

**Service Charges related to basic banking services to the Individuals to comply with the requirement of RBI**

**A. Services relating to Deposit Accounts-**

Sr. No.	Services / Facilities	Revised Service Charges (Floor Rate)	Charges inclusive of Service Tax @12.36%
1	Issue of duplicate pass book or statement	<b>Individual:</b> <b>Rs.30/-- per Pass Book</b> with latest balance only. Charges for previous entries (if required) <b>Rs.30/- per ledger page</b> or part thereof.  <b>Non- Individual-</b> <b>Rs. 50/-- per Pass Book</b> with latest balance only. Charges for previous entries (if required) <b>Rs. 50/- per ledger page</b> or part thereof.	<b>Rs.34/-- per Pass Book</b>   <b>Rs. 57/-- per Pass Book</b>
<b>Note:</b> For accounts maintained on computers, 30 entries or part thereof be treated as one ledger page.			
2	Account closure	<b>Premature closure of A/cs (within a year)</b>  <b>Savings Bank Account –CBS Branches:</b> <b>Individual Rs.75/-</b> Non- Individual- Rs.100/-  <b>Savings Bank Account: (other than CBS)</b> <b>Individual Rs.75/-</b> Non- Individual Rs.500/-  <b>Current Account –CBS Branches:</b> <b>Individual Rs.75/-</b> Non- Individual- Rs.100/-  <b>Current Account: (other than CBS)</b> <b>Individual Rs.75/-</b> Non- Individual Rs.500/-  <b>Recurring Deposit / YSJY A/c</b> <b>Individual: - Rs.75/-</b> Non- Individual- Rs.100/-	<b>Individual Rs.85/-</b> Non-Individual-Rs.113/-  <b>Individual Rs.85/-</b> Non-Individual-Rs.562/-  <b>Individual Rs.85/-</b> Non-Individual-Rs.113/-  <b>Individual Rs.85/-</b> Non-Individual-Rs.562/-  <b>Individual Rs.85/-</b> Non-Individual-Rs.113/-
NOTE (1) Closure of A/c due to death of Account holder: - No Charges (2.) No charges if the account is being transferred to our bank's branch in another city. (3) No charges if the account is closed after one year.			
3	Signature verification	<b>Individual:</b> <b>Rs.30/-</b> per instrument / occasion.  <b>Non- Individual-</b> <b>Rs.50/-</b> per instrument / occasion.	<b>Individual:</b> <b>Rs.34/-</b> per instrument / occasion. <b>Non- Individual-</b> <b>Rs.57/-</b> per instrument / occasion.

**B. Services relating to Remittance Facilities including through other banks**

4	Demand Draft / Pay Order / Telegraphic Transfer - Issue	<b>Individual:</b> <b>Up-to Rs.10,000/- -Rs.25/-</b> Above Rs10000/- @Rs.3.00 per Rs.1000/- or part thereof subject to minimum of Rs.35/- & maximum Rs.12000/-  <b>Non-Individual:</b> UptoRs.1000/- -Rs.20/- Above Rs.1000/-toRs.10000/ - Rs.35/- Above Rs10000/- -@Rs.3.00 per Rs.1000/- or part thereof subject to Minimum of Rs.35/- & Maximum Rs.12000/-	<b>Individual:</b> <b>-Rs.29/-</b> @Rs.3.40 to minimum of Rs.40/- & maximum Rs.13484/- <b>Non-Individual:</b> <b>-Rs.23/-</b> - Rs.40/- -@Rs.3.40 Minimum of Rs.40/- & maximum Rs.13484/-
<b>Note:</b> For TT- plus Rs 100/- per TT inclusive of Telegram/ FAX charges.			

5	Demand Draft / Pay Order / Telegraphic Transfer – <b>Cancellation</b>	<p><b>Individual:</b> Rs.50/- per instrument.  (In case of lost instrument, 25% of value of instrument subject to maximum Rs.75/-)</p> <p><b>Non Individual-</b> Rs.75/- per instrument. (In case of lost instrument, 50% of value of instrument subject to maximum Rs.100/-)</p>	<p><b>Individual:</b> Rs.57/- per instrument.  25% of value of instrument subject to maximum Rs.85/-)</p> <p><b>Non Individual-</b> Rs.85/- per instrument. 50% of value of instrument subject to maximum Rs.113/-)</p>
6	Demand Draft / Pay Order – <b>Revalidation/ Duplicate Issuance</b>	<p><b>Individual:</b> Rs.50/- per instrument.  (In case of lost instrument, 25% of value of instrument subject to maximum Rs.75/-)</p> <p><b>Non Individual-</b> Rs.75/- per instrument. (In case of lost instrument, 50% of value of instrument subject to maximum Rs.100/-)</p>	<p><b>Individual:</b> Rs.57/- per instrument.  25% of value of instrument subject to maximum Rs.85/-)</p> <p><b>Non Individual-</b> Rs.85/- per instrument. 50% of value of instrument subject to maximum Rs.113/-)</p>
7	Transfer by National Electronic Fund Transfer ( <b>NFET</b> ) and Real Time Gross Settlement ( <b>RTGS</b> )	<p><b>Individual &amp; Non-Individual:</b> <b>NEFT Outward</b> (Inclusive of Service Tax) Up to Rs.1 lac - Rs.5/- per transaction  Above Rs. 1 lacs - Rs.25/- per transaction</p> <p><b>RTGS Outward</b> (Inclusive of Service Tax) Up to Rs.50,000/- - Rs.10/- per transaction  Above Rs.50,000/- - Rs.25/- per transaction and up to Rs.1 lac.  Above Rs.1 lac - Rs.50/- per transaction irrespective of any amount</p>	<p><b>No change</b> <b>(Charges are Charges inclusive of Service Tax)</b></p>

**C. Services related to Collection facilities**

8	Collection of Outstation cheques	<p><b>Individual &amp; Non-Individual:</b>  (inclusive of out of pocket expenses)</p> <table border="1" data-bbox="532 1540 1149 1728"> <thead> <tr> <th>Amount of Instrument</th> <th>Charges</th> </tr> </thead> <tbody> <tr> <td>Up to Rs.10,000/-</td> <td>Rs.50/- per instrument</td> </tr> <tr> <td>Above Rs.10,000 to Rs.1 lac</td> <td>Rs.100/- per instrument</td> </tr> <tr> <td>Above Rs.1 lac</td> <td>Rs.150/- per instrument</td> </tr> </tbody> </table>	Amount of Instrument	Charges	Up to Rs.10,000/-	Rs.50/- per instrument	Above Rs.10,000 to Rs.1 lac	Rs.100/- per instrument	Above Rs.1 lac	Rs.150/- per instrument	<p><b>Rs.57</b> per instrument. <b>Rs.113</b> per instrument. <b>Rs.169</b> per instrument.</p>
Amount of Instrument	Charges										
Up to Rs.10,000/-	Rs.50/- per instrument										
Above Rs.10,000 to Rs.1 lac	Rs.100/- per instrument										
Above Rs.1 lac	Rs.150/- per instrument										
9	Pensioners	<p>i. At par collection of Pensions bills, Pension cheques- - Free of charges.</p> <p>ii. Free remittance facility by debit to S.B. A/c. maintained by pensioners for personal uses.</p>									
10	Senior Citizens	<p>i. Free remittance facility by debit to S.B. A/c. maintained by Sr. Citizens for personal uses.</p> <p>ii. At par collection of cheques in the name of Sr. Citizens (the a/c holder) - Free of charges</p>									

**Note: The charges not appearing herein above remains unchanged**