

Schedule of Charges updated on 1st May 2025

Sr. No.	Nature of Service	Amt in Rs. (Inclusive of GST)
1	Issue of duplicate DD (Per Instrument)	100.00
2	Revalidation of DD (up to 1 year from the date of Issue)	75.00
3	Cancellation of DD/PO (Per Instrument)	75.00
4	Duplicate Statement / Pass Book. For previous entries per ledger page (40 Entries)	100.00
5	Duplicate Deposit receipt	50.00
6	Stop Payment Instructions (Per Instrument)	
	Saving Account	100.00
	Other Account	150.00
7	Standing Instructions - Per transaction involving credit to another account within the branch	FREE
8	Standing Instructions - Per transaction involves an upcountry centre	Charges at prescribed rate for remittances and actual postage shall be recovered additionally
9	Inability to carry out Standing Instructions due to insufficient balance in the account - per occasion	
	Saving Account	50.00
	Other Account	60.00
10	Issue of Cheque Books Free Cheque Leaves - All SB Accounts CA/CC/OD Accounts Charges per Cheque Leaf	25 Leaves Free p.a. / Rs: 5.00 Per Cheque Leaf On Actuals Rs 3.00 Per Cheque leaf
	*Product wise waiver on Issue of Cheque Book charges per year applicable for SB/CA.	
	Issue of loose Cheque leaves	Discontinued

Sr. No.	Nature of Service	Amt in Rs. (Inclusive of GST)
11	Handling Charges for Bill returned unpaid	
	Local	50.00
	Outstation	75.00
12	Fate enquiry at the request of customer	
	Saving	150.00
	Current/ CC/OD Account	150.00
13	Change in operational Instruction (All deposit A/c)	NIL
14	Ledger Folio used in CA/OD/CC accounts - Per folio (40 entries or part thereof)	75.00
15	Attestation of customer's signature - Per occasion	
	a. Obtaining loan from other banks/financial institutions	75.00
	b. Other Purpose	75.00
16	Enquiry relating to old records (More than 12 months old) per item	
	For satisfactorily operated accounts	300.00
	For non - satisfactorily operated accounts	600.00
17	Inoperative/Dormant account (Dormancy period 12 months) – Not applicable for BSBDA & Small Account	
	Balance above Rs. 50	Nil
	Balance Rs. 50 or less	Nil
18	Charges for debit entries in excess of 50 entries per half year in SB account	Discontinued
19	Issuance of any certificate e .g. No dues, Balance confirmation, Maintenance of account. Etc. / Attestations	
	Saving - Per Certificate	75.00
	For business Purpose	125.00

Sr. No.	Nature of Service	Amt in Rs. (Inclusive of GST)
20	Presentation of Usance bills for acceptance	150.00 + Actuals
	BD Commission - Up to 1,00,000 - (Per 1000)	Discontinued
	Minimum	Discontinued
	Maximum	Discontinued
	BD Commission - Above 1,00,000	Discontinued
	Minimum	Discontinued
	Maximum	Discontinued
21	Loss of Token - Per Token (to be recovered from drawer's account)	300.00
22	National Clearing	
	Up to Rs 4999.99	Discontinued
	Above Rs. 5000 to Rs. 9999.99	Discontinued
	Above Rs. 10,000	Discontinued
23	DEMAT Service Charges	
	Institutions	700.00 p.a. + GST Extra
	Institutions (CDSL Charges)	500.00 p.a. + GST Extra
	Individuals	450.00 p.a. + GST Extra
	*Product wise waiver of Demat Service Charges per year applicable for SB/CA.	
24	FOREX Charges	
	FOREX Travelers Cheques Sale	1.00%
	FOREX Travelers Cheques Surrender	Actual
	FOREX Currency Sale	Actual
	FOREX Currency Surrender	Actual

25. Cheque / ECS Returned Charges

The Cheque / ECS Return charges structure is as under:

Nature of Service	Amt in Rs. (Inclusive of GST)
<u>Outward Cheques Return</u>	
Local Cheques SAVINGS	125.00
Local Cheques CURRENT	175.00
<u>Outstation Cheque Return</u>	
a. Saving account	125.00
b. Other account	250.00
<u>Inward Cheques / ECS - Savings a/c</u>	
<u>Inward / ECS Return charges</u>	
First Occasion - For Saving account	200.00
<u>Inward / ECS Return charges</u>	
Subsequent Occasion - For Saving account	200.00
<u>Inward Cheques / ECS - Current a/c</u>	
<u>Inward / ECS Return charges</u>	
First Occasion - For Current account	350.00
<u>Inward / ECS Return charges</u>	
Subsequent Occasion - For Current account	350.00

26. RTGS/NEFT Charges (Branch) - (Inclusive of GST)

	Nature of Service	Amt in Rs:
A	NEFT	
	Up to 10,000.00	2.00
	From 10,000.01 to 1,00,000.00	5.00
	From 100,000.01 to 2,00,000.00	15.00
	Above 200,000.01	25.00
B	RTGS	
	RTGS Inward Commission	NIL
	RTGS Outward Commission < 200,000.00	NIL
	RTGS Outward Commission > 200,000.00	25.00
	RTGS Outward Commission > 500,000.00	50.00
C	RTGS INWARD	Free
	NEFT INWARD	Free
	ECS INWARD	Free
D	RTGS TIME VARYING TARIFF (Charge per Transaction)	No Charges
E	NEFT/RTGS Transaction done through Netbanking	FREE
F	IMPS	
	Up to 1,00,000.00	5.00
	From 1,00,000.01 to 5,00,000.00	15.00

*Product wise waiver of NEFT/RTGS Commission applicable for SB/CA.

27. Transaction Service Charges for ATM

	Nature of Service	Amt in Rs. (Inclusive of GST)
	Saving Account	
a	All Transaction from SVC Bank ATM's	FREE
b	Other Banks ATM - Located in Six Metro Cities Viz; Mumbai, New Delhi, Chennai, Kolkata, Bengaluru and Hyderabad for SB account*	
	No of Free Transactions	3 Transaction per month inclusive of both Financial and Non-Financial Transactions
	Above 3 Transaction - Financial Transaction	27.14
	Above 3 Transaction - Non Financial Transaction	12.98
C	Other Banks ATM - Located other than Six Metro Cities mentioned above for All SB account*	
	No of Free Transactions	5 Transactions per month inclusive of both Financial and Non-Financial Transactions
	Above 5 Transaction - Financial Transaction	27.14
	Above 5 Transaction - Non Financial Transaction	12.98
d	Current Account / OD	All transaction from other banks ATMs are chargeable*

*Product wise discount/waiver on per month number of ATM withdrawal at Non SVC bank ATM applicable for SB/CA.

ATM Transaction Charges in BSBDA & Small SB Accounts:

Charges Till 30 th April 2025	Charges w.e.f. 1 st May 2025
<ul style="list-style-type: none"> All Transactions (withdrawal and non-financial transactions) at SVC Bank ATMs are free. Transaction in other Bank ATMs- Total 4 withdrawals in a month will be free and charges will be applied from 5th instances of withdrawal onwards (@ Rs 24.78 incl. of GST per transaction) 1st non-financial transaction in a month will be free and charges will apply from 2nd transaction onwards (@ Rs 12.98 incl. of GST per transaction) 	<ul style="list-style-type: none"> All Transactions (withdrawal and non-financial transactions) at SVC Bank ATMs are free. Transaction in other Bank ATMs- Total 4 withdrawals in a month will be free and charges will be applied from 5th instances of withdrawal onwards (@ Rs 27.14 incl. of GST per transaction) 1st non-financial transaction in a month will be free and charges will apply from 2nd transaction onwards (@ Rs 12.98 incl. of GST per transaction)

28. ATM/Debit Card Service Charges

A	EMV Chip Card	Amt in Rs. (GST- Extra.)
	Issuance Charges	Free
	Annual Fee	1 st Year Free 250.00 (2 nd Year Onward)
	Duplicate / Re issuance / Renewal	250.00
	Surcharge at Petrol Pumps	2.5% as per industry standard
	Surcharge for Railway Ticketing	1.8% for Internet bookings and 2.5% for Other bookings
	POS Transactions	Free
	E.Com (Online) Transactions	Free
B	Within India	
	All ATM transactions on SVC Bank ATMs	Free
	ATM transactions on other Bank ATMs	As decided by Bank from time to time
C	Outside India	
	Balance Enquiry	30
	Cash Withdrawal	150
	Mark-up for International Transactions	3.5%
D	The Debit Card Annual Fees would be exempt for the following Category of Customers	
	SB Classic / SVC Classic Plus /Gold/Salary Gold/Salary Silver /Signature	
	Two -2 - Gain Primary Account / Shakti Savings - CA Pearl/Premier/Silver Plus*	
	Privilege Customer, BSBDA & Small Savings Accounts, SB Silver	

*For CA - Only Individuals/Proprietor Firms are eligible for Debit Card.

Debit cards issued to NRO account holders are valid for transactions within India, only.

##Taxes if applicable

29. Cash Handling Charges (Inclusive of GST)

Type Of Account Scheme	AMB Stipulation Amt in Rs:	Cash Deposit limits permitted per month if AMB* is maintained (FREE) (Rs. In Lacs)	Cash Deposit limits permitted per month if AMB* is NOT maintained (FREE) (Rs. In Lacs)	Cash Handling charges beyond threshold limits(Amt in Rs. Per Thousand)
CA Regular Account	3,000	2	0.50	2.00
SVC Current Classic	5,000	1	0.25	2.00
SVC Current Business Edge	10,000	2	0.40	2.00
Current - Pearl	25,000	5	1	2.00
Current - Premier	50,000	8	1	2.00
Current- Silver Plus	100,000	15	1	1.50
Current - SV Convenience	5,000	2.50	0.50	2.00
Current -RERA General	3,000	2	0.50	2.00
Current - RERA Collection	-	-	-	-
Savings All Schemes Excluding Society and Gold		3	0.50	2.00
Savings Society and Gold	25,000/50,000	5	2	2.00
Society Plus	50,000	10	1	2.00
Savings Silver	25,000	4	1	2.00
Savings Classic	5,000	4	0.50	2.00
Savings Classic Plus	10,000	5	0.50	2.00
Savings Shakti	10,000	5	0.50	2.00
Savings Signature	2,00,000	10	1	2.00
Savings Salary Silver/Gold	0	0	0	0
All OD up to 20Lacs		5	-	2.00
All OD Between 20 to 100Lacs		10	-	2.00
All OD Above 100Lacs		25% of sanctioned limit	-	2.00
Institutional Savings Account	5000	10	1	2

* For Cash Handling Charges AMB (Average Monthly Balance) will be considered. For all the SB/CA Products, Cash Deposit Limit will be applicable as mentioned above or 8 (Eight)/10 (Ten) times of AMB whichever is higher.

- New enrolment discontinued

Nature of Service	Amt in Rs. (Inclusive of GST)
Cash Withdrawal at non Base Branch# (Amt above Rs: 25,000/-)	Exempt for SB Silver, SB Salary Gold & SB Gold Accounts
Cash Withdrawal at non Base Branch#	Rs.50,000/- for SVC Classic Plus, Shakti Saving, CA Pearl & SB Society Plus Rs. 75,000/- for CA Premier Rs.100,000/- for CA Silver Plus & Institutional Savings Account Rs. 200,000/- for SB Signature

#Cash Handling Charges of Rs.2 per thousand applicable for all Non Base Branch Cash withdrawals over and above the specified Limits.

Cheque Collection Charges (Inclusive of GST):

Sr. No.	Nature of Service	Amt in Rs	Multiples Amt in Rs	Per Multiples	Min Comm. Amt in Rs	Max Comm. Amt in Rs
30	Collection of Outstation Cheques (other than RTR) Incl. of postage + commission					
	Up to Rs.1,000.00	125.00	0	0	125.00	Actuals
	From 1,000.01 to 5,000.00	125.00	0	0	125.00	Actuals
	From 5,000.01 to 10,000.00	125.00	0	0	125.00	Actuals
	From 10,000.01 to 1,00,000.00		1,000.00	6	200.00	Actuals
	From 100,000.01 to 1,000,000.00		1,000.00	6	650.00	Actuals
	Above Rs 10 Lacs		1,000.00	5	5,500.00	8,000.00
31	Collection of Outstation Cheques Under Arrangement					
	Up to Rs.1,000.00	125.00	0	0	125.00	Actuals
	From 1,000.01 to 5,000.00	125.00	0	0	125.00	Actuals
	From 5,000.01 to 10,000.00	125.00	0	0	125.00	Actuals
	From 10,000.01 to 100,000.00		1,000.00	6	200.00	Actuals
	From 100,000.01 to 1,000,000.00		1,000.00	6	650.00	Actuals
	Above Rs 10 Lacs		1,000.00	5	5,500.00	8,000.00
32	Collection of Bills (OBC)					
	Up to Rs.1,000.00	125.00	0	0	125.00	Actuals
	From 1,000.01 to 5,000.00	150.00	0	0	150.00	Actuals
	From 5,000.01 to 10,000.00(Per Rs. 1,000.00)	175.00	0	0	175.00	Actuals
	From 10,000.01 to 1,00,000.00 (Per Rs. 1,000.00)		1,000.00	7	200.00	Actuals
	From 1,00,000.01 to 10,00,000 (Per Rs. 1,000.00)		1,000.00	7	850.00	Actuals
	Above Rs 10 Lacs		1,000.00	7	7,500.00	20,000.00

Sr. No.	Nature of Service	Amt in Rs	Multiples Amt in Rs	Per Multiples	Min Comm. Amt in Rs	Max Comm. Amt in Rs
33	Remittances / IBC					
	Up to Rs.500.00	50.00	0	0	50.00	Actuals
	From 500.01 to Rs. 1,000.00	75.00	0	0	75.00	Actuals
	From 1,000.01 to 100,000.00 (Per Rs. 1,000.00)		1,000.00	5	75.00	Actuals
	From 100,000.01 to 1,000,000 (Per Rs. 1,000.00)		1,000.00	4	550.00	Actuals
	Above Rs 10 Lacs (Per Rs. 1000.00)		1,000.00	4	5,500.00	8,500.00
34	Bankers Cheque / - Cash					
	Up to Rs.500.00	50.00	0	0	50.00	Actuals
	From 500.01 to Rs. 1000	75.00	0	0	75.00	Actuals
	From 1,000.01 to 100,000.00 (Per Rs. 1,000.00)		1,000.00	5	75.00	Actuals
	From 100,000.01 to 1,000,000 (Per Rs. 1000.00)		1,000.00	4	550.00	Actuals
	Above 1,000,000.01 (Per Rs. 1000.00)		1,000.00	4	5,500.00	8,000.00
35	Bankers Cheque / Demand Drafts - Non-Cash					
	Up to Rs.500.00	50.00	0	0	50.00	Actuals
	From 500.01 to Rs. 1,000	75.00	0	0	75.00	Actuals
	From 1,000.01 to 100,000		1,000.00	4	75.00	Actuals
	From 100,000.01 to 1,000,000		1,000.00	3	450.00	Actuals
	Above 1,000,000.01		1,000.00	3	4,500.00	7,500.00

36	HDFC DD					
	Up to 500.00	25.00				
	500.00 to 1,000.00	50.00				
	1,000.00 to 100,000.00		1,000.00	3	50.00	Actuals
	100,000.00 to 1,000,000.00		1,000.00	3	350.00	Actuals
	Above 1,000,000.00		1,000.00	3	2,500.00	6,000.00

Comm. - Commission

37. Non Maintenance- Minimum Balance Charges (Inclusive of GST) – Amt in Rs.

(The penalty charges levied in Savings Accounts are in proportion to the shortfall observed)

Product / Category (#Not available for New Customer enrollment)	Average Quarterly Balance (AQB)	Penalty Chgs.(Per quarter)	Closure Chgs. (Up to 6 mths)	Closure Chgs. (Up to 1 Year)
Savings - Salary Earners A/C	-	-	100	100
Savings - Salary Silver	-	-	250	-
Savings - Salary Gold	-	-	500	-
Savings - BSBDA	-	-	NIL	NIL
Savings - Small Account	-	-	NIL	NIL
Savings - STAR Account	-	-	100	100
Savings – Minor	500	200	100	100
Savings - with Cheque book	1,000	300	250	100
Savings – Regular Plus	3,000	300	250	100
Savings – NRO	3,000	300	250	100
Savings – NRE	3,000	300	250	100
Savings – Classic	5,000	150	250	-
Savings – SVC Classic Plus	10,000	300	500	-
Savings – Shakti	10,000	300	600	-
Savings - Society	25,000	750	1,000	750
Savings - Silver	25,000	750	500	-
Savings - Gold	50,000	1,000	1,000	500
Savings – Society Plus	50,000	500	1000	750
Savings – Signature	200,000	-	350	-
Savings – Institutional Savings Account	5000	150	1000	750
Current - Regular Account	3,000	500	450	300
Current – SVC Current Classic A/C	5,000	500	450	450
Current – SVC Current Business Edge A/C	10,000	500	450	450
Current - SV Convenience Current A/C	5,000	1,200	-	-
Current – Pearl	25,000	600	300	300
Current – Premier	50,000	750	300	300
Current – Silver Plus	100,000	1,000	300	300
Current – RERA General	3,000	450	300	450
Current – RERA Escrow/Collection	-	-	-	-

38. Locker Rentals - Locker Rent (Amt in Rs) - GST Extra.

Locker Type	Applicable up to 30-Apr-2023				Applicable w.e.f. 01-May-2023			
	Rental at Group I Branches	Rental at Group II Branches	Rental at Group III Branches	Security Deposit (Rs)	Rental at Group I Branches	Rental at Group II Branches	Rental at Group III Branches	Security Deposit (Rs)
A	1500	1400	1300	4500	1656	1536	1440	4500
B	2000	1800	1600	5000	2208	1980	1764	5000
C	3000	2800	2600	7000	3300	3084	2868	7000
D								
E/H1	3500	3300	2880	10000	3852	3636	3168	10000
F/G	7000	6500	6000	15000	7704	7152	6600	15000
H								
K/L	10000	9500	9000	20000	11004	10452	9900	20000
K2/L2								

- The revised locker rentals will be applicable with effect from 01-May-2023.
- The part recovery of additional rental charges for the current financial year, on account of revision in the rentals w.e.f. 01-May-2023, will be done in due course.

a) Break Open of Locker Charges:

Charges of Rs. 1,000/- plus taxes per occasion as applicable at the time of break open of locker over and above the recovery of Actual Break-open expenses.

b) Locker Surrender Charges:

Charges of Rs. 1,000/- plus taxes as applicable for surrender of locker if surrendered within one year from date of allotment of locker.

c) Delayed payment charges (w.e.f. 1st October 2021):

Charges of Rs. 100/month plus taxes for locker rent overdue.

d) Grouping of Branches for Locker Rental:

Group I		Group II		Group III	
Branch Code	Branch Name	Branch Code	Branch Name	Branch Code	Branch Name
204	Jaisingpur	15	Kalyan	91	Belgaum
123	Margao	22	Mira Road	201	Ichalkaranji
80	Panjim	39	Bhayander	200	Karad
205	Sangli	23	Thane	202	Mirajkar Tikti
49	Jayanagar Dahisar	24	Vashi	117	Ratnagiri
135	Vasai East	32	DAHISAR	199	Satara
42	VIRAR	36	Kamothe	203	Shahupuri

Group I		Group II		Group III	
Branch Code	Branch Name	Branch Code	Branch Name	Branch	Branch Name
4	Borivali	99	Eksar Road	41	Vasai
35	Mahavir Nagar	50	Pune DG	186	Boisar
84	Vaziranaka	106	Bibwewadi	109	HADAPSAR
131	Karve Nagar	54	Khadakpada	116	Solapur
104	Kothrud	56	Badlapur	172	Nagnathpura
125	Paud Road	102	Viman Nagar	173	Tumkur
124	II Sahakar Nagar	57	Virar (E)	174	Banaswadi
129	Sahakar Nagar	65	Andheri (E)	303	Vijaywada
108	Sinhagad	66	Vikhroli (W)	159	Yeshwantpur
111	Ahmednagar	71	Chitrapur Shirali	177	Coimbatore
128	Balewadi	72	Nerul	88	Dharwad
107	Chinchwad	73	Kalwa	171	J. P. Nagar
126	Pimple Saudagar	75	Nallasopara E	176	Nungambakkam
52	Pimpri Chinchwad	76	Girgaon	178	Salem
51	Pune Satara Road	79	Vashi Sec.15	60	Malleswaram
92	Wanowri	85	Kurla West	62	Rajaji Nagar
63	Koramangala	90	Hubli	94	BYTCO
155	Nagarabhavi	249	Jaipur	167	Dhule
164	Ambad	97	Hesargata	163	Dwarka
162	Gangapur - Nashik	98	Vidyamandir	122	Bhanwar kunwa
100	Nashik	101	Camp	251	East Patel Nagar
150	Baroda	103	Aundh	252	Faridabad
144	Bharuch	105	Bhosari	147	Vapi
146	Rajkot	113	Jalna	115	Waluj
119	Amravati	114	Indore	112	Latur
120	Nagpur	118	Nanded	196	Khamgaon
110	Aurangabad	121	Gandhibaug	302	Secunderabad
30	Kandivali E	127	Warje	93	Vijaynagar
17	Mahakali Caves	130	Sadashiv Peth	154	Banashankari
11	Goregaon	133	Dombivali West	160	Basaveshwara Nagar
140	Jawaharnagar	134	ShantiGarden	96	Ganapati High School

Group I		Group II		Group III	
Branch Code	Branch Name	Branch Code	Branch Name	Branch Code	Branch Name
19	Kandivali W	142	Kopri	70	Mangalore
82	Pandurang-wadi	143	Satellite Road	156	Mysore Road
77	FilmCity Road	153	JayaNagar	87	Saraswathipuram
74	Kasarvadavli	7	Saki Naka	157	RT Nagar
58	Louiswadi	21	Malad W	170	Udupi
40	Mulund E	55	Charkop	43	Malad East
16	Mulund W	145	Karelibaug	187	Majaswadi
44	Khopat	37	Bhandup	141	Kalyan East
48	Dombivali East	148	Ahmedabad	68	Tilaknagar
81	Phadke Road	149	Surat	138	Panvel
182	Rajaji Path	152	Hanumanth Nagar	151	Chamrajpet
64	Sion	158	IndiraNagar	180	Kumta
9	Sleater Road	165	Jalgaon	179	Chakan
6	S V MARG	166	Akola		
137	Sandhurst Road	168	Bhopal		
89	Worli	169	CIDCO Aurangabad		
5	Matunga	175	Chennai		
18	Ghatkopar E	181	Thakur Village		
136	Bhandup East	183	Nallasopara West		
86	CG Road	78	Airoli		
20	Chembur	184	Curry Road		
46	Wadala	69	Kharghar		
38	Koparkhairane	45	Kurla		
34	Sanpada	191	Law College Road		
8	Santacruz	248	Jodhpur		
83	Dadar (East)	250	Delhi		
3	Bandra West	26	Vakola		
139	Oshiwara	95	Bandra East		
10	VILE PARLE	301	Hyderabad		
59	VileParle West				
185	Hanuman Road				
132	Poddar Road				
25	Khar				

Group I		Group II		Group III	
Branch Code	Branch Name	Branch Code	Branch Name	Branch Code	Branch Name
67	Four Bungalows	--	--	--	--
13	Versova	--	--	--	--

39. SMS Charges:

Category	Quarterly Charges - GST Extra
Transactional SMS	
- <i>Primary holder</i>	At actuals (Max Rs. 90/-)
- <i>Other holders</i>	At actuals
Promotional SMS	Nil

*Product wise waiver of SMS Charges applicable for SB/CA.