

Service Charges for EASY Account -No-Frills Account -w.e.f 04.12.07

<i>SERVICES</i>	<i>PROPOSED</i>
Minimum Balance	Zero Balance Maximum balance permitted Rs.5000/- including other deposit accounts.
Charges on non-maintenance of Balance *	Nil
Number of A/cs Permitted.	Ordinarily only one account will be permitted per customer
Single/Joint	Account can be opened singly or jointly.
Nomination	Available.
Cheque book charges	25 leaves cheque book free per quarter. Addition of cheque book over and above - Rs.25 per cheque book of 25 leaves. Courier request of cheque book Rs.25 + Courier charges as applicable
Maximum transaction charges	Maximum 25 transactions per quarter. Beyond this charges of Rs.20/- per transaction
Counter loose leaf cheque	Free
Statement of account	To be collected personally on the 10th of every month Courier request of Statement Rs.25 + Courier charges as applicable
Additional / Adhoc request of Statement	Rs.25 per request per account
Request on Weekly / Fortnightly Statement	Rs.25 per request per account
Stop payment instruction	Per cheque Rs.25
Stop payment instruction range wise	Per request Rs.50
Standing Instructions	Settings Rs.50 + per tran Rs.25 + Charges of applicable Service availed
A/c closure	before 6 months - Rs.100 after 6 months - no charges
Balance Certificate	Per request Rs.25 previous years - Rs.100
Old records / copy	Per request Rs.25 previous years - Rs.100
Signature verification	Rs.25 per request
A/c related services	Rs.25 per request
Internet Banking Facility (NETlink)	Free of cost
Cell Banking (CELLutions)	Free of cost
Cheque returns charges	
Outward	Rs.25 (Financial reasons)
Inward	Rs.25 (Financial reasons)
Outstation cheque return	50% of normal charges + out of pocket expenses, subject to minimum of Rs.50
Payorder charges	
	Upto Rs.1 lakh - Rs.25
	Above Rs.1 lakh - Rs.0.30 / 1000
	with max Rs.5000.00
Duplicate Payorder	Rs.25
Cancelation of Payorder	Rs.50
Revalidation of Payorder	Rs.10
Demand Draft Charges	
	Upto Rs.500 - Rs.10

	Above Rs.500 upto Rs.5000 - Rs.15
	Above Rs.5000 upto Rs.10000 - Rs.20
	Above Rs.10000 upto Rs.1 Lakh - Rs.2.50 / 1000
	Above Rs.1 Lakh - Rs.2.50 per 1000 with max Rs.10000
Duplicate Drafts	Rs.35
Cancelation of Draft	Rs.50
Revalidation of Draft	Rs.20
Transfer of funds by RTGS	
Transfer of funds by RTGS	Rs.1 lakh to Rs.5 lakh - Max Rs.25 - wef 16.10.08 as per circular from RBI
	Rs.5 lakh and above - Max Rs.50 - wef 16.10.08 as per circular from RBI
Transfer of funds by NEFT	upto Rs.1 lakh - Max Rs.5 - wef 16.10.08 as per circular from RBI
	Rs.1 lakh and above - Max Rs.25 - wef 16.10.08 as per circular from RBI
Transfer of funds (Interbranch transfer)	
Same A/c holder between one branch to another	Free
Another A/c holder between one branch to another	Rs.50
Foreign Currency / TC	
Foreign Currency DD	Rs.100
Issue of Travellers Cheque	1% of the value
TT / SWIFT - outward	Rs.500
Issuance of FIRC	Rs.75
Courier Charges	Rs.50
Postage Charges	Rs.56
	Rs.150 per cheque + Courier charges + Correspondent bank charges ie
	USD : 10 per item + service tax
	EURO : 25 per item + service tax
	POUND : 15 per item + service tax
Collection Charges for Saving A/c Holders	
Upto and including Rs.5000	not exceeding Rs.25 per instrument (no taxes) - wef 19.01.11 as per circular from RBI + Plus postage Rs.56
from 5001 to Rs.10000	not exceeding Rs.50 per instrument (no taxes) - wef 19.01.11 as per circular from RBI + Plus postage Rs.56
from Rs.10001 to Rs.100000	not exceeding Rs.100 per instrument (no taxes) - wef 19.01.11 as per circular from RBI + Plus postage Rs.56
from Rs.100001 and above	not exceeding Rs.150 per instrument (no taxes) - wef 19.01.11 as per circular from RBI + Plus postage Rs.56

**** All request will be accompanied by a cheque for debit to account and the application form filled in for the above services.**

>< All above Services will include the Service Tax of 10.20%

Notes :

- 1) Bank at their discretion may charge less than what has been stipulated in the schedule depending on
 - a) Value of Transactions
 - b) Status of the Customer and
 - c) Business potential with prior approval of Respective Business heads and Country Manager
- 2) Where the business is shared between other banks, the charges would be shared in agreed proportion.
- 3) All charges are exclusive of Service Tax Charges