

Schedule of Charges w.e.f 14th November 2025

| Sr. No. | Nature of Service | Amt in Rs. (Inclusive of GST) |
|---------|---|--|
| 1 | Issue of duplicate DD (Per Instrument) | 100.00 |
| 2 | Revalidation of DD (up to 1 year from the date of Issue) | 75.00 |
| 3 | Cancellation of DD/PO (Per Instrument) | 75.00 |
| 4 | Duplicate Statement / Pass Book. For previous entries per ledger page (40 Entries) | 100.00 |
| 5 | Duplicate Deposit receipt | 50.00 |
| 6 | Stop Payment Instructions (Per Instrument) | |
| | Saving Account | 100.00 |
| | Other Account | 150.00 |
| 7 | Standing Instructions - Per transaction involving credit to another account within the branch | FREE |
| 8 | Standing Instructions - Per transaction involves an upcountry centre | Charges at prescribed rate for remittances and actual postage shall be recovered additionally |
| 9 | Inability to carry out Standing Instructions due to insufficient balance in the account - per occasion | |
| | Saving Account | 50.00 |
| | Other Account | 60.00 |
| 10 | Issue of Cheque Books Free Cheque Leaves – All SB Accounts CA/CC/OD Accounts Charges per Cheque Leaf | 25 Leaves Free p.a. / Rs: 5.00 Per Cheque Leaf On Actuals Rs 3.00 Per Cheque leaf |
| | *Product wise waiver on Issue of Cheque Book charges per year applicable for SB/CA. | |
| | Issue of loose Cheque leaves | Discontinued |

| Sr. No. | Nature of Service | Amt in Rs. (Inclusive of GST) |
|---------|---|----------------------------------|
| 11 | Handling Charges for Bill returned unpaid | |
| | Local | 50.00 |
| | Outstation | 75.00 |
| 12 | Fate enquiry at the request of customer | |
| | Saving | 150.00 |
| | Current/ CC/OD Account | 150.00 |
| 13 | Change in operational Instruction (All deposit A/c) | NIL |
| 14 | Ledger Folio used in CA/OD/CC accounts - Per folio (40 entries or part thereof) | 75.00 |
| 15 | Attestation of customer's signature - Per occasion | |
| | a. Obtaining loan from other banks/financial institutions | 75.00 |
| | b. Other Purpose | 75.00 |
| 16 | Enquiry relating to old records (More than 12 months old) per item | |
| | For satisfactorily operated accounts | 300.00 |
| | For non - satisfactorily operated accounts | 600.00 |
| 17 | Inoperative/Dormant account (Dormancy period 12 months) – Not applicable for BSBDA & Small Account | |
| | Balance above Rs. 50 | Nil |
| | Balance Rs. 50 or less | Nil |
| 18 | Charges for debit entries in excess of 50 entries per half year in SB account | Discontinued |
| 19 | Issuance of any certificate e .g. No dues, Balance confirmation, Maintenance of account. Etc. / Attestations | |
| | Saving - Per Certificate | 75.00 |
| | For business Purpose | 125.00 |

| Sr. No. | Nature of Service | Amt in Rs. (Inclusive of GST) |
|---------|---|----------------------------------|
| 20 | Presentation of Usance bills for acceptance | 150.00 + Actuals |
| | | |
| | BD Commission - Up to 1,00,000 - (Per 1000) | Discontinued |
| | Minimum | Discontinued |
| | Maximum | Discontinued |
| | BD Commission - Above 1,00,000 | Discontinued |
| | Minimum | Discontinued |
| | Maximum | Discontinued |
| 21 | Loss of Token - Per Token (to be recovered from drawer's account) | 300.00 |
| 22 | National Clearing | |
| | Up to Rs 4999.99 | Discontinued |
| | Above Rs. 5000 to Rs. 9999.99 | Discontinued |
| | Above Rs. 10,000 | Discontinued |
| 23 | DEMAT Service Charges | |
| | Institutions | 700.00 p.a. + GST Extra |
| | Institutions (CDSL Charges) | 500.00 p.a. + GST Extra |
| | Individuals | 450.00 p.a. + GST Extra |
| | *Product wise waiver of Demat Service Charges per year applicable for SB/CA. | |
| 24 | FOREX Charges | |
| | FOREX Travelers Cheques Sale | 1.00% |
| | FOREX Travelers Cheques Surrender | Actual |
| | FOREX Currency Sale | Actual |
| | FOREX Currency Surrender | Actual |

25. Cheque / ECS Returned Charges

The Cheque / ECS Return charges structure is as under:

| Nature of Service | Amt in Rs. (Inclusive of GST) |
|--|----------------------------------|
| <u>Outward Cheques Return</u> | |
| Local Cheques SAVINGS | 125.00 |
| Local Cheques CURRENT | 175.00 |
| | |
| <u>Outstation Cheque Return</u> | |
| a. Saving account | 125.00 |
| b. Other account | 250.00 |
| | |
| | |
| <u>Inward Cheques / ECS – Savings a/c</u> | |
| <u>Inward / ECS Return charges</u> | |
| First Occasion - For Saving account | 200.00 |
| <u>Inward / ECS Return charges</u> | |
| Subsequent Occasion - For Saving account | 200.00 |
| <u>Inward Cheques / ECS – Current a/c</u> | |
| <u>Inward / ECS Return charges</u> | |
| First Occasion - For Current account | 350.00 |
| <u>Inward / ECS Return charges</u> | |
| Subsequent Occasion - For Current account | 350.00 |
| | |
| | |

26. RTGS/NEFT Charges (Branch) - (Inclusive of GST)

| | Nature of Service | Amt in Rs: |
|---|--|-------------------|
| A | NEFT | |
| | Up to 10,000.00 | 2.00 |
| | From 10,000.01 to 1,00,000.00 | 5.00 |
| | From 100,000.01 to 2,00,000.00 | 15.00 |
| | Above 200,000.01 | 25.00 |
| B | RTGS | |
| | RTGS Inward Commission | NIL |
| | RTGS Outward Commission < 200,000.00 | NIL |
| | RTGS Outward Commission > 200,000.00 | 25.00 |
| | RTGS Outward Commission > 500,000.00 | 50.00 |
| C | RTGS INWARD | Free |
| | NEFT INWARD | Free |
| | ECS INWARD | Free |
| D | RTGS TIME VARYING TARIFF (Charge per Transaction) | No Charges |
| E | NEFT/RTGS Transaction done through Netbanking | FREE |
| F | IMPS | |
| | Up to 1,00,000.00 | 5.00 |
| | From 1,00,000.01 to 5,00,000.00 | 15.00 |

*Product wise waiver of NEFT/RTGS Commission applicable for SB/CA.

BSBDA Accounts

| Nature of Service | Amt. in Rs |
|-----------------------------------|--|
| NEFT through Branch Banking | 4 Transactions free per month collectively across any channel. Charges to be applied as per SOC from 5th transaction onwards. |
| RTGS through Branch Banking | |
| Cash Withdrawal (Non Base Branch) | |
| DD / PO (Branch + PIB) | |

27. Transaction Service Charges for ATM

| | Nature of Service | Amt in Rs. (Inclusive of GST) |
|---|--|---|
| | Saving Account | |
| a | All Transaction from SVC Bank ATM's | FREE |
| b | Other Banks ATM - Located in Six Metro Cities Viz; Mumbai, New Delhi, Chennai, Kolkata, Bengaluru and Hyderabad for SB account* | |
| | No of Free Transactions | 3 Transaction per month inclusive of both Financial and Non-Financial Transactions |
| | Above 3 Transaction - Financial Transaction | 27.14 |
| | Above 3 Transaction - Non Financial Transaction | 12.98 |
| C | Other Banks ATM - Located other than Six Metro Cities mentioned above for All SB account* | |
| | No of Free Transactions | 5 Transactions per month inclusive of both Financial and Non-Financial Transactions |
| | Above 5 Transaction - Financial Transaction | 27.14 |
| | Above 5 Transaction - Non Financial Transaction | 12.98 |
| d | Current Account / OD | All transaction from other banks ATMs are chargeable* |

*Product wise discount/waiver on per month number of ATM withdrawal at Non SVC bank ATM applicable for SB/CA.

ATM Transaction Charges in BSBDA & Small SB Accounts:

| Nature of Service | Amt in Rs |
|--|------------------------------|
| Debit Card Application Cost | NIL |
| Debit Card AMC | NIL |
| ATM Cash Withdrawal in SVC Bank ATM & Non-Financial Transactions | Unlimited Free per month |
| ATM Cash Withdrawal in Other Bank ATM (Financial Transactions) | 4 Transaction Free Per Month |
| ATM Transactions in Other Bank ATMs (Non-financial) | Chargeable |

28. ATM / Debit Card Service Charges

| A | EMV Chip Card | Amt in Rs. (GST- Extra.) |
|---|---|--|
| | Issuance Charges | Free |
| | Annual Fee | 1 st Year Free 250.00 (2 nd Year Onward)/500+ GST as applicable to the product scheme |
| | Duplicate / Re issuance / Renewal | 250.00 |
| | Surcharge at Petrol Pumps | 2.5% as per industry standard |
| | Surcharge for Railway Ticketing | 1.8% for Internet bookings and 2.5% for Other bookings |
| | POS Transactions | Free |
| | E.Com (Online) Transactions | Free |
| B | Within India | |
| | All ATM transactions on SVC Bank ATMs | Free |
| | ATM transactions on other Bank ATMs | As decided by Bank from time to time |
| C | Outside India | |
| | Balance Enquiry | 30 |
| | Cash Withdrawal | 150 |
| | Mark-up for International Transactions | 3.5% |
| D | The Debit Card Annual Fees would be exempt for the following Category of Customers | |
| | SB Gold/Salary Gold/Salary Silver /Signature | |
| | Two -2 - Gain Primary Account / Shakti Savings - CA Pearl/Premier/Silver Plus* | |
| | Privilege Customer, BSBDA & Small Savings Accounts, SB Silver | |

*For CA - Only Individuals/Proprietor Firms are eligible for Debit Card.

Debit cards issued to NRO account holders are valid for transactions within India, only.

##Taxes if applicable

29. Cash Handling Charges (Inclusive of GST)

| Type Of Account Scheme | AMB Stipulation Amt in Rs: | Cash Deposit limits permitted per month if AMB* is maintained (FREE) (Rs. In Lacs) | Cash Deposit limits permitted per month if AMB* is NOT maintained (FREE) (Rs. In Lacs) | Cash Handling charges beyond threshold limits(Amt in Rs. Per Thousand) |
|--|----------------------------|--|--|--|
| CA Regular Account | 3,000 | 2 | 0.50 | 2.00 |
| SVC Current Classic | 5,000 | 1 | 0.25 | 2.00 |
| SVC Current Business Edge | 10,000 | 2 | 0.40 | 2.00 |
| Current - Pearl | 25,000 | 5 | 1 | 2.00 |
| Current - Premier | 50,000 | 8 | 1 | 2.00 |
| Current- Silver Plus | 100,000 | 15 | 1 | 1.50 |
| Current - SV Convenience | 5,000 | 2.50 | 0.50 | 2.00 |
| Current -RERA General | 3,000 | 2 | 0.50 | 2.00 |
| Current - RERA Collection | - | - | - | - |
| Savings All Schemes Excluding Society and Gold | | 3 | 0.50 | 2.00 |
| Savings Society and Gold | 25,000/50,000 | 5 | 2 | 2.00 |
| Society Plus | 50,000 | 10 | 1 | 2.00 |
| Savings Silver | 25,000 | 4 | 1 | 2.00 |
| Savings Classic | 5,000 | 4 | 0.50 | 2.00 |
| Savings Classic Plus | 10,000 | 5 | 0.50 | 2.00 |
| Savings Shakti | 10,000 | 5 | 0.50 | 2.00 |
| Savings Signature | 2,00,000 | 10 | 2.00 | 2.00 |
| Savings Salary Silver/Gold | 0 | 0 | 0 | 0 |
| All OD up to 20Lacs | | 5 | - | 2.00 |
| All OD Between 20 to 100Lacs | | 10 | - | 2.00 |
| All OD Above 100Lacs | | 25% of sanctioned limit | - | 2.00 |
| Institutional Savings Account | 5000 | 10 | 1 | 2 |
| Savings BSBDA | NIL | Unlimited Deposit Free Per Month | Unlimited Deposit Free Per Month | NIL |

* For Cash Handling Charges AMB (Average Monthly Balance) will be considered. For all the SB/CA Products, Cash Deposit Limit will be applicable as mentioned above or 8 (Eight)/10 (Ten) times of AMB whichever is higher.

- New enrolment discontinued

| Nature of Service | Amt in Rs. (Inclusive of GST) |
|---|---|
| Cash Withdrawal at non Base Branch# (Amt above Rs: 25,000/-) | Exempt for SB Silver, SB Salary Gold & SB Gold Accounts,BSBDA,Small SB Account |
| Cash Withdrawal at non Base Branch# | Rs.50,000/- for SVC Classic Plus, Shakti Saving, CA Pearl & SB Society Plus Rs. 75,000/- for CA Premier Rs.100,000/- for CA Silver Plus & Institutional Savings Account Rs. 200,000/- for SB Signature |

#Cash Handling Charges of Rs.2 per thousand applicable for all Non Base Branch Cash withdrawals over and above the specified Limits.

Cheque Collection Charges (Inclusive of GST):

| Sr. No. | Nature of Service | Amt in Rs | Multiples Amt in Rs | Per Multiples | Min Comm. Amt in Rs | Max Comm. Amt in Rs |
|---------|---|-----------|---------------------|---------------|---------------------|---------------------|
| 30 | Collection of Outstation Cheques (other than RTR) Incl. of postage + commission | | | | | |
| | Up to Rs.1,000.00 | 125.00 | 0 | 0 | 125.00 | Actuals |
| | From 1,000.01 to 5,000.00 | 125.00 | 0 | 0 | 125.00 | Actuals |
| | From 5,000.01 to 10,000.00 | 125.00 | 0 | 0 | 125.00 | Actuals |
| | From 10,000.01 to 1,00,000.00 | | 1,000.00 | 6 | 200.00 | Actuals |
| | From 100,000.01 to 1,000,000.00 | | 1,000.00 | 6 | 650.00 | Actuals |
| | Above Rs 10 Lacs | | 1,000.00 | 5 | 5,500.00 | 8,000.00 |
| | | | | | | |
| 31 | Collection of Outstation Cheques Under Arrangement | | | | | |
| | Up to Rs.1,000.00 | 125.00 | 0 | 0 | 125.00 | Actuals |
| | From 1,000.01 to 5,000.00 | 125.00 | 0 | 0 | 125.00 | Actuals |
| | From 5,000.01 to 10,000.00 | 125.00 | 0 | 0 | 125.00 | Actuals |
| | From 10,000.01 to 100,000.00 | | 1,000.00 | 6 | 200.00 | Actuals |
| | From 100,000.01 to 1,000,000.00 | | 1,000.00 | 6 | 650.00 | Actuals |
| | Above Rs 10 Lacs | | 1,000.00 | 5 | 5,500.00 | 8,000.00 |
| | | | | | | |
| 32 | Collection of Bills (OBC) | | | | | |
| | Up to Rs.1,000.00 | 125.00 | 0 | 0 | 125.00 | Actuals |
| | From 1,000.01 to 5,000.00 | 150.00 | 0 | 0 | 150.00 | Actuals |
| | From 5,000.01 to 10,000.00(Per Rs. 1,000.00) | 175.00 | 0 | 0 | 175.00 | Actuals |
| | From 10,000.01 to 1,00,000.00 (Per Rs. 1,000.00) | | 1,000.00 | 7 | 200.00 | Actuals |
| | From 1,00,000.01 to 10,00,000 (Per Rs. 1,000.00) | | 1,000.00 | 7 | 850.00 | Actuals |
| | Above Rs 10 Lacs | | 1,000.00 | 7 | 7,500.00 | 20,000.00 |

| Sr. No. | Nature of Service | Amt in Rs | Multiples Amt in Rs | Per Multiples | Min Comm. Amt in Rs | Max Comm. Amt in Rs |
|---------|--|-----------|---------------------|---------------|---------------------|---------------------|
| 33 | Remittances / IBC | | | | | |
| | Up to Rs.500.00 | 50.00 | 0 | 0 | 50.00 | Actuals |
| | From 500.01 to Rs. 1,000.00 | 75.00 | 0 | 0 | 75.00 | Actuals |
| | From 1,000.01 to 100,000.00 (Per Rs. 1,000.00) | | 1,000.00 | 5 | 75.00 | Actuals |
| | From 100,000.01 to 1,000,000 (Per Rs. 1,000.00) | | 1,000.00 | 4 | 550.00 | Actuals |
| | Above Rs 10 Lacs (Per Rs. 1000.00) | | 1,000.00 | 4 | 5,500.00 | 8,500.00 |
| 34 | Bankers Cheque / - Cash | | | | | |
| | Up to Rs.500.00 | 50.00 | 0 | 0 | 50.00 | Actuals |
| | From 500.01 to Rs. 1000 | 75.00 | 0 | 0 | 75.00 | Actuals |
| | From 1,000.01 to 100,000.00 (Per Rs. 1,000.00) | | 1,000.00 | 5 | 75.00 | Actuals |
| | From 100,000.01 to 1,000,000 (Per Rs. 1000.00) | | 1,000.00 | 4 | 550.00 | Actuals |
| | Above 1,000,000.01 (Per Rs. 1000.00) | | 1,000.00 | 4 | 5,500.00 | 8,000.00 |
| | | | | | | |
| 35 | Bankers Cheque / Demand Drafts - Non-Cash | | | | | |
| | Up to Rs.500.00 | 50.00 | 0 | 0 | 50.00 | Actuals |
| | From 500.01 to Rs. 1,000 | 75.00 | 0 | 0 | 75.00 | Actuals |
| | From 1,000.01 to 100,000 | | 1,000.00 | 4 | 75.00 | Actuals |
| | From 100,000.01 to 1,000,000 | | 1,000.00 | 3 | 450.00 | Actuals |
| | Above 1,000,000.01 | | 1,000.00 | 3 | 4,500.00 | 7,500.00 |
| | | | | | | |
| | | | | | | |

| | | | | | | |
|----|----------------------------|-------|----------|---|----------|----------|
| 36 | HDFC DD | | | | | |
| | Up to 500.00 | 25.00 | | | | |
| | 500.00 to 1,000.00 | 50.00 | | | | |
| | 1,000.00 to 100,000.00 | | 1,000.00 | 3 | 50.00 | Actuals |
| | 100,000.00 to 1,000,000.00 | | 1,000.00 | 3 | 350.00 | Actuals |
| | Above 1,000,000.00 | | 1,000.00 | 3 | 2,500.00 | 6,000.00 |
| | | | | | | |

Comm. - Commission

37. Non Maintenance- Minimum Balance Charges (Inclusive of GST) – Amt in Rs.

(The penalty charges levied in Savings Accounts are in proportion to the shortfall observed)

| Product / Category (#Not available for New Customer enrollment) | Average Quarterly Balance (AQB) | Penalty Chgs.(Per quarter) | Closure Chgs. (Up to 6 mths) | Closure Chgs. (Up to 1 Year) |
|---|--|---|---|---|
| Savings - Salary Earners A/C | - | - | 100 | 100 |
| Savings - Salary Silver | - | - | 250 | - |
| Savings - Salary Gold | - | - | 500 | - |
| Savings - BSBDA | - | - | 150 | NIL |
| Savings - Small Account | - | - | 150 | NIL |
| Savings - STAR Account | - | - | 100 | 100 |
| Savings – Minor | 500 | 200 | 100 | 100 |
| Savings - with Cheque book | 1,000 | 300 | 250 | 100 |
| Savings – Regular Plus | 3,000 | 300 | 250 | 100 |
| Savings – NRO | 3,000 | 300 | 250 | 100 |
| Savings – NRE | 3,000 | 300 | 250 | 100 |
| Savings – Classic | 5,000 | 150 | 250 | - |
| Savings – SVC Classic Plus | 10,000 | 300 | 500 | - |
| Savings – Shakti | 10,000 | 300 | 600 | - |
| Savings - Society | 25,000 | 750 | 1,000 | 750 |
| Savings - Silver | 25,000 | 750 | 500 | - |
| Savings - Gold | 50,000 | 1,000 | 1,000 | 500 |
| Savings – Society Plus | 50,000 | 500 | 1000 | 750 |
| Savings – Signature | 200,000 | 1,000 | 1,000 | - |
| Savings – Institutional Savings Account | 5000 | 150 | 1000 | 750 |
| Current - Regular Account | 3,000 | 500 | 450 | 300 |
| Current – SVC Current Classic A/C | 5,000 | 500 | 450 | 450 |
| Current – SVC Current Business Edge A/C | 10,000 | 500 | 450 | 450 |
| Current - SV Convenience Current A/C | 5,000 | 1,200 | - | - |
| Current – Pearl | 25,000 | 600 | 300 | 300 |
| Current – Premier | 50,000 | 750 | 300 | 300 |
| Current – Silver Plus | 100,000 | 1,000 | 300 | 300 |
| Current – RERA General | 3,000 | 450 | 300 | 450 |
| Current – RERA Escrow/Collection | - | - | - | - |

38. Locker Rentals - Locker Rent (Amt in Rs) – GST Extra.

| Locker Type | Applicable Rent as on date | | | Existing Security Deposit (Rs) | Applicable w.e.f. 14 Nov 2025 Revised Security Deposit (SVCC-with ATR for 36 months) |
|-------------|----------------------------|-----------------------------|------------------------------|--------------------------------|---|
| | Rental at Group I Branches | Rental at Group II Branches | Rental at Group III Branches | | |
| A | 1656 | 1536 | 1440 | 4500 | 10000 |
| B | 2208 | 1980 | 1764 | 5000 | 12000 |
| C | 3300 | 3084 | 2868 | 7000 | 15000 |
| D | | | | | |
| E/H1 | 3852 | 3636 | 3168 | 10000 | 17000 |
| F/G | 7704 | 7152 | 6600 | 15000 | 28000 |
| H | | | | | |
| K/L | 11004 | 10452 | 9900 | 20000 | 38000 |
| K2/L2 | | | | | |

- The revised locker security deposit is applicable to existing as well as new locker customers

a) Locker Key Making Charges:

Locker Key Making Charges of Rs. 1000/- plus taxes per occasion will be charged in any event where locker holder misplaces /loses key to their locker. **This will be over and above the actual charges incurred as per the bill raised by technician / locker vendor who visits the branch for making new key.**

b) Locker Surrender Charges:

Charges of Rs. 1,000/- plus taxes as applicable for surrender of locker if surrendered within one year from date of allotment of locker.

c) Grouping of Branches for Locker Rental:

| Group I | | Group II | | Group III | |
|-------------|-------------------|-------------|-------------|-------------|----------------|
| Branch Code | Branch Name | Branch Code | Branch Name | Branch Code | Branch Name |
| 204 | Jaisingpur | 15 | Kalyan | 91 | Belgaum |
| 123 | Margao | 22 | Mira Road | 201 | Ichalkaranji |
| 80 | Panjim | 39 | Bhayander | 200 | Karad |
| 205 | Sangli | 23 | Thane | 202 | Mirajkar Tikti |
| 49 | Jayanagar Dahisar | 24 | Vashi | 117 | Ratnagiri |
| 135 | Vasai East | 32 | DAHISAR | 199 | Satara |
| 42 | VIRAR | 36 | Kamothe | 203 | Shahupuri |

| Group I | | | Group II | | | Group III | |
|-------------|-------------------|--|-------------|-------------------|--|-----------|----------------------|
| Branch Code | Branch Name | | Branch Code | Branch Name | | Branch | Branch Name |
| 4 | Borivali | | 99 | Eksar Road | | 41 | Vasai |
| 35 | Mahavir Nagar | | 50 | Pune DG | | 186 | Boisar |
| 84 | Vaziranaka | | 106 | Bibwewadi | | 109 | HADAPSAR |
| 131 | Karve Nagar | | 54 | Khadakpada | | 116 | Solapur |
| 104 | Kothrud | | 56 | Badlapur | | 172 | Nagnathpura |
| 125 | Paud Road | | 102 | Viman Nagar | | 173 | Tumkur |
| 124 | II Sahakar Nagar | | 57 | Virar (E) | | 174 | Banaswadi |
| 129 | Sahakar Nagar | | 65 | Andheri (E) | | 303 | Vijaywada |
| 108 | Sinhagad | | 66 | Vikhroli (W) | | 159 | Yeshwantpur |
| 111 | Ahmednagar | | 71 | Chitrapur Shirali | | 177 | Coimbatore |
| 128 | Balewadi | | 72 | Nerul | | 88 | Dharwad |
| 107 | Chinchwad | | 73 | Kalwa | | 171 | J. P. Nagar |
| 126 | Pimple Saudagar | | 75 | Nallasopara E | | 176 | Nungambakkam |
| 52 | Pimpri Chinchwad | | 76 | Girgaon | | 178 | Salem |
| 51 | Pune Satara Road | | 79 | Vashi Sec.15 | | 60 | Malleswaram |
| 92 | Wanowri | | 85 | Kurla West | | 62 | Rajaji Nagar |
| 63 | Koramangala | | 90 | Hubli | | 94 | BYTCO |
| 155 | Nagarabhavi | | 249 | Jaipur | | 167 | Dhule |
| 164 | Ambad | | 97 | Hesargata | | 163 | Dwarka |
| 162 | Gangapur - Nashik | | 98 | Vidyamandir | | 122 | Bhanwar kunwa |
| 100 | Nashik | | 101 | Camp | | 251 | East Patel Nagar |
| 150 | Baroda | | 103 | Aundh | | 252 | Faridabad |
| 144 | Bharuch | | 105 | Bhosari | | 147 | Vapi |
| 146 | Rajkot | | 113 | Jalna | | 115 | Waluj |
| 119 | Amravati | | 114 | Indore | | 112 | Latur |
| 120 | Nagpur | | 118 | Nanded | | 196 | Khamgaon |
| 110 | Aurangabad | | 121 | Gandhibaug | | 302 | Secunderabad |
| 30 | Kandivali E | | 127 | Warje | | 93 | Vijaynagar |
| 17 | Mahakali Caves | | 130 | Sadashiv Peth | | 154 | Banashankari |
| 11 | Goregaon | | 133 | Dombivali West | | 160 | Basaveshwara Nagar |
| 140 | Jawaharnagar | | 134 | ShantiGarden | | 96 | Ganapati High School |

| Group I | | | Group II | | Group III | |
|-------------|----------------|-----|-------------|------------------|-------------|-----------------|
| Branch Code | Branch Name | | Branch Code | Branch Name | Branch Code | Branch Name |
| 19 | Kandivali W | 142 | | Kopri | 70 | Mangalore |
| 82 | Pandurang-wadi | 143 | | Satellite Road | 156 | Mysore Road |
| 77 | FilmCity Road | 153 | | JayaNagar | 87 | Saraswathipuram |
| 74 | Kasarvadavli | 7 | | Saki Naka | 157 | RT Nagar |
| 58 | Louiswadi | 21 | | Malad W | 170 | Udupi |
| 40 | Mulund E | 55 | | Charkop | 43 | Malad East |
| 16 | Mulund W | 145 | | Karelibaug | 187 | Majaswadi |
| 44 | Khopat | 37 | | Bhandup | 141 | Kalyan East |
| 48 | Dombivali East | 148 | | Ahmedabad | 68 | Tilaknagar |
| 81 | Phadke Road | 149 | | Surat | 138 | Panvel |
| 182 | Rajaji Path | 152 | | Hanumanth Nagar | 151 | Chamrajpet |
| 64 | Sion | 158 | | IndiraNagar | 180 | Kumta |
| 9 | Sleater Road | 165 | | Jalgaon | 179 | Chakan |
| 6 | S V MARG | 166 | | Akola | 161 | Davanagere |
| 137 | Sandhurst Road | 168 | | Bhopal | 189 | Ulwe |
| 89 | Worli | 169 | | CIDCO Aurangabad | | |
| 5 | Matunga | 175 | | Chennai | | |
| 18 | Ghatkopar E | 181 | | Thakur Village | | |
| 136 | Bhandup East | 183 | | Nallasopara West | | |
| 86 | CG Road | 78 | | Airoli | | |
| 20 | Chembur | 184 | | Curry Road | | |
| 46 | Wadala | 69 | | Kharghar | | |
| 38 | Koparkhairane | 45 | | Kurla | | |
| 34 | Sanpada | 191 | | Law College Road | | |
| 8 | Santacruz | 248 | | Jodhpur | | |
| 83 | Dadar (East) | 250 | | Delhi | | |
| 3 | Bandra West | 26 | | Vakola | | |
| 139 | Oshiwara | 95 | | Bandra East | | |
| 10 | VILE PARLE | 301 | | Hyderabad | | |
| 59 | VileParle West | | | | | |
| 185 | Hanuman Road | | | | | |
| 132 | Poddar Road | | | | | |
| 25 | Khar | | | | | |

| Group I | | Group II | | Group III | |
|-------------|----------------|-------------|-------------|-------------|-------------|
| Branch Code | Branch Name | Branch Code | Branch Name | Branch Code | Branch Name |
| 67 | Four Bungalows | -- | -- | -- | -- |
| 13 | Versova | -- | -- | -- | -- |

39. SMS Charges:

| Category | Quarterly Charges - GST Extra |
|-------------------------|-------------------------------|
| Transactional SMS | |
| - <i>Primary holder</i> | At actuals (Max Rs. 90/-) |
| - <i>Other holders</i> | At actuals |
| Promotional SMS | Nil |

*Product wise waiver of SMS Charges applicable for SB/CA.