

SERVICE CHARGES (with effect from 1st April 2006)

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SI No	Type of Service	Revised Service charges (inclusive of 12.24% Service tax)
1.0	MAINTENANCE OF ACCOUNTS	
1.01	Ledger Folio Charges <ul style="list-style-type: none"> Savings Bank Account Current, Overdraft, Cash Credit account 	NIL Rs 84/- per folio
1.02	Duplicate Passbook / Statement <ul style="list-style-type: none"> With latest entry Previous entries per page 	Rs 28/- Rs 28/-
1.03	Cheque Leaf Charges <ul style="list-style-type: none"> For MICR cheques (per leaf) For Non-MICR cheques (per leaf) For SB accounts of individuals 60 cheque leaves will be free in a year	Rs 2.50/- Rs 2.50/-
1.04	Non – Maintenance of Minimum Balance <ul style="list-style-type: none"> Savings Bank a/c Current a/c Corp Classic a/c 	Rs 23/- per occasion Rs 56/- per occasion Rs 112/- per month
1.05	Stop Payment Instructions <ul style="list-style-type: none"> Savings Bank account Current account, Overdraft, Cash Credit 	Rs 28/- per cheque Rs 56/- per cheque
1.06	Standing Instructions <ul style="list-style-type: none"> Entries within the same branch Entries involving credit to another branch No charges for payment of installments for credit or term deposits maintained at other branches	Rs 23/- per transaction Rs 23/- per transaction + remittance charges + out of pocket expenses
1.07	Confirmation of Specimen Signature <ul style="list-style-type: none"> For all purposes 	Rs 23/-
1.08	Issue of Certificates <ul style="list-style-type: none"> No objection / No dues / Balance / Interest charged / Cheque honoured / Account maintaining / etc. 	Rs 23/-
1.09	Issue of Duplicate Deposit receipt	Rs 56/-
1.10	Enquiry of old transactions <ul style="list-style-type: none"> Savings a/c Current & Borrowal a/c 	Rs 56/- Rs 112/-
1.11	Servicing of Dormant account <ul style="list-style-type: none"> Savings a/c Current a/c 	Rs 56/- per year Rs 112/- per year
1.12	Transfer of Savings Bank a/c <ul style="list-style-type: none"> Within the Bank To other banks 	NIL As per DD/PO charges

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1.0	MAINTENANCE OF ACCOUNTS	
1.13	Transfer of Deposits (proceeds or interest) <ul style="list-style-type: none"> • Within the Bank • To other banks 	NIL As per DD charges
1.14	Closure of account <ul style="list-style-type: none"> • Savings Bank a/c • Current a/c • Corp Classic a/c 	Rs 56/- within 1 year Rs 11/- after 1 year Rs 112/- within 1 year Rs 28/- after 1 year Rs 112/- within 1 year
1.15	Addition / deletion of names in joint accounts / nomination / change in operational instructions	Rs 23 per occasion
1.16	Allowing operation in account through Power of Attorney / Mandate holder <ul style="list-style-type: none"> • Savings Bank a/c • Current / Overdraft / Cash Credit 	Rs 56/- Rs 225/-
1.17	Change of authorized signatory including reconstitution of account	Rs 112/- for every change
1.18	For Savings Bank account withdrawal either by cheque or otherwise exceeding 50 per half year	Rs 2.50 per withdrawal (Min Rs 11/-)
1.19	Loss of complete blank cheque book and surrender of unused cheque leaves (Above 50% of unused leaves) <ul style="list-style-type: none"> • Savings Bank a/c • Current / Overdraft / Cash Credit 	Rs 112/- Rs 225/-

SI No	Type of Service	Service charges (inclusive of 12.24% Service tax)	
2.0	REMITTANCES		
2.01	Remittance by issue of Demand Draft (DD), Mail transfer (MT), Telegraphic Transfer (TT)	Non-Cash	Cash
	Up to Rs 500	Rs 11/-	Rs 11/-
	Rs 501 to Rs 1000	Rs 17/-	Rs 17/-
	Rs 1001 to Rs 5000	Rs 23/-	Rs 28/-
	Rs 5001 to Rs 10000	Rs 28/-	Rs 34/-
	Rs 10001 to Rs 50,000	Rs 2.50/1000 (Min 28)	Rs 3/1000 (Min 34)
	> Rs 50,000 (Out of pocket expenses for MT/TT extra)	Rs 2.50/1000 (Min 125 & Max 6735)	Not permitted
2.02	Issue of Pay Orders (PO) / Bankers Cheque / Local DD, RBI or SBI Cheque	Non-Cash	Cash

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2.0	REMITTANCES		
	Up to Rs 500 Rs 501 to Rs 1000 Rs 1001 to Rs 5000 Rs 5001 to Rs 10000 Rs 10001 to Rs 50,000 Rs 50001 to Rs 100,000 > Rs 100,000	Rs 11/- Rs 17/- Rs 23/- Rs 28/- Rs 56/- Rs 1.15/1000 (Min 56) Rs 1.15/1000 (Min Rs 115 & Max 5612)	Rs 11/- Rs 17/- Rs 28/- Rs 33/- Rs 56/- Not permitted under IT/ RBI rules
2.03	Revalidation (permitted one time), Cancellation and Issue of Duplicate DD / PO <ul style="list-style-type: none"> • Revalidation of Instrument • Cancellation of instrument • Issue of Duplicate Instrument 	Rs 28/- Rs 28/- Rs 56/-	
2.04	Electronic Funds Transfer <ul style="list-style-type: none"> • Per Transaction 	Rs 28/- (Free till 31.3.2006)	
2.05	Electronic Clearing Service <ul style="list-style-type: none"> • Per Transaction 	Rs 3/- (free till 31.3.2006)	
2.06	RTGS Transactions <ul style="list-style-type: none"> • Local payments (per transaction) • Outstation payments 	Rs 100/- Rs 1.50/1000 (Min 56 & Max 2245)	
2.07	Corp Quick Remit – Online inward remittance service for NRI's	Account holder	Non-account holder
	Handling Charges to be recovered from beneficiary	NIL	Rs 112/-
2.08	Corp Express Money Transfer facility - remittance service for NRI's	Rs 112/- as handling charges	

SI No	Type of Service	Service charges (inclusive of 12.24% Service tax)	
3.0	COLLECTIONS		
3.01	Collection of Outward / Inward Cheques		
	Upto Rs 500 Rs 501 to Rs 1000 Rs 1001 to Rs 5000 Rs 5001 to Rs 10000 Rs 10001 to Rs 100,000 > Rs 100,000	Rs 11/- Rs 17/- Rs 28/- Rs 45/- Rs 4/1000 (Min 45) Rs 3.50/1000 (Min 350 & Max 16836)	
3.02	Collection of Outward / Inward Bills	Non-cash	Cash
	Upto Rs 1000 Rs 1001 to Rs 5000 Rs 5001 to Rs 10000 Rs 10001 to Rs 50,000 Rs 50,000 to Rs 100,000 > Rs 100,000	Rs 28/- Rs 51/- Rs 73/- Rs 8/1000 Rs 8/1000 Rs 7/1000 (Min 800 & Max 16836)	Rs 28/- Rs 51/- Rs 84/- Rs 11/1000 Not permitted under IT/ RBI rules

3.03	Return / Dishonour of Bills / Cheques Cheques received in inward clearing <ul style="list-style-type: none"> For Savings accounts For Current, Overdraft & Cash Credit accounts Cheques sent in outward clearing (per instrument) Dishonour of local / outstation bills and outstation cheques	Rs 56/- + interest Rs 112/- + interest Rs 11/- 50% of collection charges (Min Rs 56)
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SI No	Type of Service	Service charges (inclusive of 12.24% Service tax)
4.0	PURCHASE / DISCOUNT OF CHEQUES / BILLS	
4.01	Drawn on our Bank	Interest + collection charges + out of pocket expenses
	Drawn on other Bank	Interest + collection charges + out of pocket expenses + other bank charges

SI No	Type of Service	Service charges (inclusive of 12.24% Service tax)		
5.0	CORP VAULT (LOCKER FACILITY) / SAFE CUSTODY OF ARTICLES			
5.01	Type of Cabinet (Annual Rent in Rupees)	Metro	Urban	SU / Rural
	32 units Cabinet			
	• Small	1010/-	786/-	505/-
	• Medium	1908/-	1571/-	1010/-
	• Large	3367/-	2582/-	2020/-
	45 units Cabinet	786/-	673/-	449/-
	51 units Cabinet			
	• Small	786/-	673/-	449/-
	• Medium	1571/-	1347/-	1010/-
	• Large	2694/-	2245/-	1571/-
	75 units Cabinet			
	• Small	673/-	561/-	449/-
	• Medium	1122/-	954/-	673/-
	• Large	2245/-	1796/-	1571/-
	90 units Cabinet	673/-	561/-	449/-
	(Three years advance rent shall be collected at the time of allotment of lockers with annual rents payable at end of each year)			
5.02	Penal Rent (per month)	Metro	Urban	SU / Rural
	• Small	28/-	23/-	11/-
	• Medium	56/-	34/-	23/-
	• Large	112/-	56/-	34/-
5.03	Charges for Corp Vault Operations	Metro	Urban	SU / Rural
	12 operations free in a quarter; above free limit service charges as under shall be levied for each operation	17/-	17/-	12/-

5.04	Safe Custody Charges (per annum)	
	Scrips Sealed Cover Sealed Box (upto 12" x 12" x 12") Sealed Box (upto 30" x 30" x 30") Interest / Dividend Warrants <ul style="list-style-type: none"> Where amount is < Rs 500 Where amount is > Rs 500 Banks Own Term Deposit Receipts	Rs 6 per Scrip (Min 56) Rs 112/- Rs 561/- Rs 898/- 0.28% of the amt 0.14% of the amt (Min 1.25) FREE

SI No	Type of Service	Service charges (inclusive of 12.24% Service tax)
6.0	CALL DEPOSIT RECEIPTS & SOLVENCY CERTIFICATES	
6.01	Call Deposit Receipt (CDR) <ul style="list-style-type: none"> Issue of CDR Issue of Duplicate CDR 	Rs 28/- Rs 34/-
6.02	Issue of Solvency Certificate <ul style="list-style-type: none"> Amounts up to Rs One Lakh Rs 1 lakh to Rs 3 lakhs Rs 3 lakhs to Rs 5 lakhs Rs 5 lakhs to Rs 10 lakhs Rs 25 lakhs to Rs 50 lakhs Above Rs 50 lakhs 	Rs 561/- Rs 1122/- Rs 1684/- Rs 2806/- Rs 5612/- Rs 11224/-

SI No	Type of Service	Service charges (inclusive of 12.24% Service tax)
7.0	ADVANCES (Processing Charges)	
7.01	Consortium Advances where the Bank is the lead Banker	0.28% of the working capital limits
7.02	Priority Sector Advances <ul style="list-style-type: none"> < Rs 2 lakhs > Rs 2 lakhs 	NIL 0.28% of loan amount (Min 561 & Max 112240)
7.03	Other Advances <ul style="list-style-type: none"> < Rs 25,000 Rs 25,000 to Rs 2 lakhs Rs 2 lakhs to Rs 1 crore Above Rs 1 crore Term Loans Jewel Loans Non Fund based limits 	Rs 112/- Rs 281/- 0.23% of loan amt 0.23% of loan amt (Max 224480) Upfront fee @ 1.15% of loan amt 0.28% of loan amt (Min 28) 50% of charges applicable to fund based limits
7.04	Deliveries / Pledges	Rs 561 + out of pocket expenses
7.05	Redemption of Securities	Rs 112/-
7.06	Inspection Charges per occasion in respect of assets hypothecated / mortgaged <ul style="list-style-type: none"> Upto Rs 25,000 Rs 25,000 to Rs 2 lakhs Rs 2 lakhs to Rs 10 lakhs Rs 10 lakhs and above 	Nil Rs 112 (Max Rs 561 p.a) Rs 225/- Rs 561/-
7.07	Godown Inspection Charges	At Actuals

SI No	Type of Service	Service charges (inclusive of 12.24% Service tax)
7.0	ADVANCES (Processing Charges)	
7.08	Evaluation Fees (On Agricultural Loans, where NABARD refinance is available)	0.56% of capital outlay
7.09	Commitment charges on unutilized Credit Limits	NIL

SI No	Type of Service	Service charges (inclusive of 12.24% Service tax)
8.0	BANK GUARANTEES	
8.01	Performance Guarantees / Other than Performance Guarantees	Rs 112 + 0.56% of BG Amt per quarter (Min of 2 quarters)

SI No	Type of Service	Service charges (inclusive of 12.24% Service tax)	
9.0	CREDIT CARD (CANCARD VISA)		
9.01	<ul style="list-style-type: none"> • Enrollment Fee • Annual Fee (Main Card) • Annual Fee (Add-on Card) • Cash Withdrawal fee • Charge slip retrieval fee • Duplicate statement fee • Card replacement fee • Card hot listing fee • Cancard TOD <ul style="list-style-type: none"> ○ Service Charge ○ Plus Interest ○ Plus Penal Interest • Dishonour of cheques <ul style="list-style-type: none"> ○ Local ○ Outstation • Authorisation charges <ul style="list-style-type: none"> ○ Amt upto Rs 5000 ○ Rs 5001 to Rs 20000 ○ Above Rs 20000 	Rs 281/- Rs 445 per annum Rs 337 per annum Rs 34/1000 or part thereof Rs 225 (for original) Rs 112 (for Xerox) Rs 11/- Rs 56/- Rs 337/- Rs 28 per occasion 24% p.a. compounded monthly 2% p.a. over and above the normal interest rate if TOD is outstanding for more than 15 days Rs 56/- Rs 112/- Rs 28/- Rs 56/- Rs 112/-	
9.02	Charges to be levied for using other bank ATM for credit card operations	Cash	Non-Cash
	Bilateral tie-ups	Rs 30/-	Rs 12/-
	Cashnet ATMs	Rs 30/-	Rs 12/-
	NFS ATMs	Rs 30/-	Rs 12/-
	VISA ATMs	Rs 50/-	Rs 15/-

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10	ATM CUM DEBIT CARD (CORP CONVENIENCE)		
10.01	Schedule of fees / Charges <ul style="list-style-type: none"> • Joining fee • Annual fee • Card Replacement fee (other than due to manufacturing defect / theft of card) • Regeneration of Duplicate PIN • Operation at VISA ATM outside India <ul style="list-style-type: none"> ○ Cash Transaction ○ Non-cash transaction ○ Currency Conversion charges ○ Charges levied by VISA • Service Charges on transactions at Petrol Pumps / Railway booking counters 	Rs 112 (Free till 31/3/2007) Rs 101 (Free till 31/3/2007) Rs 140/- Rs 17/- Rs 90 (USA) / Rs 110 (Others) Rs 15 (USA) / Rs 25(Others) 1% of amount US\$ 1 (USA) / US\$ 1.5 (Others) 2.5% of amount (Min Rs 10)	
10.02	Charges to levied using other Bank ATMs in India	Cash	Non-Cash
	<ul style="list-style-type: none"> • Bilateral Tie-ups • Cashnet ATMs • NFS ATMs • VISA ATMs 	Rs 30/- Rs 30/- Rs 30/- Rs 50/-	Rs 12/- Rs 12/- Rs 12/- Rs 15/-

Name of tie-up	List of Participating Banks
Bilateral tie-ups (6)	Bank of Rajasthan, Dena Bank, ING Vysya Bank, IndusInd Bank, Karnataka Bank, State Bank of India
Cashnet ATMs (10)	Bank of Punjab, Centurion Bank, Citibank, Development Credit Bank, Deutsche Bank, Dhanalakshmi Bank, HDFC Bank, IDBI Bank, Standard Chartered Bank, UTI Bank
National Financial Switch ATMs (14)	Allahabad Bank, Andhra Bank, Bank of Baroda, City Union Bank, ICICI Bank, Oriental Bank of Commerce, Punjab National Bank, Tamilnadu Mercantile Bank, The Dhanalakshmi Bank Ltd, The Jammu & Kashmir Bank Ltd, The Karur Vysya Bank Ltd, The South Indian Bank Ltd, The United Western Bank Ltd, YES Bank Ltd

SI No	Type of Service	Service charges (inclusive of 12.24% Service tax)
11.0	ANY BRANCH BANKING & MULTI CITY CHEQUE	
11.01	Cash withdrawal / Deposit at remote branches <ul style="list-style-type: none"> • For all types of Savings accounts • For Current and Borrowal accounts 	Amt < Rs 50,000 = NIL Amt > Rs 50,000 = Rs 56/- Rs 2.25/1000 (Min 56)
11.02	Funds Transfer <ul style="list-style-type: none"> • For all types of Savings accounts • For Current and Borrowal accounts 	NIL Rs 1.15/1000 (Min 23 & Max 6735)
11.03	Issue of Demand Draft / Pay Order at remote branches	Applicable DD/PO charges (Point No: 2.01 & 2.02)

SI No	Type of Service	Service charges (inclusive of 12.24% Service tax)
11.0	ANY BRANCH BANKING & MULTI CITY CHEQUE	
11.04	Deposit of local cheques at remote branches <ul style="list-style-type: none"> For all types of Savings accounts For Current and Borrowal accounts 	NIL Rs 1.15/1000 (Min 23 & Max 6735)
11.05	Instant Credit of cheques drawn on remote branches <ul style="list-style-type: none"> For all types of Savings accounts For Current and Borrowal accounts 	NIL Rs 1.15/1000 (Min 23 & Max 6735)
11.06	Multi City Cheque Book facility <ul style="list-style-type: none"> Cheque Book issuance charges <ul style="list-style-type: none"> Savings accounts* (20 leaves free in a year) Current / Borrowal accounts Transaction charges on amount <ul style="list-style-type: none"> Savings account* Current / Borrowal accounts 	Rs 2.50 per leaf Rs 2.50 per leaf NIL Rs 1.15/1000 (min 6 & max 6735)

* - MCC facility is available to select SB account holders only.

SI No	Type of Service	Service charges (inclusive of 12.24% Service tax)
12.0	MISCELLANEOUS	
12.01	Postal / Mail Tariff <ul style="list-style-type: none"> Ordinary Post Registered Post Speed Post Telegram / Telex Courier E-mail 	Actual (Min Rs 5) Actual (Min Rs 20) Actual (Min Rs 20) Actual (Min Rs 20) Actual (Min Rs 10) FREE
12.02	Parcels <ul style="list-style-type: none"> < 1000 cc size > 1000 cc size 	Rs 225 Rs 225 for first 1000 cc + Rs 140 for every additional 1000 cc