

REVISION OF SERVICE CHARGES

SERVICE CHARGES

ANNEXURE-A

Detail of Services	Revised charges From Customers	From Staff (Only for Salary Account Opened in Product 302)
Collection Outstation Cheques	Upto Rs 5000 - Rs 25 From Rs 5001 to Rs.10,000/- Rs. 50 per instrument From 10000 to 1 lac - Rs. 100 per instrument Above 1 lac - Rs. 150 per instrument (all to be inclusive maximum amount chargeable by banks + service tax as applicable)	Same as from other Customers
Bills Upto Rs.10000 Rs.10000 and above	Rs. 50/-+ Postal charges Rs.6/- per thousand, min 100/- and Max. 12000/- plus postage. *No collection charges to be levied for collection of local cheques/drafts. However, out of pocket expenses be recovered in full. *Collection charges in cases of outstation cheques/bills should be levied on the gross amount of instrument. <i>Further, No charges to be taken from Senior Citizens/ pensioners for collection of pension upto Rs 10000</i>	Same as from other Customers
Cheques/Bills returned unpaid -Local Cheque/Bills In case of Loan Cheques returns in Outward Clearing Charges on First Return Charges on second Return Charges on third Return -Outstation Cheques/Bills	Rs 50/- for Outward Clearing Returns, <i>Rs 100/- per instrument</i> <i>Rs 200/- per instrument</i> <i>Rs 500/- per instrument</i> <i>Rs.100/- plus postage charges</i>	Same as from other Customers Same as from other Customers Same as from other Customers
Issuance of Demand Drafts/Telegraphic Transfers/Mail Upto 5000 > Rs 5000 & upto 10000 Above Rs 10000	Rs. 20/- Rs 40/- Rs.2.00 per thousand or part thereof and Minimum Rs.20/- Maximum Rs.10000/-	<i>Every staff member should be entitled for 2 drafts/payorders in a month, upto Rs 1.00 lacs in total, only from his salary account i.e. under Product 302 (where salary is being credited), further free facility is not applicable in case of DDs are purchased from</i>

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		<i>other banks, staff members shall bear the actual expenses as charged by the other bank.</i>
Issuance of Duplicate Drafts	Rs.100/-	Same as from other Customers
Revalidation/ Cancellation Of Draft	Rs 50/-	Free
Issuance of Pay Order/Banker Cheque Upto 5000 > Rs 5000 & upto 10000 Above Rs 10000	Rs. 20/- Rs 40/- <i>Rs.2.00 per thousand or part thereof and Minimum Rs.20/- Maximum Rs.10000/-</i>	<i>As combined with issuance of DDs</i>
Issuance of Duplicate Banker's cheques/DDs	Rs 100	Same as from other Customers
Revalidation/Cancellation of Pay order/DDs	Rs 50	Same as from other Customers
STANDING INSTRUCTIONS	<i>No Charges for registration Rs 50/- per transaction, involving credit to account in another branch or State, remittance charges at the prescribed rate and actual postage shall be recovered additionally, charges to be levied on the account from which the amount is transferred. Rs 10/- for Standing instructions for the transfer of amount under same Customer ID within the branch from one account to another account is proposed (for all type of transactions).</i>	Free
SAFE CUSTODY CHARGES Scripts	Rs.50/- per annum	Same as from other Customers
STOP PAYMENT INSTRUCTION All types of accounts	<i>For CBS Branches Rs.50 per instruction (Upto 2 instruments), after that Rs 20 per instrument and Rs 200 for a Continuous series upto 20 instruments) For Non-CBS Branches - Rs 50 per instrument</i>	Same as from other Customers
Statement of account. All types of accounts.	<i>Current Account One statement for current month FREE Rs. 50/- for duplicate statement upto one year. old entries Rs.100/- for statement prior to 1 year</i>	

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	<p><u>Saving Account</u> <i>Rs 50/- for any type of statement, except in case the statements are required for loan cases from same branch</i> <i>Should be generated and given after taking written request.</i></p>	<p><i>Free only for 302 product (in which salary is being credited) should be generated and given after taking written request.</i></p>
Duplicate Pass Book	<p><i>Rs.50/- with one month entries, but should be issued on written request only. Thereafter copy of statement is given as per charges mentioned above.</i></p>	<p>Free</p>
<p><u>Maintenance of Minimum Balance</u> SAVING BANK DEPOSITS The Customer who does not maintain minimum balance of Rs.500/- and Rs.1000/- with cheque book facility in his account, the service charges shall be levied at the following rates per month</p>	<p>Rs.50/- per month Charges will be debited every month. Except for Ex staff members and Senior Citizens.</p>	<p><i>No minimum balance is required is Salary Account where the salary is being credited under Product 302.</i></p>
<p>Current Account (CBS Branches) Min. balance Rs. 5000/- * If the balance in the account is less than the penalty charges than the amount available should be deducted and remaining amount should be kept in hold upto 3 months, after 3 months the account should be closed under intimation to the customer by ordinary post Non-CBS Branches – Min Balance – Rs 2000 Charges – Rs 100 per month</p>	<p>Rs.250/- per month and charges will be debited every month for non-maintenance of minimum balance.</p>	

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Cheque Book charges Saving Bank A/c		
Current A/c	One cheque book containing 20 leaves free per half year & Rs..2.50 per leaf for extra cheques. <i>Rs. 3.00 per leaf</i> , No free cheque book is to be issued in Current Account.	<i>One Cheque book of 10 leaves every month of Salary account under Product 302 is to be given free, Rs.2.50 per leaf for extra cheques</i>
Charges for excess debit entries in SB Account	<u>For CBS Branches</u> <i>After 30 Manual Debit entries per half year, Rs 5 per entry should be debited by system,</i> <u>For Non CBS Branches</u> <i>Rs.20/- per entry for over and above 30 entries per half year</i>	<i>No Charges for Product 302 where Staff ODs are maintained</i>
Payments under CBS Other than parent branch	<i>Upto - Rs 20000 free of cost. ✓ Above Rs 20000 upto Rs 50000 - Rs 50/- should be charged by system, only for cash transaction. Max Limit is Rs 50000 and payment above Rs 20000 is to be made done by Cheque only. Further, there should not be any restriction of amount in Transfers of payments/ banking services other than cash transactions for inter branch.</i>	<i>No charges for staff under Product 302 (Salary account) is proposed under inter-branch Cash payments. Max Limit is Rs 50000 and payment above Rs 20000 is to be made done by Cheque only.</i>
Cash Payment/Deposits under CBS		
Other than parent branch stomers.		
LOCKER RENT	Rent	
Small Locker	700/- p.a. ✓	
Medium	1200/- p.a.	
Big	2500/- p.a. ✓	
Extra Large	4000/- p.a., No Lien	
	Note: In case of loss of key of the Lockers, actual expenditure incurred for breaking open the locker and changing the lock by manufacturers of lockers, should be recovered from the account holders. Penalty charges per Quarter or part thereof: - Rs 100/- - Rs 200/- - Rs 300/- - Rs 500/- • Any default will attract penalty charges for a full quarter. • The rent should become due w.e.f. 1 st of succeeding month, in which the locker is leased out. One month may be allowed for payment of rent due.	50% concession on one locker in Locker rent Note: In case of loss of key of the Lockers, actual expenditure incurred for breaking open the locker and changing the lock by manufacturers of lockers, should be recovered from the account holders. Penalty - Same as to be charged from other customers
Penalties for Locker Rent in Default		
- Small		
- Medium		
- Large		
- Extra Large		
Cash deposit in Current Account (except Govt./Coop. Institutions).	Current - Upto Rs 1 lac – Free Above Rs 1 lac – denomination upto Rs 100 – Rs 10 per packet	

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	denomination above Rs 100 – Rs 8 per packet Max Rs 10000	
Account closer before six months	Rs.150 - Saving Accounts Rs.500 - Current Accounts (on account of death of customers no charges should be levied)	No charges
Photo attestation charges	Rs.50 for Saving Accounts Rs 100 for Current Accounts	No Charges
Signatures verification charges	Rs.50 for Saving Accounts Rs 100 for Current Accounts Free for - Students, Defence forces, War widows, Physically-Handicap & Signature attestation for ECS purpose	No Charges
Interest certificate/ Balance certificate	First copy- free Subsequent copy –Rs. 50 per copy.	No Charges
Closing of RD A/c before maturity	Rs.100/- On account of death of customer no charges should be levied	Same as from other Customers
Penalty for late payment of RD installment	PENALTY CHARGES to be levied for delayed installments in Recurring Deposit Accounts @ Rs.2/- for Rs.100 p.m. irrespective of periodicity of deposit (Minimum Rs 20)	
Bank Guarantee against deposit	Rs.500/- + Upto Rs 500000 - 2% p.a. Above Rs 500000 – 1% p.a. Charges to be levied at the time of issuing of guarantee	Same as from other Customers
ECS Clearing Return	Rs.50/- per entry	Same as from other Customers
Clearing Cheque return	Rs.50/- for inward clearing return.	Same as from other Customers