

## REVISED SERVICE CHARGES W.E.F 01.07.2017

### CHAPTER - I

#### Bills/Cheques for collection:

##### 1. Outward/Inward Collection of Cheques/Instruments:

**A) Outstation Cheques/Demand Drafts/Interest Warrants/Dividend Warrants, Refund Order, Income Tax Refund Order, Outstation collection from Treasury& Post Offices.**

Amount	Existing	Revised
Up to Rs.500	Rs.25 per instrument	Rs. 30
Rs.501 to Rs.1000	Rs.25 per instrument	Rs. 30
Rs.1001 to Rs.5000	Rs.25 per instrument	Rs. 30
Rs.5001 to Rs.10000	Rs.56 per instrument	Rs.59
Rs.10001 to Rs.1 lakh	Rs.115 per instrument	Rs. 118
Above Rs.1 lakh	Rs.168 per instrument	Rs. 173 instrument

##### 2. Outward/Inward Collection of Bills (Clean, Documentary, Demand/Usance bills including supply Bills):

Amount of Instrument	Existing	Revised
Up to Rs.1000	50 + actual postage	Rs. 52 + actual postage
Rs.1001 to Rs.5000	60 + actual postage	Rs. 62 + actual postage
Rs.5001 to Rs.10000	82 + actual postage	Rs. 85 + actual postage
Rs.10001 to Rs.1 lakh	Rs 6 per Rs.1000/- or part thereof min Rs.122 + actual postage	Rs. 7 per/ Thousand Min Rs.147 + actual postage
Above Rs.1 lakh to Rs.10 lakhs.	Rs 6 per Rs.1000/- or part thereof min Rs.600/- + actual postage	
Above Rs.10 lakhs	Rs 6 per Rs.1000/- + actual postage	

### 3. Collection of Dividend Warrants:

Existing	Revised
Dividend Warrants for amount up to Rs.100 may be collected at par subject to collection of postages and out of pocket expenses	Dividend Warrants for amount up to Rs.100 may be collected at par subject to collection of postages and out of pocket expenses

### 4. Collection of Local Non-MICR Instruments:

Existing	Revised
No charges	No charges

### 5. Collection of Deposit Receipts on Maturity:

Existing	Revised
Charges as applicable to remittances	Charges as applicable to remittances

### 6. Charges for Bills/Cheques returned unpaid:

For local cheques (for both outward / inward) cheques:

Category	Existing	Revised
Up to Rs.25000	Rs.50	Rs. 52
Above Rs.25000 to Rs.1 lakh	Rs.60	Rs. 63
Above Rs.1 lakh to Rs.10 lakhs	Rs.90	Rs. 93
Above Rs.10 lakhs to Rs.1crore	Rs.120	Rs. 124
Above Rs.1 crore outward	Rs.150/- for first 3 returns after that Rs.200/- per return	Rs. 155 for first 3 returns after that Rs.207/- per return

**For outstation outward cheques - Drawn on others:**

<b>Existing</b>	<b>Revised</b>
Rs.6/- per Rs.1000/- with min Rs.30/- per instrument	Upto Rs. 1 lakh – Rs.118  Above Rs.1 lakh – Rs.173

**For outstation outward cheques - Drawn on Us:**

	<b>Revised</b>
Upto Rs. 1 lakh	Rs.118
Above Rs.1 lakh	Rs.173

**For outstation Outward/Inward collection of Bills return:**

<b>Existing</b>	<b>Revised</b>
50% collection charges stipulated for bills collection and postage	50% collection charges stipulated for bills collection and postage

**ECS – Return charges:**

<b>Category</b>	<b>Existing</b>	<b>Revised</b>
Up to Rs.25000	Rs.100/-	Rs.103
Above Rs.25000 to Rs.1 lakh	Rs.100/-	Rs.103
Above Rs.1 lakh to Rs.10 lakhs	Rs.150/-	Rs.155
Above Rs.10 lakhs to Rs.1 crore	Rs.250/-	Rs. 258
Above Rs.1 crore	Rs.250/- for first 3 return and Rs.400 from 4 <sup>th</sup> return.	

**Additional Information/Instructions:**

1. Cheque return charges shall be levied only in cases where the customer is at fault and is responsible for such returns. In case of Bills/Cheques received from our branches, the charges should be levied at one end viz., at the branches where the items are lodged for collection. However, the collecting branch may recover the actual postages and out of pocket expenses, if any, from the drawee or proceeds as per instructions of the drawer/remitting branch.
2. Collection charges in respect of outstation cheques and inland bills where two banks are involved must be shared by the remitting bank and the collecting bank on a 50:50 basis. Sharing of commission will not be applicable for cheques sent for collection to private sector banks.
3. For Inward Bills/Cheques received from banks directly, charges should be collected as per agency arrangement, if any and where there is no arrangement; charges stipulated for collection of Bills/Cheques should be levied. If such Bills/Cheques are returned unpaid, handling charges should be collected apart from the actual postages.
4. In case of unpaid Bills/Cheques returned, prescribed charges should be levied for each presentation.
5. For post parcel bills received for collection apart from the charges stipulated for collection of bill, rent at Rs.20 per parcel per week or part thereof should be collected.
6. The commission should be collected and credited to commission account and the charges recovered on account of postages should be credited to GL Postages recovered(1405).
7. whenever documents under Inward Bills for collection are delivered free of payment to the drawee of the bill, by a Bank under specific instructions of the drawer of the bills, the collecting bank should levy handling charges in respect of bills returned unpaid as transfer/remittance of funds is not involved.
8. Collecting bank should levy handling charges in conformity, and on par with charges presently leviable in respect of bills returned unpaid as transfer/remittance of funds is not involved.
9. For Non-customers against tender of cash, 50% over and above normal charges to be collected for retirement of bills.

**Concession allowed to various categories of customers:**

1. Cheques for Prime Minister's/Chief Minister's Relief Fund may be collected at par.
2. Cheques issued by Government authorities representing subsidy under SGSY and cheques deposited by DRDA and other special programmes may also be collected at par. Usual collection charges should be recovered on collection of funds received under JAWAHAR ROZGAR YOJANA.
3. No charges may be levied for collection of cheques deposited by DRDA.
4. Collection of cheques issued as per court orders for investment in term deposit may be done at par.
5. At Par collections in the accounts of Central/State Govt. Departments/Panchayat may be allowed free of charges.
6. Proceeds of cheques intended for crediting to loan accounts may be done at par.

**CHAPTER - II**  
**Remittances (DD/RTGS/NEFT/ECS):**

**1. Remittances DDs:**

	<b>Existing</b>		<b>Revised</b>	
	<b>Individual</b>	<b>Non-Individual</b>	<b>Individual</b>	<b>Non-Individual</b>
Up to Rs.500	Rs.30	Rs.40	Rs.30	Rs.40
Rs.501 to Rs.1000	Rs.30	Rs.40	Rs.30	Rs.40
Rs.1001 to Rs.5000	Rs.40	Rs.50	Rs.40	Rs.50
Rs.5001 to Rs.10000	Rs.50	Rs.60	Rs.50	Rs.60
Rs.10001 to Rs.1 lakh	Rs2.50/Rs.1000 Min Rs.50	Rs.3.00/ Rs.1000 Min Rs.60	Rs. 3.00 per Thousand Min Rs.52	Rs.3.50 per Thousand Min Rs.62
Above Rs.1 lakh to Rs.10 lakh	Rs.1.80 per 1000 Min Rs.180	Rs2.30 per 1000 Min Rs.230	Rs. 2 per Thousand Min Rs. 200	Rs. 2.50 per Thousand Min Rs.250
Above Rs.10 lakhs	As above min Rs. 1800 & Max Rs. 10000	As above Min Rs.2300 & Max Rs. 12000		

**2. RTGS:**

	<b>Existing</b>	<b>Revised</b>
<b>RTGS Inward:</b>	NIL	NIL

**RTGS Outward:**

	<b>Existing</b>		<b>Revised</b>	
	<b>Through branch</b>	<b>Through net Banking</b>	<b>Through branch</b>	<b>Through net Banking</b>
Rs.2 lakhs to Rs.5 lakhs	Rs.29/-	Rs.15/-	Rs.30/-	NA
Above Rs.5 lakhs	Rs.57/-	Rs.30/-	Rs.55/-	NA

### 3. NEFT:

	<b>Existing</b>	<b>Revised</b>
<b>NEFT Inward</b>	NIL	NIL
<b>NEFT Outward:</b> Upto Rs.10,000	NIL	Rs.3.00
Above Rs.10,000 & upto Rs.1 lakh	Nil	Rs.6.00
Above Rs.1 lakh to Rs.2 lakh	Rs. 17	Rs.17/-
Above Rs.2 lakhs	Rs. 29	Rs.30/-

### 4. ECS Charges:

<b>ECS for both Inward and Outward</b>	<b>Existing</b>	<b>Revised</b>
For individual	NIL	Rs. 3.00
For corporation	Rs.2/- per transaction	Rs. 4.00
For Registration	Rs.102	Rs.118/-

### General Instructions regarding remittances:

1. Branches should not quote or extend concessional rates for accounts, such as LIC, GIC, UTI etc, NABARD, Quasi-Government bodies like Zillah parishad, BDO, Municipal Corporations etc.
2. The applicable charges should be collected and credited to Exchange Account.
3. Transfer of funds on maturity of deposit as well as periodical interest to another branch of our bank, may be done at par. However, when the funds were to be transferred to another bank, normal remittance charges should be levied.
4. Local collection of matured term deposits over the counter can be allowed without levy of any collection charges. However, if the collection entails remittance of funds to place other than one where the drawee bank is situated, usual charges on remittance would be applicable.
5. In terms of RBI circular reference G.A.No.1335/31.30.020/97-98 dated 17.6.1998, it is not incumbent on banks to issue DDs at par to Government Departments that are not accredited to them.

However, the accredited banks are required to issue drafts at par and any commission charge in arranging such remittance should be borne by the accredited bank themselves and not be charged to Government. The above instructions are now made applicable in case of State Government also.

6. For Non-Customers, for remittances against tender of cash, charges shall be 50% over and above the rates prescribed for customers.

7. No charges are to be levied for issue of drafts in favour of suppliers while disbursing loans.

8. No charges are to be recovered for the remittances effected by branches under DPG/Bills, co-acceptances issued by the branch, as these remittances are in respect of the bank's obligations.

9. No charge need be levied for DDs issued in payment of deposits (and interest) for compliance of the provisions of income tax act where the depositor/s does/do not have any running account (i.e., SB, CD or CC ) with us.

10. Periodical transfers from collection accounts (accounts wherein no debit transactions other than those relating to such remittances to the principal accounts are reflected) of organizations/firms/corporate customers to Main account of the same organization and not vice versa in the same bank may be allowed free of service charges.

11. Drafts to be issued at par for accounts held by Govt. Departments and State Government. However no concessions to be extended to Government undertaking/ Organizations.

12. Issue of DDs and TTs to the beneficiaries of religious, welfare service and charitable institutions may be done at par. For an institution eligible for Concessions, it should have been exempted from payment of income tax under sec 10 of IT Act and a proof of the same is to be produced. Also such Concession may be extended to institutions set up for the benefit of the blind, physically handicapped and disabled individuals.

13. Whenever DDs are issued to the debit of accounts of blind, physically handicapped and disabled person the same may be issued at par. However the facility should not be extended against cash payment.

### CHAPTER – III

#### Ledger Folio Charges/Transaction entry for CD/CC accounts:

<b>Outstanding range of average Credit balance</b>	<b>Existing</b>	<b>Revised</b>
Up to Rs 25000	Rs.52 for 40 entries	40 entries Nil. Each Additional 40 entries Rs. 55
More than Rs.25000/-but less than Rs.50000	Free entries -120 Rs.52 for additional 40 entries	3 Folio free. Each Additional 40 entries Rs 55
More than Rs.50000 but less than Rs.1 lakh	Free entries -200 Rs.52 for additional 40 entries	5 Folio free. Each Additional 40 entries Rs 55
More than Rs.1 lakh but (less than Rs.2 lakh) less than Rs.5 lakh	Free entries -400 Rs.52 for additional 40 entries	10 Folio free. Each Additional 40 entries Rs 55
More than Rs.5 lakhs	No entry charges	No entry charges.

1. The entry charges should be levied annually and credited to commission account.
2. The charges will be applicable for current / cash credits accounts only.

## CHAPTER – IV

### Miscellaneous Services:

Sl. No	Items of Service	Existing	Revised
1	Signature/Photo/Forms etc., Verification charge	NIL	Rs.52/- per verification
2	Issue of duplicate copy statement	Rs.18 per ledger page	Rs.1 per entry Min Rs.10 Max Rs.52
3	Issue of duplicate passbook	Rs.18 with last entry. For previous entries additional charge of Rs.18 per ledger page or part thereof.	Rs.105/- flat
4	Stop payment instructions (for all type of accounts)	Rs.11.30 per instrument	SB - Per instrument Rs.60 with Max Rs.300 per occasion  CDCC – Per instrument Rs.120 with max Rs.510 per occasion
5	Standing Instruction	Rs.7 per instruction involving credit to another account with same branch. If the transaction is with another branch, the prescribed rate and postal charge	Credit to Deposit/RD/Loan within the same branch – Free Others- Rs.32/- per instruction.
6	Issue of duplicate Term Deposit Receipt	Rs.7 per instruction involving credit to another account with same branch. If the transaction is with another branch, the prescribed rate and postal charge.	Rs.150
7	Duplicate Drafts	Up to Rs.2500-Rs.23 per instrument Above Rs.2500-Rs.35 per instrument	Rs52/- per instrument
8	Revalidation of Draft	Rs.13 per instrument	Rs100/- per instrument
9	Cancellation of Draft	No charges	DD value upto Rs 50 Nil. DD value above Rs 50 and upto Rs 100 Rs 30. DD value above Rs 100 and upto

			Rs 1000 Rs 80/ DD value above Rs 1000 Rs 100
10	Service charges on unremunerative current a/c	A flat rate of Rs.23 per annum in addition to ledger folio charges in force	Rs52/-
11	Non-maintenance of minimum balance in SB and C/As	For accounts without cheque facility – No charge. For a/cs with cheque facilities Rs.6 per occasion	No service charges on BSBDA SB Short fall <50% Rs 30 Short fall >50 – 75% Rs 40 Short fall >75% Rs 50  CC Short fall <50% Rs 60 Short fall >50 – 75% Rs 80 Short fall >75% Rs 100
12	Charges on Inoperative SB and Current account Debit of charges should not result in overdraft in the account	A levy of Rs.23 per half year in September and March every year, if such accounts remain inoperative even after one month of the notice sent to the account holder.	SB- Rs.25 per half year  CA- Rs.100 per half year
13	Service charges for NOC	Rs.11.50 p per query/per individual	Rs.25/- per individual
14	Issue of cheque book SB (50 leaves)	Rs.2.25 per leaf. Except for accounts of State and Central Govt., LIC, Panchayat, Milk Societies etc.,	Rs.2.50 per leaf
15	Account closure charges SB with cheque book SB w/o cheque book CDCC	Rs.30/-	Rs.30/-
16	Issue of duplicate balance of certificate	Rs.40/-	Rs.40/-
17	Cash handling charges for cdcc	-	-
18	Charges for the inquiry relating old records more than 12 month	Rs.11.50/- per query / per individual	Rs.25/- per query per individual
19	Addition / Deletion in joint account or change in operational instructions	-	Rs.25/- per request
20	Record copy of cheque / other instrument	-	Rs.25/-

**Locker Rents:**

No	Locker size	volume in cubic inches	Existing Rent		Revised Rent	
			Urban and semi urban (Rs.)	Rural (Rs.)	Urban and semi urban (Rs.)	Rural (Rs.)
A	125X175X492	689	918	714	946	736
B	159X210X492	1051	1020	765	1051	788
C	125X352X492	1385	2040	1326	2102	1367
D	189X263X492	1565	2142	1428	2207	1472
E	159X423X492	2118	2550	1428	2628	1472
F	278X352X492	3081	2652	1428	2733	1472
G	189X529X492	3148	2754	1632	2838	1682
H	321X423X492	4262	3060	2550	3154	2628
H1	321X210X492	2122	2550	1428	2628	1472
L	404X529X492	6729	5100	3060	5256	3154

Branch should inform the revision in Locker Rent to the customers in writing and have their acknowledgement.

**Locker Rent charges:**

Term of service	Existing	Revised
Charges for visits / operation	Rs.51/- per operation over and above 24 free operation in a year	Rs.53/- per operation over and above 24 free operation in a year
For delay in remittance of locker rental - for possible	2% of rent due per month as penalty	2% of rent due per month as penalty
For loss of locker keys	Rs.306/- in addition to breaking open charges	Rs.316/- in addition to breaking open charges

**CHAPTER - V**

**PROCESSING CHARGES & UPFRONT FEE**

<b>Amount of loan limit</b>	<b>Charges</b>
<b>1. For short term Agri.loans like KCC/crop loans/AJL ( for production credit) upto ₹.3.00 lacs</b>	Nil
<b>2. For Short term loans like KCC/Crop loans /Other than AJL: Above ₹.3.00 lacs</b>	₹.218/- per lac or part there of
<b>3. Short term AJL:</b> Above ₹.3.00 lacs to Rs.1.00 crore	0.32% of sanctioned limit round to the nearest higher thousand with maximum of ₹.32100/-
<b>4. Agri Term loans other than KCC</b>	
Upto ₹.25000/-	: Nil
Above ₹.25000/- upto ₹.2.00 lacs	: ₹.161/- per lac Or part there of
Above ₹.2.00 lacs	: 0.85% of the sanctioned limit.
<b>5. a. Housing loan &amp; Self Help groups</b> II linkage onwards	: 0.61% of the amount of loan with maximum of ₹.16043/-
<b>b. MSE (TL &amp; WC):</b>	
Up to ₹.25000/-	: Nil
Above ₹.25000/-	: 0.61 % of the amount of loan with maximum of ₹.16043/-
<b>6. Upfront fee:</b>	
For standalone Term loans as well as Term loan sanctioned with other facilities except Housing loan, SHG & Agri term loan [for easy loan, term loan to others,CLSP,Liqirent]	1.22% of term loan limit at the time of initial sanction ( this is applicable to all term loan accounts and there is no upper limit)
<b>Processing fee:</b>	
<b>7. All other loans except term loans as well as term loans sanctioned with other facilities which is coming under upfront fee)</b>	
Upto ₹.25000/-	: Nil
Above ₹.25000/- to ₹.1.00 lacs	: ₹.216/-
Above ₹.1 lac to ₹.2.00 lacs	: ₹.270/- per lac or part there of
Above ₹.2.00 lacs	: ₹.323/- per lac Or part there of
<b>8. For Non-fund based limits ( For all sectors)</b>	
Upto ₹.25000/-	: Nil
Above ₹.25000/- to ₹.2.00 lacs	: ₹.108/-
Above ₹.2 lacs to ₹.10.00 lacs	: ₹.118/- per lac or part there of
Above ₹.10.00 lacs to ₹.1.00 Crore	: ₹.162/- per lac Or part there of
Above ₹.1.00 Crore to ₹.10 Crores	: ₹.216/- per lac or part there of
Above ₹.10 Crores	: ₹. 270/- per lac or part there of
<b>8. Creation of charge by way of mortgage over the securities for limit above ₹.1.00 crore</b>	: ₹.10661/- on sanction / enhancement /modification
<b>9. Release of securities on closure of ₹.25.00 lacs and above</b>	: ₹.1077/-
Upfront fee of 50% should be collected after getting under taking letter from the applicant at the time of processing the application & forwarding it for sanction. The remaining 50% should be collected while releasing of the loan amount. The amount collected in advance will not be refunded even if the loan is not sanctioned.	

For Jewel loans, the charges are as follows **(AJL , ATL & JL(O) }**

<b>Quantum of Jewel Loan</b>	<b>Bank commission (%)</b>
Upto ₹.10000/-	54
₹.10001 to ₹.25000/-	81
₹.25001 to ₹.50000/-	108
₹.50001/- to ₹.1,00,000/-	162
Above ₹.1,00,000/-	215

**Exception towards processing charges:**

<ul style="list-style-type: none"><li>❖ Priority sector advances upto ₹.25000/-</li><li>❖ I linkage under Self Help group advance.</li><li>❖ Loans under SGSY</li><li>❖ Educational loan.</li></ul>	<ul style="list-style-type: none"><li>❖ Jewel loans</li><li>❖ Staff loans</li><li>❖ Loan against deposits/ NSC/KVP</li></ul>
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