

Service Charges - (Updates up to 01/01/2020) :

Rates in INR

| Particulars | Service Charges |
|--|--|
| (I) SAVING DEPOSIT ACCOUNT | |
| A) OPENING & MAINTENANCE OF MINIMUM BALANCE IN THE ACCOUNT | Rs.10/- |
| i) GREATER SWEEKAR SAVING DEPOSIT SCHEME - without Cheque Book | Rs.500/- |
| ii) GREATER SADHAN SAVING DEPOSIT SCHEME - With Cheque Book | Rs.1000/- |
| iii) GREATER SIMPLE SAVING DEPOSIT SCHEME - SSS A/c - No frill SB Scheme | Rs.10/- |
| B) PENALTY | |
| i) Charges for failure to maintain minimum balance (other than SSS A/c, Basic Savings A/c & Greater Premium SB A/c) | Rs. 118/- per quarter |
| ii) Greater Premium Saving Deposit Scheme, (failure to maintain average quarterly balance Rs.5,000/-) | Rs. 266/- per quarter |
| GB Gold Savings Account Scheme | Rs. 1,570/- per quarter |
| Greater Sampoorna Saving Deposit Scheme | Rs. 523/- per quarter |
| GB Premier Salary Savings Account Scheme | Rs. 117/- per quarter |
| iii) More than 50 withdrawals in six months and for SSS A/c's more than 18 withdrawals in six months. Basic Savings A/c: Monthly 4 withdrawals including ATM withdrawal; i.e. 48 withdrawals p.a. including ATM withdrawals. | |
| C) CLOSURE OF ACCOUNT (other than SSS A/c) | |
| i) If closed within six months | Rs. 236/- |
| ii) If closed within 1 year | Rs. 118/- |
| iii) Closure of inoperative a/c | Rs. 59/- |
| D) RETURN OF CLEARING CHEQUE/ECS | |
| i) For Outward Return charge | Upto Rs 1 lacs: Handling Charges Rs.120/- + Actual Postage. |
| ii) For Inward Return charge | SB: Rs. 2.36 per 1,000/- minimum Rs. 130/- with maximum of Rs. 2,566/- |
| E) ISSUE OF CHEQUE BOOKS | |
| i) Additional cheque book (Not applicable to co-op. Society) | Rs. 3.54 per cheque 100 cheque instrument free in a year (25 in 1st Half & 25 in 2nd Half) |
| F) ISSUE OF DUPLICATE STATEMENT/ PASS BOOK | |
| i) with present balance | Rs90/- |
| ii) with previous entries per Ledger page | Rs90/- |

| | |
|--|----------------------------------|
| (Note: In case of computer statements 30 entries or part thereof is treated as one ledger page). | |
| G) In-operative Account (other than SSS A/c's) | |
| (i) More than 2 years | Rs. 59/- per half year |
| Note: If available credit balance is not sufficient to recover the aforesaid charges the amount debited should be restricted to the balance available and close the account by sending intimation to the depositor. | |
| H) Charges for stop payment instructions per instrument. | Rs. 120/- |
| I) Charges for issuance of Balance confirmation at the request of the customer. | Rs. 59/- per certificate for all |
| J) Allowing operations through mandate | Rs. 89/- per mandate |
| Allowing operations through mandate / Recording of fresh mandate / Change in Signatories (For Saving Bank Customers) | |
| K) Allowing operations in account through power of Attorney in Current Accounts | Rs. 259/- per mandate |
| Allowing operations in account through power of Attorney in Current Accounts Recording of fresh mandate / Change in Signatories | |
| L) Change of Authorized Signatory including reconstruction | Rs. 259/- per mandate |
| M) Cash Withdrawal/Deposit Charges:Home Branch | |
| Above 1 lacs to 5 lacs | |
| a) Saving Bank | Rs. 0.59 per thousand. |
| b) Current | Rs. 0.59 per thousand. |
| Above 5 lacs | |
| a) Saving Bank | Rs. 0.89 per thousand. |
| b) Current | Rs. 0.89 per thousand. |
| Note: For Non Home Branch Withdrwal Limit for Self will be Rs 100000/- & Other than Self: Rs 50000/- for SB & CA Accounts | |
| (II) Monthly Recurring Deposit A/c (MRD) | |
| a) MRD A/c opened with. | |
| In the MRD A/c, Penalty for non payment of installment on the due date | |
| Deposits up to 5 years | Rs. 1.59 for every Rs 100/-p.m. |
| Deposits over 5 years | Rs. 2.12for every Rs 100/-p.m. |
| CURRENT \CC ACCOUNTS | |
| A) Greater Convenient Current Deposit Scheme | |
| B) Charges for failure to maintain minimum | |

| | |
|---|---|
| balance i.e.Rs.2,500/- | |
| i) Opening & Maintenance of minimum balance in the Account (other than Greater Premium Current Deposit Scheme) | Rs. 118/- per month |
| ii) Greater Premium Current Deposit Scheme (Penalty for failure to maintain average quarterly balance Rs.10,000/-) | Rs. 535/- per quarter |
| C) Ledger Folio Charges for Operative Current Account | Rs 59/- per page of 30 entries and part thereof Quarter whichever higher. |
| D) CLOSURE OF CURRENT ACCOUNT | |
| i) if closed within six months | Rs. 472/- |
| ii) if closed within 1 year | Rs. 236/- |
| Note: Above Charges inclusive of GST | |
| iii) closure of inoperative a/c or trf of a/c from inoperative to operative account | Rs. 118/- |
| E) a) ISSUE OF AD ON CHEQUE BOOK | Rs. 3.54 per cheque where operations in the account exceed 50 per month |
| i) Ad- on printing charges ('Printing of Logo, A/c Payee, Not Over Rs.' in black and white.) | Rs. 0.30 paise per cheque. |
| ii) Printing of above details in colour | Rs. 1.18 per cheque |
| iii) Additional plain slip with cheque number and others | Rs. 0.60 per cheque |
| b) ISSUE OF COMPUTER CHEQUE BOOK (Courier/ Registered post actual charges for delivery of cheque books upon the request of A/c holder should be recovered immediately). | Rs. 2.41 per cheque with minimum of 5000 cheques |
| F) ISSUE OF DUPLICATE STATEMENT OF ACCOUNT | For previous years Rs. 48/- per page of 30 entries |
| G) Charges for stop payment instructions per instruction. | CA/CC/OD Rs. 120/- |
| H) RETURN OF CLEARING CHEQUES | |
| i) for Outward Return charge (including for ECS outward) | Handling Charges Rs180/- +Actual postage. |
| ii) for Inward Return charge (including for ECS inward) | Rs. 3.54 per thousand (Minimum Rs 257/- and Maximum of Rs. 10,261/-) |
| Note: Above Charges inclusive of GST | |
| I) In-operative Account | |
| i) More than 2 years | Rs. 118/- per half year* |
| *Note: If available credit balance is not sufficient to recover the aforesaid charges, the amount debited should be restricted to the balance available and close the account by sending intimation to the depositor. | |
| J) Opening of account with restrictive operation – CC / OD | Rs. 118/- per half year* |
| K) Allowing operations in account through power | Rs. 266/- per mandate |

| | |
|--|---|
| of Attorney in CC /OD | |
| L) Change of Authorized Signatory including reconstruction | Rs. 266/- per mandate |
| M) Drawings against un-cleared effects in CA/ CC/ OD (Circular No.82 dt.27/09/04, S. No.9) This facility to be allowed up-to Rs. 2.00 lacs on any day per account | Int.@ 16.5 % p.a. (min Rs. 20/- per transaction) |
| TERM DEPOSITS | |
| A) ISSUE OF DUPLICATE RECEIPT | Rs. 59/- |
| B) MINIMUM DEPOSIT ACCEPTED | |
| i) Monthly Recurring Deposit | |
| ii) <u>Fixed Deposit</u> | |
| a) Regular Deposit | |
| b) Monthly Income Int. Scheme | |
| iii) R.B. Deposit | |
| C) Penalty for Pre-mature withdrawal of Term Deposit (conversion cost) | |
| D) Addition / Deletion of names in Joint Accounts / change in operational instructions including lockers | Rs. 24 per accounts |
| E) Premature closure of Recurring Deposit. | |
| F) Premature Closure due to death of Account Holder by the Nominee / Legal Heir | |
| LOANS & ADVANCES, CASH CREDIT A/C | |
| A) SUPPLY OF APPLICATION FORMS | |
| i) Loan/Bank Guarantee/L.C. Application | Rs. 22/- per form |
| B) PROCESSING CHARGES | |
| (i) New Applications | |
| Fund based limits / Non Fund based limits (LC's, Guarantees other than DPG) | |
| (a) New Commercial Loans | 0.59% of applied loan amount |
| (b) Greater Four Wheeler Loan Scheme | 1.18% of applied loan amount.(minimum Rs. 1175/-) |
| (c) Renewal Proposal | 0.30% of applied loan amount |
| (d) Retail & Housing Loans | Upto Rs.2.00 lakhs - Rs.1,098/- |
| | Rs.2 lakhs to Rs.5 lakhs - Rs.2,196/- |
| | Above Rs. 5 lakh -0.59 % of the applied loan amount |
| Note: i. No processing charges for considering advances against Bank's deposits. | |
| D) VEHICLES | |
| i) Issue of NOC to R.T.O. | Rs30/- |
| ii) Issue of HPTR to R.T.O. | Rs.30/- |
| E) ASSIGNMENT / REASSIGNMENT / ENCASHMENT OF LIC POLICY | Rs.59/- plus Life Insurance policy +actual postage |
| iv) *Half yearly service charges to Operative Cash Credit / overdraft with cheque book facility | |
| Upto Rs. 5 Lacs | Rs. 120/- |

| | |
|--|---|
| Above Rs. 5 lacs to Rs.10 lacs | Rs. 240/- |
| Above Rs.10 lacs to Rs.25 lacs | Rs. 361/- |
| Above Rs.25 lacs | Rs. 600/- |
| Note:- i) In case of OD A/c. with cheque book facility only the said service charges are applicable. ii) If CC A/c. is having continuously credit balance throughout the respective half year, the said charges should not be debited. | |
| v) Exchange of pledged shares | |
| vi) Encashment of pledged shares (non demat shares) (Charges inclusive of GST) | |
| vii) Assignment of NSCs / KVPs | Rs. 22 per certificate+ actual travelling charges not exceeding Rs 50/-+actual postage |
| viii) Encashment of NSCs / IVP / KVP | |
| ix) Reassignment of NSCs (Charges Inclusive of GST) | Rs. 24 per certificate |
| MISCELLANEOUS SERVICES | |
| A) SHARE DEPARTMENT | |
| i) Issue of Duplicate Share Certificate | Rs50/-per certificate |
| ii) Transfer of Share Certificate | Rs24- per certificate |
| iii) Duplicate issue of Member ID Card | Rs30/- per ID card |
| B) Written fate enquiries from other Banks for the cheques sent in clearing | |
| i) Saving Account | Rs. 24/- |
| ii) Current / Cash Credit Account | Rs30/- |
| C) Charges to be collected for Loss of Token | Rs118/- |
| D) Requisition through ATM -cheque book, statement of A/c, Product information | Rs.11/- or Actual courier charges, whichever is higher. |
| E) Loss of cheque -book requisition slip | Rs.12/- for request of SB. Rs.30/- in case of CA |
| F) Standing instruction other than Term Deposit & Loan Installments & Locker Rent and MRD transfer | |
| | Upto Rs. 3 lacs - Rs. 520/- |
| G) Solvency Certificates | |
| | Rs.3 lacs to Rs.5 lacs - Rs.782/- |
| | Rs.5 lacs to Rs.10 lacs - Rs.1564/- |
| | Rs.10 lacs to Rs.25 lacs - Rs.3128/- |
| | Rs.25 lacs to Rs.50 lacs - Rs.5213/- |
| | Above Rs.50 lacs to Rs.100 lacs - Rs.7820/- |
| | Above Rs.100 lacs - Rs.10,425/- |
| Note: For issuance of Capacity Certificate for obtaining visa for educational purpose for students only 50% charges as mentioned above. | |
| H) Safe Custody Charges | Rs. 6.26 per scrip. Minimum Rs.58/-p.a. or part thereof .Sealed cover Rs 115/- per cover per annum or part thereof. Banks own deposit rent no charge. |

| | |
|---|--|
| I) Attestation of account holders signature | Rs.59/- per authentication |
| J) Issuance of No Dues Certificate | Rs.59/- per occasion |
| K) Providing Credit Report. | Rs.117/- per occasion |
| L) Enquiries relating to old records | Entries for 3 to 12 months: Rs 59 maximum 5 transaction. Above 5 transaction: Rs 30 per transactions. Entries for Above 12 months: Rs 148 for 5 transactions. Above 5 transaction: Rs 59 per transactions |
| M) Cash Transaction Charges (inclusive of GST) are applicable to Cash Transaction (Deposit/Withdrawal) of Rs.1 Lac and above (excluding ATM withdrawal) or deposit of 10 bundles or more during the day in any branches | |
| N) DEMAT CHARGES | |
| a) Account Opening Charges | NIL |
| b) Transaction Charges - Purchase / Credit | NIL |
| c) Transaction Charges - Sales / Debit | 0.06 % (Subject ot minimum of Rs.25 per transaction) |
| d) Demat Charges | Rs. 3.54 per Certificate + Rs.36/- Courier (Per Form) |
| e) Remat Charges | 0.14% of Market Value (Subject to minimum of Rs.43/- per request) |
| f) Account Maintenance Charges (per annum) | Rs. 425 for individuals' Rs. 1180/- for others |
| g) Pledge/Unpledge/Invocation | Rs. 59/- per ISIN |
| h) Freeze Charges | Rs. 59/- per ISIN |
| i) Custody Fees | Nil |
| Note:- a) Account maintenance and Demat Charges are payable up front b) Holding statement will be provided once a month if there are any transactions, else statement will be sent on quarterly basis (Additional statement Rs.17/-) c) Bills for transaction charges will be raised monthly. d) The delivery instruction has to be submitted one day prior to the Execution Date or as such guidelines laid down by SEBI from time to time f) All the Demat Charges / GST of Demat charges are recovered at Demat Cell itself by debiting the respective accounts with the branches. | |
| O) ATM SERVICES (w.e.f. October 2009) | |
| i) Use of Greater Banks ATM's | NIL |
| ii) Use of NFS ATM's across the country | |
| a) Cash Withdrawal | Upto 3 withdrawals no charge and beyond that Rs 21/- per withdrawal |
| b) Balance Enquiry | Rs.11/- |
| First 3 transactions will be free for Saving Account Holders in a month | |
| iii) Annual Charges - RuPay Debit Card | Rs. 118/- p.a. |
| iv) Re-PIN Charges - ATM / RuPay Debit Card | Rs. 60/- |
| v) Issue of Duplicate ATM / RuPay Debit Card | Rs120/- |
| P) Franking Charges | Rs.10/- per Document |
| BANK GUARANTEE (FRESH/RENEWAL) | |

| | |
|---|--|
| A) PARTLY SECURED BY TERM. DEPOSIT | |
| i) Less than 50% of Bank Guarantee amount | 30 paise per Rs 103/- per month |
| ii) 50% and above of Bank Guarantee amount | 24 paise per Rs 103 per month |
| B) FULLY SECURED BY TERM DEPOSIT | 8 paise per Rs103/- per month |
| C) Refund of commission on premature cancellation of Bank Guarantee (BG) | |
| ISSUE OF INLAND LETTER OF CREDIT | |
| I] (a) Commitment charges | 18.18 Paise per Rs.100 per quarter or part thereof |
| (b) Usance Commission | |
| i) Bill upto 7 days sight | 18.18 Paise per Rs.100 per quarter or part thereof |
| ii) Bill over 7 days to 3 month sight | 24.07 Paise per Rs.100 per quarter or part thereof |
| iii) Bill over 3 month sight | 24.07 Paise per Rs.100 per quarter or part thereof |
| II] (a) Simple Amendment | Rs.118/- |
| (b) Enhancement Commitment charges | Usance Comm. as above on amt. by which L/C is enhanced sub. to minimum of Rs116/- (inclusive of GST) |
| (c) Extension | Usance Comm. as above on amt. by which L/C is enhanced sub. to minimum of Rs.118/- (inclusive of GST) |
| (d) Postage etc. | Actual postal charges |
| BILLS AND CHEQUES SENT FOR COLLECTION (Charges inclusive of GST) | |
| A) (IBC/OBC) | |
| Upto Rs.1000/- | Rs. 18 for <u>Bills</u> +Actual postage; <u>Cheques</u> -Rs 37/- per instrument for SB & Rs 52 for CA |
| Rs.1,001/- upto Rs.5,000/- | Bills-Rs37/=+actual postage; Cheques-Rs 37/- per instrument for SB& Rs 52/- for CA |
| Rs.5,001/- upto Rs.10,000/- | Bills-Rs. 60/-+ actual postage; Cheques-Rs 52/- per instrument for SB & CA |
| Rs.10,001/- upto Rs.1 Lakhs | Bills - Rs. 7-per Rs. 1000/- + actual postage; Cheques-Rs 103/- per instrument for SB & CA |
| Above Rs.1 lakh | Bills- Rs.7 per 1,000/- subject to maximum of Rs.4180/- Plus Actual postage ; |

| | |
|---|---|
| | Cheques- Rs150/- per instrument for SB& CA +actual postage |
| Handling charges for Bills / Cheques returned unpaid (Local) | Bills- Local-Rs37/- per instrument ; Cheques- Rs 19 /-per cheque+actual postage ; Bills--Outstation :- 75% of the charges initially collected or Rs. 35/- whichever is higher; Cheques Rs 18/- per cheque+actual postage |
| B) OUTWARD NATIONAL CLEARING CHEQUE | Rs.12 per instrument |
| C) COLLECTION OF OUTSTATION BILLS IBC / OBC / BD UNDER L/C | |
| Upto Rs.1,000/- | Rs.18 Plus Actual postage |
| Above Rs.1,000/- upto Rs.5,000/- | Rs.37/- Plus Actual postage |
| Above Rs.5,000/- upto Rs.10,000/- | Rs. 60/- Plus Actual postageRs.10/- or Actual courier charges, whichever is higher. |
| Above Rs.10,000/- | Rs. 3.00/- per Rs.1,000/- or part thereof Plus Actual Postage |
| D) Collections of Deposits from other Banks on maturity | Out of pocket expenses Rs. 120/- (min) + actual postage |
| E) Charges for presentation of usance bills | Rs. 60/- per bill |
| a] E-TDS commission | |
| TDS Amt Slab (Rs.) | |
| Min | |
| 1-10,000 | Rs. 177 |
| 10,001 | Rs. 354 |
| 100,001 | Rs. 708 |
| 500,001 | Rs. 1,062 |
| 1,000,001 | Rs. 1,416 |
| Note: Above charges inclusive of GST | |
| b] REMITTANCES | |
| I) PAY ORDERS | |
| Upto Rs.10,000/- | Rs47/- |
| Rs.10,001 upto Rs.1.00 Lakhs | Rs.47/- plus Rs.2.40/- per Rs.1,000/- above Rs. 10000/-Maximum Rs.263/- |
| Rs.1,00,001 Lakhs and above | Rs.263- Plus Rs1.20 per Rs.1,000/-above Rs 1 lac, Maximum Rs.6964/- |
| II) CONCESSIONAL RATE FOR STUDENTS EXAM FEES / PAYMENT TO COLLEGE / UNIVERSITY/ PHYSICALLY HANDICAPPED | Free |
| III) SENIOR CITIZEN | 50% of the above charges |
| IV) RE-ISSUE OF PAY ORDER | Rs60/- |
| V) CANCELLATION OF PAY ORDER | Rs.60/- |
| VI) RTGS Charges(above Rs 2,00,000/-) | Rs 30/- |

| | |
|--|---|
| i) for payments through account (Outward) | Rs.2,00,001 to Rs. 5,00,000 = Rs. 29/- Rs.5,00,001 & above Rs. 58/- |
| ii) for receipts and crediting (Inward) | Nil |
| VIII) i) NEFT – Outward | Upto Rs.1,00,000/- = Rs.5/-, Rs.1,00,001 to 2,00,000/- = Rs18/- & above Rs 2,00,000/- Rs 29/- |
| ii) NEFT Inward | Nil |
| IX) EFT/ECS Charges- Inward | Nil |
| EFT/ECS Charges- Outward | Nil |
| c) Commission to be charged while issuing at par instruments (H.D.F.C / ICICI/ other Banks DD) | |
| Upto Rs.1,000/- | Rs36/- |
| Rs.1,001/- to Rs.5,000/- | Rs47/- |
| Rs.5,001/- to Rs.10,000/- | Rs59/- |
| Rs.10,001/- to Rs1,00,000/- | Rs. 3.53 per thousand +HO commission Rs. 21 |
| Rs.1,00,001/- to Rs.10.00 Lakhs | Rs.353/- plus Rs. 2.35 per thousand above Rs.1 lacs (Max. Rs.2,470/-) +HO CommissionRs.21/- |
| Above Rs.10.00 Lakhs | Rs 2,470/- plus Rs 2.35 per thousand above Rs 10 lakh. + HO Commission Rs 20/- |
| Cancellation of Draft Note: No refund of earlier commission already charged | Rs60/- |
| Duplicate Draft | Rs60/- |
| Revalidation of Draft | Rs60/- |
| Foreign Exchange Charges | As per Agreement/Arrangement with Saraswat Bank |
| SAFE DEPOSIT LOCKERS | |
| A) OPENING OF LOCKER | |
| (i) Key Deposit | Rs.5,000/- (At the time of let out) |
| (ii) Service Charges | Rs. 240/- plus Stamp charges |
| B) DELAY IN PAYMENT OF RENT | Rs.118/- per month |
| C) BREAK OPEN OF LOCKER IN CASE OF LOSS OF KEY / NON PAYMENT RENT | Rs. 590/- + actual Breaking charges paid to Godrej/ Steelage |
| D) SURRENDER OF LOCKER The branch should immediately write to locker manufacturer for replacement of locker and key and the new key should be given to new allottee in a company sealed pack. | Locker holder who have completed i) more than three years & above no charges are levied. ii) Less than three years the charges are Rs. 1000/- to be adjusted from key deposits. |
| E) If number of locker operations exceed 24 in a Financial year. | Rs.59/- per visit in excess of 30 visits per year. |

F) RENT FOR YEAR (* w.e.f. 1st Jan 2020.*Rent is inclusive of GST.

Locker Rent :

Rates in INR

| Locker Type | Locker Size | Locker Rent per annum including GST |
|--------------------|--------------------|--|
| A | A | 1500 |
| B | B | 2000 |
| C | 2A+ | 2,500 |
| D | D | 2,750 |
| H1 | 2B+ | 3,500 |
| E | 2B+ | 3,500 |
| F | 4A+ | 5,500 |
| G | 2D+ | 6,000 |
| H | 4B+ | 7,000 |
| L2 | 4D- | 10,500 |
| L/J/K | 4D+ | 12,500 |