

**UPDATED LIST OF SERVICE CHARGES**  
**(WEF 01/04/2017) updated upto 24.07.2017**  
**ALL SERVICE CHARGES ARE EXCLUSIVE OF SERVICE TAX EXCEPT CHARGES FOR ISSUANCE OF IOIs/BCs WHERE CHARGES ARE INCLUSIVE OF GST**

Description of Service Charge		Charges
<b>1. Issue of Multi city Cheque books : Current Account (CA)/Cash Credit (CC) Account</b>		
For all Segments (PB/ SME)	Current Account / CC accounts	First 50 cheque leaves free in a financial year.  Thereafter ₹3/- + GST per cheque leaf. 25 Leaf Cheque Book at ₹75/- +GST.  50 Leaf Cheque Book at ₹150/- +GST
For all Segments (PB/ SME)	Emergency Cheque book (10 leaves set)- Current A/c & Savings Bank	₹50/- +GST for 10 cheque leaves or part thereof
Senior Citizen (Irrespective of QAB)		Free
<b>Issue of Multi city Cheque books : Savings Bank</b>		
For all Segments (PB/ SME)	QAB upto 1 Lakh	First 25 cheque leaves free in a financial year.  Thereafter: 10 Leaf Cheque Book at ₹30/- +GST.  25 Leaf Cheque Book at ₹75/- +GST.  50 Leaf Cheque Book at ₹150/- +GST
	QAB >=1 Lakh	Free
	Senior Citizen (Irrespective of QAB)	Free
For all Salary Package Accounts	Irrespective of QAB	Free * <b>(except for bulk requirement)</b>
*Bulk requirement is requisition of cheques exceeding 25 leaves at single instance, in a month. Charges for bulk requirement @₹75/- + GST for 25 leaf Cheque Book.		
<b>2. Stop payment instruction</b>		
SB account, Current Account, Cash Credit Account		₹100/- + GST per instrument maximum ₹500/- + GST per instance

<b>3.Charges per month for Non – Maintenance of Monthly Average Balance (MAB): Current Account</b>	
Current Accounts (For all Segments) (MAB - ₹10,000/-)	₹500/- +GST
<b>For other Current Account (CA) Variant Products</b>	
Power Pack (MAB-₹5,00,000/-)	₹2,500/- + GST
Power Gain (MAB-₹2,00,000/-)	₹1,500/- + GST
Power POS (MAB ₹5000/-) (For POS a/c)	₹500/- +GST
Power Jyoti (MAB - ₹50,000/-) (Collection a/c)	₹1000/-+ GST
Surabhi (MAB -CA ₹10,000/-) (Auto Sweep)	₹500/- +GST
Reimbursement Current Account (for Corporate Salary Package, irrespective of MAB)	NIL

**SME – Small and Medium Enterprises**

**PB – Personal Banking**

Description of Service Charge	Charges
<b>Charges per month for Non – Maintenance of Monthly Average Balance (MAB): Savings Bank Account including Surabhi SB (Excluding All Salary Package Accounts, Basic Savings Bank Deposit, Small &amp; PMJDY a/cs)</b>	
<b>MAB of ₹5000/- at Metro Centre branches</b>	
Shortfall <=50%	₹50/- +GST
Shortfall >50 –75%	₹75/- +GST
Shortfall > 75%	₹100/- +GST
<b>MAB of ₹3000/- at Urban Centre branches</b>	
Shortfall <=50%	₹40/- +GST
Shortfall >50 –75%	₹60/- +GST
Shortfall > 75%	₹80/- +GST
<b>MAB of ₹2000/- at Semi-Urban Centre branches</b>	
Shortfall <=50%	₹25/- +GST
Shortfall >50 –75%	₹50/- + GST
Shortfall > 75%	₹75/-+GST
<b>MAB of ₹1000/- at Rural Centre branches</b>	
Shortfall <=50%	₹20/- +GST
Shortfall >50 –75%	₹30/-+GST
Shortfall > 75%	₹50/-+GST
<i>RBI has permitted Banks to levy Minimum Balance Non-maintenance Charges.</i>	
<b>4. Account Keeping Charges per annum</b>	
Current Account-SME / PB	
Cash Credit/Overdraft-Limit exceeding ₹25000	₹550/-+ GST
Reimbursement Current Account	NIL
<b>Personal &amp; Agricultural segment Gold Loan Safe Keeping Charge</b>	
To be charged 30 days after the expiry of the prescribed tenure of gold Loan in Per / Agri segment (Currently 30 months/36 months respectively)	₹100 /- + GST per Month
<b>5. Statement of account: Current Account</b>	
Statement of account (First/original): Monthly (For all segments)	Free
Duplicate statement (For all Segments)	₹100/- + GST per page (40 entries)
Duplicate Statement of accounts for Diamond and Platinum variant of All Salary Package accounts	Free
<b>6. Issue of Duplicate Passbook</b>	
First Passbook/Continuation of Passbook	NIL
Duplicate passbook (for all segments)	₹100/- + GST for issue of duplicate passbook. ₹50/- +GST per page (40 entries)
<b>7. Transfer of accounts (Savings Bank and Current Account) for all Segments per occasion (Transfer of Home Branch)</b>	
	NIL

**The revised Savings Bank account closure charges w.e.f 01.10.2017.**

	Period	Existing charges	Revised charges
(i)	Upto 14 days of opening - Free look period	NIL	NIL(As per BCSBI Code)
(ii)	After 14 days upto 1 year of opening of account	Rs 500+GST	Rs 500+GST
(iii)	Beyond 1 year of opening of account	Rs 500+GST	NIL
(iv)	Accounts closed on settlement of accounts of deceased depositors	Rs 500+GST	NIL
(v)	Closure of Regular SB account by BSBD account holders	Rs 500/-+GST	NIL

**SME – Small and Medium Enterprises**

**PB – Personal Banking**

Description of Service Charge		Charges
<b>9. Standing instruction(S.I.)</b>		
Setting of SI (At Branch)	Intra Bank	Free
	Inter Bank (Free for All Salary package accounts)	₹50/-+ GST
	Other than Bank Transfers	
Processing of SI (At Branch)	Intra Bank	Free
	Inter Bank (Free for All Salary package accounts)	₹50/-+ GST
	Other than Bank Transfers	
Failed S.I. (in loan account)	Inter, Intra & Other than Bank Transfers	₹250/-+ GST
<b>10. Interest Certificate for all segments</b>		
Original		NIL
Duplicate		₹150/-+ GST
<b>11. Balance Certificate per instance for all segments</b>		₹150/- plus GST
<b>12. No dues certificate for all segments customers</b>		
Priority sector		NIL
Others	Individual	₹100/-+GST
	Firm/Non-Individuals	₹200/-+GST
<b>13. Signature verification per instance for all segments</b>		₹150/-+ GST
<b>14. Solvency certificate (SME)</b>		
Commercial/ Non-commercial (per lakh)		₹300/-+ GST Minimum ₹1200/-+ GST Maximum ₹18000/-+ GST
<b>15. Photo attestation charges per instance for all segments</b>		₹150/-+ GST
<b>16. Record - Copy of the cheque per instance for all segments</b>		₹150/-+ GST per cheque
<b>17. Enquiries relating to old records (beyond 12 months old) per item</b>		
For all segments		₹200/-+ GST per item upto 2 years and thereafter additional ₹100/-+ GST for every additional year for each item
<b>18. ATM card/ KIT returned by courier due to wrong address</b>		₹100/-+ GST
<b>19. Allowing operations through Power of Attorney/Mandate</b>		₹500/-+ GST for Individual ₹1000/-+ GST for Non-Individual
<b>20. Postal charges</b>		
(a) Ordinary		Actual expenditure (Minimum ₹20/- +GST)
(b) Registered Post/Speed Post/ Courier		Actual expenditure (Minimum ₹50/- +GST)
<b>21. Collection of bills (inclusive of postage and out of pocket expenses)</b>		
Upto ₹10000/-		₹150/- + GST
Above ₹10000/-		₹500/+GST
<b>22. Presentation of inland usance bills per instance</b>		₹110/-+ GST
<b>23 Collection of cheques under Speed Clearing System (inclusive of postage and out of pocket expenses)</b>		
Upto and Including ₹1.00 lakh		NIL (Savings Bank) ₹20/- + GST (Current Account)
Above ₹1.00 lakh (For all)		₹200/- + GST
<b>24. Collection of Outstation Cheques (inclusive of postage and out of pocket expenses)</b>		
Upto ₹10,000/-		₹50/- + GST
Above ₹10,000/-upto ₹1.00 lakh		₹100/- + GST
Above ₹1.00 lakh		₹200/- + GST
<b>25. Cheque/bill deposited with us returned unpaid by others (Local/ Outstation)</b>		
Cheque/bill upto ₹1.00 lakh		₹150/- + GST
Cheque/bill above ₹1.00 lakh		₹250/- + GST

SME – Small and Medium Enterprises

PB – Personal Banking

Description of Service Charge	Charges
<b>26. Cheque Returned Charges for Cheques drawn on us (for insufficient funds only)</b>	
For all customers	₹500/- + GST, irrespective of the amount
<b>27. Cheque returned charges for Cheques drawn on us (for technical reasons) for all customers. (Not to be charged where customer is not at fault as per RBI guidelines)</b>	₹150/- + GST
<b>28. Issue of Inter Office Instrument (Demand Drafts/ Bankers' Cheque) for all customers-including online (INB) requests.</b>	
Upto ₹5,000/-	₹25/- (incl. GST)
Above ₹5,000/- upto ₹10,000/-	₹50/- (incl. GST)
Above ₹10,000/- upto ₹1,00,000/-	₹5/- (incl. GST) per ₹1000/- (Min.₹60/-incl.GST)
Above ₹1,00,000/-	₹4/- (incl. GST) per ₹1000/- Min.₹600/-incl.GST Max.₹2000/-incl. GST
<i>No Cash Handling charges will be levied in addition to charges as above for issuance of IOI (Demand drafts/ Bankers' cheque) in case of cash transaction. Postage / Courier charges for delivery of IOIs (for online INB requests) will be charged extra at ₹50+GST.</i>	
<b>For All Salary Package accounts :</b>	
a) Charges waived for issue of Demand Draft to All Salary Package account holder from Branch, Alternate Channels.	
b) No restrictions on the number of free drafts and the amount, for issue of Draft.	
c) The concessions will be available only if the amount is transferred from the Salary Account as per existing norms.	
d) Postage / Courier charges as applicable will be recovered.	
<b>Revalidation/Cancellation &amp; issuance of duplicate IOI (Draft/Bankers' Cheque) per instance</b>	₹200/-+ GST
<b>29. NEFT/ RTGS CHARGES (through Net Banking/Mobile banking) @</b>	
<b>NEFT Customer Transaction (through Net Banking / Mobile Banking) @ (exclusive of GST)</b>	
Upto ₹10,000/-	₹1/-
Above ₹10,000/- and upto ₹1.00 lakh	₹2/-
Above ₹1.00 lakh and upto ₹2.00 lakh	₹3/-
Above ₹2.00 lakh	₹5/-
<b>RTGS Customer Transactions (through Net Banking/mobile banking)@ (exclusive of GST)</b>	
<b>Transaction Slab</b>	
₹2.00 lakh to ₹5.00 lakh	₹5/-
Above ₹5.00 lakh	₹10/-
<b>@ The charges are applicable only to transactions originated and payable within India. Effective from 15.07.2017</b>	
<b>NEFT/ RTGS CHARGES (transactions at branches) *</b>	
<b>NEFT Customer Transactions (Transactions at branches) (exclusive of GST) *</b>	
Upto ₹10,000/-	₹2.50/-
Above ₹10,000/- and upto ₹1.00 lakh	₹5/-
Above ₹1.00 lakh and upto ₹2.00 lakh	₹15/-
Above ₹2.00 lakh	₹25/-
<b>RTGS Customer Transactions (transactions at branches)@ (exclusive of GST) *</b>	
<b>Transaction at branches</b>	
₹2.00 lakh to ₹5.00 lakh	₹25/-
Above ₹5.00 lakh	₹50/-
*The charges are applicable only to transactions originated and payable within India.	
<b>NEFT/ RTGS transaction charges for Salary Package Accounts :</b>	
a) Waived for Online / Branch channel for all variants of DSP, PMSP, ICGSP, CGSP, PSP, and RSP.	
b) Waived for CSP/ SGSP/SUSP as under :	
i. Through Online Channel: All variants	
ii. Through Branch Channel: Waived only for Diamond and Platinum variants	
<b>30. Cash handling charges</b>	
<b>30 a. Cash Deposit Transactions: Savings Bank (Including SURABHI Savings Bank account; Excluding Financial Inclusion account)</b>	
No. of cash deposit transactions in a month	3 transactions free
Beyond 3 Transactions in a month (Excluding Alternate channel transactions)	₹50/-+ GST per Transaction

Description of Service Charge	Charges
<b>30 b. Cash Deposit Transactions: Current Account *</b>	
Current Account (MAB ₹10,000/-)	i) Upto ₹25000/- per day : Free ii) Beyond ₹25000/- per day: ₹0.75 per ₹1000/- + GST Minimum ₹50/- + GST Maximum ₹20000/- + GST
Power Gain (MAB ₹2.00 lakh)	Deposit of Cash upto ₹15 lakh per month: Free. Thereafter, ₹0.75 per ₹1000/- + GST Minimum ₹50/- + GST Maximum ₹20000/- + GST @
Power Pack (MAB ₹5.00 lakh)	Free upto ₹60 lakh per month. Thereafter ₹0.75 per ₹1000/- + GST. Minimum ₹50/- + GST Maximum ₹20000/- + GST @
<i>Maximum Limit for deposit of cash at Non Home branch is ₹2 lakh per day. Thereafter, Branch Manager of Non-home branch is vested with the powers to accept more cash. @Deposit of cash free of charges within the overall monthly limit for Power gain and Power pack customers would include both Home and Non-home Branch.</i>	
Power Base (MAB ₹20,000/-)	i) Upto ₹25000/- per day : Free ii) Beyond ₹25000/- per day: ₹0.75 per ₹1000/- + GST Minimum ₹50/- + GST Maximum ₹20000/- + GST
Power Jyoti (MAB ₹50,000/-)	₹60/- + GST per transaction
Power POS (MAB ₹5,000/-/ Surabhi (MAB ₹10,000/-)	i) Upto ₹25000/- per day : Free ii) Beyond ₹25000/- per day: ₹0.75 per ₹1000/- + GST Minimum ₹50/- + GST Maximum ₹20000/- + GST
*Service charges for Cash Deposit in Cash Credit Account are dealt with separately.	
<b>30. c. Cash Deposit on Cash Points (Cash Deposit Machine – CDM &amp; Cash Recyclers)-Anytime Channels</b>	
By Debit Card to Card Linked a/c	Free
Debit Card to Third Party A/c	₹22/- + GST
Cardless Transactions	₹22/- + GST
SME insta Deposit/ Business Debit Card	₹.22/- + GST
<b>31. ATM Charges (Transaction decline and Cardless withdrawal)</b>	
Transaction decline due to insufficient balance	₹20 + GST
Cardless Cash withdrawal at ATMs	₹22+GST
<b>32. National Automated Clearing House (NACH) Mandate (including 'E' mandate)</b>	
One time Mandate Authorisation Charges per mandate	₹50/- + GST
Failed Mandate	₹250/- +GST

Description of Service Charge		Charges
<b>33. Safe Deposit Lockers: Annual Rent</b>		
<b>SIZE</b>	<b>TYPE</b>	
Size A:125 x 175 x 492	SMALL	URBAN AND METRO : ₹1500+GST
Size B:159 x 210 x 492		RURAL AND SEMI URBAN : ₹1000+GST
Size:C:125X352X492	MEDIUM	URBAN AND METRO : ₹3000+GST
Size:D:189X263X492		RURAL AND SEMI URBAN : ₹2000+GST
Size:E:159x423x492		
Size H1:325X210X492		
Size:F:278X352X492	LARGE	URBAN AND METRO : ₹6000+GST
Size:G:189X529X492		RURAL AND SEMI URBAN : ₹5000+GST
Size:H:325x423x492		URBAN AND METRO : ₹9000+GST
Size L:404X529X492	EXTRA LARGE	
Size:L1:385X529X492		RURAL AND SEMI URBAN : ₹7000+GST
For Salary Package Accounts: Platinum variant Accounts: 25% concession on locker Rent; Diamond variant Accounts: 15% concession on Locker Rent.		
<b>One Time Locker Registration Charge</b>		Small/ Medium: 500+GST Large/Extra Large: 1000+GST
Breaking open of Locker: Loss of Key or Non-Payment of Locker Rent		₹1000/- + GST *
*Plus actual expenditure incurred for breaking open the locker and changing the lock by manufacturers of lockers.		
Locker Visit Charges (All sizes):		12 visits free. Thereafter: ₹100 /- + GST per visit
<b>Locker rent overdue charge (All sizes)</b>		
1 <sup>st</sup> Qtr -		10% *
2 <sup>nd</sup> Qtr -		20% *
3 <sup>rd</sup> Qtr -		30% *
1 Year -		40% *
*of the Annual rent to be recovered in addition to Locker Rent. <b>Overdue period is clarified as under:</b> Standing Instruction set up , for advance rental for the financial year 2017-18, recoverable on 01.04.2017: Overdue charge @ 10%/20%/30%/40% of annual rent to be levied on 1 <sup>st</sup> July, 2017/1 <sup>st</sup> October, 2017/ 1 <sup>st</sup> January, 2018/1 <sup>st</sup> April,2018 respectively, if remaining unpaid till that date.		
For more than 1 year		Locker to be broken Open
<b>34. Safe deposit articles</b>		
One time charge for all kinds of Safe Deposit Articles	Envelope	₹300/- + GST per quarter
Max. dimension not to exceed 100 cms (Length+Width+Height)	Large Packet	₹500/-+ GST per quarter
<b>35. Safe Custody charges</b>		
Scrips ( for each scrip)		₹150/-+ GST per scrip. Min.₹300/-+ GST p.a. or part thereof.

### 36. Transactions based charges & ATM related transactions

Charges Based On Number Of Transactions	Monthly Limit On Number Of Debit Transactions		Monthly Limit: Number Of Free ATM Transactions (Both Financial And Non-Financial Transactions)			
	Branch	Internet/ Mobile Banking***	Other Banks' ATMs @		Our ATMs (SBG)	
Previous Month MAB in Savings Bank	Branch	Internet/ Mobile Banking***	In 6 Metro Centres \$	Other Centres	6 Metro Centres \$	Other Centres
<₹1000	2	20	3	5	5	5
>₹1000 upto ₹25,000	2	40	3	5	5	5
>₹25,000 upto ₹50,000	10	Unlimited	3	5	Unlimited	
>₹50,000 upto ₹1,00,000	15	Unlimited	3	5		
> 1,00,000	Unlimited	Unlimited	Unlimited	Unlimited		
Charges for financial trxn beyond the set limit (₹per trxn)	₹50/+GST	₹5/- + GST	₹20/-+ GST	₹20/-+GST	₹10/- + GST	
Charges for non-financial trxn beyond the set limit (₹per trxn)	-	-	₹8/-+ GST	₹8/-+ GST	₹5/- + GST	

\$ Namely, Mumbai, New Delhi, Chennai, Kolkata, Bangalore and Hyderabad

@This charge will not be applicable to Small/No Fril Deposit Account holders. These customers will continue to get 5 free transactions, irrespective of the centre, as hitherto.

\*\*\* Standing Instruction fed through INB/Mobile Banking are excluded from this limit.

 One way inter-changeability allowed between branch transaction and ATM transaction

For All Salary Package accounts at all locations, irrespective of variants, Free, Unlimited number of transactions at SBG ATMs, other Bank ATMs, INB and Mobile Banking.

No. of Free transactions at Branch: As applicable to Regular SB Account.

Description of Service Charge	Charges
<b>37. Cash Deposit/withdrawal at Business Correspondent (BC)</b>	
Cash withdrawal /Transfer (home branch) (Maximum ₹20000 /-	First Four withdrawals will be free in a month. In excess of these four withdrawals, ₹5/-+ Service Tax will be charged per transaction
Cash withdrawal using Debit card / AEPS-On-US(Issuer) (Max.upto ₹10,000/-)	
SB account opening fee including enrollment	₹20/- per account
Tatkal Money Remittance for Non-home transactions(Deposit to Core by cash/transfer)	Upto ₹2,500/- : ₹25/-
	₹2,501/- to ₹5,000/- : ₹50/-
	₹5,001/- to ₹10,000/- : ₹80/-
IMPS transaction (Cash/Transfer) (Max.upto ₹5,000/-)	₹10,001/- to ₹20,000/- : ₹100/-
	Upto ₹2,500/- : ₹25/-
	₹2,501/- to ₹5,000/- : ₹50/-
<b>38. SBI Buddy</b>	
Cash withdrawal at SBI POS terminals. (Max. ₹1000/-)	1% of transaction value (Minimum ₹7.50/-)
Charges on Transfer of funds from SBI Buddy to designated bank account	3% of the amount plus taxes (Effective 01.10.2017)
Cash withdrawal from Wallet Balance through ATM #	₹25/- per transaction
Cash Deposit into Wallet through Business Correspondent (BC) : Upto ₹10000/- (multiples of 100) #	0.25% of the txn value (Min. ₹ 2, Max. ₹8) + GST
Cash withdrawal from Wallet Balance through Business Correspondent (BC) : upto ₹2000/- (multiples of 100) #	2.50% of the txn value (Min. ₹6) + GST
Cash Deposit through CDM	₹25/- per transaction
<b>Debit Card Issuance Charges</b>	
Classic Debit Card	Nil
Global Debit Card	Nil
Gold Debit Card	₹100/- plus GST
Platinum Debit Card	₹300/- plus GST
Debit Card issued to All Salary Package accounts	NIL
<b>Debit Card Annual Maintenance Charges (Recovered at the beginning of the second year onwards)</b>	
Classic Debit Card	₹125/- plus GST
Silver/Global /Yuva /Gold Debit Card	₹175/- plus GST
Platinum Debit Card	₹250/- plus GST
Pride/Premium Business Debit Card	₹350/- plus GST
AMC on Debit Card issued to all Salary Package accounts	NIL
<b>Debit Card Replacement Charges</b>	
Duplicate PIN / Regeneration of PIN through Branch	₹300/- plus GST
	₹50/- plus GST
<b>International Transaction Charges</b>	
Balance enquiry at ATMs	₹25 /- plus GST
ATM Cash withdrawal transactions	₹100/- min. + 3.5% of Txn. amt. + GST
Point of Sale (PoS) / eCom transactions	3% of transaction amount plus GST
<b>State Bank Prepaid Cards</b>	
<b>Foreign Travel Cards</b>	
Card Issuance Charges	₹100 + GST
Load/Reload Charges**	₹50 + GST
<b>Rupee Prepaid Cards</b>	
<b>Card Issuance Charges</b>	
Gift Card *	₹100 + GST
eZ Pay Card	₹100 + GST
Smart Payout Card	₹100 + GST
Achiever Card for Corporates	₹100 + GST
*Gift Card issuance charges are waived till 31.12.2017.	
**Nil Charges for load/reload through CINB/INB	

**# Effective from 01.06.2017**



Description of Service Charge		Charges
<b>Load/Reload Charges</b>		
eZ Pay Card **		₹10/- plus GST
Smart Payout Card **		₹10/- plus GST
Achiever Card for Corporates **		₹10/- plus GST
<i>**Nil Charges for load/reload through CINB/INB</i>		
<b>SBI Green Remit Card</b>		
Card Issuance		₹20/- + GST
Transaction Charges in Green Channel Counter (GCC)		As applicable to regular non-home cash deposit transactions at branch
Transaction Charges in CDM		
<b>IMPS Fund Transfer charges w.e.f 15.10.2017</b>		
Upto ₹1000/-		Free *
From ₹1001/- to ₹10000/-		₹1 *
From ₹10001/- to ₹100000/-		₹2 *
From ₹100001/- to ₹200000/-		₹3 *
<b>*Additional Taxes as applicable</b>		
<b>IMPS Fund Transfer charges through INB/MB @</b>		
Upto ₹1000/-		Nil
From ₹1001/- to ₹100000/-		₹5/- + GST
From ₹100001/- upto ₹200000/-		₹15/- + GST
<b>@ Effective from 01.07.2017</b>		
<b>Mobile Wallet: State Bank MobiCash, Service charges for Customer initiated Transactions</b>		
i) Wallet opening		NIL
ii) Fund Transfer Wallet to wallet		2% +GST of Txn. Amt. Min ₹10+GST Max ₹50+GST
iii) Fund Transfer Wallet to SBI account		2.5% +GST of Txn. Amt. Min ₹10+GST Max ₹100+GST
iv) Fund Transfer Wallet to Other Bank account		3% +GST of Txn. Amt. Min ₹12+GST Max ₹120+GST
v) Bill payment		1% +GST of Txn. Amt.
vi) BSNL bill payment / prepaid top up		NIL
vii) Mobile / DTH recharge		NIL
<b>Transactions Assisted by CSPs of BC outlet</b>		
viii) Wallet opening charges (for full KYC)		₹20/-+GST
ix) Loading of wallet by submitting cash		0.50% +GST of Txn. Amt. Min ₹5 +GST Max ₹20+GST
x) Cash Out (withdrawal) for full KYC wallets		2.5% +GST of Txn. Amt. Min ₹10+GST Max ₹50+GST
xi) Fund transfer -Wallet to Wallet at CSP -Wallet to any Bank account at CSP		3% +GST of Txn. Amt. Min ₹12 +GST Max ₹120+GST
<b>Phone Banking Service Charges</b>		
Request for Account Statement	Physical delivery	₹44/- plus GST
	Via email	NIL
Interest Certificate (Deposit/Home Loan /Education Loan)	Physical delivery	₹44/- plus GST
	Via email	NIL
Information on TDS details	Physical delivery	₹44/- plus GST
	Via email	NIL
Self-generation of ATM PIN through ATM/INB/Contact Centre		NIL
IRCTC Fee(on SBI Payment gateway)		₹10/- plus GST
<b>SMS Alert charges per quarter from Debit Card holders who maintain average quarterly balance of ₹25000/- &amp; below during the quarter.</b> (Waived for all Salary Package accounts)		₹15/- (incl. GST)

Description of Service Charge	Charges
<b>Service Charges for exchange of Soiled/Imperfect Notes #</b>	
Upto 20 pieces and value upto ₹5,000/-	Nil
More than 20 pieces and / or value more than ₹5,000/-	
More than 20 pieces	₹2/- per piece on entire tender + GST
Value above ₹5,000/-	₹2/- per piece or ₹5/- per 1000 + GST whichever is higher on entire tender @
@ For example 25 pieces of ₹500/- = value ₹12,500/- are tendered: Charges ₹2/- per piece : ₹50/- + GST, Charges @ ₹5/- per Rs.1000/- : ₹62.50 + GST Amount to be charged will be ₹62.50 + GST	
<b>Service Charges for Basic Savings Bank Deposit (BSBD) accounts #</b>	
Issue of Cheque book	No cheque book will be issued and no charges
Issue of ATM Card	Only RuPay classic card will be issued free of cost
Withdrawals	Four withdrawals in a month including ATM withdrawals free of charges. <b>Beyond 4 withdrawals: No further withdrawals</b>
BSBD account holders will be provided services as mandated by the RBI. No further services will be available to BSBD account holders. In case of need, they may get their account converted to Normal Savings Bank account with full services at applicable service charges.	

**# Effective from 01.06.2017**