

Service Charges

Name of the Bank	State Bank of Bikaner and Jaipur	
Saving Bank A/c-No frills A/c	-	
Minimum Balance	Nil	
Charges for non maintenance thereof	Nil	
Saving Bank Account with cheque facility		
Minimum Balance	Rural Rs.500/-	Non-Rural Rs.1,000/-
Charges for non maintenance thereof	Other than 'P' Segment Rural / Semi Urban Rs.150/-per quarter. Metro /Urban Rs.300/-per quarter. For 'P' Segment Rural - Rs. 150/- per quarter Non-Rural - Rs.300/- per quarter	
Saving Bank Account without Cheque facility		
Minimum Balance	Rural Rs.250/-	Non-Rural Rs.500/-
Charges for non maintenance thereof	Other than P Segment Rural/SEMI URBAN. Rs.150/-per quarter Non Rural Rs.300/-per quarter For P Segment Rural - Rs.150/- per quarter Non-Rural - Rs.300/- per quarter	
Other savings bank account facilities		
Issue of Duplicate Statement	With latest balance Rs.100/- (Rs.100/- per ledger folio (40 entries) for previous entries) additional	
Issue of loose cheque leaves	Rs. 3.00 per cheque leaf and 20 leaves free in a year (Other than Multi city cheque book)	
Issue of duplicate pass book	With latest balance Rs.100/- (Rs.100/- per ledger folio (40 entries) for previous entries) additional	
Mode of calculation of minimum balance	Average monthly minimum balance on quarterly basis	
Remittance Facilities through own bank		
DD Issue /BC issue	<p>Up to Rs.10,000: Rs.30/-</p> <p>For >10000/- up to less than Rs.50000/-: Rs.3.50 per Rs.1000</p> <p>For Rs 50000/- up to Rs 1 lac --- Rs 2.80 per Rs.1000</p> <p>Above Rs 1 lac -- Rs 3/- per Rs.1000</p> <p>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</p> <p>Minimum 50/- Maximum 12500/- (+100/- per telegram for TTs) Rs. 10/- extra for remittances in cash of Rs.10000/-</p>	
DD Cancellation	50% of D.D. issue charges Min.110 Rs. 100 for 'P' segment.	
DD - Duplicate	50% of D.D. issue charges Min.110	
DD -Revalidation	50% of D.D. issue charges Min.110 Rs. 100 for 'P' segment.	
PO/BC -Issue	Same as D.D. issue charges	

PO/BC -Cancellation	50% of P.O. issue charges Min.110 Rs. 100 for 'P' segment.
PO/BC -Duplicate	50% of P.O. issue charges Min.110
PO/BC -Revalidation	50% of P.O. issue charges Min.110 Rs. 100 for 'P' segment.
TT-Issue	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 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/-
TT-Cancellation	--
TT-Duplicate	--
TT-Revalidation	--
EFT Charges-inward	In line with RTGS charges
EFT Charges-outward	In line with RTGS charges

RTGS	<p>Inward- Free, no charge to be levied.</p> <p>Outward transactions-</p> <p>(i) RTGS- Below Rs. 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>Note: These charges shall be applicable for all types of transactions including inter-bank funds transfers</p>
Collection of Cheques	<ul style="list-style-type: none"> - Up to Rs. 10,000- Rs. 56 per instrument (inclusive of service tax) - - Rs. 10,000 to Rs. 1,00,000- Rs. 112 per instrument (inclusive of service tax) - - Rs. 1,00,001 and above- Rs. 168 per instrument (inclusive of service tax) <p>Note: The above charges will be all inclusive. No additional charges such as courier charges, out of pocket expenses, etc. should be levied from the customers</p>
Remittance Facilities through other bank	
DD-Issue	<p>Up to Rs.10,000: Rs.30/-</p> <p>For>10000/- up to less than Rs.50000/-: Rs.3.50 per Rs.1000</p> <p>For Rs 50000/- up to Rs 1 lac --- Rs 2.80 per Rs.1000</p> <p>Above Rs 1 lac -- Rs 3/- per Rs.1000</p> <p>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</p> <p>Minimum 50/-</p> <p>Maximum 12500/-</p> <p>(+100/- per telegram for TTs)</p> <p>Rs. 10/- extra for remittances in cash of Rs.10000/-</p>
DD-Cancellation	50% of exchange Min.110
DD-Duplicate	50% of exchange Min.110
DD-Revalidation	50% of exchange Min.110
PO-Issue	Same as DD Issue charges
PO-Cancellation	50% of exchange Min.110
PO-Duplicate	Rs 100
PO-Revalidation	50% of exchange Min.110
TT-Issue	Same as DD issue charges+ 100 per telegram for TT.
TT-Cancellation	--

TT - Duplicate	--
TT- Revalidation	--
EFT- Charges-inward	In line with RTGS charges
EFT- Charges-outward	In line with RTGS charges

Foreign Exchange Transactions		
Remittance outward	On all foreign currency outward remittances not being proceeds of import bills.	Individual (Rs.100/-) For other Rs.600/- per remittance + actual out of pocket expenses i.e. postage, courier and telegram charges
	Issue of duplicate foreign currency drafts	Individual (Rs.100/-) Others- Rs.300/-+out of pocket expenses.
Remittance inward	Encashment of TTs/Purchase of MTs/DDs in respect of which cover has been received in Nostro Accounts	Current TT Buying rate, no exchange margin or interest to be charged.
	Encashment of TTs/Purchase of MTs/DDs where reimbursement is to be obtained in cover by drawing demand drafts on overseas branches or correspondent banks.	Current TT Buying rate, plus exchange margin @ 0.125% + interest @ 15% for a Min. period of 10 days.
	Encashment of customer's personal cheques, demand drafts, international money orders, bankers' pay orders, payable abroad.	Current TT buying rate, plus exchange margin @ 0.125% + interest @ 15% for a Min. period of 10 days + Rs.100/-
Clean Payment	Effected under instructions from foreign correspondents.	Payment against draft Rs. 100/- Payment against T.T. Rs. 150/-
	When the inward remittance has to be paid in foreign currency by way of a demand draft/mail transfer/payment order/telegraphic transfer.	Rs.600/- flat per transactions.
	Stop Payment	Rs.100/-
TCs-Selling	Commission on Rupee equivalent value of travellers cheques sold to Indian Residents.	1%
	Commission on foreign travellers cheque issued against foreign currency remittance at the request of the beneficiary.	0.25%
TCs-Encashing	Commission on Rupee equivalent value of travellers cheques encashed.	TC buying rate of the day applied. No service charges are levied.
Cheque Collection		
Local		
Outstation through own bank	Up to Rs. 10,000 – Rs. 56/- per instrument (inclusive of service tax) Rs. 10,000 to Rs. 1,00,000 – Rs. 112/- per instrument. (Inclusive of service tax) Rs.1, 00,001 and above – Rs. 168/- per instrument. (Inclusive of service tax)	
Outstation through another bank	As above	
Bouncing of cheques-Local	Rs.75/- +other bank charges if any + overdue interest at clean overdraft rate for the number of days the bank was out of funds.	
Bouncing of cheques-outstation through own bank	150/- + other bank charges if any	
Bouncing of cheques-outstation through another bank	150/- + other bank charges if any .	

Retail Loan	Under 'P' Segment		Under C&I, SIB and Agr. segment
	Scheme Rates in %age of loan sanctioned)		
Loan Processing Charges	Housing Loan (Including all variants) upto Rs. 25000/- Above Rs. 25000/-	Nil 0.60	Fund Based + Non-Fund based limits upto Rs. 25,000/-Nil Above Rs.25,000/-but upto Rs. 2 Lacs -Rs.500/- Above Rs. 2 lacs upto Rs.1 crore -Rs. 500/- per lac Above Rs. 1 crore -Rs. 400/- per lac Minimum Rs. 50,000/- Maximum Rs. 20 lacs (to be charged on adhoc limits also). Car Loan to SME Units - No processing charges Arisans' Credit Card - No processing charges Swarozgar Credit Card - No processing charges.
	Special Housing loan scheme for State Government employees	NIL	
	Mortgage Loan	1.15	
	Car Loan	0.60	
	Visesh Vahan Yojana	NIL	
	Personal Loans	1.15	
	Educational Loan Upto Rs.4 lac	NIL	
	>Rs.4.00 lac -	1.15	
	Loan against RBI Relief Bonds	1.15	
	Loan against Gold Ornaments	1.15	
	Rent Plus	0.60	
	Loan against Shares	1.15	
	SBBJ Two Wheeler	1.15	
	SBBJ Pension Loan	NIL	
	Loan for Earnest Money for Allotment of a Plot/ House / Flat	0.60	
	Nurses Plus	0.60	

Prepayment Charges	SBBJ Housing Loan (All variants)	<p>Pre-payment penalty is as under: If the loan is pre-closed from own resources for which proof is submitted by the borrower, pre-payment penalty shall not be levied <i>irrespective of the period for which the account has run</i>. In other cases, where such proof is not produced by the borrowers, 2% penalty on the amount prepaid in excess of normal EMI dues should be levied in case of pre-closure of home loans <i>within 3 years</i> from the date of commencement of repayment.</p> <p>Since the penalty is proposed to be levied only incase of pre-closure of loan, the penalty shall be termed, with a view to conveying the proper meaning, as "Pre-closure penalty" instead of the term "Prepayment penalty" used presently. This change will add a marketing edge to the product).</p>
	SBBJ Car Loan	<p>Pre -payment penalty of 2% of the amount of loan prepaid will be levied if:</p> <ul style="list-style-type: none"> - The loan is taken over by and other bank/financial institution or - The loan is repaid before expiry of half of the agreed repayment period or - Additional higher than regular repayment is being made in the first year. <p>However, no pre-payment penalty is to be levied if the loan account is foreclosed for taking a fresh car loan for new or used car from Bank.</p> <p>The discretion to waive the prepayment is vested with the Chief General manager.</p>
No due Certificate	Rs.150/-	
Solvency Certificate	-	<p>i. For non-commercial purposes, R300/- flat per certificate</p> <p>ii. For commercial purpose: Rs. 250/- per lac Minimum Rs. 1000/- Maximum Rs. 15000</p>

Charge for late payment of EMI (for 'P' segment only)	a) Housing and Education Loan upto Rs. 25,000 (sanctioned amount)	No penal interest
	b) All advances excepting those mentioned in '(a)' above.	Penal interest @ 2% on the entire outstanding for the period of default, over and above applicable rate will be charged if the Equated Monthly Instalment (EMI) remains unpaid account irregular for a period of 30 days from the due date, for any reason, including a bounced cheque.
Charges for changing from fixed to floating rates of interest	No such facility allowed at present	
Charges for changing from float to fixed rates of interest	No such facility allowed at present	
Cards		
ATM-cum-Debit Card		
Membership fee	-Nil-	
Annual maintenance Fee	Rs.50/- p.a. from 2nd year after the issue of the card	
Renewal Charges	-Nil-	
Late Payment Charges	-N.A.-	
Interest Charges	-N.A.-	

Replacement Charges	Nil
Transaction Charge for Partner banks	Type of transaction Rate per transaction Cash withdrawal - Rs.23/- + service tax Balance enquiry -Rs. 12/- + service tax
Transaction Charges for Non-Partner banks (Master Card)	Cash withdrawal -Rs.50/-Balance enquiry -Rs. 15/-
Credit Card	Credit Card not being issued.
Membership fee	-
Annual Fee	-
Renewal Charges	-
Late Payment Charges	-
Interest Charges	-
Replacement Charges	-
Cash Withdrawal	-
Debit Card	Debit card not being issued.
Membership fee	-
Annual Fee	-
Renewal Charges	-
Late Payment Charges	-
Replacement Charges	-
Cash Withdrawal	-
MISCELLANEOUS	
Balance Enquiry	
Balance Certificate	
Interest certificate	First Free Extra Copy Rs.50/- per certificate
Account closure	For Other than P segment (Account closure before 12 months) All places Individuals Companies Rs.220/-Rs.500/For P segment(Account closure before 12 months) (Does not include transfer between branches) Individual--Rs.220/-
Use of Fax/Telephone/Modem	
Photo attestation	Rs.100/-
Signature attestation	Rs.100/-
Stop Payment Charges	Rs.110/- per instrument Range of Cheques Rs.220/-
Inoperative account	No service charges if the balance in inoperative account is equal to or more than the stipulated minimum Rs.150/- per annum If the amount is less than Rs150/- account to closed and advised to the customer

** OUP - Out of Pocket Expenses Ordinary Post Rs.15/-Regd/Courier charges up to Rs.50,000/-Rs.35/-
> Rs.50, 000/- Rs.55/-