

The Citizens' Cooperative Bank Ltd.,



Schedule Of SERVICE CHARGES

Issued by :

Adm. Office : 117A/D Gandhi Nagar, Jammu

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NOTE

1. It is reiterated that no powers are vested with Branch Managers to allow any concession in service charges.
2. For giving any concession in service charges unless expressly stated, prior permission of Competent Authority will have to be obtained.
3. Revenue leakage if any, on account of unauthorized concessions in service charges will be made good from the officer who has allowed such unauthorized concessions.

Ref.No. : Adm/4609-25

Dated : 27.06.2009

(Kuldeep Kumar Gupta)

Managing Director

CHAPTER – 1

COMMISSION ON COLLECTION :

CLEAN DOCUMENTARY/DEMAND/USANCE

RATE PER BILL

(i) For amount upto Rs. 1000/-	Rs.20/- per instrument
(ii) Above Rs. 1000/- & upto Rs.5000/-	Rs.40/- per instrument
(iii) Above Rs. 5000/- & upto Rs. 10000/-	Rs.50/- per instrument
(iv) Above Rs. 10000/- & upto Rs. 1.00Lakh	Rs.100/- per instrument
(v) Above Rs.1.00Lakh Upto Rs.10.00Lakh	Rs.150/- per instrument
(vi) Above Rs.10.00Lakh	

Note : Postal charges and out of pocket expenses like telephone, fax etc. should be recovered on actual basis in case of bills. However, no additional charges such as courier charges, out of pocket expenses etc. shall be levied from the customers for collection of cheques.

Note : Collection charges should not be levied in respect of local cheques and drafts presented through local clearing.

Collection charges as per schedule have to be levied in respect of all bills (both local and outstation) except local cheques.

At centers where the Bank does not have its arrangement of collection, the commission on bills/ cheques is to be shared our Bank and collecting Bank on 50:50 basis.

Note : Whenever the bill/cheques are returned unpaid, the above commission need not be levied. The charges prescribed as out of pocket expenses and returning charges are to be recovered.

CHAPTER -II
EXCHANGE ON REMITTANCES

DEMAND DRAFTS	Against Cash	Against Transfer
(i) Upto Rs10000/-	Rs.30/-	Rs.25/- per draft
(ii) Rs.10001. upto Rs.1.00Lakh	Rs.4/-per thousand	Rs.3/- per thousand
(iii) Rs.100001. to onwards	-	Rs3/- per thousand
For odd stations (Demand draft if purchased from SBI)		Rs.35/- per draft Minimum.

Out of pocket expenses like postage, telegramme, telephones, fax etc., to be recovered in full in addition to above charges.

CHAPTER – III

RETURNING CHARGES :

BILL CHEQUE RETURN CHARGES:	
(i) Inward & Outward Clearing Cheque Return Charges	
(a) Current and Cash Credit	Rs.100/- per instrument
(b) Saving Bank	Rs.50/- per instrument
© Loan accounts	Rs.500/- per instrument

When a cheque is returned for financial reasons, the charges shall be levied to the drawer by the drawee branch.

When a local cheque is returned unpaid, for financial reasons, no handling charges shall be levied to the depositor of the instrument by collecting branch. However, in respect of outstation cheques received unpaid for financial reasons handling charges @ 50% of the prescribed collection charges subject to the minimum of charges as prescribed above shall be levied to the depositor of the instrument by the collecting branch in addition to actual postage/out of pocket expenses if any incurred.

CHAPTER – IV

PURCHASE/DISCOUNT OF BILL/ CHEQUES :

Rs.6/- per thousand plus postage subject to minimum of Rs.50/-.

Note :

- i If a bill purchased/discounted is returned unpaid, interest @ 17% as applicable in overdraft facility shall be charged from the date of purchase/discount till the date of adjustment.
- ii If the bill is paid beyond the due date/notional due date, interest @ 17% shall be charged from the due date till the date of realization.
- iii In addition to the above, collection charges and other out of pocket expenses as specified in Chapter – 1 on commission on collection be recovered.

* Notional Due Date is the Expected Date of Realization.

CHAPTER – V

PAY ORDERS/BANKERS CHEQUES :

<u>Pay order/Banker cheques:</u>	<u>From A/C</u>	<u>On cash</u>
i) Upto Rs.1000/-	Rs.10/-	Rs.15/-
ii) Upto Rs.5000/-	Rs.20/-	Rs.25/-
iii) Upto Rs.10000/-	Rs.25/-	Rs.30/-
iv) Rs.1.00 lac	Rs.1.50 per thousand or part thereof with a minimum of Rs.100/-.	
v) Above Rs.1.00 lac & upto Rs.10.00 lacs.	Rs.0.60 per thousand or part thereof with a Minimum of Rs.175/-.	
vi) Above Rs.10.00 lacs.	Rs.0.50 per thousand or part thereof above Rs.10.00 lacs minimum of Rs.700/- and maximum Rs.5000/-.	

The disbursement of loan proceeds by means of A/C Payee P.O. shall not attract any charges.

Remittances above Rs.50000/- shall be effected by debit to the Account only.

Transfer of funds on maturity of the term deposit as well as periodical interest of the deposit shall be allowed at par.

Money At Call & Short Notice (CDR) :

	<u>From Account</u>	<u>On Cash</u>
(i) Up to Rs.1000/-	10/-	15/-
(ii) Up to Rs.5000/-	15/-	20/-
(iii) Up to Rs.10000/-	20/-	25/-
(iv) Rs. 1 lac and above	25/-	30/-

CHAPTER – VI

COMMISSION ON GUARANTEES :

2% shall be charged on the amount of Guarantee issued.

Note : At the time of renewal of said Guarantee, commission @1.5% shall be charged on the amount of guarantee issued.

CHAPTER – VII

LEDGER FOLIO CHARGES (Incidental)

CURRENT DEPOSIT ACCOUNTS :

- (i) Levy charges Rs. 25/- per transaction shall be charged on account of default in non maintenance of minimum balance i.e. Rs.3000/- is required to be maintained by account holders in the city branches/Ext. counters and Rs.1500/- is required to be maintained by account holders at R.S.Pura, Vijaypur, and Akhnoor Branch.
- (i) Incidental charges Rs.30/- per folio (one side of Ledger page containing approximately 40 entries.

Note : For accounts maintained on computers, 40 entries or thereof to be treated as one folio.

BORROWAL ACCOUNTS : (Cash Credit/Secured overdraft Accounts)

Quarterly charges of Rs.30/- per folio subject to minimum of Rs.35/-

These charges are not applicable to Saving Bank and Demand Loan accounts.

SAVING BANK ACCOUNTS :

Levy charges of Rs.50/- per month shall be charged on account for default in non maintenance of minimum balance i.e. Rs.1000/- is required to be maintained in account with cheque book facility and Rs.500/- is required to be maintained in account without cheque book facility. The minimum balance requirement of rural branches shall be as under:

Rs.500.00 with cheque book facility and Rs.300.00 without cheque book facility.

Incidental charges on inoperative Saving Bank accounts.

- (i) If the balance is below Rs.300/-
but more than Rs.50/- Rs.25/- per year levied under advice to the account holder at his last recorded address.
- (ii) If the balance is below Rs.50/- Account to be closed under advice to account holder at his last recorded address.

No-Frill Accounts :

NIL

CLOSURE OF ACCOUNT CHARGES:

- (i) Saving Account Rs.50/-
- (ii) Current Account Rs. 125/-

Note: No charges shall be levied in case account is closed owing to death of the account holder.

CHAPTER –VIII

OTHER SERVICE CHARGES

RENT ON LOCKERS :
Rent on Lockers for Clients : Rs.500/- per year per Locker
Rent on Lockers for Staff : Rs. 400/- per year per Locker

Note: Rs.8000/- as security deposit in the shape of FDR for 3 years to yield the annual rent.

STOP PAYMENT INSTRUCTIONS :

- (i) Rs.20/- per instrument for all types of accounts .
- (ii) Rs.60/- per document for stop payment of Demand Draft.

DUPLICATE STATEMENTS/PASS BOOKS :

Manual branches passbook with latest balance only Rs.25/- per pass book. Charges for previous entries Rs.25/-per ledger page or part thereof.

Rs.25/- per pass book at computerized branches recording latest outstanding balances only. Charges for previous entries, if required @ Rs.25/- per ledger page or part thereof. (For accounts maintained on computer 40 entries or part thereof to be treated as one ledger page.)

STANDING INSTRUCTIONS :

- i At computerized branches Rs.15/- per transaction.
- ii Other branches Rs.10/- per transaction.
- iii Free transfer of instalments from SB/CD A/c to RD/DL/SB/CD A/C within the same branch.

Issuance of Duplicate Instruments on execution of Indemnity Bond etc. :

- (i) For issuing of duplicate Term Deposit Receipts Rs.10/- per instrument
- (ii) For issuing duplicate demand drafts.
 - Upto Rs.5000/- Rs.20/- per instrument
 - Above Rs.5000/- Rs.30/- per instrument.

Revalidation of drafts :

Rs.20/- per instrument.

Cancellation of Demand Drafts/Payment orders :

Rs.60/- per instrument for Demand drafts
Rs.20/- Per instrument for P.O.

Issue of Solvency Certificate :-

(i) Upto Rs.1.00lakh	Rs.400/-
(ii) Above Rs.1.00Lakh To Rs.5.00Lakh	Rs.700/-
(iii) Above Rs.5.00Lakh	Rs1500/-

Issuance of Balance certificate/ No objection Certificate :-

Rs.30/- Per certificate.

Note : No charges for issue of Noc in favour of branches of our Banks.

Issuance of Application Forms :-

(i) Membership Form	Rs.20/-
(ii) Loan Application Form	Rs.50/-

Note : No charges for issue of Nominal Membership Form.

Cheque Book Charges :-

(i) Current a/c and Cash Credit a/c	Rs.2.50p per leaf
(ii) Saving Bank a/c	Rs.1.50p per leaf
(iii) Loose cheque charges	Rs.10/- per leaf

Misc. Charges:-

(i) Photo attestation charges	Rs.25/-
(ii) Allowing operation in account Through Power of Attorney	Rs.75/-
(iii) Change of Authorized Signatory	Rs.35/-

(iv) Loss of complete cheque book

And surrender of unused cheque

Leaves (above 50% of unused leaves)

(a) Saving Bank	Rs.50/-
(b) Current/Cash Credit	Rs.100/-
(v) Issue of TDS certificate	Free
(vi) Addition of Nomination not previously done	Free
(vii) Signature Verification	Rs.25/-

CHAPTER – IX

PROCESSING CHARGES ON ADVANCES:

Processing charges shall be recovered on all Loans & advances as under :-

(i) upto Rs. 25000/-	No charges
(ii) Above Rs.25000 upto Rs.2.00 Lakh	Rs.200/-
(iii) Above Rs.2.00Lakh	Rs.200/- + Rs.150.00 per Lakh or part thereof subject to maximum of Rs.25000/-

Note :-

Amount of processing charges be credited to Misc. Income a/c.

Processing charges at the time of Renewals: -

Renewals upto Rs.0.50Lakh	Rs.50/-
Renewals above Rs.0.50 Lakh upto Rs.1.00 Lakh	Rs.100/-
Renewals above Rs.1.00Lakh upto Rs.2.00Lakh	Rs.200/-
Renewals above Rs.2.00Lakh	Rs.200/- + Rs.50/- per lac subject to maximum of Rs.15000/-

Note:-

If the enhancement allowed, the charges as applicable to new advance shall be recovered.

No processing charges for loans sanctioned against deposits, Govt. Securities, NSCs, KVPs, IVPs.

CHAPTER - X

CASH HANDLING CHARGES:

Cash handing charges to be recovered from account holders maintaining their Current accounts only for clearing purposes as under:

(i) Deposit of Cash for clearance of cheques up to Rs.10000/-	Rs.50/-
(ii) Deposit of Cash for clearance of cheques up to Rs.25000/-	Rs.100/-
(ii) Deposit of Cash for clearance of cheques up to Rs.50000/-	Rs.150/-
(iii) Deposit of Cash for clearance of cheques up to Rs.100000/-	Rs.225/-
(iv) Above Rs.100000/-	Rs.40/- per packet

Note :- Service Charges are exclusive of Service Tax which shall be applicable as per rules/act governing the same.

ANNEX- I

Service Charges - Relating to Saving Bank A/c. - No Frills A/c.

Savings Bank A/c - No frills A/c	NA
Minimum Balance	NA
Charges for non maintenance thereof	NA
Saving Bank Accounts with Cheque facility	
Minimum Balance	Rs. 1000/-
Charges for non maintenance thereof	Rs. 25/- per month *
Saving Bank Accounts without Cheque facility	
Minimum Balance	Rs. 500/-
Charges for non maintenance thereof	Rs. 10/- per month *
Current Accounts	
Minimum Balance	Rs. 2000/-
Charges for non maintenance thereof	Rs. 25/- per transaction and or Rs. 100/- per month *
Mode of calculation of minimum balance	Any time during the month
Other savings bank account facilities	
Statement of accounts	Rs.40/ per ledger folio(40 lines per folio to be charged Quarterly). Minimum Rs. 150/- Per Quarter <i>(w.e.f.1st Jan, 2012)</i>
Issue of Duplicate Statement	Rs. 50/-
Issue of loose cheque leaves	Rs. 5/- per leaf
Issue of duplicate pass book	Rs. 10/-
Mode of calculation of minimum balance	Monthly average
Dormant / Inoperative Accounts	Rs. 25/- yearly for Savings account * Rs. 50/- yearly for Current Accounts *

* Service Tax @10.30%

ANNEX- I
Remittance Facilities through own bank

DD- Issue/ cheque drawing facility with HDFC Bank	- Rs. 2.50 per 1000, - Min. Rs. 25/- and - Maximum Rs. 7500/- *
DD-Cancellation	Rs. 25/- per instrument *
DD-Duplicate	Rs. 25/- per instrument *
DD-Revalidation	Rs. 25/- per instrument *
PO – Issue	- Rs. 2.50 per 1000 * - Min. Rs. 50/- and - Maximum Rs. 7500/-
PO-cancellation	Rs. 25/- per instrument *
PO-Duplicate	Rs. 25/- per instrument *
PO-Revalidation	Rs. 25/- per instrument *
TT – Issue	No Service
TT – Cancellation	No Service
TT-Duplicate	No Service
TT-Revalidation	No Service
EFT Charges- inward	No Service
EFT Charges- outward	No Service
NEFT	Rs.25/- for any amount
RTGS-Outward	1)Rs 1 to 5 Lakhs --- Rs. 25 * 2)Above Rs 5 Lakhs - Rs. 50 * 0.50% of the bill/cheque amount (minimum Rs 50/-) + postage @actuals *
Collection of Cheques/Inward Bills	

* **Service Tax @10.30%**

ANNEX- I
Cheque Collections

Rs. 5/- per Rs.1000/-

Outstation through own bank	Minimum Rs. 25/- and Maximum Rs.1,000/- + postage @ actuals *
Outstation through another bank	Other bank charges + Rs.10/- per instrument
Bouncing of cheques- Local (Outward)	Rs. 75/- per instrument *
	Rs.2/- per Rs.1,000/-
Bouncing of cheques- Local (Inward) including ECS debit returns	Minimum Rs.75/- Maximum Rs. 2,500/- *
Bouncing of cheques - outstation - through own bank	Rs. 50/- per instrument *
Bouncing of cheques - outstation - through another bank	Other bank charges + Rs.50/- per instrument *

*** Service Tax @10.30%**

ANNEX- I

Service Charges - Retail Loans

* Service Tax @10.30%

Loan Application Form Charges	Rs.100/- (inclusive of Service Tax) <i>(w.e.f. 1/1/2012)</i>
Loan Processing Charges	Non Refundable * Upto Rs. 50000/- Rs. 250/-* Above Rs. 50000/- Rs 500/- * In addition to above following charges are levied, Upto Rs. 10 lacs - 0.25% for sanctioned amount >rs. 10 lacs to Rs.50 lacs - 0.50% of Sanctioned amount Maximum Rs. 2.50 lacs.
Prepayment Charges	2% of the outstanding amount at the time of pre-closure of the credit facilities
No due Certificate	Rs. 50/- per certificate *
Solvency Certificate	Upto Rs. 10 lacs- Rs.1000/- per certificate >Rs.10 lacs to Rs.25 lacs - Rs. 2500/- Per certificate * > Rs. 25 lacs to Rs.50/- lacs - Rs.5000/- Per Certificate * > Rs. 50/lacs - Rs. 10000/- Per certificate
Charges for late payment of EMI	2% over and above the contracted rate per EMI
Charges for changing from fixed to floating rates of interest	NA
Charges for changing from float to fixed rates of interest	NA

ANNEX- I
Miscellaneous

Balance enquiry	NIL
Balance Certificate	Rs.50/- per certificate
Interest Certificate	Rs.50/- per certificate
Account closure	Rs.150/- (SB account within 6 months, Current account any point of time) CC/OD Rs.150 within six month - Rs. 50/- after six month - no - no charge if the closure is on account of death of customer *
Cash Management Charges (<i>i.e. depositing cash to honour a cheque received in clearing</i>)	- Re.1 to 1 lacs - Rs. 50/- * - above Rs.1 lacs - Rs.100 per 1 lacs * maximum upto Rs.1500/- * All the above prices are plus service tax at actual
Issuance /obtaining of status/Confidential Report	Rs.50/- per card
Photo attestation	Rs.25/- *
Signature attestation	Rs.25/- per attestation *
Stop Payment Charges	Rs.50/- per instrument *
Inoperative account	NIL
Cost of MICR Cheque Book	Re.2.50/- per leaf for Current / CC / OD Account For Savings Account Re.2.50/- per leaf over and above 30 leaves free during the financial year
Standing Instructions	Rs.15/- per transaction + charges for DD / Payorder and Postage
Change in the account operating instructions	Rs. 50/- per instance for Current Accounts only
Collection of OBC – Bills / Cheques	0.50% of the bill / cheque amount, (minimum Rs.10/-) plus Postage @ actuals. *
Purchase of OBC Cheques	Interest @16% in addition to charges as above
Collection of Inward Bills / Cheque	0.50% of the bill / cheque amount, (minimum Rs.50/-) plus Postage @ actuals. *
Inspection Charges	Rs.250/- + Service tax (at actual) per quarter for CC/CCB accounts

Godown inspection	Rs. 300/- per visit + actual expense
Stock/ Book Debt Statements scrutiny charges	Rs.150/- quarterly + Actual expenses
Delivery of pledge stock	Actual cost plus Rs.300/- per delivery
Gold appraisal charges (valuation).	Actual charges of Appraiser plus Rs.300/-
Purchase of OBC cheques	Interest @16 % in addition to charges as above
Bill discounting under L/C.	Commission for L/C amount upto Rs. 10/- lacs – Rs. 500/- L/C amount above Rs.10/-lacs but upto Rs.50/- lacs – Rs.1000/-. L/C amount above Rs.50/- lacs – Rs. 1500/- PLUS Rate of discounting as approved by A.O. from time to time as the same is market driven
Against effect charges.	18%
Temporary Overdraft in Current Accounts	18%
Temporary excess in CC/OD account.	2% over and above the normal rate of interest
Penalty for non-submission of Stock / Book Debt statements. <i>(If not received by 10th of the following month)</i>	2% p.a. over rate of interest applicable from 1st of the month
Penalty for non-renewal of advances.	2% p.a. over sanction rate
Guarantees.	Financial guarantees @0.75% per quarter or part thereof - min. for 2 quarters + Rs.100/-
Collection of proceeds of NSC's / KVP's/ R.B.I. Bonds etc.	Actual Expenses incurred plus Rs.50/- per instance
Notice of default/ Reminders For Legal Notice.	Actual Postal / Courier charges plus Rs.25/- Legal Charges Rs. 150/- + Actual Expenses
Loss of token	Rs. 50/- per token
Fate enquiry	Rs.50/- plus actual expenses

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3. Revenue leakage if any, on account of unauthorized concessions in service charges will be made good from the officer who has allowed such unauthorized concessions.

Ref.No. : Adm/

Dated :

(ASHOK GOSWAMY)

Managing Director

CHAPTER – 1

COMMISSION ON COLLECTION :

CLEAN DOCUMENTARY/DEMAND/USANCE

	RATE PER BILL
(i) For amount upto Rs. 5000/-	Rs.25/- per instrument
(ii) Above Rs. 5000/- & upto Rs.10000/-	Rs.50/- per instrument
(iii) Above Rs. 10000/- & upto Rs. 1.00Lakh	Rs.100/- per instrument
(iv) Above Rs. 10000/- & upto Rs. 1.00Lakh	Rs.100/- per instrument
(v) Above Rs.1.00Lakh	Rs.150/- per instrument

Note : Postal charges and out of pocket expenses like telephone, fax etc. should be recovered on actual basis in case of bills. However, no additional charges such as courier charges, out of pocket expenses etc. shall be levied from the customers for collection of cheques.

Note : Collection charges should not be levied in respect of local cheques and drafts presented through local clearing.

Collection charges as per schedule have to be levied in respect of all bills (both local and outstation) except local cheques.

At centers where the Bank does not have its arrangement of collection, the commission on bills/ cheques is to be shared our Bank and collecting Bank on 50:50 basis.

Note : Whenever the bill/cheques are returned unpaid, the above commission need not be levied. The charges prescribed as out of pocket expenses and returning charges are to be recovered.

CHAPTER -II
EXCHANGE ON REMITTANCES

DEMAND DRAFTS	Against Cash	Against Transfer
(i) Upto Rs10000/-	Rs.30/-	Rs.25/- per draft
(ii) Rs.10001/- And above	Rs.3/-per thousand	Rs.2.50/- per thousand
For odd stations (Demand draft if purchased from SBI)		Rs.35/- per draft
		Minimum.

Out of pocket expenses like postage, telegramme, telephones, fax etc., to be recovered in full in addition to above charges.

CHAPTER – III

RETURNING CHARGES :

BILL CHEQUE RETURN CHARGES:	
(ii) Inward & Outward Clearing Cheque Return Charges	
(a) Current and Cash Credit	Rs.100/- per instrument
(b) Saving Bank	Rs.50/- per instrument
© Loan accounts	Rs.500/- per instrument

When a cheque is returned for financial reasons, the charges shall be levied to the drawer by the drawee branch.

When a local cheque is returned unpaid, for financial reasons, no handling charges shall be levied to the depositor of the instrument by collecting branch. However, in respect of outstation cheques received unpaid for financial reasons handling charges @ 50% of the prescribed collection charges subject to the minimum of charges as prescribed above shall be levied to the depositor of the instrument by the collecting branch in addition to actual postage/out of pocket expenses if any incurred.

CHAPTER – IV

PURCHASE/DISCOUNT OF BILL/ CHEQUES :

Rs.5/- per thousand plus postage subject to minimum of Rs.50/-.

Note :

- i If a bill purchased/discounted is returned unpaid, interest @ 17% as applicable in overdraft facility shall be charged from the date of purchase/discount till the date of adjustment.
- ii If the bill is paid beyond the due date/notional due date, interest @ 17% shall be charged from the due date till the date of realization.
- iii In addition to the above, collection charges and other out of pocket expenses as specified in Chapter – 1 on commission on collection be recovered.

* Notional Due Date is the Expected Date of Realization.

CHAPTER – V

PAY ORDERS/BANKERS CHEQUES :

<u>Pay order/Banker cheques:</u>	<u>From A/C</u>	<u>On cash</u>
i) Upto Rs.1000/-	Rs.10/-	Rs.15/-
ii) Upto Rs.5000/-	Rs.20/-	Rs.25/-
iii) Upto Rs.10000/-	Rs.25/-	Rs.30/-
iv) Rs.1.00 lac	Rs.1.50 per thousand or part thereof with a minimum of Rs.100/-.	
v) Above Rs.1.00 lac & upto Rs.10.00 lacs.	Rs.0.60 per thousand or part thereof with a Minimum of Rs.175/-.	
vi) Above Rs.10.00 lacs.	Rs.0.50 per thousand or part thereof above Rs.10.00 lacs minimum of Rs.700/- and maximum Rs.5000/-.	

The disbursement of loan proceeds by means of A/C Payee P.O. shall not attract any charges.

Remittances above Rs.50000/- shall be effected by debit to the Account only.

Transfer of funds on maturity of the term deposit as well as periodical interest of the deposit shall be allowed at par.

Money At Call & Short Notice (CDR) :

	<u>From Account</u>	<u>On Cash</u>
(i) Up to Rs.1000/-	10/-	15/-
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(iii) Up to Rs.10000/-	20/-	25/-
(iv) Rs. 1 lac and above	Nil	30/-

CHAPTER – VI

COMMISSION ON GUARANTEES :

2% shall be charged on the amount of Guarantee issued.

Note : At the time of renewal of said Guarantee, commission @1.5% shall be charged on the amount of guarantee issued.

CHAPTER – VII

LEDGER FOLIO CHARGES (Incidental)

CURRENT DEPOSIT ACCOUNTS :

- (i) Levy charges Rs. 25/- per transaction shall be charged on account of default in non maintenance of minimum balance i.e. Rs.3000/- is required to be maintained by account holders in the city branches/Ext. counters and Rs.1500/- is required to be maintained by account holders at R.S.Pura, Vijaypur, and Akhnoor Branch.
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Note : For accounts maintained on computers, 40 entries or thereof to be treated as one folio.

BORROWAL ACCOUNTS : (Cash Credit/Secured overdraft Accounts)

Quarterly charges of Rs.30/- per folio subject to minimum of Rs.35/-

These charges are not applicable to Saving Bank and Demand Loan accounts.

SAVING BANK ACCOUNTS :

Levy charges of Rs.50/- per month shall be charged on account for default in non maintenance of minimum balance i.e. Rs.1000/- is required to be maintained in account with cheque book facility and Rs.500/- is required to be maintained in account without cheque book facility. The minimum balance requirement of rural branches shall be as under:

Rs.500.00 with cheque book facility and Rs.300.00 without cheque book facility.

Incidental charges on inoperative Saving Bank accounts.

- (ii) If the balance is below Rs.300/- but more than Rs.50/- Rs.25/- per year levied under advice to the account

- (ii) If the balance is below Rs.50/-

holder at his last recorded address.

Account to be closed under advice to account holder at his last recorded address.

NIL

No-Frill Accounts :

CLOSURE OF ACCOUNT CHARGES:

- (i) Saving Account Rs.50/-
(ii) Current Account Rs. 125/-

Note: No charges shall be levied in case account is closed owing to death of the account holder.

CHAPTER –VIII

OTHER SERVICE CHARGES

RENT ON LOCKERS :
Rent on Lockers for Clients : Rs.500/- per year per Locker
Rent on Lockers for Staff : Rs. 400/- per year per Locker

Note: Rs.8000/- as security deposit in the shape of FDR for 3 years to yield the annual rent.

STOP PAYMENT INSTRUCTIONS :

- (iii) Rs.20/- per instrument for all types of accounts .
(iv) Rs.60/- per document for stop payment of Demand Draft.

DUPLICATE STATEMENTS/PASS BOOKS :

Manual branches passbook with latest balance only Rs.25/- per pass book. Charges for previous entries Rs.25/-per ledger page or part thereof.

Rs.25/- per pass book at computerized branches recording latest outstanding balances only. Charges for previous entries, if required @ Rs.25/- per ledger page or part thereof. (For accounts maintained on computer 40 entries or part thereof to be treated as one ledger page.)

STANDING INSTRUCTIONS :

- i At computerized branches Rs.15/- per transaction.
ii Other branches Rs.10/- per transaction.
iii Free transfer of instalments from SB/CD A/c to RD/DL/SB/CD A/C within the same branch.

Issuance of Duplicate Instruments on execution of Indemnity Bond etc. :

- (i) For issuing of duplicate Term Deposit Receipts Rs.10/- per instrument
(ii) For issuing duplicate demand drafts.

Upto Rs.5000/-
Above Rs.5000/-

Rs.20/- per instrument
Rs.30/- per instrument.

Revalidation of drafts :

Rs.20/- per instrument. (For Govt. Departments facility at par)

Cancellation of Demand Drafts/Payment orders :

Rs.60/- per instrument for Demand drafts

Rs.20/- Per instrument for P.O.

Issue of Solvency Certificate :-

- | | |
|---------------------------------------|----------|
| (i) Upto Rs.1.00lakh | Rs.400/- |
| (ii) Above Rs.1.00Lakh To Rs.5.00Lakh | Rs.700/- |
| (iii) Above Rs.5.00Lakh | Rs1500/- |

Issuance of Balance certificate/ No objection Certificate :-

Rs.30/- Per certificate.

Note : No charges for issue of Noc in favour of branches of our Banks.

Issuance of Application Forms :-

- | | |
|----------------------------|---------|
| (i) Membership Form | Rs.20/- |
| (ii) Loan Application Form | Rs.50/- |

Note : No charges for issue of Nominal Membership Form.

Cheque Book Charges :-

- | | |
|-------------------------------------|-------------------|
| (i) Current a/c and Cash Credit a/c | Rs.2.50p per leaf |
| (ii) Saving Bank a/c | Rs.1.50p per leaf |
| (iii) Loose cheque charges | Rs.10/- per leaf |

Misc. Charges:-

- | | |
|---|---------|
| (i) Photo attestation charges | Rs.25/- |
| (ii) Allowing operation in account
Through Power of Attorney | Rs.75/- |
| (iii) Change of Authorized Signatory | Rs.35/- |

- (iv) Loss of complete cheque book
And surrender of unused cheque
Leaves (above 50% of unused leaves)

- | | |
|---|----------|
| (a) Saving Bank | Rs.50/- |
| (b) Current/Cash Credit | Rs.100/- |
| (v) Issue of TDS certificate | Free |
| (vi) Addition of Nomination not previously done | Free |
| (vii) Signature Verification | Rs.25/- |

CHAPTER – IX

PROCESSING CHARGES ON ADVANCES:

Processing charges shall be recovered on all Loans & advances as under :-

(i) upto Rs. 25000/-	No charges
(ii) Above Rs.25000 upto Rs.2.00 Lakh	Rs.200/-
(iii) Above Rs.2.00Lakh	Rs.200/- + Rs.150.00 per Lakh or part thereof subject to maximum of Rs.25000/-

Note :-

Amount of processing charges be credited to Misc. Income a/c.

Processing charges at the time of Renewals: -

Renewals upto Rs.0.50Lakh	Rs.50/-
Renewals above Rs.0.50 Lakh upto Rs.1.00 Lakh	Rs.100/-
Renewals above Rs.1.00Lakh upto Rs.2.00Lakh	Rs.200/-
Renewals above Rs.2.00Lakh	Rs.200/- + Rs.50/- per lac subject to maximum of Rs.15000/-

Note:-

If the enhancement allowed, the charges as applicable to new advance shall be recovered.

No processing charges for loans sanctioned against deposits, Govt. Securities, NSCs, KVPs, IVPs.

CHAPTER - X

CASH HANDLING CHARGES:

Cash handing charges to be recovered from account holders maintaining their Current accounts only for clearing purposes as under:

(i) Deposit of Cash for clearance of cheques up to Rs.10000/-	Rs.50/-
(ii) Deposit of Cash for clearance of cheques up to Rs.25000/-	Rs.100/-
(ii) Deposit of Cash for clearance of cheques up to Rs.50000/-	Rs.150/-
(iii) Deposit of Cash for clearance of cheques up to Rs.100000/-	Rs.225/-
(iv) Above Rs.100000/-	Rs.40/- per packet

Note :- Service Charges are exclusive of Service Tax which shall be applicable as per rules/act governing the same. Service Tax as applicable presently @ 10.30%

