

Annexure I

Schedule of Charges effective from 1st October 2015 are as under:

Sr. No.	Nature of Service	Amt in Rs. (Inclusive of Service Tax)
1	Issue of duplicate DD/PO (Per Instrument)	50.00
2	Revalidation of DD/PO (up to 1 year from the date of Issue)	50.00
3	Cancellation of DD/PO (Per Instrument)	50.00
4	Duplicate Statement / Pass Book. For previous entries per ledger page (40 Entries)	50.00
5	Duplicate Deposit receipt	25.00
6	Stop Payment Instructions (Per Instrument)	
	Saving Account	75.00
	Other Account	125.00
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	25.00
	Other Account	35.00
10	Issue of Cheque Books	
	Free Cheque Leaves - All SB Accounts Over 50 cheque leaves	50 Cheque Leaves Free Rs: 3.00 Per Cheque Leaf
	CA/CC/OD Accounts Charges per Cheque Leaf	On Actual Rs:1.20 Per Cheque Leaf
	Issue of loose Cheque leaves	Discontinued

Sr. No.	Nature of Service	Amt in Rs. (Inclusive of Service Tax)
11	Handling Charges for Bill returned unpaid	
	Local	25.00
	Outstation	50.00
12	Fate enquiry at the request of customer	
	Saving	100.00
	Current/ CC/OD Account	100.00
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)	50.00
15	Attestation of customer's signature - Per occasion	
	a. Obtaining loan from other banks/financial institutions	50.00
	b. Other Purpose	25.00
16	Enquiry relating to old records (More than 12 months old) per item	
	For satisfactorily operated accounts	250.00
	For non - satisfactorily operated accounts	500.00
17	Inoperative/Dormant account (Dormancy period 12 months)	
	Balance above Rs. 50	50.00
	Balance Rs.50 or less	Full balance amt. to be appropriated and a/c to be closed
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	50.00
	For business Purpose	100.00

Sr. No.	Nature of Service	Amt in Rs. (Inclusive of Service Tax)
20	Presentation of Usance bills for acceptance	100.00 +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)	250.00
22	B free Charges	
	B-Free Charges (SB)	Free
	B-Free Charges (CA)	10.00
	B-Free Charges (CC)	10.00
	B-Free Charges (OD)	10.00
23	National Clearing	
	Up to Rs 4999.99	Discontinued
	Above Rs. 5000 to Rs. 9999.99	Discontinued
	Above Rs. 10,000	Discontinued
24	DMAT Service Charges	
	Institutions	700.00 p.a. + ST
	Individuals	450.00 p.a. + ST
25	FOREX Charges	
	FOREX Travelers Cheques Sale	1.00%
	FOREX Travelers Cheques Surrender	Actual
	FOREX Currency Sale	Actual
	FOREX Currency Surrender	Actual

26. Cheque / ECS Returned Charges

The Cheque / ECS Return charges structure is as under:

Nature of Service	Amt in Rs. (Inclusive of Service Tax)
<u>Outward Cheques</u>	
Local Cheques SAVINGS	100.00
Local Cheques CURRENT	150.00
<u>Outstation Cheque Return</u>	
a. Saving account	Minimum Commission 100.00
b. Other account	Minimum Commission 200.00
<u>Inward Cheques / ECS - Savings a/c</u>	
<u>Inward / ECS Return charges</u>	
First Occasion - For Saving account (Minimum)	0.18 % of Instrument Amount Minimum Rs: 130.00
<u>Inward / ECS Return charges</u>	
Subsequent Occasion - For Saving account (Minimum)	0.21 % of Instrument Amount Minimum Rs: 130.00
<u>Inward Cheques / ECS - Current a/c</u>	
<u>Inward / ECS Return charges</u>	
First Occasion - For Current account	0.18 % of Instrument Amount Minimum Rs: 255.00
<u>Inward / ECS Return charges</u>	
Subsequent Occasion - For Current account (Minimum)	0.21 % of Instrument Amount Minimum Rs: 255.00

27. RTGS/NEFT Charges

	Nature of Service	Amt in Rs:
A	NEFT	
	Up to 10,000.00	2.50
	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)	
	RTGS Outward Charges:	
	Transaction Above 200,000.00 and less than 500,000.00	25.00 +Applicable Time Varying Tariff (max Rs: 30)
	Transaction Above 500,000.00	50.00 +Applicable Time Varying Tariff (max Rs: 55)
	09:00 - 12:00 hours	NIL
	After 12:00 hours - 15: 30 hours	1.00
	After 15:30 hours - 17: 30 hours	5.00
	After 17: 30 hours	10.00
E	NEFT Charges with Effect from 01.08.2012 : Value Band	
	NEFT Outward: Transaction Amount up to Rs: 10,000.00	2.50
	NEFT Outward: Transaction Amount above Rs: 10,000.00 up to Rs: 1 Lakh	5.00
	NEFT Outward: Transaction Amount above Rs: 1 Lakh up to Rs: 2 Lakh	15.00
	NEFT Outward: Transaction Amount above Rs: 2 Lakh	25.00

28. Transaction Service Charges for ATM

	Nature of Service	Amt in Rs. (Inclusive of Service Tax)
	Saving Account	
a	All Transaction from SVC Bank ATMs	FREE
b	Other Banks ATM - Located in Six Metro Cities Viz; Mumbai, New Delhi, Chennai, Kolkata, Bengaluru and Hyderabad for SB account	
	Free	3 Transaction per month inclusive of both Financial and Non Financial Transactions
	Above 3 Transaction - Financial Transaction	20.00
	Above 3 Transaction - Non Financial Transaction	8.50
C	Other Banks ATM - Located other than Six Metro Cities mentioned above for All SB account	
	Free	5 Transactions per month inclusive of both Financial and Non Financial Transactions
	Above 5 Transaction - Financial Transaction	20.00
	Above 5 Transaction - Non Financial Transaction	8.50
d	For Small Savings/BSBDA Account holders at all Centers	
	Free	5 Transactions per month inclusive of both Financial and Non Financial Transactions
	Above 5 Transaction - Financial Transaction	20.00
	Above 5 Transaction - Non Financial Transaction	8.50
e	Current Account / OD	All transaction from other banks ATMs are chargeable

29. ATM / Debit Card Service Charges (Exclusive of ST)

A	ATM / Debit Card Service Charges (Exclusive of ST)	Amt in Rs. (Exclusive of Service Tax)
	Annual Fee	1st Year Free
	Annual Fee	2nd Year onwards Rs. 50.00
	Duplicate / Re issuance / Renewal	100.00
B	EMV Chip Card	
	Issuance Charges	200.00
	Annual Fee	150.00
	Duplicate / Re issuance / Renewal	150.00
C	The Debit Card Charges would be exempt for the following Category of Customers	
	Arogya Vishesh	
	SB Gold	
	Two -2 - Gain Primary Account	
	HNI (Platinum Customers)	
	Customers whose POS Transactions during the year exceeds Rs: 40,000.00	

30. Cash Handling Charges (Inclusive of Service Tax)

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)
Current -Regular Account	3,000	2	0.50	2.00
Current -Pearl	25,000	4	1	2.00
Current -Silver#	100,000	10	1	2.00
Current -Gold#	300,000	30	2	1.50
Current - Silver Plus	100,000	10	1	1.50
Current -SV Business@Ease	10,000	3	0.50	2.00
Current -SV Convenience A/C	5,000	2.50	0.50	2.00
Current Sampurna	500,000	2	0.50	2.00
Current Two-2-Gain Primary	10,000	2	0.50	2.00
Savings All Schemes Excluding Society and Gold		3	0.50	2.00
Savings Society and Gold	25,000/50,000	5	2	2.00
Savings Silver	25,000	4	1	2.00
OD Against FD Upto 20Lacs		5	-	2.00
OD Against FD Between 20 to 100Lacs		10	-	2.00
OD Against FD Above 100Lacs		25% of sanctioned limit	-	2.00

* For Cash Handling Charges AMB (Average Monthly Balance) will be considered

Not available for New Customers

Cash Withdrawal at non Base Branch (amt above Rs: 25000/-)	Rs.2 per thousand (Exempt for CA Pearl, Silver, CA Silver Plus & Gold Accounts)
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Cheque Collection Charges (Inclusive of Service Tax):

Sr. No.	Nature of Service	Amt in Rs	Multiples Amt in Rs	Per Multiples	Min Comm. Amt in Rs	Max Comm. Amt in Rs
31	Collection of Outstation Cheques (other than RTR) Incl. of postage + commission					
	Up to Rs.1,000.00	100.00	0	0	100.00	Actuals
	From 1,000.01 to 5,000.00	100.00	0	0	100.00	Actuals
	From 5,000.01 to 10,000.00	100.00	0	0	100.00	Actuals
	From 10,000.01 to 1,00,000.00		1,000.00	6	150.00	Actuals
	From 100,000.01 to 1,000,000.00		1,000.00	5.5	600.00	Actuals
	Above Rs 10 Lacs		1,000.00	5	5,000.00	8,000.00
32	Collection of Outstation Cheques Under Arrangement					
	Up to Rs.1,000.00	100.00	0	0	100.00	Actuals
	From 1,000.01 to 5,000.00	100.00	0	0	100.00	Actuals
	From 5,000.01 to 10,000.00	100.00	0	0	100.00	Actuals
	From 10,000.01 to 100,000.00		1,000.00	6	150.00	Actuals
	From 100,000.01 to 1,000,000.00		1,000.00	5.5	600.00	Actuals
	Above Rs 10 Lacs		1,000.00	5	5,000.00	8,000.00
33	Collection of Bills (OBC)					
	Up to Rs.1,000.00	100.00	0	0	100.00	Actuals
	From 1,000.01 to 5,000.00	125.00	0	0	125.00	Actuals
	From 5,000.01 to 10,000.00(Per Rs. 1,000.00)	150.00	0	0	150.00	Actuals
	From 10,000.01 to 1,00,000.00 (Per Rs. 1,000.00)		1,000.00	6.5	150.00	Actuals
	From 1,00,000.01 to 10,00,000 (Per Rs. 1,000.00)		1,000.00	7	800.00	Actuals
	Above Rs 10 Lacs		1,000.00	7	7,000.00	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
34	Remittances / IBC					
	Up to Rs.500.00	25.00	0	0	25.00	Actuals
	From 500.01 to Rs. 1,000.00	50.00	0	0	50.00	Actuals
	From 1,000.01 to 100,000.00 (Per Rs. 1,000.00)		1,000.00	4.50	50.00	Actuals
	From 100,000.01 to 1,000,000 (Per Rs. 1,000.00)		1,000.00	4	500.00	Actuals
	Above Rs 10 Lacs (Per Rs. 1000.00)		1,000.00	3.50	5,000.00	8,000.00
35	Bankers Cheque / Pay order - CASH					
	Demand Drafts -cash					
	Up to Rs.500.00	35.00	0	0	35.00	Actuals
	From 500.01 to Rs. 1000	60.00	0	0	60.00	Actuals
	From 1,000.01 to 100,000.00 (Per Rs. 1,000.00)		1,000.00	4.5	60.00	Actuals
	From 100,000.01 to 1,000,000 (Per Rs. 1000.00)		1,000.00	4.25	500.00	Actuals
	Above 1,000,000.01 (Per Rs. 1000.00)		1,000.00	4	5,000.00	8,000.00
	PAY ORDERS - CASH					
	Up to Rs. 1000.00	50.00	0	0	50.00	Actuals
	From 1,000.01 to 100,000.00		1,000.00	3.75	60.00	Actuals
	From 100,000.01 to 1,000,000.00		1,000.00	3	350.00	Actuals
	Above 1,000,000.01		1,000.00	3	4,000.00	7,000.00
36	Bankers Cheque / Pay order - NON-CASH					
	DEMAND DRAFTS - Non Cash					
	Up to Rs.500.00	25.00	0	0	25.00	Actuals
	From 500.01 to Rs. 1,000	50.00	0	0	50.00	Actuals
	From 1,000.01 to 100,000		1,000.00	3.5	50.00	Actuals
	From 100,000.01 to 1,000,000		1,000.00	3.25	400.00	Actuals
	Above 1,000,000.01		1,000.00	3	4,000.00	7,000.00

	Nature of Service	Amt In Rs	Multiples in Rs	Per Multiples	Min Comm Amt in Rs.	Max Comm Amt in Rs.
	PAY ORDERS - Non Cash					
	Up to Rs. 1,000.00	35.00	0	0	35.00	Actuals
	From 1,000.01 to 1,00,000.00		1,000.00	3	50.00	Actuals
	From 100,000.01 to 1,000,000.00		1,000.00	2.5	250.00	Actuals
	Above 1,000,000.01		1,000.00	2.25	3,000.00	6,000.00
37	ICICI DD					
	Upto 500.00	15.00				
	500.00 to 1,000.00	25.00				
	1,000.00 to 100,000.00		1,000.00	3	29.00	Actuals
	100,000.00 to 1,000,000.00		1,000.00	3	286.00	Actuals
	Above 1,000,000.00		1,000.00	2.5	2,285.00	5,710.00
38	HDFC DD					
	Upto 500.00	15.00				
	500.00 to 1,000.00	25.00				
	1,000.00 to 100,000.00		1,000.00	3	29.00	Actuals
	100,000.00 to 1,000,000.00		1,000.00	3	286.00	Actuals
	Above 1,000,000.00		1,000.00	2.5	2,285.00	5,710.00
39	Corporation Bank DD					
	Upto 500.00	15.00				
	500.00 to 1,000.00	25.00				
	1,000.00 to 100,000.00		1,000.00	3	29	Actuals
	100,000.00 to 1,000,000.00		1,000.00	3	286	Actuals
	Above 1,000,000.00		1,000.00	2.5	2285	5,710.00

40. Non Maintenance- Minimum Balance Charges (Inclusive of Service Tax)

Product / Category	Average Quarterly Balance (AQB) (Rs.)	Penalty Charges. (Per quarter) (Rs.)	Closure Charges. (Upto 6 mths) (Rs.)	Closure Charges. (Upto 1 Year) (Rs.)	Min Initial Deposit
BSBDA	-	-	100	100	-
Small Savings Account	-	-	100	100	-
Savings - without cheque book	500	150	100	0	-
Savings - with chq book	1,000	250	250	0	-
Salary Earners A/C	0	0	100	100	-
Savings-Sampurna#	15,000	500	500	300	-
Savings -SVC-KIDZ#	0	0	100	100	100
Savings -SVC-Minor	500	150	100	100	500
Savings -STAR Savings Account	-	-	100	100	100
Savings -SVC-Youth#	1,000	200	200	150	1,000
Savings -SVC -WOMEN#	1,000	200	200	150	1,000
Savings -SVC-Senior Citizens#	3,000	100	250	150	1,000
Savings -SVC - Society	25,000	500	1,000	750	25,000
Savings -SVC - SB Silver	25,000	500	500	0	10,000
Savings -SVC - SB Gold	50,000	750	1,000	500	10,000
Savings -Two-2-Gain Primary	10,000	300	100	100	10,000
Savings -Two-2-Gain Secondary	-	-	100	100	-
Savings Arogya Vishesh	10,000	300	100	100	10,000
Savings SVC Shareholder#	5,000	300	100	100	5,000
Current -Regular Account	3,000	450	450	300	-
Current -PEARL	25,000	500	0	300	-
Current -SILVER#	100,000	750	0	300	-
Current -GOLD#	300,000	1,000	0	300	-
Current - SILVER PLUS	100,000	750	0	300	-
Current -SV Bizness@Ease#	10,000	1,000	0	0	-
Current -SV Convenience Current A/C	5,000	1,000	0	0	-
Current -Sampurna#	500,000	1,000	300	300	-
Current -Two-2-Gain	10,000	500	300	300	10,000
#Not available for New Customers					

Revised Locker Rentals with effect from 01-06-2015

Revised Locker Rentals with effect from 01-06-2015 Locker Type	Revised Rent (Service Tax will be charged as applicable) Rs. p.a.	Revised Security Deposit Rs
A	1,020	4,000
B	1,140	4,000
C	2,040	5,000
D	2,040	7,000
E/H1	2,520	8,000
F	3,000	10,000
G	3,000	10,000
H	3,300	15,000
K2/L2	4,920	15,000
K/L	5,520	20,000
#Above 5520	Same as existing	20,000

For existing Lockers **ONLY** the revised rentals will be applicable and not the revised Security Deposit as mentioned above.

For **All** Lockers allotted after 1st May 2015 Locker Rentals as well as security deposit (FDL for a period of 37 months) will be as mentioned above.