

Product Code	Sub Category	Automated	Sub Category	4401	4410	4402	4413	4415	4418	4420	4430	4427	4431	4454	4455	1007	1014	
Categories of Services	Sub Category			BL-CC LIMIT INDUSTRY	BL-CC LIMIT TRADERS	OD AGST FD (CO/DDA/BCA)	BD-OD DEPOSIT	IC-OD NSE/KVP/LIC	AG-OD against WHR	BD-OD DEPOSIT STAFF	AG-SHIVALIK GREEN CARD	OD-GENERAL	OD-BUSINESS	OD BRANCH-AEPS	OD-GOLD	SHG	Mini SHG	
Fund Transfers	NEFT at Branch	Y	Upto Rs. 10,000	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	
		Y	10,000 to 1 Lakh	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	
		Y	1 Lakh to 2 Lakhs	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
		Y	2 Lakh and Above	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
	NEFT at Net Banking	Y		NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	
	RTGS at Branch	Y	Upto Rs. 5 lacs	Rs.25	Rs.25	Rs.25	Rs.25	Rs.25	Rs.25	Rs.25	Rs.25	Rs.25	Rs.25	Rs.25	Rs.25	Rs.25	Rs.25	
		Y	Above Rs. 5 lacs	Rs.50	Rs.50	Rs.50	Rs.50	Rs.50	Rs.50	Rs.50	Rs.50	Rs.50	Rs.50	Rs.50	Rs.50	Rs.50	Rs.50	
	RTGS at Net Banking	Y		NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
		Y	Per Beneficiary per day	Upto Rs. 5,000	Upto Rs. 5,000	Upto Rs. 5,000	Upto Rs. 5,000	Upto Rs. 5,000	Upto Rs. 5,000	Upto Rs. 5,000	Upto Rs. 5,000	Upto Rs. 5,000	Upto Rs. 5,000	Upto Rs. 5,000	Upto Rs. 5,000	Upto Rs. 5,000	Rs.2.00	Rs.2.00
	IMPS	Y	5,001 to 25,000	Rs. 4.00	Rs. 4.00	Rs. 4.00	Rs. 4.00	Rs. 4.00	Rs. 4.00	Rs. 4.00	Rs. 4.00	Rs. 4.00	Rs. 4.00	Rs. 4.00	Rs. 4.00	Rs. 4.00	Rs. 4.00	Rs. 4.00
	Y	25,001 to 50,000	Rs. 8.00	Rs. 8.00	Rs. 8.00	Rs. 8.00	Rs. 8.00	Rs. 8.00	Rs. 8.00	Rs. 8.00	Rs. 8.00	Rs. 8.00	Rs. 8.00	Rs. 8.00	Rs. 8.00	Rs. 8.00	Rs. 8.00	
NACH	Y		NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	
Debit Card/ATM Charges	Cash Deposit at Branch and CDM	Y	Limit: 2 times average Utilization of previous month	Rs.2 per 1000	Rs.2 per 1000	NIL	Rs.2 per 1000	Rs.2 per 1000	Rs.2 per 1000	NIL	Rs.2 per 1000	Rs.2 per 1000	Rs.2 per 1000	NIL	Rs.2 per 1000	NIL	NIL	
	ATM Card issuance charges - Primary	Y		NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NA	NA	
	ATM Card issuance charges - Add-on	Y		Rs.150	Rs.150	Rs.150	Rs.150	Rs.150	Rs.150	Rs.150	Rs.150	Rs.150	Rs.150	Rs.150	Rs.150	NA	NA	
	ATM Card annual charges - Primary	N		Rs.150	Rs.150	Rs.150	Rs.150	Rs.150	Rs.150	Rs.150	Rs.150	Rs.150	Rs.150	Rs.150	Rs.150	NA	NA	
	ATM Card annual charges - Add-on	N		Rs.150	Rs.150	Rs.150	Rs.150	Rs.150	Rs.150	Rs.150	Rs.150	Rs.150	Rs.150	Rs.150	Rs.150	NA	NA	
	Duplicate PIN (Green) Issue	Y		NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NA	NA	
	Duplicate Card Issue	N		Rs.150	Rs.150	Rs.150	Rs.150	Rs.150	Rs.150	Rs.150	Rs.150	Rs.150	Rs.150	Rs.150	Rs.150	NA	NA	
	Transaction Charges at Other Bank's ATM	Y		5 Transactions Free per month (Including balance enquiry) Thereafter Rs. 20 for cash withdrawal Rs. 8 for balance enquiry	5 Transactions Free per month (Including balance enquiry) Thereafter Rs. 20 for cash withdrawal Rs. 8 for balance enquiry	5 Transactions Free per month (Including balance enquiry) Thereafter Rs. 20 for cash withdrawal	5 Transactions Free per month (Including balance enquiry) Thereafter Rs. 20 for cash withdrawal	5 Transactions Free per month (Including balance enquiry) Thereafter Rs. 20 for cash withdrawal	5 Transactions Free per month (Including balance enquiry) Thereafter Rs. 20 for cash withdrawal	5 Transactions Free per month (Including balance enquiry) Thereafter Rs. 20 for cash withdrawal	5 Transactions Free per month (Including balance enquiry) Thereafter Rs. 20 for cash withdrawal	5 Transactions Free per month (Including balance enquiry) Thereafter Rs. 20 for cash withdrawal	5 Transactions Free per month (Including balance enquiry) Thereafter Rs. 20 for cash withdrawal	5 Transactions Free per month (Including balance enquiry) Thereafter Rs. 20 for cash withdrawal	5 Transactions Free per month (Including balance enquiry) Thereafter Rs. 20 for cash withdrawal	5 Transactions Free per month (Including balance enquiry) Thereafter Rs. 20 for cash withdrawal	NA	NA
	Card Type	N		Rupay Normal	Rupay Normal	Rupay Normal	Rupay Normal	Rupay Normal	Rupay Normal	Rupay Normal	Rupay Normal	Rupay Normal	Rupay Normal	Rupay Normal	Rupay Normal	Rupay Normal	NA	NA
	Card Limits	Y		ATM Rs. 20,000 POS Rs. 50,000 Maximum daily card limit: Rs. 50,000	ATM Rs. 20,000 POS Rs. 50,000 Maximum daily card limit: Rs. 50,000	ATM Rs. 20,000 POS Rs. 50,000 Maximum daily card limit: Rs. 50,000	ATM Rs. 20,000 POS Rs. 50,000 Maximum daily card limit: Rs. 50,000	ATM Rs. 20,000 POS Rs. 50,000 Maximum daily card limit: Rs. 50,000	ATM Rs. 20,000 POS Rs. 50,000 Maximum daily card limit: Rs. 50,000	ATM Rs. 20,000 POS Rs. 50,000 Maximum daily card limit: Rs. 50,000	ATM Rs. 20,000 POS Rs. 50,000 Maximum daily card limit: Rs. 50,000	ATM Rs. 20,000 POS Rs. 50,000 Maximum daily card limit: Rs. 50,000	ATM Rs. 20,000 POS Rs. 50,000 Maximum daily card limit: Rs. 50,000	ATM Rs. 20,000 POS Rs. 50,000 Maximum daily card limit: Rs. 50,000	ATM Rs. 20,000 POS Rs. 50,000 Maximum daily card limit: Rs. 50,000	ATM Rs. 20,000 POS Rs. 50,000 Maximum daily card limit: Rs. 50,000	NA	NA
Cheque/DD Related Services	Cheque book request	Y	1st cheque book of 15 leaves only. Rs 5 per cheque leaf post usage of free quota.	No Free quota	No Free quota	NIL	No Free quota	No Free quota	No Free quota	NIL	No Free quota	No Free quota	No Free quota	NIL	No Free quota	Not Applicable, However standard charges applicable per cheque book	Not Applicable, However standard charges applicable per cheque book	
	Pay Order issue - by transfer/cash	N	Rs. 2 per 1000 Minimum Rs. 50 Maximum Rs. 15000	Rs. 2 per 1000 Minimum Rs. 50 Maximum Rs. 15000	Rs. 2 per 1000 Minimum Rs. 50 Maximum Rs. 15000	Rs. 2 per 1000 Minimum Rs. 50 Maximum Rs. 15000	Rs. 2 per 1000 Minimum Rs. 50 Maximum Rs. 15000	Rs. 2 per 1000 Minimum Rs. 50 Maximum Rs. 15000	Rs. 2 per 1000 Minimum Rs. 50 Maximum Rs. 15000	Rs. 2 per 1000 Minimum Rs. 50 Maximum Rs. 15000	Rs. 2 per 1000 Minimum Rs. 50 Maximum Rs. 15000	Rs. 2 per 1000 Minimum Rs. 50 Maximum Rs. 15000	Rs. 2 per 1000 Minimum Rs. 50 Maximum Rs. 15000	Rs. 2 per 1000 Minimum Rs. 50 Maximum Rs. 15000	Rs. 2 per 1000 Minimum Rs. 50 Maximum Rs. 15000	Rs. 2 per 1000 Minimum Rs. 50 Maximum Rs. 15000	NA	NA
	DD - drawn on our branches - by transfer/cash	N		Rs. 2 per 1000, Min Rs. 50 , Max Rs.15000	Rs. 2 per 1000, Min Rs. 50 , Max Rs.15000	Rs. 2 per 1000, Min Rs. 50 , Max Rs.15000	Rs. 2 per 1000, Min Rs. 50 , Max Rs.15000	Rs. 2 per 1000, Min Rs. 50 , Max Rs.15000	Rs. 2 per 1000, Min Rs. 50 , Max Rs.15000	Rs. 2 per 1000, Min Rs. 50 , Max Rs.15000	Rs. 2 per 1000, Min Rs. 50 , Max Rs.15000	Rs. 2 per 1000, Min Rs. 50 , Max Rs.15000	Rs. 2 per 1000, Min Rs. 50 , Max Rs.15000	Rs. 2 per 1000, Min Rs. 50 , Max Rs.15000	Rs. 2 per 1000, Min Rs. 50 , Max Rs.15000	Rs. 2 per 1000, Min Rs. 50 , Max Rs.15000	NA	NA
	DD - drawn on correspondent bank - transfer/cash	N		Rs. 2 per 1000, Min Rs. 50 , Max Rs.15000	Rs. 2 per 1000, Min Rs. 50 , Max Rs.15000	Rs. 2 per 1000, Min Rs. 50 , Max Rs.15000	Rs. 2 per 1000, Min Rs. 50 , Max Rs.15000	Rs. 2 per 1000, Min Rs. 50 , Max Rs.15000	Rs. 2 per 1000, Min Rs. 50 , Max Rs.15000	Rs. 2 per 1000, Min Rs. 50 , Max Rs.15000	Rs. 2 per 1000, Min Rs. 50 , Max Rs.15000	Rs. 2 per 1000, Min Rs. 50 , Max Rs.15000	Rs. 2 per 1000, Min Rs. 50 , Max Rs.15000	Rs. 2 per 1000, Min Rs. 50 , Max Rs.15000	Rs. 2 per 1000, Min Rs. 50 , Max Rs.15000	Rs. 2 per 1000, Min Rs. 50 , Max Rs.15000	NA	NA
	DD - purchased from other non-correspondent bank - transfer/cash	N		Actuals	Actuals	Actuals	Actuals	Actuals	Actuals	Actuals	NIL	Actuals	Actuals	Actuals	Actuals	Actuals	NA	NA
	Cancellation/duplicate issue of DD & PO - Our Bank	N	Per Instrument	Rs. 50	Rs. 50	Rs. 50	Rs. 50	Rs. 50	Rs. 50	Rs. 50	NIL	Rs. 50	Rs. 50	Rs. 50	Rs. 50	Rs. 50	NA	NA
	Cancellation/duplicate issue of DD & PO - Other Banks	N	Per Instrument + Actuals	Rs. 50	Rs. 50	Rs. 50	Rs. 50	Rs. 50	Rs. 50	Rs. 50	NIL	Rs. 50	Rs. 50	Rs. 50	Rs. 50	Rs. 50	NA	NA
	Local clearing - outward	Y		NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NA	NA
	Local clearing - inward	Y		NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NA	NA
	Cheque returned - local clearing inward due to insufficient funds	N		Rs. 350 upto 3 Instruments, Rs. 700 upto 7 Instruments and thereafter Rs. 1000 per instrument per month	Rs. 350 upto 3 Instruments, Rs. 700 upto 7 Instruments and thereafter Rs. 1000 per instrument per month	Rs. 350 upto 3 Instruments, Rs. 700 upto 7 Instruments and thereafter Rs. 1000 per instrument per month	Rs. 350 upto 3 Instruments, Rs. 700 upto 7 Instruments and thereafter Rs. 1000 per instrument per month	Rs. 350 upto 3 Instruments, Rs. 700 upto 7 Instruments and thereafter Rs. 1000 per instrument per month	Rs. 350 upto 3 Instruments, Rs. 700 upto 7 Instruments and thereafter Rs. 1000 per instrument per month	Rs. 350 upto 3 Instruments, Rs. 700 upto 7 Instruments and thereafter Rs. 1000 per instrument per month	Rs. 350 upto 3 Instruments, Rs. 700 upto 7 Instruments and thereafter Rs. 1000 per instrument per month	Rs. 350 upto 3 Instruments, Rs. 700 upto 7 Instruments and thereafter Rs. 1000 per instrument per month	Rs. 350 upto 3 Instruments, Rs. 700 upto 7 Instruments and thereafter Rs. 1000 per instrument per month	Rs. 350 upto 3 Instruments, Rs. 700 upto 7 Instruments and thereafter Rs. 1000 per instrument per month	Rs. 350 upto 3 Instruments, Rs. 700 upto 7 Instruments and thereafter Rs. 1000 per instrument per month	Rs. 350 upto 3 Instruments, Rs. 700 upto 7 Instruments and thereafter Rs. 1000 per instrument per month	NA	NA
Cheque returned - local clearing inward due to reasons other than connectivity	N	Per Instrument	Rs. 75	Rs. 75	Rs. 75	Rs. 75	Rs. 75	Rs. 75	Rs. 75	NIL	Rs. 75	Rs. 75	Rs. 75	Rs. 75	Rs. 75	NA	NA	
Cheque returned - local clearing outward	N	Per Instrument	Rs. 150	Rs. 150	Rs. 150	Rs. 150	Rs. 150	Rs. 150	Rs. 150	NIL	Rs. 150	Rs. 150	Rs. 150	Rs. 150	Rs. 150	NA	NA	
Outstation collection - outward	N	Per Instrument + Actuals	Rs. 100	Rs. 100	Rs. 100	Rs. 100	Rs. 100	Rs. 100	Rs. 100	NIL	Rs. 100	Rs. 100	Rs. 100	Rs. 100	Rs. 100	NA	NA	
Outstation collection - inward	N	Actuals (incl. postage)	Actuals (incl. postage)	Actuals (incl. postage)	Actuals (incl. postage)	Actuals (incl. postage)	Actuals (incl. postage)	Actuals (incl. postage)	Actuals (incl. postage)	NIL	Actuals (incl. postage)	Actuals (incl. postage)	Actuals (incl. postage)	Actuals (incl. postage)	Actuals (incl. postage)	NA	NA	
Cheque returned charges - outstation collection outward	N	Actuals	Actuals	Actuals	Actuals	Actuals	Actuals	Actuals	Actuals	NIL	Actuals	Actuals	Actuals	Actuals	Actuals	NA	NA	
Cheque returned charges - outstation collection inward	N		Insufficient Funds: Rs. 350/700/1000+ OCC handling charges as incurred Others: Rs. 75 + OCC Handling charges as incurred	Insufficient Funds: Rs. 350/700/1000+ OCC handling charges as incurred Others: Rs. 75 + OCC Handling charges as incurred	Insufficient Funds: Rs. 350/700/1000+ OCC handling charges as incurred Others: Rs. 75 + OCC Handling charges as incurred	Insufficient Funds: Rs. 350/700/1000+ OCC handling charges as incurred Others: Rs. 75 + OCC Handling charges as incurred	Insufficient Funds: Rs. 350/700/1000+ OCC handling charges as incurred Others: Rs. 75 + OCC Handling charges as incurred	Insufficient Funds: Rs. 350/700/1000+ OCC handling charges as incurred Others: Rs. 75 + OCC Handling charges as incurred	Insufficient Funds: Rs. 350/700/1000+ OCC handling charges as incurred Others: Rs. 75 + OCC Handling charges as incurred	Insufficient Funds: Rs. 350/700/1000+ OCC handling charges as incurred Others: Rs. 75 + OCC Handling charges as incurred	Insufficient Funds: Rs. 350/700/1000+ OCC handling charges as incurred Others: Rs. 75 + OCC Handling charges as incurred	Insufficient Funds: Rs. 350/700/1000+ OCC handling charges as incurred Others: Rs. 75 + OCC Handling charges as incurred	Insufficient Funds: Rs. 350/700/1000+ OCC handling charges as incurred Others: Rs. 75 + OCC Handling charges as incurred	Insufficient Funds: Rs. 350/700/1000+ OCC handling charges as incurred Others: Rs. 75 + OCC Handling charges as incurred	Insufficient Funds: Rs. 350/700/1000+ OCC handling charges as incurred Others: Rs. 75 + OCC Handling charges as incurred	NA	NA	
Statement	Account Statement	N		NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	
	Account Statement (Email/Electronic/SMS)	N		NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	
	Stop Payment through Branch	Y	Per Instruction	Rs. 100	Rs. 100	Rs. 100	Rs. 100	Rs. 100	Rs. 100	Rs. 100	Rs. 100	Rs. 100	Rs. 100	Rs. 100	Rs. 100	NIL	NIL	
	Stop Payment Revoke Branch	Y	Per Instruction	Rs. 100	Rs. 100	Rs. 100	Rs. 100	Rs. 100	Rs. 100	Rs. 100	Rs. 100	Rs. 100	Rs. 100	Rs. 100	Rs. 100	NIL	NIL	
	Stop Payment through Net Banking	Y	Per Instruction	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	
	Stop Payment Revoke Net Banking	Y	Per Instruction	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	
	Stop Payment through SMS Banking	N	Per Instruction	Rs. 100	Rs. 100	Rs. 100	Rs. 100	Rs. 100	Rs. 100	Rs. 100	Rs. 100	Rs. 100	Rs. 100	Rs. 100	Rs. 100	NIL	NIL	
	Stop Payment Revoke SMS Banking	N	Per Instruction	Rs. 100	Rs. 100	Rs. 100	Rs. 100	Rs. 100	Rs. 100	Rs. 100	Rs. 100	Rs. 100	Rs. 100	Rs. 100	Rs. 100	NIL	NIL	
	Change of product code(Upgradation/Degradation)	Y		NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
	Interest certificate issue	N		NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
Balance certificate issue	N	Per Instance	Rs. 100	Rs. 100	Rs. 100	Rs. 100	Rs. 100	Rs. 100	Rs. 100	Rs. 100	Rs. 100	Rs. 100	Rs. 100	Rs. 100	Rs. 100	NIL	NIL	
Photo/Signature/Address Attestation/Verification	NA		Rs. 100	Rs. 100	Rs. 100	Rs. 100	Rs. 100	Rs. 100	Rs. 100	Rs. 100	Rs. 100	Rs. 100	Rs. 100	Rs. 100	Rs. 100	Rs. 100	Rs. 100	
Retrieval/enquiry of records older than 12 months	NA		Rs. 100	Rs. 100	Rs. 100	Rs. 100	Rs. 100	Rs. 100	Rs. 100	Rs. 100	Rs. 100	Rs. 100	Rs. 100	Rs. 100	Rs. 100	Rs. 100	Rs. 100	
A/c closure before 12 months	N		Rs. 100	Rs. 100	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	
A/c closure after 12 months	N		NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	
AMC Charges	Y		Annual Maintenance Charges	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	Rs.375	Rs.375	

* GST shall be applicable