

**SERVICE CHARGES & FEES W.E.F 01.03.2008 (inclusive of Service tax component)**

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<b>Sl. No.</b>	<b>Particulars</b>	<b>Uniform for all Branches</b>
1.	<b><u>Loan Processing Charges</u></b> (i) Upto Rs.25000/- (ii) Above Rs.25000/- & upto Rs.2 lakh. (iii) Above Rs. 2 lakh.but upto Rs.1.00 crore. (iv) Above Rs.1crore. (v) SGSY (vi) Advance against TDRs, NSCs, KVPs etc. Processing fee are not applicable for term loans as upfront fee will be recovered	Nil Rs.300/- Rs.300/- per lakh Rs.250/-per lakh (Min. Rs.30000/-, Max.Rs.12lacs) As above. No processing charge to be recovered on loans against our own deposit, Government Securities, NSCs, KVPs, IVPs etc.
2.	Housing Finance – Processing Charges /Fees	0.50% of the loan amount
3.	Loan against Mortgage of Immovable Property	1.10% of the loan amount
4.	Car Loan Scheme (Four Wheelers)	0.50% of the loan amount
5.	Personal Loan Scheme	(a)In SARAL Score of 60 &above-1% of the loan amount. (b)Score of 50 to 60-2% of the loan amount
6.	Loan to Pensioners	Nil
7.	Loan for Purchase of Consumer Durable items.	1.10% of the loan amount
8.	Loans for Scooter / Motor Cycle / Two Wheelers.	1.10% of the loan amount
9.	Processing fee on advances against Gold Ornaments.	1.10% of the loan amount
10.	Processing fee on X-press Credit / Instant Credit.	0.55% of the loan amount
11.	Education Loan	Upto Rs.4 lacs - Nil More than Rs.4.00 lacs –1.10%
12.	<b><u>Upfront fee</u></b> 1.Term Loans above Rs.2 Lakh but up to Rs.5.00crore. 2. Term Loan above Rs.5.00 crores, but up to Rs. 10.00 crores. 3. For Schemes where refinance is obtained.	1.15% of loan amount 1.25% of the loan amount As specified by refinance agency.
13.	<b><u>Project Appraisal Fee</u></b> Project Cost upto Rs.25 Crores	0.56% of the project cost minimum Rs.6.00 lakhs Maximum Rs.13.80lakhs.

14.	<b><u>Equitable Mortgage</u></b> (SSI & C & I only)	Per Borrowing entity with F.B. limits. a) Upto Rs.10.00 lakhs –Rs.500 b) Above Rs.10.00 lakhs, but upto rs.5.00 crores Rs.11200/- c) Above Rs.5.00 crores Rs. 15000
15.	<b><u>Inspection Charges SIB &amp; AGL</u></b> 1. Loans up to Rs.25000/- 2. Over Rs.25000/-& upto Rs.2 lakhs. 3. Above Rs.2 Lakhs.	Nil Rs.500/-p.a.  Above Rs.2.00 lakhs but upto Rs.5.00crores Rs.500/-per lac p.a.
16.	Non-submission of Stock Statements	Rs.100/- if not submitted within 7 days of due date
17	<b><u>Collection</u></b> <b><u>Collection of outstation cheques</u></b>	Upto Rs.5000/- Rs.25/- For Rs.5001/- & upto Rs. 20,000/- Rs.3.50 per Rs.1,000/- (Min. Rs.35/-) Above Rs.20,000/- Rs.3/- per Rs.1,000/- (Min Rs.75/- and, Max. Rs.12,500/-) +Out of pocket expenses
	<b><u>Collection of Bills</u></b>	Upto Rs.5,000/- Rs.50/- Above Rs.5000/- and UptoRs.10,000/- Rs.75/- Above Rs.10,000/- Rs.6/-per thousand Min. Rs.100/- Max 12,500/- +out of pocket expenses
18.	<b><u>Remittance / Issue of Demand Drafts</u></b>	Upto 10,000/- Rs.30/- Above Rs.10,000/- Rs.2.50per Rs.1,000/- Min. Rs.50/-Max. Rs.12500/-
19.	i) Issue of duplicate Banker's Cheque /STDRs. ii) Revalidation / Cancellation of Drafts / Banker's cheque iii) Issue of Duplicate DD	Rs.. 100/-  Rs. 100/- per instrument. Rs. 100/-per draft
20.	<b><u>Banker's Cheque / Pay order</u></b>	Upto 10,000/- Rs.30/- Above Rs.10,000/- Rs.2.50per Rs.1,000/- Min. Rs.50/-Max. Rs.12500/-
21.	<b><u>*Handling Charges for Cheque /Bills returned unpaid</u></b> i) Local cheque ii) Outstation cheque iii) Local Bills iv) Outstation Bills v) Cheque returned charges Cheque drawn on us.	Rs.75/- + other bank charges, if any Rs.150/- + other bank charges, if any Rs.75/- + other bank charges, if any Rs.150/- + other bank charges, if any Rs.75/- + other bank charges, if any

**\* In all cases postage, telegram charges and other out of pocket expenses should be recovered in full in addition to handling charges mentioned above.**

22.	<b>Ledger Folio Charges</b> C/A/ CC/ OD accounts Under C & I, SIB &AGL segments	Borrowal a/cs - Limits upto Rs.25,000/= - NIL SB A/cs/ Current A/cs (Individuals)- No Charges, Others- Rs.225/- p.a..
23.	Standing Instructions	Rs.50/- per S.I.
24.	Stop Payment Instructions	Rs.50/-per instrument upto 3 leaves Range of cheques –Rs.200/-
25.	Issue of Duplicate Pass Book/ Statement	Rs.100/-with latest balance. Additional charge of Rs.100/-per ledger folio (40 entries) for previous entries
26.	Issue of Deposit at Call Receipt	Nil
27.	Issue of Cheque	Rs.2.00 per cheque leaf and 25 leaves free in a year (other than Multi city cheque Book) Rs.2.00per cheque leaf other conditions to remain.
28.	Enquiry relating to old records (more than 12 months old)	Rs.100/-per item
29.	No Dues Certificate	Priority Sector – NIL. Others = Rs.100/- per certificate
30.	<b>Issue of Solvency Certificate</b>	Non commercial – Rs.300/- Commercial – Rs. 250/-per lac, Min. – Rs. 1000/- Max.- Rs. 15000/-
31.	<b>Postal Charges</b> a. Ordinary Post b. Registered Post / Courier c.Telegram Charges	Ordinary –Rs.15/- Regd. / courier – Rs.35/-
32.	Presentation of usance bills	Rs.75/-
33.	Account Closing before 12 months (Does not include transfer between branches of the bank)	Individuals –Rs.150/- Companies –Rs.500/-
34.	<b>Safe Custody Charges</b> a) Scrip (for each scrip) b) Sealed Cover (for each scrip) c) Bank's own deposit receipts	a) Rs.100/-per scrip, Min. –Rs.200/-p.a. or part thereof b) Rs.200/- per cover p.a. or part thereof c) NIL
35.	<b><u>Inoperative Saving Bank Accounts (No deposits &amp; no withdrawal during a continuous period of 24 months)</u></b>	Rs.75/-p.a. No service charge if balance in inoperative account is equal to or more than the stipulated minimum balance)  if the amount is less than Rs.75/-,account to be closed and advised to customer.

36.	Safe Deposit Articles	Rs. 500/- one time charges plus, Envelope – Rs. 100/-p.a. Package - Rs. 500/- p.a. Large packet / Box – Rs.1000/-p.a.Subject to maximum total dimensions (i.e. length + width + height) should not exceed 100c.m. if exceed 100c.m. Rs.20 per c.m. (subject to availability of space available)
37.	Safe Deposit Locker Semi – Urban & Rural	Small Size ( C:125 x 175 x 492/B:159x 210x492)Rs. 750/- Medium Size (C :125 x 352 x492/D:189 X 263 X 492/E:159 X 423 X 492/HI :325 x 210 x 492)-Rs.1500/- Large Size (F :278x352x492/G :189X529X492/H :325 X 423 X 492)- Rs.2500/- Extra large Size (L: 404x529x492/LI:385x529x492)-Rs.4000/-  <b>Note –</b> In case of loss of key of the lockers, a service charge of Rs.500/- has to be recovered from hirer in addition to the actual expenditure incurred for breaking / opening the locker and changing the lock by manufacturers of locker.
38.	Charges for excess debit entries in SB A/c	Rs.5/-per entry. (For entries over 30per ½ year )
39.	Photo Attestation Charges	Rs.100/-
40.	Signature Verification	Rs.50/-
41.	Record Copy of the Cheque	Rs.50/-per instance
42.	Interest Certificate	First free, Extra copy- Rs.50/-per certificate
43.	<b>Commitment Charges</b> (a) Working Capital Limits (fund based limits) (b) Term Loans	0.25%p.a. On the entire unutilized portion if average utilization is 60% or less  1.00%for delayed draw down beyond 2 months
44.	<b>Balance Enquiry</b>	Nil
45.	<b>Issue of Passbook/Balance Certificate</b>	Issue of Passbook/Statement – Nil Issue of Balance Certificate –Rs.100/-

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