

**REMITTANCES**  
**(DDs/BCs/TTs/RTGS/NEFT/ECS/CORE POWER)**

<b><u>Item</u></b>	<b>Charges for all Branches</b>
<b>(1)</b>	<b>(2)</b>
i) Remittances (Drafts/TTs)  For remittance in cash above Rs.10,000/-	Up to Rs.10,000: Rs.30/-  For >10000/- up to less than Rs 50000/- : Rs.3.50 per Rs.1000  For Rs 50000/- up to less than Rs 1 lac : Rs 2.80 per Rs. 1000 Above Rs 1 lac : Rs 3/- per Rs. 1000  For petrol pump dealers who have a cash credit borrowing with us and the utilization of which is at least 50% every month. : Rs. 2.75 per Rs 1000 flat Minimum 50/- Maximum 12500/- (+100/- per telegram for TTs)  Rs. 10/- extra for remittances in cash of Rs. 10000/-
ii) Issue of duplicate demand drafts/ Banker cheque	ii) 50% of exchange Min.110
iii) Revalidation/ cancellation Drafts Bankers Cheque	iii) 50% of exchange Min.110 Rs. 100 for 'P' segment.
iv) Duplicate BCs/TDRs (P segment Customer)	iv) Rs.100/-
Banker's cheque/pay orders for remittances in cash above Rs.10000/-	Same as DD/TT rates
Issue of TT	Same as draft charges + transmission charges Rs. 110/-
Issuance of duplicate demand draft	50% of the applicable exchange - Min. Rs.110/-
Revalidation/ cancellation of Demand Drafts/Bankers' Cheque ( For P segment customers)	Rs. 100/-

<u>Item</u>	Charges for all Branches
RTGS	<p><b>Inward</b>- Free, no charge to be levied.</p> <p><b>Outward transactions-</b></p> <p>(i) <b>RTGS</b>- Rs. 1 to 5 lakh - Rs. 28 per transaction (inclusive of service tax)</p> <p>(ii) Rs. 5 lakh and above- Rs. 56 (inclusive of service tax)</p> <p><b>Note: These charges shall be applicable for all types of transactions including inter-bank funds transfers.</b></p>
EFT/Special EFT	(In line with RTGS)
NEFT	<p><b>Inward</b> - Free, no charge to be levied.</p> <p><b>Outward transaction</b></p> <p><b>up to Rs. 1 lakh</b>- Rs. 6 per transaction ( inclusive of service tax)</p> <p>Rs. 1 lakh and above- Rs. 28 per transaction (inclusive of service tax).</p>
ECS	<p>ECS debits- Nil</p> <p>ECS credits- Nil</p> <p>Returning charges Rs.75/- if returned on account of insufficient funds</p>

**Note : Remittance facility through ECS/EFT/NEFT/RTGS etc. to Ministries/Departments of Central and State Govt. to which they are accredited should be provided free of cost irrespective of the mode of such remittance.**

## **CORE POWER**

	<b>Existing Charges</b>
<b>Core Power (Inter-branch transaction) (Transfer of funds to self or 3<sup>rd</sup> Party)</b>	( Transaction within the home centre (i.e. within the clearing house area) <b>-Free</b> <b>Transaction involving non-home centre (i.e. at out station centres)</b> Deposited at the home branch and drawn on SBBJ branches at non-home centre or vice versa. 1) Up to Rs 25000/- - <b>Free</b> 2) Above Rs 25000/- and upto Rs 5 lac - <b>Rs. 25</b> 3) Above Rs 5 lac - <b>Rs 50/-)</b>
<b>Cash Deposit at non-home branch (Transaction within the clearing house area) for credit to a/c at home branch</b>  <b>Cash Deposits (At non-home branch) for credit to a/c at home branch</b>	<b>Free</b> <b>(Ceiling Rs. 50000/- per day)</b>  <b>Rs.2/ per Rs 1000. Min. Rs 25/ per transaction (Max. ceiling- Rs.25000/ per day).</b> <b>There will be no upper ceiling for cash deposits in Approved Collection A/Cs. (Charges as per arrangement)</b>
<b>Cash withdrawal (At non-home branch) permitted through cheques only</b>	<b>Free</b> (Ceiling Rs. 50000/- per day has been fixed for cash withdrawal through cheque to self or third party)}

## Deposits of cheques/Instruments

	<b>Charges</b>
<b>Core Power (Deposits of cheques/ instruments)</b>	<p><b>Transaction within the home centre (i.e. within the clearing house area)</b> Deposit of cheques/instruments at home branch, drawn on other branches at home centre</p> <p>(a) Deposited at the home branch and drawn on other SBBJ branches at home centre. ---Free</p> <p>(b) Deposited at a non-home branch at home centre and drawn on home branch/other SBBJ branches / other banks at home centre. --- Free</p> <p><b>Transaction involving non-home centre (i.e. at out station centres)</b> Deposit of cheques/ instruments at any outstation SBBJ branch (for credit to the account at home branch) which are drawn on that outstation centre on SBBJ branches or on other Bank's branches</p> <p>a) Where cheques/instruments are drawn on SBBJ branches:</p> <p>1) Up to Rs 25000/-                      <b>Free</b> 2) Above Rs 25000/- and upto Rs 5 lac -                      <b>Rs.25/-</b></p> <p>3) Above Rs 5 lac                      -                      <b>Rs 50/-</b></p> <p>b) Where cheques / instruments are drawn on other banks (where clearing house is involved)</p> <p>- upto Rs 5 lac -                      <b>Rs.25/-</b></p> <p>- Above Rs 5 lac                      - <b>Rs 50/-</b> on clearance, proceeds of such cheques/ instruments will be credited to the customer's account at the home branch. (In case of return of cheque in clearing, normal returning charges will be debited to the customer's account)}</p>

### **IMPORTANT:**

- 1) Cash handling charges to be recovered as per circular no PLG/04/2007- 08 DT 30.07.2007 where ever applicable in addition to above charges.
- 2) All charges to be recovered from the beneficiary's' A/c
- 3) If proceeds of core power transactions are used for purchasing DD/BC/TT, additional DD/BC/TT charges to be recovered as usual
- 4) Transactions involving staff accounts will be free irrespective of any limit subject to the condition that these remittances are in respect of own funds of the staff members only and not of any business transaction/ family members/others.
- 5) Returned instruments should be dispatched to account holder at his recorded address subject to recovery of postage expenses. Specific mandate be obtained from the customers for dispatch of returned cheques at their recorded address. Proof of return be kept on record.

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