

SERVICE CHARGES AS ON 21.11.2008

SI No		Charges
1	Issue of Cheque- SB	Rs.2.00 per cheque leaf and 25 leaves free in a year (other than Multi city cheque Book)
2	Issue of Cheque- CA	Rs.2.00 per cheque leaf
3	Issue of Pass book / statement Issue of Balance certificate	- NIL- Rs.100/-
4	Duplicate pass book/ statement	With latest balance Rs.100/-. & Rs.10/- per (40 entries) for previous entries .
5	Stop Payment instructions	Rs.50/- per instrument upto 3 leaves Range of cheques- Rs.200/-
6	Balance enquiry	Nil
7	Account closure before 12 months (a/c transfer not included)	Individuals Rs.150/- Companies Rs.500/-
10	Cheque returned charges Cheques drawn on us	Rs.75/- + other bank charges if any Other than local Clg Chqs
11	Cheques / bills deposited returned unpaid- Local	Rs.75/- + 16%* interest for No. of days the bank is out of pocket *subject to change in interest rate from time to time.
12	Signature verification	Rs.50/-
13	No dues certificate	Priority sector- Nil Others Rs.100/- per certificate
Remittance Facility		
14	Issue of demand draft	Rs.1.75 per thousand Min Rs,30/- Max- Rs.12,500/- plus cash handling charges
15	Revalidation / cancellation of drafts	Rs.100/- per transaction
16	Issuance of duplicate demand draft	Rs.100/- per draft
17	Issue of Banker's cheque	Rs.1.75 per thousand Min Rs,30/- Max- Rs.12,500/- plus cash handling charges.

18	Revalidation/ cancellation of Banker's cheque	Rs.100/- per instrument
19	Issue of duplicate bankers cheque	Rs.100/- per instrument
20	Issue of TT	Upto 10,000/- - Rs.30/- Above Rs.10,000/- - Rs..2.50 per Rs.1,000/- Min Rs.50/- & Max Rs,12,500/- For remittances by cash deposit, cash handling charges will be extra + transmission charges Rs.100/-
21	Collection of cheques Upto Rs.10,000/- Above Rs.10,000/- to Rs.1.00 lacs Above Rs.1.00 lacs	Rs. 50.00 per Instrument Rs.100.00 per Instrument Rs.150.00 per Instrument (These charges are inclusive of postages and out of pocket expenses)
22	Collection of Bills / Supply Bills	Upto Rs.5000/- Rs.50/- >Rs.5000/- to Rs.10000/- Rs.75/-. Above Rs.10001/- Rs. 6/- per thousand. Max Rs.12,500/- Min Rs.20/- + out of pocket expenses
23	DD Purchase Outstation cheque	Interest @ 75 paise % + collection charges as applicable + out of packet expenses. In case of cheques returned unpaid, interest @ 16 % p.a*. after adjusting the amount collected @ 75 paise % *Subject to change in rates of interest from time to time..
24	Cheques/ bills deposited returned unpaid- outstation	Rs.150/- + other Bank charges if any
25	Presentation of usance bills	Rs.75/-
26	Postal charges	Ordinary Post (Inland) Actual charges + Rs.15/- Min Rs.25/- Courier Charges/ Speed Post :: Actual charges + Rs.15/- Min Rs.25/- Regd. Post : Upto Rs.50000/- Actuals (Min Rs.40/-) > Rs.50000/- Actuals (Min Rs.75/-) Telegrams : Actuals + Rs.60/- Min Rs.75/-

27	Minimum Balance requirement Savings Bank Rs 500.00 Current Account Rs 3000.00	
	Penalty for non maintenance of minimum balance	(per quarter)
	SB with cheque book	Rs 150/-
	SB without cheque book	Rs 125/-
	CA individuals	Rs 300/-
	CA others	Rs 1000/-
28	In operative account	No service charge to be levied in accounts where stipulated minimum balances are maintained. In all other cases Rs.75/-per annum will be levied. If the outstanding is below Rs.75/-.The account will be closed under advice to the customer.
29	Charges (for entries over 30 for half year) in SB	Rs.5/- per excess debit entry
30	Setting up Standing Instructions (SI)	For other than same branch transfers Rs.50/-
	Processing of SI (other than bank Transfer)	Rs.25/- + remittance charges + Postages
31	Issue of Deposit at Call Receipt (payable at branch of issue)	N.A
32	Cash handling charges for CA/ CC deposit (Other than P segment customer)	Upto one bundle - Nil- More than one bundle Rs. 100/- per bundle Max. Rs.10,000/-.

33	Safe custody charges a) Scrips (for each scrip) b) Sealed cover (for each cover) c) Bank's own deposit receipt	a) Rs.100/- per scrip Min Rs.200/- p.a or part thereof, b) Rs.200/-per cover p.a or part thereof c) Nil
34	Safe Deposit Articles	Rs.500/- one time charges + Envelope Rs.100/- p.a Package Rs.500/- p.a Large packet / Box Rs.1000/- p.a Subject to maximum total dimensions (i.e. length +width+height) should not exceed 100 c.m if exceed 100 c m Rs.20/- per c.m (subject to availability of space)
35	Safe Deposit Lockers Size (in cubic inches) Upto 1000 (small) 1001-2000 (medium) 2001-4000 (large) above 4000 (extra large) Breaking open of lockers	(Annual charges - Rs) Metro/Urban Semi urban/Rural 675.00 575.00 1250.00 800.00 1900.00 1450.00 3350.00 2250.00 Note: In case of loss of key of the Lockers, a service charge of Rs.500/- has to be recovered from hirer in addition to the actual expenditure incurred for breaking open the locker and changing the lock by manufacturers of lockers
36	Solvency Certificate	For commercial Purpose Upto Rs. 1 lac Rs.600/- > Rs.1 lac to Rs.25 lac- Rs.2800/- > Rs.25 lac to Rs.50 lac Rs.6000/- > Rs.50, lac & above Rs.11500/- Non commercial purpose-Rs.500
37	Photo attestation charges	Rs.100/- per item
38	Record copy of the cheque	Rs. 50/- per instance
39	Interest Certificate	First free, extra copy Rs.50/- per certificate

40	Enquiries relating to old record (more than 12 months old)	Rs.100/- per item
41	Furnishing a copy of Credit Information obtained from CRA (CIBIL etc) to the applicant at his request	Rs. 50/-

CORE BANKING RELATED SERVICE CHARGES:

SI No	Facility	Charges
1	1. Cash handling charges- Deposit of cash by the customer or third parties for same day credit of account from non home center 2. Deposit of cash at any branch for credit to account at any other branch in the same centre.	Upto one Bundle- Nil More than one bundle - Rs.100/-per bundle Max- Rs.10000/- 2) As above
2	Deposit of cheques at Home/ Non Home CBS branch, drawn on any CBS branch (for credit of home branch a/c	Upto Rs 50,000/- free Above Rs 50,000/- Rs.50/- per transaction.
3	Encashment of cheque at non home branch	1. Cash withdrawal restricted to Rs.20000/-(only A/c holder) 2. For issue of Drafts/ Bankers cheque/ TTs/RTGS /NEFT/SBGPT charges as applicable to the service will apply
4	Transfer of funds from Home branch to third Party accounts at another CBS branch	Within Home Center- No charges (any amount) Upto Rs.50000/- (Home to Non home) per day, no charge Beyond Rs.50000/- Rs 50.00 + (Cash handling charges mentioned as per SI.No 1 will apply in addition to Rs 50.00)

Electronic Clearing Service Charges

SI No	Facility	Charges
1	ECS Credit 1.At Destination Bank	Nil
2	ECS Debit 1.At Destination Bank	Nil
3	ECS- Debit Return for non availability of funds in Customer's accounts 1.At Destination Bank 2. At Sponsor Bank	a) Returned by us Rs.25/- per cheque b) Returned to us @ 6 paise per Rs.100/- minimum Rs.25/- per cheque Rounded off to nearest 50 paise
4	Charges for certifying or verifying customer mandates 1.At Destination Bank 2. At Sponsor Bank	1) Rs.25/- 2) Rs.25/-

RTGS Charges

SNo	Facility	Charges
1	Rs.1.00lacs to Rs.5.00 lacs	Rs.25.00 per transaction + cash handling charges
2	Above Rs.5.00 lacs	Rs.50.00 per transaction + cash handling charges

SBGRPT/NEFT CHARGES:

SI No	Facility	Charges
1	Upto Rs.1.00 lac	Rs. 5.00 per transaction + cash handling charges
2	Above Rs.1.00 lacs	Rs.25.00 per transaction + cash handling charges

No charges to be levied for Inward transaction for RTGS/ NEFT/ SBGRPT

ATM Charges:

SI No	Service	Charge
1	Annual Charge (from second year onwards)	Rs 50.00
2	Regeneration of PIN numbers	Rs 50.00
3	Replacement of Card	Rs 200.00

Individuals in Rural areas, Pensioners, and Senior Citizens, charges will be 50% in respect of the following services:

- a) Issue of duplicate passbook/statement of account
- b) Issue of cheque books,
- c) Noting of standing instructions,
- d) Stop payment instructions,
- e) Charges for non maintains of minimum balance,
- f) Issue of balance certificate,
- g) Signature verification,
- h) Ledger folio charges.

Minimum balance requirement will also be reduced to 50% for these class of customers. Further no service charge will be levied on no frill accounts, as part of our support to the national effort to improve financial inclusion.

ANNEXURE**SERVICE CHARGES (which will be charged from 1st September 2010)**

Sl. No.	Item		Modified service charges	
1.	AOB non maintenance charges	SAVINGS BANK ACCOUNT	Non maintenance of Minimum Balance	
		(a) Metro/urban	SB with Chq Book - SB without Chq Book	₹ 225/- per qtr.
		(b) Semi -urban	SB with Chq Book SB without Chq Book	₹ 200/- per qtr.
		© Rural	SB with Chq Book SB without Chq Book	₹ 100/- per qtr
		CURRENT ACCOUNT	Rural Current A/c Individuals Current A/c – Others Metro/urban/semi urban Current A/c Individuals Current A/c – Others	₹ 600/- per qtr
2.	Cheques	(a) Issue of Cheque Book SB/CA	₹ 2.50 per cheque leaf and 25 leaves (plus cheques given along with welcome kit) free only in the first instance (other than Multi city cheque Book)	
		(b) Multicity cheques (with Min. request for 10 folios)	₹ 3 per folio	
		© Emergency Cheque request	₹ 25 per set of 10 non-personalized cheques	
		Items		Account Related charges
3.	Pass Book	(a) Issue of Pass Book	Free	
		(b) Duplicate Pass Book	With latest balance ₹ 100/- & ₹ 10/- per (40 entries) for additional previous entries	
4.	Statement of account	(a) Monthly	Free	
		(b) Duplicate Statement	With latest balance ₹ 100/- & ₹ 10/- per (40 entries) for additional previous entries	
5.	Stop payment instructions		₹ 50/- per instrument upto 3 leaves	
			Range of cheques-₹ 200/-	
6.	Balance enquiry		Nil	

Sl. No.	Items		Account Related charges	
7.	Account closure (a/c transfer not included)	A/c closure up to 6 months	Individual ₹ 250/-; Companies ₹ 1,000/-	
		A/c closure after 6 months but before 12 months	Individual ₹ 150/-; Companies ₹ 500/-	
8.	In-operative account		No service charge if stipulated minimum balance requirement is complied in the A/c. Otherwise charges applicable for non-maintenance of AQB. If the amount is less than the applicable charges then the account to be closed and advised to the customer	
9.	Transfer of account (Savings Bank or Current Account)		Nil	
COLLECTION AND REMITTANCE CHARGES				
10.	Cheque returned charges –Cheques drawn on us	(a) Cheque returned charges-cheques drawn on us. (For insufficient funds only) * Inward/out of packet interest to be recovered (OD Charges) Wherever applicable as per the prevailing rate	For Cheques up to ₹ 1,00,000/- ₹ 100/- + out of pocket expenses, if any (OD Charges) Wherever applicable as per the prevailing rate	
			For cheques above ₹ 1,00,000/- ₹ 200/- + Out of pocket expenses, if any	
		(b) Cheque returned charges-cheques drawn on us. (For technical reasons)	₹ 75/- +other Bank charges, if any	
11.	Cheques deposited with us returned unpaid-Local	(a) Cheque returned charges-cheques drawn on us. (For insufficient funds only)	₹ 150/- + other Bank charges, if any	
		(b) Cheque returned charges-cheques drawn on us. (For technical reasons)		
12.	Issue of demand drafts/Banker's cheque	(a) By transfer of funds from any other account at home branch	Upto ₹ 5,000/-	₹ 25/-
			Above ₹ 5,000/- upto ₹ 10,000/-	₹ 40/-
			Above ₹ 10,000/- upto ₹ 1,00,000/-	₹ 3 per ₹ 1,000/- or part thereof (min. ₹ 50/-)
			Above ₹ 1,00,000/-	₹ 2.50 per ₹ 1000/- or part thereof(min
		(b) By deposit of cash	In addition to above charges, cash handling charges ₹ 10/- per draft	
13.	Revalidation /cancellation & issuance of duplicate DD/Banker's cheque		₹ 100/- per Instrument	

Sl. No.	Items		Account Related charges
14.	Collection of cheques	Upto ₹ 10,000/-	₹ 50/- per instrument + Service Tax
		Above ₹ 10,000/- and up to ₹ 1,00,000/-	₹ 100/-per instrument + Service Tax
		₹ 1,00,001/- and above	₹ 150/-per instrument + Service Tax
		1. Above charges are all inclusive (No courier charges, out of pocket expenses). 2. These charges are applicable only to transactions originated and payable within India.	
15.	Collection of bills	Upto ₹ 5,000/-	₹ 50/- + Service Tax
		Above ₹ 5,000/- and up to ₹ 10,000/-	₹ 75/- + Service Tax
		Above ₹ 10,000/-	₹ 6/- per thousand Min. ₹ 100/- Max. ₹ 12,500/- + out of Pocket expenses
16.	DD purchase outstation cheque		1. Interest @75 paise % + collection charges applicable + out of pocket expenses. 2. In case of cheques returned unpaid, interest @ 16%p.a, after adjusting the amount collected @ 75 pisee %. <ul style="list-style-type: none"> • subject to change in rates of interest from time to time
17.	Charges for excess debit entries in SB		₹ 5/- per entry (for entries over 30 withdrawals per ½ year) other than alternate channel like SI, ATM Transactions, Internet transactions, ECS.
18.	Standing Instructions	(a) Setting up standing instructions (SI)	For other than same branch transfers ₹ 50/- per instruction
		(b) Processing of SI (other than Bank Transfers)	₹ 25/- + remittance charges + Postage
		© Failed SI	₹ 25/-
19.	Failed EMI charges		₹ 25/-
20.	Issue of Deposit at Call Receipt (payable at branch of issue)		Nil
21.	Cash handling charges for CA/CC deposit (Other than P segment)	Up to one bundle	Nil
		More than one bundle	₹ 100/- per bundle or part there of
22.	Safe Custody charges	(a) Scrips (for each scrip)	₹ 100/- per scrip Min. ₹ 200/- p.a or part there of
		(b) Sealed cover (for each cover)	₹ 200/- per cover p.a. or part thereof
		© Bank's own deposit receipt	Nil

Sl. No.	Items	Account Related charges			
23.	Safe deposit articles	₹ 500/- One time charges plus. Envelop- ₹ 100/- p.a. Package –₹ 500/- p.a Large Packet/Box – ₹ 1000/- p.a Subject to maximum total dimensions (i.e., length +width + height) should not exceed 100 c.m. If exceed 100 c.m. Rs. 20/- per c.m. (subject to availability of space available)			
24.	Safe Deposit Lockers (Annual charges)	a) Registration charges (one time)	Nil		
		(b) Annual rent (w.e.f 01.04.2011)			
		Metro/Urban	Semi urban/Rural	Metro/Urban	Semi urban/Rural
		Size A 787 to B 999 ₹ 675/-	Size A 787 to B 999 ₹ 575/-	₹ 1,000/-	₹ 750/-
		Size C 1000 to E 2015 ₹ 1,250/-	Size C 1000 to E 2015 ₹ 800/-	₹ 2,500/-	₹ 1,500/-
		Size H 2016 to H 4124 ₹ 1,900/-	Size H 2016 to H 4124 ₹ 1,450/-	₹ 4,000/-	₹ 3,000/-
		Size L to L 4125 to 6109 ₹ 3,350/-	Size L to L 4125 to 6109 ₹ 2,250/-	₹ 6,000/-	₹ 5,000/-
		Note: In case of loss of key of the Lockers, a service charge of Rs. 500/- has to be recovered from hirer in addition to the actual expenditure incurred for breaking open the locker and changing the lock by manufacturers of lockers.			
		© Locker rent overdue charge		1 st Qtr	10% of annual rent
				2 nd Qtr	25% of annual rent
		3 rd Qtr	40% of annual rent		
		1 year	50% of annual rent		
		For more than 1 year	Locker to be broken		
(d) Number of locker visits per year		12 visits per year –free Thereafter ₹ 50/- per visit			
25.	Balance certificate	₹ 100 per instance			

Sl.No.	Items		Account Related charges
26.	Interest certificate		First Free Extra copy ₹ 100/- per certificate
27.	Signature verification		₹ 100 per instance
28.	No due certificate	Priority sector	Nil
		Others	Others ₹ 100/- per certificate
29.	Presentation of usance bills		₹ 100/- per instance
30.	Postal charges	(a) Ordinary	Min ₹ 15/- or actuals Whichever is higher
		(b) Regd.	₹ 35/- or actuals Whichever is higher
31.	Solvency certificate	Non-commercial	₹ 500/-
		Commercial	₹ 250/- per lac Min. ₹ 1000/-Max. ₹ 15,000/-
32.	Photo attestation charges		₹ 100/-
33.	Record copy of the cheque		₹ 100/- per instance
34.	Enquiries relating to old records (more than 12 months old)		₹ 100/- per item
35.	ATM cards/PINs/Kits returned by courier (returned due to wrong address)		₹ 50/-
36.	Allowing operations through power of attorney/mandate		₹ 500/- per annum
37.	Payment of deposit receipts to another bank	(a) Local	Charges as applicable to issue demand draft/Banker's cheque/Inter Office Instruments
		(b) Outstation	Charges as applicable to remittances