Annexure

SERVICE CHARGES UPDATED AS ON 30.09.2025

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A) Current Account / Savings Bank Account

Description of Service		*Service Charge*
1. Issue of Multi city Cheque books: Current Account (CA)		
Current Account	Current Account (P-Segment)	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
	Other Current 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
	No Lien Current Account	First 25 cheque leaves are free. Thereafter, ₹3/- + GST per cheque leaf
	Current Account: Power Base	50 Cheque leaves free per month Thereafter, ₹3/- + GST per Cheque leaf
	Current Account: Power Pack	1000 Cheque leaves free per month Thereafter, ₹3/- + GST per Cheque leaf
	Current Account: Power Gain	200 Cheque leaves free per month Thereafter, ₹3/- + GST per Cheque leaf
	Regular Current Account	50 Cheque leaves free per month Thereafter, ₹3/- + GST per Cheque leaf
	Realtors Current Account Three	50 Cheque leaves free per month Thereafter, ₹3/- + GST per Cheque leaf
	Shubharambh Startup Current Account	100 Cheque leaves free per month Thereafter, ₹3/- + GST per Cheque leaf
	Silver Current Account	150 Cheque leaves free per month Thereafter, ₹3/- + GST per Cheque leaf
	Gold Current Account	300 Cheque leaves free per month Thereafter, ₹3/- + GST per Cheque leaf
	Diamond Current Account	700 Cheque leaves free per month Thereafter, ₹3/- + GST per Cheque leaf
	Platinum Current Account	1500 Cheque leaves free per month Thereafter, ₹3/- + GST per Cheque leaf
	Palladium Current Account	1500 Cheque leaves free per month Thereafter, ₹3/- + GST per Cheque leaf
	Rhodium Current Account	5000 Cheque leaves free per month Thereafter, ₹3/- + GST per Cheque leaf
	Govt. Depts, Autonomous Bodies, Statutory Bodies &	500 Cheque leaves free per month Thereafter, ₹3/- + GST per Cheque leaf

	Defence -Para Military Establishments	
	Emergency Cheque Book	₹50/- + GST for 10 cheque leaves or part thereof
	Shubharambh Premium Current Account	50 Cheque leaves free per month. Thereafter, ₹3/- + GST per Cheque leaf
	Import-Export Traders Current Account	700 leaves free per month
	Digital Current Account	50 leaves free per month Thereafter, ₹3/- + GST per Cheque leaf
Description of Service		***Service Charge***
2. Issue of Multi City Cheque books: Savings Bank (SB)		
For all Segments	Savings Bank	First 10 cheque leaves free in a financial year. Thereafter: 10 Leaf Cheque Book at ₹40/- + GST. 25 Leaf Cheque Book at ₹75/- + GST.
	Emergency Cheque Book	₹50/- + GST for 10 cheque leaves or part thereof
	Senior Citizen	Free
	Salary Package Accounts including SBI RISHTEY- Irrespective of QAB	Free ***** (except for bulk requirement)
	Shaurya Family Pension Account	Free (25 Cheque leaves per month)
*****Bulk requirement is requisition of cheques exceeding 25 leaves at single instance or in a month. Charges for bulk requirement @₹75/- + GST for 25 leaf Cheque Book.		
3.Charges per month for Non – Maintenance of Monthly Average Balance (MAB):		
(a) Current Account		
(i) Current Accounts (For P- Segment) (MAB- ₹ 5,000/-)		₹500/- + GST
(ii) For other Current Account (CA) Variant Products		
Normal Current Account (MAB - ₹ 10,000/-) Power POS (MAB - ₹ 5,000/-) Power Base (MAB - ₹ 20,000/-) Surabhi (MAB - ₹ 10,000/-) Realtors Current Account Three* (MAB - ₹ 10,000/-) Regular Current Account (MAB - ₹ 5,000/-) Smart Collection Current Account (MAB ₹ 25,000/-)		₹500/- + GST
Power Pack (MAB - ₹5,00,000/-)		₹2,500/- + GST
Power Gain (MAB - ₹2,00,000/-)		₹1,500/- + GST

Power Jyoti (Collection a/c) (MAB - ₹50,000/-)	₹1,000/- + GST
Current Account: Gold variant & Master Collection Current Account (MAB ₹ 1,00,000/-)	₹2,000/- + GST
Shubharambh Startup Current Account (MAB - ₹20,000/-)	₹1,000/- + GST (No charges for Non-maintenance of MAB upto 12 calendar months from account open month)
Diamond Current Account (MAB - ₹5,00,000/-)	₹4,000/- per month+ GST, if MAB < ₹2,50,000/- ₹2,000/- per month+ GST, if MAB> ₹2,50,000/-
Shubharambh Premium Current Account (AMB - ₹5,00,000/-)*	₹2,000/- per month+ GST, if MAB < 50% ₹1,000/- per month+ GST, if MAB>= 50%
Description of Service	***Service Charge***
Platinum Current Account (MAB - ₹10,00,000/-)	₹8,000/- per month+ GST, if MAB < ₹5,00,000/-
	₹4,000/- per month+ GST, if MAB > ₹5,00,000/-
Silver Current Account (MAB-₹50,000/-)	₹1,000/- per month + GST
Rhodium Current Account (MAB- ₹50,00,000/-)	₹25,000/- per month+ GST, if MAB < 50% ₹15,000/- per month+ GST, if MAB > 50%
Govt. Depts, Autonomous Bodies, Statutory Bodies & Defence -Para Military Establishments, No Lien Current Account	NIL
Import-Export Traders Current Account (MAB- ₹5,00,000/-)	₹4,000/- per month + GST, if MAB< ₹2,50,000/- ₹2,000/- per month + GST, if MAB>=₹2,50,000/- but <₹5,00,000/-
Digital Current Account (MAB-₹25,000.00)	₹500/- per month + GST
ESCROW Current Account	NIL
i. Realtors Designated Master Bank Account Zero ii. Realtors Current Account One iii. Realtors Current Account Two	NIL
(iii) Reimbursement Current Account (For Corporate Salary Package irrespective of MAB)	Free
*Waiver of two calendar month MAB charges from date of account opening and in entire life of the account available for Regular, Realtors Current Account Three, Digital, Silver, Gold, Diamond, Shubharambh Premium CA, Import Export Traders CA, Platinum, Palladium and Rhodium CA variants.	
(b) Savings Bank Accounts:	
Charges per month for Non – Maintenance of Average Monthly Balance (AMB):	

Including Surabhi SB (Excluding All Salary Package Accounts, No Frill Accounts, Basic Savings Bank Deposit, Small & PMJDY a/cs, Pehla Kadam and Pehli Udaan accounts, Minors up to the age group of 18, Pensioners of all categories, Recipients of social security welfare benefits (Direct Benefits), Students up to the age of 21 years, Shaurya Family Pension Accounts, Family Saving Account SBI RISHTEY, Junior Jan Dhan Saving Account & Comprehensive Pension Package.
NIL (Vide e-Cir. R&DB/BOD/BOD-SC/ 133/ 2019-20 dated 13.03.2020)

4. Account Keeping Charges per annum	
Current Account- PB	₹550/- + GST
Current Account, Cash Credit/ Overdraft-Limit exceeding ₹25000/-	
Reimbursement Current Account (For CSP irrespective of AMB)	Free
ESCROW Current Account	Nil.
Escrow/TRA agreement charges other than loan/advance purpose.	Charges-Rs.25,000/- + GST (upfront and one time at the time of account opening) Annual Fee-Rs.10,000/- +GST per annum.
5. Statement of account: Current Account	
Statement of account(First/ original) : Monthly (For all segments)	Free
Duplicate statement (For all Segments) (waived for Power Pack and Power Gain)	₹100/- + GST per page (40 entries)
Duplicate Statement of accounts for Diamond and Platinum variant of All Salary Package accounts	Free
For Silver, Rhodium, Shubharambh Premium & No Lien Current Account Variants	First Time Free. Thereafter normal charges
Govt. Depts, Autonomous Bodies, Statutory Bodies & Defence -Para Military Establishments,	Free
ESCROW Current Account	Monthly free to ESCROW related parties as per escrow agreement. (one time)
Description of Service	***Service Charge***
6. Issue of Duplicate Passbook	
First Passbook/Continuation of Passbook	Free
Duplicate passbook (for all segments)	₹100/- + GST for issue of duplicate passbook. ₹50/- + GST per page (40 entries)

7. Transfer of accounts (Savings Bank and Current Account) for all Segments per occasion (Transfer of Home Branch)	Free

8. Account Closure Charges				
Savings Bank Account (excluding Basic Savings Bank Deposits, Pradhan Mantri Jan Dhan Yojna & Small Accounts opened under Financial Inclusion)				
Upto 14 days of opening	Free			
After 14 days upto 1 year of opening of account	₹500/- + GST			
Beyond 1 year of opening of account	Free			
Account closed on settlement of accounts of deceased depositors	Free			
Closure of regular SB account by BSBD account holders	Free			
Current Account	**Individual Current Accounts**		**Non-Individual Current Accounts**	
	Rural	**Other than Rural**	**Rural**	**Other than Rural**
Up to 14 days of opening	Free	Free	Free	Free
After 14 days up to 1 year of opening of account	₹ 300/- + GST	₹ 500/- + GST	₹ 400/- + GST	₹ 600/- + GST
After 1 year and above	Free	Free	Free	Free
Account closure charges Nil for Govt. Depts, Autonomous Bodies, Statutory Bodies, Defence -Para Military Establishments & ESCROW Current Account.				

B) <u>Cheques (Collection) / NACH</u>

Description of Service	***Service Charge***
1.Stop payment instruction	
SB account/ Current Account/ Cash Credit Account	₹100/- + GST per instrument maximum ₹500/- + GST per instance

2. Collection of Outstation Cheques (inclusive of postage and out of pocket expenses)	
Upto ₹10,000/-	₹50/- + GST
Above₹10,000/-upto ₹1.00 lakh	₹100/- + GST
Above ₹1.00 lakh	₹200/- + GST

3. Cheque/bill deposited with us returned unpaid by others (Local/ Outstation)	
Cheque/bill upto ₹1.00 lakh	₹150/- + GST
Cheque/bill above ₹1.00 lakh	₹250/- + GST

4. Cheque Returned Charges for Cheques drawn on us (for insufficient funds only)	
For PB & TBU customers	₹500/- + GST, irrespective of the amount
For SME Customers	₹500/- + GST (irrespective of the amount) for first 3 cheque returns (in one year). ₹1,000/- + GST from 4th cheque return onwards (in one year)
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)	₹150/- + GST

5. National Automated Clearing House (NACH) Mandate (including 'E' mandate)	
One time Mandate Authorisation Charges per mandate	₹50/- + GST
Failed Mandate	₹250/- +GST

C) IOI (DD / Banker's Cheque)

Description of Service	*Service Charge*
1. Issue of Inter Office Instrument (Demand Drafts/ Bankers' Cheque) for all customers-including online (INB) requests.	
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

- Same service charges are also applicable for all IOI (Demand Draft) printed at CMPOC, Hyderabad only.
- 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.
- Shubharambh-Startup Current Account – 10 DD/BC free per month
- Silver variant Current Account customers- 20 DD/BC free per month at Home branch. Thereafter, card rates will be applicable.
- Gold variant Current Account customers – 50 drafts free per month
- Diamond, Platinum, Palladium, Rhodium & Govt Depts/Autonomous Bodies/ Statutory Bodies, Shubharambh Premium Current Account, Defence- Para Military Establishments Current Account & Import-Export Traders Current Account customers – Unlimited free draft
- Shaurya Family Pension Account & SBI RISHTEY -FREE (no restrictions on number of drafts of any amount, if issued by debit to Shaurya Family Pension Account & Family Savings Account).
- For All Salary Package accounts:
  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 cap on the maximum 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.

IOI (Bankers' Cheque): Cancellation & Issuance of Duplicate ₹200/- + GST

2. IOI (Draft) Cancellation Charges: (w.e.f. 01.09.2021)	
Draft Amount	**Charges**
Up to ₹ 500/-	Nil
Above ₹ 500/- up to ₹ 5000/-	₹ 25/- + GST
Above ₹ 5000/- up to ₹ 10000/-	₹ 50/- + GST
Above ₹ 10000/-	₹ 100/- + GST

- Same cancellation charges are also applicable for all IOI (Demand Draft) printed at CMPOC, Hyderabad only.

D) Debit Card / ATM

Description of Service	*Service Charge*
1. ATM card/ KIT returned by courier due to wrong address	₹100/- + GST
2. Debit Card Issuance Charges	
Classic /Silver/Global/Contactless Debit Card	Free
Gold Debit Card	₹100/- + GST
Platinum Debit Card	₹300/- + GST
Nari Shakti Platinum Debit Card	₹499/- + GST
Pragati Platinum Debit Card	₹399/- + GST
SBI One Touch (Keychain & Sticker)	₹399/- + GST
Mastercard World Debit Card	₹800/- + GST
HPCL Everyday Card	₹350/- + GST
Debit Card issued to All Salary Package accounts & Comprehensive Pension Package.	Free
International Gold Debit Card issued to Shaurya Family Pension Accounts. International Platinum Debit Card issued to customers of Rhodium variant (CSP), Debit Card for Joint account holder	Free
Silver Current Account & Govt Depts/Autonomous Bodies/ Statutory Bodies & Defence- Para Military Establishments & Digital Current Account - Business Debit Card 'Pride' Rhodium & Shubharambh Premium Current account & Import-Export Traders Current Account – Business Debit Card 'Premium'	Free
3. Debit Card Annual Maintenance Charges (Recovered at the beginning of the second year onwards)	
Classic/ Silver/ Global/ Contactless Debit Card	₹200/- + GST
Yuva & Gold / Combo Debit Card	₹250/- + GST
Platinum Debit Card	₹325/- + GST
Pride/Premium Business Debit Card	₹425/- + GST
My card (Image card)	₹250/- + GST
Nari Shakti Platinum Debit Card	₹399/- + GST
Pragati Platinum Debit Card	₹349/- + GST
SBI One Touch (Keychain & Sticker)	₹200/- + GST
Mastercard World Debit Card	₹800/- + GST
HPCL Everyday Card	₹350/- + GST
Signature, Business Debit Card Premium	Free
AMC on Debit Card issued to all Salary Package accounts including accounts of SBI RISHTEY	Free
AMC on International Gold Debit Card issued to Shaurya Family Pension Accounts and	Free

AMC on International Platinum Debit Card issued to customers of Rhodium variant (CSP)	Free
4. Debit Card Replacement Charges (Nari Shakti Platinum Debit Card ₹499/- + GST & Pragati Platinum Debit Card ₹399/- + GST)	₹300/- + GST
5. Duplicate PIN / Regeneration of PIN through Branch	₹50/- + GST
6. ATM/POS transaction technical declines attributable to customer (i.e. lack of balance in account)	₹20/- + GST
7. International Transaction Charges	
Balance enquiry at ATMs	₹25 /- + GST
ATM Cash withdrawal transactions	₹100/- min. + 3.5% of Txn. Amt. + GST
Point of Sale (POS) / ecom transactions	3% of transaction amount + GST
8. SMS Alert charges per quarter from Debit Card holders who maintain average quarterly balance of ₹25,000/- & below during the quarter.	NIL
Description of Service	**Service Charge**
(Waived for all Salary Package accounts including Shaurya Family Pension Accounts, Comprehensive Pension Package & Family Savings Account-SBI RISHTEY, Current Account variants: Regular, Silver, Gold, Diamond, Platinum, Rhodium and Silver Current Account & Govt Depts/Autonomous Bodies/ Statutory Bodies & Defence- Para Military Establishments & Import-Export Traders Current Account, Digital Current Account & ESCROW Current Account)	

E) Cash Related Charges

1. Cash handling charges	
1 a. Cash Deposit Transactions: Savings Bank (Including SURABHI Savings Bank account; Excluding Financial Inclusion account)	
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
No restriction of Cash Deposit at Non-Home for Savings Bank Accounts	
1 b. Cash Deposit Transactions: Current Account	
Current Account (MAB ₹ 10,000/-) Power POS (MAB ₹ 5,000/-) Power Base (MAB ₹ 20,000/-)	Up to ₹ 25000/- per day: Free
Smart Collection Current Account (MAB ₹ 25,000/-)	Free Cash Deposit - NIL
Power Gain (MAB ₹ 2,00,000/-)	Free up to ₹ 15 lakh per month. (Both Home and Non-Home)
Power Pack (MAB ₹ 5,00,000/-)	Free up to ₹ 60 lakh per month. (Both Home and Non-Home)

Realtors Current Account Three (MAB ₹ 10,000/-)	Free up to ₹ 5 lakh per month @
Regular Current Account (MAB ₹ 5,000/-) Surabhi CA (MAB ₹ 10,000/-)	100 times of previous month MAB. Maximum Rs. 5 lakhs per month.@
Shubharambh Start-up Account (MAB-₹20,000/-)	Free up to ₹ 15 lakh per month @
Silver Current Account (MAB ₹ 50,000/-)	Free up to ₹15 lakh per month @
Gold Current Account (MAB ₹ 1/-lakh)	15 times of previous month MAB. Maximum Rs. 100 lakhs per month.@
Master Collection Account (MAB ₹ 1/- lakh)	Free up to ₹ 10 lakh per month @
Shubharambh Premium Account* (MAB-₹5/-lakh)	Free up to ₹ 15 lakh per month @
Diamond Current Account (MAB ₹ 5/-lakh)	15 times of previous month MAB. Maximum Rs. 250 lakhs per month.@
Platinum Current Account (MAB ₹ 10/-lakh)	15 times of previous month MAB. Maximum Rs. 500 lakhs per month.@
Palladium Current Account (MAB ₹ 25/-lakh)	15 times of previous month MAB. Maximum Rs. 800 lakhs per month.@
Rhodium Current Account (MAB ₹50/-lakh)	Free up to ₹ 600 lakh per month @
Escrow Current Account	Rs. 5.00 lakhs per month @
Govt Depts/Autonomous Bodies/ Statutory Bodies & Defence- Paramilitary Establishments	Free up to ₹ 25 lakh per month @
Cash Deposit Charges Beyond free limit	₹0.75 per ₹1,000/- + GST Min:₹50/-+GST Max:₹20,000/-+GST

Maximum Limit for deposit of cash at non-home branch is ₹5 lakh per day.
Thereafter, Branch Manager of Non-home branch is vested with the powers to accept more cash.
@ Inclusive of cash deposited in CDM, Recycler, GCC, Home & Non-Home Branches.

*Card rates would apply for any cash deposits over and above the free cash deposit limit.

Description of Service	*Service Charge*
Power Jyoti & Power Jyoti PUL (MAB ₹50,000/-)	➢ Up to amount ₹1,00,000/-: ₹60/- + GST per challan. ➢ Above ₹1,00,001/- challan amount ₹0.75 per ₹1000/-, Min: ₹60/- + GST and Max: ₹20,000/- + GST per challan ➢ Cash deposited other than through challans i.e., through CDM/ADWM: Card rates will be applicable till the necessary IT development take place. ➢ Card rates of cash handling charges for Current Accounts, (Deposition through Branch/CDM/ ADWM)- ₹0.75 per ₹1000/- + GST, Min: ₹50/- + GST and Max: ₹20,000/- + GST per challan

- Discretion vested with CGM of the Circle to reduce charges by ₹ 20/- per challan for amount of the challan up to ₹1,00,000/- only (except for all type of Banks, NBFCs, Aggregators, Cash collection/pickup agencies).
- The discretionary power to allow further concession over and above the power of Circle CGM are vested with DMD (TB &NI).
- The discretionary power to permit any concession to Banks/ NBFCs/ Aggregators /Cash collection/ Pickup Agencies vests with DMD (TB & NI) only.

Service charges for Cash Deposit in Cash Credit Account are dealt with separately.

1. c. Cash Deposit through SBI ADWMs-Anytime Channels

Savings Accounts, PPF, RD, LOAN & KCC Accounts

Description of Service	**Per transaction limit**	**Charges**
By Debit Card to Card Linked a/c	Up to ₹1,00,000/- per transaction (Product specific deposit limit for BSBD)	Free 24x7 (for all SB,BSBD & KCC A/c)
Debit Card to Third Party A/c	Up to ₹49,900/-* per transaction (Product specific deposit limit for BSBD)	**No Charges between 10:00 am to 4:00 pm** **₹40 + GST**, **beyond business hours (i.e., 4:01pm to 9:59am, daily)** # **FREE** 24x7 for Third Party A/c which fall under Corporate Salary Package accounts including Shaurya Family Pension Accounts & Family Savings Account- SBI RISHTEY at all locations (irrespective of variants), SBI Staff Savings A/c. including SBI pensioners, All BSBD A/c.

Description of Service	Per transaction limit	Charges
Cardless Transactions	Up to ₹49,900/-* per transaction (Product specific deposit limit for BSBD)	**No charges between 10:00 am to 4:00 pm** **₹40 + GST, beyond business hours (i.e., 4:01pm to 9:59am, daily) #** **FREE** 24x7 for All Corporate Salary Package accounts including Shaurya Family Pension Accounts & Family Savings Account- SBI RISHTEY at all locations (irrespective of variants), SBI Staff Savings A/c. including SBI pensioners, All BSBD A/c.
GRC Transaction	Up to ₹25,000/- per transaction with monthly limit up to ₹1,00,000 per GRC	Free 24X7 w.e.f. 20th June 2024
Cash deposit in PPF, RD & Loan Accounts (Using Cardless Mode only)	Up to ₹49,900 per transactions	Free 24x7
Cash deposit in Kisan Credit Card (KCC) Accounts	Card to third party and Cardless transactions (Up to ₹ 49,900***** per transaction)	Free 24x7#

1.d Cash Deposit through SBI ADWMs: CURRENT ACCOUNTS, Anytime Channels

Description of Service	Per transaction limit	Charges
By Debit Card to Card Linked to Current a/c	Upto ₹1,00,000/- per transaction	Nil charges for ADWM Cash deposit during any time of day when SBI ADWMs are used by SBI customers for cash deposits in any type/ variant of Current Accounts (CA).$
Debit Card to Third Party A/c (wherein 3rd party a/c is type of Current A/c)	Upto ₹49,900/-* per transaction	
Cardless Transactions	Upto ₹49,900/-* per transaction	
GRC Transaction	Upto ₹25,000/- per transaction with monthly limit up to ₹1,00,000/- per GRC	

*Accounts without PAN can accept an aggregate amount up to ₹ 49,900 per day across all deposit channels.
Cash deposited in P-segment Saving & KCC Accounts through SBI ADWMs, the revised charges will be applicable w.e.f. 1st August 2024.

$ Existing cash handling charges and free cash deposit limits framed by respective BUs (PBBU & TB Current Account) in CBS will continue as per variants.

2. Cash Withdrawals at Home & Non-Home Branch (Charges based on number of transactions) – Not applicable to Small/No Frill Deposits/Basic Savings Bank Account Holders		
At Branch		
Average Monthly Balance (AMB) in Savings Bank	**Number of free cash withdrawals per month**	
Up to ₹25,000/-	2	
Above ₹25,000/- up to ₹50,000/-	10	
Above ₹50,000/- up to ₹1,00,000/-	15	
Above ₹1,00,000/-	Unlimited	
Charges for transactions beyond the free limit (₹ per txn)	₹50/- + GST	
Cash withdrawal limit at Non-Home Branches by the customer for self: SB: ₹10,00,000/-; CA: ₹ 2,00,000/-		
Through Internet/Mobile Banking- No. of free transactions per month: Unlimited		
At ATM/ADWM		
Revised Charges w.e.f. 1st February 2025		
Description of Services	**Number of "FREE" transactions per month#**	
	Both Financial and Non-financial at Other Bank ATMs	**Cash Txn. * at SBI ATM**
	At all Centres (Including 6 Metro Centres $)	
Savings Bank Account	First 5	10
Charges for financial transactions beyond the set limit (₹ Per Txn.)	₹21/- + GST	₹15/- + GST
Charges for non-financial transactions beyond the set limit (₹ Per Txn.)	₹ 10/- + GST	NIL
Charges for every Financial transaction (Cash withdrawal) Current account	₹21/- + GST Charges applicable from 1st transaction	NIL
Charges for non-cash Financial transactions (like trust donation etc.) (₹ Per Txn.)	These services are not present in other Banks' ATMs for SBI customers	NIL
Charges for every Non-Financial transaction (₹ Per Txn.)	₹10/- +GST Charges applicable from 1st transaction	NIL

Transaction decline due to insufficient balance in Savings/Current A/c ##	₹20/- + GST (No change) (BSBD and KCC account- NIL Charges- w.e.f. 01.05.2025)
$ Namely, Mumbai, New Delhi, Chennai, Kolkata, Bengaluru and Hyderabad. # For All Salary Package accounts including Shaurya Family Pension Accounts & Family Savings Account- SBI RISHTEY at all locations (irrespective of variants), SBI Staff Savings A/c. including SBI pensioners→ **"FREE"**, Unlimited number of transactions at our ATMs, other Bank ATMs. • "FREE for Reimbursement Current Account of Corporate Salary Package only and chargeable from first transaction for all other types of current accounts when other Bank ATMs are used. ## **Note: No charges will be levied for failed transactions (including Business Decline txns. like incorrect PIN etc.) except charges for decline txns. due to insufficient balance.**	
AT PoS – Cash withdrawals for State Bank Debit cards (On-Us transactions)	1% of the transaction value subject to a maximum of ₹5/- per transaction

Description of Service	Service Charge
3. Transaction Charges at Business Correspondent (FI) Channel	
Cash withdrawal – CIF/AePS (On-Us)/ m-ATM (On-Us)/Branch (Max: ₹30,000/-)	Four Cash withdrawals in a month: **Free** The charges for transactions in excess of first four withdrawals excluding Digital Transactions: ₹15/- + GST per transaction
Cash withdrawal – Debit Card (Off-Us)/ AePS (Off-Us) (Max: ₹10,000/-)	
Immediate Payment Service (IMPS) Cash–Max: ₹ 5,000/- (Monthly Cap-₹ 25,000/-)	0.70% of remittance, Min: ₹10/- & Max: ₹35/-
Transfer Max: ₹ 30,000/- (Monthly Cap- ₹ 60,000/-)	0.70% of remittance, Min: ₹10/- & Max: ₹100/-
N E F T Up to ₹ 10,000/- Above ₹ 10,000/- & up to ₹30,000/-	 ₹ 2/- + GST ₹ 4/- +GST
Bill Collection Service (BBPS) Electricity, Gas, Water & Telecom, Mobile Pre-paid, Post-paid, Landline Post-paid Up to ₹ 1,000/- Above ₹ 1,000/-	Customer Convenience Fee (CCF) (Including GST) **NIL** charges for customers for Bill payments through SBI Unipay (BBPS) integrated channels i.e. RINB, YONO, Yono Lite & Unipay Customer portal.
4.Service Charges for exchange of Soiled/Imperfect Notes	
Up to 20 pieces and value up to ₹5,000/-	Free
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 ₹ 1000/- : ₹62.50 + GST Amount to be charged will be : ₹62.50 + GST	

F) Safe Deposit / Safe Custody

Description of Service	Service Charge		
1. Personal & Agricultural segment Gold Loan Safe Keeping Charge			
To be charged 30 days after the expiry of the prescribed tenure of gold Loan in Per segment (Currently 30/36 months respectively)	₹100 /- + GST per Month		
The charges will be levied 30 days after the expiry of the term period in Agri Segment (which is presently 12 months)	₹ 100/- +GST per month		
Safe Keeping Charges on Non-Collection of title deeds			
Agriculture Segment: To be charged 30 days after the expiry of the prescribed tenure (Branch can waive the charges if fresh loan is availed within 6 months of closure of account)	After 30 days of closure of loan account ₹1,000/- + GST per quarter or part thereof.		
REHBU To be charged after 60 days from the date of full and final repayment of all dues	After 60 days of closure of loan account ₹1,000/- +GST per quarter or part thereof.		
2. Safe Deposit Lockers: Annual Rent * w.e.f 31.03.20 vide e-cir R&DB/BOD-SC/132/19-20 dt 12.03.2020			
SIZE	**TYPE**	**Metro and Urban**	**Semi Urban and Rural**
		Amount in ₹, excluding GST	
Size A: 125 x 175 x 492	SMALL	2,000	1,500
Size B: 159 x 210 x 492			
Size C: 125 x 352 x 492	MEDIUM	4,000	3,000
Size D: 189 x 263 x 492			
Size E: 159 x 423 x 492			
Size H1:325 x 210 x 492			
Size F: 278 x 352 x 492	LARGE	8,000	6,000
Size G: 189 x 529 x 492			

Size H: 325 x 423 x 492			
Size L: 404 x 529 x 492	EXTRA LARGE	12,000	9,000
Size L1:385 x 529 x 492			

For Salary Package Accounts: Gold variant account holders under CSP/DSP/ CAPSP /ICGSP, Retired personnel and Shaurya family pension account holders & Family Saving Account- SBI RISHTEY: 10% concession in Annual Locker Rentals.
Diamond variant Accounts: 50% concession on Locker Rent.
For Exclusif: 25% concession on Locker Rent
Rhodium & Platinum variant Accounts (Savings Bank Account Package/variants) & Wealth Account: 50% concession on Locker Rent
Locker at Inconvenient position: 25% concession on locker annual rent for the first year.

Description of Service	***Service Charge***
One Time Locker Registration Charge	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 locker	
Locker Visit Charges (All sizes):	12 visits free. Thereafter: ₹100 /- + GST per visit
Locker rent overdue charge (All sizes)	
1st Qtr	10% *
2nd Qtr	20% *
3rd Qtr	30% *
1 Year	40% *

*of the Annual rent to be recovered in addition to Locker Rent.
Overdue period is clarified as under:
Standing Instruction set up, for advance rental for the financial year 2019-20, recoverable on 01.04.2019:
Overdue charge @ 10%/20%/30%/40% of annual rent to be levied on 1st July 2019/1st October 2019/ 1st January 2020/1st April,2020 respectively, if remaining unpaid till that date.

For more than 1 year	Locker to be broken Open
3. Safe Deposit Articles	
Envelope / Packet (small)	₹300/- + GST per quarter
Large Packet: Max. dimension not to exceed 100 cms (Length + Width + Height)	₹500/- + GST per quarter
4. Safe Custody Charges	
Scrips (for each scrip)	₹150/- + GST per scrip. Min.₹300/-+ GST p.a. or part thereof.

G) NEFT / RTGS / IMPS

1. NEFT/ RTGS CHARGES (through Net Banking/Mobile banking) (including YONO) @: Free	
NEFT/ RTGS CHARGES (transactions at branches) *	
NEFT Customer Transactions (Transactions at branches)	
Up to ₹10,000/-	₹2/- + GST
Above ₹10,000/- and up to ₹1.00 lakh	₹4/- + GST
Above ₹1.00 lakh and up to ₹2.00 lakh	₹12/- + GST
Above ₹2.00 lakh	₹20/- + GST
RTGS Customer Transactions (transactions at branches)	
₹2.00 lakh to ₹5.00 lakh	₹20/- + GST
Above ₹5.00 lakh	₹40/- + GST
*The charges are applicable only to transactions originated and payable within India.	
NEFT/RTGS transaction charges waived for Current Account Variants: Gold, Diamond, Platinum, Palladium, Rhodium & Govt Depts/Autonomous Bodies/ Statutory Bodies & Defence- Para-Military Establishments, Shubharambh Premium Current account. & Import-Export Traders Current Account. For Silver Current Account Normal charges, Free through CINB channel. **NEFT/ RTGS transaction charges for Salary Package Accounts:** a) Waived for Online / Branch channel for all variants of DSP, PMSP, ICGSP, CGSP, PSP, and RSP including Shaurya Family Pension Accounts b) Waived for CSP/ SGSP/SUSP and Family Savings Account-SBI RISHTEY as under: i.Through Online Channel: All variants ii. Through Branch Channel**:** Waived only for Diamond. Platinum and Rhodium variants	
2. IMPS Fund Transfer charges through INB/MB (Including YONO) : Free	
3. IMPS Fund Transfer charges through Branch Channel	
Upto ₹1,000/-	FREE
From ₹1,001/- to ₹10,000/-	₹2/- + GST
From ₹10,001/- to ₹25,000/-	₹4/- + GST
From ₹25,001/- to ₹1,00,000/-	₹4/- + GST
From ₹1,00,001/- up to ₹2,00,000/-	₹12/- + GST
From ₹2,00,001/- up to ₹5,00,000/-	₹20/- + GST

H) Basic Savings Bank Account (BSBD)

1. Service Charges for Basic Savings Bank Deposit (BSBD) accounts	
Issue of Cheque book	One Cheque Book of 25 leaves will be issued free to Senior Citizens and differently abled person per year. For other BSBD account holders, no cheque book will be issued.
Issue of ATM Card	Only RuPay classic card will be issued free of cost

Withdrawals	Four withdrawals in a month: **Free** The charges for transactions in excess of first four free transactions excluding Digital Transactions: ₹15/- + GST per transaction.
BSBD account holders will be provided services as mandated by the RBI. No further services will be available to BSBD account holder, in case of need, they may get their account converted to Normal Savings Bank account with full services at applicable service charges.	

I) PRE-PAID CARDS

Description of Service	Service Charge
1. State Bank Prepaid Cards	
Foreign Travel Cards	
Card Issuance Charges	₹100 + GST
Additional (Add-on) Card fee	₹100/- + GST
Reloading Charges	₹50 + GST
Replacement Card fee - VISA - in case of Lost/Stolen card (Postage US$20/- extra or ₹50/- for delivery within India)	USD2.00, Pounds 1.25, Euro 1.60, CAD 2.00, AUD 2.00, JPY 160.00, CAD 2.00, AUD 2.00, JPY 160.00, SAR 8.00, SGD 1.65 + GST
Replacement Card fee - Master Card	Free
Cross Currency Charges	3% + GST
Charge back fee - VISA (However, if the customer's complaint is proved right, the charges will be refunded)	USD2.00, Pounds 2.00, Euro 2.00, CAD 2.00, AUD 2.00, JPY 200.00, SAR 7.00, SGD 3.00 + GST
Charge back fee - Master Card	FREE
Cash out/refund of unspent card balance - VISA	(i) If the balance in the card is claimed after 3 months of expiry of the card, the balance will be refunded after deduction of USD5/GBP5/Euro5/AUD5 /CAD5/JPY500 /SAR20/SGD6
	(ii) If the balance in the card is below USD5/ GBP5 /Euro5/ AUD5/ CAD5/ JPY500/ SAR20/ SGD6, after the expiry of the card, the same will be forfeited
Cash out/refund of unspent card balance - Master Card	₹100/- + GST
ATM withdrawal fee VISA	USD1.75, Pounds 1.25, Euros 1.50, CAD 1.75, AUD 2.00, JPY 175.00, SAR 7.00, SGD 2.00 + GST

ATM withdrawal fee - Master Card (Some ATM operators and merchants may charge a fee or set their own limits. Please confirm whether any fees or limits apply, before making a withdrawal or purchase	USD 1.75 Pounds 1.25, Euros 1.50, SGD 2.00 + GST
Balance enquiry with ATMs - VISA	USD 0.50, Pounds 0.50, Euros 0.50, CAD 0.50, AUD 0.50, JPY 50.00, SAR 2.00, SGD 1.00 + GST
Description of Service	***Service Charge***
Balance enquiry with ATMs - Master Card	Free (A fee may be payable to the ATM operator for balance enquiries)
Physical statement of FTC - VISA (no charges for e-statement - on request to prepaid@sbi.co.in)	USD 2.00, Pounds 1.25, Euros 1.60, CAD 2.00, AUD 2.00, JPY 160.00, SAR 8.00, SGD 1.65, + GST excluding courier charges for each such statement
Physical statement of FTC - Master Card	Only E-Statement, free of cost
Deduction on Expired Card / Inactivity Fee - VISA (will be deducted each year on the expired card)	USD 5.00, Pounds 5.00, Euros 5.00, CAD 5.00, AUD 5.00, JPY 500.00, SAR 20.00, SGD 6.00 + GST
Deduction on Expired Card / Inactivity Fee - Master Card (Monthly inactivity fee - debited from your card if it has not been used for 12 months)	USD1.50 + GST

2. Rupee Prepaid Cards

Type of Card	**Card Issuance Charges @ (Exclusive of GST)**	**Card Replacement Charges @ (Exclusive of GST)**
eZ Pay Mag-Stripe	₹100/-	₹100/-
eZ Pay EMV - Chip	₹150/-	₹150/-
Achiever Mag-Stripe	₹100/-	₹100/-
Achiever EMV-Chip	₹150/-	₹150/-
Imprest Mag-Stripe	₹75/-	₹100/-
Imprest EMV-Chip	₹150/-	₹150/-
Default Gift Card Mag-stripe	₹100/-	₹100/-
Image based Gift Card Mag-stripe	₹105/-	₹105/-

@ **Staff Achiever Cards are free from Service Charges**			
	Reloading Charges @ (If loaded through RINB/CINB- FREE charges) (Exclusive of GST)	**Cash Withdrawal from other bank ATM (Exclusive of GST)**	**Enquiry at other Bank ATM (Exclusive of GST)**
eZ Pay Mag-Stripe	₹10/-	₹20/-	₹9/-
eZ Pay EMV - Chip	₹10/-	₹20/-	₹9/-
	Reloading Charges @ (If loaded through RINB/CINB- FREE charges) (Exclusive of GST)	**Cash Withdrawal from other bank ATM (Exclusive of GST)**	**Enquiry at other Bank ATM (Exclusive of GST)**
Achiever Mag-Stripe	₹10/-	N A	₹9/-
Achiever EMV-Chip	₹10/-	N A	₹9/-
Imprest Mag-Stripe	₹10/-	₹20/-	₹9/-
Imprest EMV-Chip	₹10/-	₹20/-	₹9/-
Default Gift Card Mag-Stripe	N A	N A	₹9/-
Image based Gift Card Mag-Stripe	N A	N A	₹9/-
SBI Green Remit Card			
Card Issuance	₹20/- + GST		
Transaction Charges in Green Channel Counter (GCC)	As applicable for CBS transactions i.e. ₹50/- + GST		
Transaction Charges in CDM	₹25/- **incl. GST**		

J) OTHER MISCELLANEOUS CHARGES

1. Phone Banking		
Request for Account Statement, Interest Certificate (Deposit/ Home Loan /Education Loan),	Physical delivery	₹44/- + GST
Information on TDS details	Via email	FREE
Self-generation of ATM PIN through ATM/INB/Contact Centre		FREE
IRCTC Fee (on SBI Payment gateway)		₹10/- + GST
2. Doorstep Banking (DSB)		
Non – financial transactions	₹60/- + GST	
Financial	₹100/- + GST	

3. Standing instruction (S.I.)		
Setting of SI (At Branch)	Intra Bank	Free
	Inter Bank (Free for All Salary package accounts including SHAURYA Family Pension Account)	₹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
4. Interest Certificate for all segments		
Original		Free
Duplicate		₹150/- + GST

Description of Service	***Service Charge***
5. Balance Certificate per instance for all segments	₹150/- + GST

6. No dues certificate for all segments / customers		
Priority sector		Free
Others	Individual	₹100/- + GST
	Firm/Non-Individuals	₹200/- + GST

7. Signature verification per instance for all segments	₹150/- + GST

8. Solvency Certificate	
Non-commercial (per lakh)	₹300/- + GST Minimum ₹1200/- + GST Maximum ₹18000/- + GST
Commercial (per lakh)	₹300/- + GST
	Minimum ₹1500/- + GST
	Maximum ₹25000/- + GST

9. Photo attestation charges per instance for all segments	₹150/- + GST
10. Record - Copy of the cheque per instance for all segments	₹150/- + GST per cheque
11. Enquiries relating to old records (beyond 12 months old) per item	
For all segments	

	₹200/- + GST per item upto 2 years and thereafter additional ₹100/- + GST for every additional year for each item
12. Allowing operations through Power of Attorney/Mandate	₹500/- + GST for Individual ₹1000/- + GST for Non-Individual
13. Postal charges	
(a) Ordinary	Actual expenditure (Minimum ₹20/- + GST)
(b) Registered Post/Speed Post/ Courier	Actual expenditure (Minimum ₹50/- + GST)
14. Collection of bills (inclusive of postage and out of pocket expenses)	
Upto ₹10000/-	₹150/- + GST
Above ₹10000/-	₹500/- + GST
Description of Service	***Service Charge***
15. Presentation of inland usance bills per instance	₹110/- + GST

16. UPI: BHIM SBI Pay	
Peer to Peer transfer (P2P)	FREE

17. NRI Services: Portfolio Investment Scheme (PIS)	
PIS Account opening Charges	₹500/- + GST
PIS Account Maintenance Charges (2nd year onwards)	₹900/- + GST
Brokerage Rate	0.25%

18. Trusteeship Business	
Revocation charges (Closure of account)	₹2,500/- + GST
Out of pocket expenses	Actuals
Annual Holding certificate	₹1,000/- per certificate + GST
Bank Statement charges	₹100/- + GST per statement (For 40 entries)
Safe Custody charges	₹300/- + GST per scrip Min ₹500/- + GST p.a. or part thereof
Standing Instructions	₹100/- + GST for Intra & Inter bank

TRANSACTION BANKING PRODUCTS/SERVICES		
		(Charges are exclusive of GST)
Description of Service		***Service Charge***
1. CHEQUE COLLECTION/VAN CLEARING		
CTS -Cheques (Clear Funds) / IOI -		₹0.04 per ₹ 1000/-, Minimum ₹10/- per instrument
CTS-Cheques (Unclear Funds) or Guaranteed Credit (GC) on T+1 basis. GC to be carved out from existing Cash Credit limit/ by way of lien on Current Account by concerned Branch.		₹0.06 per ₹1000/-, Minimum ₹10/- per instrument
Outstation Cheque Collection (on Actual realisation basis)- Clear Funds (including Speed Clearing) All locations		₹100/- per instrument
Cheques Drawn on SBI		₹ 0.02 / 1000 Min. ₹5 /- per instrument
Cheque Return Charges deposited for credit of VAN account: Local Clearing and Outstation collections – All locations	For cheques deposited with us returned unpaid.	₹150/- per cheque for cheque amount up to ₹1,00,000/- and ₹ 250/-per cheque for cheque amount more than ₹1,00,000/-
	For Cheque drawn on us and returned due to fault at customer's end	₹ 150/- per cheque
2. E-COLLECTION		
E-Collection including VAN Collections (Electronic Collection). Inward RTGS/NEFT/DCT (SBI to SBI Transfer) All locations		₹3.00 per transaction
Inward IMPS		₹3.00 per transaction
Shubharambh Premium Current account		75% discount on card rate on applicable fee
3. CASH COLLECTION		
Cash Deposition (Direct Cash Deposition by Clients/Digi-dealer/VAN-Cash) All locations		₹ 2/1000 Min ₹50/-per transaction.
Cash Collection - Cash Pick-up by Agency/Corporate Digi dealer/VAN-Cash - Pick up) All locations		₹1.25 / ₹1000 *Plus,* Agency Charges at actuals
Shubharambh Premium Current account		50% concession on card rates + Agency charges as per actuals

Description of Service		*Service Charge*
4. PHYSICAL MANDATES		
Direct Debit-Mandates On-us (Physical/Scanned) Processing at CMPOC Platform	Mandate Verification (On us)	₹12/- per Mandate
	Transaction (On us)	₹7/- per Transaction
	Failure Charges	₹250/- per Mandate
NACH Mandates (Processing at NACH platform of NPCI) Off-us	Mandate verification (Off us)	₹12/- per Mandate
	Transaction/ Modification/ Cancellation (Off us)	₹7/- per Mandate plus NACH penalty if any, at actuals.
	Penalty	₹25/- will be charged to the presenting client, if any returned Mandate represents more than twice for the reasons 'Account Closed', 'Invalid Account' and 'No such account'.
5. e-MANDATES		
e-Mandates (On-us)	Mandate Verification (On us)	₹10/- per Mandate
	Transaction (On us)	₹4/- per Mandate
	Failure Charges	₹250/- per Mandate
	Penalty	₹25/- will be charged if any client re-presents a returned Mandate more than twice for the reasons' Account Closed', 'Invalid Account' and 'No such account'. Penalty will be applicable only if the transactions are presented more than twice by the same bank.
e-NACH	Mandate Verification (On & off us)	₹10/- per Mandate
	Transaction (On & off us)	₹4/- per Mandate
	Failure Charges	For on -us transaction: ₹250/- per Mandate For off-us transaction: NIL
	Penalty	₹25/- will be charged if any client re-presents a returned Mandate more than twice for the reasons' Account Closed', 'Invalid Account' and 'No such account'. Penalty will be applicable only if the transactions are presented more than twice by the same bank.

Description of Service		*Service Charge*
6. CCPAP		
CORPORATE CHEQUE PAYABLE AT PAR (CCPAP)- Printing	Post Funded – Corporate Cheques Payable at Par (CCPAP) – with / without- A4 advice	₹20 per instrument PLUS, Courier/Postal Charges at actuals
Provision of Blank CCPAP Stationery to Clients (Remote Printing)	Quantity 5000-10000	Uniform Pricing for any quantity: ₹15 per instrument PLUS, Courier/ Postal Charges at actuals
	Quantity 10001-15000	
	Quantity 15001 and above	
Stop Payment/ Cancelation of CCPAP	Stop Payment/ Cancelation of CCPAP charges	₹100/- per instrument maximum ₹500/- per instance.

7. e-PAYMENTS		
E-Payments	RTGS	₹5/- per transaction
	NEFT	₹5/- per transaction
	DCR (SBI to SBI transfer)	₹2/- per transaction
	IMPS	₹5/- per transaction

8. Liquidity Management (LM)		
Liquidity management	Sweep & Reverse Sweep	₹0.02/1000 Min. ₹25/- per transaction Max. ₹1000/- per transaction
	Shubharambh Premium Current account	75% discount on card rate on applicable fee

9. DIVIDEND WARRANT/INTEREST WARRANT/REFUND ORDER OR REDEMPTION WARRANT (Instrument Types: 14 / 19 / 29)		
Paper Instrument Mode (DW/DD/MCC) (Domestic)	No. of Shareholders- <1 lakh	₹6/- per instrument
	No. of Shareholders- >1 lakh	₹4/- per instrument
Electronic Mode (RTGS/NEFT/NECS) (Domestic)	No. of Shareholders- <1 lakh	₹3/- per instrument
	No. of Shareholders- >1 lakh	₹1/- per instrument
DW/IOI (DD)/MCC (Pertaining to DW related) Cancellation/Revalidation/ Stop	NA	NIL

- While every effort is being taken for automation of recovery of service charges as advised in the **ANNEXURE**, Operating Units are advised to ensure recovery of the same when it is not automatically recovered to avoid income leakage. Operating Units are advised to calculate GST as and when there is a change and recover correct amount of service charges accordingly.

L. SPECIMEN FOR RECORDING MANUAL RECOVERY OF SERVICE CHARGES

PART - I
CHARGES RECOVERED MANUALLY

S. No.	Date	Account No.	Details of Transaction	Amount recovered	Journal no.	Initials	
						Associate	Officer

PART – II
DETAILS OF SHORT CHARGES BY CBS, DIFFERENCE RECOVERED MANUALLY

S. No.	Date	Account No.	Details of Transaction	Service Charges recovered in CBS	Charges applicable	Amount recovered	Journal no.	Initials	
								Associate	Officer

PART – III
REFUND OF EXCESS CHARGES LEVIED IN CBS

S. No.	Date	Account No.	Details of Transaction	Service Charges recovered in CBS	Charges applicable	Amount refunded	Journal no.	Initials	
								Associate	Officer