

E. GENERAL BANKING

S No	Particulars	Charges																																																			
I. MAINTENANCE OF LEDGER ACCOUNTS																																																					
1.1	Minimum Balance Requirement and Charges for Not Maintaining Minimum Balance in the Account	<p>Prathamik Bachat Bank Jama Khata & Cent Muskan: All category of Branches – No minimum Monthly Minimum Balance (MMB)</p> <p>SAVING ACCOUNT:</p> <p>Monthly Minimum Balance (MMB)</p> <table border="1" style="width: 100%; border-collapse: collapse; margin-bottom: 10px;"> <thead> <tr> <th>Area</th> <th>Min. MMB</th> <th>Initial Deposit</th> </tr> </thead> <tbody> <tr> <td>Rural</td> <td>₹500/-</td> <td>₹500/-</td> </tr> <tr> <td>Semi Urban</td> <td>₹1000/-</td> <td>₹1000/-</td> </tr> <tr> <td>Urban & Metro</td> <td>₹2000/-</td> <td>₹2000/-</td> </tr> </tbody> </table> <p>Charges per Qtr. for Not Maintaining Monthly Minimum Balance</p> <table border="1" style="width: 100%; border-collapse: collapse; margin-bottom: 10px;"> <thead> <tr> <th>Shortfall in MMB</th> <th>Rural</th> <th>Semi-Urban</th> <th>Urban/Metro</th> </tr> </thead> <tbody> <tr> <td>Up to 50%</td> <td>₹50/-</td> <td>₹100/-</td> <td>₹150/-</td> </tr> <tr> <td>Above 50%</td> <td>₹100/-</td> <td>₹150/-</td> <td>₹250/-</td> </tr> </tbody> </table> <p>CENT PREMIUM SAVING BANK ACCOUNTS</p> <p>Monthly Minimum Balance (MMB)</p> <table border="1" style="width: 100%; border-collapse: collapse; margin-bottom: 10px;"> <thead> <tr> <th>Area</th> <th>Min. MMB</th> <th>Initial Deposit</th> </tr> </thead> <tbody> <tr> <td>Rural/Semi Urban</td> <td>₹50000/-</td> <td>₹50000/-</td> </tr> <tr> <td>Urban & Metro</td> <td>₹100000/-</td> <td>₹100000/-</td> </tr> </tbody> </table> <p>Charges per Qtr. for Not Maintaining Minimum Balance</p> <table border="1" style="width: 100%; border-collapse: collapse; margin-bottom: 10px;"> <thead> <tr> <th>Shortfall in MMB</th> <th>Rural</th> <th>Semi-Urban</th> <th>Urban/Metro</th> </tr> </thead> <tbody> <tr> <td>Up to 50%</td> <td>₹150/-</td> <td>₹450/-</td> <td>₹800/-</td> </tr> <tr> <td>Above 50%</td> <td>₹225/-</td> <td>₹525/-</td> <td>₹1000/-</td> </tr> </tbody> </table> <p>CURRENT ACCOUNT</p> <p>Monthly Minimum Balance (MMB)</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th>Area</th> <th>Min. QAB</th> <th>Initial Deposit</th> </tr> </thead> <tbody> <tr> <td>Rural</td> <td>₹3000/-</td> <td>₹3000/-</td> </tr> </tbody> </table>	Area	Min. MMB	Initial Deposit	Rural	₹500/-	₹500/-	Semi Urban	₹1000/-	₹1000/-	Urban & Metro	₹2000/-	₹2000/-	Shortfall in MMB	Rural	Semi-Urban	Urban/Metro	Up to 50%	₹50/-	₹100/-	₹150/-	Above 50%	₹100/-	₹150/-	₹250/-	Area	Min. MMB	Initial Deposit	Rural/Semi Urban	₹50000/-	₹50000/-	Urban & Metro	₹100000/-	₹100000/-	Shortfall in MMB	Rural	Semi-Urban	Urban/Metro	Up to 50%	₹150/-	₹450/-	₹800/-	Above 50%	₹225/-	₹525/-	₹1000/-	Area	Min. QAB	Initial Deposit	Rural	₹3000/-	₹3000/-
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		<p>NOTE:</p> <ul style="list-style-type: none"> ➤ Issuance of new passbook shall be free of cost. ➤ For CA/CC/OD: One statement of account per month free. ➤ In case customer requests for statement through M-Banking / I-Banking /through e-mail & In case of Flexi deposit accounts (Saving & Current) charges shall be NIL. <p>Statement of Account with Shorter Frequency (For CD/CC/OD Accounts only): Customer to register e-mail login and utilize Net-Banking facility for downloading statement.</p>																		
1.3	Incidental / Ledger Folio / Account Maintenance Charges (Operative Accounts beyond Free of Charge Permissible Entries)	<p>Free Folio Allowed in Current Account</p> <table border="1"> <tr> <td colspan="2">Quarterly Average Credit Balance (in Current account)</td> </tr> <tr> <td>Up to ₹25,000/-</td> <td>NIL</td> </tr> <tr> <td>Above ₹25,000/- up to ₹50,000/-</td> <td>2</td> </tr> <tr> <td>Above ₹50,000/- up to ₹1,00,000/-</td> <td>4</td> </tr> <tr> <td>Above ₹1,00,000/- up to ₹2,00,000/-</td> <td>7</td> </tr> <tr> <td>Above ₹2,00,000/-</td> <td>No Limit</td> </tr> </table> <p>For accounts maintained in computer, 40 entries or part thereof is treated as one ledger folio.</p> <p>Charges beyond free limit</p> <table border="1"> <tr> <td>SB Account</td> <td>₹2/-per entry in excess of 40 debits permitted in half year in SB account (for non-cash transaction excluding bank induced/ ATM/ i-Bank)</td> </tr> <tr> <td>CA/ Cash Credit/ Overdraft</td> <td>₹2/-per, entry subject to Min ₹100/- Max. ₹1000/-</td> </tr> </table> <p>(no free folios in OD/CC Accounts)</p> <p>Charges On Excess Debits In Account</p> <table border="1"> <tr> <td>Basic Savings Bank Deposit (BSBD)</td> <td>₹5/-per debits in excess of permitted 6 debits in a month</td> </tr> </table>	Quarterly Average Credit Balance (in Current account)		Up to ₹25,000/-	NIL	Above ₹25,000/- up to ₹50,000/-	2	Above ₹50,000/- up to ₹1,00,000/-	4	Above ₹1,00,000/- up to ₹2,00,000/-	7	Above ₹2,00,000/-	No Limit	SB Account	₹2/-per entry in excess of 40 debits permitted in half year in SB account (for non-cash transaction excluding bank induced/ ATM/ i-Bank)	CA/ Cash Credit/ Overdraft	₹2/-per, entry subject to Min ₹100/- Max. ₹1000/-	Basic Savings Bank Deposit (BSBD)	₹5/-per debits in excess of permitted 6 debits in a month
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1.4	Cheque Book Issuance Charges	<p>SB & PRATHAMIK BACHAT BANK JAMA KHATA</p> <p>CTS-2010 Standard Cheques</p> <table border="1"> <tr> <td colspan="3">Non Individuals/ Individuals</td> </tr> <tr> <td>Personalised</td> <td>(a) Digital Mode</td> <td>₹3/- per leaf</td> </tr> </table>	Non Individuals/ Individuals			Personalised	(a) Digital Mode	₹3/- per leaf												
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		request through (b) Branch ₹4/- per leaf									
		Non- Personalised ₹5/- per leaf									
		Free Cheque Book: SB A/c: One Cheque book of 20 Leaves free in a Financial Year BSBD Account: 20 Cheque Leaves Free in a Financial Year									
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Variant		Cheque Book over and above free will be charged as per rate applicable to normal current a/c as given above.									
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1.5	Standing Instructions	<table border="1"> <thead> <tr> <th>Particulars</th> <th>Charges</th> </tr> </thead> <tbody> <tr> <td>Registration of SI</td> <td>Within the Bank: NIL Inter Bank : ₹50/- per instruction</td> </tr> <tr> <td>Execution of Standing Instruction / remittance to other institutions viz. LIC premium etc.</td> <td>Within the Bank : NIL Inter Bank : ₹50/- per instruction plus Remittance charges plus actual postage</td> </tr> <tr> <td>Non Execution of SI (due to insufficiency of Funds) Applicable to all types of transactions</td> <td>₹100/- per transaction plus Remittance charges plus actual postage</td> </tr> </tbody> </table> <p>NOTE:</p> <p>No charges to be levied for transfer entries within the accounts maintained at the same branch and instructions in respect of the following shall be carried out free of charge and no SI registration charges and SI remitting charges are to be levied:</p> <ol style="list-style-type: none"> 1. Crediting/ Remitting interest in term deposit 2. Crediting/Remitting Recurring Deposit instalments 3. Crediting/Remitting instalments in Loan accounts 	Particulars	Charges	Registration of SI	Within the Bank: NIL Inter Bank : ₹50/- per instruction	Execution of Standing Instruction / remittance to other institutions viz. LIC premium etc.	Within the Bank : NIL Inter Bank : ₹50/- per instruction plus Remittance charges plus actual postage	Non Execution of SI (due to insufficiency of Funds) Applicable to all types of transactions	₹100/- per transaction plus Remittance charges plus actual postage	
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			of Cheque ₹400/- (range of 3 and more cheque)														
		CD/CC/OD Accounts	₹200/- per instrument, Range of Cheque ₹600/- (range of 3 and more cheque)														
		<p>NOTE:</p> <ul style="list-style-type: none"> ➤ To be levied only once i.e. at the time of accepting the instructions for stop payment and no charges be levied while actually returning such instruments through clearing. ➤ No charges shall be levied if stop payment instructions made through registered Internet Banking 															
1.7	Cancellation / Revocation of Stop Payment Instructions	<table border="1"> <tr> <td>SB Accounts</td> <td rowspan="2">₹20/-per instrument; Maximum ₹200/- per instruction</td> </tr> <tr> <td>CA/CC/OD Accounts</td> </tr> </table>	SB Accounts	₹20/-per instrument; Maximum ₹200/- per instruction	CA/CC/OD Accounts												
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1.8	Penalty Charges for Depositing Delayed Instalment Recurring Deposit Account	<p>₹1/-per 100/- pm irrespective of periodicity of deposits.</p> <p>NOTE:</p> <p>Benefit of waiving penalty for delayed payments against payment of equal number of advance instalments in Recurring deposit account is not available. However, the Interest should be paid at applicable rate after deducting penalty charges</p>															
1.9	Closure of Account	<table border="1"> <thead> <tr> <th>Particulars</th> <th>Charges</th> </tr> </thead> <tbody> <tr> <td>A. Account Closed within 14 days from the opening of account</td> <td>No Charges</td> </tr> <tr> <td>B. Accounts closed after 14 days but within 12 months of opening</td> <td></td> </tr> <tr> <td>RD Account</td> <td>₹100/-</td> </tr> <tr> <td>Savings Bank account</td> <td>₹300/-</td> </tr> <tr> <td>Current Accounts</td> <td>₹600/-</td> </tr> <tr> <td>Accounts closed after 12 months</td> <td>Nil</td> </tr> </tbody> </table> <p>NOTE:</p> <ul style="list-style-type: none"> ➤ No account Closure charges on account of Death of the customer. ➤ Transfer of account from one branch to another branch of the Bank shall not be considered as closure of account, hence no charges will be recovered. Similarly opening of another account in the joint names after closing the existing one and 		Particulars	Charges	A. Account Closed within 14 days from the opening of account	No Charges	B. Accounts closed after 14 days but within 12 months of opening		RD Account	₹100/-	Savings Bank account	₹300/-	Current Accounts	₹600/-	Accounts closed after 12 months	Nil
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		<p>payment in the deceased depositor account shall not be considered as closure of account.</p> <p>➤ If the customer is not happy about his/ her choice of SB/CA a/c or services provided by the bank, he / she may within 14 days from the opening of account, approach the bank to switch to any of our other accounts. Alternatively, he / she may ask for refund of the amount which will be given back to him / her with any interest it may have earned. The bank will not levy any service charge for closure of the account within 14 days from the date of making the first payment into the account.</p>									
1.10	Operation in the Account	<table border="1"> <thead> <tr> <th>Particulars</th> <th>Individuals</th> <th>Non - Individuals</th> </tr> </thead> <tbody> <tr> <td>Registration / Allowing operations through registration of Power of Attorney</td> <td>₹500/-all customers</td> <td>₹1000/-</td> </tr> <tr> <td>Change of Authorized Signatory/ Operational instructions in the account/ Recording reconstitution</td> <td>NIL</td> <td>₹200/- per occasion</td> </tr> </tbody> </table> <p>NOTE: No charges in case of death of existing signatory /account holder</p>	Particulars	Individuals	Non - Individuals	Registration / Allowing operations through registration of Power of Attorney	₹500/-all customers	₹1000/-	Change of Authorized Signatory/ Operational instructions in the account/ Recording reconstitution	NIL	₹200/- per occasion
Particulars	Individuals	Non - Individuals									
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2. REMITTANCES											
2.1	Issuance of Demand Draft	<table border="1"> <tbody> <tr> <td>Up to ₹10000/-</td> <td>₹50/-</td> </tr> <tr> <td>Above ₹10,000/-</td> <td>₹4/- per thousand or part thereof, Minimum ₹50/-, Max. ₹15000/-</td> </tr> <tr> <td>Against tender of Cash (Below ₹50000/-)</td> <td>@50% of over and above normal charges (as mentioned above)</td> </tr> </tbody> </table>	Up to ₹10000/-	₹50/-	Above ₹10,000/-	₹4/- per thousand or part thereof, Minimum ₹50/-, Max. ₹15000/-	Against tender of Cash (Below ₹50000/-)	@50% of over and above normal charges (as mentioned above)			
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2.2	Issuance of Duplicate Draft / Revalidation of Draft / Cancellation of Drafts / Other Instruments	<p>DEMAND DRAFT/OTHER INSTRUMENT</p> <table border="1"> <tbody> <tr> <td>Revalidation</td> <td rowspan="2">₹100/- per instrument</td> </tr> <tr> <td>Cancellation</td> </tr> <tr> <td>Issuance of Lost Instrument(s)</td> <td rowspan="2">₹100/- per instrument</td> </tr> <tr> <td>Issuance of Duplicate Draft</td> </tr> <tr> <td>Against tender of Cash (Below ₹50000/-) for any mode of Remittance</td> <td>₹250/-per instrument</td> </tr> </tbody> </table> <p>NOTE for Para 2.1 and 2.2: ➤ No charges shall be levied for issuance of Drafts</p>	Revalidation	₹100/- per instrument	Cancellation	Issuance of Lost Instrument(s)	₹100/- per instrument	Issuance of Duplicate Draft	Against tender of Cash (Below ₹50000/-) for any mode of Remittance	₹250/-per instrument	
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Against tender of Cash (Below ₹50000/-) for any mode of Remittance	₹250/-per instrument										

		<p>favouring beneficiaries on account of disbursement of Term Loans/ Retail Loans/ Housing Loans.</p> <ul style="list-style-type: none"> ➤ Credit/ Deposit Scheme (including NO Frill account) specific concessions would continue as mentioned specifically in the concerned Scheme. ➤ No charges to be levied for issuance of demand draft issued for payment of proceeds due to restrictions under income tax act for paying in cash in respect of matured deposit accounts like term deposits and PPF or other such accounts under Govt. run saving schemes 																										
2.3	Cheques (Including ECS) / Bills Returning Charges	<p>LOCAL RETURNING CHARGES</p> <p>INWARD RETURNING CHARGES:</p> <table border="1"> <thead> <tr> <th>Amount of Cheque</th> <th>Charges</th> </tr> </thead> <tbody> <tr> <td colspan="2">DUE TO INSUFFICIENT FUND</td> </tr> <tr> <td>Up to ₹1 Lakh</td> <td>₹200/-per instrument</td> </tr> <tr> <td>> ₹1.00 Lakh to ₹1.00 crore</td> <td>₹500/- per instrument</td> </tr> <tr> <td>Above ₹1.00 crore</td> <td>₹2000/- for 1st cheque and ₹2500/-per instance from 2nd cheque onwards during the month.</td> </tr> </tbody> </table> <p>Interest at applicable rate for number of days Bank remained out of funds (i.e. actual interest@ clean OD is to be charged extra)</p> <p>For Other Reason: ₹100/- per instrument</p> <p>No charge in case of Technical Fault/ Failure</p> <p>OUTWARD RETURNING CHARGES:</p> <p>Cheque/Bills</p> <table border="1"> <tbody> <tr> <td colspan="2">a) Through Clearing House</td> </tr> <tr> <td>Up to ₹1.00 lakh</td> <td>₹100/-per instrument.</td> </tr> <tr> <td>Above ₹1.00 lakh</td> <td>₹200/-per instrument</td> </tr> <tr> <td colspan="2">b) For Presentation Directly at the Drawee Bank</td> </tr> <tr> <td colspan="2">₹150/- Plus out of pocket expenses or 50% of collection charges whichever is higher.</td> </tr> </tbody> </table> <p>OUTSTATION RETURNING CHARGES (Inward /Outward)</p> <table border="1"> <tbody> <tr> <td>Cheques Up to ₹1.00 lakh</td> <td>₹100/- per instrument + out of pocket expenses</td> </tr> <tr> <td>Cheques above ₹1.00 lakh</td> <td>₹200/-per instrument + out of pocket expenses</td> </tr> <tr> <td>Bills</td> <td>₹200/- + out of pocket expenses or 50% of collection charges whichever is higher.</td> </tr> </tbody> </table>	Amount of Cheque	Charges	DUE TO INSUFFICIENT FUND		Up to ₹1 Lakh	₹200/-per instrument	> ₹1.00 Lakh to ₹1.00 crore	₹500/- per instrument	Above ₹1.00 crore	₹2000/- for 1 st cheque and ₹2500/-per instance from 2 nd cheque onwards during the month.	a) Through Clearing House		Up to ₹1.00 lakh	₹100/-per instrument.	Above ₹1.00 lakh	₹200/-per instrument	b) For Presentation Directly at the Drawee Bank		₹150/- Plus out of pocket expenses or 50% of collection charges whichever is higher.		Cheques Up to ₹1.00 lakh	₹100/- per instrument + out of pocket expenses	Cheques above ₹1.00 lakh	₹200/-per instrument + out of pocket expenses	Bills	₹200/- + out of pocket expenses or 50% of collection charges whichever is higher.
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3. COLLECTION

3.1	Collection of Outstation Cheques / Drafts	<table border="1" data-bbox="947 210 1976 655"> <thead> <tr> <th>Particular</th> <th>Charges</th> </tr> </thead> <tbody> <tr> <td>Cheques up to ₹10000/-</td> <td>₹ 50/- per instrument</td> </tr> <tr> <td>> ₹10000/- and up to ₹1.00 lakh</td> <td>₹100/- per instrument</td> </tr> <tr> <td>Above ₹ 1.00 lakh</td> <td>₹250/- per instrument</td> </tr> <tr> <td>Collection of Local Cheques through Clearing</td> <td>No Charges</td> </tr> </tbody> </table> <p data-bbox="947 655 1976 1397"> ➤ The above charges are all inclusive (other than GST and the applicable cess, if any). No additional charges such as courier charges, out of pocket expenses, etc., should be levied from the customers except in cases where specifically mentioned. ➤ Collection charges in case of outstation cheques should be levied on the Gross amount of the instruments. ➤ Immediate Credit of Outstation Cheques in accounts of individual account holders: Immediate credit of outstation cheques up to ₹15,000/-(on request as per above slab plus actual out of pocket expenses) </p>	Particular	Charges	Cheques up to ₹10000/-	₹ 50/- per instrument	> ₹10000/- and up to ₹1.00 lakh	₹100/- per instrument	Above ₹ 1.00 lakh	₹250/- per instrument	Collection of Local Cheques through Clearing	No Charges		
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3.2	Collection of Local / Outstation Bills Outward & Inward {Clean / Documentary / Usance & Supply Bills Including Bills Received Under Inland LC (Excluding Drafts, Cheques Etc.)}	<table border="1" data-bbox="947 1457 1976 2748"> <thead> <tr> <th>Slab</th> <th>Charges</th> </tr> </thead> <tbody> <tr> <td>Up to ₹10000/-</td> <td>₹100/- + Out of Pocket Exp.</td> </tr> <tr> <td>Above ₹10000/-</td> <td>₹10/- per thousand or part thereof + Out of Pocket Exp.; Min ₹100/ Max.- ₹15000/-</td> </tr> <tr> <td>Change of original instructions (IBC/OBC) i.e. Waiving C Form, delivery Free of Payment, Extending retirement time, etc.</td> <td>₹200/- per reference</td> </tr> <tr> <td>Documents received for collection: if required to be delivered free of payment to drawee OR to be returned back as Unrealised</td> <td>Normal Collection Charges + out of pocket expenses</td> </tr> <tr> <td>Charges on Inward Collection (Bank to Bank)</td> <td>Remittance charges to be collected from the drawee - Where remitting bank has no branch, commission to</td> </tr> </tbody> </table>	Slab	Charges	Up to ₹10000/-	₹100/- + Out of Pocket Exp.	Above ₹10000/-	₹10/- per thousand or part thereof + Out of Pocket Exp.; Min ₹100/ Max.- ₹15000/-	Change of original instructions (IBC/OBC) i.e. Waiving C Form, delivery Free of Payment, Extending retirement time, etc.	₹200/- per reference	Documents received for collection: if required to be delivered free of payment to drawee OR to be returned back as Unrealised	Normal Collection Charges + out of pocket expenses	Charges on Inward Collection (Bank to Bank)	Remittance charges to be collected from the drawee - Where remitting bank has no branch, commission to
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			be shared on 50:50 basis				
		<ul style="list-style-type: none"> ➤ Actual postage/courier charges and any other out of pocket expenses have to be recovered in full from the customers. ➤ Collection charges in case of bills should be levied on the gross amount of the instrument. 					
3.3	Outstation Returning Charges (Inward / Outward Collection)	As per Para 2.3					
3.4	Purchase / Discount of Cheques / Bills	As per guidelines issued from time to time					
3.5	Collection of Deposit Receipts on Maturity	Collection of Other Bank's Deposit Receipts on Maturity	Bank shall levy charges as applicable to collection of cheques. However, if proceeds are invested in FD for a minimum period of one year then no charges and only out of pocket expenses to be recovered.				
		In all cases, postage charges and other out of pocket expenses have to be recovered in full.					
3.6	Presentation of Usance Bills For Acceptance	₹100/- per bill +out of pocket expenses					
3.7	Collection of Interest / Dividend Warrant Directly Received By The Branch	Dividend Warrants, Interest Warrants, refund Orders for amount up to ₹1000/- are to be collected at par, even they are drawn on other banks and payable at out station centres. Out of pocket expenses like postage etc. are to be recovered in full.					
4. CASH HANDLING CHARGES- DEPOSIT							
4.1	Saving Bank Accounts	Applicable on Base & Non Base Branch Based on Transaction 5 Transaction free per month thereof ₹25/- per transaction (Except through alternate channels i.e., BNA, ATM and CDM) Based on Amount <table border="1"> <tr> <td>Up to ₹2.00 lakh</td> <td>Free (Per day)</td> </tr> <tr> <td>Above ₹2.00 lakh</td> <td>₹1 per thousand, subject to minimum ₹25/-</td> </tr> </table>		Up to ₹2.00 lakh	Free (Per day)	Above ₹2.00 lakh	₹1 per thousand, subject to minimum ₹25/-
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5. CASH HANDLING CHARGES- WITHDRAWAL																																									
5.1	Saving Bank Accounts	<p>At Base Branch and Non-Base Branch: Free: Maximum 5 withdrawals in a month. Thereafter, ₹2 per ₹1000/- or part thereof. Minimum ₹ 25.00</p>																																							
5.2	Current / Cash Credit/ Overdraft and Other Accounts	<p>At Base Branch and Non-Base Branch: Variants Current Account - Free Amount per day as per their respective QAB</p> <table border="1"> <thead> <tr> <th>Variant</th> <th>QAB</th> </tr> </thead> <tbody> <tr> <td>Silver</td> <td>₹1.00 lakh</td> </tr> <tr> <td>Gold</td> <td>₹2.00 lakh</td> </tr> <tr> <td>Diamond</td> <td>₹5.00 lakh</td> </tr> </tbody> </table> <p>Thereafter applicable charges will be: ₹2/- per ₹1000/- or part thereof. Minimum ₹ 50.00</p> <p>All other CA/CC/OD and other Accounts of Customers: Free up to ₹1.00 lakh per day. Thereafter, ₹2.00 per ₹1000/- or part thereof</p>	Variant	QAB	Silver	₹1.00 lakh	Gold	₹2.00 lakh	Diamond	₹5.00 lakh																															
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		4 years	15%
		5 years	20%
		Staff	75%
6.3	Security Deposit Required for Lockers	The locker holder (the Lessee) is required to keep an amount equivalent to three years rent + charges for break opening of the locker + Rs1000/- in the form of Term Deposit	
6.4	Penalty for Delayed Payment of Locker Rent	1 st Quarter	10% of annual rent
		2 nd Quarter	25% of annual rent
		3 rd quarter	40% of annual rent
		1 year	50% of annual rent
		For more than 1 year	Locker to be broken
6.5	Restriction on Number of Operations	No. of locker visits per year-15 visits per year free; thereafter ₹100/- per visit. NOTE: While issuing new locker, the branches are advised to include the following clause in the locker lease register. "I /We agree to pay ₹100/- per operation beyond 15 operations in a financial year"	
6.6	Refund of Locker Rent	<ul style="list-style-type: none"> ➤ Minimum Period of Locker facility shall be One Year and in case of Surrender of Locker, Refund of the Locker Rent, if any, shall be paid for the Complete Quarters left as on the Date of Surrender of Locker, for which Locker Rent has already been received in advance. ➤ In case of surrender of locker before five years, locker charges at normal rates (without concession) shall be charged and rest of the amount shall be refunded. ➤ In case of surrender, GST will not be refunded 	
6.7	Other	Break Open Charges /Drill Opening	Actual + ₹1000/- towards
		Duplicate Keys	
		One Time Registration Charges at The Time of Leasing Out of Lockers	
		Rural/Semi Urban	₹ 200/-
		Urban/Metro	₹ 500/
		NOTE: While letting out the locker, the customer must have a Saving/ Current A/C or open a Saving/ Current A/C, link with locker account, and submit Standing	

		instruction to debit his/her a/c for recovery of annual rent and over dues, if any, as per Banks' norms.															
		The existing locker holders without linked Saving/ Current A/C must also open Saving/ Current A/c link with locker account, and submit Standing instruction to debit his/her a/c for recovery of annual rent and over dues, if any, as per Banks' norms.															
6.8	Safe Custody Charges	<p>Authorized Branches Only (Facility to be provided to existing Customers only)</p> <table border="1"> <tr> <td>Folio opening Charges</td> <td>₹150/-</td> </tr> <tr> <td>Scrip/Security Papers</td> <td>₹25/-per scrip pa Min ₹100/-</td> </tr> <tr> <td>Sealed Cover</td> <td>₹500/- per cover pa or part thereof</td> </tr> <tr> <td colspan="2">Sealed Boxes</td> </tr> <tr> <td>For Boxes up to size (30cmX30cmX30cm)</td> <td>₹3000/-per box per annum</td> </tr> <tr> <td>For bigger size</td> <td>₹400/- per cubic feet or part thereof per annum. Min ₹3500/-</td> </tr> <tr> <td>Bank's own deposits Receipts</td> <td>No charges</td> </tr> </table> <p>➤ Duplicate keys of branch/other banks shall be exempted from charges.</p> <p>➤ For security considerations, these services are not to be provided to general public</p>		Folio opening Charges	₹150/-	Scrip/Security Papers	₹25/-per scrip pa Min ₹100/-	Sealed Cover	₹500/- per cover pa or part thereof	Sealed Boxes		For Boxes up to size (30cmX30cmX30cm)	₹3000/-per box per annum	For bigger size	₹400/- per cubic feet or part thereof per annum. Min ₹3500/-	Bank's own deposits Receipts	No charges
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7. DOOR STEP BANKING (DSB)																	
7.1	For Sr. Citizens Above 70 Years and Differently Abled Persons	Particulars	Charges														
		Non-Financial Transaction	₹75/- + GST														
		Financial Transaction	₹75/- + GST														
7.1.1	DSBS under PSB alliance at selected 100 centres	₹ 75 + GST															
8. MISCELLANEOUS SERVICES																	
8.1	Old Record Enquiries	Particulars	Charges														
		Up to one Year Old	₹100/- per reference plus out of pocket Expenses														
		Beyond 1 year	₹300/- per reference /request/ document /per sheet + out of pocket expenses														
		Charges to be refunded for mistake detected on the part of the bank															
8.2	Attestation / Certificate	Individuals	Non-Individuals														
		₹100/- Per occasion	₹150/- Per occasion														
		ILLUSTRATIVE LIST OF CERTIFICATE/ ATTESTATION															

		<ol style="list-style-type: none"> 1) No Objection Certificate 2) No Dues Certificate 3) Duplicate TDS Certificate 4) Interest Certificate (One certificate to be issued 'free of cost' every year) 5) Certificate of Balance (Only two certificates are free in a year) 6) Cheque Honoured Certificate 7) Account Maintaining Certificate 8) Any other certificate relating to deposit account except Solvency certificate charges for which are charges prescribed by IRMD 9) Attestation of customer's signature/ Photograph 10) Address Confirmation 11) Issue of Duplicate Deposit Receipt <p>EXEMPTION: No service charges shall be levied for:</p> <ol style="list-style-type: none"> 1) Issue of No Dues Certificate on adjustment of Loan Account. 2) Issue of No Objection Certificate to the applicants under various Government sponsored schemes 3) Certificate of Interest paid on Deposits or TDS Certificate for the first time 4) The beneficiaries who opt for any e-payment from Govt. Departments, certification of mandate will be free 5) Signature attestation for ECS purpose 												
8.3	Other	<table border="1"> <thead> <tr> <th>Particulars</th> <th>Charges</th> </tr> </thead> <tbody> <tr> <td>Copy/ image of Cheque/ Draft (Paid/) by the bank</td> <td>₹100/-for attested copy per instrument</td> </tr> <tr> <td>Image of Cheques sent for collection (In CTS)</td> <td>₹100/- per instrument</td> </tr> <tr> <td>Loss of (Metal) Token</td> <td>₹50/- per Token</td> </tr> <tr> <td>Postal Charges (Regd. Post/Speed Post/ Courier Charges)</td> <td>₹75/- or actual expenditure- whichever is higher</td> </tr> <tr> <td>Nomination Charges</td> <td>First time: Free there after ₹100/- per occasion</td> </tr> </tbody> </table>	Particulars	Charges	Copy/ image of Cheque/ Draft (Paid/) by the bank	₹100/-for attested copy per instrument	Image of Cheques sent for collection (In CTS)	₹100/- per instrument	Loss of (Metal) Token	₹50/- per Token	Postal Charges (Regd. Post/Speed Post/ Courier Charges)	₹75/- or actual expenditure- whichever is higher	Nomination Charges	First time: Free there after ₹100/- per occasion
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8.4	Concessional/ Categories	Exempted AS PER APPENDIX												
8.5	Concessions Elsewhere	Not Specified As per discretionary power vested with various sanctioning authority.												

SERVICE CHARGES PERTAINING TO "GENERAL BANKING" APPENDIX:EXEMPTION / CONCESSIONS FOR VARIOUS CATEGORY OF

CUSTOMERS		
a)	Defence /Ex-service men /Paramilitary Forces /CISF	<ul style="list-style-type: none"> ➤ At par remittance to family up to ₹50,000/- per month. Further, they may be allowed onetime remittance for payment of school/college fees in a year. Postage and out of pocket expenses are to be recovered. ➤ At par collection of all cheques to be received from the Govt. in respect of Salary/TA/DA/Arrears/Terminal Dues etc. ➤ At par custody of Wills; ➤ Standing instructions free of charge within same branch; ➤ Normal concessions (instant credit facilities) as applicable to other customers in respect of outstation cheques up to ₹15,000/- at a time. ➤ No service charges for attestation / certificate
b)	Freedom fighters and their widows /widowers, widows of Defence Forces /Police forces personnel dying on duty	<p>No service charges to be levied on:</p> <ul style="list-style-type: none"> ➤ Remittance ➤ Issuance of cheques ➤ Collection of pension bills/pension cheques ➤ Discount of pension bills/pension cheques ➤ Attestation / Certificate
c)	Senior Citizens	<ul style="list-style-type: none"> ➤ Senior Citizens shall be allowed two Remittances / Collections aggregating to ₹25,000/-per month free of charges for personal use. ➤ No condition of maintenance of minimum balance. ➤ The accounts should be in single name of senior citizen or jointly with a close relative where senior citizen is principal account holder. ➤ 50% concession in: <ul style="list-style-type: none"> ✓ Duplicate passbook and statement. ✓ Cheque book issuance charges ✓ Stop payment instructions ✓ Closure of account ✓ Issuance of duplicate draft /revalidation of draft / cancellation of drafts/other instruments ➤ No charges for cancellation / revocation of stop payment instructions ➤ 10% additional concession on advanced locker rent to senior citizen is available subject to the condition of maintaining quarterly average balance of ₹50000 and above shall also continue ➤ No service charges for attestation / certificate
d)	Pensioners	<ul style="list-style-type: none"> ➤ No service charges to be levied on Collection / Discount of Pension Cheques / Bills of Pensioners of Central / State Govt. and Armed Forces. ➤ Free remittance facility by debit to S.B. Account maintained by pensioners for personal uses. ➤ At par collection of cheques of retirement dues. ➤ No condition of maintenance of minimum balance.

		<ul style="list-style-type: none"> ➤ 50% concession in: <ul style="list-style-type: none"> ✓ Duplicate passbook and statement. ✓ Cheque book issuance charges ✓ Stop payment instructions ✓ Closure of account ✓ Issuance of duplicate draft /revalidation of draft / cancellation of drafts/other instruments ➤ No charges for cancellation / revocation of stop payment instructions ➤ No service charges for pension certificate ➤ No service charges for attestation / certificate
e)	Students	<ul style="list-style-type: none"> ➤ Issuance (including duplicate) / Cancellation / Revalidation of Demand Draft (as per Para 2.1 and 2.2) for educational purposes, students will be required to pay only ₹20/- per instrument. ➤ No condition of maintenance of minimum balance. ➤ No service charges for attestation / certificate
f)	Government Departments/ Ministries/ Departments of State Governments Including, Railways, Defence etc.	All non-credit related service charges are exempted subject to maintenance of their account with any of our branches.
g)	Remittance / Collection facilities for PM's / CM's Relief funds	Free remittance/ collection facilities are permissible for these activities.
h)	Collection of subsidy under Government Sponsored Schemes	At par collection of cheques (only cheques issued by Government representing subsidy under Government sponsored Schemes).
i)	Teachers Employed in Government Run Schools / Central Schools	<ul style="list-style-type: none"> ➤ Free discounting of salary bills / cheques up to ₹25000/-. ➤ At par collection of salary bills.
j)	Religious, Welfare Service, Charitable institutions etc. exempted from payment of income tax under the income tax act	<ul style="list-style-type: none"> ➤ Collection of instruments favouring religious, welfare service, charitable institutions who are exempted from payment of income-tax under the income tax act be done at par. ➤ Issue of DDs /TTs to beneficiaries of these institutions be also done at par. ➤ The concession will be subject to production of certificate from Income Tax Department for the exemption from payment of Income Tax. <p>Specific Concessions of 100% exemption for renowned trusts, Temples, Missionaries, cancer societies, Helpage India, Ram Krishna Mission/Math, Foundations promoted by Government agencies.</p>
k)	Blind /Disabled /DIVYANG and Institutions set up for their benefit	<ul style="list-style-type: none"> ➤ Institutions which are exempted from payment of income tax and especially set up for benefits of blinds, disabled and differently abled be allowed: <ul style="list-style-type: none"> ✓ Collection of up-country instruments at par ✓ Payment made by these institutions to their own beneficiaries by way of DDs /TTs be allowed free of charges.

		<ul style="list-style-type: none"> ➤ Further, in the individual accounts of these categories of persons, identified and confirmed by the Branch Manager at the time of opening of accounts, the issue of RTGS/NEFT/IMPS/DDs /TTs be allowed free of charge. Such concessions to be permitted on transactions issued to be debit of the persons' accounts and not against cash payment. ➤ Waiver of collection charges for instruments up to ₹50,000/- at par collection. ➤ No condition of maintenance of minimum balance for Blind /Disabled / Divyang persons. ➤ No service charges for attestation / certificate for Blind /Disabled / Divyang persons
l)	Cooperative Banks, Land Development Banks, Service Cooperatives, Districts Rural Development Agencies etc.	<ol style="list-style-type: none"> 1) No charges be levied for collection of cheques deposited by DRDA, Farmers Cooperative Societies (bank's own sponsored), and Primary Agricultural Societies banking with us. 2) Cooperative banks may be extended remittance facilities under RBI Remittance Facilities Scheme - 1975 provided they agree to abide by the following (restricted to issue DDs /TTs only). <ul style="list-style-type: none"> ➤ The Urban cooperative banks should give an undertaking at their HO level that they will charge their customers same charges as charged by our bank for issue of demand drafts. ➤ The concerned bank and the cooperative bank should come to an understanding to share the charges. The concessions of 50% of the usual service charges to cooperative banks might be extended only to those banks which maintained their accounts with our bank. The condition should, however, be that the cooperative bank must not pass on the benefit to their customers. Incumbent In-charge should take an undertaking from the cooperative bank that they will charge normal rates as per the service charges prescribed, to their customers. 3) Charges as per RBI Remittance Facility Scheme may be levied for transfer of funds from the account of Co-operative Bank at one centre to that at another centre. The charges as per RBI Remittance Facility Scheme are as follows: <ul style="list-style-type: none"> ➤ For remittance up to ₹ 5000= 0.03% Minimum ₹ 0.25 ➤ For remittance over ₹ 5000 = 0.02% Minimum ₹ 1.50
m)	Regional Rural Banks sponsored by our Bank	<ol style="list-style-type: none"> 1) 50% concession shall be available for issue of DDs /TTs and LG /ILC provided counter

		<p>Guarantee /Security is obtained from the cooperative banks and the benefit of this concession is not passed on to the customers.</p> <p>2) Remittance facility may also extended free to RRBs sponsored by our Bank on remittance of refinance instalments to NABARD as well as remittance of refinance from NABARD.*</p> <p>3) No service charges may be levied on remittances of funds among HO, branches and Controlling Offices of RRBs.*</p> <p>4) No Account Maintenance charges be levied in accounts maintained by RRBs with our Bank.*</p> <p>5) Collection charges are to be shared between our bank and RRBs on a 50-50 basis in the following cases*:-</p> <ul style="list-style-type: none"> ✓ Cheques drawn on Public Sector Banks and tendered to them for collection by RRBs. ✓ Instruments tendered by Public Sector banks to RRBs for collection <p>*(These instructions (no. 1 to 4) shall remain operative till priority sector and lead bank division issues any fresh instructions in respect of any of these activities regarding Regional Rural Banks)</p>
n)	Wholly owned subsidiaries of the Bank	To be provided free remittance facility from their corporate office to the branches and vice-versa without levying any service charges
o)	Special Transactions	<p>1) Fixed Deposits including NRI Accounts:</p> <ul style="list-style-type: none"> ➤ On cheques issued as per Court orders for investments in terms of deposits, service charges may be waived. ➤ Transfer of funds on maturity of deposits as well as periodical interest to another branch of our bank to be done at par. Where the funds are to be transferred to another bank normal charges should be levied. ➤ Collecting bank need not levy any service charges. The remitting bank to levy the charges as applicable to Remittances. In case of local remittances, the charges as applicable to issue of demand draft be levied. <p>2) Cheques issued by Govt. of India in respect of grant made from the Prime Minister's Relief fund to the State Govt., Dist. Magistrates, etc. should be collected without levying any service charges, and, credit be given immediately at par.</p>
p)	Staff, Honourably retired Staff and widows / widowers of Honourably retired Staff	<p>No service charges shall be levied for various transactions. The accounts should be in single name of staff / ex-staff or jointly with a close relative where staff / ex-staff is principal account holder.</p> <ul style="list-style-type: none"> ➤ Widows / widowers of honourably retired Staff

		shall not be remarried and not gainfully employed to avail the benefits. ➤ However, any out of pocket expenses such as CERSAI, CIC, NeSL and any other third party expenses to be recovered.
q)	Note	Postage and Out of pocket expenses if any, to be recovered wherever not specified