

Cash Handling Charges

Applicability: CC/OD, KCC,OD against deposits/securities and GCC

Charge Structure (w.e.f. August 25, 2021)

Limit to multipliers	Cash deposit charges
Upto 5 times of average utilization subject to Min of Rs. 5 lacs	No charge
Above 5 times but not more than 7.5 times of average utilization subject to Min of Rs. 5 lacs	Rs 2/1000
Above 5 times but not more than 15 times of average utilization subject to Min of Rs. 5 lacs	Rs 3/1000
Above 5 and more than 15 times of average utilization subject to Min of Rs. 5 lacs	Rs 4/1000

- For small denomination charges will be applicable as per note 2 below.

Notes:

1. In case any account remains in credit balance throughout the month, charges shall be applied as per Current plus Account Category.
2. Small denomination notes (Rs 50 & below) shall be accepted upto Maximum of Rs 20000 per account per month free of cost, afterwards Rs 10 per packet shall be charged.
3. Average utilization shall be considered for the current month.
4. In OD against deposits/securities, the exemption limit will be Rs. 2.5 lac per month, over and above shall be charged as per above schedule.
5. For Cash deposit at Non-parent branch, charges as per extent guidelines shall continue as per the existing Schedule of Charges.