



COMPENDIUM OF SERVICE CHARGES

Updated as on 01/10/2020

Sl. No	SERVICES	Page No
1	Savings Bank accounts - Charges, Free Facilities and Other Benefits	2
2	Current Deposit accounts - Charges, Free Facilities and Other Benefits	3
3	Annual Maintenance Charges for Debit Cards	4
4	Issuance / Re-Issuance fees for Debit Cards	4
5	Other Charges for usage of Debit Cards	4
6	Charges for usage of ATM	4
7	Travel Card charges	4
8	Demand Draft issuance charges	5
9	RTGS / NEFT Charges	5
10	Charges for Standing Instructions	5
11	Cheque Collection Charges	6
12	Charges for Collection of Deposit Receipt on Maturity	6
13	Cheque / NACH Return Charges	6
14	Cash Handling Charges	7
15	Charges for Lockers	8
16	Charges for Safe Custody of Articles	8
17	Reasonableness of Bank Charges – Three Tier Charges	9
18	AMC & Other Depository Charges for Demat Accounts	10
19	Charges for NPS Accounts	10
20	PIS Charges	10
21	POS Charge Structure & Commitment Charges	11
22	FOREX Charges	12
23	Miscellaneous Charges	16
24	Door Step Banking Facility Charges	17

*All charges are subject to GST unless otherwise specified. There will be an additional 1% Kerala Flood Cess for all unregistered customers (i.e. customers not having GST Registration) within the **State of Kerala.***

SAVINGS BANK ACCOUNTS - CHARGES, FREE FACILITIES AND OTHER BENEFITS

PRODUCTS	Average Monthly Balance / Average Quarterly Balance		Periodicity of Min Bal Calculation	Max Charges for non Maintenance on QAB / MAB*	Charges on cheque Book		Net Banking	Mobile Banking	Charges on SMS Facility	DD Issuance Free limit	RTGS / NEFT (Outward)	ATM Free Limits
	Metro / Urban	Semi Urban / Rural			Free (leaves)	Charges (per Leaves)						
Savings Bank (General)					0	Rs. 3/- Leaf				NIL	NIL	Normal
Savings Bank (Basic)	-	-	N A	N A	0	Rs. 3/- Leaf	N A	N A	Domestic Accounts: Re. 1.00/ SMS (incl. GST) Non Resident Accounts: Rs. 1.50/ SMS (incl. GST) (with maximum of Rs. 100.00/ Quarter-excl. GST)	NIL	NIL	Normal
Savings Bank (Kiosk)	-	-	N A	N A	0	Rs. 3/- Leaf	N A	N A		NIL	NIL	Normal
Savings Bank (Junior)	-	-	N A	N A	0	Rs. 3/- Leaf	N A	N A		NIL	NIL	Normal
Savings Bank (Invest)	-	-	N A	N A	35	Rs. 3/- Leaf	Free	Free		NIL	NIL	Normal
Savings Bank (Portfolio)						Rs. 3/- Leaf	Free	Free		NIL	NIL	Normal
Savings Bank (Youth Plus)	2,500	1,000	Monthly	100	0	Rs. 3/- Leaf	Free	Free		NIL	NIL	Normal
Savings Bank (Privilege)-Standard	2,500	1,000	Monthly	100	0	Rs. 3/- Leaf	Free	Free		NIL	50,000	Normal
Savings Bank (Privilege)-Silver	5,000	5,000	Monthly	100	25	Rs. 3/- Leaf	Free	Free		50,000	1,00,000	Normal
Savings Bank (Mahila)-Delight	5,000	2,500	Monthly	100	50	Rs. 3/- Leaf	Free	Free		5 nos totaling Rs.50000/free	1,00,000	Unlimited
Savings Bank (Mahila)-Elite/ Elite Senior	5,000	2,500	Monthly	100	50	Rs. 3/- Leaf	Free	Free			50,000	50,000
Savings Bank (GSSA)-Smart	-	-	N A	N A	50	Rs. 3/- Leaf	Free	Free	20,000	50,000	Normal	
Savings Bank (GSSA)-Executive	-	-	N A	N A	50	Rs. 3/- Leaf	Free	Free	30,000	1,00,000	Unlimited	
Savings Bank (Privilege)-Gold	10,000	10,000	Monthly	100	25	Rs. 3/- Leaf	Free	Free	1,00,000	2,00,000	Unlimited	
Savings Bank (Ruby)	25,000	25,000	Monthly	Table 2	50	Rs. 3/- Leaf	Free	Free	Free	1,00,000	Unlimited	Unlimited
Savings Bank (Privilege)-Diamond	50,000	50,000	Monthly	100	unlimited	N A	Free	Free	Free	Unlimited	Unlimited	Unlimited
Savings Bank (Privilege)-Platinum	1,00,000	1,00,000	Monthly	100	unlimited	N A	Free	Free	Free	Unlimited	Unlimited	Unlimited

Charges displayed above are subject to GST and Kerala Flood Cess, wherever applicable

Free facilities of your A/c will be on the basis of previous month's average monthly balance and charges if any will be collected instantaneously w.e.f 01-07-2020 after the free facilities are exceeded.

*The penal charge for non-maintenance of minimum balance is fixed as per the rate of the deficient amount of balance maintained by the customer to the actual minimum balance agreed upon at the time of opening with a maximum penalty of Rs.100/- per account per month.

$$\text{Penal charges} = \frac{\text{Deficit Amount}}{\text{Actual minimum Balance Agreed}} \times 100$$

TABLE 2 - SIB RUBY - Charges for Non Maintenance on QAB / MAB

AMB Maintained	Revised Charges(SBA)
Upto 25% of AMB	200.00
Above 25% - Upto 50% of AMB	150.00
Above 50% - Upto 75% of AMB	125.00
Above 75% - Upto 100% of AMB	100.00

CURRENT ACCOUNTS - CHARGES, FREE FACILITIES AND OTHER BENEFITS

PRODUCTS	Average Monthly Balance / Average Quarterly Balance		Periodicity of Min Bal Calculation	Charges for non Maintenance on QAB / MAB	Charges for cheque Book		Net Banking	Mobile Banking	AMC on SMS Facility	DD Issuance Free limit	RTGS/ NEFT(Outward) No. of free transactions
	Metro / Urban	Semi Urban / Rural			Free (leaves)	Charges (per Leaves)					
CD Premium General	5,000	5,000	Monthly	250	25	Rs. 3/- Leaf	Free	Free	Re. 1.00/ SMS (incl. GST) with maximum of Rs. 200.00/ Quarter- excl. GST	NIL	NIL
CD Premium Standard	10,000	10,000	Monthly	500	25	Rs. 3/- Leaf	Free	Free		NIL	NIL
CD Premium Silver	50,000	50,000	Monthly	500	25	Rs. 3/- Leaf	Free	Free	Free	NIL	NIL
CD Premium Gold	1,00,000	1,00,000	Monthly	500	25	Rs. 3/- Leaf	Free	Free	Free	NIL	NIL
CD Premium Platinum	5,00,000	5,00,000	Monthly	500	25	Rs. 3/- Leaf	Free	Free	Free	NIL	NIL
CD Premium Ruby	10,00,000	10,00,000	Monthly	500	25	Rs. 3/- Leaf	Free	Free	Free	NIL	NIL
CD Premium Diamond	25,00,000	25,00,000	Monthly	500	25	Rs. 3/- Leaf	Free	Free	Free	Free	Free
CD Smart	50,000	25,000	Monthly	500	100	Rs. 3/- Leaf	Free	Free	Free	5 lakhs or 30 DD's	30 Nos
SIB Trader Smart Current Account	50,000	25,000	Monthly	500	100	Rs. 3/- Leaf	Free	Free	Free	5 lakhs or 30 DD's	30 Nos

Charges displayed above are subject to GST and Kerala Flood Cess, wherever applicable

Free facilities of your A/c will be on the basis of previous month's average monthly balance and charges if any will be collected instantaneously w.e.f 01-07-2020 after the free facilities are exceeded.

OD/CC accounts, SMS charges Re. 1.00/ SMS (incl. GST) with maximum of Rs. 200.00/ Quarter - excl. GST and Kerala Flood Cess, wherever applicable

Issuance/Annual Maintenance Charges (w.e.f 01.07.2019)

Card Variant	Savings Bank Account		CD/OD Accounts	
	Issuance Fee	Annual Maintenance Charges	Issuance Fee	Annual Maintenance Charges
RuPay Classic Domestic	Rs. 250	Rs. 250	Rs. 500	Rs. 500
RuPay Classic International	Rs. 250	Rs. 250	Rs. 500	Rs. 500
Visa Classic	NIL	Rs. 250	Rs. 500	Rs. 500
MasterCard Titanium	NIL	Rs. 250	Rs. 500	Rs. 500
RuPay Platinum	Rs. 750	Rs. 500	Rs. 750	Rs. 500
Visa Platinum/Visa Platinum NFC	NIL	Rs. 300	Rs. 500	Rs. 500
MasterCard Platinum	NIL	Rs. 300	Rs. 500	Rs. 500
MasterCard World	NIL	Rs. 500	Rs. 500	Rs. 500

Charges displayed above are subject to GST and Kerala Flood Cess, wherever applicable

The changes in Annual Maintenance Charges will be effective from Quarter ending June 2019 onwards

Debit Card eligibility is based on the category of Savings/Current Account maintained by the customer

OTHER CHARGES FOR USAGE OF DEBIT CARDS

Debit Card Repin Charges	Rs 100 + GST for Paper PIN NIL for Green PIN
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CHARGES FOR USAGE OF ATM

	Domestic	
	Other Bank ATM Transactions	Cash Withdrawal - Rs 20 plus GST
All Other Transactions - Rs 8 plus GST		
For SB customers, 5 Free domestic ATM transactions per month are allowed (Including Financial & Non-Financial transactions).		
International		
Cross Currency Markup Charges	Cash Withdrawal - Rs 150.00 Incl GST	
	Balance Enquiry - Rs 25.00 Incl GST	
	A cross-currency mark-up of 3.5% will be levied on all international cash withdrawal and purchase transactions	

Charges displayed above are subject to GST and Kerala Flood Cess, wherever applicable

TRAVEL CARD CHARGES

Issuance Charge	Rs.200.00 + GST
Reload Charge	Rs.100.00 + GST
Refund Charge	Rs.100.00 + GST

DEMAND DRAFT ISSUANCE CHARGES		
Particulars	Charges	Mode of Recovery
DD Issuance Charges	Upto Rs. 10,000/-	Rs. 50.00 (minimum)
	Above Rs.10,000/-	Re. 1/- per Rs. 1,000/-
		Rs. 10,000.00 (maximum)
		MICR Charges Rs. 2.00
		20.00 % extra charges for Cash DD's
	150.00% charges if purchased after 02.00 PM	
Issuance Charges for Duplicate DD		₹ 100.00 M
DD Revalidation Charges		₹ 100.00 A
DD Cancellation Charges		₹ 100.00 A

Charges displayed above are subject to GST and Kerala Flood Cess, wherever applicable

RTGS/NEFT (w.e.f 01/01/2020)						
Particulars	Branch level transaction	Mobile/ Internet Banking	Branch level transaction	Mobile/ Internet Banking [For SB Accounts ONLY]	Mobile/ Internet Banking [For all other Accounts]	
			Existing	Revised wef (01.01.20)		
RTGS	Rs 2 lakhs to Rs 5 lakhs	₹ 22.00	₹ 12.50	₹ 22.00	₹ 12.50	₹ 12.50
	Above Rs 5 lakhs	₹ 45.00	₹ 25.00	₹ 45.00	₹ 25.00	₹ 25.00
NEFT	Upto & including Rs 10,000.00	₹ 2.00	₹ 1.25	₹ 2.00	-	₹ 1.25
	Above Rs 10,000.00 upto & including 1 lakhs	₹ 4.00	₹ 2.50	₹ 4.00	-	₹ 2.50
	Above Rs 1 lakhs upto & including Rs 2 lakhs	₹ 14.00	₹ 7.50	₹ 14.00	-	₹ 7.50
	Above Rs 2 lakhs	₹ 22.00	₹ 12.50	₹ 22.00	-	₹ 12.50

IMPS (through Internet/ Mobile Banking & other channels w.e.f 15/06/19)		
Particulars	Transaction Amount	Charges
IMPS	Below Rs 1,000	NIL
	Rs 1,000 to less than Rs 1 lakh	₹ 5.00
	Rs 1 lakh to Rs 2 lakh	₹ 15.00

Charges displayed above are subject to GST and Kerala Flood Cess, wherever applicable

CHARGES FOR STANDING INSTRUCTIONS	
Particulars	Charges
Setting up charges	₹ 100.00
Standing Instruction Amendment Charges	₹ 100.00
Execution Charges	₹ 10.00
Bank Induced internal charges	Free
Standing Instruction for RD	Free
Customer Induced (Payment of utility bills, remittance to the beneficiary etc.)	DD charges plus postage/courier charges with minimum Rs.10/- per instance.

Charges displayed above are subject to GST and Kerala Flood Cess, wherever applicable

CHEQUE / BILLS COLLECTION CHARGES (Inland)				
Charges on instruments / Bills received/sent for collection from/to other banks and our branches				
SL no	Particulars	Charges		
		Cheques from other banks	Cheque from our branches	Bills
1	upto Rs.1000	Rs.15/-	Rs.15/-	Rs.20/-
2	Above Rs 1000 and upto Rs.5000	Rs.25/-	Rs.25/-	Rs.30/-
3	Above Rs.5000 and upto Rs.10,000	Rs.25+other bank charges	Rs.35/-	Rs.50/-
4	Above Rs.10,000 and upto Rs.1,00,000	Rs.50 + other bank charges	Rs.100/-	Rs. 5.00 per Rs. 1000/-
5	Above Rs.1,00,000 and upto Rs.10,00,000	Rs.1.5/1000 + other bank charges	Rs.1.5/1000	Rs. 4.00 per Rs. 1000/- (Min Rs. 500/-)
6	Above Rs.10,00,000	Rs.1.5/1000+ other bank charges	Rs.1.5/1000	Rs. 3.00 per Rs. 1000/- (Min Rs. 4000/-)
7	Collection of Bills /outstation instruments (not through clearing)			
Particulars		Charges (modified on 30.07.2019)		
Amount		Cheques	Bills	
7 (a)	Upto 1000/-	Rs. 50.00	Rs.20	
7 (b)	above Rs. 1,000/- to Rs. 5,000/-	Rs. 50.00	Rs.30	
7 (c)	above Rs. 5,000/- to Rs. 10,000/-	Rs. 50.00	Rs.50	
7 (d)	above Rs. 10,000/- to Rs. 1,00,000/-	Rs. 100.00	Rs. 5.00 per Rs. 1000/-	
7 (e)	above Rs. 1,00,000/- to Rs. 10,00,000/-	Rs. 150.00	Rs. 4.00 per Rs. 1000/- (Min Rs. 500.00)	
7 (f)	above Rs. 10,00,000/-	Rs. 150.00	Rs. 3.00 per Rs. 1000/- (Min Rs. 4,000.00 and Max Rs. 10,000.00)	
7 (g)	Extra Charges	No extra charge	Postage	
7 (h)	Immediate Credit of Cheques upto Rs.15000/-	Normal Collection Charges for Outstation Cheques - Rs.5/- per instrument for Local Cheques		
7 (i)	Release of proceeds of uncleared cheques/drafts	Commercial rate of interest with minimum Rs.50/-		

Charges displayed above are subject to GST and Kerala Flood Cess, wherever applicable

CHARGES FOR COLLECTION OF DEPOSIT RECEIPT ON MATURITY	
Particulars	Charges
Charges leviable by the bank for collection of other Banks Deposits/TDRs.	OCC charges. No charges in case the proceeds are credited to term deposit with us. But, other bank commission, if any, to be collected.
Charges leviable, on our Bank Deposits / TDRs received for collection from other Banks.	OCC charges plus postage.

Charges displayed above are subject to GST and Kerala Flood Cess, wherever applicable

CHEQUE / ECS / NACH RETURN CHARGES		
ACCOUNT CATEGORY	CURRENT / OVERDRAFT / WORKING CAPITAL	SAVINGS BANK
Cheque/ NACH* return charges - Inward	Rs. 4.00/- per Rs. 1,000.00	Rs. 2.00/- per Rs. 1,000.00
	Minimum Rs. 200.00	Minimum Rs. 100.00
	Maximum Rs. 800.00	Maximum Rs. 400.00
Cheque/ NACH* return charges- Outward	Rs.50/- per instrument	Rs.50/- per instrument
Cheque return charges - Collection	Rs.50/- per instrument	Rs.50/- per instrument
Direct Debit Return charges	Rs.100.00 + GST	Rs.100.00 + GST

Charges displayed above are subject to GST and Kerala Flood Cess, wherever applicable

*NACH Return Charges waived for PM-KMY and PM-SYM

CASH HANDLING CHARGES

EFFECTIVE FROM 01/10/2018

CATERGORY	FREE LIMIT	CHARGES ABOVE FREE LIMIT
All Current Accounts (Excluding Traders Smart & Financial Institutions)	(a) Upto Rs. 3.00 Lakhs /month (b) 15 times of Average Monthly Balance of Previous Month (a) or (b) Whichecker is Higher <i>If the EOD (End of the Day) balance on the day of cash remittance is greater than the cash remitted during the day, such remittance shall be FREE OF CHARGE. (The referred limit is over and above limit mentioned in (a) & (b) above.)</i>	Rs. 175/ Lakh + GST
Current Account (Trader's Smart)	(a) FREE up to 25 times Average Monthly Balance of previous month. <i>If EOD (End of the Day) balance on the day of cash remittance is greater than the cash remitted during the day, such remittance shall be FREE OF CHARGE. (The referred limit is over and above limit mentioned in (a) above.)</i>	Rs. 175/Lakh + GST
All other CD Accounts (By Banks/ NBFCs/ Nidhi / Kuri Co etc-where financial service is line of activity)	8 times of Average Monthly Balance of Previous Month.	Rs. 175/Lakh + GST
SB Accounts (Individuals & HUF)	(a) Rs. 1.00 Lakh/ month (b) 10 times of AMB of Previous Month (a) or (b) Whichecker is Higher	Rs. 175/ Lakhs + GST
Savings Bank Account (Other than Individuals & HUF)	(a) 1.00 Lakh / month (b) 20 times of <i>AYB (Average Yearly Balance)</i> of previous Financial Year	Rs.175.00 / lakh + GST
Savings Bank Account (NRO)	Rs. 15.00 lakhs / month	Rs.175.00 / lakh + GST
WORKING CAPITAL LIMITS (OD /CC accounts other than by Banks/ NBFCs/ Nidhi / Kuri Co etc-where financial service is line of activity)	(a) Rs. 3.00 Lakhs /month (b) Amount Equal to 50.00 % of Average working capital Utilization of Previous month. (C) For Limits above Rs. 10.00 Crores monthly cap will be Rs. 5.00 Crores (a) or (b) Whichecker is Higher Subject to cap as in clause (C) above	Rs. 80/ lakhs + GST
WORKING CAPITAL LIMITS (OD/CC by Banks/ NBFCs/ Nidhi / Kuri Co etc-where financial service is line of activity)	(a) Amount Equal to 10.00% of Average Monthly Debit Balance in account during previous month. (b) For Limits above Rs. 30.00 Crores monthly cap will be Rs. 3.00 Crores	Rs. 80/ lakhs + GST

IF A CUSTOMER IS HAVING MORE THAN ONE ACCOUNT LINKED TO THE SAME CUSTOMER ID, THE TOTAL FREE LIMIT OF THE CUSTOMER SHALL BE AGREEGATE OF FREE LIMIT OF ALL SUCH ACCOUNTS.

SMALL DENOMINATION NOTES / COINS (Rupees 50,20,10,5,2,1 currency notes and coins)

Product	Free Limits & Charges Thereof
Small Denomination Notes / Coins	Free upto 100 numbers Above 100 No's, Rs. 10.00 (Plus GST) / packet or part thereof

While calculating charges, the numbers of notes / coins shall be rounded off to next multiples of ten's and charges shall be levied accordingly. If small denomination notes exceed FREE limit, charges will be recovered for the entire amount.

MANAGER

CHARGES FOR LOCKERS

Sl no	Cage Type	Height	Width	Depth	Area in (Sq cm)	Metro			Urban			Semi urban/Rural		
						Rent	Penalty *	Security deposit	Rent	Penalty *	Security deposit	Rent	Penalty *	Security deposit
						(Rs)	(Rs)	(Rs)	(Rs)	(Rs)	(Rs)	(Rs)	(Rs)	(Rs)
1	alpha	12.5	17.5	49.2	218.75	1,600	25	9,800	1,300	20	8,900	900	15	7,700
2	beta	15.9	21	49.2	333.9	2,000	30	11,000	1,700	25	10,100	1,300	20	8,900
3	gamma	12.5	35.2	49.2	440	2,800	30	13,400	2,300	25	11,900	1,700	20	10,100
4	delta	18.9	26.3	49.2	497.07	3,200	30	14,600	2,600	25	12,800	2,000	20	11,000
5	epsilon	32.1	21	49.2	674.1	4,500	35	18,500	3,800	30	16,400	2,700	25	13,100
6	zeta	15.9	42.4	49.2	674.16	4,500	35	18,500	3,800	30	16,400	2,700	25	13,100
7	eta	27.8	35.2	49.2	978.56	6,000	35	23,000	5,000	30	20,000	3,500	25	15,500
8	theta	18.9	53	49.2	1001.7	8,000	40	29,000	6,000	35	23,000	5,000	30	20,000
9	iota	32.1	42.4	49.2	1361.04	9,000	40	32,000	7,000	35	26,000	6,000	30	23,000
10	kappa	38.5	53	49.2	2040.5	9,500	45	33,500	8,000	40	29,000	6,500	35	24,500
11	lambda	40.5	53	49.2	2146.5	10,000	45	35,000	9,000	40	32,000	7,000	35	26,000

Other Service Charges

Particulars		Service charges
12	For breaking open of lockers when key is lost by the hirer	Actual Break Open Charge Incurred + Rs.250/-
13	For lockers operated more than 10 times in a month	Rs.50/- for every additional operation beyond 10 times in a month.
14	One Time Registration Fee	Rs. 250/-

* **Monthly.** Penalty shall be collected on a monthly basis i.e. if the rent is due for 6 months in metro for alpha, the charge shall be Rs.1600.00 + (25 X 6) = Rs. 1750/-

Charges displayed above are subject to GST and Kerala Flood Cess, wherever applicable

CHARGES FOR SAFE CUSTODY OF ARTICLES

Sl no	Particulars	Charges	
1	Type	Period upto 15 days	Beyond 15 days
2	Small/Medium packet	Rs.100/-	Rs.200/-per month
3	Big packet	Rs.200/-	Rs.300/-per month
4	Bank's own deposit receipts	Free	Free

Charges displayed above are subject to GST and Kerala Flood Cess, wherever applicable

REASONABLENESS OF BANK CHARGES – THREE TIER CHARGE STRUCTURE

1	As advised by RBI, to ensure reasonableness of bank charges , bank had implemented a 3 tier charge structure for basic banking services.	
2	The 3 tier charge pattern is offered only to accounts opened under the scheme codes SB-General, SB-Basic (BSBDA) & KCC (SB-Kissan Jyothi Scheme) and not applicable to the SB account types.	
3	As per the 3 tier charge structure, Savings Bank Account customers are classified into 3 categories - Non Individuals (Tier-1), Individuals (Tier-2) and Special Individuals (Tier-3).	
4	The category of special individuals includes individuals having account in Rural Branches, Senior Citizens and Pensioners.	
5	The accounts are classified as Individual-Rural, Individual Non-Rural and Non-Individual accounts. Classification under the category of Senior Citizens and Pensioners will have to be done by at branch level based on documentary evidence.	
6	The applicable charges will be 100% (Non-Individuals), 75% (Individuals) and 65% (Special Individuals).	
7	21 banking services have been identified as basic banking services with a cut-off transaction amount of Rs.10,000.00. The services are listed hereunder. The Charges collectible for the services mentioned below are mentioned elsewhere in the compendium.	
Sl	Type of Charges	Mode of collection
1	DD Issue	Automated
2	DD Cancellation	Automated
3	DD Duplicate Issue	Automated
4	DD Revalidation	Automated
5	ATM AMC Charges	Automated
6	OCC Charges	Automated
7	Collection Of Local Cheques	Automated
8	Clearing Cheques return – Outward Clearing	Automated
9	Clearing cheque return – Inward Clearing	Automated
10	OCC Retd.(to us)	Automated
11	Cheque book charges	Automated
12	Duplicate Pass Sheet	Automated
13	Stop Payment	Automated
14	Account Closure –Running > 6 months	Automated
15	Account Closure –Running < 6 months	Automated
16	NEFT	Automated
17	OCC Retd.(by us)	Manual
18	Duplicate Pass Book	Manual
19	No due Certificate	Manual
20	Issue of Balance Certificate	Manual
21	Signature Verification	Manual
22	Balance Enquiry	N A
23	ECS Clearing	N A

AMC & other depository charges for DEMAT accounts		
Sl no	Particulars	Charges
1	Statutory Charges at the time of opening Account	Free
2	Advance / Deposits	NIL
3	AMC	Rs. 200/- + GST for non Corporate accounts Rs. 1,000.00 + GST for Corporate Accounts
4	Dematerialization	Rs.75/- plus GST as minimum up to 2 certificates and additional Rs.10/- plus GST for every other
5	Rematerialisation	Rs.10/- plus GST for every 100 securities (max.Rs 5.00 Lakh) or Rs.10/- plus GST per certificate whichever is higher
6	Transaction (Debit)	Rs.25/- plus GST
7	Pledge/Unpledge	Rs.100/- plus GST
8	Pledge Creation confirmation	NIL
9	Pledge Closure	Rs.100/- plus GST
10	Pledge Closure confirmation	NIL
11	Pledge Invocation	NIL
12	Failed instruction charges	NIL
13	Other Charges	Actual courier charges
14	Entry of PAN No	NIL
15	Destatementisation	Rs 50/-plus GST per SOA
16	MF Redemption	Rs.25/- plus GST

Charges for NPS Accounts	
Statutory Charges at the time of Account Opening	Rs.200/- plus GST
Transactions charge	0.25% of contribution +GST or Rs.20+GST (whichever is higher)

PIS Charges	
PIS Issuance Charge	NIL
Transaction fees - Any number of purchase of shares/company on a contract note	₹ 50.00
Transaction fees - Any number of sale of shares / company on a contract note	₹ 50.00
Annual Account Maintenance Charge	₹ 1,000.00
PIS Stamp Charge (Applicable only if Demat A/c is with South Indian Bank)	₹ 300.00

POS CHARGE STRUCTURE

POS Installation Charges	NIL
POS Security Deposits	NIL
Paper Roll Charges	NIL

	Rent (monthly)	GPRS Terminal	PSTN Terminal
CD Premium/ Smart / Trader Smart	AMB Greater than Rs.5 lacs	NIL	NIL
	AMB Between Rs.2.5 lacs and Rs.5 lacs	₹ 500.00	NIL
	AMB Between Rs.0.50 lacs and Rs.2.5 lacs	₹ 750.00	NIL
	AMB Less than Rs.0.50 lacs	₹ 875.00	₹ 200.00
SB Silver and Above	AMB Greater than Rs.10 lacs	NIL	NIL
	AMB Between Rs.5 lacs and Rs.10 lacs	₹ 500.00	NIL
	AMB Less than Rs.5 Lacs	₹ 875.00	NIL
	AMB Less than Rs.1.00 Lac	₹ 875.00	₹ 200.00

Charges displayed above are subject to GST and Kerala Flood Cess, wherever applicable

Commitment Charges/Non Transaction Charges [GPRS/PSTN] (monthly)

If the monthly transaction volume through Terminal is Less than			
a	Rs. 25,000.00 for customers of Rural branches	₹	500.00
b	Rs. 50,000.00 for customers of Semi-Urban branches	₹	500.00
c	Rs. 1,00,000.00 for customers of Urban & Metro branches	₹	500.00

Schedule of Forex Service Charges		
Sl No	SERVICES	CHARGES
1	OUTWARD REMITTANCE	
A	Retail & Trade Outward Remittances	
(i)	Commission	Rs. 500/- per remittance
(ii)	SWIFT charges	SHA basis- Rs. 500/- OUR basis- Rs. 2000/-
B	Outward Remittance from FCNR(B)- (NRE Repatriation)	
(i)	SWIFT charges (Both OUR & SHA)	USD 20 for USD remittance, CAD 25 for CAD remittance, AUD 25 for AUD remittance, EUR 20 for EUR remittance, GBP 20 for GBP remittance, CHF 20 for CHF remittance & JPY 3000 for JPY remittance
(ii)	Foreign Currency Demand Draft	USD 10 for USD DD, EUR 10 for EUR DD & GBP 10 for GBP DD
2	FOREIGN CURRENCY DEMAND DRAFT	
A	Issuance charges	
(i)	Upto USD 500 or equivalent	Commission- Rs. 300/- SWIFT charges- Rs. 250/-
(ii)	Above USD 500 or equivalent	Commission- Rs.500/- SWIFT charges - Rs. 250/-
B	Issuance of duplicate drafts	
		Rs. 250/-
C	Cancellation/Stop payment of Foreign DD	
		Rs. 250/-
3	IMPORT LETTER OF CREDIT	
A	Opening of Letter of Credit	
(i)	Commitment Charges	0.15% for every quarter or part there of
(ii)	Usance Charges	A. 0.25% for bill up to 3 month sight B. 0.25% for the fort 3 months and .10% for every month in excess of 3 months for bills over 3 months sight
B	SWIFT Charges for Opening/Amendment	
		Rs. 1000/-
C	Amendment of Foreign Letter of Credit	
(i)	Any amendment excluding extension in validity period/ value of LC	Rs. 1000/-
(ii)	Extension in Validity of LC	Charges as applicable for opening of LC to be recovered for the additional/extended period plus amendment charges of Rs. 1000/-
(iii)	Enhancement in value of LC	Applicable LC opening charges on amount so increased plus amendment charges of Rs. 1000/-
D	For issuance of Foreign Letter of Credit with 110% cash margin	
(i)	Commission	0.50%
(ii)	SWIFT Charges	Rs. 1000/-

* All the above charges will attract GST at applicable rates.

4		IMPORT BILLS			
A	Import Bills under LC				
(i)	Commission	Rs. 500/- per bill			
(ii)	Handling Charges	USD 25 to be deducted from bill amount			
(iii)	Crystallization/Delinking/Devovement of bill under LC/buyers credit	0.25% with minimum of Rs. 2000/- and maximum of Rs. 15000/-			
(iv)	Discrepancy charges(will be recovered before remitting the import proceeds to beneficiary bank/negotiating bank)	Per Discrepancy, USD 50 for USD bills; EUR 50 for EUR bills; GBP 50 for GBP bills; JPY 5000 for JPY bills; For other currencies: Equivalent to USD 50/-			
(v)	SWIFT charges	Rs. 500/- per bill			
B	Import bill received for collection				
(i)	Commission	Rs. 500/- per bill			
(ii)	SWIFT charges	Rs. 500/- per bill			
C	Collection charges for Import bill received by importer directly from overseas exporter(Direct Import Bill)				
(i)	Commission	Rs. 500/- per bill			
(ii)	SWIFT charges	SHA basis- Rs. 500/- OUR basis- Rs. 2000/-			
D	Advance remittance against imports				
(i)	Commission	Rs. 500/-			
(ii)	SWIFT charges	SHA basis- Rs. 500/- OUR basis- Rs. 2000/-			
E	Handling charges for dishonor/return of import bill unpaid				
		Rs. 1500/- per bill plus other bank charges if any.			
F	Import remittance(from PCFC) where no exchange margin is earned				
		0.125% of remittance value as commission with a minimum of Rs. 500/- and maximum of Rs. 10000/- plus SWIFT Charges based on "OUR" or "SHA" SWIFT message.			
G	Transfer of other bank AD Bill of Entry to our AD				
		Rs. 100/- per bill of entry			
5		BUYERS CREDIT			
(i)	Arrangement of Buyers Credit, Issuance of SBLC, Payment to Supplier, Receipt of funding in Nostro	1% p.a. of SBLC amount or Rs. 10,000/- whichever is higher for each transaction			
(ii)	Repayment of Buyers Credit amount on maturity with interest and charges	Commission Rs. 500/- and SWIFT charges Rs. 500/-			
6		FOREIGN BANK GUARANTEE			
A	Issuance of Foreign Bank Guarantee				
(i)	Issuance charges(Performance & Financial)	Rating of the account	Inland/Import LC	Performance Guarantee	Finance Guarantee/any other BG type
		SIB AAA	1.50%	1.75%	2.00%
		SIB AA	1.75%	2.00%	2.25%
		SIB A	2.00%	2.25%	2.50%
		SIB BBB	2.25%	2.50%	2.75%
		SIB BB & Below	2.75%	3.00%	3.00%
(ii)	Amendment- Enhancement/Extension charges	Amendment charges of Rs. 1000/- plus applicable commission for the extended period/enhanced amount			
(iii)	SWIFT charges	Rs. 1000/-			
B	For issuance of Foreign Bank Guarantee with 110% cash margin				
(i)	Commission	0.50%			
(ii)	SWIFT Charges	Rs. 1000/-			

* All the above charges will attract GST at applicable rates.

7 EXPORT LETTER OF CREDIT		
A	Advising of LC to Bank's customers	
(i)	Advising export letter of credit	Rs. 1000/-
(ii)	Per Amendment	Rs. 500/-
B	Advising of LC to Non-bank customers	
(i)	Advising export letter of credit	Rs. 2000/-
(ii)	Per Amendment	Rs. 1000/-
C	Transfer of Letter of Credit	Rs. 2000/- per transfer
8 EXPORT BILLS		
A	Purchase/Negotiation/Discount charges	
(i)	For each foreign currency bill	Rs. 1500/-
(ii)	Courier charges	Rs. 1500/-
B	Negotiation of export bills with discrepancies drawn under Documentary Credit	Rs. 2500/-
C	Deviation Charges	Rs. 2500/-
D	Extension of due date of bill	Rs. 1000/-
E	Handling charges for export bill sent on collection	
(i)	For each foreign currency bill(Value equivalent INR)	ININR up to 500000 :Rs.1000/- · INR 500001 to 1500000 :Rs.1500/- · IINR 1500001 to 5000000: Rs.2500/- • INR 5000001 to 7000000 :Rs.3000/- • Above INR 7000000 :Rs.5000/-
(ii)	Courier charges	Rs. 1500/-
F	Handling of export bill against full advance remittance received(M-bill)	Rs. 1500/-
G	EDF(GR) Approvals/ Issuance of EDF(GR) waiver certificate	Rs. 1000/- per bill
H	Commission on Reimbursement Claim requests	Rs. 750/- per SWIFT(MT 742)
I	Export bill write-off charges	Rs. 1500/- per request
J	Bill regularization charges and/or Late Submission of documents	Rs. 250/- per export bill
K	Export bill query/follow up charges	Rs. 250/- per SWIFT tracer
L	Transfer of other bank AD Shipping bills to our AD	Rs. 100/- per Shipping Bill
M	Export bill returned unpaid	Rs. 1500/- per return of documents
N	Bank Realisation Certificate(e-BRC)	NIL
9 INWARD REMITTANCE		
A	Foreign Currency remittance including advance remittance against exports	NIL
B	Electronic Foreign Inward Remittance(e-FIRC)	Rs. 500/- per certificate
C	Return of Inward TT	
(i)	Upto and Including USD 1000	USD 25
(ii)	Above USD 1000	USD 40
10 FORWARD CONTRACT		
A	Purchase & Sale Contracts	
(i)	Booking per contract	Rs. 500/- per booking
(ii)	Early delivery & Cancellation	Rs. 500/- plus Swap cost
11 COLLECTION OF FOREIGN CURRENCY CHEQUE AND DEMAND DRAFT		
A	Collection charges	0.25% subject to a minimum of Rs. 200/-
B	Incidental charges	Rs. 150 for USD cheques & Rs. 500 for all other Currency cheques
C	Return charges	Rs. 500 plus actual charged by correspondent bank.
12 PURCHASE OF FOREIGN CURRENCY CHEQUE AND DEMAND DRAFT		
A	Rate of Interest	
	For USD, EUR, AUD & CAD cheques	MCLR + Spread Presently, 10.85%
	For GBP cheques	MCLR + Spread Presently, 10.85%
B	Incidental charges	Rs. 150 for USD Cheques Rs. 500 for all other Currency Cheques
C	Return charges	Rs. 500 plus actual charged by correspondent bank.

* All the above charges will attract GST at applicable rates.

13 CAPITAL ACCOUNT TRANSACTION CHARGES		
A Overseas Direct Investment(ODI)		
(i)	ODI for JV/WOS transactions(UIN processing fee)	0.125% of the remittance amount with a minimum of Rs. 5000/- and maximum charge of Rs. 10000/- per remittance
(ii)	Disinvestment reporting of JV/WOS abroad as prescribed by RBI	Rs. 5000/-
(iii)	Annual Performance Report(APR) submission as prescribed by RBI	Rs. 2000/-
B Foreign Direct Investment(FDI)		
(i)	Foreign Direct Investment(FCGPR/FCTRS processing fee)	0.125% of the remittance amount with a minimum of Rs. 5000/- and maximum charge of Rs. 15000/-
(ii)	Issuance of Foreign Inward Remittance Certificate(FIRC)	Rs. 500/- per certificate
C External Commercial Borrowing(ECB)		
(i)	External Commercial Borrowing(ECB)(LRN processing fee)	0.125% of the remittance amount with a minimum of Rs. 5000/- and maximum charge of Rs. 15000/-
(ii)	Ratification of ECB guidelines within AD powers	Rs. 2000/- per approval
(iii)	Inward remittance for ECB	0.125% of the remittance amount with a minimum of Rs. 2500/- and maximum charge of Rs. 10000/- per remittance/drawdown
D For Opening Branch Office(BO)/Liaison Office(LO)/Project Office(PO)/ any other place of business in India by business entities		
(i)	Setting up of LO/BO/PO in India	Rs. 5000/-
(ii)	Extending the Validity of LO	Rs. 2500/-
E Setting up Offices abroad		
Rs. 2000/- per approval		
F Establishing Warehouses abroad		
(i)	Approval of Opening/hiring of Warehouse	Rs. 2000/-
(ii)	Renewal of Opening/hiring of Warehouse	Rs. 1000/-
14 MISCELLANEOUS CHARGES		
A		
	For issuance of No Objection Certificate(NOC) for permitted cases	Rs. 1000 per NOC
B		
	For issuance of any other certificate/attestation of export/import transaction/ IEC Letter/AD Code Letter	Rs. 250/- per certificate/attestation

* All the above charges will attract GST at applicable rates.

MISCELLANEOUS CHARGES

Sl no	Particulars	Charges
1	Charges for duplicate passbook	Rs.50/- per page (Rs.20/- for the last entry alone)
2	Charges for duplicate account copy	Rs.50/- per page
3	Charges for A/c closure before 6 months	SB: Rs.75/- Others : Rs.150/-
4	Charges for A/c closure after 6 months	SB: Rs.25/- Others : Rs.50/-
5	ECS / NACH Mandate Registration	Rs.100/- per registration (Waived for PM-KMY & PM-SYM)
6	Ledger folio Charges	SB Rs. 20 per folio of 40 entries (4 free folios annually)
		CD Rs. 20 per folio of 40 entries (No Free Folios)
		CC/OD Rs. 50 per folio of 40 entries (No Free Folios)
7	Account SOL transfer	Rs.100/-
8	Balance Certificate	Rs.100/-
9	Interest Certificate	Rs.100/- (First original free)
10	Photo Attestation	Rs.100/- per application /letter
11	Any Attestation	Rs.100/-
12	Signature Verification	Rs.100/- per application/letter
13	Stop payment charges	Rs.100/- per cheque;Batch of above 3, Rs.300/-
14	Issue of confidential report	Rs.1000/- per report
15	Issuance of No dues certificate	Rs.100/-
16	Notice issued	Rs.50/- per notice + postage
17	Solvency Certificate	Up to Rs 1.00 lac ₹ 500.00
		Above Rs 1.00 lac upto Rs 10.00 lac ₹ 1,000.00
		Above Rs 10.00 lac upto Rs 25.00 lac ₹ 2,000.00
		Above Rs 25.00 lac upto Rs 50.00 lac ₹ 3,000.00
		Above Rs 50.00 lac upto Rs 100.00 lac ₹ 4,000.00
		Above Rs 100.00 lac upto Rs 500.00 lac ₹ 5,000.00
	Above Rs 500.00 lac ₹ 10,000.00	
18	Allowing operation in accounts through PA/mandate Holder-Registration / Modification	SB: Rs.100/- Others: Rs.250/-
19	Providing copies of old records > 1 year	Rs.100/- per year (per record / sheet)
	POSTAL AND TELEPHONE CHARGES	Ordinary/Courier - Actuals with a minimum of Rs.10/- Registered post - Actuals with a minimum of Rs.25/-
20	Postal charges	
21	Telephone Charges-Local	Rs.5/-
22	Telephone Charges-STD	Actuals with a minimum of Rs.25/-
23	Re- Pin charges for Net Banking	Rs. 100/- + GST
24	Re- Activation charges for Mobile banking	Rs. 100/- + GST
25	Change of Mobile Number for Mobile banking	Rs. 100/- + GST

Charges displayed above are subject to GST and Kerala Flood Cess, wherever applicable

Bank Service Charges to be levied from Customers for Cash pick up / Delivery**DOOR STEP BANKING SERVICES**

SI No	Cash Slab [Rs in lakhs]	Beat (per month)	On call (per customer)
1	Upto 0.50	3950	
2	0.51 to 1.00	4000	700
3	1.10 to 2.00	4600	800
4	2.01 to 3.00	5000	
5	3.10 to 4.00	9250	1000
6	4.10 to 5.00	10900	
7	5.01 to 6.00	13000	1200
8	6.01 to 8.00		1500
9	8.01 to 10.00	20000	2210
10	10.00 to 15.00		2700
11	15.01 to 20.00	29000	3500
12	20.01 to 30.00		
13	30.01 to 35.00	36000	
14	35.01 to 40.00		
15	40.01 to 50.00	42500	4500
16	50.01 to 75.00	47000	
17	75.10 to 100.00	52500	6000
18	Above 100.00	Case to case basis	Case to case basis

For Senior Citizens & Differently Abled persons:
Financial Transactions : Rs.100 + GST + Vendor Charges
Non Financial Transactions : Rs.50 + GST + Vendor Charges