

SAVINGS BANK ACCOUNT
(Major service charges pertaining to Savings Bank Account)

| Item | Charges for all Branches |
|---|---|
| (1) | (2) |
| Issue of MICR cheque - SB | Rs. 3.00 per cheque leaf and 25 leaves free in a year (Other than Multicity cheque book) |
| Issue of Non- MICR cheque -SB | Rs. 3.00 per cheque leaf and 25 leaves free in a year (Other than Multicity cheque book) |
| Minimum balance (AQB) service charges | Rural SB Rs 150/- per quarter Non Rural Rs. 300/- per quarter |
| Emergency cheque book request | Rs. 30/- per set of 10 non-personalized cheques |
| Duplicate pass book/ statement | With latest balance Rs.100/- [Rs. 100/- per ledger folio(40 entries) for previous entries] additional |
| Account closure before 12 months | Individuals Companies Rs. 250/- Rs. 1000/- |
| Transfer of account | Rs.100/- per occasion (inclusive of postal charges) excluding staff accounts. |
| 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** |
| Charge for drawing SB cheque for less than Rs. 50/- | No charge |
| Cheques/ Bills deposited returned unpaid- outstation | Rs. 150/- + Other bank charges if any. |
| 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 |
| Enquiries relating to old records (More than 12 months old) | Rs. 150/- per item (more than 6 month old). |
| Stop payment instructions | Rs. 110/- per instrument Range of cheques - Rs. 220/- |
| Ledger folio charges | SB - No charges |
| Charges for excess debit entries in SB A/c.(>50 per ½ year) | Rs.5/- per entry. (For entries over 30 per 1/2 year) (Other than alternate channel) |
| Setting up Standing Instructions (SI) | Rs.110/- (for other than same branch transfers) |
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| Processing of SI (Other than Bank transfer) | 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 account becomes inoperative. | No service charge if stipulated minimum balance requirement is complied in the A/C, otherwise Rs. 150/- per |

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| | 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 |

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
Regd/Courier

Rs.15/-
- Rs.35/-
