

Annexure-I

Credit Service Charges

All the charges is excluding of GST

1. Processing Charges on Loans / Advances:

| Sl No. | Particulars | Processing Charges | Minimum | Maximum |
|--------|--------------------------------------------------------------------------------------------------------------------|--------------------|------------|-------------|
| 1 | Housing Loan | 0.50% | ₹ 1,000.00 | ₹ 10,000.00 |
| 2 | Mortgage Loan | 1.00% | ₹ 1,000.00 | No Ceiling |
| 3 | Salary Loan/ Personal loan | 1.00% | ₹ 2,000.00 | No Ceiling |
| 4 | Vehicle Loan (Two/ Four Wheeler) | 0.75% | ₹ 1,000.00 | ₹ 10,000.00 |
| 5 | KCC New & Renewal upto 3.00 lakhs | Nil | | |
| 6 | KCC New (> 3.00 lakhs) (Processing Charges to be calculated on Global Limit/ Entire Limit) | 0.75% | ₹ 1,000.00 | No Ceiling |
| 7 | Kisan Credit card Annual Review (> 3.00 lakhs) (Processing Charges to be calculated on Global Limit/ Entire Limit) | 0.25% | ₹ 1,000.00 | ₹ 10,000.00 |
| 8 | SHG/JLG Loans | 1.00% | ₹ 500.00 | ₹ 10,000.00 |
| 9 | OD/OCC (Fresh/ Renewal) | 0.50% | ₹ 2,000.00 | No Ceiling |
| | Loans other than the above | | | |
| 10 | All Priority & Non- Priority loans other than above | | | |
| a | Short Term loans | 1.00% | ₹ 1,000.00 | No Ceiling |
| b | Term loans | 1.00% | ₹ 1,000.00 | No Ceiling |
| c | Pledge Loans | 1.00% | ₹ 1,000.00 | No Ceiling |



| Sl No. | Particulars | Processing Charges | Minimum | Maximum |
|--------|-----------------------------------|--------------------|------------|------------|
| 11 | Education (Both Inland & Abroad) | | | |
| a | Up to 7.5 lakhs | Nil | | |
| b | > 7.5 lakhs (for entire limit) | 0.50% | ₹ 5,000.00 | No Ceiling |

Exemptions - Processing Charges not to be levied for following loans:-

- 1) All Priority Sector loans up to ₹ 25000/- (cumulative)
- 2) DRI loans.
- 3) Staff loans.
- 4) Advances against term deposit of our Bank.
- 5) NPS loans upto ₹ 5000/-
- 6) Government Sponsored Scheme

2. Documentation Charges:

| Sl No. | Particulars | Processing Charges | Minimum | Maximum |
|--------|------------------------------------------------------|--------------------|----------|---------------|
| 1 | KCC Upto 3 lakhs | Nil | | |
| 2 | KCC > 3 lakhs | 0.10% | ₹ 500.00 | ₹ 25,000.00 |
| 3 | Priority Sector Loans (Agri, MSME, Retail, etc.,) | 0.10% | ₹ 500.00 | ₹ 1,00,000.00 |
| 4 | Non-Priority Loans | 0.10% | ₹ 500.00 | ₹ 2,50,000.00 |

3. Inspection Charges:

| Sl No. | Particulars | Charges |
|---------------------------------------------------------------------------------------------------------------|---------------------------|---------------------|
| The term inspection includes spot inspection and visits for recovery, AOS/AOD, per- post sanction visit, etc. | | |
| 1 | Upto ₹25,000/- | Nil |
| 2 | > ₹25000/- upto ₹ 3 lakhs | ₹300/- Half yearly |
| 3 | > ₹3 lakh to ₹10.00 lakhs | ₹750/- Half yearly |
| 4 | > ₹10.00 lakhs | ₹1000/- Half yearly |



Pledge Loan

| Sl No. | Particulars | Charges |
|--------|-------------------|---------------------|
| 1 | Upto ₹10.00 lakhs | ₹1000/- Half yearly |
| 2 | > ₹10.00 lakhs | ₹2000/- Half yearly |

4. Gold Loan Charges:

A. Processing Charges

| Sl No. | Particulars | Charges | |
|--------|------------------------|-----------------------|------------|
| 1 | Agri Gold Loans | Upto ₹25000 | Nil |
| | | > ₹25000 to ₹1 Lakh | ₹ 300.00 |
| 2 | Agri Allied Gold Loans | > ₹1 Lakh to 3 Lakh | ₹ 600.00 |
| | | > ₹3 Lakh to ₹10 lakh | ₹ 1,500.00 |
| 3 | Non-Agri Gold Loans | > ₹10 lakh | ₹ 2,000.00 |
| | | | |

B. Safe Keeping Charges (Overdue)

| Particulars | Charges |
|----------------------------|-----------------------------------|
| Upto ₹25000/- | Nil |
| Particulars | Charges |
| > ₹ 25000/- to ₹5.00 lakhs | ₹100.00 per month or part thereof |
| > ₹5.00 lakhs | ₹200.00 per month or part thereof |

C. Handling Charges

| Particulars | | Charges |
|-------------------------|--------------------|------------------------|
| Closure within 3 months | | Closure After 3 months |
| Up to ₹3 Lakhs | Above ₹3 Lakhs | ₹100 per each Loan |
| ₹100 per each Loan | ₹200 per each Loan | |



5. Bank Guarantee Charges:

A. Processing Charges:

| Sl No. | Particulars | Processing Charges | Minimum | Maximum |
|--------|----------------------------|--------------------|------------|-------------|
| 1 | BG having 100% cash margin | 0.25% | ₹ 2,000.00 | ₹ 5,000.00 |
| 2 | Other than 100% margin | 0.50% | ₹ 2,000.00 | ₹ 12,500.00 |

B. Commission

| Particulars | Charges |
|---------------------------------------------------------------------|--------------------------------|
| Performance Guarantee | ₹600/- + 3% p.a |
| Other than Performance Guarantee | ₹600/- + 4% p.a |
| Concessional Charges on BG secured by 100% term deposit of our bank | ₹600/- + 25% of Normal Charges |

6. Solvency Certificate Charges

| Particulars | Charges |
|-------------|----------------------------------------------|
| MSME/Others | 0.10% with a min. of ₹750/- and Max. ₹25,000 |

7. Capability Certificate:

| Particulars | Processing Charges | Minimum | Maximum |
|-------------|----------------------------------------------------------|---------|---------|
| MSME/Others | ₹10.00 per thousand | ₹1000/- | ₹5000/- |
| | (Part of the Thousand to be considered as full thousand) | | |



8. Folio Charges :

| Particulars | Charges |
|-------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Folio Charges for OCC/SOCC/OD A/c's | 1. ₹100/- per ledger folio shall be collected at half yearly basis. 40 lines will be treated as 1 page/folio. (For the same page/ folio charges need not be collected once again in another half year). However for aggregate loan limit upto ₹25000/- folio charges need not be collected. |
| | 2. For Overdraft (OD) on deposits folio charges of ₹8/- per folio per quarter. (To be collected while debiting interest. For the same page/ folio charges need not be collected once again in another half year). Part of the page should be considered as full page and part of the Quarter should be considered as full quarter. |

9. Notice Charges:

| Sl No. | Particulars | Charges |
|--------|--------------------|-------------------------------------------------------------------------------------|
| 1 | Ordinary Notices | ₹50/- per Notice per party per account or actual postal tariff whichever is higher |
| 2 | Registered Notices | ₹125/- per Notice per party per account or actual postal tariff whichever is higher |

10. CIBIL Charges:

| Sl No. | Particulars | Slab | Processing Charges |
|--------|--------------------------|------------------------------|--------------------|
| 1 | CIBIL Charges Consumer | Up to ₹ 25,000 | Nil |
| 2 | | > ₹ 25,000 upto ₹ 1 Lakhs | ₹ 125.00 |
| 3 | | > ₹ 1 Lakhs upto ₹ 5 Lakhs | ₹ 250.00 |
| 4 | | > ₹ 5 Lakhs upto ₹ 10 Lakhs | ₹ 350.00 |
| 5 | | > ₹ 10 Lakhs upto ₹ 25 Lakhs | ₹ 450.00 |
| 6 | | Above ₹ 25 Lakhs | ₹ 750.00 |
| 7 | CIBIL Charges Commercial | All | ₹ 2,000.00 |
| 8 | SHG (per group) | All | ₹ 1,000.00 |
| 9 | JLG (per group) | All | ₹ 500.00 |



11. Sanction Re-Validation:

| A. MSME Sector | | |
|-----------------|------------------------|-------------------------------------------------------------------------------------------|
| Sl No. | Particulars | Charges |
| 1 | Upto ₹ 2 lakhs | Nil |
| 2 | >2 lakhs upto ₹1 crore | 0.50% of the limit with a Max. of ₹10000/- for each re-validation |
| 3 | > ₹1.00 crore | 0.10% of the limit with a Min. of ₹10000/- and Max. of ₹1.00 lakhs for each re-validation |
| B. Non-Priority | | |
| Sl No. | Particulars | Charges |
| 1 | Upto ₹1.00 Crore | 0.50% of the limit with a Max. of ₹15000/- for each re-validation |
| 2 | Above ₹1.00 Crore | 0.1% of the limit with a Min. of ₹15000/- and Max. of ₹1.25 lakhs for each re-validation |

12. Modification of Sanction Terms & Conditions

| A. MSME Sector | | |
|-----------------|------------------------|-------------------------------------------------------------------------------------------|
| Sl No. | Particulars | Charges |
| 1 | Upto ₹ 2 lakhs | Nil |
| 2 | >2 lakhs upto ₹1 crore | 0.50% of the limit with a Max. of ₹10000/- for each re-validation |
| 3 | > ₹1.00 crore | 0.10% of the limit with a Min. of ₹10000/- and Max. of ₹1.00 lakhs for each re-validation |
| B. Non-Priority | | |
| Sl No. | Particulars | Charges |
| 1 | Upto ₹1.00 Crore | 0.50% of the limit with a Max. of ₹15000/- for each re-validation |
| 2 | Above ₹1.00 Crore | 0.10% of the limit with a Min. of ₹15000/- and Max. of ₹1.25 lakhs for each re-validation |



13. Equitable Mortgage(M)

| Sl No. | Particulars | Charges |
|--------|---------------------|---------------------------------|
| 1 | Below ₹ 10.00 lakhs | Nil |
| 2 | Above ₹ 10.00 lakhs | ₹50/- per lakhs or part thereof |

14. Any Deviation/ Concession (Other than GL & loan against Term deposit)

| Sl No. | Particulars | Charges |
|--------|------------------------------|-------------|
| 1 | Up to ₹ 10 Lakhs | ₹ 2,000.00 |
| 2 | >₹ 10.00 Lakhs to ₹ 25 Lakhs | ₹ 3,000.00 |
| 3 | >₹ 25.00 Lakhs to ₹ 50 Lakhs | ₹ 5,000.00 |
| 4 | >₹ 50.00 Lakhs to ₹ 1 Crore | ₹ 7,000.00 |
| 5 | Above ₹ 1 Crore | ₹ 10,000.00 |

15. CERSAI Charges:

| Sl No. | Nature of transaction to be registered | Form No | Amount of fee payable |
|--------|---------------------------------------------------------------------------------------------------------------------------------------------------|---------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1 | Particulars of creation or modification of Security interest by way of mortgage by deposit of title deeds. (in favour of secured creditors) | FORM I | ₹100 for creation and for any subsequent modification of security interest for a loan above ₹ 5 lakh. For a loan upto ₹ 5 lakh, the fee would be ₹ 50 for both creation and modification of security interest. |
| 2 | Particulars of creation or modification of Security interest by way of mortgage (SMT) of immovable property other than by deposit of title deeds. | FORM I | NIL |



| Sl No. | Nature of transaction to be registered | Form No | Amount of fee payable |
|--------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 3 | Particulars of creation or modification of Security interest in hypothecation of plant and machinery, stocks, debt including book debt or receivables, whether existing or future. | FORM I | ₹100 for creation and for any subsequent modification of security interest for a loan above ₹5 lakh. For a loan upto ₹5 lakh, the fee would be ₹50 for both creation and modification of security interest. |
| 4 | Particulars of creation or modification of Security interest in intangible assets, being knowhow, patent, copyright, trade mark, license, franchise or any other business or commercial right of similar nature. | FORM I | Rs.100 for creation and for any subsequent modification of security interest for a loan above Rs.5 lakh. For a loan upto Rs.5 lakh, the fee would be Rs.50 for both creation and modification of security interest. |
| 5 | Particulars of creation or modification of Security interest in any under construction residential or a part thereof by an agreement or instrument other than by mortgage.(SMT) | FORM I | ₹100 for creation and for any subsequent modification of security interest for a loan above ₹ 5 lakh. For a loan upto ₹ 5 lakh, the fee would be ₹ 50 for both creation and modification of security interest. |
| 6 | Particulars of Securitisation or reconstruction of financial assets. | FORM III | ₹ 500.00 |
| 7 | Particulars of satisfaction of Securitisation or reconstruction transactions. | FORM IV | ₹ 50.00 |
| 8 | Particulars of satisfaction of charge for security interest filed. | FORM II | Nil |
| 9 | Any application for information recorded/ maintained in the | - | ₹ 10.00 |
| 10 | Any application for condonation of delay upto 30 days. | - | Not exceeding 10 times of the basic fee, as applicable. |



16. Penal charges:

| SI No. | Nature of Charge | Sanction Amount | Quantum of loan |
|--------|---------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------|
| 1 | Penalty for delayed payment of dues including Principal, interest, service charges, etc. in case of Priority Sector Loans. | Up-to ₹ 25,000 | Nil |
| | | Above ₹ 25,000 | 2% p.a on the amount of default for the overdue period. |
| 2 | Penalty for delayed payment of dues including Principal, interest, service charges, etc. in case of Non priority Loans. | Irrespective of amount loan | 2% p.a on the amount of default for the overdue period |
| 3 | Penalty for delayed payment of dues including Principal, interest, service charges in case of Education Loans | Up-to ₹ 25,000 | Nil |
| | | Above ₹ 25,000 | 2% p.a on the amount of default for the overdue period |
| 4 | Drawings in excess of sanctioned limits (including expired limits) | <p>2.00% p.a. on the overdrawn portion till the account is regularized. Penalty shall be charged for the actual number of days of overdrawing.</p> <p>Wherever Borrower has submitted renewal proposal within specified timelines of the Bank before expiry of tenability and renewal is pending for want of sanction from competent authority, no penalty is to be charged.</p> | |
| 5 | Delayed / non-submission of stocks / Book Debt Statement | 2.00% p.a. on the entire liability of the party for the delayed period. | |
| 6 | Delay in creation second charge of mortgage | 2.00% p.a. on the outstanding liability. | |
| 7 | Delay in submission of Audited financial statement. | 2.00% p.a. on the entire liability of the party for the delayed period. Penalty shall be charged for the actual number of days of delay. | |
| 8 | TOD in SB/CA | 2.00% p.a. for the period beyond 15 days till the date of regularization irrespective of TOD amount. | |
| 9 | Penalty for non construction of house in case of housing loan (including HL CRE) within the time limit as permitted by the sanctioning authority. | 2.00% p.a. from the date of sanction till the start of construction on the outstanding liability | |



17. Pre-payment/ Pre-closure :

| Sl No. | Particulars | Charges |
|--------|--------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1 | Pre-payment/ pre-closure charges (Except all floating rate term loans sanctioned to individual borrower, Housing loan and crop loan) | 2% on the outstanding balance plus un-utilized limit on the date of closure of term loan liability of above ₹2.00 lakhs. |
| 2 | Penal Charges for Pre-Payment of Credit facilities | The Bank has stipulated pre-payment penalty for pre-closure of Term Loans (both priority and non-priority) and loans under various Retail Lending Schemes of the Bank as under: 1. Penal charges on pre-payment of credit facilities shall be levied wherever the borrower makes request for transfer of their credit facilities to other Banks/FIs. |
| 3 | Penal Charges for Pre-Payment of Credit facilities | 2. Pre-payment penalty shall be collected at the following rates: i. Term Loans: 2% of the outstanding liability. ii. Working capital facilities: Pre-payment penalty shall be collected for working capital facilities at the following rates: a. Fund based limits @2.00% of the sanctioned limits. b. Non-fund based limits @0.50% of the sanctioned limits. 3. For pre-closure of the facilities by the borrower not involving the transfer of accounts to other banks / FIs, no penalty need be levied. 4. Pre-payment penalty is waived in respect of credit facilities sanctioned to all MSE (Micro and Small Enterprises) borrowers to fall in line with MSE Code 2015. |



18. Other Charges:

| Sl No. | Particulars | Charges |
|--------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1 | Cost of Bank's Name plate (Hypothecation Board) duplicate | ₹100/- per Board. However upto loan of ₹25,000/- the charges not to be collected. |
| 2 | Issue for KCC/SCC cards/ Pass Books | ₹60/- for issuing duplicate and additional pass book with latest entry. (Original pass book will be provided free of cost) |
| 3 | Loan pass sheet duplicate | ₹30/- per page (Original pass sheet will be provided free of cost). |
| 4 | Issue of NDC/ NOC, Cancellation of Lien/Hypothecation/Mortgage | ₹100/- per certificate. |
| 5 | Purchase and Discount of Cheque/ DDs (CDB) | ₹0.40 per ₹100/- with a minimum of ₹10/- plus existing OSC commission plus postal tariff. If instrument is not realized within 10 days, interest as applicable to clean advances for the delayed period is to be collected. |
| 6 | LCDB- Purchase and discount of Cheques/ DDs | Interest as applicable to clean advances for a minimum period of 2 days to be collected. If subsequent day of discount falls on holiday, interest for holiday/s should also be collected in addition to two days (However no postal tariff is to be collected). |
| 7 | Issue of DDs for loan proceeds (No charges for Govt. sponsored schemes & for staff loans) | For loans where the loans proceeds are remitted to the suppliers of goods/ services: 1. Through our DD - 50% of DD commission is to be collected. In case of Canara Bank DD's (CBDD) full commission to be collected. 2. Through RTGS/ NEFT- applicable Charges. 3. Through Intersol- No Charges. |
| 8 | Charges for copy of documents | MSME; 0.10% with no ceiling |
| 9 | Charges for cancellation/ Reassignment of lien (banks lien noted on Govt. Securities/ LIC policies/ Vehicle RC book at the time of grant of loan, except staff loans) | 0.15% with no ceiling |



Annexure -II

Non-Credit Service Charges

All the charges are excluding of GST

| S No. | PARTICULARS | KrGB | | |
|----------|-------------|--------------------|------------------------|-------|
| | | Non- individual | Individual | |
| | | | Other than Rural | Rural |

| | | |
|---|------------------------------------------------------------|-----------|
| 1 | CHEQUE BOOK FACILITY | |
| a | For SB- Number of free leaves in a calendar year | 10 leaves |
| b | For CA- Number of free leaves in a calendar year | 25 leaves |
| c | For SB- Cheque book charge | ₹5 leaf |
| d | For CA/OD/CC/OCC- Cheque book charge | ₹5 leaf |
| | Note: Cheque book charges are exempted for staff/ex-staff. | |

| | | | |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------|------------------------|
| 2 | ISSUE OF STATEMENT / BALANCE CERTIFICATE / INTEREST CERTIFICATE | | |
| a | SB/CA/OC/CC/OCC - Issue Pass sheet Statement | First set free of charges for all categories in a month | |
| b | SB- Pass sheet statement- additional set/copies (40 entries is treated as one ledger page) | ₹100/- per ledger page | |
| c | CA/OD/CC/OCC- Pass sheet Statement-Additional set/copies (40 entries is treated as one ledger page) | ₹100/- per ledger page | |
| Note: For issuing additional sets of pass sheet statement branches have to modify the Print Waiver Charges as “N” in PSP menu in Finacle Live and run CACC Menu to collect Charges. Duplicate pass sheet charges are exempted for staff/ex-staff. | | | |
| d | SB/CA/OD/CC/OCC- Issue of balance certificate | 1st Certificate free | |
| | | ₹200/- per Certificate | |
| e | Interest paid/interest collected certificate | 1 st Certificate during Current Financial Year is free | |
| | | ₹150/- per certificate | ₹100/- per certificate |
| f | Updation of passbook (entries) at non base branch. (New passbook should be issued at base branch only) | ₹10/- flat per passbook per instance | |



| | | |
|----------|----------------------------------------------------------------------------------------------------|---------------------------------------------------------|
| 3 | ISSUE OF DUPLICATE PASSBOOK | |
| a | First Passbook/Continuation of Passbook | 1 st Passbook is Free |
| b | Duplicate passbook with latest balance | ₹100/- |
| c | Duplicate passbook with previous entries (40 entries or part thereof is treated as one page/sheet) | ₹100/- & additional ₹50/- per page for previous entries |
| 4 | ISSUE OF DUPLICATE DEPOSIT RECEIPT | |
| | ₹200/- per receipt | |
| | Note: Issue of duplicate deposit receipt charges are exempted for staff/ex-staff | |

| | | |
|----------|--------------------------------------------------|----------------|
| 5 | TRANSFER OF SB A/C TO ANY OF OUR BRANCHES | ₹100/- per A/c |
|----------|--------------------------------------------------|----------------|

| | | |
|----------|------------------------------------------------------------------|-----------------------------------------------------|
| 6 | STOP PAYMENT/REVOCAION | |
| a | For SB account- Stop payment instruction | ₹150/- per instrument, Maxi. of ₹500/- per instance |
| b | For CA/OD/CC/OCC- Stop payment instruction. | |
| c | Stop payment Cancellation/Revocation - for all types of accounts | ₹150/- flat |

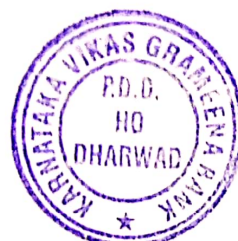
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|----------|----------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------|
| 7 | COPY OF PAID CHEQUE | ₹150/- per Instance per instrument |
| | Exempted Categories : Staff & Ex-Staff | |
| 8 | NOTING OF LOSS OF CHEQUE BOOK/LEAF OF ALL ACCOUNTS(SB/CA/OCC/OD/CC) | ₹5/- per leaf with Minimum of ₹100/- and Maximum of ₹500/- |
| | Note: System will report the charges as mentioned in S. No 06 (a/b), users have to modify and collect as mentioned during SPP Menu execution | |

| | | |
|----------|----------------------------|-------------------------------------------------------------------------------|
| 9 | NOMINATION FACILITY | Registration of nomination first time free thereafter ₹100/- for every change |
|----------|----------------------------|-------------------------------------------------------------------------------|

| | | |
|-----------|----------------------------------------------------------|--------------------------------------|
| 10 | LEDGER FOLIO CHARGES | |
| a | For SB accounts | No Folio Charges |
| b | Current Accounts | ₹150/- per ledger page per half year |
| | 40 entries or part thereof is treated as one ledger page | |

| | | |
|-----------|-----------------------------------------------------------------------------------------------------------------------|--|
| 11 | NON-MAINTANANCE OF AVERAGE MONTHLY BALANCE (AMB) - SB accounts, NON-MAINTANANCE OF DAILY BALANCE - CA accounts | |
| a | No Charges - No Frill Accounts | |

| | | | |
|---|--------------------------------------------------|------------------------------------------------------|--------|
| b | SB Accounts with cheque book (Min. bal. ₹1000/-) | Balance maintained in the A/c against the stipulated | |
| | | ₹999/- to ₹700/- | ₹60/- |
| | | ₹699/- to ₹400/- | ₹75/- |
| | | ₹399/- and below | ₹100/- |



| | | | |
|---|----------------------------------------------------------------------------|------------------------------------------------------|------------------------------------------------|
| c | SB account without cheque book (Min. bal. ₹500/-) | Balance maintained in the A/c against the stipulated | |
| | | ₹499/- to ₹350/- | ₹60/- |
| | | ₹349/- to ₹200/- | ₹75/- |
| | | ₹199/- and below | ₹100/- |
| d | Current Accounts Minimum balance ₹1000/- (Min Balance modified to ₹5000/-) | | ₹50 per day. Maximum ₹500/- per calendar month |

| | | | |
|----|----------------------------------------------------------|--|--------------------|
| 12 | ENQUIRY OF OLD RECORDS - FOR ALL TYPE OF ACCOUNTS | | |
| a | Enquiries up to 6 months | | Free |
| b | Above 6 months up to 1 year old | | ₹100/- per request |
| c | Beyond 1 year | | ₹200/- per request |

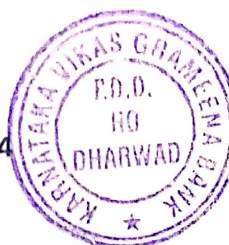
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|----|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|--------------------------------------------|
| 13 | ACCOUNT CLOSURE (No charges to be collected for closure before 6 months from the date of opening and in case of death of depositor) | | |
| a | Recurring Deposit (RD) for premature closure of RD account within one year of its opening | | ₹150/- per RD account (for all Categories) |
| b | SB account - With Cheque book | | ₹250/- per account |
| c | SB account - Without Cheque book | | ₹150/- per account |
| d | Current account | | ₹500/- per account |
| | Exempted Schemes : No Frill Accounts | | |
| | Note : For Death Claim Settlement Accounts user has to update the CUMM (Customer Status) as a deceased depositor for exemption of charges in the system then system will exempt the account from closure charges | | |

| | | | |
|----|-------------------------------------|--|-----------------|
| 14 | SMS CHARGES | | ₹0.30/- per SMS |
| | Exempted Schemes: No Frill Accounts | | |

| | | | |
|----|----------------------------------------|--|----------------------------------------------------------------------------------------------------------------------------------|
| 15 | STANDING INSTRUCTION CHARGES | | |
| a | Within same Branch | | One time registration / modification charges ₹200/ per case and ₹50/- for every debit. Exempted: To loan/RD/deposit a/cs of self |
| b | To other branches and outside agencies | | One time registration charges ₹100/ per case and ₹40/- for every debit + actual remittance charges |

| | | | |
|----|---------------------------------------------------------------------------------------------------------|--|---------------------------------------------------------------------------|
| 16 | STANDING INSTRUCTION - Non-Execution due to insufficient Fund (Charges only one time in a month) | | ₹200/- per transaction non individual ; ₹150/- per transaction Individual |
|----|---------------------------------------------------------------------------------------------------------|--|---------------------------------------------------------------------------|

| | | | |
|----|-----------------------------------------|--|------|
| 17 | NUMBER OF CASH WITHDRAWALS IN CA | | Free |
|----|-----------------------------------------|--|------|



| | | |
|----|---------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------|
| 18 | NUMBER OF CASH WITHDRAWALS IN SB (either by Cheque/ loose leaf) - excluding alternative channels (Financial year shall be considered) | If withdrawal exceeds 50 per half year - ₹10/- per withdrawal |
| | Exempted Schemes : Staff Accounts & Government Accounts | |

| | | |
|----|---------------------------------------------------------|------------------------|
| 19 | SIGNATURE VERIFICATION (including attestation of photo) | ₹250/- per Attestation |
|----|---------------------------------------------------------|------------------------|

| | | |
|----|-----------------------------------|------------------------|
| 20 | Issue of certificate for passport | ₹500/- per Attestation |
|----|-----------------------------------|------------------------|

| | | |
|----|--------------------------------------------------------|------------------------------|
| 21 | ADDITION/DELETION OF NAMES (In case of joint accounts) | ₹100/- per case per instance |
|----|--------------------------------------------------------|------------------------------|

| | | |
|----|---------------------------------------------------------------------------------------------------------------------------------------------|--------|
| 22 | OUTWARD/INWARD COLLECTION OF CHEQUE/INSTRUMENTS (OUTSTATION/LOCAL) (Charges inclusive of commission, postage, out of pocket expenses etc.,) | |
| a | Upto ₹10,000/- | ₹50/- |
| b | ₹10,001/- to ₹1,00,000/- | ₹100/- |
| c | ₹1,00,001 to ₹10,00,000/- | ₹200/- |
| d | ₹10,00,001/- and above | ₹250/- |
| | Exempted for Govt Subsidy Scheme/Govt. deptt./Court Related/Contribution towards PM/CM relief Fund | |

| | | |
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| 23 | COLLECTION OF DIVIDEND/INTEREST WARRANTS/REFUND ORDERS | If value of instrument is up to ₹500/- no charges and above ₹500/-, normal collection charges to be collected. |
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| 24 | CHEQUE/INSTRUMENTS RETURN CHARGES - LOCAL(Charges inclusive of commission, postage, out of pocket expenses etc.,) | | |
| I | Return of Inward instruments | | |
| | SB/CA/OD/ OCC | Up to ₹10,000/- | ₹25/- per instrument |
| | | ₹10,000/- to ₹1,00,000/- | ₹50/- per instrument |
| | | ₹1,00,001/- to ₹10,00,000/- | ₹100/- per instrument |
| | | ₹10,00,001/- & above | ₹125/- per instrument |
| II | Return of outward instruments | | |
| | SB/CA/OD/ OCC | Up to ₹10,000/- | ₹25/- per instrument |
| | | ₹10,000/- to ₹1,00,000/- | ₹50/- per instrument |
| | | ₹1,00,001/- to ₹10,00,000/- | ₹100/- per instrument |
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| | | ₹10,00,001/- & above | ₹125/- per instrument |
| 25 | Cheque/instrument return charges - Outstation (Charges inclusive of commission, postage, out of pocket expenses etc.,) | | |
| I | Return of inward instruments | | |
| | SB/CA/OD/OCC | Upto ₹10,000 | ₹100/- per instrument |
| | | ₹10,001 to ₹1,00,000 | ₹100/- per instrument |
| | | ₹1,00,001 to ₹10,00,000 | ₹150/- per instrument |
| | | ₹10,00,001 and above | ₹150/- per instrument |
| II | Return of outward instruments | | |
| | SB/CA/OD/OCC | Upto ₹10,000 | ₹100/- per instrument |
| | | ₹10,001 to ₹1,00,000 | ₹100/- per instrument |
| | | ₹1,00,001 to ₹10,00,000 | ₹150/- per instrument |
| | | ₹10,00,001 and above | ₹150/- per instrument |
| 26 | ECS/NACH (Debit Return) Insufficient funds | | ₹500/- per instance |
| 27 | BILLS COLLECTION - INWARD /OUTWARD (Bills : clean/documentary/demand/usance including supply bills) (Actual postage charges to collected, No charges for bills received from our branches) | | |
| a | Upto ₹10000/- | | ₹100/- |
| b | ₹10,001 to ₹10,00,000 | | ₹10/- per thousand or part thereof with minimum of ₹100/- |
| c | ₹10,00,001 and above | | ₹10/- per thousand or part thereof with minimum of ₹10,000/- and maximum of ₹15,000/- |
| 28 | BILLS RETURNED UNPAID (Bills : clean/documentary/demand/usance including supply bills) (Actual postage charges to collected, No charges for bills received from our branches) | | |
| | Local or outstation | | 50% of applicable collection charges with minimum of ₹300/- PLUS postal charges |
| 29 | DEMAND DRAFT ISSUE LOCAL/OUTSTATION - TRANSFER (Bills : clean/documentary/demand/usance including supply bills) (Actual postage charges to collected, No charges for bills received from our branches) | | |
| | Up to and inclusive of ₹10000/- | | ₹100/- |
| | Above ₹10000/- (for multiple DDs issued in lieu of single DD commission as applicable for the aggregate amount alone shall be collected) | | ₹4 per thousand or part thereon with a minimum of ₹100/- and max. of ₹15000 |



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| 30 | DEMAND DRAFT ISSUE LOCAL/OUTSTATION - AGAINST TENDER OF CASH (Bills : clean/documentary/demand/usance including supply bills) (Actual postage charges to collected, No charges for bills received from our branches) | |
| | Up to and inclusive of ₹10000/- | ₹200/- |
| | Above ₹10000/- below ₹50000/- | ₹4/- per thousand or part thereof with a minimum of ₹200/- and maximum of ₹15,000/- |
| | Note: Staff/Ex-Staff are exempted from all kinds of DD Charges. | |

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| 31 | DEMAND DRAFT CANCELLATION/REVALIDATION (Bills : clean/documentary/demand/usance including supply bills) (Actual postage charges to collected, No charges for bills received from our branches) | |
| | DD Cancellation/ Revalidation | Upto ₹500/- |
| | | Above ₹500/- & Upto ₹5000/- |
| | | Above ₹5000/- |
| | | ₹200/- per instrument |

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| 32 | Mobile Number Change | ₹ 100/- per instance, for every time changing the mobile number. |
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| 33 | LOSS OF TOKEN (Metal token) | ₹100/- per token |
| 34 | DELETION OF DECEASED NAME, MERGER OF COMPANIES | ₹200/- |
| 35 | CHARGES FOR RECORDING, RECONSTITUTION OF ACCOUNTS (OTHER THAN INDIVIDUALS) | ₹500/- |
| 36 | CHANGES IN AUTHORISED SIGNATORIES OF COMPANIES INCLUDING CLUBS/CO-OP SOCIETIES | ₹500/- per occasion Only for CA/OD/CC |
| 37 | REGISTERING POWER OF ATTORNEY / OPERATION BY POA/MANDATE | For SB A/cs ₹500/- per instance For CA/OD/OCC ₹750/- per instance. |
| 38 | HOLDING BILL COLLECTION (Bills : clean/documentary/demand/usance including supply bills) (Actual postage charges to collected, No charges for bills received from our branches) | |
| | Beyond 3 months after due date (at the request of drawer/customer and subject application conditions) | Additional 25% normal collection charges, with minimum of ₹100/- per quarter |



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| 39 | CHANGES OF ORIGINAL INSTRUCTIONS-OUTWARD/INWARD BILLS | |
| | Extension of time for collection/waiver of C form etc | ₹100/ per request + OPE |
| 40 | PARCEL RECEIVED UNDER ISC/IBC | For parcels not cleared on presentation a charge of ₹5/- per day should be levied from the due date of payment till clearance, with a minimum of ₹20/- |

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| 41 | INTER BRANCH REMITTANCE (Inter branch/Inter sol remittance) | | |
| A | For Intracity transactions (within the city) | | |
| I | Remittance of cash to SB/CA/OD/OCCaccounts upto ₹25000/- per day | No Charges | |
| II | Remittance of cash to SB/CA/OD/OCC accounts above ₹25000/- upto ₹2 lakhs (Maximum limit per day) | ₹2/- per 1000/- or part thereof with minimum of ₹50/- | |
| III | Cash withdrawals maximum limit ₹50000/- per day (SB/CA) | No Charges | |
| IV | Fund transfer for all type of accounts(SB/CA/OD/OCC) (Debit transactions) | | |
| a | Upto ₹5 lakhs per day | Free | NA |
| b | Above ₹5 lakhs upto ₹10 lakhs per day | ₹25/- per lakh or part thereof | NA |
| c | Above ₹10 lakhs per day | ₹50/- per lakh or part thereof | NA |
| B | For Intercity transactions (out station branches) | | |
| i | Remittance of cash to SB/CA/OD/OCC accounts upto ₹25000/- per day | ₹1/- per 1000/- or part thereof with minimum of ₹20/- | |
| ii | Remittance of cash to SB/CA/OD/OCC accounts above ₹25000/- upto ₹2 lakhs (Maximum limit per day) | ₹2/- per 1000/- or part thereof with minimum of ₹100/- | |
| iii | Cash withdrawal from SB/CA upto ₹25000/- | No charges | |
| iv | Cash withdrawals from SB/CA above ₹25000/- upto ₹50000/- (Maximum limit per day) | ₹2/- per 1000/- or part thereof with minimum of ₹50/- | |

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| 42 | NEFT TRANSACTIONS . There are no charges for NEFT initiated online (viz, Internet Banking and or Mobile Banking App of the Bank for SB Accounts). For all the transactions done through Branches & transactions done through Internet/Mobile Banking for Current Accounts. | |
| i | For remittances - upto ₹10,000 | ₹ 2.25 |
| ii | Above ₹10,000 upto ₹1 Lakh | ₹ 4.75 |
| iii | Above ₹1 lakh upto ₹2 lakhs | ₹ 14.75 |
| iv | Above ₹2 lakhs | ₹ 24.75 |



(Cash NEFT transaction upto Rs.50000/- normal NEFT charges to be collected)

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| 43 | RTGS TRANSACTIONS (For both Branch RTGS, Mobile Banking RTGS transactions & Internet Banking transactions) | |
| i | ₹2 lakhs to ₹5 lakhs | ₹ 24.50 |
| ii | Above ₹5 lakhs | ₹ 49.50 |
| | Note:1. NEFT/RTGS charges are waived for SB129 & CA105 upto 12 occasions in a Financial Year. System has enabled for waiver of charges. 2. NEFT/RTGS charges are waived for Staff/ex-staff. | |

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| 44 | CHARGES FOR DEBIT CARD TRANSACTIONS | Transaction Type | Metro Centre | | Other than Metro Centre | |
| | | Free Transaction | | | | |
| | | a. KrGB & Canara ATM | 3 | | 5 | |
| | | b.Other ATM | 3 | | 5 | |
| | | Charges above permitted limit | Financial | Non Financial | Financial | Non Financial |
| | | a. KrGB & Canara ATM | 20 | 10 | 20 | 10 |
| | | b.Other ATM | 21 | 11 | 21 | 11 |
| 45 | ISSUANCE OF ATM DEBIT CARD | | | | | |
| i | Membership fee | | | Free | | |
| ii | Activation fees | | | Free | | |
| iii | EMV Chip/DI Card issuance fee | | | ₹200/- | | |
| iv | Annual fees | | | ₹100/- | | |
| v | Hotlist on account of loss of card | | | ₹150/- | | |
| For reissuance of cards in case of expiry of cards no charges and in case of lost card Rs.150/- (Hot list charges) and Rs.200/- (Fresh issuance) No charges to be collected for cards reissued due to technical error/issues | | | | | | |
| Exempted A/cs with the following scheme codes for Card Issuance charges and Annual Fees: No frill A/cs Note1 : Card issuance fees are not applicable in the following cases: 1. Customer approaches the Bank for replacement of Old Magnetic Strip card with RuPay EVM cards 2. Expired Cards 3. Cards not working due to technical issues prior permission to be obtained from ATM Cell, DIT Note 2 : Annual Fee is waived for SB129 & CA105. The system is enabled for waiver of charges. Note 3: All ATM related charges are exempted for staff/ex-staff. | | | | | | |
| 46 | ATM/PoS TRANSACTION DECLINES LACK OF BALANCE/INSUFFICIENT BALANCE IN THE ACCOUNT | | | ₹15 per instance | | |



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| 47 | IMPS | Upto ₹1000/- | Nil |
| | | > ₹ 1,000/- upto ₹ 5,000/- | ₹ 3.00 |
| | | > ₹ 5,000/- upto ₹ 25,000/- | ₹ 5.00 |
| | | > ₹ 25,000/- upto ₹ 1,00,000/- | ₹ 8.00 |
| | | > ₹ 1,00,00/- upto ₹ 2,00,000/- | ₹ 15.00 |
| | | Above ₹2,00,000/- | ₹ 20.00 |
| Note: IMPS charges are exempted for Staff/Ex-staff. | | | |
| 48 | RESET OF PASSWORD FOR INTERNET BANKING THROUGH BRANCH | | ₹50/- per instance, for every time changing the password. |
| 49 | POSTAL TARIFF/OUT OF POCKET EXPENSES | | a. Ordinary post : Actual-Minimum ₹20/- per envelope b. Regd/Courier/Speed Post : Actual-Minimum ₹50/- per envelope |
| 50 | GENERAL SAFE CUSTODY CHARGES (Bills : clean/documentary/demand/usance including supply bills) (Actual postage charges to collected, No charges for bills received from our branches) | | |
| A | Unreleased gold Packets | | ₹150/- per loan for a month or part thereof, with a minimum of ₹150/- and a maximum of ₹900/-. |
| | Note: In Case of Death Claim Safe Custody Charge is waived. | | |
| B | Seal Cover/Packet | | Minimum ₹ 750/- per cover p.a., or its multiples |
| C | Scrips | | ₹ 50/- per scrip with a minimum of ₹ 300/- p.a. or part thereof |
| D | Sealed Box | | |
| | 10x10x10cc | Minimum ₹ 750/- per cover p.a., or its multiples | |
| | 20x20x20cc | Minimum ₹ 1500/- per cover p.a., or its multiples | |
| | 30x30x30cc | Minimum ₹ 2000/- per cover p.a., or its multiples | |
| Above charges are only indicative. Depending upon the size of the Box/cover/packet, it may vary from branch to branch. Kindly visit/contact branch for more details. GST shall be payable extra. | | | |



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| 51 | SAFE DEPOSIT LOCKER OPERATION | |
| 1 | One Time Locker Registration Charges | ₹ 200 |
| 2 | Loss / Replacement of Locker Key (in addition to actual break open charges) | ₹ 500 |
| 3 | Locker Operation Charges | 12 Free operations per year Beyond 12 operations ₹100 per operation |
| 4 | Delayed Remittance of Locker Rent | ₹ 100 Per Month |
| 5 | Change of Power of Attorney / Change of Authorization | ₹ 200 |
| 6 | Charges of Break Open | Actual cost is to be collected |

Note: 1 - Rent is to be debited on 1st of April for the Financial year

Note: 2 - Obtain Advance Rent of 3 years as per size of locker allotted plus Break opening charges of Rs.8000+GST in the form of Term Deposit for minimum period of 3 years from the new locker hirers which would be utilized in case of any eventuality. Staff / Retired Staff of the Bank is exempted from paying advance locker rent amount & One Time Locker Registration charges.

Note: 3 - Staff / Retired Staff are eligible for 50% concession on Small segment lockers, 35% concession on Medium lockers (M1 & M2). However, there is no change in existing concession of 25% on Medium lockers(M3,M4,M5&M6), Large and Very Large lockers. In case of Loss / Replacement of Locker Key mentioned above, for staff/ex-staff only break open and replacement charges applicable.

| 52 SAFE DEPOSIT LOCKER | | | | | | | | | |
|-------------------------------|-------|------------|-------|-------|-------------------------------|--------|---------------|---------|---------|
| CATEGORY | TYPE | DIMENSIONS | | | SIZE IN CUBIC INCHES | RENT | | | |
| | | L | B | D | | RURAL | SEMI URBAN | URBAN | METRO |
| SMALL 1 | SAFE1 | 5 | 6 | 16 | 480 | ₹1,000 | ₹ 1,200 | ₹ 1,500 | ₹ 2,000 |
| | A | 4.5 | 5.9 | 20.35 | 540 | ₹1,000 | ₹ 1,200 | ₹ 1,500 | ₹ 2,000 |
| | SAFE2 | 5 | 7 | 16 | 560 | ₹1,000 | ₹ 1,200 | ₹ 1,500 | ₹ 2,000 |
| SMALL 2 | S1 | 5 | 6 | 21 | 630 | ₹1,000 | ₹ 1,200 | ₹ 1,800 | ₹ 2,500 |
| | S2 | 5 | 7 | 21 | 735 | ₹1,000 | ₹ 1,200 | ₹ 1,800 | ₹ 2,500 |
| SMALL 3 | B | 5.82 | 7.24 | 20.35 | 857 | ₹1,300 | ₹ 1,500 | ₹ 1,800 | ₹ 2,500 |
| SMALL 4 | SAFE4 | 6 | 10 | 16 | 960 | ₹1,500 | ₹ 2,000 | ₹ 2,500 | ₹ 3,000 |
| | SAFE3 | 5 | 13 | 16 | 1040 | ₹1,500 | ₹ 2,000 | ₹ 2,500 | ₹ 3,000 |
| MEDIUM 1 | C | 4.64 | 12.99 | 20.35 | 1227 | ₹1,800 | ₹ 2,300 | ₹ 2,800 | ₹ 3,500 |
| MEDIUM 2 | M2 | 7 | 9 | 21 | 1323 | ₹2,000 | ₹ 2,500 | ₹ 3,000 | ₹ 3,500 |
| | D | 7 | 9.37 | 20.35 | 1335 | ₹2,000 | ₹ 2,500 | ₹ 3,000 | ₹ 3,500 |
| | M1 | 5 | 13 | 21 | 1365 | ₹2,000 | ₹ 2,500 | ₹ 3,000 | ₹ 3,500 |



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| MEDIUM 3 | SAFE5 | 8 | 11 | 16 | 1408 | ₹2,200 | ₹ 2,700 | ₹ 3,200 | ₹ 3,700 |
| | D1 | 7.48 | 10.59 | 20.35 | 1612 | ₹2,200 | ₹ 2,700 | ₹ 3,200 | ₹ 3,700 |
| | E | 5.82 | 15.75 | 20.35 | 1865 | ₹2,200 | ₹ 2,700 | ₹ 3,200 | ₹ 3,700 |
| MEDIUM 4 | M3 | 7 | 13 | 21 | 1911 | ₹2,300 | ₹ 2,800 | ₹ 3,300 | ₹ 3,800 |
| | M4 | 6 | 16 | 21 | 2016 | ₹2,300 | ₹ 2,800 | ₹ 3,300 | ₹ 3,800 |
| MEDIUM 5 | SAFE6 | 11 | 13 | 16 | 2288 | ₹2,500 | ₹ 3,000 | ₹ 3,500 | ₹ 4,000 |
| MEDIUM 6 | F | 10.47 | 12.99 | 20.35 | 2768 | ₹2,800 | ₹ 3,300 | ₹ 3,800 | ₹ 4,500 |
| | G | 7 | 19.92 | 20.35 | 2838 | ₹2,800 | ₹ 3,300 | ₹ 3,800 | ₹ 4,500 |

| CATEGORY | TYPE | DIMENSIONS | | | SIZE IN CUBIC INCHES | RENT | | | |
|-----------|-------|------------|-------|-------|-------------------------------|--------|---------------|---------|---------|
| | | L | B | D | | RURAL | SEMI URBAN | URBAN | METRO |
| LARGE 1 | L2 | 7 | 20 | 21 | 2940 | ₹3,000 | ₹ 4,000 | ₹ 5,000 | ₹ 5,500 |
| | L1 | 11 | 13 | 21 | 3003 | ₹3,000 | ₹ 4,000 | ₹ 5,000 | ₹ 5,500 |
| | G1 | 7.48 | 21.29 | 20.35 | 3241 | ₹3,000 | ₹ 4,000 | ₹ 5,000 | ₹ 5,500 |
| LARGE 2 | H | 12.36 | 15.78 | 20.35 | 3969 | ₹3,800 | ₹ 4,200 | ₹ 5,500 | ₹ 6,000 |
| | L3 | 12 | 16 | 21 | 4032 | ₹3,800 | ₹ 4,200 | ₹ 5,500 | ₹ 6,000 |
| V LARGE 1 | H1 | 12.36 | 20.35 | 20.35 | 5119 | ₹4,000 | ₹ 5,000 | ₹ 6,000 | ₹ 6,500 |
| | SAFE8 | 16 | 20 | 16 | 5120 | ₹4,000 | ₹ 5,000 | ₹ 6,000 | ₹ 6,500 |
| V LARGE 2 | L | 15.51 | 19.92 | 20.35 | 6287 | ₹5,000 | ₹ 5,800 | ₹ 6,500 | ₹ 7,000 |
| V LARGE 3 | L4 | 16 | 20 | 21 | 6720 | ₹5,500 | ₹ 6,500 | ₹ 7,500 | ₹ 8,000 |
| | L1 | 15.98 | 21.3 | 20.35 | 6927 | ₹5,500 | ₹ 6,500 | ₹ 7,500 | ₹ 8,000 |

