

CURRENT ACCOUNT/ CASH CREDIT
(Major service charges pertaining to Current Account/Cash Credit)

Item	Charges for all Branches
(1)	(2)
Issue of MICR cheque-CA/CC	Rs.3.00 per cheque leaf (Other than Multi city cheque book)
Issue of non MICR cheque-CA/CC	Rs.3.00 per cheque leaf (Other than Multi city cheque book)
Emergency cheque request	Rs.30/- per set of 10 Non-Personalized cheques.
Account closure before 12 months	All places Individuals Companies Rs.250/- Rs.1000/-
Transfer of account	Rs.100/- per occasion (inclusive of postal charges) excluding staff accounts.
Minimum balance (AQB) service charges	Rs. 750/- per quarter on CD (Personal), Rs.1350/- per quarter on CD (Non Personal) on default of AQB
Duplicate statement	With latest balance Rs.100/- (Rs.100/- per ledger folio (40 entries) for previous entries) additional
Enquiries relating to old records (more than 12 months old)	Rs.150/- per item (more than 6 months old)
Stop payment instructions	Rs.110/- per instrument Range of cheques - Rs.220/-
Ledger folio charges	CA (Individuals) - No charges OD/CA/CC- Where limits are granted exceeding Rs. 25000/- - Rs.550/- p.a.
Collection of bills	Up to Rs.1,000/- Rs.65/- Above Rs.1000/- & Up to Rs.10,000/- Rs. 100/- Above Rs.10,000/- Rs.10/- per Rs.1,000/- Minimum Rs.100/- Maximum of Rs.12500/- +OUP**
Cheques/ Bills deposited returned unpaid- Local	For Insufficient Fund Up to Rs. 100000/- Rs.100/- + OUP Above Rs.100000/- Rs.200/- + OUP For Technical Reason Rs.75/- + other banks charge if any
Cheques return charges - cheque drawn on us	For Insufficient Fund Up to Rs. 100000/- Rs.100/- + OUP Above Rs.100000/- Rs.200/- + OUP For Technical Reason Rs.75/- + other banks charge if any

Item	Charges for all Branches
Cash handling charges for deposits into CA/CC accounts	cash handling charges for 'P' Segment customers Nil
	cash handling charges for deposit into CA/CC Account (for all segments other than 'P' segment)
	a) Upto one bundle consisting of 10 packets of 100 pieces (irrespective of denomination) Nil
	b) More than one bundle of 10 packets or part thereof (irrespective of denomination) Rs.100 per bundle Max. Rs.10000/-
	Note: For calculating cash handling charges total deposits made by a customer per day should be considered to rule out multiple deposit by the same party within a single day. Cash handling charges for other Bank remittances: RBI guidelines cover cash handling charges for deposit of cash from non-currency chest branches to currency chest branches (Rs 2/- per packet). In other than these cash transactions, which may include deposit of cash by banks to our non-currency chest branches Rs 2/- per packet
	No cash handling charges from Co-operative banks and RRBs to be recovered.
Cheques/bills deposited returned unpaid-outstation	Rs.150/- + other bank charges if any
Setting up Standing Instructions (SI)	Rs.110/- (for other than same branch transfers)
Processing of SI (other than Bank Transfers)	Rs.25/- + remittance charges + postage
Failed SI	Rs.25/-
Failed EMI	Rs.25/-
DD Purchase Outstation cheque	Interest @ 50 paise % + collection charges + out of pocket expenses. In case of cheques returned unpaid interest at 16% p.a. after adjusting the amount collected @ 50 paise %.
Service charges in case the amount becomes inoperative. No service charge if balance in inoperative account is equal to or more than the stipulated minimum	No service charge if stipulated minimum balance requirement is complied in the A/C, otherwise Rs. 150/- per annum. If the amount is less than Rs. 150/- account to be closed and advised to the customer.

Service Charges for Outstation Cheque Collection -

(Amt. in Rs.)

Service charges + Service Tax additional		
<i>Value</i>	Service Charges for Savings a/c customer*	Service charges for Current a/c customers/ other customers*
Up to and including 5,000	25	25
Above 5,000/- and upto and including 10,000	50	50
Above 10,000 and up to and including 1,00,000	100	100
Above 1,00,000 and upto 5,00,000/-	200	200
Above 5,00,000 and upto 10,00,000/-	225	225

Above 10,00,000	250	250
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Service Charges for Cheque Collection under Speed Clearing (by Collecting Banks from the customers) - (Amt in Rs.)

Service charges + Service Tax additional		
<i>Value</i>	Service Charges for Savings a/c customer*	Service charges for Current a/c customers / other customers*
Up to and including 1,00,000	Nil	20
Above 1,00,000 and upto 5,00,000/-	175	175
Above 5,00,000 and upto 10,00,000/-	200	200
Above 10,00,000	225	225

*All inclusive maximum amount chargeable by banks to the customer + service tax as applicable

** OUP - Out of Pocket Expenses

Ordinary Post

Rs.15/-

Regd/Courier

- Rs.35/-
