

Sr. No.	Particular / Nature of Service	Basis	-: Recommended :-				
			EXCLUDING GST		Remarks	Charges to apply Manually / through CBS	Periodicity of Application of Charges
			MAHESH BANK				
			Criteria	Charges Rs.			
1	Minimum Balance	No Frill Saving A/c	Balance Zero	-		N. A.	N. A.
		Regular Saving A/c (Without Cheque Book)	Rs 500/-	-		N. A.	N. A.
		Regular Saving A/c (With Cheque Book)	Rs 1,000/-	-	On day Of Transaction if Closing Balance is Below Minimum Required Balance [Per Incidence]	CBS	Monthly
		Regular Current A/c	Rs 3,000/-	25.00	On day Of Transaction if Closing Balance is Below Minimum Required Balance [Per Incidence]	CBS	Monthly
2	Average monthly balance maintainance	Current A/c	If minimum balance is not maintained	-		N. A.	N. A.
		Saving A/c		-		N. A.	N. A.
3	Inoperative / Dormant A/c	Saving A/c		-		N. A.	N. A.
		Current A/c		-		N. A.	N. A.
4	Cheque Book Issue	Saving A/c	Per Leaf	2.50	2 Cheque Books of 25 Leafs Free In a Financial Year & Thereafter charges applicable.	CBS	At the time of issuance
		Current A/c	Per Leaf	2.50		CBS	At the time of issuance
		Cash Credit / TPO / CFD ETC.	Per Leaf	2.50		CBS	At the time of issuance
5	Duplicate Pass Book / Account Statement / Cheq.Trans.Image/information/ Ledger Folio Charges	Saving A/c	Per Pass Book	50.00		Manually	At the time of issuance
		Current A/c	Per Page	15.00		Manually	At the time of issuance
		Cash Credit / TPO / CFD / OD a/c Other Loans	Per Page	15.00		Manually	At the time of issuance
6	Demand Draft / Pay Order	Pay Order	Upto Rs.1,000/-	10.00		CBS	At the time of issuance
			Above Rs.1,000/- To Rs.20,000/-	20.00		CBS	At the time of issuance
			Above Rs.20,000/-	Rs.0.50 Per Thousand (Minimum Rs.25.00)	Maximum Rs.3000/-	CBS	At the time of issuance
		HDFC	Upto Rs.1,000/-	10.00		CBS	At the time of issuance
			Above Rs.1,000/- To Rs.20,000/-	20.00		CBS	At the time of issuance
			Above Rs.20,000/-	Rs.0.50 Per Thousand	Minimum Rs.25/-	CBS	At the time of issuance
	Demand Draft / Pay Order	State Bank Of India	UPTO RS 5,000/-	50.00		Manually	At the time of issuance
			Above Rs.5,000/- To Rs.10,000/-	100.00		Manually	At the time of issuance
			Above Rs.10,000/- To Rs.1,00,000/-	Rs.5.00 Per Thousand or Part thereof	Minimum Rs.100/-	Manually	At the time of issuance
			Above Rs.1,00,000/-	Rs.5/- Per Thousand or Part thereof	Minimum Rs.1000/- Maximum Rs.10000/-	Manually	At the time of issuance
	Demand Draft / Pay Order (IF PURCHASED IN CASH) On Any Bank	Per Thousand or Part thereof	Rs.2.50 Per Thousand or Part thereof	Minimum Rs.25/-	CBS	At the time of issuance	
	Demand Draft / Pay Order Revalidation & Cancellation	Per Demand Draft / Pay Order	50.00		Manually	At the time of issuance	

Sr. No.	Particular / Nature of Service	Basis	-: Recommended :-				
			EXCLUDING GST		Remarks	Charges to apply Manually / through CBS	Periodicity of Application of Charges
			MAHESH BANK				
			Criteria	Charges Rs.			
		Duplicate Demand Draft / Pay Order	Per Demand Draft / Pay Order	50.00		Manually	At the time of issuance
7	Cheque / Draft Discounting	Cheque / Demand Draft / Pay Order / Banker's Cheque Discounting	Per Thousand or Part thereof	Rs.2.50 Per Thousand or Part thereof Per Day	Minimum Rs.25/- Per Instrument, GST Not Applicable as received in interest form	Manually	At the time of discounting
8	Stop Payment Charges	Savings, Current, CC/OD Cheque	Per Instrument	25.00	Per Instrument	CBS	At the time of instruction
		Pay Order / HDFC / SBI / Any other Nationalised Bank - DD	Per Instrument	50.00	Per Instrument	Manually	At the time of instruction
	Cancellation / Revocation of Stop Payment	Savings, Current, CC/OD Cheque	Per Instrument	25.00	Per Instrument	Manually	At the time of instruction
		Pay Order / HDFC / SBI / Any other Nationalised Bank - DD	Per Instrument	50.00	Per Instrument	Manually	At the time of instruction
9	Against Cheque Clearance Payment (Clearing Against) (GST not applicable as received in interest form)	Only for Savings and Current	Per Thousand or Part thereof	Rs.3.00 Per Thousand or Part thereof	Minimum Rs.25/- Per Day	CBS	At the time of incidence
		CC against FD/FDCC	Per Thousand or Part thereof	Rs.2.00 Per Thousand or Part thereof	Minimum Rs.25/- Per Day	CBS	At the time of incidence
10	OBC Collection Charges	If Cheque is Realised	Upto Rs 5,000/-	25.00	As per RBI M. C. 20.4-B on Customer Services dated 01.07.2015, Per Instrument	Manually	At the time of incidence
			Above Rs.5,000/- To Rs.10,000/-	50.00		Manually	At the time of incidence
			Above Rs.10,000/- To Rs.1,00,000/-	100.00		Manually	At the time of incidence
			Above Rs.1,00,000/-	Rs.150/- (+) Rs.50/- Postage (+) Other Bank Commission	Per Instrument	Manually	At the time of incidence
11	OBC Collection Charges	If Cheque is Returned	Upto Rs 5,000/-	25.00	Per Instrument	Manually	At the time of incidence
			Above Rs.5,000/- To Rs.10,000/-	50.00		Manually	At the time of incidence
			Above Rs.10,000/- To Rs.1,00,000/-	100.00		Manually	At the time of incidence
			Above Rs.1,00,000/-	Rs.150/- (+) Rs.50/- Postage (+) Other Bank Commission	Per Instrument	Manually	At the time of incidence
12	IBC Collection Charges	If Cheque / Bill is Realised * In case of Payment through NEFT/RTGS/DD take commission as applicable for NEFT/RTGS/DD	Up to Rs.1,000/-	Rs.10/- (+) Rs.50/- Postage and Stationery	Per Bill / Instrument	Manually	At the time of incidence
			Above Rs.1,000/- To Rs.10,000/-	Rs.20/- (+) Rs.50/- Postage and Stationery	Per Bill / Instrument	Manually	At the time of incidence

Sr. No.	Particular / Nature of Service	Basis	-: Recommended :-				
			EXCLUDING GST		Remarks	Charges to apply Manually / through CBS	Periodicity of Application of Charges
			MAHESH BANK				
			Criteria	Charges Rs.			
			Above Rs.10,000/-	Applicable DD Comm. (+) Postage & Stationery Charges Rs 50/-	Per Bill / Instrument (Minimum Rs.50/-)	Manually	At the time of incidence
		If Cheque / Bill is Returned	Per Cheque / Bill	Applicable Postage Charges + Handling Charges Rs. 50/-	Per Bill / Instrument	Manually	At the time of incidence
13	Cheque / ECS Return Charges	Cheque Drawn On Us Return Unpaid	Per Thousand	2.00	Only in cases where the Customer is at fault and is responsible for such return/s. Minimum Rs.100/- Maximum Rs.500/-	CBS	At the time of incidence
		Cheques deposited with us, returned unpaid.	Savings A/cs Per Instrument	50.00	Only in cases where the Customer is at fault and is responsible for such return/s.	CBS	At the time of incidence
			Current and CC/OD A/cs Per Instrument	100.00	Only in cases where the Customer is at fault and is responsible for such return/s.	CBS	At the time of incidence
		ECS Return	Per Thousand	2.00	Only in cases where the Customer is at fault and is responsible for such return/s. Minimum Rs.100/- Maximum Rs.500/-	CBS	At the time of incidence
14	RTGS / NEFT	RTGS	Rs.2 Lac and above and Up to Rs. 5 Lac	25.00		CBS	At the time of incidence
			Above Rs.5 Lac	50.00		CBS	At the time of incidence
		NEFT	Upto Rs.10,000/-	2.50		CBS	At the time of incidence
			Above Rs.10,000/- To Rs. 1,00,000/-	5.00		CBS	At the time of incidence
			Above Rs.1,00,000/- To Rs.2,00,000/-	15.00		CBS	At the time of incidence
			Above 2 Lac	25.00		CBS	At the time of incidence
		RTGS/NEFT Through internet banking		-			
15	ATM Card Charges	New ATM card Issue Charges	First Time	FREE			
		Duplicate ATM card Issue Charges	Per ATM Card	100.00		Manually	At the time of incidence
		Duplicate Pin mailer Issue Charges	Per Pin mailer	50.00		Manually	At the time of incidence
		Replacement of Damaged ATM Card	Per ATM Card	100.00		Manually	At the time of incidence
		Cash withdrawal Charges after 5 Transaction	Per Transaction	21.00	As per RBI Cir. dtd. 10/06/2021	CBS	At the time of incidence
		For Non Financial Transaction - Balance inquiry, Minimum Statement	Per Enquiry	10.00		CBS	At the time of incidence
		ATM Card Annual Maintenance charges	Per ATM Card	120.00		CBS	Anually
If cash <10000 withdrawal at Branch			-				

Sr. No.	Particular / Nature of Service	Basis	-: Recommended :-				
			EXCLUDING GST		Remarks	Charges to apply Manually / through CBS	Periodicity of Application of Charges
			MAHESH BANK				
			Criteria	Charges Rs.			
		ATM Card destroy charges due to non collection	Per Card	100.00		Manually	At the time of incidence
		ATM Card Surrender	Per Card	100.00		Manually	At the time of incidence
		ATM Card / KIT returned due to wrong address	Per Card / Kit	100.00		Manually	At the time of incidence
16	Lost Token		Per Token	200.00		Manually	At the time of incidence
17	Signature Verification / Photo Attestation / Address & Sign.confirmation		Per Verification / Attestation	50.00		Manually	At the time of incidence
18	Solvency Certificate	General	Per Lac	100.00	Minimum Rs.500/- Maximum Rs.5000/-	Manually	At the time of incidence
		Educational Purpose	Per Lac	50.00	Minimum Rs.250/- Maximum Rs.1000/-	Manually	At the time of incidence
			For extra each copy	100.00		Manually	At the time of incidence
19	E-Tax Payment Charges		Per E-Payment	50.00		Manually	At the time of Payment
20	SMS Alert Service Charges	Registered Mobile	Per SMS	0.25	Maximum Rs.25/-	CBS	Monthly
21	Nach Mandate (Inward)		Per Mandate	20.00		Manually	At the time of incidence
22	IMPS (Mobile Banking) & UPI Trans.	Per Debit Outward Transaction - Apply monthly	Upto Rs.10,000/-	-			
			Above Rs.10,000/- To Rs.25,000/-	-			
			Above Rs.25,000/- To Rs.1,00,000/-	-			
			Above Rs.1,00,000/-	-			
23	Account Closure Charges	Saving A/c	Within 3 months	200.00		CBS	At the time of incidence
		Saving A/c	Within 1 year	150.00		CBS	At the time of incidence
		Current A/c	Within 3 months	500.00		CBS	At the time of incidence
		Current A/c	Within 1 year	300.00		CBS	At the time of incidence
24	ABB Cash / Cash Handling Charges				- Only for deposit of cash other than Savings & Term loan Accounts		
25	Duplicate Interest Certificate		Per Copy	30.00		Manually	At the time of incidence
26	Duplicate Balance Certificate		Per Copy	30.00		Manually	At the time of incidence
27	No Dues Certificate (Extra/Duplicate Copy)		Per Copy	100.00		Manually	At the time of incidence
28	Cheque Pass Certificate		Per Copy	30.00		Manually	At the time of incidence
29	No Objection Certificate		Per Copy	100.00		Manually	At the time of incidence
30	Any Other Certificate		Per Copy	100.00		Manually	At the time of incidence
31	Enquiry of Old Transactions / Old record of account	Within 3 years old	Per Issue	100.00	Plus xerox charges at actual	Manually	At the time of incidence
		Above 3 years to 10 years old	Per Issue	300.00	Plus xerox charges at actual	Manually	At the time of incidence

Sr. No.	Particular / Nature of Service	Basis	-: Recommended :-				
			EXCLUDING GST		Remarks	Charges to apply Manually / through CBS	Periodicity of Application of Charges
			MAHESH BANK				
			Criteria	Charges Rs.			
32	Printing and Postal Charges for notices sent to Dormant/Inoperative Accounts			Actual Expenses Incurred		Manually	At the time of incidence
33	Locker Rent overdue charges		Per month	25.00		CBS	At the time of recovery of Locker Rent
34	Cash Handling Charges		<u>Current A/cs</u>	<u>CC/OD A/cs</u>			
		Free Cash deposit limit per account	Rs.2,00,000/- Per Day	Rs.5,00,000/- Per Day			
		Charges beyond free cash deposit limit per account	Rs.3.00 Per Thousand	Rs.3.00 Per Thousand	Minimum Rs.3.00	CBS	Daily
		If average balance of the account is above Rs.5 Lakh in the preceding month	No Charges	N. A.			
35	MICR Charges	Inward Clearing		0.00	As Per Branch Monthly processed cheques	Manually	Quarterly
		Outward Clearing	Per Cheque	1.00		CBS	Monthly