

**Service Charges w.e.f. 1<sup>st</sup> January, 2018.**

<b>Sr. No.</b>	<b>Types of Services</b>	<b>Charges</b>
1	I/W Cheque Return	Rs. 350/-
2	O/W Cheque Return	Rs. 200/-
3	MICR Cheque Book Charges	Rs. 3/- per Cheque Leaf for SB/CA/CC/OD/RMS However SB A/c 30 cheque leaves free per Financial Year
4	Stop Payment of Cheque	Rs. 100/- per instrument for SB/CA/CC/OD/RMS Rs. 500/- lump sum for Serial Cheque Book stop payment
5	Duplicate Passbook	Rs. 100/- per Passbook for SB/RD/Lakhpatri
6	Duplicate Statement	Rs. 100/- per page for CA/CC/OD
7	Closure of Deposit Account	Closure within 1 Year  For SB A/c Rs. 300/-  For CA A/c Rs. 400/-  (For closure after 1 year No Charges)
8	Incidental charges for not Maintaining Minimum Balance	For SB A/c :- NIL For CA A/c :- Rs. 100/- per instance
9	DD Commission (HDFC/ICICI)  (including Non customers) Amount of DD in CASH not over Rs.50000/-	Rs. 3/- per Rs. 1000/- Min. Rs. 50/- & Max. No Limit
10	Pay Order Commission  (including Non customers) Amount of PO in CASH not over Rs.50000/-	From A/c transfer Rs. 2/- per Rs.1000/- Min. Rs. 25/- & Max. Rs. 2000/-  In CASH Rs. 3/- per Rs. 1000/- Min. Rs. 100/- & Max. Rs. 7500/- <b>(Pay Order issued for disbursement of loan Free of cost)</b>
11	Pay Order issuance of Duplicate / Cancellation / Revalidation	Rs. 100/- per Instrument
12	Charges for excess Debit entries in SB A/c	Rs. 200/- p.a. (Other than ATM entries if Cash withdrawal entries exceeds 60 p.a.)
13	ECS Debit Return	Rs. 150/- per ECS
14	Duplicate ATM Card / Pin Mailer	Rs. 100/-
15	E-Payment	Up to Rs. 1.00 Lakh Rs. 25/- Above Rs. 1.00 Lakh to Rs. 5.00 Lakh Rs. 50/- Above Rs. 5.00 Lakh Rs. 100/- (Per Challan)

16	<b>RD Late Fee</b>	Rs. 1.50 per 100/- p.m.
17	<b>Signature Verification &amp; Photo Attestation</b>	Rs. 50/-
18	<b>No Dues Certificate</b>	Rs. 100/-
19	<b>Duplicate Share Certificate</b>	Rs. 100/-
20	<b>SMS Alert</b>	Free of Cost
21	<b>Operations through Power of Attorney</b>	Rs. 500/-
22	<b>Change in Operational Instructions</b>	Free of Cost
23	<b>Cash Handling Charges</b>	Rs. 40/- per Bundle (1000 Notes) for Denomination below Rs. 100/- (Except SB / TD & Term Loan A/c's)
24	<b>Coins Deposit</b>	First Rs. 1000/- Free Above Coins of Rs. 1000/- Rs. 40/- (Per Rs.1000/- )
25	<b>RTGS</b> Above Rs. 2.00 to Rs. 5.00 Lakh Above Rs. 5.00 Lakh	Rs. 25/- per transaction Rs. 50/- per transaction (The Rate may change as per RBI guidelines)
26	<b>NEFT</b> Up to Rs. 10000/- Above Rs. 10000/- to Rs. 1.00 Lakh Above Rs. 1.00 Lakh to Rs. 2.00 Lakh Above Rs. 2.00 Lakh	Rs. 2.50 per transaction Rs. 5/- per transaction Rs. 15/- per transaction Rs. 25/- per transaction (The Rate may change as per RBI guidelines)
27	<b>Ledger folio used in CA/CC/OD</b>	For <b>Current Account</b> Average Balance Rs. 25000/- to Rs. 50000/- 5 pages <b>FREE</b> Thereafter Rs. 25/- per folio (40 Entries) Avg. Bal. Above Rs. 50000/- <b>TOTAL FREE</b>  For CC/OD Rs.25/- per folio every Half Year (Folio-40 entries)
28	<b>ABB Cash Transactions</b>	SB/CA/CC/OD up to Rs. 25000/- <b>FREE</b> Above Rs. 25000/- Rs. 2/- per 1000/- For entire Cash Deposited or Withdrawal

**A.COLLECTION OF OUTSTATION CHEQUES (w.e.f.01/04/2011)**

1	<b>Saving Account</b>	Upto Rs. 5000/-	Rs.25/- per instrument
		Rs.5001/- to Rs.10000/-	Rs.50/- per instrument
		Rs.10001/- to Rs.1 Lakh	Rs.100/- per instrument
		Above Rs.1 Lakh	Rs.150/- per Instrument
2	<b>Other Account</b>	Upto Rs. 10000/-	Rs.50/- per instrument
		Rs.10001/- to Rs.1 Lakh	Rs.100/- per instrument
		Above Rs.1 Lakh	Rs.150/- per Instrument

<b>B.CHARGES FOR RETURNED UNPAID OUTSTATION CHEQUES</b>		
<b>1</b>	Upto Rs.10000/-	Rs.50/- per instrument + Postage + VPP Charges If Any
	Rs.10001/- to Rs.50000/-	Rs.100/- per instrument + Postage + VPP Charges If Any
	Rs.50001/- to Rs.1 Lakh	Rs.150/- per instrument + Postage + VPP Charges If Any
	Above Rs.1 Lakh	Rs.200/- per Instrument + Postage + VPP Charges If Any
<b>C.COLLECTION OF BILL</b>		
<b>1</b>	Upto Rs.10000/-	Rs.50/- per instrument + Postage
	Rs.10001/- to Rs.50000/-	Rs.100/- per instrument + Postage
	Rs.50001/- to Rs.1 Lakh	Rs.150/- per instrument + Postage
	Above Rs.1 Lakh	Rs.200/- per Instrument + Postage
<b>D.RETURNING CHARGES FOR BILLS</b>		
<b>1</b>	Upto Rs.10000/-	Rs.50/- per instrument + Postage + VPP chg.if any
	Rs.10001/- to Rs.50000/-	Rs.100/- per instrument + Postage + VPP chg.if any
	Rs.50001/- to Rs.1 Lakh	Rs.150/- per instrument + Postage + VPP chg.if any
	Above Rs.1 Lakh	Rs.200/- per Instrument + Postage + VPP chg.if any
<b>E.COMMISSION ON OUTSTATION CHEQUE PURCHASE</b>		
<b>1</b>	OBC charges + interest @ 18% from date of purchase till date of realisation	
<b>F.COMMISSION ON LOCAL CHEQUE PURCHASE</b>		
<b>1</b>	Rs.2/- per thousand - Min. Rs.50/-	
<b>G.DEMAND DRAFT COMMISSION (HDFC / ICICI)</b>		
<b>1</b>	Rs.3/- per Rs.1000/- Min. Rs. 50/- & Max No Limit	
	<b>ISSUANCE OF DUPLICATE DD</b>	As above + indemnity bond and stop payment charges of HDFC/ICICI (Calculate Manually)
	<b>STOP PAYMENT CHARGES</b>	Stop payment charges as levied by HDFC / ICICI Bank (Calculate Manually)
<b>H.DEMAND DRAFT COMMISSION (STATE BANK OF HYDERABAD)</b>		
<b>1</b>	upto Rs.1000/-	Rs.20/-
	over 1000 upto 10000	Rs.30/-
	over 10000 upto 10 lakhs	Rs.2/- per 1000 Min. Rs.30/-
	over 10 lakhs	Rs.1.50 per 1000 Min. Rs.2000/-
	(50% of above commission to be remitted to H.O. and 50% to branch P&L A/c)	
<b>I.CANCELLATION / REVALIDATION OF DD</b>		
<b>1</b>	Charges levied by SBH + our charges (Rs.50/- per DD)	
<b>J.ISSUANCE OF DUPLICATE DD</b>		
<b>1</b>	Charges levied by SBH + cost of indemnity + our charges (Rs.50/- per DD)	
<b>NEW SERVICE CHARGES W.E.F. (01/12/2010)</b>		
<b>A.DUPLICATE INTEREST CERTIFICATE / FDR/TDS CERTIFICATE</b>		
<b>1</b>	Rs.25/- per Certificate	
<b>B.RECORD COPY OF OLD CHEQUE</b>		
	Rs.50/- per instrument below one year	
	Rs.100/- per instrument above one year	
<b>C.SIGNATURE VERIFICATION</b>		
	Rs.25/- per document	
<b>D.AGAINST CLEARING EFFECT</b>		
<b>1</b>	Minimum Rs.50/- OR 18% of the amount of cheque for One day whichever is higher	

**OTHER SERVICE CHARGES W.E.F. (01/07/2006)**

**A.SUPERVISION CHARGES**

1	Applicable to Cash Credit / Hypothecation	
	For term loan upto Rs.5.00 Lakhs is NIL.	
	For Term Loan Above Rs.5.00 Lakhs as per CC	
	No supervision charges to NPA, Personal/Personal Vehicle/Housing Loan	
	No supervision charges for accounts which are on fast track (i.e. with excellent track record in all aspects.)	
	Below Rs.25,000/-	Nil
	Rs.25,000 to Rs.2 Lakhs	Rs. 125/- per Half Year + Actual Travel.Exp.
	Rs.2 Lakhs to Rs.10 Lakhs	Rs. 500/- per Half Year + Actual Travel.Exp.
	Rs.10 Lakhs to Rs.25 Lakhs	Rs.1000/- per Half Year + Actual Travel.Exp.
	Rs.25 Lakhs to Rs.50 Lakhs	Rs.2000/- per Half Year + Actual Travel.Exp.
Above Rs.50 Lakh	Rs.4000/- per Half Year + Actual Travel.Exp.	

**B.CUSTODY CHARGES (GOLD)**

1	1 % P.A. on valuation charges of Gold.
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**C.SOLVENCY CERTIFICATE**

1	Rs.100/- per Rs.1.00 lac or part there of subject to min. Rs.250/- max. Rs.5000/- If certificate is issued for education purpose 50 % of the charges mentioned above.
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**D. T.O.D. INTEREST RATE**

1	15.00 % P.a.
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**E.STAMP DUTY PAYABLE (w.e.f. 01/07/2009)**

1	Application Frequency :	On Occurrence of Event	
	To Execute / Apply :	Apply manually	
	<b>Particulars</b>	<b>Upto Rs. 5 Lakhs</b>	<b>Above Rs. 5 Lakhs</b>
	Agreement Of Hypothecation Of Movable Assets	0.1% Minimum Rs.100/-	0.2%
	Agreement Of Pledge of Of Movable Assets	0.1% Minimum Rs.100/-	0.2%
Equitable Mortgage by Deposit Of Title Deed	0.1% Minimum Rs.100/-	0.2%	

**F.LEGAL CHARGES (w.e.f. 17/10/2011)**

1	<b>Particulars</b>	<b>Charges</b>
	1. Up to Rs. 2,50,000/-	Rs. 750/-
	2. Rs. 2,50,001/- To Rs. 5,00,000/-	Rs.1,500/-
	3. Rs. 5,00,001/- To Rs. 10,00,000/-	Rs.2,500/-
	4. Rs. 10,00,001/- To Rs. 20,00,000/-	Rs.3,500/-
5. Rs. 20,00,001/- To Rs. 25,00,000/-	Rs.5,000/-	