

**SERVICES CHARGES WITH EFFECT FROM 01.09.2015
(EXCLUDING SERVICE TAX – at present 14.00%)**

CHAPTER-1

SERVICE CHARGES – ADVANCES RELATED (Processing Charges)

FOR FUND BASED LIMITS

1. **Fund Based – Working Capital** (including Adhoc Limit) & Short Term Loans (repayable within one year) (i) Priority / (ii) Non-Priority Sector and (iii) MSME (Above Rs.5 lacs) at the time of initial processing, each renewal and adhoc increase)

Amount of Loan / Limit	CHARGES (Rs.)
	All Branches
Upto Rs. 25,000/-	Nil
Above Rs. 25,000/- Upto Rs. 2,00,000/-	Rs.525
Above Rs. 2,00,000/-	Rs.395 per lac or Part thereof

- 2) **For Term Loans (Standalone Term Loans as well as Term Loans sanctioned with other facilities) & Liqui-rent Loans under CRE**

Amount of Loan/Limit	CHARGES (Rs.)
	All Branches
Upto Rs. 25,000/-	Nil
Above Rs. 25,000/- Upto Rs. 2 lacs	1.01%
Above Rs. 2 lacs to Rs.5 lacs	1.05%
Above Rs.5 lacs to Rs.5 crores	1.10%
Above Rs.5 crores	Rs.5.48 lacs + 0.88% above Rs.5 crores
MSME Advances (Above Rs.5 lacs)	0.88%

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3) PRIORITY SECTOR TERM LOANS (upfront fee) – OPS – SL / TL (to be charged one time only at the time of initial processing)

Amount of Loan/Limit	CHARGES (Rs.)
	All Branches
Upto Rs. 25,000/-	Nil
Above Rs. 25,000/- Upto Rs. 2,00,000/-	0.35%
Above Rs. 2,00,000/-	0.53%

4) SPECIAL CREDIT SCHEMES (including Liqui-rent Loans under Non-CRE) (other than Housing Loans) UPFRONT FEE TO BE COLLECTED [in lieu of processing charges]

REVISED	
Amount of Advance	Upfront fee (one time)
Upto Rs.5 lacs	Rs.263/- per lac or part thereof
Above Rs.5 lacs	Rs.351/- per lac or part thereof
Pensioners Loans: Loans more than Rs.10000/- : processing charges @ 0.66%. No processing charges for IOB pensioners.	

5) For Jewel Loan to others

Amount of Loan/Limit	CHARGES (Rs.)
Irrespective of amount	0.71% of the loan amount
Charges for release of securities FOR LOANS OF RS.1 LAC & ABOVE.	Rs.178/- per packet
CAMPAIGN PERIOD UPTO 31.12.2015	[as per marketing department, CO]
Irrespective of Amount	0.35%
Charges for release of securities	NIL

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6) PROCESSING CHARGES FOR LIC, NSC, OTHER GOVERNMENT SECURITIES.

Details	Charges
Processing Charges for Advances against LIC / NSC & other Government Securities – For any amount	Rs.178/= per lac or part thereof with a maximum of Rs.8905/=

7) For Subagraha/ Other housing Finance scheme Loans:

Loan Amount	Charges
For any amount	0.53% of Loan amount
Loan upto Rs.75 lacs	Rs.8900/- maximum
Loans Above Rs.75 lacs	Rs.13350/- maximum

8) AGRICULTURE & ALLIED ACTIVITIES

i) For Short term Agricultural Loans like KCC/ Crop Loans/ AJL (for production credit) up to Rs. 3 lacs

Amount of Loan/Limit	Charges
Upto Rs.50000	NIL
Above Rs.50000 upto Rs.3 lacs	0.13%

ii) Short Term Agricultural Loans like KCC/ Crop loans- other than AJL above Rs. 3 lacs

Amount of Loan/Limit	Charges
Above Rs.3 lacs	Rs.178 per lac or part thereof

iii) Short term AJL (Agricultural Jewel Loan) above Rs.3.00 lakhs

Amount of loan /limit	Charges
Loan above Rs.3.00 lakhs to Rs.1 crore	0.27% of sanctioned limit with
Loan > Rs.1 crore	0.27% of sanctioned limit with max. of Rs.44500/=

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**iv) Agricultural Term Loans Other than
Kissan Credit Card (KCC)**

Amount of Loan/Limit	CHARGES (Rs.)
Upto Rs. 25,000/-	N I L
Above Rs. 25,000/- Upto Rs. 2,00,000/-	Rs.133 per lakh or part thereof
Above Rs. 2 Lakhs	0.71% of the sanctioned Limit

v) For Govt. Sponsored Schemes

Loan Amount	Charges
Upto Rs.50000	NIL
Above Rs.50000	0.087%

9) Lead Bank Charges where we are consortium leader

Loan Amount	Charges
For any amount	0.22% - max. Rs.44.50 lacs

10) Allocation of limits between the branches-

Amount of Loan	Charges
Any Amount	Rs.8900/= per branch. No processing charges for sub-limits

**11) Creation of Charge by way of mortgage over the securities for limit above
Rs.one crore [other than MCC (Refer Mortgage Charges under Miscellaneous
Charges) & where mortgage charges are already collected]**

For Loan amount	Charges
For advances value above Rs.1 crore	Rs.10526

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**12) Release of MORTGAGED securities on closure of loans of Rs.25 lacs & above
(NOT APPLICABLE for equitable mortgage)**

Loan amount/Limit	Charges
Above Rs.25 lacs & upto Rs.50 lacs	Rs.1755
Above Rs.50 lacs & upto Rs.1 crore	Rs.2632
Above Rs.1 crore	Rs.4385

13) FOR NON-FUND BASED LIMITS (For all sectors)

Amount of Loan/Limit	CHARGES (Rs.)
	All Branches
Upto Rs. 25,000/-	NIL
Above Rs. 25,000/- Upto Rs. 2,00,000/-	Rs.439
Above Rs. 2,00,000/-	Rs.307 per lac or part thereof

14) Processing Charges for modification/revalidation of sanction terms

CHARGES FOR MODIFICATIONS EFFECTED ON SANCTION TERMS		
When the terms of sanction have been accepted	0.25% on the total fund based and non-fund based limits approved under the sanction order	Minimum Rs.890/- and Maximum Rs.8.90 lacs
CHARGES FOR REVALIDATION OF SANCTION		
When customer does not avail sanctioned limit till the expiry date and approach for revalidation of sanctions already expired/about to expire.	0.25% on the total fund based and non-fund based limits approved under the sanction order	Minimum Rs.890/- and Maximum Rs.8.90 lacs
FOR ALL LARGE CORPORATE PROPOSALS (Rs.100 Crores & above) CHARGES FOR MODIFICATIONS ON SANCTION TERMS OR REVALIDATION OF SANCTION WILL BE Rs.8.77 LACS FLAT.		

These should be made part of sanction letter as conditions.

GENERAL GUIDELINES :

- **UNIFORM PROCESSING CHARGES ARE APPLICABLE FOR RURAL & NON-RURAL BRANCHES (EXCEPT FOR SAFE DEPOSIT LOCKERS).**

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- **Processing charges are applicable for WCTL & no processing charges for FITL.**
- **Processing charges will not be applicable for Term Loan, where upfront fee is being charged.**
- **When accounts could not be renewed in time due to delayed submission of data by the borrowers, the processing charges are to be recovered for continuing the working capital advance after expiry date.**
- **In respect of government sponsored Schemes, recovery of service charges will be in accordance with the term of the scheme.**
- **For schemes where Refinance is obtained, service charges would be specified by Refinancing Agency.**

ADDITIONAL INFORMATION/INSTRUCTIONS:

1. Processing charges should be collected even where a facility is granted under Manager's discretion.
2. The **slab-rate** for the processing charges are to be reckoned on the basis of aggregate limits sanctioned and that slab-rate should be charged for the present limit/loan/enhancement sanction.
3. Branches should collect 50% of processing charges upfront, on receipt of loan application/ credit proposal in advance and credited to Sundry Creditors account of Branch and balance 50% must be collected on advise of sanction.
4. **Charges as prescribed should be levied on the sanctioned amount even if the sanctioned limit is not availed or partly availed.**
5. In cases where renewals are delayed, in respect of loan accounts with credit limits above Rs.5 lakhs processing charges are to be collected without any break, irrespective of the delay in getting the limits renewed so long as operations are allowed in the accounts.
6. No processing charges are to be levied for advances to all types of borrowers against our own deposits.

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15) MISCELLANEOUS CHARGES – relating to Advances

Items of Service	SERVICE CHARGES
<ul style="list-style-type: none"> • Issuance of No due Certificate Weaker Section • Others 	<p>NIL</p> <p>Rs.90</p>
<ul style="list-style-type: none"> • Issue of NO-OBJECTION CERTIFICATE [for takeover of loans] OTHER THAN HOUSING LOANS & TERM LOANS with floating interest rate in the name of individuals 	<p>Rs.90/= per lac or part thereof Max. Rs.8.90 lacs.</p>
<ul style="list-style-type: none"> • Issuance of Solvency Certificate 	<p>0.175% of amount involved. Min. Rs.890 and max. Rs.22255/-</p>
<ul style="list-style-type: none"> • Charges for credit opinion/report to other banks 	<p>Individual – Rs.90 Non-Individual – Rs.445</p>
<ul style="list-style-type: none"> • Charges of Godown Inspection Limit upto Rs. 100 lakhs <p>>Rs.1 crore to Rs. 10 crores</p> <p>>Rs.10 crores to Rs.50 crores</p> <p>>Rs.50 crores</p> <p>(No inspection charges for priority sector advance upto Rs.25000)</p>	<p>Executive – Rs.132 Officer –Rs.132 Award Staff – Rs.88</p> <p>Rs.877 per visit + TA [bill passed by RO/CO]</p> <p>Rs.1316 + TA</p> <p>Rs.1754 + TA</p>
<ul style="list-style-type: none"> • Mortgage charges for non priority sector advances (excluding HOUSING LOANS) where land/buildings are taken as prime security <p>(Mortgage charges are not applicable for all priority sector advances and for all non-priority sector advances with collateral security).</p> <p>In case of enhancement, charges will be applicable for enhanced limit only.</p>	<p>0.62% of fund based/non-fund based limit - Min. Rs.890 , Max.Rs.8900</p>

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Items of Service	SERVICE CHARGES	
<ul style="list-style-type: none"> Commitment charges on working capital limit/ non fund based limit/ term loan of Rs.50 lacs & above 	0.51% per annum of unutilized portion (subject to tolerance level of 20% on each limit).	
<ul style="list-style-type: none"> Pre- closure charges 	Take Over	Own Sources
Housing loan	Nil	Nil
Education loan	Nil	Nil
<u>Others Term loans – Floating Rate</u>		
- <u>Individuals</u>	NIL	NIL
- <u>Non-individuals</u>	2.26%	NIL
<u>Under Fixed Rate</u>	2.26%	NIL
<u>Working Capital</u>	NIL	NIL

GENERAL FOR ALL NON-FUND BASED ADVANCES (LC / LG):

A. SPECIFIC CONCESSION:

THE GENERAL CONCESSION GIVEN BELOW IS NOT ALLOWED FOR THOSE HAVING SPECIFIC CONCESSION IN ANY OF THE NON-FUND BASED FACILITIES FROM THE COMPETENT AUTHORITY i.e. THE BORROWER CANNOT ENJOY BOTH GENERAL AND SPECIFIC CONCESSION.

B. GENERAL CONCESSION allowed to customers enjoying non fund based limits as below:

LC / LG Limit	Service Charges
Rs.5 crores to Rs.10 crores	30% concession (70% of normal charges is to be collected)
Above Rs.10 crores	50% concession (50% of normal

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	<i>charges is to be collected)</i>
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SCHEDULE OF CHARGES ON INLAND LETTERS OF CREDIT

For all Inland Letters of Credit, the following charges, with a minimum of Rs.100 shall be collected:

The minimum charges of Rs.100 (usance + commitment charges) stipulated in the schedule would be applicable for both Non-Revolving and revolving Letter of Credit.

SFMS CHARGE OF RS.100/- is additionally chargeable for all LCs (charges levied by IDRBT).

A. Usance charges according to the tenor of the bill at the rate of –

Sl. No.	Usance Charges	Period
i.	0.35%	For bills upto 7 days sight
ii.	0.53%	For bills over 7 days and upto 3 months
iii.	0.53%	For the first 3 months
	plus 0.35%	In excess of 3 months or part thereof

Details	Service Charges
Commitment Charge for the period of liability – from date of opening of LC to last date of its validity	0.33% per quarter or part thereof

Category	commission to be charged (value of LC should be Rs. 5 Lacs & above)
LC with 100% cash margin (amount to be credited to GL-code-Margin on LC)	25% of normal charges
LC with 100% Term deposit (under lien) margin	25% normal charges

B. Revolving Letters of credit:

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On a revolving credit in addition to the usance charges as (a) above Commitment charge on the Letter of Credit amount shall be levied at the rate of 0.35% (minimum Rs.263) for every period of 3 months or part thereof for the period of liability from the date of opening of the credit to the last date of its validity.

C. On each reinstatement, usance charges according to tenor as stated above.

Commitment charge of 0.35% (minimum Rs.263) on reinstated amount only.

D. Advising Inland Letters of Credit :

A bank shall further charge a flat commission of Rs.175 for advising each amendment to the L/C.

Particulars	Service Charges
Commission for Advising LC	0.0877% with min. of Rs.175/= and maximum of Rs.3509/=.
Amendment to LC	Flat Rs.175/=

E. Confirmation of Inland letters of Credit :

If an advising bank confirms a Correspondent's credit, it should collect a commitment charge for the full validity of the credit at the rate of 0.35% for every quarter or part thereof subject to a minimum of Rs.140/- as well as usance charge according to the tenor of the bill as per A (i).

F. Transferable Letters of credit :

When the transfers are made under a Transferable Letter of Credit (whether full or in part and whether endorsed on the credit itself or not), a flat charge of Rs.140/- shall be made for each advice of transfer, except when the name of the beneficiary of the credit is changed on instructions received directly from the opening bank. The transfer charge shall be for the account of the first beneficiary of the credit unless otherwise specified.

On all Letters of Credit calling for usance drafts to be drawn on and accepted by banks, an acceptance commission shall be charged at the rate of 0.35% p.m. with a minimum of Rs.140/- P.M.

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If a charge is to be collected from the beneficiary and he refuses to pay the charge it must be collected from the opener (applicant for the credit).

G. Negotiation Charges:

The Negotiating branch shall levy negotiation charges at the following rates:

Bills value	Negotiation Charges
Upto Rs.2.50 lacs	Upto Rs.3.00 lacs 0.53% with min. of Rs.219
Over Rs.2.50 lacs	Over Rs.3.00 lacs 0.45% with min. of Rs.1579/=

Since the negotiation charges given in the schedule are comprehensive covering both aspects of cost of handling and cost of funds, as opined by the committee, no further charges should be applied for the bills negotiated under LCs except the prescribed negotiation charges and other out of pocket expenses.

If the collecting bank is not the negotiating bank, the charges as applicable to the "Collection of Bills "be levied by the collecting bank.

H. Out of pocket expenses :

All out of pocket expenses such as postages, telephones etc, shall be collected from the beneficiary unless otherwise specified.

I. Guarantees on account of discrepancies in documents :

A commission of 0.35% p.m. with a minimum of **Rs.439** shall be charged for joining in customers' guarantee and for giving guarantees on behalf of customers to other banks in respect of discrepancies in documents negotiated under Letters of Credit when payment received under reserve is credited to the beneficiary's account. However, no such charge should be recovered if money received under reserve at the request of the customer is not parted with.

When called upon to refund payment made to them under reserve (general or specific reserve), banks will pay to the negotiating bank (in the case of Restricted L/Cs) the face value of the bill together with interest at the

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commercial rate of the negotiating bank plus charges. Interest/charges, if any, would be for customer's account.

J. Clean Payment received under Letters of Credit :

A flat charge of **Rs.175** will be levied by the beneficiary's bank for receiving clean payment and crediting beneficiary's account.

K. Certificates :

When the beneficiary asks for attestation of Commercial Invoice at the time of negotiation/collection, such attestation, may be done free of charge but should the beneficiary ask for attestation of invoices on a subsequent occasion then charge of Rs. 50/- per invoice should be levied on each and every subsequent occasion.

ADDITIONAL INSTRUCTIONS / INFORMATION

**Commission would be charged when a LC is opened or amended.
NO REFUND OF CHARGES already collected will be given.**

INLAND GUARANTEES AND DEFERRED PAYMENT GUARANTEES

Item of services	SERVICE CHARGES
INLAND GUARANTEES For Both performance and other than performance guarantees	All Branches Rs.178 plus 0.70% per quarter or part thereof with a minimum of 1.4 0%

- A. General: For all LGs issued, Rs.100/= towards (SFMS) message by IDRBT will be charged extra.**
- B.** The guarantee commission should be collected for the full specified period of liability at the time of signing a guarantee.
- C.** The liability period means the actual validity period of the guarantee plus additional period, if any, during which claims can be made on the Bank under the guarantee.
- D. The commission is charged for minimum 2 quarters on the issue but in case of extension of LG during currency of it, the charges will be as per proposed period with minimum of one quarter.**

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Category	Commission to be charged
If the INDIVIDUAL Guarantee is secured by 100% margin by way of cash margin	25% of normal commission
If the INDIVIDUAL Guarantee is secured 100% by way of term deposits of our Bank	
a. INDIVIDUAL Guarantee less than Rs.1 lac	100% of normal commission
b. INDIVIDUAL Guarantee of Rs.1 lac & above	25% of normal commission

- E. Commission for Inland Deferred payment Guarantee/ Co-acceptance of bills should be collected in full at the time of issue for full period of Guarantee duly reckoning the reduced liability arising out of the payment of the installments due under the guarantee.
- F. In case the party does not provide funds for the payment of Installments on the due date then Commission should be collected for such defaulted installments also.
- G. For Guarantees issued with reduced liability clause the commission could be refunded on the customer producing evidence of payment of dues.
- H. Where the aggregate commissions under DPG / Co-acceptance of Bills are substantial, branch should seek permission from RO/CO for collecting commission on annual basis instead of advance collection. In such cases commission for the full one year and broken period up to the end of next calendar year should be collected at the time of issue and thereafter on an annual basis.
- I. For guarantee tendered for cancellation before the date of expiry, an amount computed at half of the original rate for the unexpired period of guarantees less three months may be refunded.
- J. In case of guarantees issued for export obligations pro-rata refund of guarantee commission is permitted.

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CHAPTER – II

OTHER SERVICE CHARGES

1. Outward / inward collection of cheques / instruments

A: Outstation cheques, demand drafts, interest warrants, dividend warrants, refund order, income tax refund orders, local/outstation collections from treasury and post office

For SB account holders

Amount of the Instrument	CHARGES (Rs.)
Upto & inclusive of Rs.5000/-	Rs.25/ per instrument
Above Rs.5000/ and up to and inclusive of Rs.10,000/	Rs.50/ per instrument
Above Rs. 10000/- upto Rs. 1,00, 000/-	Rs.100/ per instrument
Above Rs. 1,00,000/	Rs.175/ per instrument

For other accounts:

Amount of the Instrument	CHARGES (Rs.)
Up to Rs.10,000/	Rs.9 per Rs.1000 with min. Rs.31 and max. Rs.90
Above Rs. 10000/- upto Rs. 1,00, 000/-	Rs.107 per instrument
Above Rs. 1,00,000/	Rs.178 per instrument

1) 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 50:50 basis.

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2) No Service charges are to be recovered on collection of cheques towards scholarship amounts payable to SC/ST students.

2. Outward / inward collection of Bills

(Clean, Documentary, Demand/Usance including supply bills)

Amount of instrument	CHARGES (Rs.)
Upto & inclusive of Rs.5000/-	Rs.70 + actual Postages
Above Rs. 5000/- upto Rs.10000/-	Rs.88 + actual Postages
Above Rs. 10000/- but less than Rs. 1 Lakh	Rs.7.00 per 1000 with a minimum of Rs.132/- + Actual Postages
Rs.1 Lakhs and above	Rs.7.00 per 1000 + Actual Postages Maximum Rs.21930/= .

Amount of Instrument	Charges
INWARD USANCE BILLS under LC opened by our bank	0.10% of the bill amount with min. of Rs.877 and Max. of Rs,.8770 + remittance charges (NEFT/RTGS/SWIFT)

3. COLLECTION OF DIVIDEND WARRANTS: Dividend Warrants for amounts upto Rs. 100/- may be collected at par, subject to collection of postages, out of pocket expenses.

4. CHARGES FOR BILLS/CHEQUES RETURNED UNPAID

(BOTH INWARD/OUTWARD):

Category	Service Charges
Inward Cheque Return – cheques drawn on us returned	<p><u>Cheques of value</u></p> <p>Upto Rs. 25000/- Rs.70</p> <p>>Rs.25000 – Rs.1,00,000/- Rs.132</p> <p>>Rs. 1 lakh to Rs.10 lakhs Rs.220</p> <p>>Rs.10 lakhs to Rs.1 crore Rs.307</p> <p>>Rs.1 crore Rs.439</p> <p>per return</p>

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Outward Cheques Return – Cheques drawn on other Banks returned to us	Upto Rs.10000 - Rs.45 Upto Rs.1 lac - Rs.88 Above Rs.1 lac - Rs.175
For outstation outward Cheques Cheque upto Rs.10000 >Rs.10000 to Rs.1 lakh >more than Rs. 1 lakh	Rs.7.00 per Rs.1000 with minimum of Rs.44/- per instrument Rs.132 per instrument Rs.220 per instrument
For outstation outward Bills /inward collection bills	50% of collection charges stipulated for bills for collection subject to a minimum of Rs.70/-
For Local outward Bills /inward bills	Rs.105

ADDITIONAL INFORMATION / INSTRUCTIONS:

- Cheque return charges shall be levied only in cases where the customer is at fault** and is responsible for such returns. Cheques that need to be re-presented without any recourse to the payee shall be made in the immediate next presentation clearing not later than 24 hours (excluding holidays) with due notification to the customers of such representation through SMS alert, email, etc.
- Cheque return charges should not be charged where the customers are not at fault.
- For all bills for collection, actual postages incurred should be collected.
- In case of Bills/Cheques received from our branches the charges should be levied at one end, viz. at the branch where the item is 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 the instructions of the drawer/remitting branch.
- 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.
- In case of unpaid bills/ cheques returned, prescribed charges should be levied for each presentation.

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7. The commission should be collected and credited to commission account, and the charges recovered on account of postages etc. credited to P & L account.

8. CHARGES FOR INWARD BILLS FOR COLLECTION, WHEN DOCUMENTS ARE DELIVERED FREE OF PAYMENT :

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 Bill, the collecting Bank should levy **handling charges** in conformity, and on par with charges presently leviable in respect of Bill returned unpaid as transfer/remittance of funds is not involved.

9. **Charges for change of original instructions regarding Outward/ Inward Bills for collection- Rs.75** per request.

10. Rental charges for Post parcel received under collection bills:

Rs.20 per parcel per day or part thereof with minimum of **Rs.51/=**

CONCESSIONS ALLOWED TO VARIOUS CATEGORIES OF CUSTOMERS:

1. Cheques for Prime Minister's Relief Fund and Chief Minister's Relief Fund may be collected at par.
2. Collection of instrument favouring religious, welfare service and charitable institutions may be done at par. However, postages and other out of pocket expenses should be recovered. 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 at par collection facility of up country instruments may be extended to Institutions set up for the benefit of the blind, physically handicapped and disabled individuals.
3. Cheques issued by Government authorities representing subsidy and other special programmes may also be collected at par.
4. No charge may be levied for collection of cheques deposited by DRDA Farmers Co-operative Societies (Bank's Own sponsored) and primary agricultural societies (banking with us). However, postages and other out of pocket expenses are to be recovered.
5. Service charges on cheques issued as per Court orders for investment in term deposits may be waived.
6. At par collections in the accounts of Central / State Government Department / Ministries accredited to our Bank may be allowed free of charge. However, if the cheques are drawn on centres where we do not have branches, the Bank's charges for whom the cheques are sent for

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collection should be borne by the respective Government Department.

7. Banks need not levy collection charges/ commission on cheques/ drafts drawn in favour of Regional Rural Banks and tendered to us for collection, irrespective of whether the RRB are sponsored by us or not.

5. Remittances (DD/RTGS/ NEFT/ECS)

a) REMITTANCES - (DDs)

Amount of DD	Service Charges
	<i>All Branches/ category of customer</i>
Upto Rs.10,000	Rs.45/-
Above Rs.10,000 to upto Rs.1 Lac	Rs.3.50 per 1,000, min-Rs.53/-
Above Rs1 lac	Rs.2.60 per 1,000, min-Rs.350, max-Rs.13160

b) RTGS - OUTWARD

Amount	Charges as per Time of Settlement at RBI		
	9.00 to 12.00 hrs	12.00 to 15.30 hrs	After 15.30 hrs
Rs.2 lacs to 5 lacs	Rs. 25	Rs. 26	Rs.30
Above Rs. 5 Lacs	Rs. 50	Rs. 51	Rs.55

c) NEFT – OUTWARD

Amount	Charges
Up to Rs. 10,000/-	Rs.2.50
Above Rs. 10,000/- to up to Rs. 1 Lac	Rs.5
Above Rs. 1 Lac to Rs. 2 lac	Rs.15
Above Rs.2 lacs	Rs.25

d) ECS Charges

Type of transaction	Charges
ECS – for both inwards and outwards	NIL
• For individuals	
• For Corporates	Rs.2 per transaction
ECS – Registration	Rs.90

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6. Transaction entry Charges

a) Savings Bank Debit entries charges

<i>Charges to be levied</i>
<i>Upto 50 debit transactions per Half-year (excluding ATM/EASY-BANKING Transactions, Standing Instructions) FREE.</i>
<i>Subsequent transactions are charged at Rs.5/= per transaction.</i>

b) For CD/CC Accounts

For accounts with average balance (Daily average balance)	Charges to be levied	
	Free entry	Charges
Up to Rs. 25,000/	NIL	Rs.71 for 40 entries
> Rs.25000/but < 50000	120	Rs.71 for each additional 40 entries
> Rs.50,000 but < 1 lakh	200	Rs.71 for each additional 40 entries
>Rs. 1 lakh but < 2 Lakhs	400	Rs.71 for each additional 40 entries
> Rs. 2 lakhs	All entries	No entry charges

1. The entry charges should be levied annually and credited to commission account.
2. The Charges will be applicable for Current and Cash Credit Accounts only.

General Instructions regarding remittances:

1. **For non-customers, for remittances against tender of cash, charges shall be 50% over and above the rates prescribed for customers.**

**SERVICES CHARGES WITH EFFECT FROM 01.09.2015
(EXCLUDING SERVICE TAX – at present 14.00%)**

2. The applicable charges should be collected and credited to Exchange Account.
3. No charges are to be levied for issue of drafts in favour of suppliers while disbursing loans.
4. No charges are to be recovered for the remittances effected by branches under DPG/Bills, co-acceptances issued by branch, as these remittances are in respect of the bank's obligations.
5. 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.
6. 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.
7. Drafts to be issued at par for accounts held by Govt. Departments and State Government. However no concessions to be extended to Govt. undertakings/ Organizations.
8. 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.
8. No service charge will be levied on remittances of funds between Head Office and branches of Regional Rural banks irrespective of the fact whether the RRBs are sponsored by our bank or Not. Similar facility can also be extended to such RRBs as are sponsored by them on remittance of refinance installments to NABARD.
9. Whenever DDs are issued to the debit of accounts of blind, physically handicapped and disabled person the same may be issued at par.

**SERVICES CHARGES WITH EFFECT FROM 01.09.2015
(EXCLUDING SERVICE TAX – at present 14.00%)**

However the facility should not be extended against cash payment.

CHAPTER-V

Miscellaneous Service Charges

Items of Service	Service Charges
<ul style="list-style-type: none"> • Issue of Duplicate Statement • Issue of Duplicate Pass-Book • (NO CHARGES for issue of Duplicate Pass Book for Basic SB account for First Time) 	<p>Rs. 90 per 40 entries</p> <p>Rs. 90 Flat</p>
<ul style="list-style-type: none"> • Issue of replacement draft 	Rs.45 for all
<ul style="list-style-type: none"> • Revalidation of draft 	<p>Individual - Rs.71 Non Individual - Rs.90</p>
<ul style="list-style-type: none"> • Cancellation of draft 	<p><u>All branches / category of customer</u> Upto Rs.10000 – Rs.26 Upto Rs.1 lac - Rs.45 >Rs.1 lac - Rs.88</p>
<ul style="list-style-type: none"> • Issue of duplicate fixed deposit 	Rs.90
<ul style="list-style-type: none"> • Standing instructions Registration & Execution Registration & Execution 	<p>Credit to Deposit/ RD/ Loan within <u>same branch</u> : FREE</p> <p><u>Others-</u> Rs.40 per instruction</p>
<ul style="list-style-type: none"> • Charges for non-maintenance of minimum balance 	<p>Savings Bank</p> <ul style="list-style-type: none"> • Rs.45/- per month <p>Current Account</p> <ul style="list-style-type: none"> • Rs.175/- per month <p>Basic SBDA - No change</p>
<ul style="list-style-type: none"> • Issue of Cheque Book (charges per cheque) 	CTS / MICR : Rs.3/=

**SERVICES CHARGES WITH EFFECT FROM 01.09.2015
(EXCLUDING SERVICE TAX – at present 14.00%)**

SB(50 leaves Free per calendar year) CDCC	CTS / MICR : Rs.3.50
<ul style="list-style-type: none"> Stop payment instruction SB CDCC	(Per instrument) Rs.54 with max. Rs.270 per occasion Rs.107 with max. Rs.454 per occasion
<ul style="list-style-type: none"> Account Closure Charges [No charges if closed after one year for SB] SB (with Cheque Book) SB (without Cheque Book) CDCC	Rs.71 Rs.54 Rs. 220/-
<ul style="list-style-type: none"> Charges for signature / Photo/ Forms/etc. verification/ confirmation Pensioners-certificate of mandate	Rs.90 per verification NIL
<ul style="list-style-type: none"> Issuance of Duplicate Interest/ Balance certificate 	All branches Rs.72/-
<ul style="list-style-type: none"> Charges for Inoperative Account SB (with min. balance /without min. balance) CDCC (Debit of charges not to result overdraft in the account)	Rs.18 per H. Yr Rs.45 per H Yr Rs.88 per H Yr. (if minimum balance is not maintained)
<ul style="list-style-type: none"> Cash Handling Charges for CDCC 	1000 pieces free. After 1000 pieces Rs.13/- per 100 pieces or part thereof PER DAY / CASH COLLECTING BRANCH (Maximum of Rs.3510/=)
<ul style="list-style-type: none"> Charges for inquiry relating to old 	All Branches

**SERVICES CHARGES WITH EFFECT FROM 01.09.2015
(EXCLUDING SERVICE TAX – at present 14.00%)**

records (more than 12 months)	Ind. Rs.71/- Non.Ind. Rs.107/- (charges are per query/ record/item)
• Record copy of cheque /other instrument	All Branches Ind. Rs.71/- Non.Ind. Rs.107/- (charges are per query/ record/item)
• First Time authorization through power of attorney /mandate	Rs.178
• Dormant Account (CDCC)	Rs.90 per annum
• Addition/deletion in joint accounts or change in operational instructions or authorized signatories	Rs.90 per request both for SB CDCC – Rs. 132/- Per request

Chapter VI

SAFE CUSTODY CHARGES AND SAFE DEPOSIT LOCKERS

Safe Custody Charges

Items of Service	Charges
Sealed covers (keys, wills, other papers sealed in a single envelope)	Rs.440 per cover per annum or part thereof payable in advance
Sealed Boxes	Rs.880 per annum payable in advance per box
Small packages	Rs.132 per quarter or part thereof payable in advance per package

Safe Deposit Lockers: -Other Charges

Items of Service	Charges
Charges For Visits/ Operations	Rs.45 per operation over and above 12 free operations in a year
For delay in remittance of	2% of rent due per month as penalty

**SERVICES CHARGES WITH EFFECT FROM 01.09.2015
(EXCLUDING SERVICE TAX – at present 14.00%)**

Locker rentals – for staff and public	
For Loss of Locker keys	Rs.440 in addition to break opening charges

SAFE DEPOSIT LOCKER RENT - TYPE / CATEGORY @	Metro/Urban	Semi Urban/Rural	Staff at all centres
- Type A	Rs.979	Rs.623	Rs.400
- Type B	Rs.1381	Rs.890	Rs.468
- Type C	Rs.1737	Rs.1022	Rs.601
- Type D	Rs.1868	Rs.1158	Rs.1000
- Type E	Rs.2537	Rs.1562	Rs.1268
- Type F	Rs.3293	Rs.2312	Rs.1737
- Type G	Rs.3293	Rs.2312	Rs.1737
- Type H	Rs.4452	Rs.2935	Rs.2329
- Type H1	Rs.2272	Rs.1562	Rs.1197
- Type K	Rs.7255	Rs.4000	Rs.3114
- Type L	Rs.7255	Rs.4000	Rs.3114
- Type L1	Rs.5518	Rs.3474	Rs.2671
- Type L2	Rs.7255	Rs.4000	Rs.3114

The above rates are applicable for the lockers allotted from 01.06.2015 onwards. The revised locker rent is not applicable for the lockers where the rent had already been collected before 1st June 2015, for the period Oct.2014 to Sept.2015.

ON VACATING THE LOCKERS, ONLY THE UNEXPIRED QUARTERLY RENT WILL BE REPAYED TO THE LOCKER HIRER.

@LOCKER RENT CONCESSION: 20% concession allowed for senior citizens (persons of age of 60 years & above) IS WITHDRAWN.

[Notice is to be sent to all the senior citizen locker hirers, enjoying concession, well in advance but before 31.08.2015.]

- **DEPOSIT FOR SAFE DEPOSIT LOCKERS NOT TO BE MADE COMPULSORY.**
- **ALTERNATIVELY, 3 YEARS' ANNUAL RENT MAY BE COLLECTED IN ADVANCE**

**SERVICES CHARGES WITH EFFECT FROM 01.09.2015
(EXCLUDING SERVICE TAX – at present 14.00%)**

(as per our Bank's Book of Instructions).

SAFE DEPOSIT LOCKER CAUTION DEPOSIT	Metro/Urban	Semi Urban/Rural
METRO/URBAN		
- Type A	Rs.14000	Rs.6000
- Type B	Rs.18000	Rs.10000
- Type C	Rs.22000	Rs.12000
- Type D	Rs.25000	Rs.14000
- Type E	Rs.31000	Rs.18000
- Type F	Rs.42000	Rs.24000
- Type G	Rs.42000	Rs.27000
- Type H	Rs.57000	Rs.35000
- Type H1	Rs.29000	Rs.18000
- Type K	Rs.88000	Rs.53000
- Type L	Rs.88000	Rs.53000
- Type L1	Rs.66000	Rs.41000
- Type L2	Rs.88000	Rs.53000

**SERVICES CHARGES WITH EFFECT FROM 01.09.2015
(EXCLUDING SERVICE TAX – at present 14.00%)**

Chapter VII

For I.T related products

Charges for ATM/ VISA Cards (Both Debit and Credit cards)

Items of Service	Charges
Issue of new VISA ATM cards	NIL
Renewal of VISA/ATM cards	NIL
Annual fees for ATM Debit cards	Rs.100
Re-issue of cards, if Lost/ stolen/ damaged	Rs.100
Re-issue of PINS	Rs.20
Smart Cards	NIL
For usage of ATM cards at Merchant establishments	FREE
For usage of ATM cards at Petrol Pumps	Surcharge at the rate of 2.50% + Service Tax of transaction amount or Rs.10 whichever is higher
For usage booking of train tickets through internet	Surcharge at the rate of 2.50% + Service Tax of the transaction amount .
Charges for ATM transactions	<p><u>Savings Bank holders:</u></p> <p>Other Bank ATMs</p> <p>Free-3 transactions (financial & non-financial) per month in 6 metros (Chennai, Delhi, Mumbai, Kolkata, Hyderabad & Bangalore).</p> <p>Free – 5 transactions per month in other centres Thereafter Rs.20 per transaction + service tax</p> <p><u>For other account holders:</u></p> <p>NO FREE- For all transactions Rs.20 per Transaction + service tax</p>
Cheque Book request through ATM	Rs.55 per request

**SERVICES CHARGES WITH EFFECT FROM 01.09.2015
(EXCLUDING SERVICE TAX – at present 14.00%)**

Payment Gateway transactions	For our Bank Debit/ Credit card holders Rs.9 per transaction For other Bank Debit/ Credit card holders at 1.80% (plus applicable Service tax) of the transaction amount with a minimum of Rs.13/-
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The following debit card holders are **exempted** from the payment of the above Annual Maintenance Fee.

- i. SB account holders under Special Schemes, like, SB-SILVER and SB-GOLD category.
- ii. SB account holders under SB student scheme
- iii. Staff Members