

ANNEXURE TO CIRCULAR No. 143/2009 DTD. 14TH DECEMBER 2009

PART - A

SCHEDULE OF CHARGES PERTAINING TO BASIC BANKING SERVICES

SL. NO.	PARTICULARS AMOUNT RANGING FROM- TO		EXISTING W.E.F. 1 ST APRIL, 2008		REVISED CHARGES EFFECTIVE FROM 1 ST JANUARY, 2010	
			OTHER THAN INDIVIDUAL	INDIVIDUAL	OTHER THAN INDIVIDUAL	INDIVIDUAL
	1.		2.	3.	4.	5.
(I)	SERVICE CHARGES RELATING TO DEPOSIT ACCOUNTS:					
1.	CHEQUE BOOK FACILITY(Issue of Cheque Books): SB/CA/OD/OCC Accounts:					
i)	Where MICR is operational	MICR Cheques	Rs. 2.50 per cheque leaf	Rs. 2.00 per cheque leaf	NO CHANGE	NO CHANGE
ii)	Where MICR is not operational	MICR Cheques Non MICR Cheques	Rs. 1.50 per cheque leaf Rs.1.50 per cheque leaf	Rs.1.00 per cheque leaf Rs.1.00 per cheque leaf	NO CHANGE	NO CHANGE
	Free cheque leaves for SB Account in a calendar year		40 leaves free	60 leaves free	NO CHANGE	NO CHANGE

Note ::

- The MICR/Non-MICR cheque charges for SB accounts are to be levied only for the additional leaves issued in excess of the free entitlement.
- No concession in case of Current Accounts of Govt./Govt. departments, Religious/Welfare/Charitable institutions etc. and SB Accounts other than individuals such as HUF, Associations, Societies, Clubs, School, etc.

2.	ISSUE OF PASS BOOK(OR STATEMENT)/ISSUE OF BALANCE CERTIFICATE (Including Interest Certificate):					
A.	Issue of Pass Book/Pass Sheets					
	a) SB Accounts					
	i) Pass Sheets: First set free of charges in a month for all categories					
	Additional set/copies		Rs. 10/- per page Minimum Rs.30/- per occasion	Rs. 10/- per page Minimum Rs.20/- per occasion	NO CHANGE	NO CHANGE

Sl. No.	PARTICULARS AMOUNT RANGING FROM- TO	EXISTING W.E.F. 1 st APRIL, 2008		REVISED CHARGES EFFECTIVE FROM 1 st JANUARY, 2010	
		OTHER THAN INDIVIDUAL	INDIVIDUAL	OTHER THAN INDIVIDUAL	INDIVIDUAL
		1.	2.	3.	4.
	b) Current /OD/OCC Accounts Pass Sheets: First set free of charges in a month:				
	2 nd Set/Additional set	Rs. 20/- per page Minimum Rs. 60/-Per occasion	Rs.20/- per page Minimum Rs. 60/-Per occasion	NO CHANGE	NO CHANGE
B.					
a).	Issue of Balance Certificates	Rs. 20/- per Certificate 2 nd copy Rs. 40/- Per certificate	Rs. 15/- per Certificate 2 nd copy Rs. 30/- Per certificate	Rs. 25/- per Certificate 2nd Copy Rs. 40/- per certificate	Rs.15/- per Certificate 2 nd Copy Rs. 30/- per certificate
b).	Interest Certificates (Interest Paid/Collected Certificates)	Rs. 20/- per Certificate 2 nd copy Rs. 40/- Per certificate	Rs. 15/- per Certificate 2 nd copy Rs. 30/- Per certificate	1st Certificate : free 2nd Copy Rs. 40/- per certificate	1st Certificate : free 2nd Copy Rs. 30/- per certificate
3.	ISSUE OF DUPLICATE PASS BOOK OR STATEMENT/PASS SHEET				
a)	Duplicate Pass Book	With latest entry/ balance Rs.40/- per passbook/ pass sheet	With latest entry/balance Rs.30/- per pass book/ pass sheet	With latest entry / balance Rs. 50/- per pass book	With latest entry / balance Rs. 30/- per pass book
b)	Duplicate Pass sheet/ Statement	Rs. 15/- per additional page or part thereof, Minimum Rs.40/-	Rs. 10/- per additional page or part thereof, Minimum Rs. 30/-	Rs. 50/- per pass sheet Rs. 25/- per additional page or part thereof. Minimum Rs. 50/-	Rs. 30/- per pass sheet Rs. 10/- per additional page or part thereof. Minimum Rs. 30/-

Note : 40 entries or part thereof is treated as one page / sheet.

Sl. No.	PARTICULARS AMOUNT RANGING FROM- TO	EXISTING W.E.F. 1 ST APRIL, 2008		REVISED CHARGES EFFECTIVE FROM 1 ST JANUARY, 2010	
		OTHER THAN INDIVIDUAL	INDIVIDUAL	OTHER THAN INDIVIDUAL	INDIVIDUAL
	1.	2.	3.	4.	5.
4.	STOP PAYMENT: (STOP PAYMENT INSTRUCTIONS / REVOCATION OF INSTRUCTIONS)				
	a) For Instructions: (Stop payment instructions including for range of Cheques/ blank cheques/cheque book lost etc.)				
	1) SB Accounts	Rs. 40/- per cheque (Maximum Rs.250/- per occasion)	Rs.30/- per cheque (Maximum Rs.200/- Per occasion)	Rs. 50/- per cheque (Max Rs. 250 per occasion)	Rs. 30/- per cheque. (Max Rs. 200 per occasion)
	2) CA/OD/OCC	Rs. 100/- per cheque (Maximum Rs.500/- per occasion)	Rs.100/- per cheque (Maximum Rs.500/- per Occasion)	Rs. 100/- per cheque. (Max Rs. 500/- per occasion)..	Rs. 100 per cheque. (Max Rs. 500 per occasion)
	b) Cancellation/Revocation of Instruction	Rs. 20/- flat(SB/CA)	Rs. 10/- flat (SB/CA)	Rs. 20/- flat (SB / CA)	Rs. 10/- flat (SB / CA)
5.	BALANCE ENQUIRY (Including Inquiries for old records)				
	a) Inquiries up to six months: SB/CA/OD (All Type of Accounts)	Free of Charge	Free of Charge	Free of Charge	Free of Charge
	b)Entries above 6 months up to 1 Year old: i) Savings Bank Accounts:	Free of Charge	Free of Charge	Rs. 50/- per entry.	Rs. 25/- per entry.
	ii)Current Account/OD/CC A/cs	Rs. 25/- per entry. Minimum Rs. 100/- per occasion	Rs.20/- per entry. Minimum Rs. 100/- per occasion.	Rs. 100/- per entry.	Rs. 50/- per entry.
	iii)Other type of accounts:	Same as applicable to SB	Same as applicable to SB	Same as applicable to SB	Same as applicable to SB

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		OTHER THAN INDIVIDUAL	INDIVIDUAL	OTHER THAN INDIVIDUAL	INDIVIDUAL
	1.	2.	3.	4.	5.
6.	ACCOUNTS CLOSURE (Closure of SB/CA before one year)- The customer is to be specifically informed about this at the time of opening the account.				
	a). SB Accounts-				
	i) With cheque Book facility	Rs. 75/- per account	Rs. 50/- per account	Rs. 100/- per account	Rs. 50/- per account
	ii) Without cheque Book facility	Rs. 35/- per account	Rs. 25/- per account	Rs. 50/- per account	Rs. 25/- per account
	a) Current Accounts	Rs. 200/- per account	Rs. 150/- per account	Rs. 500/- per account	Rs. 150/- per account

Exemptions : 1) Transfer from branch to branch.2) Opening another account in joint names. 3) Death of the account holder.

7.	CHEQUES/BILLS/ INSTRUMENTS RETURN CHARGES- LOCAL				
	a) RETURN OF INWARD INSTRUMENTS (Inward Local Cheques/Bills/ Instruments including LCC etc., received for payment but returned to other Banks/ Branches). Only in case of the cheque/bill/ instrument being returned for want of funds/similar reasons (to be debited from our drawer customer's account)				
	i) Savings Bank Account	Rs. 40/- per cheque/instrument	Rs. 40/- per cheque/ instrument	Rs. 50/- per cheque/ instrument	Rs. 40/- per cheque / instrument
	ii) Current Account (Including OD/OCC etc.)	Rs. 80/- per cheque/instrument	Rs. 80/- per cheque/instrument	Rs. 100/- per cheque/ instrument	Rs. 80/- per cheque / instrument
	b) RETURN OF OUTWARD INSTRUMENTS (Outward Local Cheques/Bills/ Instruments including Local Clearing Cheques LCC/LOSCs etc., lodged by customers for collection and returned to us by other Banks/Branches) - Collected as Handling charges.				
	i) Savings Bank Account	Rs. 25/- per cheque/instrument	Rs.20/- per cheque/ instrument	Rs. 25/- per cheque/ instrument	Rs. 20/- per cheque / instrument
	iii) Current Account (Including OD/OCC etc.)	Rs. 50/- per cheque/instrument	Rs.40/- per cheque/instrument	Rs. 50/- per cheque/ instrument	Rs. 40/- per cheque / instrument

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		OTHER THAN INDIVIDUAL	INDIVIDUAL	OTHER THAN INDIVIDUAL	INDIVIDUAL
	1.	2.	3.	4.	5.
8.	CHEQUES/ BILLS INSTRUMENTS RETURN UNPAID CHARGES- OUTSTATION				
	a) RETURN OF INWARD INSTRUMENTS (Inward Outstation Cheques/Bills/Instruments including ISCs/IBCs etc., received for payment but returned to other Banks/Branches)				
	Both for SB & CA/OD/OCC	50% of applicable collection charges, with a minimum of Rs.50/- + Postage	For cheques →	50% of applicable collection charges with a minimum of Rs. 25/- + Postage	
			For Bills →	50% of applicable collection charges with a minimum of Rs. 75/- + Postage	
	If the instrument is returned for want of funds/ similar reasons additional charges as applicable to local cheque return (Para 7.A above) is to be collected/ debited from our drawer customer's Account.				
	b) Return of Outward Instruments (Outward Outstation Cheques/Bills/Instruments including OSCs/OBCs etc., lodged by customers for collection and returned to us by other Banks/ Branches).				
Both for SB & CA/OD/OCC	50% of applicable collection charges. Minimum Rs.50/- + postage.	For cheques →	50% of applicable collection charges with a minimum of Rs. 25/-		
		For Bills →	50% of applicable collection charges with a minimum of Rs. 75/- + Postage		
Note : For items 8a & b, all existing guidelines, including sharing of charges on 50: 50 basis with Public Sector Banks/RRBs etc. shall continue					
9.	SIGNATURE VERIFICATION:				
	Signature Verification including attestation Of customer's signature/photos	Rs. 40/- per attestation/case	Rs. 30/-per attestation/case	Rs. 50/- per attestation / case.	Rs. 30/- per attestation / case.

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		OTHER THAN INDIVIDUAL	INDIVIDUAL	OTHER THAN INDIVIDUAL	INDIVIDUAL
	1.	2.	3.	4.	5.
(II)	SERVICE CHARGES RELATING TO LOAN ACCOUNTS				
10.	NO DUES CERTIFICATE:				
	Issue of No Due Certificate	Rs. 40/- per certificate	Rs.30/- per certificate	Rs. 50/- per certificate	Rs. 30/- per certificate
	No charges for Govt. Sponsored Schemes.				
(III)	SERVICE CHARGES RELATING TO REMITTANCES AND INWARD/ OUTWARD COLLECTION OF CHEQUES ETC.:				
11.	DEMAND DRAFTS – OUTSTATION:				
	Upto and inclusive Rs.1000/-	Rs. 25/- per DD	Rs. 20/- per DD	Rs. 25/- per DD	Rs. 20/- per DD
	Above Rs. 1000/ upto Rs.10000/-	Rs. 35/- per DD	Rs. 30/- per DD	Rs. 40/- per DD	Rs. 30/- per DD
	Above Rs. 10000/-	Rs. 2.25 per Rs. 1000/- Or part thereof minimum of Rs.35/- Maximum Rs. 12000/- per DD	Rs.2/- per Rs.1000/- Or part thereof minimum of Rs. 30/-Maximum Rs. 10000/-per DD	Rs. 3.25 per Rs. 1000/- or part thereof- with minimum of Rs. 40/- Maximum Rs. 12000/- per DD	Rs. 3/- per Rs. 1000/- or part thereof- with minimum of Rs. 30/- Maximum Rs. 10000/- per DD

✓ Note: For multiple DDs issued in lieu of single DD, commission as applicable for the aggregate amount alone shall be collected.

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		OTHER THAN INDIVIDUAL	INDIVIDUAL	OTHER THAN INDIVIDUAL	INDIVIDUAL
	1.	2.	3.	4.	5.
12.	LOCAL DEMAND DRAFT/ PAY ORDER/BANKER'S CHEQUE ISSUE:				
	Upto and inclusive Rs.1000/-	Rs. 25/-	Rs. 20/-	Rs. 25/-	Rs. 20/-
	Above Rs. 1000/ upto Rs. 10000/-	Rs. 35/-	Rs. 30/-	Rs. 35/-	Rs. 30/-
	Above Rs. 10000/- upto Rs. 1.00 Lakh	Rs. 1.50 per Rs. 1000/- or part thereof minimum of Rs. 35/-	Rs. 1.25 per Rs. 1000/- or part thereof minimum of Rs.30/-	Rs. 2.75/- per Rs. 1000/-or part thereof - minimum of Rs. 35/-	Rs. 2.50/- per Rs. 1000/-or part thereof- minimum of Rs. 30/-
	Above Rs. 1 Lakh	Rs. 1.25 per Rs. 1000/- or part thereof Minimum of Rs.150/- Maximum Rs.5000/- per DD	Rs.1.00 per Rs. 1000/- or part thereof Minimum of Rs.125/- Maximum Rs.5000/- per DD	Rs. 1.75/- per Rs. 1000/-or part thereof- minimum of Rs. 275/- Maximum Rs. 10000/- per DD	Rs. 1.50 per Rs. 1000/-or part thereof - minimum of Rs. 250/- Maximum Rs. 7500/- per DD
	REMITTANCE (Issue of DD /PO/BC): Against tender of cash (both for local/outstation) :				
13.	(Applicable to all branches rural and other than rural, individuals and non individuals).	Up to Rs. 1000/- no additional charges. Above Rs.1000/- additional charges of 20% (extra) on applicable charges, Rounded off to next Rs. For denominations below Rs.100/- 50% extra on normal charges.	Up to Rs. 1000/- no additional charges. Above Rs.1000/- additional charges of 20% (extra) on applicable charges, Rounded off to next Rs. For denominations below Rs.100/- 50% extra on normal charges.	Up to Rs. 1000/- no additional charges. Above Rs.1000/- additional charges of 20% (extra) on applicable charges, Rounded off to next Rs. For denominations below Rs.100/- 50% extra on normal charges.	Up to Rs. 1000/- no additional charges. Above Rs.1000/- additional charges of 20% (extra) on applicable charges, Rounded off to next Rs. For denominations below Rs.100/- 50% extra on normal charges.

Note :

- ✓ The above charges for remittance against tender of cash are only indicative rates. However, the bank has the discretion to levy higher rates depending on the circumstances, subject to maximum of 200% of applicable normal charges.
- ✓ For retirement of bills against tender of cash, additional charges of Rs.100/- flat per bill shall be collected in addition to bills collection charges.

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		OTHER THAN INDIVIDUAL	INDIVIDUAL	OTHER THAN INDIVIDUAL	INDIVIDUAL
	1.	2.	3.	4.	5.
14.	DEMAND DRAFT /PAYORDER/LOCAL DD/BANKER'S CHEQUE-CANCELLATION:				
	Upto Rs. 10 Lakh	Rs. 40/- per DD	Rs.30/- per DD	Rs. 75/- per DD	Rs. 50/- per DD
	Above Rs. 10 Lakh (Other than Local)	Rs. 750/-per DD	Rs. 500/- per DD	Rs. 750/- per DD	Rs. 500/- per DD
Note : For DDs cancelled, charges may be recovered to the extent of their value, if the amount is less than or equal to Rs. 75/ Rs. 50 as the case may be.					
15.	DEMAND DRAFT- REVALIDATION :(Both for local and outstation)				
	Revalidation of DD/Local DD	Rs. 30/- flat per DD	Rs.30/- flat per DD	Rs. 50/- flat per DD	Rs. 25/- flat per DD
16.	DEMAND DRAFT- DUPLICATE ISSUANCE : (Both for local and outstation)				
	Issue of Duplicate DD - For DDs up to Rs. 10,000/-	Rs. 40/- per DD,	Rs. 35/- per DD,	Rs. 75/- per DD	Rs. 50/- per DD
	- For DDs above Rs.10000/-	50% of applicable commission subject to minimum of Rs.40/- per DD.	50% of applicable commission subject to minimum of Rs. 35/- per DD	50% of applicable commission subject to minimum of Rs. 75/- per DD.	50% of applicable commission subject to minimum of Rs. 50/- per DD.

Sl. No.	PARTICULARS AMOUNT RANGING FROM - TO	EXISTING W.E.F. 1 ST APRIL, 2008		REVISED CHARGES EFFECTIVE FROM 1 ST JANUARY, 2010	
		OTHER THAN INDIVIDUAL	INDIVIDUAL	OTHER THAN INDIVIDUAL	INDIVIDUAL
	1	3	4		
17.	OUTWARD/INWARD COLLECTION OF CHEQUES/ INSTRUMENTS:				
	Collection of outstation cheques and instruments such as Demand Drafts, Dividend/ Interests warrants, Refund Orders, Income Tax Refund orders etc. (Other than Bills)				
	Upto and inclusive Rs. 1000/-	Rs. 20/- & P&T	Rs. 20/-& P&T	Rs. 50/- per Instrument & P&T	
	Above Rs. 1000/ upto Rs. 10000/-	Rs. 40/-& P&T	Rs. 35/-& P&T	Rs. 50/- per Instrument & P&T	
	Above Rs. 10000/- upto Rs. 1 Lac	Rs. 4.00 per Rs. 1000/- or part thereof- minimum of Rs.40/- Subject to a maximum of Rs.10000/-& P&T	Rs. 4.00 per Rs. 1000/- or part thereof- minimum of Rs.35/- Subject to a maximum of Rs.10000/-& P&T	Rs. 100/- per Instrument & P&T	
	Above Rs. 1 Lac upto Rs.10 lac			Rs. 150/- per Instrument & P&T	
Above Rs. 10 lacs					

Note : (i) In case of Inward collection of instruments, since category of the beneficiary may not be ascertainable, charges as applicable to "INDIVIDUAL-category" shall be reckoned by all branches, irrespective of customer category and population group.

(ii) No collection charges be levied on collection of Govt. Cheques, Scholarship, Old age Pension, Widow Pension, Social Security Measures etc.

a) Collection of Dividend / Interest Warrants / Refund Orders for Individuals- concession	If value of instrument is up to Rs.250/-,No Charges, only OPE + Postage	If value of instruments is up to Rs.250/-No Charges, Only OPE + Postage	If value of instrument is up to Rs. 500/-, No Charges, only OPE + Postage	If value of instruments is up to Rs. 500/- No Charges, Only OPE + Postage
	For instruments above Rs. 500/- Normal collection charges.			

PART - B

SCHEDULE OF CHARGES RELATING TO SERVICES (OTHER THAN BASIC BANKING SERVICES)
SUCH AS COLLECTION CHARGES FOR BILLS, LEDGER FOLIO CHARGES ETC.:

SL. NO.	AMOUNT RANGING FROM- TO	EXISTING W.E.F. 1 ST APRIL, 2008	REVISED CHARGES EFFECTIVE FROM 1 ST JANUARY, 2010
1.	1. OUTWARD /INWARD COLLECTION OF BILLS: (Clean, Documentary, Demand/Usance including Supply Bills)		
	Upto and Inclusive Rs. 5000/-	Rs. 60/- per Instrument	Rs. 100.00 per Instrument
	Above Rs. 5000/- up to Rs. 10000/-	thereof with a minimum of Rs. 100/- per Instrument	thereof with a minimum of Rs. 100/- per Instrument
	Above Rs. 10000/- up to Rs. 10.00 Lakh.	Rs. 8/- per Rs. 1000/- or part thereof with a minimum of Rs. 100/-	Rs. 8/- per Rs. 1000/- or part thereof with a minimum of Rs. 100/-
	Above Rs. 10.00 Lakhs	Rs. 7/- per Rs. 1000 or part thereof with a minimum of Rs. 8000/- NO CEILING – ADVALORM	Rs. 7/- per Rs. 1000 or part thereof with a minimum of Rs. 8000/- and maximum of Rs. 15000/-
2.	1. SAFE CUSTODY		
	(a) Sealed Cover/ Packet	Rs. 50/- minimum per cover p.a., or its multiples	Rs. 50/- minimum per cover p.a., or its multiples
	(b) Scrips	Rs. 4/- per scrip with a minimum of Rs. 40/- p.a. or Part thereof.	Rs. 25/- per scrip with a minimum of Rs. 250/- p.a. or part there of
	(c) Sealed Box	Minimum Rs. 500/- p.a. or its multiples.	Minimum Rs. 500/- p.a. or its multiples.
	10x10x10cc	Minimum Rs. 1000/- p.a. or its multiples.	Minimum Rs. 1000/- p.a. or its multiples.
	20x20x20cc	Minimum Rs. 1500/- p.a. or its multiples.	Minimum Rs. 1500/- p.a. or its multiples.
30x30x30cc	Minimum Rs. 1500/- p.a. or its multiples.	Minimum Rs. 1500/- p.a. or its multiples.	

Note : The above charges are only indicative Depending upon the size of the cover/packet Branch can charge higher in consultation with RO.

EXEMPTIONS:

PARTICULARS		EXISTING W.E.F. 1 st APRIL, 2008	REVISED CHARGES EFFECTIVE FROM 1 ST JANUARY, 2010
Sl. No.	Amount Ranging from- to		
3.	STANDING INSTRUCTION CHARGES (SB/CA/OD/OCC Etc.) (a). For transfer of funds within the same branch.	Rs. 30/ per debit. (No charges for Standing Instruction to loan/ RD/Deposit Accounts of Self)	Rs. 30/ per debit. (No charges for Standing Instruction to loan/ RD/Deposit Accounts of Self)
The above charges of Rs. 30/- per transaction for transfer of fund under standing instructions within the same branch is not applicable in the following cases:			
	1. Guardian's a/c to minor's a/c 2. Between a/cs of parents and children. 3. Between the accounts of the spouses. 4. From Co-obligant's account to the credit of Borrower's account.	-	-
	(b) For transfer of funds to other Branches and outside agencies	Rs. 30/- per debit plus (+) actual remittance charges + out of pocket expenses.	Rs. 30/- per debit plus (+) actual remittance charges + out of pocket expenses.
4.	LEDGER FOLIO CHARGES- CURRENT A/C/OD/OCC/KCC/ PL/KCCs. Rs.100/- per ledger page (40 entries or part thereof shall be treated as one page) shall be collected on half yearly basis (September & March) in case of current accounts and on quarterly basis in case of operating credit limit accounts like OD/OCC/KCC/PL/KCCs etc., (i.e. all credit limits other than single transaction limits and bills / cheque limit). Folio charges should not be levied again for the pages for which charges have already been collected in the previous half year/quarter end. Number of free folios per half year (in case of current account) / per quarter in case of operative credit limits (OD/OCC etc.) available are as under.		
	If Daily Average Credit Balance in the Account is	Number of folios free	Number of folios free
	Upto Rs.50000/-	Nil	Nil
	Above Rs.50000/- up to Rs.100000/-	3 ledger page	3 ledger page
	Above Rs.100000/- up to Rs.200000/-	5 ledger page	5 ledger page
	Above Rs.200000/- up to Rs.500000/-	10 ledger page	10 ledger page
	Above Rs.500000/-	No folio charges.	No folio charges.
NOTE : FOR SB ACCOUNTS, NO FOLIO CHARGES.			

PARTICULARS		EXISTING W.E.F. 1 ST APRIL, 2008	REVISED CHARGES EFFECTIVE FROM 1 ST JANUARY, 2010
SL. NO.	AMOUNT RANGING FROM- TO		
5.	ISSUE OF DUPLICATE DEPOSIT RECEIPT	Rs. 50/- per receipt.	Rs. 50/- per receipt.
6.	ISSUE OF CALL DEPOSIT RECEIPT	Rs. 100/- per receipt	Rs. 100/- per receipt
7.	ISSUE OF CERTIFICATE FOR PASSPORT- Common for rural and other type of branches	Rs. 100/- per certificate	Rs. 100/- per certificate
8.	PARCELS/ POST PARCELS RECEIVED UNDER ISC/IBC. (Applicable both for Individuals and other customers)	For parcels not cleared on presentation, a charge of Rs.5/- per day should be levied from the due date of payment till clearance/payment. The minimum charge per parcel is Rs.20/-.	For parcels not cleared on presentation, a charge of Rs.5/- per day should be levied from the due date of payment till clearance/payment. The minimum charge per parcel is Rs.20/-.
9.	INSTRUMENTS DIRECTLY RECEIVED BY POST IN UNSOLICITED COVERS SENT BY ORGANIZATIONS / INSTITUTIONS (To be collected from the beneficiary if no Arrangement with the sender company)	Rs. 20/- per credit /Instrument (Existing guidelines apply)	Rs. 20/- per credit /Instrument (Existing guidelines apply)
10.	CHARGES FOR NON – MAINTENANCE OF MINIMUM BALANCE (applicable for both Operative and In-operative accounts): When the balance falls below the applicable minimum for the respective branch/ account category:		
	i) SB ACCOUNTS	Flat Charge of Rs.20/- per month (to be collected once in a month on last working day)	Flat Charge of Rs.20/- per month (to be collected once in a month on last working day)
	ii) CURRENT ACCOUNTS	Rs. 50/- per day, Maximum Rs. 250/- per calendar month (to be collected once in a month on last working day).	Rs. 50/- per day, Maximum Rs. 250/- per calendar month(to be collected once in a month on last working day).

PARTICULARS		EXISTING W.E.F. 1 ST APRIL, 2008	REVISED CHARGES EFFECTIVE FROM 1 ST JANUARY, 2010
SL. NO.	AMOUNT RANGING FROM- TO		
11.	CHARGES FOR IN-OPERATIVE ACCOUNTS (Half Yearly Service Charge):		
	i) IN-OPERATIVE SB ACCOUNTS	a. If balance in the account is above the applicable minimum (for particular branch Category, for without cheque book slab), - No charge.	b. If balance in the account is above the applicable minimum (for particular branch Category, for without cheque book slab), - No charge.
		c. If balance is below applicable minimum, service charge of Rs.30/- or available balance whichever is lower, is to be collected half yearly (for inoperative accounts other than unclaimed deposits). Branch to necessarily review and take up for closure of such accounts if revival is not possible.	d. If balance is below applicable minimum, service charge of Rs.30/- or available balance whichever is lower, is to be collected half yearly (for inoperative accounts other than unclaimed deposits). Branch to necessarily review and take up for closure of such accounts if revival is not possible.
	ii) IN-OPERATIVE CURRENT ACCOUNTS	a. If balance in the account is above the applicable minimum (for particular branch category), No charge.	b. If balance in the account is above the applicable minimum (for particular branch category), No charge.
		c. If balance is below applicable minimum, service charge of Rs.50/- or available balance whichever is lower, is to be collected half yearly (for inoperative accounts other than Unclaimed deposits). Branch is necessarily review and take up for closure of such accounts if revival is not possible.	d. If balance is below applicable minimum, service charge of Rs.50/- or available balance whichever is lower, is to be collected half yearly (for inoperative accounts other than Unclaimed deposits). Branch is necessarily review and take up for closure of such accounts if revival is not possible.

Note: Service charges for in-operative SB/ Current Accounts to be collected on half- yearly basis are in addition to the charges for non- maintenance of minimum balance (to be levied monthly).

PARTICULARS		EXISTING W.E.F. 1 ST APRIL, 2008	REVISED CHARGES EFFECTIVE FROM 1 ST JANUARY, 2010
SL. No.	AMOUNT RANGING FROM- TO		
12.	Handling of IW/DW/RO of Corporate Clients. If the net benefit (based on Cost Benefit Analysis) is	Charges per instrument.	Charges per instrument.
	Rs.5 Lakhs and below	Rs.25/-	Rs.25/-
	Above Rs.5 lakhs up to Rs.10 lakhs	Rs.20/-	Rs.20/-
	Above Rs. 10 lakhs up to Rs.20 lakhs	Rs.15/-	Rs.15/-
	Above Rs. 20 lakhs	Rs.10/-	Rs.10/-
	Lumpsum charges		
	Up to 30 Centres (one time)	Rs.15000/-	Rs.15000/-
	Charges per additional centre	Rs.1000/-	Rs.1000/-

Note : For appraisal, communications/ circulars on delegation of powers in service charges issued from time to time, shall be referred.

13.	CURRENT ACCOUNTS MAINTAINED BY OTHER BANKS WITH OUR BRANCHES: (Remittance by Banker's cheques/other instruments). a) Funds transfer among member banks for meeting adverse clearing positions. b) Funds transfer for reasons other than clearing requirements. c) Discounting DDs/Outstation cheques for meeting clearing adverse or otherwise d) Remittance by cash for meeting adverse Clearing position or otherwise.	No charges 0.06% Actual discounting charges plus interest plus out of pocket expenses as applicable to customers. 20% additional to actual remittance charges.	No charges 0.06% Actual discounting charges plus interest plus out of pocket expenses as applicable to customers. 20% additional to actual remittance charges.	NO CHANGE
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Note :

In view of deregulation of service charges by RBI, for CA maintained by our Branches with other banks like SBI, CBI, PNB etc., charges are payable as per instructions of the Bank concerned.

PARTICULARS		EXISTING W.E.F. 1 st APRIL, 2008	REVISED CHARGES EFFECTIVE FROM 1 ST JANUARY, 2010
SL. NO.	AMOUNT RANGING FROM- TO		
14.	POSTAL TARIFF/ OUT OF POCKET EXPENSES:		
	Postal Tarrif should be collected in all cases wherever applicable, including where at par facilities are granted, as follows:		
	a) Ordinary Post	Actual- Minimum Rs. 10/- per envelope.	Actual- Minimum Rs. 10/- per envelope.
	b) Regd./Courier	Actual –Minimum Rs. 30/- per envelope.	Actual –Minimum Rs. 30/- per envelope.
	c) Telegram/fax/Telephone \$	Actual- Minimum Rs. 50/- per message	Actual- Minimum Rs. 50/- per message

\$ Only at the request of customer.

Note :

1. Postage/ Out of Pocket expenses are in addition to service charges applicable.
2. If two or more instruments favouring a single party are sent to the same branch/ office of a bank together, in common single cover by post, in such cases postal tariff mentioned above as applicable to single cover/ instrument may be collected.
3. If a single instrument is collected and credited to number of accounts actual/minimum postage may be shared amongst beneficiaries subject to minimum of Rs.1/- per credit/customer.

PART - C

PARTICULARS			
SL. NO.	AMOUNT RANGING FROM- TO	EXISTING W.E.F. 1 st APRIL, 2008	REVISED CHARGES EFFECTIVE FROM 1 ST JANUARY, 2010
	A) INTRODUCTION OF SERVICE CHARGES FOR CERTAIN SERVICES:		
	1. Deletion of deceased name, merger of Companies, change in the name of Companies etc. (including reconstitution of accounts).	Rs. 50/- per occasion.	No charges for individual customers. For other than individuals : Rs. 100/- per occasion.
	2. Change in authorized signatories of Companies (CA/OD/OCC) including Clubs, Co-operative Societies.	Rs. 100/- per occasion.	Rs. 100/- per occasion.
	3. LOSS OF TOKEN Rural Branches Other branches	Rs. 30/- per token Rs. 60/- per token	Rs. 30/- per token Rs. 60/- per token
	4. Registering Power of Attorney/ Operations by power of Attorney /Mandate # SB CA/OD/OCC	Rs. 50/- p.a. Rs. 100/-p.a.	Rs. 50/- p.a. Rs. 100/-p.a.
	5. Holding Bills for collection for every Quarter beyond 3 months after due date@	Additional 25% of normal collection charges. Minimum Rs. 50/- per quarter.	Additional 25% of normal collection charges; Minimum Rs. 100/- per quarter.
	6. Intercity Funds Transfer under AWB / CBS environment. (for all A/cs - SB / CA / OD / CC)		
	Up to Rs. 1,00,000/-	-	Rs. 5/- per transaction
	Rs. 1,00,001/- to Rs. 5,00,000/-	-	Rs. 25/- per transaction
	Rs. 5,00,001/- and above	-	Rs. 50/- per transaction

@ At the request of drawer/ customer and subject to other applicable conditions.

PARTICULARS		EXISTING W.E.F. 1 st APRIL, 2008	REVISED CHARGES EFFECTIVE FROM 1 ST JANUARY, 2010
SL. NO.	AMOUNT RANGING FROM- TO		
	7. Change of original instructions in respect of Outward/ Inward bills for collection Such as extension of time, waiver of C form etc.	Rs.50/- per request plus Out of Pocket expenses.	Rs.50/- per request plus Out of Pocket expenses.
	8. LOSS OF LOCKER KEY	Rs.200/- (in addition to actual break open charges).	Rs.200/- (in addition to actual break open charges).
	9. LOCKER OPERATIONS	24 operations free p.a., Rs.20/- per operation beyond 24 Delayed remittance of rentals: Rs.20/-pm/ fraction of a month, for the period of delay.	24 operations free p.a., Rs.20/- per operation beyond 24 Delayed remittance of rentals: Rs.20/-pm/ fraction of a month, for the period of delay.
	B) FACILITIES/CONCESSIONS IN SERVICE CHARGES FOR CERTAIN CATEGORY OF CUSTOMERS:		
	1- Collection of Court Deposits from other Banks.	Other Bank Charges may be absorbed by the Branch under special cases.	Other Bank Charges may be absorbed by the Branch under special cases.
	2- Collection of instruments favouring Physically Challenged persons/ blind.	For instruments up to Rs.10000/- - No charges.	For instruments up to Rs.10000/- No charges.
	3- Collection of charges for scholarships amount payable to SC/ST students.	Waived	Waived

NOTE :

1. SERVICE TAX PLUS CESS THEREON SHALL BE COLLECTED IN ADDITION. WHEREVER APPLICABLE, AS PER CIRCULARS/COMMUNICATIONS ISSUED BY HEAD OFFICE.

2. CHARGES ARE TO BE COLLECTED INVARIABLY FOR INDIVIDUALS & OTHER CUSTOMERS AND BOTH BY RURAL & OTHER BRANCHES UNLESS SPECIFICALLY MENTIONED.

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