

Sl. No	Category	charges
1	Issuance of Demand Drafts	
(a)	For General public (excluding students)	
(i)	Upto Rs. 1000/-	
(ii)	Drafts above Rs. 1000/- upto Rs. 5000/-	Rs. 25/-
(iii)	Drafts above Rs. 5000/- upto Rs. 10,000/-	Rs. 30/-
(iv)	Drafts above Rs. 10,000/- upto Rs. 1.00Lakh	Rs. 35/-
(v)	Drafts above 1.00 Lakh	Rs. 2.50 per 1000/- or part thereof min Rs. 35/-
(b)	For Student : Drafts (in respect of education/examination fee only)	Rs. 2.00 per 1000/- or part thereof min Rs. 250/- maximum Rs. 20,000/-
(i)	Drafts upto Rs. 1000/-	
(ii)	Drfts above Rs. 1000/-	Rs.20/-
2	Demand drafts:revalidation , cancellation, issuance of duplicate demand drafts	Normal rates as applicable
(i)	Upto Rs. 10,000/-	
(ii)	Above Rs. 10,000/-	Rs. 50/-
		Rs. 80/-
	* Plus actual expences for having taken up the matter with the drawee branch.	
	For students: If demand draft(s) were issued for educational purpose, students will be required to pay Rs. 10/- per instrument in respect of b(i) above.	
	Issuance of Bank Cash orders, pay order/banker cheques	
	Amount upto Rs. 1000/-	
	Amount above Rs. 1000/- upto 5000/-	Rs. 25/-
	Amount above Rs. 5000/- upto Rs. 10,000/-	Rs. 30/-
	Amount above 10,000/- upto 1 lakh	Rs. 35/-
		Rs. 3.00 per 1000 or part thereof min.
	Amount above Rs. 1 lakh upto 5.00 lakh	Rs. 45/-
		Rs. 2.50 per 1000 or part thereof min.
	Amt. above 5 lakh	Rs. 250/-
		Rs. 1.50 per 1000 or part thereof min.
		Rs. 2000/- maximum Rs. 15000/-
	Above Rates are subject to addition of actual postage	
	Collection Services:	
	Collection of local cheques thereof clearing.	Free
	Collection of Outstation Cheques, Demand Drafts, Refund voucher	
	Amount upto Rs. 1000/-	Rs. 25/-

(ii)	Amount above Rs. 1000/- upto Rs. 5000/-	Rs. 30/-
(iii)	Amount above Rs. 5000/- upto Rs. 10,000/-	Rs. 35/-
(iv)	Amount above rs. 10,000/- upto Rs. 50000/-	Rs. 3.50 per 1000/- or part thereof min. Rs. 50/-
V	Amount above Rs. 50,000/- upto Rs. 100000/-	Rs. 3.00 per 1000/- or part thereof Min. Rs. 200/-
Vi	Amount above Rs. 1,00,000/- and above.	Rs. 3.00 per 1000 or part thereof minimum Rs. 350/- maximum 30
Above rates are subject to addition of actual postage. In case collection of outst cheques/bills from other Banks in cash where LC is facility is not applicable 30% addi charges shall be recovered and above the rates prescribed for OBC. In case the instrui are collected through another bank both banks should share 50% of their collection charge		
C	Collection of Bills (IBC)	
i	Amount upto Rs. 1000	Rs. 30/-
ii	Amount above Rs. 1000/- upto Rs. 5000/-	Rs. 40/-
iii	Amount above Rs. 5000/- upto Rs. 10000/-	Rs. 60/-
iv	Amount above Rs. 10000/- upto Rs. 50000/-	Rs. 8.00 per 1000 or part thereof Rs. 100/-
v	Amount above Rs. 50000 upto Rs. 100000/-	Rs. 7.50 per 1000 or part thereof Rs. 400/-
Vi	Amount Rs. 100000/- and above	Rs. 7.00 per 1000 or part thereof Rs 800/- maximum Rs. 1500/-
Above rates are subject to addition of actual postage		
d	Collection of Outstation Gift Cheques	At par plus out of pocket expenses
e	Collection of Other banks deposits Receipts on maturity	Remittance Charges applicable
5	Returning Charges: cheques/Bills Returned unpaid: Redurnng Charges/Handling Charges.	
a	Outstation cheques/bills(IBC/OBC) returned unpaid	100% of collection charges minimum 50/-
b	Local cheques/bills returned unpaid	Rs. 50/-
c	Inward clearing returned unpaid :Dishonour of cheques for want of funds or for any other reasons not attributable to the bank leviable charges of interest to drawers account(for cheques where drawer has requested for stop payment, charges are to be levied only once i.e at the time of accepting the	Rs.200/-

4

	instructions for stop payment and no charges be levied while actually returning such instruments through clearing)	
	Above rates are subject to addition of actual postage and out of pocket charges.	
6	Standing instructions:	
a	Allowing operations through power of attorney/mandate	Individuals Rs. 50/- per occasion (other than in case of deceased a/c) Other than individual Rs. 100/-
b	Change of authorized signatory in accounts	Individuals Rs. 50/- per occasion (other than in case of deceased accounts) other than individuals Rs. 100/-
c	Change of Name, operating instructions in accounts	Individuals Rs. 50/- per occasion (other than in case of deceased accounts) other than individuals Rs. 100/-
d	Stop payment instruction	Rs. 50/- per instruments max. Rs. 200/-
e	Standing instructions with transaction in the same branch but different names	NIL
	Standing instructions with transaction in the same branch but different names	Rs. 20/-
	Standing instructions with transactions involving another branch.	Rs. 20/- plus remittances and postage charges.
Statement of accounts charges (One statement consists of a max. of 40 entries)		
	Current account	One statement to be provided free in a month Rs. 50/- for additional statement.
	Cash credit limit.	One statement to be provided free in a month Rs. 50/- for additional statement.
	Saving bank account	Pass book shall be updated free of cost and Rs. 20/- for additional statement.
	LOAN ACCOUNT	One statement to be prov

6
4

(ii)		a quarter Rs. 50/- for additional statement
(iii)	e	Daily or weekly account statement
(iv)		Rs. 600/- year in lumpsum of Rs. 600/- per entry for repeated request.
V	8	Incidental charges
V	i	Minimum balance default/(monthly average balance)
V	a	Saving bank account with cheque book facility
		Rs. 1000/- min. balance Rs. 300/- default.
	b	Saving bank account without cheque book facility
		Rs. 500/- min. balance Rs. 200/- default
	c	Current account: individuals
		Rs.2000/- minimum balance Rs. 2000/- for default
	d	Current account : other than individuals
		Rs.3000/- minimum balance Rs. 3000/- for default
C		
i		<p>* i) if the balance falls below the minimum during the month the penalty charges will be levied for full month</p> <p>* ii) if the balance in the account is less than penalty charges the account will be closed under intimation to the customers by ordinary post.</p> <p>* iii) the charges, however, shall not be applicable in case of "No Frill" account, deceased accounts and Govt. Semi Govt. or trust/Association accounts</p>
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V	ii	Account closure charges
	a	For closing S/B account within One Year of their opening
		Rs. 50/- (except in case of death customers)
	b	For closing current account within one year of their opening
		Rs. 100/- (except in case of death customers)
	c	For closing RD account within One year of their opening
		Rs. 100/- (except in case of death customers)
	iii	Penalty charges for depositing delayed installments in RD accounts
		Rs. 2.00 per hundred per month
		Service charges on deposits
	a	Ledger folio charges
	i	Current account
		Rs. 60/- folio of 40 entries per half year. However if the monthly average credit balance in the account is more than 50000/- five free folios

4
5

		be provided
Rs. 2	ii Saving bank	Free
	b Cheque book charges	
	i Issuance of S/B cheque books	Free 50 chques leaves per 6 months Rs. 50 for additional 25 folios
30/- for	ii Issuance of current account cheque books	Free
	c Transfer ofentire balance in saving bank account to some other bank	Normal remittance charges.
20/-	d Interest certificate in deposit accounts	One certificate to be issued free of cost every year. Rs. 50/- for additiona request.
Rs.50/-	e Balance certificate/other certificate, deposit accounts	
Rs.100	f Issuance of duplicate statement / pass book	
	i Only with latest balance	Rs. 40/-
	ii For previous enteries : per entry/record	Rs. 1.00 per entry/record maximum Rs. 200/-
	G Issuance of duplicate fixed deposit receipt	Rs. 50/- per receipt
	9 Service charges on loans & advances	
	A Processing charges	
	i Loans under priority sector	Rs. 100/- per lakh or part thereof mazimum rs. 2500/-
	ii Loans under non priority sector	Rs. 250/- per lakh or part thereof mazimum rs. 2500/-
at death of	iii C.C limits up to Rs. 25000/-	NIL
of death of	iv C.C Limits above s. 25000 upto Rs. 200000	0.30% of the limit or part thereof min. rs. 200/- mazimum s. 400/-
of death of	C.C limits above Rs. 200000/- under priority sector	Rs. 100 per lakh of the limit or part thereof min rs. 500/- maz. Rs. 2500/-
month	C.C limit above Rs. 200000 under non priority sector	Rs. 100/- per lakh or part thereof maximum Rs. 2500/-

Note. 1) In case of renewal of the cash credit limits the normal charges as above are applicable every time a limit is renewed.

2) 50% of the applicable processing chages will be recovered at the time of submission of the proposal and the rest 50% at the time of disbursal. If the proposal is not sanctioned or not availed after sanction, the refund shall not be allowed.

3) the service charges will be levied only if dividend is being paid to borrower in their shares.

4) in case dividend is not being paid to borrowers, the service charges will be levied on what

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	extent. If the borrowers, make defaults in repayment of loans/advances.	
B	Loan against NSC, KVP and LIC policies	Rs. 50/-
C	Supervision charges/ incidental charges on C.C limits(individual)	Rs. 1000/ per year.
D	Issuance of cash credit limit cheque books	Free
E	Issuance of cheque books for loan against deposits	Free 25 leaves, Rs. 50/- for additional 25 leaves, per leave would be of entire.
F	Interest certificate/balance certificate/other certificate	One certificate to be issued free of cost every year. Rs. 50/- for additional request.
10	Other services.	
a	Attestation of signatures/photographs	Rs. 25/-
b	Old record inquiries	
i	Upto 1 year record	Rs. 50/ per reference/request/document per sheet
ii	Beyond 1 year old record	Rs. 100/- per reference/request/document per sheet
C	Balance enquiry	Free
D	Charges for loss of token	Rs. 100/- per token
E	Issuance of No Dues/No Objection Certificate except priority Sector lending	Rs. 50/-
	<p>Please Note:-</p> <ol style="list-style-type: none"> 1) All service charges are applicable inclusive of Service Tax and education cess. Incumbent shall remit the service Tax Inclusive of education cess to the concerned quarter after calculating the proceeds at the end of the month. 2) Postage contained in this annexure is defined as under: <ol style="list-style-type: none"> i) Ordinary post Rs. 10/- or actual charges whichever is higher ii) Speed post/registered charges/post/courier: Rs. 30/- or actual charges whichever are higher 3. All Govt. accounts maintained by the bank shall be fully exempted from the levy of all type service charges. 4. 10% concession shall be applicable to the institutions falling under the cooperative fold. Boards, corporations. Welfare trust, ex-serviceman and senior citizen on issue of drafts, money transfers and collection of cheques etc. over the prevailing rates. 5. Staff members/ex-employees of the bank are exempted from charges on issue of drafts, M 	

2