

SL No.	Details	Table No.
1	SB - Charges, Free facilities and other benefits for privilege and ordinary accounts	1
	Type of Accounts	
	Part A SIB Junior,SB Basic, General (with Cheque book & Without Cheque Book), Standard, Silver, Gold,	1A
	Part B SIB Youth Plus,SIB Mahila, SIB Mahila Plus, GSSA(Standard, Smart, Executive, Advantage), SIB Invest	1B
2	CD - Charges, Free facilities and other benefits for CD General, Standard, Silver, Gold, Platinum, Ruby, Diamond, CD Smart accounts	2
3	Other features, terms and conditions of SB products	3
4	Remittances - Charges for DDs, POs, TT and RTGS/NEFT	4
5	Charges on Instruments Received for Collection from other Banks and our branches/Collection of outstatio	5
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Abbreviations used:		
A = Automated recovery by Finacle system		
BP = Batch Process to be run at prescribed periodicity by DICT, Ernakulam		
Manual = To be recovered by debiting the customer account by the branches		

SERVICE CHARGES IN SAVINGS BANK ACCOUNTS W. E. F. 30.12.2013 (Table 1 A)

Sl no	Particulars	SIB Junior	Basic SB*	Savings Bank Account without Cheque Facility	Savings Bank Account with Cheque Facility	SB standard Privilege	Silver	Gold	NRE Diamond	Domestic Platinum	Mode of recovery	
1	Monthly Average Balance	NA	NA	NA	NA	Rs. 1000/-	Rs. 5000/-	Rs. 10,000/-	Rs. 50,000/-	Rs. 1,00,000/-		
2	Quarterly Average Balance	NA	NA	Rs. 500/-	Rs. 1000/-	NA	NA	NA	NA	NA		
3	Charges	NA	NA	Rs. 100/Quarter	Rs. 250/Quarter	Rs. 100/Month	Rs. 100/Month	Rs. 100/Month	Rs.100/month	Rs.100/month	A	
4	Ordinary/ABB Cheque Leaves	NA	First cheque book with 10 leaves free	NA	First cheque book with 10 leaves free	25 cheque leaves per year free per calendar year	25 cheque leaves per year free per calendar year	25 cheque leaves per year free per calendar year	Free cheque books	Free cheque books		
5	Charges	NA	Rs.3/- per leaf above free limits	NA	Rs.3/- per leaf above free limits				Free cheque books	Free cheque books	A	
6	AMC for ATM	Free & No AMC		Rs.100/- per annum			Free & No AMC				A	
7	ATM repin Charges	Rs.100/- per change									A	
8	Cheque return charges to other banks (cheque drawn by the customer returned to other banks/branches) and ECS returns	Not Applicable	Upto Rs.25 lakhs: Rs.4/1000 or minimum Rs.250/- whichever is higher	Not Applicable	Upto Rs.25 lakhs: Rs.4/1000 or minimum Rs.250/- whichever is higher						A	
9	Above Rs.25 lakhs and Upto Rs.50 lakhs:Rs.3/1000 or Rs.10,000/- whichever is higher		Above Rs.25 lakhs and Upto Rs.50 lakhs:Rs.3/1000 or Rs.10,000/- whichever is higher									
10	Above Rs.50 lakhs and Upto Rs. 1Cr: Rs.2/1000 or Rs.15,000 whichever is higher		Above Rs.50 lakhs and Upto Rs. 1Cr: Rs.2/1000 or Rs.15,000 whichever is higher									
11	Above Rs.1 Cr: Rs.1/1000 or Rs.20,000 whichever is higher		Above Rs.1 Cr: Rs.1/1000 or Rs.20,000 whichever is higher									
12	Cheque return charges to other banks (Cheque drawn in favour of the customer presented for clearing/collection returned/dishonoured by other banks/branches)	Not Applicable	Rs.50/- per instrument									
13	Remittance of cash through branches other than parent branch	Free up to a maximum limit of Rs. 49,999/-			Free						NA	
14	Withdrawal of cash through branches other than parent branch	Not Eligible			Free						NA	
15	Movement of funds as other than by way of cash to parent branches	Free up to a maximum limit of Rs. 2,00,000/-			Free						NA	
17	Draft/Pay Order - (After 2.00 p.m. on week days and 12.00 noon on Saturdays 1.5 times of normal charges for Cash DDs) - 20% extra charges for Cash DDs	Free DD/PO for child's education purpose	Upto Rs.10000/-, Rs.50/-minimum Above Rs.10000/-, Rs.1 per 1000 or Rs.50/- minimum whichever is higher. Maximum Rs.10,000/-.	Monthly Rs. 10,000/- free. (Above free limit, if any, Rs. 1/1000)	Monthly Rs. 50,000/- free (Above free limit, if any, Rs. 1/1000)	Monthly Rs. 1,00,000/- free. (Above free limit, if any, Rs. 1/1000)	Unlimited	Unlimited			A	
18	RTGS/NEFT Fund Transfer (inward)	Free										NA
19	RTGS/NEFT outward (Transactions above free limits will be charged as per the RTGS/NEFT slab)	As per RTGS/NEFT slab			Rs.50,000/- per month (Transactions above free limits will be charged as per the RTGS/NEFT slab)	Rs. 1,00,000/- per Month (Transactions above free limits will be charged as per the RTGS/NEFT slab)	Rs. 2,00,000/- per Month (Transactions above free limits will be charged as per the RTGS/NEFT slab)	Unlimited	Unlimited		A	
20	Transactions through other bank ATMs in India (Rs.20/- per transaction above the free limits for cash withdrawal and Rs.9 per transaction for non financial transactions)	Monthly 5 transactions free (Transactions include both cash withdrawal & other non financial transactions like balance enquiry, mini statement etc.)			Free			Free	Free	Free	A	
21	Internet banking & fund transfer through Internet banking - Subject to self/third party transfer limits fixed by the bank/lower limit opted	Not Eligible			Free	Free	Free	Free	Free	Free	NA	
22	Demat Account	Not Eligible		Usual Charges	Usual Charges	Usual Charges	Usual Charges	Usual Charges	No AMC	No AMC	A-for AMC	
23	Mobile Banking	Not Eligible		Rs. 75/- half yearly				Free	Free		A	
24	Change in Mobile number for SMS	Rs.100/-									M	

25	Reconnection charge for SMS(to reactivate after inactivating the service)	Rs.100/-	M
*Basic SB: Only 4 withdrawals are allowed including ATM withdrawals per month.Transactions above the free limits are chargeable as Rs.20/- per transaction.			

SERVICE CHARGES IN SAVINGS BANK ACCOUNTS W E F 30.12.2013(Table 1B)

SI no	Particulars	Youth Plus	Mahila	Mahila Plus	GSSA-Standard	GSSA-Smart	GSSA-Executive	GSSA-Advantage	SB invest	Mode of Recovery	
1	Monthly Average Balance	NA	Rs. 1000/-	Rs. 25,000/-	NIL	NIL	NIL	Rs. 1000/-	NIL		
2	Quarterly Average Balance	Rs. 1000/-	NA	NA	NA	NA	NA	NA	NA		
3	Existing Charges	Rs. 250/Quarter	Rs. 100/Month	Rs. 100/Month	NIL	NIL	NIL	Rs.100/ month	NIL	A	
4	Ordinary/ABB Cheque Leaves	Free cheque books	25 cheque leaves per calendar year free	25 cheque leaves per calendar year free	35 cheque leaves free per calendar year	50 cheque leaves free per calendar year	50 cheque leaves free per calendar year	Free and unlimited	35 cheque leaves free per calendar year	A	
5	Charges	Free cheque books	Rs.3/- per leaf above free limits								A
6	AMC for ATM	Rs.100/- per annum		Free and No AMC					Rs.100/- per annum		A
7	ATM repin Charges	Rs.100/- per change									M
8	Cheque return charges to other banks	Upto Rs.25 lakhs: Rs.4/1000 or minimum Rs.250/- whichever is higher									A
9	(cheque drawn by the customer returned to other banks/branches)and ECS returns	Above Rs.25 lakhs and Upto Rs.50 lakhs:Rs.3/1000 or Rs 10,000/- whichever is higher									
10		Above Rs.50 lakhs and Upto Rs. 1Cr: Rs.2/1000 o Rs.15,000 whichever is higher									
11		Above Rs.1 Cr: Rs.1/1000 or Rs.20,000 whichever is higher									
12	Cheque return charges to other banks (Cheque drawn in favour of the customer presented for clearing/collection returned/dishonoured by other banks/branches)	Rs.50/- per instrument									M
13	Remittance of cash through branches other than parent branch	Free & Unlimited									NA
14	Withdrawal of cash through branches other than parent branch	Free & Unlimited									NA
15	Movement of funds as other than by way of cash to parent branches	Free & Unlimited									NA
17	Draft/Pay Order - (After 2.00 p.m. on week days and 12.00 noon on Saturdays 1.5 times of normal charges for Cash DDs) - 20% extra charges for Cash DDs	Upto Rs.10,000/- Rs.50/-minimum Above Rs.10000/-, Rs.1 per 1000 or Rs.50/- minimum whichever is higher.Maximum Rs.10,000/-.	2 Draft/PO up to Rs. 10,000/- monthly (Above free limit, if any, Rs. 1/1000)	5 Draft/PO totaling to Rs. 50,000/- monthly (Above free limit, if any, Rs. 1/1000)	Rs. 10,000/- monthly (Above free limit, if any, Rs. 1/1000)	Rs. 20,000/- monthly (Above free limit, if any, Rs. 1/1000)	Rs. 30,000/- monthly (Above free limit, if any, Rs. 1/1000)	Unlimited	Rs. 2/1000 (Min. Service Charges Rs. 25/-)	A	
18	RTGS/NEFT Fund Transfer(inward)	Free									NA
19	RTGS/NEFT outward (Transactions above free limits will be charged as per RTGS/NEFT slab)	As per RTGS/NEFT slab	As per RTGS/NEFT slab	Rs. 2,00,000/- per month (Transactions above free limits will be charged as per RTGS/NEFT slab)	Rs. 10,000/- monthly (Transactions above free limits will be charged as per RTGS/NEFT slab)	Rs. 20,000/- monthly (Transactions above free limits will be charged as per RTGS/NEFT slab)	Rs. 30,000/- monthly(Transactions above free limits will be charged as per RTGS/NEFT slab)	Free & Unlimited	As per RTGS/NEFT slab	A	
20	Transactions through other bank ATMs in India (Rs.20/- per transaction above the free limits for cash withdrawal and Rs.9 per transaction for non financial transactions)	Monthly 5 transactions free (Transactions include both cash withdrawal & other non financial transactions like balance enquiry, mini statement etc.)		Free	Monthly 5 transactions free (Transactions include both cash withdrawal & other non financial transactions like balance enquiry, mini statement etc.)						A

21	Internet banking & fund transfer through Internet banking - Subject to self/third party transfer limits fixed by the bank/lower limit opted	Free	Free	Free	Free	Free	Free	Free	Free	NA
22	Demat Account	Usual Charges	Usual Charges	Usual Charges	Usual Charges	Usual Charges	Usual Charges	Usual Charges	Usual Charges	A-for AMC
23	Mobile Banking	Rs.75/- half yearly	Rs.75/- half yearly	Free	Rs. 75/- half yearly	Free	Free	Free for 1st 6 months. Then Rs.75/- half yearly towards AMC.		A
24	Change in Mobile number for SMS	Rs.100/-								M
25	Reconnection charge for SMS(to reactivate after inactivating the service)	Rs.100/-								M

SERVICE CHARGES FOR CURRENT ACCOUNTS W.E.F 30.12.2013.(Table 2)													
Sl no	Particulars	CD General	E -General	D -Standard	C -Silver	B -Gold	A -Platinum	Ruby	Diamond	CD smart		Mode of Recovery	
1	Monthly Average Balance	Rs.5,000/-(quarterly)	Rs.5,000/-	Rs.10,000/-	Rs.50,000/-	Rs.1,00,000/-	Rs.5,00,000/-	Rs.10,00,000/-	Rs.25,00,000/-	Metro & Urban Rs.50,000/-	Rural& Semi Urban Rs.25,000/-	Manual/Automatic System Debit(M/A)	
2	Non Maintenance of minimum balance	Rs.175/quarter	Rs.250/month	Rs.500/month									A
3	Ordinary/ABB cheque leaves	First cheque book with 25 leaves per calendar year free; Rs.3/- per leaf above free limits									100 leaves free per month. Rs.3/- per leaf above	A	
4	AMC for ATM	Rs.100/- per annum					Free and No AMC						A
5	Replacement charges for ATM	Rs.100/-											M
6	ATM repin charges	Rs.100/- per change											M
7	Mobile Banking	Rs.75/- half yearly						Automated SMS alerts without AMC to one registered mobile number.					A
8	Change in Mobile number for SMS	Rs.100/-											M
9	Reconnection charge for SMS(to reactivate after inactivating the service)	Rs.100/-											M
10	Remittance of cash through branches other than parent branch(applicable cash handling charges will be collected)	Free up to a maximum limit of Rs. 49,999/-	Free										NIL
11	Withdrawal of cash through branches other than parent branch	Not Eligible	Free										NIL
12	Movement of funds as other than by way of cash to parent branches	Free up to a maximum limit of Rs. 2,00,000/-	Free										NIL
13	CHEQUE RETURN CHARGES												
	Cheque return charges to other banks(Cheque drawn by the customer returned to other banks/branches)and ECS returns	Upto Rs.25 lakhs: Rs.4/1000 or minimum Rs.500/- whichever is higher Above Rs.25 lakhs and Upto Rs.50 lakhs:Rs.3/1000 or Rs.10,000/- whichever is higher Above Rs.50 lakhs and Upto Rs. 1Cr: Rs.2/1000 o Rs.15,000 whichever is higher Above Rs.1 Cr: Rs.1/1000 or Rs.20,000 whichever is higher											A
	Cheque return charges to other banks(Cheque drawn in favour of the customer presented for clearing/collection returned/dishonoured by other banks/branches)	Rs.50/- per instrument											A
14	Cash Handling Charges(Parent/ABB cash remittance)	Upto Rs.3 lakhs-Free; Above Rs.3 lakhs-Upto Rs.10 lakhs-Rs.100/- per lakh;Above Rs.10 lakhs-Rs.200/- per lakh.								Upto Rs.3 lakhs-Free; Above Rs.3 lakhs-Upto Rs.10 lakhs-Rs.100/- per lakh;Above Rs.10 lakhs-		A	
15	Purchase of DD/PO (After 2.00 p.m. on week days and 12.00 noon on Saturdays 1.5 times of normal charges for Cash DDs) - 20% extra charges for Cash DDs)	Rs.1.25/1000; Minimum Rs.50/- whichever is higher Maximum. Rs.10,000/-	Rs.1.25/1000; Minimum Rs.50/- whichever is higher.Maximum. Rs.10,000/-	Rs.1.25/1000; Minimum Rs.50/- whichever is higher. Maximum. Rs.10,000/-	Free upto Rs.2 lakhs monthly,Above Free limit:Rs.1.25/1000; Minimum Rs.50/- whichever is higher.Maximum. Rs.10,000/-	Free upto Rs.5 lakhs monthly,Above Free limit: Rs.1.25/1000; Minimum Rs.50/- whichever is higher. Maximum. Rs.10,000/-	Free upto Rs.20 lakhs monthly,Above Free limit: Rs.1.25/1000; Minimum Rs.50/- whichever is higher.MaximumRs.10,000/-	Free upto Rs.50 lakhs monthly,Above Free limit: Rs.1.25/1000; Minimum Rs.50/- whichever is higher.MaximumRs.10,000/-	Unlimited	Free upto Rs.5 lakhs & 30 instruments monthly. Above Free limit: Rs.1/1000; Minimum Rs.50/- whichever is higher. Maximum. Rs.10,000/-.			A
16	RTGS/NEFT Fund Transfer(Inward)	Free											
17	RTGS/NEFT Fund Transfer(Outward)	Charged as per RTGS/NEFT Slab								First 30 RTGS/NEFT transactions free per		A	

Special Features of SB Products (Table 3)

Sl no	*Basic SB	Savings Bank account with cheque facility	*Savings Bank account without cheque facility	*Savings Bank Account - SIB Junior
1	Not eligible for Mobile Banking/Internet Banking Facility	Maximum number withdrawals 150 per financial year (including withdrawals through ATMs)	Maximum number withdrawals 150 per financial year (including withdrawals through ATMs)	Not eligible for Mobile Banking/Internet Banking Facility Students who have completed 12 years
2	Third Party cheques should not be collected in these accounts	If the number of withdrawal exceeds 150 times, the bank may charge Rs.2/- for each withdrawal over and above the permitted number	If the number of withdrawal exceeds 150 times, the bank may charge Rs.2/- for each withdrawal over and above the permitted number	Can be opened with Rs. 10/-, No minimum balance stipulation
3	Immediate credit of out station cheques will not be permitted			Introduction by Head/Principal
4				No minimum balance stipulation
5	Maximum number of withdrawal is restricted to 4 per month - Transactions beyond this ceiling will be chargeable at Rs. 20/- per transaction.			No cheque Books
				Free fund transfer from Parent's account
				Free ATM cum debit card
				Free DD/Pay Order for child's education
		Free Career guidance to the child/parent		
		Educational loan on liberal terms		
6	Free ATM cum Debit card			
*Additional facilities/services will be provided to these accounts on maintaining the stipulated minimum balance and upgrading the account.				

Charges for Demand Drafts, Pay Order TT and RTGS/NEFT (Table 4)

SL no	Particulars	DD	TT	RTGS/NEFT	Mode of Recovery
1	Issue	Upto Rs.10000/-, Rs.50/- minimum;Above Rs.10000/-, Rs.1 per 1000 or Rs.50/- minimum whichever is higher. Maximum.Rs.10,000/-(After 2.00 p.m. on week days and 12.00 noon on Saturdays 1.5 times of normal charges for Cash DDs) - 20% extra charges for Cash DDs.	Rs.2/1000 + Telephone charges with Minimum Rs.100. After 2.00 p.m. on week days and 12.00 noon on Saturdays 1.5 times of normal charges for Cash DDs) -20% extra charges for Cash TTs	Inward -Free Outward-RTGS: 2 lakh to 5 lakh - not exceeding Rs.30 per transaction; Above 5 lakh – not exceeding Rs.55 per transaction. NEFT:For transactions up to Rs 10,000 : not exceeding Rs 2.50 (+ Service Tax) For transactions above Rs 10,000 up to Rs 1 lakh: not exceeding Rs 5 (+ Service Tax) For transactions above Rs 1 lakh and up to Rs 2 lakhs: not exceeding Rs 15 (+ Service Tax) For transactions above Rs 2 lakhs: not exceeding Rs 25 (+ Service Tax)	M
2	Issue of Duplicate DD	Rs.100/-	NA	NA	M
3	DD revalidation	Rs.100/-	NA	NA	A
4	Cancellation of DD	Rs.100/-	NA	NA	A

CHEQUE COLLECTION CHARGES (Table - 5)					
Charges on instruments received for collection from other banks and our branches					
SL no	Particulars	Charges			Mode of Recovery
1	Amount	Cheques from other banks	Cheque from our branches	Bills	M
2	upto Rs.1000	Rs.15/-	Rs.15/-	Rs.20/-	
3	Above Rs 1000 and upto Rs.5000	Rs.25/-	Rs.25/-	Rs.30/-	
4	Above Rs.5000 and upto Rs.10,000	Rs.25+other bank charges	Rs.35/-	Rs.50/-	
5	Above Rs.10,000 and upto Rs.1,00,000	Rs.50 + other bank charges	Rs.100/-	Rs. 5.00 per Rs. 1000/-	
6	Above Rs.1,00,000 and upto Rs.10,00,000	Rs.1.5/1000 + other bank charges	Rs.1.5/1000	Rs. 4.00 per Rs. 1000/- (Min Rs. 500/-)	
7	Above Rs.10,00,000	Rs.1.5/1000+ other bank charges	Rs.1.5/1000	Rs. 3.00 per Rs. 1000/-	
Collection of outstation instruments(not through clearing)					
	Particulars	Charges			
8	Amount	Cheques	Bills		A
9	Upto 1000/-	Rs. 50.00	Rs.20		
10	above Rs. 1,000/- to Rs. 5,000/-	Rs. 50.00	Rs.30		
11	above Rs. 5,000/- to Rs. 10,000/-	Rs. 50.00	Rs.50		
12	above Rs. 10,000/- to Rs. 1,00,000/-	Rs. 100.00	Rs. 5.00 per Rs. 1000/-		
13	above Rs. 1,00,000/- to Rs. 10,00,000/-	Rs. 150.00	Rs. 4.00 per Rs. 1000/- (Min Rs. 500.00)		
14	above Rs. 10,00,000/-	Rs. 150.00	Rs. 3.00 per Rs. 1000/- (Min Rs. 4000.00)		
15	Extra Charges	No extra charge	Postage		
16	Immediate Credit of Cheques upto Rs.15000/-	Normal Collection Charges for Outstation Cheques - Rs.5/- per instrument for Local Cheques			A
17	Release of proceeds of uncleared cheques/drafts	Commercial rate of interest with minimum Rs.50/-			M

Charges related to ATM Cards(Table 6)			
ATM Cards			
Sl no	Particulars	Charges	Mode of Recovery
1	Membership Fee	Nil	NA
2	Annual Fee	Rs.100/- per annum	BP-DICT (User can delete the system generated transaction)
3	Replacement Charges	Rs. 100/-	M
4	Repin Charges	Rs. 100/-	M
5	Surcharge for debit card transactions at	2% advalorem of petrol cess	A
Other Bank ATM Transactions			
6	Cash Withdrawal through other bank ATMs in India(In a particular day, the daily withdrawal limit of a debit card is the withdrawal limit of the card irrespective of the no. of ATM's/Banks the card is been used in)	Monthly 5 transactions (Transactions include both cash withdrawal & other non financial transactions like balance enquiry, mini statement etc.) free per month available only for SB A/C holders. Rs.20/- per transaction above the free limits for cash withdrawal and Rs.9 per transaction for non financial transactions	A
7	Cash Withdrawal through ATMs outside India (respective currency equivalent upto a maximum Daily limit of Rs.20000/- for Maestro & Visa Classic, Rs.30000 for Visa gold & Rs.50000 for Visa Platinum Card)	Rs.100/- per transaction	A

Standing Instruction charges (Table 7)			
SL no	Particulars	Charges	Mode of Recovery
1	A.Setting up charges	Rs.100/-	A
2	B. Standing Instruction Amendment Charges	Rs.100/-	M
3	C.Execution Charges	Rs.10/- (Free for RD)	M
4	D.Bank Induced internal charges	Free	NIL
5	E.Customer Induced (Payment of utility bills, remittance to the beneficiary etc.)	DD charges plus postage/courier charges with minimum Rs.10/- per instance.	A

SL No	FOREX CHARGES(Table 8)		Mode of Recovery
1	FC Export Bills and INR Export bills purchased/ discounted/ negotiated	Rs.600/- per Bill upto US \$ 5000;Rs.1200/- per Bill over US \$ 5000	A
2	For forwarding export document to another bank to whom the negotiation is restricted	Rs.1000/- per bill	M
3	Collection of Bills-FC and INR	.10% of the bill with minimum Rs.600/-and maximum Rs.25,000/-	A
4	Issue of certificate/attestation in respect of export documents	Rs.120/- per certificate /per bill attested	M
Export Letter of Credit			
5	Advising letter of credit	Rs.1000/- per LC	A
6	Advising amendments	Rs.500/- per amendment	
Confirmation Charges			
7	A.Commitment Charges	0.15% for every quarter or part there of	M
8	B.Usance Charges	A. 0.25% for bill up to 3 month sight B. 0.25% for the fort 3 months and .10% for every month in excess of 3 months for bills	M
9	Transfer of LC	Rs.500/-for each advice	M
Import Letter of Credit			
10	Opening of Import LC		
11	A.Commitment Charges	0.25% for every quarter or part there of	A
	B.Usance charges	0.30% for bills upto 90days sight and .20% per month in excess of 90 days for bills over 90	
Amendments to Import LC			
12	Extension of validity of LC within 3 months period (for which commitment charges have been collected)	Rs.500/- for each advice of amendment	M
13	Where Extension goes beyond 3 months	Fresh commitment charges of 0.50% per quarter or part thereof subject to	M
14	Enhancement of value of Credit Commitment charges a)	0.25% for every quarter or part thereof	M
15	b) Usance Charges	0.30% for bills up to 90 days sight	M
16	Amendment extending Tenor of Bill of Exchange	Appropriate additional usance charge	M
17	Amendment other than extension of validity or enhancement of tenor of bill of exchange	Rs.500/- for each advice of amendment	M
18	Charges on account of discrepancies in documents in case of bills under LCs	US\$30/- to be taken from outside party	M
Commission on Import Bills			

19	A.FC bills at the time of crystallization or retiremen	0.20%	M
20	B.Not under Letter of Credit	0.20%	M
Clean Payments			
21	A.Effected under instructions from foreign correspondent	Rs.100/- per payment	M
22	B.Where payments are to be made to another bank	Rs.500/- per payment	M
Certificates			
23	For issue of bank certificate on security paper(FIRC)		
24	a) Within 6 months from the credit	Rs.250/- per certificate	M
25	b) Within 12 months from the credit	Rs.400/- per certificate	
26	c) Within 24 months from the credit	Rs.500/- per certificate	
27	d) After 24 months from the credit	Rs.1000/- per certificate	
28	For Counter Guarantees to be issued to Foreign Banks	50% of the charges levied by the foreign bank	M
Outward Remittances			
29	On all foreign currency outward remittances, not being proceeds of import bills: i) Up to USD 500 or equivalent	Rs.300/- per DD	M
30	ii) > USD 500 to USD 1000 or equivalent	Rs.400/- per DD	
31	iii) > USD 1000	Rs.500/- per DD	
32	iv) Remittance by TT (Our Charges)	Up to USD 5000 - Rs.1500/- + swift charges USD 5001 to USD 25000 - Rs.2000/- +swift charges	Deducted from the remittance
33	v) Remittance by TT (SHA)*	Commission applicable to DD +swift charges	
Forward Contracts			
34	For Booking	Rs.500/- per contract	A
35	For cancellation/rebooking	Rs.500/-	M
36	Out of Pocket Expenses Such as Telex/Cable/fax	Actuals with Rs.350/- for each activity	
37	Correspondent Bank Charges	Actuals	
Certificates			
37	For issue of bank certificate on security paper(FIRC) a) Within 6 months from the credit b) Within 12 months from the credit c) Within 24 months from the credit d) After 24 months from the credit	Rs.250/- per certificate Rs.400/- per certificate Rs.500/- per certificate Rs.1000/- per certificate	M

39	For Counter Guarantees to be issued to Foreign Banks	50% of the charges levied by the foreign bank	M
Outward Remittances			
40	On all foreign currency outward remittances, not being proceeds of import bills: i) Up to USD 500 or equivalent	Rs.300/- per DD	M * Deducted from the remittance
41	ii) > USD 500 to USD 1000 or equivalent	Rs.400/- per DD	
42	iii) > USD 1000	Rs.500/- per DD	
43	iv) Remittance by TT (Our Charges)	Up to USD 5000 - Rs.1500/- + swift charges USD 5001 to USD 25000 - Rs.2000/-+swift charges Above USD 25000 - Rs.2500/- + swift charges	
44	v) Remittance by TT (SHA)*	Commission applicable to DD +swift charges	
Forward Contracts			
45	For booking	Rs.500/- per contract	A
46	For cancellation/re-booking	Rs.500/-	M
47	Out of Pocket Expenses Such as Telex/Cable/fax	Actuals with Rs.350/- for each activity	M
48	Correspondent Bank Charges	Actuals	M
Remittance Inward			
49	Inward TT in FC	a) Up to Rs.10000/- : Rs.200/-	
50	TCs		
51	TCs – Selling	Base Rate + 1.25%	M
52	TCs – Encashing	Base rate +1.25%	
53	TCs - Foreign Currency	Base rate +1.50%	

Reasonableness of Bank Charges – Three Tier Charges(Table 9)

In rural branches, 65% of applicable charges only for accounts of Individuals for all services in Normal SB accounts and for transactions up to Rs.10000/-

In non-rural branches, for accounts of individuals 75% of applicable charges only for all services in Normal SB accounts and for transactions up to Rs.10000/-

In the case of senior citizens and pensioners for all services in Normal SB accounts and for transactions upto Rs.10000 only 65% of the applicable charges in all branches.

For Basic SB accounts in rural branches only 65% of the applicable charges for all services in Normal SB accounts and for transactions up to Rs.10000/-

For Basic SB accounts in non-rural branches only 75% of charges for all services and for transactions upto Rs.10000/-

For SB KJS accounts of Individuals in rural branches only 65% of the charges for all services and transactions up to Rs.10000/-

For SB KJS accounts of Individuals in non- rural branches only 75% of the charges for all services and for transactions up to Rs.10000/-

(Mode of Recovery – Manual/Automatic)

3 Tier Charge Structure

Sl No	Type of Charges	Remarks	Current Normal Charge Structure as applicable for Tier-I is given below (For Tier-II – 75 %, Tier-III-65% of normal charges given below would be applied)	Mode of recovery
1	DD Issue	System will be calculating charges based on DD Purchaser account, entered by user. For cash transactions and office account transactions, no classification is possible. For DD transaction lesser than or equal to Rs 10,000, the 3-tier charges shall be applicable.	0.25% of the DD Amount Minimum Rs.50/- MICR Charge Rs.3/- (Cash charges are not included as it does not have a relevance in 3-tier charges which is for account based debits)	A
2	DD Cancellation	Manual	Rs.100/-	M
3	DD Duplicate Issue	Manual	Rs.100/-	M
4	DD Revalidation	Manual	Rs.100/-	M
5	ATM AMC Charges		Rs.100/- per annum	A

6	OCC Charges	Branches have to choose the right charge code, while lodging an OCC	Commission + courier charges + Other bank charges at actuals. The commission amount is based on amount tiers (ASTM Codes in FINACLE).	A
7	Collection Of Local Cheques	Free	Free	Free
8	Clearing Cheques return – Outward Clearing	For cheque amounts lesser than or equal to Rs 10,000, the 3-tier charges shall be applicable.	Fixed Rs.50/-	A
9	Clearing cheque return – Inward Clearing	For cheque amounts lesser than or equal to Rs 10,000, the 3-tier charges shall be applicable.	Upto Rs.25 lakhs: Rs.4/1000 or minimum Rs.250/- whichever is higher. Above Rs.25 lakhs and Upto Rs.50 lakhs:Rs.3/1000 or Rs 10,000/- whichever is higher. Above Rs.50 lakhs and Upto Rs. 1Cr: Rs.2/1000 or Rs.15,000 whichever is higher Above Rs.1 Cr: Rs.1/1000 or Rs.20,000 whichever is higher. As no minimum amounts are separately mentioned for 75%, 65% tiers 75% and 65% of (minimum) shall be applicable for instruments up to 10000 of individuals and special individuals.	A
10	OCC Retd.(to us)	This would be automatically done, based on OCC commission code chosen by user	The charge is half of the original OCC commission + courier charges + Other bank charges at actuals Minimum Rs. 100	A
11	OCC Retd.(by us)	Manual	As above	M
12	Cheque book charges	NIL	Rs.3/- per leaf	A

13	Duplicate Pass Sheet	Pass-sheet-System charges based on Adhoc Printing in case of Pass-sheets.	Rs.50/-	A
14	Or.Duplicate Pass Book	(Passbook printing duplicate charge collection is presently being done manually)	Rs.50/-	M
15	Stop Payment	NIL	Rs.100/-	A
16	Account Closure – running>6 months	NIL	SBA With Cheque – Rs.25/- SBA Without Cheque – Rs. 25/-	A
17	Account Closure – running<6 months	NIL	SBA With Cheque – Rs.75/- SBA Without Cheque – Rs.75/-	A
18	No due Certificate	Manual	Rs.100/-	M
19	Issue of Balance Certificate	Manual	Rs.100/-	M
20	Balance Enquiry	Free	Free	Free
21	Signature Verification	Manual	Rs.100/-	M
22	ECS Clearing	Free	Free	Free
23	NEFT	For NEFT transaction amounts lesser than or equal to Rs 10,000, the 3-tier charges shall be implemented	NEFT Amount X 0.15% + Fixed Rs. 25 Minimum Rs.50/-	A

CHARGES FOR COLLECTION OF DEPOSIT RECEIPT ON MATURITY(Table 10)

Sl no	Particulars	Charges	Mode of Recovery
1	a. Charges leviable by the bank for collection of other Banks Deposits/TDRs.	OCC charges. No charges in case the proceeds are credited to term deposit with us. But, other bank commission, if any, to be collected.	M
2	b. Charges leviable, on our Bank Deposits/TDRs received for collection from other Banks.	OCC charges plus postage.	M

Charges for safe custody of articles (Table 11)

Sl no	Particulars	Charges		Mode of recovery
1	Type	Period upto 15 days	Beyond 15 days	M
2	Small/Medium packet	Rs.100/-(Minimum)	Rs.200/-per month	
3	Big packet	Rs.200/-(Minimum)	Rs.300/-per month	
4	Bank's own deposit receipts	Free	Free	

AMC and Other Depository Charges for Demat Accounts (Table - 12)

Sl no	Particulars	Charges	Mode of Recovery
1	AMC - Individual A/cs	Rs. 200/-	Auto recovery by DEMAT Cell
2	AMC - Corporate A/cs	Rs. 1000/-	Auto recovery by DEMAT Cell
3	Opening	Actual stamp paper cost	Manual
4	Transaction (Debit)	Rs. 25/- for every debit transaction	Manual
5	Transaction (Credit)	Free	Manual
6	Demat	Rs. 75/- as minimum up to 2 certificates and additional Rs. 10/- for every other certificate	Manual
7	Remat	Rs. 100/- per request	Manual
8	Pledge	Rs. 100/- per request	Manual

Rent on Lockers(Table 13)												
Sl no	Area in (Sq cm)	Metro			Urban			Semi urban/Rural			Mode of recovery	
		Rent	Penalty	Security deposit	Rent	Penalty	Security deposit	Rent	Penalty	Security deposit	Manual	
		(Rs)	(Rs)	(Rs)	(Rs)	(Rs)	(Rs)	(Rs)	(Rs)	(Rs)		
1	Small(218.75 sq cm)	1600	25	7500	1300	20	6500	900	15	5500	Manual	
2	Tall (333.90 sq cm)	2000	30	8500	1700	25	7600	1300	20	6500		
3	Medium(440 sq cm)	2800	30	11000	2300	25	10000	1700	20	8000		
4	Large(978.56 sq cm)	6000	35	21000	5000	30	18000	3500	25	13000		
5	Big (1001.70 sq cm)	8000	40	27000	6000	35	21000	5000	30	18000		
6	Extra Large (2137.16 sq cm)	10000	40	33000	9000	35	30000	7000	30	24000		
Penalty shall be collected on a monthly basis. ie if the rent is due for 6 months in metro for small , the charges shall be Rs.												
Service Charges for Lockers											Manual	
Particulars				Service charges								
7	For breaking open of lockers when key is lost by the hirer				Actual charges+Rs.250/-							
8	For lockers operated more than 10 times in a month				Rs.50/- for every additional operation beyond 10 times in a month.							

Miscellaneous Charges (Table 14)

Sl no	Particulars	Charges	Mode of recovery
1	Charges for duplicate passbook	Rs.50/- per page (Rs.20/- for the last entry alone)	M
2	Charges for duplicate account copy	Rs.50/- per page	A
3	Charges for A/c closure before 6 months	SB: Rs.75/- Others : Rs.150/- (Account closure charges on/within 14 days of making your first payment into the account-NIL)	A
4	Charges for A/c closure after 6 months	SB: Rs.25/- Others : Rs.50/-	A
5	ECS Mandate Verification	Rs.100/-	M
6	Ledger folio Charges (Quarterly)	SB Rs. 20 per folio of 40 entries (4 free folios annually)	BP
7		CD Rs. 20 per folio of 40 entries (No Free Folios)	BP
8	Balance Certificate	Rs.100/-	M
9	Interest Certificate	Rs.100/- (First original free)	M
10	Photo Attestation	Rs.100/- per application /letter	M
11	Any Attestation	Rs.100/-	M
12	Signature Verification	Rs.100/- per application/letter	M
13	Stop payment charges	Rs.100/- per cheque;Batch of above 3, Rs.300/-	A
14	Issue of confidential report	Rs.1000/- per report	M
15	Issuance of No dues certificate	Rs.100/-	M
16	Notice issued	Rs.50/- per notice + postage	M
17	Solvency Certificate	Upto Rs.0.25 lac - Rs.100/- Above Rs.0.25 lac to Rs.1 lac - Rs.250/- Above Rs.1 lac to Rs.5 lacs - Rs.500/- Above Rs.5 lac to Rs.10 lacs - Rs.1000/- Above Rs.10 lacs - Rs.100 per lac and part thereof	M
18	Allowing operation in accounts through PA/mandate Holder-Registration/Modification	SB: Rs.100/- Others: Rs.250/-	M
19	Providing copies of old records > 1 year	Rs.100/- per year (per record / sheet)	M
POSTAL AND TELEPHONE CHARGES			
20	Postal charges	Ordinary/Courier - Actuals with a minimum of Rs.10/- Registered post - Actuals with a minimum of Rs.25/-	M
21	Telephone Charges-Local	Rs.5/-	M
22	Telephone Charges-STD	Actuals with a minimum of Rs.25/-	M