

**NOTICE**

**Attention Customers!**

**Service charges in respect of certain Non-Credit / Non-Forex related service are revised / introduced with effect from 01/04/2020 as under :**

**Non Credit and Non Forex service charges**

**PART A. SCHEDULE OF CHARGES FOR BASIC BANKING SERVICES**

**# For Individual Pensioners / Senior Citizens, Irrespective Of Population Group, Charges As Applicable To Rural Shall Apply:**

<b>1. Cheque Book Facility (Issuance of MICR/CTS Cheque Book)</b>	
<b>For all category SB/CA/OD/OCC</b>	For SB - First 20 leaves free in a calendar year.
a. Individual Rural and Non-Rural	Rs.4 per cheque leaf for Individuals
b. Non-individual	Rs.5 per cheque leaf for non-individuals
c. Senior citizens/staff/ Ex- staff	<b>Free</b>
<b>Cheque book charges are to be levied only for the leaves issued in excess of the free entitlement.</b>	

<b>2. Issue Of Pass Book/E-Statement/ Statement/ Balance Certificate /Interest Certificate</b>	
a. Issue of Pass Book / Pass statement/ E- Statement - SB	<b>Applicable for all</b> Pass Sheets : First set free of charges in a month Computerized Pass Books : No Charges
b. Issue of Pass Book/ statement/ E-Statement-CA/OD/OCC	Pass Sheets : First set free of charges in a month
c. Issue of Balance Certificates	Individual :: Rural - Rs.40/-, Non-Rural - Rs.60/- Non-Individuals - Rs.100/-
<b>d. Issue of Interest certificates (interest paid/ interest collected certificates)</b>	
i. For all category	First copy free
ii. Extra copy	Individuals Rural - Rs. 50/-, Non-Rural - Rs.75/- Non- Individuals :: Rs.150 - per certificate

<b>3. Issue of Duplicate Pass Book or Statement/ Pass sheet</b>	
Duplicate Pass Book/Pass sheet /Statement (For All Categories)	With Latest Balance - Rs.100/- With previous entries - Rs.50/- per page <b>[Note : 40 entries or part thereof is treated as one page / sheet ]</b>

<b>4. STOP PAYMENT: (Stop payment instructions / Revocation of Stop payment)</b>	
	(Stop payment instructions including for range of cheques/blank cheques)
a) Savings Bank	Charges Per cheque Per occasion <b>Individuals</b> Rural :: Rs.100/- Maximum Rs.500/- Non Rural :: Rs.150/- Maximum Rs.750/- <b>Non Individuals :: Rs.250/- Maximum Rs.1000/-</b>
b) CA/OD/OCC	Charges Per cheque Per occasion <b>Individuals</b> Rural :: Rs.100/- Maximum Rs.500/- Non Rural :: Rs.100/- Maximum Rs.500/- <b>Non Individuals :: Rs.200/- Maximum Rs.600/-</b>
c) <b>Revocation of Stop payment (for all categories)</b>	Savings :: Rs.50/-, CA/OD/OCC - Rs.100/- Per revocation
<b>5. ENQUIRY OF OLD RECORDS [ SB / CA / OD / CC ] for all categories</b>	
a. Entries up to six months	Free of charge
b. Entries above 6 months up to 1 yr	Rs.100/- per request
c. Beyond One Year *	Rs.250/- per request

**\*Note : For entries above 1 year old, branch manager has discretion to levy extra charges to (c) above, based on time spent / work involved , copies of documents / cheques etc at customers cost.**

<b>6. ACCOUNT CLOSURE : (closure of SB/CA/RD before one year)</b>	
a) Closure of account within 14 days SB/CA/OD/OCC	No charges
b) Closure of account beyond 14days and within 1 year	Savings Bank : Rs.200/- per account CA/OD/OCC : Rs.750 per account
c) Recurring Deposit(RD) for premature closure of RD account within one year of its opening	Rs.100 per RD account ( for all categories )
d) Beyond one year	SB Rs.100/-, CA - Rs.375/- (50% of the above)
Exemptions: 1) BSBD Account 2) Opening of account in joint names. 3) Death of the account holder. 4) Transfer from branch to branch.	
<b>7. CHEQUES / INSTRUMENTS RETURN CHARGES - LOCAL AND OUTSTATION</b>	
a) <b>Return of Inward Instruments</b> ( Inward cheques/ bills/instruments including LCC etc, received for payment but returned to other banks/branches) Only in the case of cheque/bill/instrument being returned for want of funds/similar reasons:(to be debited from our drawer customer's account ).	
<b>Savings Bank / CA / OD / OCC</b>	If Returned on technical reasons: No Charges Not at customers Fault : No charges

	Cheque/ bill/Instrument amount: Up to Rs.1 Crore - Rs.500/- per instrument Above Rs.1 Crore - Rs.5000/- per instrument
<b>** In addition to the above, Interest at rate applicable for clean advances will be collected for the period Bank was out of Funds [ Funds Outlay for the Bank ]</b> <b>** Other Bank Charges if any will be collected.</b> <b>For Instant Credit upto Rs.15000/- Rs.10/- per cheque</b>	
<b>8. ECS (DEBIT RETURN)- Charges as applicable to cheque return charges.</b>	
<b>9. a) Bills Collection Charges (outward / inward collection of Clean, Documentary, Demand/ Usance including supply bills)</b>	
Up to and inclusive of Rs.10000/-	Rs.100/-
Above Rs.10000/-up to Rs.10.00 lakh	Rs.8/- per Rs.1000/- or part thereof with a minimum of Rs.100/-
Above Rs.10 lakhs	Rs.8/- per Rs.1000/- or part thereof with a minimum of Rs.8000/-, maximum of Rs.15000/-
Retirement of Bills against tender of Cash ::	Rs.300/- per bill in addition to normal charges
<b>9. b) Bills returned unpaid charges</b>	50% of applicable collection charges (as given above) with a minimum of Rs.100+postage
<b>10. Signature/ Photo Verification / Certificate for passport purpose -</b>	Rs.150/- per attestation / certificate / verification.
<b># For the above services, Branch manager can reduce/waive in exceptional/deserving cases on merit.</b>	
<b>11. DEMAND DRAFTS / TTs ISSUE - OUTSTATION:</b>	
Up to and inclusive of Rs.1000/-	Individual Rural - Rs.25/- Non-rural: Rs.30/- Non-individual:Rs.40/-
Above Rs.1000/- up to Rs.10000/-	Individual Rural - Rs.35/- Non-rural: Rs.40/- Non-individual:Rs.50/-
Above Rs.10000/-	<b>Individual Rural:Rs.3.5 per thousand or part thereof minimum Rs.40/- Maximum Rs.10000/- per DD</b> <b>Individual Non-rural: Rs.3.50 per thousand or part thereof minimum Rs.40/- Maximum Rs.12000/- per DD</b> <b>Non-individuals :Rs.4 per thousand or part thereof minimum Rs.50/- Maximum Rs.12000/- per DD</b>
<b>Note:: 1. For multiple DDs issued in lieu of single DD, commission as applicable for the aggregate amount shall be collected.</b> <b>2. Charges for funds transferred by student account holders, to Educational Institutions / colleges by way of RTGS &amp; NEFT and/ or issue of DDs in favour of such institutions / colleges are waived.</b>	

12. LOCAL DEMAND DRAFT / PAY ORDER / BANKER'S CHEQUE ISSUE	
Up to and inclusive of Rs.1000/-	Individual Rural - Rs.25/- Non-rural: Rs.30/- Non-individual: Rs.40/-
Above Rs 1000/- up to Rs.10000/-	Individual Rural - Rs.35/- Non-rural: Rs.40/- Non-individual:Rs.50/-
Above Rs 10000/-	<b>Individual Rural:</b> Rs.3.5 per thousand or part thereof minimum Rs.40/- Maximum Rs.10000/- per DD <b>Individual Non-rural:</b> Rs.3.50 per thousand or part thereof minimum Rs.40/- Maximum Rs.12000/- per DD <b>Non-individuals :</b> Rs.4 per thousand or part thereof minimum Rs.50/- Maximum Rs.12000/- per DD

- Note::**
1. For multiple DDs issued in lieu of single DD, commission as applicable for the aggregate amount shall be collected.
  2. Charges for funds transferred by student account holders, to Educational Institutions / colleges by way of RTGS & NEFT and / or issue of DDs in favour of such institutions / colleges are waived.

13. Issue of DD / TT / PO / BC against tender of cash (both for local / Outstation), Retirement of bills against tender of cash	
(Applicable for all branches Rural / Other than rural and Individuals / Non-Individuals)	
Issue of DD / TT / PO / BC against tender of Cash	Up to Rs.1000/- - No additional charges. Above Rs1000/- - Additional charges at 50% Extra on applicable charges <b>Note:</b> However Branch has the discretion to charge higher subject to maximum of 200% of applicable normal charges.
Retirement of bills against tender of cash	Additional charges of Rs.300/- flat per bill shall be collected in addition to bills collections charges.

14. Demand Draft / Pay Order / Banker's Cheque Cancellation / Revalidation / Duplicate Issuance	
Cancellation / Revalidation / Duplicate issuance	<b><u>cancellation-</u></b> up to 10lakhs- Rs.100/- per instrument Above 10.lakhs: Rs.1000/- per instrument  <b><u>Revalidation-</u></b> Upto 10 lakhs- Rs.100/- per instrument Above 10 lakh- Rs.1000/- per instrument  <b><u>Issue of duplicate DD-</u></b> Upto 5 lakh- Rs.100/- per instrument Above 5 Lakh- Rs.1000/- per instrument

<b>Note:</b> For DDs cancelled, charges will be recovered to the extent of their value, if the amount is less than or equal to the SC in the 1st slab of the respective category	
<b>15. No due Certificate</b>	Individual Rural - Rs.50 per certificate Individual Non-Rural - Rs.100 per certificate Non-Individual - Rs.150/- per certificate
<b>Exceptions</b> Government Sponsored Schemes Agriculture and Priority Sector Self Help Group	NIL Rs.10/- Rs. 10 /- each Member
<b>16. OUTWARD / INWARD COLLECTION OF CHEQUES / INSTRUMENTS</b>	
a) Collection of outstation cheques and instruments such as Demand Drafts, Dividend / Interests warrants, Refund Orders, Income Tax refund orders etc. ( other than bills) :	
<b>Amount:</b> Up to Rs.5000/- Above Rs.5000 and Up to Rs.10000/- Rs.10001/- to Rs.1 Lakh Rs.1 Lakh to Rs.10 Lakhs Rs.10 Lakhs and above	<b>Charges per Instrument</b> Rs.25/ - for SB and Rs.50/- for others Rs.50/ - Rs.100/- Rs.200/- Rs.250/-
<b>NOTE :</b> The above charges are per instrument fixed tariffs exclusive of GST and No courier / out of pocket expenses to be collected in addition. The charges are applicable to both individual and other than individual customers irrespective of the population group. Sharing of commission on 50:50 basis is applicable for cheques directly sent to Private Sector Banks/Foreign Banks/ Co-operative Banks/RRBs sponsored other Banks/any other Banks, for want of our branch at drawee centres. Commission levied by both the destination (paying) bank and collecting bank shall not exceed the maximum commission stipulated by RBI.	
b) Collection of Dividend / Interest Warrants / Refund Orders for Individuals - concessions	
Individual Rural	If value of instrument is up to Rs.500/-, No Charges, Only OPE# + Postage For instruments above Rs.500/- -Normal collection charges
Individual non-rural	If value of instrument is up to Rs.500/-, No charges, only OPE# + Postage For instruments above Rs.500/- Normal collection charges
Non-individual	Normal Charges - No concessions
Note: # Branch Mgr can waive out of pocket expenses in exceptional/deserving cases.	
<b>18. Charges for SMS Alert Per Quarter</b>	Savings Bank :: Rs.15/- per quarter CA/OD/OCC :: Rs.25 /-per quarter  Exemptions :: PMJDY,BSBD, Other Financial Inclusion accounts

**PART B: SCHEDULE OF CHARGES RELATING TO SERVICES (OTHER THAN BASIC BANKING SERVICES) SUCH AS COLLECTION CHARGES FOR BILLS, LEDGER FOLIO CHARGES ETC.:**

**1. SAVINGS BANK ACCOUNTS**

Minimum balance and Non-maintenance of Minimum balance charges :		
Service/Product/Account	Particulars	Service charges
BSBD, NSIGSE, PMJDY, Staff, Pensioners, Canara small savings bank, Senior citizen, Non-Resident, Jeevan Dhara, SB Power Plus, Pay Roll Account, GenY, SB Defence Account and canara champ account	charges for non maintenance of Minimum balance	NIL
Service/Product/Account	Average Minimum Balance	
Savings Bank account [ With or Without Cheque Book ]	Rs.500/- for Rural Rs.1000/- for Semi Urban / Urban / Metro	
<b>Charges of Non maintenance of Minimum balance based on Average Monthly Balance</b>	<b>METRO / URBAN / SEMI URBAN Branches</b>	
	AMB maintained in the account against the stipulated Rs.1,000/-	Charges per month for violation of AMB
	Rs. 999/- to Rs. 700/-	Rs. 25/-
	Rs. 699/- to Rs. 400/-	Rs.35/-
	Rs. 399/- and below.	Rs. 45/-
<b>Charges of Non maintenance of Minimum balance based on Average Monthly Balance</b>	<b>RURAL BRANCHES</b>	
	AMB maintained in the account against the stipulated Rs.500/-	Charges per month for violation of AMB

	Rs. 499/- to Rs.350/-	Rs.25/-
	Rs. 349/- to Rs.200/-	Rs.35/-
	Rs. 199/- and below	Rs.45/-
<b>Current Account</b>		
Required Minimum Balance based on Average Monthly Balance (for all categories)	Rural / Semi-Urban - Rs.1000/- Urban / Metro - Rs.5000/-	
Charges of Non maintenance of Minimum balance based on Average Monthly Balance	<b>Applicable for All Branches</b> Rs.60/- per day. Maximum: Rs.400/- per calendar month.	
Mode of calculation of minimum balance	Charges for Non-maintenance of Minimum Balance on any day/any number of days during the month.	
The above penal charges are not applicable for In-Operative CA/SB Accounts Branch Manager will have the discretion to waive/relax the charges for non-maintenance of minimum balance, if Average Balance for the preceding 3 Calendar months is 10 times the applicable minimum balance for the category.		

<b>2. Safe Custody charges/ Safe Custody Articles. Safe Custody charges/ Safe Custody Article</b>	
a) Sealed Cover/ Packet	Minimum Rs.750/- per cover p.a., or its multiples.
b) Scrips	Rs.50/- per scrip with a minimum of Rs. 300/- p.a. or part thereof
<b>c) Sealed Box</b>	
10x10x10cc	Minimum Rs.750 p.a. or its multiples
20x20x20cc	Minimum Rs.1500 p.a. or its multiples
30x30x30cc	Minimum Rs.2000 p.a. or its multiples
Note : The above charges are only indicative. Depending upon the size of the Box/ cover/ Packet, Branch can charge higher charges in consultation with Circle Office.	
<b>d) Safe Keeping Charges for Gold Loans above Rs.25000/-.</b> [ Swarna Loan, AL Gold Loan for Crop , Agri Gold Loan for Non Crop ] AL Term Loan against Gold Ornaments, Gold Loan to Staff	Rs. 100/- per month. (To be charged after 30 days after the expiry of the prescribed tenure of gold loan)
<b>4. Standing Instruction Charges (SB/CA/OD/OCC)</b>	
a) Registration of SI	Rs.100/- per standing Instruction registration.

b) Transfer of funds as per SI	Within same branch - Rs. 35/- for every debit Other Branches / Outside Agencies - Rs.40/- for every debit + actual remittance charges + OPE
Exemptions ::	<ol style="list-style-type: none"> <li>1. Guardian Account to Minor Account,</li> <li>2. Between Accounts of Parents and Children</li> <li>3. Between Accounts of spouses</li> <li>4. From Co-obligant account to Borrower Account</li> <li>5. Standing Instruction to Loan / RD/ Deposit accounts of self.</li> </ol>
c) Failed/ non execution of SI due to insufficient funds	Rs.100 per instance (above charges are not applicable for delay in EMI/ Failed installment of loan/Staff/ Ex. Staff )
<b>5. LEDGER FOLIO CHARGES- CA/OD/OCC [ On Quarterly basis ]</b>	
40 entries or part thereof shall be treated as one page. Rs.125/- per ledger page shall be collected on quarterly basis ( jun/sep/dec/mar) in case of CA/OD/OCC/PL/KCC/KCCS (i.e. all credit limits other than single transaction limits and bills / cheque limits). Number of free folios per Quarter in case of operative CA/OD/OCC/PL/KCC/KCCS accounts available are as under:	
If Quarterly Average Credit Balance in the account is	Number of folios free
Up to Rs. 25000/-	No free folios [ Charges for all Folios ]
Above Rs. 25000/- up to Rs. 50000/-	3 ledger folios [ Charges for more than 3 Folios ]
Above Rs.50000/-	No folio charges [ No Charges ]
<b>Note: For SB accounts</b>	<b>No folio charges</b>
<b>6. Issue of duplicate Deposit Receipt</b>	Rs. 100/- per instance/receipt
<b>7. Issue of Call Deposit Receipt</b>	Rs. 500/- per instance.
<b>8. Delay clearance of Parcels / Post Parcels received under ISC / IBC. (Applicable both for individuals and other customers)</b>	For parcels not cleared on presentation, a charge of Rs.5/- per day should be levied from the due date of payment till clearance / payment. The minimum charge per parcel is Rs.20/-.
<b>9. Instruments Directly received by Post in unsolicited sent by organizations or institutions (to be collected from beneficiary if no arrangement with the sender company)</b>	Rs. 20 per credit or instrument
<b>11. Deletion of name of deceased customer, merger of companies, change in the name of companies etc (including reconstitution of accounts)</b>	
Individual customers	No charges
Non- individuals	Rs.150/- per occasion
Exemptions	Staff / Ex-Staff / Death of customer
<b>12. Change in authorized signatories of companies</b>	<b>Rs.250/- per instance for all categories</b>



(CA/OD/OCC) including clubs, Co-operative Societies																												
13. Loss of Token	Per token - Rural - Rs.30/-, Other Branches Rs.60/-																											
14. Holding Bills for collection for every quarter beyond 3 months after due date (At the request of drawer/customer and subject to other applicable conditions)	Additional 25% of normal collection charges. Minimum Rs. 100/- per quarter.																											
15. Change of original instructions in respect of Outward/ Inward bills for collection such as extension of time, waiver of C form etc.	Rs. 100/- per request plus Out of Pocket expenses.																											
16. Loss of locker key	Rs. 1000/- in addition to actual cost of break open and replacement of lock and keys.  For staff /Ex staff- Only break open charges																											
17. Locker Operations																												
a) Locker Registration charges (One Time)	Rs. 400 /- one Time  Exemptions- Staff/ Ex. staff																											
a) Locker Rent [ Financial year ]	<table border="1"> <thead> <tr> <th>Size</th> <th>Metro</th> <th>Urban/Semi Urban</th> <th>Rural</th> </tr> </thead> <tbody> <tr> <td>Small</td> <td>2000/-</td> <td>1500/-</td> <td>1000/-</td> </tr> <tr> <td>Medium</td> <td>4000/-</td> <td>3000/-</td> <td>2000/-</td> </tr> <tr> <td>Large</td> <td>7000/-</td> <td>6000/-</td> <td>4000/-</td> </tr> <tr> <td>Very Large</td> <td>10000/-</td> <td>8000/-</td> <td>6000/-</td> </tr> </tbody> </table> <p>* Staff / Ex- staff - 25 % concession on locker rent  Synd Supreme/Canara Power Plus account holders - 25 % concession on Small/Medium sized lockers only  ** The above rates are Minimum. Circles can charge higher charges based on locality / locker demand etc.</p>	Size	Metro	Urban/Semi Urban	Rural	Small	2000/-	1500/-	1000/-	Medium	4000/-	3000/-	2000/-	Large	7000/-	6000/-	4000/-	Very Large	10000/-	8000/-	6000/-							
Size	Metro	Urban/Semi Urban	Rural																									
Small	2000/-	1500/-	1000/-																									
Medium	4000/-	3000/-	2000/-																									
Large	7000/-	6000/-	4000/-																									
Very Large	10000/-	8000/-	6000/-																									
b) Locker Security Deposit	<table border="1"> <thead> <tr> <th>Size</th> <th>Metro</th> <th>Urban/Semi Urban</th> <th>Rural</th> </tr> </thead> <tbody> <tr> <td>Small</td> <td>12000/-</td> <td>10000/-</td> <td>8000/-</td> </tr> <tr> <td>Medium</td> <td>15000/-</td> <td>14000/-</td> <td>10000/-</td> </tr> <tr> <td>Large</td> <td>20000/-</td> <td>20000/-</td> <td>15000/-</td> </tr> <tr> <td>Very Large</td> <td>25000/-</td> <td>25000/-</td> <td>20000/-</td> </tr> </tbody> </table>	Size	Metro	Urban/Semi Urban	Rural	Small	12000/-	10000/-	8000/-	Medium	15000/-	14000/-	10000/-	Large	20000/-	20000/-	15000/-	Very Large	25000/-	25000/-	20000/-							
Size	Metro	Urban/Semi Urban	Rural																									
Small	12000/-	10000/-	8000/-																									
Medium	15000/-	14000/-	10000/-																									
Large	20000/-	20000/-	15000/-																									
Very Large	25000/-	25000/-	20000/-																									
c) Insta Locker [ renting for shorter period of 1 day to 60 days ]	Locker Deposit - Rs.5000/- for All Branches <table border="1"> <thead> <tr> <th>Size</th> <th>Days</th> <th>Metro</th> <th>Urban/Semi Urban</th> <th>Rural</th> </tr> </thead> <tbody> <tr> <td rowspan="4">Small</td> <td>1 - 3</td> <td>500.00</td> <td>500.00</td> <td>500.00</td> </tr> <tr> <td>4-15</td> <td>700.00</td> <td>600.00</td> <td>500.00</td> </tr> <tr> <td>16-30</td> <td>1000.00</td> <td>700.00</td> <td>600.00</td> </tr> <tr> <td>31-60</td> <td>1200.00</td> <td>800.00</td> <td>700.00</td> </tr> <tr> <td>Medium</td> <td>1 - 3</td> <td>600.00</td> <td>600.00</td> <td>600.00</td> </tr> </tbody> </table>	Size	Days	Metro	Urban/Semi Urban	Rural	Small	1 - 3	500.00	500.00	500.00	4-15	700.00	600.00	500.00	16-30	1000.00	700.00	600.00	31-60	1200.00	800.00	700.00	Medium	1 - 3	600.00	600.00	600.00
Size	Days	Metro	Urban/Semi Urban	Rural																								
Small	1 - 3	500.00	500.00	500.00																								
	4-15	700.00	600.00	500.00																								
	16-30	1000.00	700.00	600.00																								
	31-60	1200.00	800.00	700.00																								
Medium	1 - 3	600.00	600.00	600.00																								

	<p>4-15    1000.00    700.00    600.00</p> <p>16-30    1500.00    1000.00    900.00</p> <p>31-60    1700.00    1200.00    1100.00</p>
<b>d) service charges for locker operation</b>	<p>Up to 12 operations per annum: No charges</p> <p>Beyond 12 operations: Rs. 100/- per operation + GST.</p> <p><b>Exemption - Staff/ Ex. Staff</b></p>
<b>e) Penal Charges on delayed remittance of locker rentals</b>	<p>Penal charges to be collected in addition to actual rentals : If the delay is -</p> <p>Up to and inclusive of one Quarter - 10% of applicable annual rental</p> <p>Up to and inclusive of two Quarters - 25% of applicable annual rental</p> <p>Up to and inclusive of three Quarters - 40% of applicable annual rental</p> <p>Up to and inclusive of four Quarters - 50% of applicable annual rental</p> <p>one year and above - 100% of applicable annual rental</p> <p><b>Note:</b> Fraction of a quarter is to be treated as a full quarter of delay. First quarter delay will be reckoned from 16th April onwards and thereafter 1st of every calendar quarter (1st July, 1st Oct and 1st Jan respectively for 2nd, 3rd and 4th Quarters and 1st April for one year and above)</p>
<b>18. Excess Number of Withdrawals/Additional Debit entries in SB Account</b>	<p>50 debit entries free per half year excluding Alternate Channel debits.</p> <p>Beyond 50 Debit Entries (excluding Alternate Channels) per half-year either by cheques or otherwise: Rs.10/- per Debit.</p>
<b>19. Change of Nomination Facility</b>	
Noting nomination for the first time	Free
Change of Nomination	Rs.100/- per instance
<b>21. Addition / Deletion of names</b>	Rs 50 /- per case / instance
<b>22. Charges for recording reconstitution of account</b>	<p>Rs.150/- per case / instance in case of Non-individuals</p> <p>Exemptions: Staff/ Ex staffs</p>
<b>23. Copy of original of cheque/ DD(paid by Bank)</b>	<p>Rs 50/- per cheque/instrument with minimum of Rs.100/-</p> <p>Exemption- Staff/ Ex. Staff</p>
<b>24. Transfer of CASA accounts to any of our branches</b>	Flat Rs. 50/- plus Out of Pocket Expenses (OPE) for both SB & Current Accounts
<b>25. Enquiry / Issue of copy of Old Records</b>	<p>Entries upto Six Months = Free</p> <p>Above 6 m Upto 1 yr = Rs. 100/- per request</p> <p>Beyond 1 year = Rs.250/- per request.</p> <p>*for entries above 1 year, branch manager has discretion to levy extra charges.</p>

<p><b>26.FACILITIES/CONCESSIONS IN SERVICE CHARGES FOR CERTAIN CATEGORY OF CUSTOMERS-</b></p> <p>a) Collection of instruments for accounts of physically handicapped persons/blind</p> <p>b) Collection charges for scholarships amount payable to SC/ ST Students</p>	<p>For instruments up to Rs.10000/- No charges</p> <p>Waived</p>	
<p><b>27.Registering Power of Attorney/ Operations by Power of Attorney/ Mandate</b></p>	<p>Savings Bank Account: Rs.500/- p.a</p> <p>CA/ OD/ OCC: Rs.700/- p.a</p>	
<p><b>28. Noting of Loss of Cheque Book/leaf - All accounts</b></p>	<p>Rs.5 per Leaf with a Minimum of Rs.50, Maximum of Rs.1000/-</p>	
<p><b>29.Transfer of entire balance in account to other Bank at the time of A/c Closure &amp; Transfer of Funds</b></p>	<p>Actual Remittance charges + Out of Pocket expenses.</p>	
<p><b>30. Current Account maintained by other Bank with us: (Remittance by Banker's cheques/ other instrument)</b></p>		
<ul style="list-style-type: none"> <li>• Fund transfer among member banks for meeting adverse clearing positions</li> <li>• Funds transfer for reasons other than clearing instruments</li> <li>• Discounting DD/ Outstation cheques for meeting clearing adverse or otherwise</li> <li>• Discounting TTs for raising of funds.</li> <li>• Remittance by Cash for meeting adverse clearing position or otherwise</li> </ul>	<p>No charges</p> <p>0.06% of actual remittance amount</p> <p>Actual discounting charges + interest + OPE as applicable to customers</p> <p>As advised by Integrated Treasury Wing</p> <p>120% additional to actual remittance charges</p>	
<p><b>31.Phone banking service charges for sending statement / certificate as per request under physical delivery</b></p>	<p>up to including Rs.5000/- = Rs.25/- for SB , Rs.50/- for others</p> <p>above Rs.5000/- to Rs.10000/- : Rs.50/- per instrument</p> <p>Rs.10001 to Rs.1 lakh :Rs.100/- per instrument</p> <p>Above 1 lakh :Rs.150/- per instrument</p> <p><b>Exemptions :: Staff / Ex-staff</b></p>	

## PART C-TARIFF STRUCTURE CBS SERVICES (INTER SOL CHARGES)

(To be collected at the originating branch)

### 1. INTERCITY TRANSACTIONS (Outstation Branches)

OSC	Up to and including Rs.5000/-	Rs.25/- for SB account Rs. 50/- for other than SB account
	Above Rs.5000/- and Up to and including Rs10000/-	Rs 50/- per instrument
	Rs 10,001/- to Rs 1,00,000/-	Rs 100/- per instrument
	Rs 1,00,001/- and above	Rs 150/- per instrument
<b>NOTE: The above charges are per instrument fixed tariffs and all inclusive charges applicable to both individual and other than individual customers irrespective of the population group.</b>		

### 2. CASH HANDLING CHARGES

Savings Bank account	CA/OD/OCC
<ul style="list-style-type: none"> <li>➤ <b>Up to Rs.50000/-</b> <ul style="list-style-type: none"> <li>• 3 Transactions free in a month.</li> <li>• 4th transaction onwards: Re.1 per thousand or part thereof with a minimum of Rs.50 and maximum of Rs.5000/- per transaction Plus GST</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>➤ <b>Per Day remittance up to Rs. 1,00,000/- : FREE</b></li> <li>➤ For cash deposits above Rs. 1,00,000/- , cash handling charges at Re. 2/- per Rs. 1,000/- or part thereof; With a minimum of Rs. 100/- and a maximum of Rs.5000/- per transaction. The charges are uniformly applicable to all branches. If a customer makes two or more remittances of cash in a day, cash handling charges shall be debited during EOD.</li> </ul>
<ul style="list-style-type: none"> <li>➤ <b>Above Rs.50000/-</b> <ul style="list-style-type: none"> <li>• Re.1 per thousand or part thereof with a minimum of Rs.50/- and maximum Rs.5000/- per transaction plus GST.</li> </ul> </li> </ul>	

<b>a) Cash Remittance of Small Denominations (Rs.50 and below) - [Applicable to SB/CA/OD/CC ]</b>	
i) Up to 1000 pieces/10 packets	No charges
ii) Beyond 1000 pieces/10 packets	Rs.10/- per packet or part thereof - Minimum Rs.10/- Maximum of Rs.10000/- <b>Note: This is in addition to normal Cash handling Charges</b>

#### **b) Cash remitted at cash deposit machine/ Kiosks/ Alternative channels:-**

- a) Regular cash handling charges shall be applied to SB and CA/ OD/ OCC account as applicable.

- b) Cash remittance made at home and non- home branches , Cash Deposit machines, Kiosks (even if remitted on previous holidays) would be clubbed together to arrive at the free entitlement and levy suitable charges as above.

3. CASH WITHDRAWAL at Branches	
Savings Bank account	CA/OD/OCC Accounts
<ul style="list-style-type: none"> <li>• Up to 5 Cash Withdrawals in a month: No charges.</li> <li>• Beyond 5 Withdrawals: Rs.100/- per transaction.</li> </ul>	<ul style="list-style-type: none"> <li>• Up to Withdrawal of Rs.5,00,000/- in a month: No Charges.</li> <li>• Beyond Rs.5,00,000/- Rs.1/- per 1000, with a minimum of Rs.100/- and maximum of Rs.10,000/-</li> </ul>

**NOTE:** The above-mentioned Cash Withdrawal Charges are excluding withdrawal from ATM or other Alternate Banking Channel.

4. RTGS	Inward - Free Outward - As per RBI guidelines Rs.2 Lakhs to Rs. 5 Lakhs : Rs.24.50 Above Rs.5 lakhs : Rs.49.50
5. NEFT	Inward - Free Outward - Upto Rs.10000/- : Rs.2.25 10001 to 1 Lakh : Rs.4.75 100001 to 2 Lakh : Rs.14.75 Above 2 Lakhs : Rs.24.75 Against Cash only upto Rs.50,000 - Normal charges <b>SB customers if NEFT transaction initiated through online channel (viz. internet bank and/or mobile apps of the banks) : No Charges</b>
6. National Automated Clearing House(NACH) Mandate Registration Charges	One Time Mandate Registration Charges Rs. 200/-
7. ECS - Credit/Debit	NIL
8. Funds Transfer through Internet and Mobile Banking Services (IMPS transfer)	IMPS Funds Transfer through Mobile Banking and Internet Banking Services : Up to Rs.5,000/- : NIL Beyond Rs.5,000/- to up to Rs.25,000/- : Rs.5/- Beyond Rs.25,000/- to up to Rs.1 lakh: Rs. 10/- Beyond Rs.1 lakh to up to Rs.2 lakhs : Rs. 15/-

## 9. POSTAL TARIFF/OUT OF POCKET EXPENSES

Postal Tariff to be collected in all cases wherever applicable as below:

a) Ordinary Post	Actual- Minimum Rs.15 per envelope
b) Regd/ Courier/ speed post	Actual- Minimum Rs.50 per envelope
c) Fax/ Telephone (Only at the request of customer )	Actual- Minimum Rs.50 per message

Note:: 1) Postage / Out of pocket expenses are in addition to service charges applicable. 2) If two or more instruments favoring a single party are sent to the same branch/ office of a bank together, in common single cover by post, in such cases postal tariff mentioned above as applicable to single cover / instrument may be collected. 3) If a single instrument is collected and credited to number of accounts actual/ minimum postage may be shared amongst beneficiaries subject to minimum of Re 1/- per credit/ customer.

**Note ::**

- 1. GST Plus Cess Thereon Shall Be Collected In Addition, Wherever Applicable, As Per Circulars/ Communications Issued By ET & T Section, Financial Management Wing, HO.**
- 2. Charges are To Be Collected Invariably For Individuals And Other Customer And Both Rural & Other Branches Unless Specifically Mentioned.**