500</u>	<u>250</u>											
Account closed within 1 (One) Year	Rs.190/-	Rs.445/-										
Cheque Books	2 cheque books of 25 leaves free in a year Rs.80/- thereafter	1 cheque book of 50 leaves free in a year Rs.160/- thereafter										
Certificate of Cheque Issuance	Rs.75/-	Rs.75/-										
Account Statements												
Monthly Statements	N.A	FREE										
Duplicate Statements												
* Less than 12 months	Rs.95/- (per statement)	Rs.110/- (per statement)										
* 12 months and above	Rs.160/- (per statement)	Rs.170/- (per statement)										
Duplicate Passbook	Rs.115/-	N.A										
Duplicate TD Receipt	Rs.140/-	Rs.150/-										
Duplicate TDS Certificates	Rs.77/-	Rs.90/-										
Duplicate Interest Certificates	Rs.77/-	Rs.90/-										
Pending Cheque book – Requested but not collected within 3 months of request	Rs.40/- per cheque book	Rs.50/- per cheque book										
Folio Charges	N.A	Rs.81/- per 45 lines per half year Max. Rs. 2365/-										
Standing Instructions												
Setting up (per instruction)	FREE	FREE										
Amendments (per amendment)	Rs.77/-	Rs.77/-										
Photocopies of paid cheque												
* Less than 1 year old	Rs.140/-	Rs.140/-										
* 1 year and above	Rs.220/-	Rs.220/-										
Stop payment charges (at branch)	Rs.140/- per instruction	Rs.140/- per instruction										
Signature verification on non-NICB documents	Rs.77/- per document	Rs.140/- per document										
Conversion from Joint Account to Sole Account OR Sole Account to Joint Account /change in operating instructions other than co-operative housing societies	Rs.140/-	Rs.140/-										

SERVICE CHARGES WITH EFFECT FROM 04-10-2018

TRANSACTION TYPE	Diamond Savings Account		Suvidha Current Account	
Charges on Outward Clearing				
Cheque deposited in local clearing & returned unpaid	Rs.125/-		Rs.125/-	
Charges on Inward Clearing				
Cheques drawn on us and returned for technical reason	NIL		NIL	
Insufficient Opening Balance	Rs.130/-		Rs.130/-	
Cheque returned unpaid due to want of sufficient funds	Upto Rs.50,000/-	Rs.240/-	Upto Rs.50,000/-	Rs.455/-
	Above Rs.50,000/-	Rs.240/- + Int @ 18 % p.a	Above Rs.50,000/-	Rs.455/-+ Int @ 18 % p.a
ECS returned unpaid due to want of sufficient funds	Rs.240/-		Rs.455/-	
Outstation Cheques for Collection				
Domestic	Upto Rs.5000/-	Rs.25/-	Upto Rs.10000/-	Rs.65/-
	Rs.5001/- Upto Rs.10000/-	Rs.50/-		
	Rs.10001/- Upto Rs.1 lakh	Rs.100/-	Rs.10001/- Upto Rs.1 lakh	Rs.120/-
	Above Rs.1 lakh	Rs.175/-	Above Rs.1 lakh	Rs.175/-
Outstation Cheques deposited for collection & returned unpaid	Rs.120/- + actual postage if any		Rs.120/- + actual postage if any	
Pay Order Charges				
a) Issuance of Pay Order	Rs.75/-		Rs.95/-	
b) Cancellation Charges (per cancellation)	Rs.47/-		Rs.60/-	
c) Issuance of Duplicate Pay Order	Rs.75/-		Rs.95/-	
At par cheques of HDFC Bank				
Upto Rs.20 lakhs	Rs.5/- per Rs.1,000/-, Min. Rs.70/- Max. Rs.1200/-		Rs.5/- per Rs.1,000/-, Min. Rs.70/- Max. Rs.1,200/-	
Upto Rs.20 lakhs	Min Rs.1,200/- thereafter Rs.5/- per Rs.1000/- Max Rs.2,400/-		Min Rs.1,200/- thereafter Rs.5/- per Rs.1000/- Max Rs.2,400/-	
RTGS/NEFT Charges				
RTGS Payment to other Bank account	Rs.2 lakhs to Rs.5 lakhs	NIL	Rs.25/-	
	Above Rs.5 lakhs		Rs.55/-	
NEFT Payment to other Bank account	Amounts Up to Rs.10000/-	NIL	Amounts Up to Rs.10000/-	Rs.2.50/-
	Amounts from Rs.10001/- to 1 lakh		Amounts from Rs.10001/- to 1 lakh	Rs.5.00/-
	Amounts above Rs.1 lakh to Rs.2 lakhs		Amounts above Rs.1 lakh to Rs.2 lakhs	Rs.15/-
	Above Rs.2 lakhs		Above Rs.2 lakhs	Rs.25/-
ATM/Debit Card Annual Fee (p.a)	NIL		Rs.200/-	

YIB SERVICE CHARGES WITH EFFECT FROM 04-10-2018

Sr No.	Particulars	Offers
1	Average Quarterly Balance (AQB)	Rs.2,500/-
2	Non-Maintenance of Average Quarterly Balance (AQB)	NIL
3	Cheque Book	1 Cheque Book free for a year. Rs.70/-per Cheque book thereafter.
4	Inward/Outward Return Cheque Charges	Rs.135/-
5	ECS Return	Rs.135/-
6	At par cheques of HDFC Bank	As per actuals
7	Pay Order	Free
8	Duplicate DD/PO	As per actuals
9	Insufficient Opening Balance	Zero
10	Cash Back	1) 0.5% will be credited to YIB A/c on ECOM / POS transaction done on parents/guardian primary card for the account number mentioned on application form provided AQB is maintained.

Locker Rent Charges with effect from 04-10-2018

MUMBAI / THANE	LOCKER RENT
A	1440
B	1655
C	2310
D	2570
E	3030
F	3750
G	4655
H	6070
H1	3750
L	9400
OA	1440
Z	7160
BIBWEWADI/WAKAD	
PC	1160
PD	1415
PF	1670
VARACHHA ROAD	
D	2270
F	4580
L	6840
NERUL	
B	1390
D	2015

Note: All the charges mentioned in INR are exclusive of G.S.T. applicable as per the prevailing rates

SERVICE CHARGES FOR RETAIL LOANS WITH EFFECT FROM 04-10-2018

	Particulars	Revised Charges
1	Charge for unsuccessful execution of SI / ECS/ Bouncing of cheque for payment	Rs.650/-
2	Duplicate statements	Rs.140/-
3	Pre-payment charges (in case of takeover loans)	2% of outstanding balance as on date of prepayment (plus G.S.T)
4	Loan Notice Charges	
	1 st Notice	Rs.220/-
	2 nd Notice	Rs.650/-
	Legal Notice	Rs.1010/- minimum or as per fees payable to banks advocate
		Actual Postage charges to be recovered
5	Visits to defaulters	Actual conveyance + Rs.1010/- if within Mumbai (i.e upto Thane and Dahisar) beyond Mumbai actual conveyance + Rs.2,000/-
6	Recovery Charges	
	While sending file to recovery cell while filing case	Rs.1,530/- / Rs.2,550/-
7	Stock/Security inspection	Actual conveyance + Rs.1010/- if within Mumbai (i.e upto Thane and Dahisar) beyond Mumbai actual conveyance + Rs.2,000/-
8	Solvency Certificate	0.10% of amount minimum Rs.520/-and maximum Rs.28,000/- for the purpose of education Rs.520/-max. Additional Rs.40/- per copy

SERVICE CHARGES FOR BUSINESS LOANS WITH EFFECT FROM 04-10-2018

NON FUND BASED LIMITS				
1	Inland Documentary Credit			
	Inland Documentary Credit Issuance (Minimum Rs 2000.00)	% per Qtr.	1st Qtr. %	2nd Qtr. %
		Sight	0.40	0.60
		Up to 90 days	0.60	0.80
		Beyond 90 days 0.20% per every additional month	0.60+	0.80+
	Documentary Credit issuance Swift	Rs.1000.00		
	Documentary Credit Bills Retirement	Rs.2000.00 flat per bill or per L/C if only 1 Bill		
	Documentary Credit Handling Charges	Rs.1000.00 per document / Bill		
	Documentary Credit Amendment Charges			
a	General Amendment	Rs.1000.00 per amendment		
b	Amendment of value or period extension	Charges as per issuance table + SWIFT		
	Documentary Credit Advising Charges	Rs.1000.00		
	Documentary Credit Amendment Advising Charges	Rs.500.00		
	Documentary Credit Collection / Negotiation Charges	Rs.1000.00 per Bill inclusive of Courier/Postage Charges		
2	Bank Guarantees			
a	Bank Guarantees issued by NICB			
	Fully Secured by Term Deposit of NICB	1%p.a		
	Partly Secured by Term Deposit of NICB	3%p.a		
b	Bank Guarantees issued by Other Banks			
	Fully Secured by Term Deposit of NICB	2%p.a (Inclusive of Notional Cost) + Actual charges of Nationalized/Pvt. Banks		
	Partly Secured by Term Deposit of NICB	4.50%p.a (Inclusive of Notional Cost) + Actual charges of Nationalized/Pvt. Banks		

Note:

All the charges mentioned in INR are exclusive of G.S.T. applicable as per the prevailing rates.