

The Service/Incidental charges

S.No.	Item	Charges (Exclusive of Taxed as applicable)
SAVING BANK ACCOUNT		
1	Min. Balance with cheque Book	Rs. 1000.00
	If quarterly Average Balance (QAB) of Rs. 1000 is not maintained	Rs. 100/- per Quarter
2	Min. Balance without cheque Book	Rs. 500/-
	If quarterly Average Balance (QAB) of Rs. 500 is not maintained	Rs. 50/- per quarter
3	Cheque return charge	
	Inward	Rs. 200/-
	Outward	Rs. 100/-
4	Service charges on Return Cheque sent by post	Rs. 50/- or actual, whichever higher
5	Cheque Book Charge	One cheque book of 20 leaves free every year. For more cheque books Rs.3/- per leaf.
		No cheque book charges if previous quarterly average balance is over Rs. 25000/-
6	Balance less than Min.&no operation in past one year	No Charge To be Debited
7	SB A/c being used for multiple transaction.	25 Withdrawals allowed in a quarter. If over 25 then Rs. 10/- per debit entry.
8	Issue of Duplicate pass book with latest balance	Rs. 100/-
	With old entries	Rs. 100/- + Rs. 20/- per page or part thereof.
9	A/c Closed before one year	Rs. 250/-
10	In-operative accounts	To be deleted

11	Signature verification	Rs. 100/-
	Photo attestation	Rs. 100/-
	Balance certificate, etc.	Rs. 100/-
12	Stop Payments Charges per instruments	Rs. 100/-
RECURRING DEPOSIT ACCOUNTS		
1	Minimum amount & Multiples	Rs. 100/-
2	Irregular RD A/c i.e. where the instalments are not deposited in time.	Rate of interest shall be the SB rate
3	Irregular RD A/c is regularized i.e. instalments are paid late	Penalty of Rs. 2/- per 100/- per month
4	Issue of Duplicate pass book with old entries	
	With latest Balance	Rs. 100/-
	With old entries	Rs. 100/- + Rs. 20/- per page or part there of
Note : Recurring Deposit will not be accepted for less then one year.		
REMITTANCES		
1	Issue of DD/Mail/TT/FAX	Rs. 2.50 per thousand subject to a minimum of Rs. 25/-
	Upto Rs. 1,00,000/-	
	Above Rs. 1,00,000/-	Rs. 2.00 per thousand subject to a minimum of Rs. 250/-
	Banker's cheque/pay order	Rs. 2.00 per thousand subject to a minimum of Rs. 20/-
	Upto Rs. 1,00,000/-	
	Above Rs. 1,00,000/-	Rs.1.50 per thousand subject to a minimum of Rs. 200/-
3	For remittance against tender of cash in 1&2 above	50% above normal rates
4	Issue of DDs/Pay Orders	
	Duplicate	Rs. 100/-
	Revalidation	Rs. 100/-

	Cancellation	Rs. 100/-
Amount will not be more than the amount of DDs/Pos		
COLLECTION CHARGE		
1	Service charges for local cheque collection	Nil
2	Service charges for outstation cheque collection	
	Upto – Rs. 5000/-	25.00
	Above Rs. 5000/- and upto Rs. 10000/-	50.00
	Above Rs. 10000/- and upto Rs. 100000/-	100.00
	Above Rs. 1 Lac – 5 Lac	200.00
	Above Rs. 5 Lac – 10 Lac	225.00
	Above Rs. 10 Lac	250.00
	Collections-returned unpaid bills	
	Local per case or instrument	100.00
	outstation-per case or instrument	50% of collection charges minimum Rs. 100/-
	Collection of Deposit receipts on maturity	Paying banker shall charge remittance charges + Actual Postal Charge (As paying Banker)
CHARGES FOR CARRYING OUT VARIOUS INSTRUCTIONS		
1	Stop payment per instrument for all types of accounts	Rs. 50/- with maximum amount Rs. 150/- for multipal cheque in sequance
2	Issuance of duplicate FDR	Rs. 50/- (Subject to other conditions like indemnity bond etc.)
3(i)	Stading Instructions	No charges within the Bank. Rs. 50/- per transaction + Applicable remittance charges outside the bank plus actual postage charge
3(ii)	Stading Instruction Failed (outside Bank)	Rs. 100/- per SI
	Note : No charges for MIC/QIC interest for transfer of	To be deleted

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Safe Custody		
1	Scrips	Rs. 150 per scrip with minimum Rs. 300 per annum
	Sealed cover	Rs. 150 (each) minimum Rs. 300 per annum
	Sealed boxes	Rs. 150 (each) minimum Rs. 300 per annum
Note : In all the above cases, actual charges incurred by the bank on postal, Fax, Mail, Registry etc. shall also be charged		
CHARGES FOR GUARANTEE ISSUED		
1	Bank Guarantees against FDR's	1% plus fixed charges of Rs. 200/- p.a.
2	Bank guarantees against collateral security	2% plus fixed charges of Rs. 200/- p.a.
Note : Handing charges may be recovered additionally, considering the cost involved in racing the old records etc. Service tax & any other Govt. charges if levied will have to be charged additionally. These above rules will not be applicable to the existing staff, Ex-members of Staff & staff on deputation. For cooperatives, Institution & Banks the dments issued from time shall be applicable.		To be deleted
OTHER CHARGES		
1	Maximum limit of cash withdrawal from other Branches (SB/CD/OD/CC)	RS. 25000/- (On daily basis)
2	Change authorized signatory including reconstitution	Rs. 50/-
3	Enquiry related to old record	Rs. 150/- per item upto two years and thereafter, add Rs. 100/- per additional year
4	SMS charges	Rs. 15/- per quarter
5	Issuance of Solvency Certificate	Rs. 500/- per certificate
RTGS/NEFT CHARGES		

	Amount	NEFT	RTGS	
1	UP TO 10,000/-	5/-	-	
2	10,001-50,000	10/-	-	
3	50001-2,00,000	20/-	-	
4	2,00,001-10,00,000	25/-	25/-	
5	10,00,001-50,00,000	25/-	40/-	
6	ABOVE 50,00,000	25/-	50/-	
LOCKERS RENT				
		RENT	DEPOSIT	
1	Locker	Small (4.50×6.25)	Rs. 800/- + Service charge	10000/-
		Medium(4.50×13.25)	Rs. 1100/- + Service charge	20000/-
		Medium Large (9.75×7.00)	Rs. 1300/- + Service charge	40000/-
		Large (10.75×13.25)	Rs. 1500/- + Service charge	40000/-
		Extra Large (8.20×20.00)	Rs. 2000/- + Service charge	50000/-
		Special Large (15.00×20.00)	Rs. 2500/- + Service charge	60000/-
		Staff	50% Charges	Deposit Free
2	Locker key Lost Charges		Rs. 500/- +Actual Expense	
	Locker Rent due charges		Rs.10% Charge for due Locker Rent	
Note : 3 year Rent advance charge on allotment				
3	Inspection Charge For Loan	25000/- to up to 2 Lac	Rs. 500/-	
		Above 2 Lac	Rs. 500/- per Lac	

ATM Charges		
FEES of Rupay Cards		Rupay Debit Cards (Service Tax Extra)
Enrollment Fee		0
Annual Fee		Rs. 125/-
Additional Card		Rs. 125/-
PIN Replacement Fee		Rs. 50/-
Card Replacement Fee		Rs. 125/-
Transactions	Rupay Debit Cards (Service Tax extra)	
	Financial (Cash Withdrawal)	Non-Financial (Balnce Enquiry, PIN Change, Mini Statement)
Own ATM		
Free (Financial/Non-Financial) transaction per month in cities and non-metro cities	Five	Five
Charge from 6 th transaction onward amonth (per transaction)	Rs. 17/-	Rs. 9/-
Other Bank's ATM		
Free (Financial/non-financial) transaction per month in metro cities and non-metro cities	Five	Five
Charge from 6 th transaction onward amonth (per transaction)	Rs. 17/-	Rs. 9/-
DAILY USAGE LIMITS		RupayDebit Cards
Cash Withdrawal (three transactions per day)		Rs. 40,000/-
Purchase Transaction Limit at Merchant Establishment		Rs. 40,000/-
Note : ATM Card must not be issued in the account that does not compliance KYC norms.		