



Annexure

Summary of the Changes Proposed						System (S) Manual (M)
Particulars	Service Charges (Excluding Service Tax & Swachch Bharat Cess) w.e.f. 01.02.2016		Revised Service Charges (Excluding GST) w.e.f. 01.08.2017			
1a. (iii)	Mahabank Purple Savings Account <b>(Only for operative accounts)</b>	Minimum Monthly Average Balance (MAB)	Charges for non-maintenance of Minimum MAB	Minimum Average Balance (QAB)	Charges for non-maintenance of QAB	
		Minimum Monthly Average Balance (MAB) Rs 3,00,000/-	No penalty. If reqd. bal is not maintained for TWO consecutive months, act will become normal SB & benefits withdrawn.	<b>Minimum Average Balance (QAB) Rs 3,00,000/-</b>	<b>No penalty.</b> If reqd. bal is not maintained for <b>TWO consecutive quarters</b> , act will become normal SB & benefits withdrawn.	S
		Closing of A/c before 1 year: : Penalty of Rs 1,000/-		Closing of A/c before 1 year: : Penalty of Rs 1,000/-		M
2(a)	Duplicate passbook/ account statement	Rs.50/- per new PB (duplicate PB) with latest balance plus Rs.10/- per group of 30 entries or part thereof		<b>Rs.100/- per new PB (duplicate PB) with latest balance plus Rs.20/- per group of 30 entries or part thereof</b>		S
		For current accounts of other than individuals Rs.50/- per statement of 30 entries or part thereof, beyond one free statement.		For current accounts of other than individuals Rs.50/- per statement of 30 entries or part thereof, beyond one free statement.		S
3	<b>Cheque leaves (MICR/Non-MICR)</b>					
a	SB Account	40 free leaves per annum.		<b>20 free leaves per annum.</b>		S
		<b>Rs.5.00 per additional leaf exceeding 40 free leaves p.a.</b>		<b>Rs.5.00 per additional leaf exceeding 20 free leaves p.a. (Rs 100/- for cheque book of 20 leaves)</b>		S
9	<b>OBC/IBC: Cheques</b>					
a	Up to Rs. 5,000/-	Rs. 25/- per instrument		Up to Rs. 10,000/-	<b>Rs. 50/- per instrument</b>	S
b	Rs. 5,001/-to Rs.10,000/-	Rs. 50/- per instrument				S
c	Rs.10,001/-to Rs.100000/-	Rs. 100/- per instrument		<b>Rs. 150/- per instrument</b>		S
d	Rs.1,00,001/-to Rs. 5,00,000/-	Rs. 200/- per instrument		<b>Rs. 300/- per instrument</b>		S
e	Rs.5,00,001/-to Rs. 10,00,000/-	Rs. 200/- per instrument		<b>Rs. 300/- per instrument</b>		S
f	Over Rs,10,00,000/-	Rs.250/- per instrument		<b>Rs.375/- per instrument</b>		S



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	No additional charges such as courier charges, out of pocket expenses etc. are to be collected	<b>Additional charges such as courier charges, out of pocket expenses etc. are to be collected</b>			S
10	<b>OBC/ IBC: Bills</b>				S
a	Up to Rs.5,000/-	Rs. 100/- per bill	Up to Rs. 10,000/-	<b>Rs. 150/- per bill</b>	S
b	Rs. 5,001/-to Rs. 10,000/-	Rs. 100/- per bill			S
c	Rs.10,001/- to Rs. 1,00,000/-	Rs. 10/- per 1,000 or part thereof Min Rs.100/-	<b>Rs. 15/- per 1,000 or part thereof Min Rs.150/-</b>		S
d	Rs. 1,00,001/- to Rs. 10,00,000/-	Rs. 10/- per 1,000 or part thereof Min Rs.1000/-	<b>Rs. 15/- per 1,000 or part thereof Min Rs.1500/-</b>		S
e	Over Rs,10,00,000/-	Rs. 8/- per 1,000 or part thereof Min. Rs.10,000/-, Max. Rs.15000/-	<b>Rs. 15/- per 1,000 or part thereof Min. Rs.15,000/-, Max. Rs.20,000/-</b>		S
15	<b>DD/ /PAY ORDER</b>				
a	Up to Rs. 10,000/-	Individuals - Rs. 25/- Non-Individuals - Rs.35/-	Up to Rs. 5,000/-	Rs. 25/- per Instrument	S
			Rs 5001/- to Rs. 10,000/-	Rs. 50- per Instrument	
b	Rs.10,001/- and above	Individuals: Rs. 5/- per thousand or part thereof Min.Rs.50/- Max. Rs,12500/-	Rs.10,001/- and above	<b>Rs. 10/- per thousand or part thereof Min.Rs.100/- Max. Rs,15000/-</b>	S
		Non-Individuals: Rs. 6/- per thousand. or part thereof, Min. Rs. 60/- Max. Rs. 12500/-			S
		No charges are to be levied when DD/PO are issued directly in favour of suppliers/contractors as part of disbursement of loan amount.	No charges are to be levied when DD//PO are issued directly in favour of suppliers/contractors as part of disbursement of loan amount.		
	Additional Charges for handling cash : For account holders  For others	Normal  50% over & above normal charges for all (account holders and others)	50% over & above normal charges for all (account holders and others) (acceptance of cash of Rs.50,000/ & above not permitted for issuance of DD)		
17	Cancellation of DD/PO	Individuals: Rs. 50/- per DD/PO or value of instrument whichever is lower	<b>upto Rs. 1000/- Rs.20 per DD/PO. For Rs 1000/- &amp; above-Rs 100/- per DD/PO.</b>		S
		Non-Individuals: Rs. 100/- per DD/PO or value of instrument whichever is lower			



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27	<b>RTGS</b>			
a	Inward	Nil		
b	Outward	(Including time varying tariff levied by RBI)	(Including time varying tariff levied by RBI)	
	Less than Rs.2 lakh	Not Applicable (min. threshold Rs. 2 Lakh)	Not Applicable (min. threshold Rs. 2 Lakh)	
	Rs. 2 lakh to Rs. 5 lakh			
		Time band	Charges	
		09.00 hrs to 12.00 hrs	Rs. 25/-	S
		After 12.00 hrs to 15.30 hrs	Rs. 26/-	
		After 15.30 hrs to 17.30 hrs	Rs. 30/-	
		After 17.30 hrs	Rs. 30/-	
	Above Rs. 5 lakh	Time band	Charges	
		09.00 to 12.00 hrs	Rs. 50/-	S
		After 12.00 hrs to 15.30 hrs	Rs. 51/-	
		After 15.30 hrs to 17.30 hrs	Rs. 55/-	
		After 17.30 hrs	Rs. 55/-	
	<b>NEFT</b>			
a	Inward		Nil	
b	Outward			
	Upto 10,000		<b>Upto 10,000:Rs 2.50/-</b>	S
	Rs. 10,001 to Rs.1 lakh	Upto Rs.1 lakh: NIL	<b>Rs. 10,001 to Rs.1 lakh: Rs.5/-</b>	S
	Above Rs. 1 lakh to Rs. 2 lakh	Above Rs.1 lakh to Rs.2 lakh: Rs 15/- per transaction	Above Rs.1 lakh to Rs.2 lakh: Rs 15/- per transaction	S
	Above Rs.2 lakh	Above Rs.2 lakh Rs.25/- per transaction	Above Rs.2 lakh: Rs.25/- per transaction	S
c	Royal Saving a/c		Free NEFT/RTGS through internet banking	
c	Purple Saving a/c		Free unlimited NEFT /RTGS remittances	
29	CBS Transactions			
e	<b>Cash handling charges ( wef 19.09.2016)</b>	For SB a/c holders: Free For CA, Mixi OD A/c, CC: Free for first 1000 pcs a day in any denomination. From 1001 pcs onwards- <b>Rs.25 per 100 pcs for All Denominations.</b>	<b>( wef 19.09.2016)</b> For SB a/c holders: Free For CA, Mixi OD A/c, CC: Free for first 1000 pcs a day in any denomination. From 1001 pcs onwards- <b>Rs.25 per 100 pcs for All Denominations.</b>	S
			If a customer makes two or more remittances of cash in a day, cash handling charges shall be collected	



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			by taking cumulative total of the cash deposited during the day, charges applicable if the pieces exceeds the exempted limit of 1000 pieces  Maximum amount of SC of Rs 10,000/- done away with No Charges for Loan / NPA / Write off recovery.  <b>Diamond Accounts: No cash handling charges</b>	
30	<b>Debit Card</b>			
e		Re-PIN for Debit Card Rs 50/-	<b>Re-PIN for Debit Card Rs 50/- Green PIN-No charges</b>	S



**Locker Charges:**

**Due to upward revision in rent in Metro/Urban/Semi-Urban & Rural and also increase in other operational expenses (Electricity, Taxes & Security) the Locker rent is revised as follows**

Locker Size	Revised Charges (Excluding GST)					Security Deposit# (For new locker allotment only) in Rs.	
	Rent in Rs (Per annum* or part thereof)				No change proposed		
	Existing	Revised	Existing	Revised		M/U/SU/R	Sys/Manual
	M/U/SU	M/U/SU	Rural	Rural			
A	1400	<b>1500</b>	950	<b>1000</b>	6000	S	
B	1500	<b>1600</b>	1000	<b>1000</b>	6400	S	
C	3150	<b>3200</b>	1900	<b>2000</b>	11250	S	
D	3150	<b>3200</b>	1900	<b>2000</b>	11250	S	
E	3150	<b>3200</b>	1900	<b>2000</b>	11250	S	
H1	3150	<b>3200</b>	1900	<b>2000</b>	11250	S	
F	3750	<b>4000</b>	3150	<b>3500</b>	13150	S	
G	3750	<b>4000</b>	3150	<b>3500</b>	13150	S	
H	4400	<b>4800</b>	3500	<b>3800</b>	15000	S	
L&K	6900	<b>7500</b>	5000	<b>5500</b>	22500	S	
<b>Locker visit charges ( All sizes) 12 visits per year free</b>					<b>12 visits per year free. Thereafter : Rs.100/- + Taxes per visit Bank to give receipt of Locker Rent</b>	S/M	

\*Per annum means financial year.

#No security deposit be insisted for existing locker holder as per RBI guidelines.

Particulars	Charges(No change)
<b>(i) Loss of Keys</b>	In case of loss of keys, actual expenses incurred towards replacement of keys + (plus) Rs 2000/- + applicable taxes towards administrative cost is to be recovered.
<b>(ii) Concession to Staff</b>	The member of staff would get a concession of 25 % in "A" type of lockers only. The facility is for single locker only (No concession for other category of lockers/ second locker)



<b>(iii) Penalty for Rent in Arrears</b>	There would be a penalty of 2% p.m. + applicable taxes on the amount of locker arrears for the delay in payment of locker rent, if delay is more than a period of one month. The penalty is also applicable for staff members.
<b>(iv) Special Discount for Advance Payment of Rent for Customers and Staff</b>	No discount at present.

(i) No refund of Advance Rent in case of surrender of locker

Advance locker rent will not be refunded by bank in case of premature surrender.

(ii) Security Deposit Mandatory for new locker holders including staff

The security deposit is mandatory for all new locker holders including staff. Similarly difference in security deposit if any be also recovered.



**SERVICES CHARGES- CREDIT**

	Type of Transaction	Existing charges w.e.f 01/02/2016	Revised Service Charges (Excluding GST) w.e.f. 01.08.2017	Syst/ Manual
6	Supervision/Inspection charges/ Visit Charges(New Condition)	<p>Upto Rs 25,000/- : Nil</p> <p>Above Rs 25,000/-: @0.25% p.a</p> <p>Minimum: Rs 250/-p.a</p> <p>Maximum: Rs 5000/- p.a</p> <p>No supervision charges for retail loans like Housing, Personal, Consumer, Vehicle, Education, Solar and Aadhar loans</p> <p><b>Crop loan / MKCC</b> Upto Rs 25000/--: Nil</p> <p>Above Rs 25000/- @0.25% p.a Minimum: Rs 250/-p.a Maximum: Rs 5000/- p.a</p>	<p>Upto Rs 25,000/- : Nil</p> <p>Above Rs 25,000/-and up to 1 cr: @0.25% p.a</p> <p>Minimum: Rs 250/-p.a Maximum: Rs 5000/- p.a</p> <p>Above Rs 1 crore Rs 12000 /- per annum + cost of visit</p> <p>No supervision charges for retail loans like Housing, Personal, Consumer, Vehicle, Education, Solar and Aadhar loans <b>(Excluding LAP against self-occupied house)</b></p> <p><b>Crop loan / MKCC</b> Upto Rs 25000/--: Nil</p> <p>Above Rs 25000/- @0.25% p.a Minimum: Rs 250/-p.a Maximum: Rs 5000/- p.a</p>	S
9	Processing fees (New Condition stipulated)		<p>Processing / Upfront Charges The processing charges are to be recovered at the time of initial processing as well as for each renewal (on anniversary date).</p> <p><b>Proposals of new Term Loans: 25% of applicable processing/upfront charges, subject to maximum of Rs.10 lakh be recovered and balance be recovered before release of Sanction letter.</b></p>	M



	Type of Transaction	Existing charges w.e.f 01/02/2016	Revised Service Charges (Excluding GST) w.e.f. 01.08.2017	Syst/ Manu al
			<p><b>In case of rejection of proposal, 50% of advance fee charged, be refunded.</b></p> <p>The amount so collected shall not be refunded if the borrower fails to avail the loan/limit sanctioned or to comply with the Bank's requirement in furnishing necessary information/documents.</p> <p><b>All existing charges will remain same except collection of fees upfront as mentioned above</b></p>	
9A	Review of Term Loan (New Condition incorporated)		<p>Review/Annual Review of STL\ DL\ Corporate Loan\ TL\DPG</p> <p><b>For advances with exposure of Rs 1 crore and above Rs 25000/-</b></p> <p>(Above charges will also be applicable for review /roll over of short term loan)</p>	S
9B	Non submission of Renewal Data, including Audited Balance Sheet (New Condition incorporated)		<p>Where account could not be renewed in time due to delayed submission of data by the borrower, the charge is to be recovered on the renewal anniversary date for continuing the advance.</p> <p>As the W/C facility is subject to review within 12 months, in case the account is not reviewed within 12 months from the date of sanction due to non-cooperation from borrower, below mentioned charges are to be levied:</p> <p><b>Review/ Renewal delayed beyond 12 months, but within 15 months:</b> 1% will be recovered over and above the ROI charged</p> <p><b>Review/ renewal delayed beyond 15 months:</b> 2% will be recovered over and above the ROI charged</p>	M





	Type of Transaction	Existing charges w.e.f 01/02/2016	Revised Service Charges (Excluding GST) w.e.f. 01.08.2017	Syst/Manual
13	BG Commission (Clarification)  Performance Guarantee  Financial Guarantee	Upto Rs.5 Crs – 2.5% p.a. (Minimum- Rs.500/-) Above Rs.5 Crs to Rs.10 Crs – 2.00% p.a. Above Rs.10 Crs – 1.75% p.a.  Upto Rs.5 Crs – 3.00% p.a. (Minimum- Rs.500/-) Above Rs.5 Crs to Rs.10 Crs – 2.5% p.a. Above Rs.10 Crs – 2.00% p.a.  <b>Commission to be charged on pro-rata basis subject to minimum for 1 month i.e. 30 days</b>	Upto Rs.5 Crs – 2.5% p.a. (Minimum- Rs.500/-) Above Rs.5 Crs to Rs.10 Crs – 2.00% p.a. Above Rs.10 Crs – 1.75% p.a.  Upto Rs.5 Crs – 3.00% p.a. (Minimum- Rs.500/-) Above Rs.5 Crs to Rs.10 Crs – 2.5% p.a. Above Rs.10 Crs – 2.00% p.a.  <b>Commission is to be charged as per slab, in which total BG limit (sanctioned) to borrower entity falls.</b>  <b>Commission to be charged on pro-rata basis subject to minimum for one quarter</b>	S
15	Documentation charges	For all Govt. sponsored Schemes :NIL  Others: Upto Rs. 2.00 lacs NIL  Above Rs. 2.00 lacs @ 0.20% Minimum Charges Rs. 500/- Maximum charges Rs. 15000/-  <b>Crop Loan/MKCC</b> Upto Rs 2 lakhs: Nil Above Rs 2 lakhs:@ 0.20% Minimum charges: Rs 500/- Maximum charges: Rs 15000/-	For all Govt. sponsored Schemes :NIL  Others: Upto Rs.2.00 lacs: NIL  <b>Above Rs.2.00 lacs to 10.00 Crs @ 0.20%</b> <b>Minimum Charges Rs.500/-</b> <b>Maximum charges Rs.25000/-</b>  <b>Above Rs.10.00 Crores: Rs.50000/-</b>  <b>Crop Loan/MKCC</b> Upto Rs.2 lakhs: Nil Above Rs.2 lakhs: @ 0.20% Minimum charges: Rs.500/- Maximum charges: Rs.15000/-	S
*All charges would be rounded off to next Rupee				



**बैंक ऑफ महाराष्ट्र**  
**Bank of Maharashtra**  
भारत सरकार का उद्यम  
*एक परिवार एक बैंक*

Service charges w.e.f 01.08.2017

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