

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

<u>Item</u>	Charges for all Branches
(1)	(2)
<p>i) Remittances (Drafts/TTs)</p> <p>For remittance in cash</p> <p>ii) Issue of duplicate demand drafts/ Banker cheque</p> <p>iii) Revalidation/ cancellation of Drafts Bankers Cheque</p>	<p>Up to Rs.10,000: Rs.40/-</p> <p>For >10000/- up to Rs 50000/- : Rs.3.50 per Rs.1000 Min Rs.50/-</p> <p>For > Rs 50000/- up Rs 1 lac : Rs 2.80 per Rs. 1000 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 Minimum 50/- Maximum 12500/- (+100/- per telegram for TTs)</p> <p>In addition to above charges, cash handling charges or Rs. 10/- per draft whichever is higher.</p> <p>ii) Rs.100/- per Instrument</p> <p>iii)) Rs.100/- per Instrument</p>
<p>Banker's cheque/pay orders for remittances in cash above Rs.10000/-</p>	<p>Same as DD/TT rates</p>

RTGS/NEFT/SBGRPT/ECS

Item	Charges for all Branches																								
RTGS	<p>Inward- Free, no charge to be levied.</p> <p>Outward transactions-</p> <table border="1"> <thead> <tr> <th>Block</th> <th>Time Slot of Settlement</th> <th colspan="2">Service charges to be recovered from customers inclusive of time varying charges and service tax @10.30% for RTGS transactions.</th> </tr> <tr> <td></td> <td></td> <th>Upto Rs.5.00 lakh</th> <th>Above Rs. 5.00 Lakh</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>From 09.00 hrs to 12.00 hrs</td> <td>28</td> <td>56</td> </tr> <tr> <td>2</td> <td>After 12.00 hrs to 15.30 hrs</td> <td>29</td> <td>57</td> </tr> <tr> <td>3</td> <td>After 15.30 hrs to 17.30 hrs</td> <td>33</td> <td>61</td> </tr> <tr> <td>4</td> <td>After 17.30 hrs</td> <td>33</td> <td>61</td> </tr> </tbody> </table>	Block	Time Slot of Settlement	Service charges to be recovered from customers inclusive of time varying charges and service tax @10.30% for RTGS transactions.				Upto Rs.5.00 lakh	Above Rs. 5.00 Lakh	1	From 09.00 hrs to 12.00 hrs	28	56	2	After 12.00 hrs to 15.30 hrs	29	57	3	After 15.30 hrs to 17.30 hrs	33	61	4	After 17.30 hrs	33	61
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EFT/Special EFT	(In line with RTGS)																								
NEFT	<p>Inward - Free, no charge to be levied.</p> <p>Outward transactions-</p> <p>up to Rs. 1 lakh- Rs. 6 per transaction (inclusive of service tax)</p> <p>Rs.1 lakh to Rs.2 lakh - Rs. 17/- per transaction (Inclusive of Sercice tax).</p> <p>Above Rs. 2 Lakh - Rs. 28/- per transaction (Inclusive of Sercice 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>																								
SBGRPT	<p>Inward - Free, no charge to be levied.</p> <p>Outward transactions-</p> <p>Upto ₹1 lakh - Rs. 6/- per transaction (Inclusive of Ser tax).</p> <p>Above ₹1 lakh to ₹2 lakh- Rs. 17/- per transaction (Inclusive of Ser. tax).</p> <p>Above ₹2 lakh -Rs. 28/- per transaction (Inclusive of Ser. tax).</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

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

Deposits of cheques/Instruments

	Charges
<p>Core Power (Deposits of cheques/ instruments)</p>	<p>Transaction within the home centre (i.e. within the clearing house area) 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>Transaction involving non-home centre (i.e. at out station centres) 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/- - Free 2) Above Rs 25000/- and upto Rs 5 lac - Rs.25/- 3) Above Rs 5 lac - Rs 50/-</p> <p>b) Where cheques / instruments are drawn on other banks (where clearing house is involved)</p> <p>- upto Rs 5 lac - Rs.25/- - Above Rs 5 lac - Rs 50/- 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.
