

SERVICE CHARGES APPLICABLE w.e.f. 25.11.2015

SI.No	Items	Description	Existing charges (inclusive of Service Tax)	REvised charges (inclusive of Service Tax)	Service Tax [Presently @ 14.50%]	
1	2	3	4	5	6	
1	Safe deposit Lockers	Annual Rent				
	Size (volume in Cubic Inches) Type	Size A 787 to B 999				
		Metro / Urban	Rs. 1000	Rs.1100	Rs.160	
		Semi-urban / Rural	Rs. 750	Rs.850	Rs.123	
		Size C 1000 to E 2015				
		Metro / Urban	Rs. 2500	Rs.2800	Rs.406	
		Semi-urban / Rural	Rs. 1500	Rs.1700	Rs.247	
		Size H : 2016 to 4124				
		Metro / Urban	Rs.4000	Rs.5000	Rs.725	
		Semi-urban / Rural	Rs.3000	Rs.4000	Rs.580	
		Size L : 4125 to 6109				
		Metro / Urban	Rs.6000	Rs.6500	Rs.943	
		Semi-urban / Rural	Rs.5000	Rs.5500	Rs.798	
		Size (EL): > 6109				
		Metro / Urban	Rs.7000	Rs.8000	Rs.1160	
		Semi-urban / Rural	Rs.6000	Rs.7000	Rs. 1015	
	Note: In case of loss of key of the locker, a service charge of Rs. 500/- has to be recovered from hirer in addition to the actual expenditure incurred for breaking open the locker and changing the lock by manufacturer of the locker.			Note: In case of loss of key of the locer a service charge of Rs. 850/-+ ST has to be recovered from hirer in addition to the actual expenditure incurred for breaking open the locker and changing the lock by manufacturer of the locker.		

Sl.No	Items	Description	Existing charges (inclusive of Service Tax)	REvised charges (inclusive of Service Tax)	Service Tax [Presently @ 14.50%]
1	2	3	4	5	6
2		(a) Locker rent overdue charges :		1 st Quarter	25% of annual rent
				2 nd Quarter	50% of annual rent
				More than 6 months	Locker to be break opened
		However, overdue period has been clarified as under : S.I. Setup on say, 01.01.2015 for Advance rental for the financial year 2015-16. Overdue charge @ 25% / 50% of annual rent to be levied on 01.07.2016, 01.10.2016, 01.01.2017 / 01.04.2017, if remaining unpaid till that date.			
	b) Number of locker visits per year	24 visits per year – FREE Thereafter Rs.50/- per visit		12 visits per year – FREE Thereafter Rs.50/- per visit	
Branches / other functionaries are advised to recover revised service charges (as mentioned in Col. No. 5) Plus Service Tax, as applicable (presently being 14.5%)					
	<u>Account related charges:</u>				
3	AQB – Non maintenance charges per quarter -				
	Current account (excluding CA of Bcs)		Rs.600/- p.q.	Rs.625/- p.q.	Rs.91/-
	Savings Bank (All segments) (metro/urban/rural)		225/200/100	- Nil -	

SI.No	Items	Description	Existing charges (inclusive of Service Tax)	REvised charges (inclusive of Service Tax)	Service Tax [Presently @ 14.50%]	
1	2	3	4	5	6	
4	Issue of Multi city Cheque Book :					
	(a) MCC with minimum request for 10 leaves: (First 50 leaves free)	(First	Rs.2/- per leaf	Rs.3/- per leaf		
	(b) emergency cheque request (10 leaves set)		Rs.25/- per set of 10 non-personalized cheques.	Rs.50/- per set of 10 non-personalized cheques		
	(c) Issue of cheque book SB/CA (other than MCC) (First 50 leaves free)		Rs.2.50 per cheque. (Other than Multi City Cheque)	Rs.2.50 per cheque. (Other than Multi City Cheque)		
5	Issue of Duplicate Pass Book					
			With latest balance Rs.100/- (Rs.10/- additional per 40 entries for previous entries)	With latest balance Rs.100/- (Rs.100/- additional per 40 entries for previous entries)	Rs.15/-	
	Pass book updation at Non-home branch		Nil	Nil		
6	Statement of Account : (Monthly) All segment		Free	Free		

SI.No	Items		Description	Existing charges (inclusive of Service Tax)	REvised charges (inclusive of Service Tax)	Service Tax [Presently @ 14.50%]	
1	2		3	4	5	6	
	Duplicate Statement of Account (all segments)			With latest balance Rs.100/- & Rs.10/- per (40 entries) for additional entries.	With latest balance Rs.100/- (Rs.100/- additional per 40 entries for previous entries)	Rs.15/-	
Branches / other functionaries are advised to recover revised service charges (as mentioned in Col. No. 5) Plus Service Tax, as applicable (presently being 14.5%)							
				Existing	Revised	Service Tax	
7	Stop payment instructions :						
	For Savings Bank Accounts			Rs.50/- per Upto 3 leaves Above 3 leaves, range of cheques	Rs.75/- per cheque	Rs.11/-	
				Rs.200/-	Rs.200/-	Rs.29/-	
	For CA / CC (All segments)		Upto 3 leaves	----	Rs.100/- per cheque	Rs.15/-	
			Above 3 leaves, range of cheques	-----	Rs.300/-	Rs.44/-	
8	Account closure (a/c. Transfer not included)						

SI.No	Items	Description	Existing charges (inclusive of Service Tax)	REvised charges (inclusive of Service Tax)	Service Tax [Presently @ 14.50%]	
1	2	3	4	5	6	
	SB & CA -	Within 14 days	Nil	Nil		
		14 days to 6 months	Individual Rs.250/- Companies Rs.1000/-	Individual Rs.250/- Companies Rs.1000/-	Rs.36/- Rs.145/-	
		After 6 months but before 12 months.	Individual Rs.150/- Companies Rs.500/-	Individual Rs.150/- Companies Rs.500/-	Rs. 22/- Rs. 73/-	
		After 1 year	Nil	Nil		
	Account Transfer charges		----	Rs.100/-	Rs.15/-	
Branches / other functionaries are advised to recover revised service charges (as mentioned in Col. No. 5) Plus Service Tax, as applicable (presently being 14.5%)						

Sl.No	Items	Description	Existing charges (inclusive of Service Tax)	Revised charges (inclusive of Service Tax)	Service Tax [Presently @ 14.50%]	
1	2	3	4	5	6	
9	Collection & Remittance charges					
	Cheques returned charges (for all segments)					
	a) Cheques drawn on us returned (for insufficient funds)	For chqs. Upto Rs.100000/-	Rs.100/- + Out of pocket Expenses.	Rs.250/- + Out of pocket Expenses.	Rs.36/-	
		Above Rs. 100000/-	Rs.200/- + Out of pocket expenses	Rs.350/- + Out of pocket expenses	Rs.51/-	
	b) Cheques drawn on us returned (for technical reasons)	(Not to be charged where customer is not at fault as per RBI guidelines)	Rs.75/- + Out of pocket expenses.	Rs.125/- + Out of pocket expenses.	Rs.18/-	
	Cheques deposited returned unpaid					
	Cheques returned for insufficient funds or for technical reason	Cheques upto Rs.1.00 lac.	Rs.150/- plus other bank charges if any.	Rs.200/- + Out of pocket expenses.	Rs.29/-	
		Cheques above Rs.1.00 lac.		Rs.200/- + Out of pocket expenses	Rs.29/-	

SI.No	Items	Description	Existing charges (inclusive of Service Tax)	Revised charges (inclusive of Service Tax)	Service Tax [Presently @ 14.50%]	
1	2	3	4	5	6	
	Collection of bills					
	Upto Rs.5000/-		Rs.50/- + SERVICE TAX	Rs.100/- + SERVICE TAX	Rs.15/-	
	Rs. 5000/- to Rs.10000/-		Rs.75/- + SERVICE TAX	Rs.100/- + SERVICE TAX	Rs.15/-	
	Above Rs. 10000/-		Rs.6/- per thousand. Min. Rs.100/- Max. Rs.12500/- + out of pocket Expenses.	Rs.8/- per thousand. Min. Rs.100/- Max. Rs.12500/- + out of pocket Expenses.	Rs.15/- Rs.1813/-	

SI.No	Items	Description	Existing charges (inclusive of Service Tax)	Revised charges (inclusive of Service Tax)	Service Tax [Presently @ 14.50%]				
1	2	3	4	5	6				
10	Standing Instructions(SI) / Equated Monthly Installments (EMI)								
	a) Setting up Standing Instruction (one time fee)	Transfers to Non-home branch	Rs.50/- per instruction.	Rs.100/-	Rs.15/-				
	b) Processing of SI	Other than Branch transfers	Rs.25/-	Rs.50/- + remittance charges + postages.	Rs. 7/-				
	c) Failed S I charges		Rs.25/-	Rs.225/-	Rs.33/-				
	d) Failed EMI charges	All segments. Excluding Govt. sponsored schemes. Per EMI.	Rs.25/-	Rs.500/-	Rs.73/-				
11	Account keeping charges per annum								
	For CA/OD/CC (all segments) No .a/c. Keeping charges for Staff Accounts & SB Accounts.		Rs.550/- p.a.	Rs.550/- p.a	Rs.80/-				
12	Issue of IOI (Demand Draft / Banker's Cheque)								
	a) By transfer of funds from any account at home branch	Upto Rs.5,000/-	Rs.25/-	Rs.25/-	NA				
		Above Rs.5000/- upto Rs.10,000/-	Rs.40/-	Rs.100/- (Inclusive of ST)	NA				

SI.No	Items		Description	Existing charges (inclusive of Service Tax)	Revised charges (inclusive of Service Tax)	Service Tax [Presently @ 14.50%]		
1	2		3	4	5	6		
			Above Rs.10,000/- upto Rs.1,00,000/-	Rs.3/- per Rs.1000/- or part thereof (Min.Rs.50/-)	Rs.5/- per Rs.1000/- or part thereof (Min.Rs.55/-) inclusive of ST.	NA		
			Above Rs.1,00,000/-	Rs.2.50per Rs.1000/- or part thereof (Min.Rs.300/- & Maximum Rs.12500/-)	Rs.4/- per Rs.1000/- or part thereof Min.Rs.505/- Max. Rs.15000/- inclusive of ST.	NA		
	b) By deposit of cash(below Rs 50000/only)	Cash handling charges will be in addition to the above charges for issue						
		of IOI (Demand Draft / Banker's Cheque)						

SI.No	Items		Description		Existing charges (inclusive of Service Tax)	Revised charges (inclusive of Service Tax)	Service Tax [Presently @ 14.50%]	
1	2		3		4	5	6	
13	Revalidation / cancellation & issuance of Duplicate Demand Draft / Banker's Cheque				Equal to issue charges with a maximum of Rs.100/- per instrument	Rs.100/- per instrument	Rs.15/-	
14	Cash Handling charges for CA/CC for other than 'P' Segment customers							
	Non-Currency Chest Branches				Nil	Nil		
		Upto one bundle						
		More than one bundle (of same denomination) for first 4 hours of Business(10 section is one bundle)	Rs.100/- per bundle or part thereof.	Rs.450/- per bundle or part thereof.	Rs 65/-			
		More than one bundle (of same denomination) after 4 hours of business.		Rs.675/- per bundle or part thereof.	Rs.98/-			

Sl.No	Items		Existing charges (inclusive of Service Tax)	Revised charges (inclusive of Service Tax)	Service Tax [Presently @ 14.50%]	
1	2		4	5	6	
15	Issue of Balance Certificate (per instance)		Rs.100/-	Rs.200/-	Rs.29/-	
16	Interest Certificate (First copy free), additional copy per certificate.		Rs.100/-	Rs.200/-	Rs.29/-	
17	Signature verification (per instance)		Rs.100/-	Rs.200/-	Rs.29/-	
18	No dues certificate :	Priority Sector	Nil	Nil		
		Others : Individuals	Rs.100/-	Rs.100/-	Rs.15/-	
		Others (Firms		Rs.200/-	Rs.29/-	
19	Presentation of usance bills per instance		Rs. 75/-	Rs.110/-	Rs. 16/-	
20	Postal charges :	a) Ordinary	Min.Rs.15/- or actuals whichever is higher	Rs.20/-	Rs.3/-	
		b) Regd.Post / speed	Rs.35/- or actuals	Rs.50/-	Rs.7/-	

Sl.No	Items		Existing charges (inclusive of Service Tax)	Revised charges (inclusive of Service Tax)	Service Tax [Presently @ 14.50%]	
1	2	3	4	5	6	
		Post / Courier	whichever is higher.			
21	Solvency Certificate	a) Non commercial (per lac)	Rs.500/- (lumpsum)	Rs.300/- per lac. (Min. Rs. 500/-+ST)	Rs.44/-	
		b) Commercial (per lac)	Rs.250/-per lac	Rs.300/-per lac.	Rs.44/-	
		Minimum	Rs.1000/-	Rs. 1200/-	Rs.174/-	
		Maximum	Rs.15000/-	Rs.18000/-	Rs.2610/-	
22	Photo Attestation Charges (per instance)	Rs.100/-	Rs.150/-	Rs.22/-		
23	Record – Copy of the cheque per instance	Rs.100/-	Rs.150/- Rs. 150/- per item upto 2	Rs.22/-		

Sl.No	Items	Existing charges (inclusive of Service Tax)	Revised charges (inclusive of Service Tax)	Service Tax [Presently @ 14.50%]		
1	2	3	4	5	6	
24	Enquiries relating to old records (more than 12 months old) per item.	Rs.100/- per item	years & thereafter, additional Rs.100/- per additional year.	Rs.22/- Rs.15/-		
25	ATM Cards / PINs / Kits returned by courier due to wrong address	Rs.50/-	Rs.100/-	Rs.15/-		
26	ECS return charges for non-availability of funds in customer's account	Rs. 100/- per return.	Rs.200/- per return	Rs. 29/-		
27	Charges for excess debit entries in SB	Rs.5/- per entry (for entries over 30 withdrawals per ½ year) other than alternate channel like SI, ATM.	30 Debit entries FREE per ½ year. If debit entries (excluding alternative channel) exceeds 30 per ½ year, cheque or otherwise Rs.5/- per debit entry.			

Sl.No	Items		Existing charges (inclusive of Service Tax)	Revised charges (inclusive of Service Tax)	Service Tax [Presently @ 14.50%]	
1	2	3	4	5	6	
28	Inoperative Account charges		<p>No service charge if stipulated minimum balance requirement is maintained. Otherwise charges applicable for non-maintenance of AQB. If the amount is less than the applicable charges then the account to be closed and advised to the customer.</p>	<p>SB Ac. - Nil- Current A/c Linked to AQB.</p>		

Sl.No	Items		Existing charges (inclusive of Service Tax)	Revised charges (inclusive of Service Tax)		Service Tax [Presently @ 14.50%]	
1	#	#	4	5		6	
29	Collection of Out station cheques:	Value	For Savings Account customers				
		Upto Rs.5000/-	Rs.25/- +ST	Rs.50/-		Rs.7/-	
	(Note : The charges for SB a/c. And Non-SB A/c. Holders are shown separately as per RBI guideliens)	Above Rs.5000/- upto Rs. 1,00,000/-	Rs.100/- + ST	Rs.100/-		Rs.15/-	
		Above Rs.1,00,000/- upto Rs.5,00,000/-	Rs.200/- + ST	Rs.250/-	Rs.36/-		
	{The sharing of charges for instruments received / sent to other banks for collection will be as per IBA guidelines (Shared on 50:50 basis) }	Above Rs.5,00,000/- upto Rs.10,00,000/-	Rs.225/- + ST	Rs.275/-	Rs.40/-		

Sl.No	Items		Existing charges (inclusive of Service Tax)	Revised charges (inclusive of Service Tax)		Service Tax [Presently @ 14.50%]
1	#	#	4	5		6
		Above Rs.10,00,000/-	Rs.250/- + ST	Rs.300/-	Rs.44/-	
		Value	For Non-Savings Account customers			
		Upto Rs.5000/-	Rs.25/- +ST	Rs. 25/-	Rs.4/-	
		Above Rs.5000/- upto Rs.10000/-	Rs.50/- + ST	Rs. 50/-	Rs.7/-	
	(Service Tax will be charged as applicable. The above charges are inclusive of Postal & other expenses, if any)	Above Rs.10000/- upto Rs. 1,00,000/-	Rs.100/- + ST	Rs.100/-	Rs.15/-	
		Above Rs.1,00,000/- upto Rs.5,00,000/-	Rs.200/- + ST	Rs.200/-	Rs.29/-	
		Above Rs.5,00,000/- upto Rs.10,00,000/-	Rs.225/- + ST	Rs.225/-	Rs.33/-	
		Above Rs.10,00,000/-	Rs.250/- + ST	Rs.250/-	Rs.36/-	

Sl.No	Items		Existing charges (inclusive of Service Tax)	Revised charges (inclusive of Service Tax)	Service Tax [Presently @ 14.50%]		
1	2	3	4	5	6		
30	Deposit of clearing instruments at non-home CBS branch drawn on other CBS branches / Banks.	Value	For Savings Account customers				
		Upto Rs.5000/-	Rs.25/- +ST	Rs. 25/-	Rs.4/-		
	(Note : The charges for SB a/c. And Non-SB A/c. Holders are shown separately as per RBI Guidelines)	Above Rs.5000/- upto Rs.10000/-	Rs.50/- + ST	Rs. 50/-	Rs.7/-		
		Above Rs.10000/- upto Rs. 1,00,000/-	Rs.100/- + ST	Rs.100/-	Rs.15/-		
		Above Rs.1,00,000/- upto Rs.5,00,000/-	Rs.200/- + ST	Rs.200/-	Rs.29/-		
		Above Rs.5,00,000/- upto Rs.10,00,000/-	Rs.225/- + ST	Rs.225/-	Rs.33 /-		

Sl.No	Items		Existing charges (inclusive of Service Tax)	Revised charges (inclusive of Service Tax)	Service Tax [Presently @ 14.50%]	
1	2	3	4	5	6	
		Above Rs.10,00,000/-	Rs.250/- + ST	Rs.250/-	Rs.36/-	
		Value	For Non-Savings Account customers			
	For Speed Clearing Centres, speed clearing charges will apply.	Upto Rs.5000/-	Rs.25/- +ST	Rs. 25/-	Rs.4/-	
		Above Rs.5000/- upto Rs.10000/-	Rs.50/- + ST	Rs. 50/-	Rs.7/-	
		Above Rs.10000/- upto Rs. 1,00,000/-	Rs.100/- + ST	Rs.100/-	Rs.15/-	
		Above Rs.1,00,000/- upto Rs.5,00,000/-	Rs.200/- + ST	Rs.200/-	Rs.29/-	
		Above Rs.5,00,000/- upto Rs.10,00,000/-	Rs.225/- + ST	Rs.225/-	Rs.33/-	
		Above Rs.10,00,000/-	Rs.250/- + ST	Rs.250/-	Rs.36/-	

Sl.No	Items		Existing charges (inclusive of Service Tax)	Revised charges (inclusive of Service Tax)	Service Tax [Presently @ 14.50%]	
1	2	3	4	5	6	
31	Payment of deposit receipts to another bank.	Local and Outstation	Charges as applicable to issue of DD/BC/IOI	Rs.50/- + Out of pocket expenses	Rs.7/-	
32	Deposit of cash at Non-Home Branch.					
		Maximum Amount Rs.50000/- per day.	No charges for 'P' segment a/c. Holders (Deposit & repayment of loan accounts) Cash handling charges to be collected, if applicable. OTHERS: Rs.5/- per txn + cash handling charges if applicable.	Maximum: P-Segment : Rs.50,000/- per day SME Segment : Rs.2,00,000/- per day SERVICE CHARGES : Rs.2/- per Rs.1000/-. Minimum Rs.100/- per transaction. Cash handling charges extra.		

SI.No	Items		Existing charges (inclusive of Service Tax)	Revised charges (inclusive of Service Tax)	Service Tax [Presently @ 14.50%]	
1	2	3	4	5	6	
			Existing	Revised		
33	Encashment of Self Cheques at Non-Home Branch		Encashment of self cheques is allowed at par upto Rs.20000/- when presented by the account holder. - (NO CHARGE)	P-SEGMENT : (Presently Max.Rs.50000/- at 14.5%) SME SEGMENT Max Rs.100000/- SEERVICE CHARGES : UPTO Rs..50,000/- FREE Above Rs.50000/- Upto Rs.100000/ Rs.2/- + ST per		

Sl.No	Items		Existing charges (inclusive of Service Tax)	Revised charges (inclusive of Service Tax)	Service Tax [Presently @ 14.50%]	
1	2	3	4	5	6	
			(Third party payments – NOT PERMITTED)	Rs.1000/- Minimum Rs.100/- per transaction		
34	Transfer of funds from Non-home Branch to another through CBS.					
			Non-SB Account holders (PerTransaction)			
	Intra City		Free	Free		
	Inter City	Upto Rs.100000/-	Rs. 5/- + ST	Free		
		Above Rs.100000/- upto Rs.200000/-	Rs.15/- + ST	Free		
		Above Rs.200000/- upto Rs.500000/-	Rs.25/- + ST	Free		
		Above Rs.500000/-	Rs.50/- + ST	Free		

Sl.No	Items	Existing charges (inclusive of Service Tax)	of	REvised charges (inclusive of Service Tax)	of	Service Tax [Presently @ 14.50%]
1	2	3	4	5	6	
35	Transfer of funds from Home branch to another account at another CBS Branch.					
	Intra City		Free		Free	
		Upto Rs.100000/-	Rs. 5/- + ST		FREE	
		Above Rs.100000/-				
		upto Rs.200000/-	Rs.15/- + ST			
		Above Rs.200000/-				
		upto Rs.500000/-	Rs.25/- + ST			
		Above Rs.500000/-	Rs.50/- + ST			
36	Speed Clearing Charges -	For Non-Savings Account customers				
		Upto & Including Rs.100000/-	Rs.20/- per instrument+ ST	Rs.25/- per instrument.		Rs.4/-
		Above Rs.100000/-up to Rs.500000/-	Rs.175/- per instrument+ST	Rs.200/- per instrument		Rs.29/-
		Above Rs.500000/-	Rs.225/- per instrument+ ST	Rs.225/- per instrument.		Rs.33/-

Sl.No	Items		Existing charges (inclusive of Service Tax)	Revised charges (inclusive of Service Tax)	Service Tax [Presently @ 14.50%]		
1	2	3	4	5	6		
			For Savings Account customers				
			Rs.20/- per				
		Upto & Including Rs.100000/-	instrument+ ST	Rs.20/- per instrument.	Rs.3/-		
		Above Rs.100000/- upto Rs.500000/-	Rs.175/- per instrument+ ST	Rs.175/- per instrument	Rs.25/-		
		Above Rs.500000/- upto Rs.1000000/-	Rs.200/- per instrument+ ST	Rs.200/- per instrument.	Rs. 29/-		
		Above Rs.1000000/-	Rs.225/- per instrument+ST	Rs.225/- per instrument.	Rs.33/-		
37	Electronic Funds Transfer Service Charges			Customer Transaction			
				From	To		
		NEFT Transactions		Upto Rs.10,000/-		Rs.2.50 + ST	
		Upto Rs.1,00,000/-	Rs. 5/- + ST	Rs.10,000/- to Rs.1,00,000/-		Rs. 5/- + ST	
		Above Rs.100000/-		Above Rs.100000/- upto			

Sl.No	Items		Existing charges (inclusive of Service Tax)	Revised charges (inclusive of Service Tax)	Service Tax [Presently @ 14.50%]
1	2	3	4	5	6
		upto Rs.200000/-	Rs.15/- + ST	Rs.200000/-	Rs.15/- + ST
		Above Rs.200000/- upto Rs.500000/-	Rs.25/- + ST	Above Rs.200000/- upto Rs.500000/-	Rs.25/- + ST

38 ATM RELATED TRANSACTIONS -						
monthly balance (SB A/cs)	Monthly limit on number of debit transactions	Monthly limit on number of Free ATM Transactions (Financial & Non Financial Transactions)				
		Other Bank ATMs.			State Bank Group ATMs.	
Branch		Internet / Mobile Banking	In 6 metro centres@	Other centres		
< Rs.1000/-	4	Free	3	5	5	
> Rs.1000/- upto Rs.25000/-	4	Free	3	5	5	
>Rs.25000/- upto Rs.50000/-	10	Free	3	5	Unlimited	
> Rs.50000/- upto Rs.100000/-	15	Free	5	8	Unlimited	

> Rs.100000/-		Unlimited	Free				Unlimited	Unlimited
Charges for financial transactions beyond the set limit (Rs. Per transaction)		Rs.20/-	Nil		Rs.20/-		Rs.20/-	Rs.5/-
Charges for Non-financial transactions beyond the set limit (Rs. Per transaction)	NIL	Nil	Rs.8/-	Rs.8/-	Rs.5/-			
		All charges are exclusive of Service Tax. S.T at 14.5% is applicable on all service charges						
		@ Six Centres : New Delhi, Mumbai, Chennai, Kolkota, Bangalore and Hyderabad.						

Sl.No	Items		Existing charges (inclusive of Service Tax)	REvised charges (inclusive of Service Tax)	Service Tax [Presently @ 14.50%]	
1	2	3	4	5	6	
39	REPLACEMENT OF DEBIT CARD :					
	a) If magnetic strip / chip of the card is not working / card is damaged		-Nil- for first replacement Rs.100/- from Second replacement onwards	-Nil- for first replacement Rs.200/- from Second replacement onwards	Rs. 29/-	
	b) If card is lost.		Rs. 200/- per instrument.	Rs. 200/- per instrument.	Rs.29/-	
40	Duplicate ATM PIN Generation charges			Rs. 51/-		
41	ATM / POS Transaction decline due to insufficient funds.			Rs.17/-		
Branches / other functionaries are advised to recover revised service charges (as mentioned in Col. No. 5) Plus Service Tax, as applicable (presently being 14.5%)						

Exemption categories from collection of commission: on outward/inward collection of instrument/bills

❖ Instruments lodged by educational, social, welfare and charitable institutions/ organizations are eligible for exemption of Income Tax (under section 10 of I.T.Act). (A copy of the I.T exemption certificate should be obtained and preserved).

❖ Pension bills of State/Central/Union Territory Governments and Freedom Fighters.

❖ Instruments involving subsidy and margin money by the Government.

❖ Instruments deposited by Government officials for payment/disbursal under Government sponsored scheme.

❖ Instruments involving grants from Prime Minister's Relief fund (on account of natural calamities like floods, drought, etc.) to state Government/District Magistrates etc.

❖ Instruments lodged by Defense Personnel/Ex-servicemen/defense units/widows of defense personnel deceased while in service.

❖ Cheques issued as per Court orders, the proceeds of which invested with our Bank.

❖ Instruments involving contribution to Prime Minister's/ Chief Minister's relief funds.

❖ Cheques tendered by Advocates representing the amount remitted in a court for the credit of loan accounts of our Bank.

❖ Recollection of collection proceeds of outstation cheques lodged by Government Departments.

❖ **Instruments collected and proceeds deposited in our Bank for 06 months and above (if such deposit accounts are closed before maturity full commission should be collected at the time of closure).**

II. Salary bills:

An amount of Rs.30/- per bill (where there are 03 Teachers or more) is to be levied as Service Charge. This amount to be deducted from the total amount of the Bill. This should be shared prorata among the number of Teachers covered in the Bill. This should be settled by the Head Master/ Other teachers among themselves and not to be left to the Bank. In other words, Branch should not entertain this matter to avoid controversies. Where there is only one Teacher, a minimum of Rs.10/- may be collected as Service Charge (postal charges are to be levied where applicable).

III. Collection of MPCS Cheques:

If the following are not complied with, regular collection charges are to be levied. Rs.30/- per cheque/draft should be collected subject to:

➤ The MPCS should route all their transactions through our Bank exclusively.

- The MPCS should maintain an average balance of not less than Rs.25,000 in their SB account. In case, the MPCS is extending effective tie-up arrangement and recovering the dues, the average balance of Rs.25,000 can also be relaxed with the approval of the respective General Manager.
- The MPCS should adhere to the terms and tripartite agreement and should recover the Bank loan installment at source from its members and remit the same to the Bank.
- The MPCS should convince their members to open CD accounts with the Bank.
- MPCS should insist supply of milk in the name of the borrower only, if any other members of the family tries to supply milk in his/her name to willfully avoid recovery of loan, such instances should be brought to the notice of Branch Manager (postal charges are to be levied where applicable).