

SERVICECHARGES IN RESPECT OF CASA ACCOUNTS W.E.F.01.04.2017

1 COLLECTION OF OUT-STATION CHEQUES (inclusive of Postage/Courier charges)						
	Other than Individuals		Individuals			
			Other than Rural		Rural	
	SB	Others	SB	Others	SB	Others
	₹	₹	₹	₹	₹	₹
Up to and inclusive of ₹.5000/-	50	50	50	50	50	50
Above ₹5,000/- up to & including ₹10,000/-	50	80	50	75	50	75
Above ₹10,000/- and up to & including ₹1.00 lakh	100	5.00 per 1000 Min.100	100	5.00 per 1000 Min.100	100	5.00 per 1000 Min.100
Above ₹1.00 lakh	₹5.00 per ₹1000/- Min.₹500/- Maximum ₹12000/-					
2 Collection of Bills (Inward & Outward)						
Up to & inclusive of Rs.10,000/-	Rs.100/-					
Above Rs.10,000/- up to Rs.1.00 lakh	Rs.8/- per Rs.1000 Min - Rs.100/-					
Above Rs.1.00 lakh up to Rs.10.00 lakh	Rs.8/- per Rs.1000 Min - Rs.800/- Maximum Rs.15000/-					
Above Rs.10.00 lakhs						
3 REMITTANCE (MT/ TT/ DD)						
Up to Rs.500/-	₹20/-	₹20/-	₹20/-	₹15/-		
Above Rs.500/- up to Rs.1000/-	₹30/-	₹30/-	₹30/-	₹15/-		
Above Rs.1000/- up to Rs.10000/-	₹40/-	₹40/-	₹40/-	₹30/-		
Above Rs.10,000/- up to Rs.1.00 lakh	₹5.00 per ₹1000/- or part thereof Minimum Rs.50/- (Cash upto Rs.50,000/- only)	₹2.50 per ₹1000/- or part thereof Minimum Rs.40/- (Cash upto Rs.50,000/- only)	₹2.00 per ₹1000/- or part thereof Minimum Rs.30/- (Cash upto Rs.50,000/- only)			
Above Rs.1.00 lakh	No cash transaction. - Rs.5.00 per Rs1000/- or part thereof Minimum Rs 500/- Maximum Rs.20,000/-					
4 Banker's cheque						
Up to & inclusive of Rs.1,000/-	₹20/-	₹20	₹20	₹15		
Above Rs.1000/- up to Rs.10,000/-	₹40/-	₹40	₹40	₹30		

Above Rs.10,000/- up to Rs.1,00,000/-	₹2.50 per ₹1000/- or part thereof Minimum Rs.50/- (Cash upto Rs.50,000/- only	₹2.50 per ₹1000/- or part thereof Minimum Rs.50/- (Cash upto Rs.50,000/- only	₹2.00 per ₹1000/- or part thereof Minimum Rs.30/- (Cash upto Rs.50,000/- only
Above Rs.1.00 lakh	No cash transaction- Rs.5/- per thousand or part thereof. Minimum Rs.500/- Maximum Rs.20,000/-	No cash transaction- Rs.2-50 per thousand or part thereof. Minimum Rs.250/- Maximum Rs.12,000/-	
5 LEDGER FOLIO CHARGES			
Savings Bank	Nil		
Current Accounts	Rs.125/- per ledger folio, per half year / 40 entries or part thereof be treated as one ledger page in case of accounts maintained on computers to be collected – Minimum Rs.125/- half-yearly.		
6 MINIMUM BALANCE - CURRENT ACCOUNT			
	Individuals	Other than Individuals	
I Rural	Rs.1000/-	Rs.2000/-	
ii Semi Urban	Rs.2000/-		
iii Urban	Rs.5000/-		
iv Metro	Rs.5000/-		
v Penalty for non maintenance of Minimum Average Balance (MAB)	Rural	Rs.100/-	p.m.
	Semi Urban	Rs.200/-	p.m.
	Urban / Metro	Rs.300/-	p.m.
6a MINIMUM BALANCE - SB ACCOUNT WITH CHEQUE BOOK			
I No Frills Account	Rs.500/-		
ii Rural	Rs.500/-		
iii Semi Urban	Rs.500/-		
iv Urban	Rs.1000/-		
v Metro	Rs.1000/-		
vi Penalty for non-maintenance of Minimum Average Balance	Rs.40/- p.m.		
No minimum balance for staff / pensioners/ Senior citizens security deposit (SCSD) account holders /Defence personnel			
6b MINIMUM BALANCE - SB ACCOUNT WITHOUT CHEQUE BOOK			
I No Frills Account	Zero		
ii Rural	Rs.100/-		
iii Semi Urban	Rs.100/-		
iv Urban	Rs.500/-		
v Metro	Rs.500/-		
vi Penalty for non-maintenance of Minimum Average	Rs.40/- p.m.		
No minimum balance for staff / pensioners/ Senior citizens security deposit (SCSD) account holders /Defence personnel			
7 ELECTRONIC PAYMENT SYSTEM			
	Other than Individuals	Individuals	
		Other than Rural	Rural
ECS – Debit	₹200/- one time mandate verification charges		
ECS-DEBIT	Mandate	Mandate Registration.₹100/-Txn	

	OUTWARDS	Registration. ₹100/- Txn collection ₹1.00 per file Min. ₹100/- Maximum ₹3000/- per file	collection ₹10/- (No charges for credit t/w loan account)
	ECS – Credit	Rs.1.00 per transaction. Min. Rs.100/- & Max. Rs.3,000/-	
	NEFT– Inward	Nil	
	NEFT– Outward	Up to Rs.1 lakh - Nil - Rs.1.00 lakh to Rs.2.00 lakhs -Rs.25/-	
	RTGS – Inward	Free	
	RTGS – Outward	As per RBI guidelines mentioned below	
SI.No.	Time of receipt of RTGS application	Total charges inclusive of time varying tariff but exclusive of service tax per transaction [Amount in Rs]	
		Transaction between 2.00 lakhs to 5.00 lakhs With effect from 01.04.2016	Transaction above Rs.5.00 lakhs with effect from 01.04.2016
1	8.00 hrs to 11.00 hrs	25/-	50/-
2	After 11.00 hrs to 13.00 hrs	27/-	52/-
3	After 13.00 hrs to 16.30 hrs	30/-	55/-
4	After 16.30 hrs #	30/-	55/-
	# RBI is collecting Time Varying Tariff from members 10.00 per transaction after 16.30 hrs. However RBI has stipulated maximum customer charges on outward RTGS transactions as 30.00 and 55.00 respectively including Time Varying tariff.		
	*Service Tax at applicable rate is to be collected in all the above cases.		
8	CHEQUE BOOK FACILITY		
	Non-personalised Cheque Books	Rs.4/- per leaf	
	Personalised Cheque Books	Rs.5/- per leaf	
	Free cheque leaves for SB A/c (Non-Multi-city) in a Calendar Year	20 leaves	
	01. The charges on cheque book issued to Staff under SB/ODC/ODD/SOD accounts and to Retired staff under SOD/ODD accounts upto 75 leaves per annum is free provided such accounts are operated for personal purposes only and not for any commercial purposes.		
	02. The cheque book charges as above are chargeable to staff/Retired staff accounts		
	a) Beyond the free limit of 75 leaves per annum and		
	b) If the cheque book facility is utilized for commercial/business purposes.		
9	STOP PAYMENT/REVOCAION OF INSTRUCTION		
	SB Accounts – Stop payment instructions	Rs. 100/-per cheque.(Maximum Rs.300/- per occasion)	
	CA/OD – Stop payment instructions	Rs.100/- per cheque (Maximum Rs.500/- per occasion)	

	Cancellation / Revocation of stop payment Standing Instructions (SB/CA/OD)	Rs.50/-
10	ISSUE OF DUPLICATE PASS BOOK or STATEMENT	
	SB-Duplicate Pass Book with latest entries upto 6 months	Rs.100/-
	CA-Duplicate Pass Book with latest entries/ Statement up to 6 months	Rs.100/-
	Previous entry per page over 6 months up to 2 years-For SB for each page	Rs.50/- per folio / page
	For CA for each folio (40 entries)	Rs.50/- per folio / page
	In case the entries are more than 2 years old	Rs.50/- per folio / page
11	HANDLING CHARGES FOR RETURNED UNPAID CHEQUES/BILLS AMOUNTING TO LESS THAN ₹1.00 CRORE - LOCAL	
	Inward clearing - Local	SB-Rs.100/-
		CA-Rs.200/-
	Outward Clearing - cheques received by our customers & deposited for presentation in Clearing House	SB-Rs.100/-
		CA- Rs.200/-
11.A	HANDLING CHARGES FOR RETURNED UNPAID CHEQUES/BILLS – LOCAL & OUTSTATION AMOUNTING TO LESS THAN ₹1.00 CRORE FOR THE FOLLOWING REASONS:	
	1. Limit expired	
	2. Funds insufficient,	
	3. Exceeds arrangement,	
	4. No funds available,	
	5. Not arranged for	
	6. Effects not cleared, present again etc.	
	Details of cheque return Charges	Cheque return charges in ₹
	a) SB account	
	Upto ₹10.00 lakh	200
	Above ₹10.00 lakhs upto ₹1.00 crore	500
	b) Current account	
	Upto ₹10.00 lakh	200
	Above ₹10.00 lakhs upto ₹1.00 crore	500

	c) Cheque returns due to technical reasons, not at the fault of the customer.	No charges to be collected	
	Additionally, interest (as applicable to clean advances) for the period Bank remained out of funds, will be collected.		
11.B	HANDLING CHARGES FOR RETURNED UNPAID CHEQUES/BILLS AMOUNTING TO LESS THAN ₹1.00 CRORE - OUT STATION CHEQUES		
	Return of Inward Outstation instruments received for payment but returned to other Banks other than financial reasons as mentioned above	50% of the prescribed collection Charges subject to a minimum of Rs.200/- and maximum of ₹500/-.	
	Return of Outward Outstation instruments lodged by customers for collection & returned to us by other Banks other than financial reasons as mentioned above.	50% of the prescribed collection Charges + other bank charges subject to a minimum of Rs.200/- and maximum of ₹500/-.	
11.C	HANDLING CHARGES FOR RETURN OF CHEQUES UNPAID AMOUNTING TO 1.00 CRORE AND ABOVE:		
	Details of cheque return Charges	Handling charges in Rs	
	Cheques (issued by our customers presented in clearing & returned for the reason "Funds Insufficient") 1.00 Crore & above for all SB/CA/OD accounts.	10,000/- + Service Tax	
	Cheques (deposited by our customers presented in clearing & returned for the reason "Funds Insufficient") 1.00 crore & above	10,000/- + Service Tax	
	a) For cheques amounting to Rs.1.00 crore and above (Cheques issued by our customers)	10,000/- + Service Tax	
	b) For cheques amounting to Rs.1.00 crore and above (deposited by our customers)	10,000/- + Service Tax	
	*Additionally, interest (as applicable to clean advances) for the period Bank remained out of funds, is to be collected.		
12	CANCELLATION / REVALIDATION / DUPLICATE ISSUE OF DD		
	Other than Individuals	Individuals	
		Other than Rural	Rural
	Cancellation Upto Rs.10.00 lakhs	₹100/- per instrument	₹100/- per instrument
	Cancellation above Rs.10.00 lakhs	₹1000/- per instrument	₹1000/- per instrument
	Revalidation Upto Rs.10.00 lakhs	₹100/- per instrument	₹100/- per instrument

	Revalidation above Rs.10.00 lakhs	₹1000/- per instrument	₹1000/- per instrument	₹1000/- per instrument
	Issue of Duplicate DD Upto Rs.5.00 lakhs	₹100/- per instrument	₹100/- per instrument	₹100/- per instrument
	Issue of Duplicate DD Above Rs.5.00 lakhs	₹1000/- per instrument	₹1000/- per instrument	₹1000/- per instrument
12.a	Issue of duplicate Deposit Receipt	Rs.100/- per receipt		
Note	For DDs cancelled charges will be recovered to the extent of their value, if the amount is less than or equal to the SC in the respective category			
13	ACCOUNT CLOSURE			
a	For accounts closed before one year of opening			
	Other than Individuals	Individuals		
		Other than Rural	Rural	
	SB A/c with / without Cheque Book facility	Rs.100/-	Rs 100/-	Rs.100/-
	No charges for			
	1. Synd Samanya (BSBD) accounts.			
	2. For a/c transfer to another branch			
	3.To open another account in case of Death			
	Current Accounts	Rs.200/- per account	Rs.200/- per account	Rs.200/- per account
b	For accounts closed after one year of opening – 50% of above charges			
C	No charges to be collected if the accounts are closed before 14 days			
14	ISSUE OF BALANCE CERTIFICATES / SIGNATURE VERIFICATION			
	Other than Individuals	Individuals		
		Other than Rural	Rural	
	For obtaining loan from other Financial Institutions	Rs.100/- per attestation/ case. Branch Head can exercise discretion to charge more	Rs. 100/- per attestation/ case. Branch Head can exercise discretion to charge more	Rs.100/- per attestation / case. Branch Head can exercise discretion to charge more
	For obtaining / applying for passport, claim under UTI Scheme, Claim under Life Insurance Policy, Furnishing introduction etc.	Rs.100/- per attestation / case. Branch Head can exercise discretion to charge more	Rs.100/- per attestation/ case. Branch Head can exercise discretion to charge more	Rs.100/- per attestation / case. Branch Head can exercise discretion to charge more

	Issue of Certificate for Passport	Rs.100/-	Rs.100/-	Rs.100/-
	Issue of any other Certificate (Balance Confirmation etc.)	Rs.100/-	Rs.100/-	Rs.100/-
	Issue of Interest Certificate	Rs.100/-	Rs.100/-	Rs.100/-
	Change of operational instructions	Rs.50/-	Rs.50/-	Rs.50/-
15	STANDING INSTRUCTION CHARGES			
		Other than Individuals	Individuals	
			Other than Rural	Rural
	Standing Instruction - from one branch a/c to another Branch. A/c	Rs.50/-	Rs.50/-	Rs.50/-
	Standing Instruction - within the branch	No charges for effecting transfer within the branch from one a/c to another		
16	CASH HANDLING CHARGES for CA & OD accounts			
	Up to ₹1.00 lakh per day per account	NIL		
	Above ₹1.00 lakh per day per account (Cumulative) for over and above free limit	₹2/- per ₹1000/- or part thereof. Minimum Rs.100/- & Maximum Rs.2500/-		
	Note: No cash handling charges for credit of SB accounts.			
17	DORMANT DEPOSITS: Service charges collected at HO:Level for maintenance of dormant deposits.			
		Other than Individuals	Individuals	
			Other than Rural	Rural
	SB Accounts	Nil		
	Current Accounts	Nil		
	Other Deposits	Nil		
	No penal charges for non maintenance of minimum balance in respect of In-operative / Dormant accounts as per RBI guidelines w.e.f. 11.12.2014.			
18	SAFE CUSTODY CHARGES			
	Scrips – Rs.5/- per scrip min. Rs.100/- per year or part thereof			
	Sealed covers – Rs.100/- per cover per year or part thereof			
	Sealed box – Branches should fix the rate in consultation with RO			
	Bank's own Deposit Receipts – No charges			
19	SAFE DEPOSIT LOCKER CHARGES			
	<u>Locker Rent charges</u>			

	Metro	Urban / Semi Urban	Rural
Small	1500	1000	750
Medium	2500	2000	1500
Large	4000	3000	2500
Very Large	7000	5000	4000
<u>Locker Security Deposit</u>			
Small	9000	9000	6000
Medium	11000	11000	6500
Large	15000	15000	8500
Very Large	19000	19000	10000
20 POSTAGE FOR COLLECTION OF INSTRUMENTS			
Ordinary post (for cheques / drafts not exceeding Rs.5000/-)		Actual charges or minimum of Rs.50/-	
Registered post (for cheques / drafts above Rs.5,000/-)		Actual charges or minimum of Rs.100/-	
Courier Charges		Actual charges or minimum of Rs.200/-	
21 SMS ALERT CHARGES			
The revised service charges on SMS Alerts who are availing SMS facility are as under:			
Rs.60/- per annum (inclusive of service tax) to be collected proportionately at the end of each quarter as below:			
To levy an amount of Rs.15/- per quarter (inclusive of service tax)per account at the end of each quarter for SMS alerts to be provided to customers.			
No charges for NRE,staff/retired staff, PMJDY, BSBD accounts and SMS alerts for renewal of term deposits.			
Type /Details of Transactions		Charges	
22 Encashment of self-cheques: Self-cheques upto a cumulative limit of Rs.50,000/- per day , can be encashed from any CBS branches other than the home branch where the customer has the A/c.		No charges for self withdrawal upto a maximum amount of ₹50,000/-in a single day from all non-home branches of the Bank by the customer. Maximum withdrawal Rs.50,000/- only subject to production of ID proof and pass book.	
Encashment of uncrossed third party cheques		Encashment of uncrossed third party cheques is permitted only at home branch and not at non-home branches.	

	Acceptance of cash Customer of the Bank for depositing cash at non home branches for credit of accounts at any of our branches in India irrespective of the amount and	On line transfer charges are waived for CA/OD & SB
	ON LINE FUNDS TRANSFER BETWEEN OUR BRANCHES	IRRESPECTIVE OF THE AMOUNT ' NO SERVICE CHARGES' TO BE COLLECTED
	Customer of the Bank can deposit money having an account in the branch of any other Bank. The charges will be as per the charges applicable on NEFT transfer for that amount	Upto 1.00 lakh: NIL
		Above 1.00 lakh to 2.00 lakh: 25/-
		Above 2.00 lakhs: 25/-
	Description of the charges	Service charges
23	Phone banking service charges: Charges for sending statement / certificate as per request under physical delivery	Rs.50/- per service in addition to out of pocket expenses. No charges if sent through registered e-mail. (Staff /Ex-staff exempted)
24	Charges for issuing copy of old records. For ex: Copy of DD purchased from the Bank, copy of cheque issued and debited to the account etc.,for any specific purpose subject to permission from the Competent authority.	Rs.100/- upto 6 months old Rs.250/- beyond 6 months. (Staff/Ex-staff exempted)
25	Charges for exceeding number of withdrawals in SB account: In cash other than ATM withdrawal	Rs.10/- per withdrawal in excess of 50 cash withdrawals excluding ATM withdrawals per calendar half-year. (Synd Samanya/ BSBID/ PMJDY/ Staff/Ex-staff/ other Special SB products are exempted.)
26	Failed standing instructions due to insufficient funds: (ECS return charges are levied SB Rs.50/- CA Rs.100/-)	Rs.100/- per transaction – non individuals . Rs.60/- per transaction – individuals. (Staff/Ex-staff exempted. ECS return charges will not come under this category)
27	Allowing operations in an account through a) Power of Attorney b) Mandate	CA-Rs.500/- OD a/c Rs.1000/- per request.
28	One time locker registration charge	Rs.400/-+ST (Staff/ex-staff exempted)
29	Loss of the locker keys	Rs.750/- + ST in addition to actual expenditure incurred for break open and replacement of the lock and keys. (Actual charges for break open and replacement of the lock shall be collected in respect of staff /Ex-staff)

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<p>Recording Reconstitution of the account (Conversion of joint account to single account, conversion of partnership to proprietorship, deletion of certain names and addition of new names etc.)</p> <p>(For any other change in operational instructions such as change of address, change of name, specimen signature, change of nomination, change in authorised signatories etc., charges to should be collected as per circular No.320/2016/BC under point No.14 – change of operational instructions)</p>	<p>Rs. 150/- per occssion</p> <p>1. In case of death, charges are exempted. 2. Staff/Ex-staff exempted.</p>
<p>Ot of pocket expenses have to be collected in all the cases.</p>	
<p>The above charges are exclusive of service tax. Hence branches are advised to collect service tax @ prevailing rates.</p>	