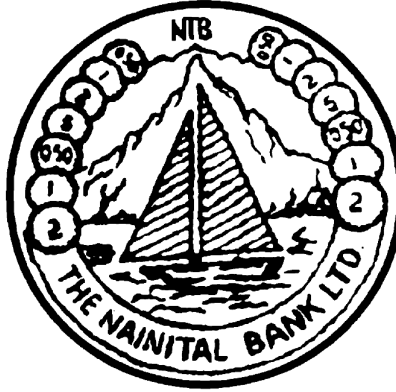


THE NAINITAL BANK LIMITED
(Regd. Office. G.B.Pant Marg, Nainital)



Book on Service Charges

Operations & Services Department

Head Office, Nainital

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THE NAINITAL BANK LIMITED
(Regd. Office. G.B. Pant Marg, Nainital)

SERVICE CHARGES & FEE W.E.F. 01.02.2016

S.No.	Subject matter	Particulars	Rates (Exclusive of service -tax) In Rupees								
		<u>SECTION – I</u> Folio Charges & Other Charges for Misc. Services									
1.	Ledger folio charges (Per half year)	<p><u>Applicable to Current Accounts-----</u></p> <p>Free folio allowed based on average credit balance: -</p> <table style="width: 100%; border: none;"> <tr> <td style="text-align: center;"><u>Av. Cr. Bal.</u></td> <td style="text-align: center;"><u>No. of free folio/s per annum</u></td> </tr> <tr> <td style="text-align: center;">Rs.</td> <td style="text-align: center;"><u>Proposed</u></td> </tr> <tr> <td style="text-align: center;">Upto 100000</td> <td style="text-align: center;">Nil</td> </tr> <tr> <td style="text-align: center;">Above 1lac</td> <td style="text-align: center;">All free</td> </tr> </table> <p>For Cash Credit & Over Draft (excluding against term deposits) A/C ---- Nil [Charges per folio subject to minimum Rs250./- & maximum Rs.2000/-)</p> <p>-NO-FRILLS A/Cs- Charges- NIL</p> <p><u>For accounts maintained on computers 30 entries or part thereof be treated as one ledger page.</u> [This clause is applicable in all the cases.]</p> <p><u>Applicable to Savings Bank Accounts</u> Only 50 debits <u>per half year</u> (other than service charges & debits on account of transfer to R/D, NPP) are allowed and in case it exceeds 50 debits -----</p>	<u>Av. Cr. Bal.</u>	<u>No. of free folio/s per annum</u>	Rs.	<u>Proposed</u>	Upto 100000	Nil	Above 1lac	All free	<p>75/-per folio</p> <p>100/-per folio</p> <p>20/-per debit entry</p>
		<u>Av. Cr. Bal.</u>	<u>No. of free folio/s per annum</u>								
Rs.	<u>Proposed</u>										
Upto 100000	Nil										
Above 1lac	All free										
2.	Duplicate Pass Book/ Statement	<p><u>Individual:</u></p> <p>Issuance of duplicate pass book/statement with latest balance <u>only</u> -----</p> <p>In case of CA / CC / OD -----</p> <p>In case of SB / RD / NPP -----</p> <p>For previous entries (if required) ---- per ledger folio or part thereof</p> <p>In case of CA / CC / OD -----</p> <p>In case of SB / RD / NPP -----</p> <p><u>Non Individual:</u></p> <p>Issuance of duplicate pass book/statement with latest balance only</p> <p>In case of CA/CC/OD-----</p> <p>In case of SB/RD/NPP-----</p> <p>For previous entries(if required)-----per ledger folio or part thereof</p> <p>In case of CA/CC/OD-----</p> <p>In case of SB/RD/NPP-----</p>	<p>100/-</p> <p>30/-</p> <p>75/-</p> <p>30/-</p> <p>NIL</p> <p>150/-</p> <p>150/-</p> <p>150/-</p> <p>150/-</p>								

3	Duplicate TDR (in case of lost one)	Issuance of duplicate TDR in case of lost one -----	150/- per receipt
4	Call Deposit	Issuance of Call Deposit Receipt -----	100/- per receipt
5	Cheque Book MICR / NON-MICR	<p>i) <u>Savings Bank</u>: - <u>Without any charges</u> for <u>-6-</u> months or part thereof --- --- (Only 2 cheque book of 10 leaves or 1 cheque book of 20 leaves will be issue at a time) Subsequent cheque book/s -----</p> <p>ii) <u>CA / CC / OD</u>: - <u>First</u> cheque book containing 50 leaves - Subsequent cheque book/s -----</p> <ul style="list-style-type: none"> • Issuance of more than one cheque book – discretion of the Branch Manager on the basis of business relationship with the party. • Issuance of cheque book for giving post-dated cheques – should be discouraged. • Valued customer – cheque book charges can be waived (subject to cost analysis) by the Branch Manager. The justification thereof should be recorded properly in a separate register. 	<p>20 leaves</p> <p>5/- per leaf</p> <p>Free</p> <p>5/- per leaf</p>
6	Minimum balance for opening different accounts	<p>i) <u>Current Account</u>: - (Min opening amount) Rural Semi urban Urban Metro</p> <p>INDIVIDUAL 1000/- 2000/- 5000/- 10000/-</p> <p>Non Individual 2000/- 2000/- 7500/- 10000/-</p> <p>ii) <u>Savings Bank Account</u>: -</p> <p>With cheque book 500/- 500/- 1000/- 1000/-</p> <p>Without Cheque book 200/- 300/- 400/- 500/-</p> <p>Pensioners 00/- 00/- 00/- 00/-</p>	

7	Minimum balance charges	Charges for not maintaining minimum balance i) Current Account – Rural/SU Urban/Metro 250/- 500/- ii) Savings Bank ---- 100/- 200/- NO FRILL	Quarterly Nil
8	Addition / deletion of names in joint accounts / Nominations / Change in operational instructions in lockers/ accounts	In case of addition / deletion of names in joint accounts, extending nomination facility, subsequently after opening of A/c. change in operational instructions in any type of account or locker (<u>per occasion</u>) -----	100/-
9	Standing instructions	Charges for carrying out standing instructions (<u>per transaction</u>) is to be levied to the account from which the amount is transferred: - i) Within the <u>same branch</u> ----- ii) <u>Outside the branch</u> - in same city / outstation-----	20/- 50/ plus remittance charges
10	No balance for carrying out standing instructions.	Charges, <u>per occasion</u> , where the standing instruction/s could not be carried out due to insufficient balance ----- --	100/-
11	Stop payment	Charges for carrying out stop payment instructions, <u>per instrument</u> : - i) Where complete information is available: - a] C/A, C/C & O/D ----- b] Savings Bank ----- ii) In case of loss of complete blank cheque book: - [Maximum ceiling] a] C/A, C/C & O/D ----- b] Savings Bank ----- Branches to inform the account holder at the time of account opening and also while issuing cheque book so that the account holder keeps the cheque book in proper security and follows its safe keeping.	200/- 100/- 600/- 300/-

12	Cheque returned unpaid	<p>A) Charges for <u>local cheques</u> returned unpaid, `per instrument: -</p> <p>i) Cheque deposited & returned unpaid (<u>inward returning</u>), Self drawn cheques.</p> <p style="padding-left: 40px;">Upto one lac One lac to one crore--- Above one crore---</p> <p>ii) Cheques drawn on us (<u>outward returning</u>)</p> <p style="padding-left: 40px;">Financial reasons ----- Other reasons -----</p> <p>Important: -</p> <p>In case of C/C, O/D, D/L, T/L, ---- etc. in addition to usual returning charges branch should recover Base rate + 7.50% p.a. for the period for which bank remains out of funds and the amount of interest should be credited to the P/L account under head “Interest received on advances”.</p> <p>iii) Charges for entries (debit) received through ECS and not responded / returned -----</p> <p>B) Charges for <u>outstation cheques</u> returned unpaid, per instrument -----</p> <p>NOTES: -</p> <p>i) For transfer cheques received at branch, the charges to be recovered from drawer of the cheque.</p> <p>ii) No charges to be recovered in case of outward returning on account of stop payment instructions.</p> <p>iii) Where the frequency of cheque returning is high, the branch manager can double the said charges.</p>	<p>125/- 250/- 500/-</p> <p>500/-</p> <p>250/-</p> <p>300/-</p> <p>50% of collection charges subject to minimum of Rs.50/- Plus postage charges</p>
13	Inoperative Accounts	<p>A) Savings Bank Account: -</p> <p>I- A/Cs maintaining minimum balance or not maintaining minimum balance as per RBI guidelines</p> <p>B) Current Account -----</p> <p>NOTE: - Branch to ensure that in no case overdraft is created in the account due to recovery of incidental charges in inoperative accounts. Branch should endeavor for making inoperative accounts into operative by follow up.</p>	<p>No charges</p> <p>150/- per half year</p>
14	Issuance of certificates	<p>Charges (<u>per certificate</u>) for issuance of balance certificate, interest certificate ----- etc. -----</p> <p>(i) for individuals -----</p> <p>(ii) for others -----</p>	<p>50/-</p> <p>100/-</p>

15	Premature closure of A/Cs (within a year)	<p>Charges to be recovered at the time of premature (within a year) closing of a account: -</p> <p>i) Ordinary SB A/c ----- 50 /-</p> <p>ii) Cheque operated SB A/C – 100 /-</p> <p>NO CHARGES SHALL BE LEVIED IF A SB/CURRENT ACCOUNT IS CLOSED WITHIN 14 DAYS OF 1ST DEPOSIT INTO ACCOUNT.</p> <p>iii) Current Account ----- 200 /-</p> <p>i) Individual 500 /-</p> <p>ii) Non Individual</p> <p>iv) R.D. A/C or similar type of a/c ----- 50 /-</p> <p>v) Closure of a/c due to death of a/c holder No charges</p> <p>NOTE: - <u>No charges</u> if the account is being transferred to our bank's Branch within the city / in another city (Except) out of pocket charges viz. Postage/Telephone/Fax etc.)</p>	
16	Issue of solvency certificate	<p>Upto Rs.5 lacs ----- 1000/-</p> <p>Above Rs.5 lacs ----- 200/- per lac</p> <p>(Rates per lac & part thereof subject to maximum of Rs.25000/-)</p> <p>NOTES: -</p> <p>I) For issuance of capacity certificate for obtaining VISA for educational purpose for students – 50% of the charges as mentioned above subject to maximum Rs.1500/-.</p> <p>II) For issuance of above certificate to staff members for educational loan of their children: - No Charges -</p>	
17	Special operational instructions	<p>Allowing operations in an account through: -</p> <p>i) Power of attorney – Current, Cash Credit & Overdraft A/Cs.- 1000/-</p> <p>ii) Mandate – Savings Bank Accounts ----- 500/-</p>	One time Charges
18	Change of signatories	Charges for change of authorized signatory including reconstitution of a Current and Overdraft account	500/- per change subject to maximum 1000.

19	Cash Counting Charges	For all denomination Bank notes :- a) Upto ten packets – b) Above ten packets : for every ten packets or part thereof –	No charges Rs. 100/- + Service Tax
20	Issuance of banker's certificate	Charges for issuance of Banker's Certificate on behalf of contractor clients for participating in the Government tender	Rs.1000/- per certificate plus Service Tax
21	Verification charges for returns e.g Income tax/Wealth tax/Vat etc.	Charges for verification of returns	Rs.150/-per return plus Service Tax
22	Copy of original of cheque/DD (paid by the bank) per instrument	Upto six month old records----- Rest-----	Rs.100/- Rs.250/-

1	Processing Charges	<p style="text-align: center;">SECTION - II Advances, Guarantees, Bill Discounting & LC</p> <p>Processing charges (<u>per annum</u>) for all kind of advances, except Agricultural Advances, Govt. sponsored schemes & Staff /ex staff accounts, at the time of initial processing as well as at the time of each renewal/ <u>adhoc sanction</u>: - <u>In case of bank's credit schemes, where charges to be levied have been mentioned specifically, are to be recovered accordingly.</u></p> <p>A) For General Advances:</p> <p>(i) Upto Rs.25000/- -----</p> <p>(ii) Above Rs.25000/- & upto Rs.2 lacs -----</p> <p>(iii) Above Rs.2 lacs & upto Rs.1 crore -----</p> <p>(iv) Above Rs.1 crore -----</p> <p>(For Micro & Small Enterprises (MSME): (Including Naini Udyog Prasar scheme)</p> <p>(i) Upto Rs. 5.00 lac --</p> <p>(ii) Above Rs.5.00 lac.& upto Rs. 1.00 crore.-----</p> <p>(iii) Above Rs 1.00 crore & upto Rs.5.00 crore.-----</p> <p>(iv) Above Rs.5.00 crore---</p> <p>Note-</p> <p>1:Documentation charges are chargeable separately as applicable</p> <p>2:Renewal charges @0.10 of the loan amount (minimum Rs. 500/- & Maximum RS 10,000/-)</p> <p>(Excluding Following cases w.e.f. 22.5.2015)</p> <p>1-term loan where upfront fee has already been charged</p> <p>2-All other retail lending scheme such as Suhana Safar, Apna Ashiyana, Naini sahyog and Naini shiksha (Education Loan)</p>	<p>Nil</p> <p>500/-</p> <p>300 /- per lac or part thereof (min. Rs1000/-</p> <p>Rs400 /- per Lac or part thereof (Minimum Rs 40000/- .& max. Rs.4.00lac)</p> <p>Nil</p> <p>Rs.250/- per lac or part there of max. Rs.20000/-</p> <p>Rs.300/-per lac or part thereof</p> <p>Rs 400/- per Lac or part thereof max. Rs.3.00 lac</p>
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Processing charges for Adhoc facility:

If period is Upto 3 months- ¼ of applicable rates.

If period is beyond 3 months and upto 6 months- ½ of applicable rates.

If period is beyond 6 months- Full amount as per applicable rates.

LENDING SCHEMES:**PART-A: Mortgage Loans:**

- 1- Home Loan, (Apna Asiana)/ Naini Home Improvement Loan: 0.50% (Minimum Rs. 500/- & Max. Rs10000/- plus service tax. (Documentation charges to be recovered separately)
- 2- Takeover of Home Loans: Nil. Only documentation charges to be recovered.
- 3- Advance against Property including advances against Future rentals: 0.50% on sanctioned amount (No ceiling).
- 4- Overdraft (Fresh sanction/renewal): 0.50% on sanctioned amount(No ceiling)

PART-B: Business/Other Secured Loan:

- 1- **Financing against Trading activity – (Vyapar Suvidha): 0.35% of sanctioned limit including documentation charges.**
- 2- Loan to Doctors (Naini Health Care): 0.25% minimum Rs.750/- upto Rs.1.00 crore loan limit. 0.20% minimum Rs.25000/- above 1.00 crore.
3. Advances to Contractors Naini Nirman (Including Finance to Contractor under general scheme): 0.50% on sanctioned amount (including documentation charges)
4. **Naini Udyog Suvidha:** 0.35% of sanctioned limit including documentation charges.
5. **Scheme for Financing to commission agents:** 0.25% of sanctioned amount including documentation charges)

PART-C: Clean/Other Loan:

- 1- Personal Loan including Naini Sahyog:- 1% in addition to documentation charges. (Minimum Rs. 500/-).
- 2- Car Loan(Suhana Safar)/Two wheeler Loan:
0.50% in addition to documentation charges (Minimum Rs.500/-plus service tax)
- 3- Education Loan No Processing charges.
4. **Naini Utsav:** 1.00% of sanctioned limit **including** documentation charges (minimum Rs. 200/- maximum Rs. 500/-).

		<p>Prepayment Charges:</p> <p>(i) Prepaid fully or Partially from own sources- NIL</p> <p>No prepayment charges will be levied on all floating rate term loan sanctioned to individual borrowers as advised by RBI vide circular No. DBOD.Dir. BC. 110/13.03/ 00/ 2013-14 dated May 07, 2014.</p> <p>(i) Other cases: Loan a/cs other than above: 2% prepayment charges on outstanding balance.</p> <p>Charges for late payment of EMI : 2% on unpaid EMI</p> <p>Deviation Charges: (In Apana Ashiana & Suhana safar) : Rs.1000/ per deviation</p> <p>(In other Cases): Rs.2000/-per deviation.</p> <p>Modification in Terms: (Other than Review): Rs.2000/-</p> <p>CIBIL Report: Consumer: Rs.50/ per report. Commercial: Firms/Company/Society Rs.750/-per report.</p> <p><u>COMMITMENT CHARGES:</u></p> <p>Where average utilization is upto 60% of the limit or as indicated in QIS Statement NO commitment charges to be recovered separately.</p> <p>Where the average utilization is below 60% of the limit or as indicated in QIS statement, commitment charges to be recovered @ 0.50% per annum for the unutilized portion (Unutilized portion is the difference between the limit or declared utilization as per QIS statement LESS the actual average utilization).</p> <p>In case of line of credit, the average utilization of non fund facility can also be counted as utilization for arriving at the overall underutilization.</p> <p><u>Upfront Fee:</u></p> <p>1-Financing against future rent receivables</p> <p>0.50% of the loan amount.</p> <p>2. All other cases:</p> <p>1% of Sanctioned amount of term loan (In case of term loan amount is above Rs.100.00Lac)</p> <p>Other Charges:</p> <p>T.E.V study exemption rs.25000/-</p> <p>T.E.V study actual Fee of Consultant</p>	<p>Commitment charges are levied in case of non utilization/under utilization of working capital limits for advance accounts (Except for Rice Mill Industries , Seed Plants & O.D. against immovable property) with funds based working capital limits of Rs. 100.00 lacs(1.00 crore) and above.</p>
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		<p>IMPORTANT: - 50% OF APPLICABLE PROCESSING CHARGES ARE TO BE DEPOSITED BY THE PARTY IN ADVANCE / BEFORE PROCESSING THE PROPOSAL.</p> <p><u>NOTE:-</u></p> <ol style="list-style-type: none"> 1. No processing charges for staff and ex staff member's loan a/cs. 2. No processing charges for loan / OD accounts against bank's term deposits. 3. In Term Loan A/Cs processing charges/ upfront charges are to be recovered <u>one time only</u>, in subsequent renewals, renewal charges applicable as per note-2 of processing. 4. Loan against Govt. securities UTI/MF/NSCs/KVPs etc. – <u>flat charges for one time</u> - Rs. 200/- . 5. Advances under consortium: - processing charges are to be recovered as per/ in line with consortium agreement/or equivalent to charges of Lead Bank... 6. It should be ensured that in all cash credit/over draft accounts processing charges is recovered once in twelve months. 7. Charges are to be levied on sanctioned amount including takeover cases from other Banks/FIs. 8. Due to some reasons, if the processing charges are debited to D/L /T/L account, the branch to ensure that the amount so debited is recovered immediately and credited to the said loan account. 9. In case of all fresh advances and enhancement in existing limits (C.C./O.D.) processing charges on fresh / enhanced portion should be recovered proportionately for the period starting from the date of fresh sanction/ enhancement till next 31st May. Processing charges should be recovered for next 12 months (June to May) on Ist working day of June every year in all eligible standard advances a/cs weather the a/c is reviewed or not. 	
2	Guarantees/ Commission	<ol style="list-style-type: none"> (i) Performance guarantee (ii) Other than performance guarantee----- (iii) Commission of Inland guarantees secured by 100% cash margin or term deposits <p>NOTES;</p> <ol style="list-style-type: none"> (i) Refund for guarantee tendered for cancellation before the expiry date—an amount computed at the half the original rate for the unexpired period of guarantees less-3- 	<p>0.25% p.m. with minimum charges for -3-months.</p> <p>0.30% p.m. with minimum charges for -3-months.</p> <p>25% of normal commission + Rs. 150/-</p>

		<p>months, may be refunded as per rate charged originally (should be for a complete month)</p> <p>(ii) Extending period for validity of guarantee due to restraints imposed by Court Orders at the instance of the constituents from meeting their obligations to beneficiaries, when guarantee are invoked - additional commission at applicable rate be charged.</p> <p>(iii) Remittances made by the bank under guarantee co-acceptance or similar obligation - commission / exchange as per usual rates.</p> <p>(iv) No commission, from staff/ex staff members, to be recovered when guarantee is issued for education of his/her dependent children.</p> <p>(v) If the period of guarantee (including the claim period) is more than six months, commission should be recovered on monthly basis.</p> <p>(vi) If the period of guarantee is less than six months, and extension for -2-months is requested after -3-months, customer will have to pay commission for the period for which extension is being sought.</p>	
3	<p>Documentation charges (Fund-based only)</p>	<p><u>In case of bank's credit schemes, where charges to be levied have been mentioned specifically, are to be recovered accordingly.</u></p> <p>In all other a/cs including agriculture advances:</p> <p>Upto Rs.25000/- -----</p> <p>Above Rs.25000/- & Rs.2 lacs -----</p> <p>Above Rs.2 lacs & upto Rs.5 lacs -----</p> <p>Above Rs.5 lacs & upto Rs.20 lacs -----</p> <p>Above Rs.20 lacs & upto Rs.50 lacs -----</p> <p>Above Rs.50 lacs & upto Rs.2 crores -----</p> <p>Above Rs. 2.00 crores -----</p>	<p>Nil</p> <p>500/-</p> <p>1000/-</p> <p>3000/-</p> <p>5000/-</p> <p>8000/-</p> <p>10000/-</p>
		<p>NOTES:-</p> <p>(i) Documentation charges are to be recovered in case of entire fund based limits including DPG, Usance LC.</p> <p>(ii) Charges are to be recovered at the time of obtaining the set of documents, before disbursement.</p> <p>(iii) <u>No charges</u> if no fresh / additional documents are obtained.</p> <p>(iv) <u>Review-cum-enhancement</u> – for the entire amount of reviewed limits.</p> <p>(v) Ad-hoc limits / Excess drawings – at the time of taking documents for ad-hoc limits.</p> <p>(vi) Actual expenses incurred in registering charge with ROC to be recovered additionally.</p> <p>(vii) Obtaining LAD – <u>No documentation charges</u>.</p>	

		<p>(viii) <u>No documentation charges:</u> - Educational loans, LABOD/OD against bank's own deposits & loans against NSCs, KVPs, Govt. Securities, loan to staff/ex staff members and Pensioners.</p> <p>(ix) Due to some reasons, if the documentation charges are debited to D/L /T/L account, the branch to ensure that the amount so debited is recovered immediately and credited to the said loan account.</p>	
4	Inspection Charges	<p>Charges (per inspection) for carrying out inspection of securities charged to the bank :-</p> <p>Accounts with limits –</p> <p>Upto Rs.25000/- ----- Nil</p> <p>Above Rs. 25000 to Rs2 lacs ----- 500/-</p> <p>Above Rs.2 lacs to Rs. 10 lacs ----- 600/-</p> <p>Above Rs.10 lacs & upto Rs.25 lacs ----- 850/-</p> <p>Above Rs.25 lacs & upto Rs.50 lacs ----- 1500/-</p> <p>Above Rs.50 lacs & upto Rs. One crore ----- 2000/-</p> <p>Above Rs. One crore & upto Rs. Five crores --- 3000/-</p> <p>Above Rs. Five crores ----- 5500/-</p>	
		<p>NOTES :</p> <p>(i) In addition to the above, actual conveyance and out of pocket expenses reimbursed to be recovered.</p> <p>(ii) In case of advance facility against Real Estate and Housing Loans the inspection charges are to be recovered once for all.</p> <p>(iii) In case of Loan accounts, other than commercial vehicles & machinery, inspection charges are to be recovered once for all.</p> <p>(iv) In case of Loans of Commercial Vehicles & Machinery the inspection is to be carried out on half yearly intervals & charges are to be recovered accordingly.</p> <p>(v) Inspection Charges are to be credited in the head of "Other charges" of Profit & Loss account.</p> <p>(vi) NO INSPECTION CHARGES FOR AGRICULTURAL ADVANCES</p> <p>(vii) NO INSPECTION CHARGES FOR CROP LOANS</p>	

5	Interest on Bills Purchase/ Discounted	<p>Bills purchased/discounted :-</p> <p>Interest on OUTSTATION cheque/bills :</p> <p>(i) For instruments drawn on our branches and on other banks where we have branches.....</p> <p>(ii) For instruments drawn on other banks where we do not have branch</p> <p><u>LOCAL cheques / bills :-</u></p> <p>Bills purchased, where the cheque/bill is drawn on local bank and collectable through local clearing house/on presentation across the counter, charges & interest @ Rs. 3=50 per thousand subject to minimum of Rs. 50/- to be charged.</p>	<p>@ Rs. 9/- per thousand or part thereof</p> <p>@ Rs. 12.50 per thousand or part thereof</p>
		<p><u>NOTES:-</u></p> <p>(i) The above noted charges cover interest for 10 days for (I) and 14 days for (II).</p> <p>(ii) (ii) On cheques / bills returned unpaid, penal interest Base rate + 7.50% p.a. from 11th/15th day of purchase as the case may be till <u>date of actual reimbursement</u>.</p> <p>(iii) Overdue interest is also to be charged @ 2% p.a. on cheques/ bills realized/returned unpaid from 11th/15th day as the case may be.</p> <p>(iv) Total amount so recovered will be credited in interest on B.P. (INTTBP).</p> <p>(v) Out of pocket expenses (postage, telegram etc.) and collecting bank's charges, if any, should be recovered in full.</p> <p>(vi) "Date of actual reimbursement":-</p> <p>a. Where a bill is sent to our branch, the date on which funds is actually received at the drawee center/branch</p> <p>b. Where bills are sent to other banks or where instruments are returned unpaid, the date of reversal of the B.P. entry at the purchasing branch.</p>	<p>There shall be no service tax on overdue interest</p>
6	Payment against clearing/ uncleared effects	<p>Where the branch allows payment against clearing / uncleared effects charges are to be recovered as under: -</p> <p>(i) In case of C/C, O/D accounts, interest is to be recovered @ applicable to the concerned account for the period for which bank remains out of funds subject to minimum of Rs. 100/-per occasion.</p> <p>(ii) In case of other accounts such as C/A interest is to be charged BASE RATE + 7.5% p.a. for the period bank remains out of funds subject to minimum of Rs. 100/-per occasion.</p>	

7	Inland Letter Of Credit	<p>(I) Usance charges according to the tenor of the bill :-</p> <p>(i) For bills upto -7- days sight -----</p> <p>(ii) Over -7- days & upto -3 months sight ----</p> <p>(iii) Over -3- months sight -----</p> <p>(II) Commitment Charges :-</p> <p>For the period of liability (i.e. date of opening of LC to the last date of its validity) – for each quarter or part thereof --</p> <p>(III) Extension of LC/Amendment of LC etc.</p> <p>NOTES :-</p> <p>a) an extension may be allowed free of commitment charges if such extension does not run into another block of -3- months.</p> <p>b) If the LC amount and period of Usance is subsequently increased, both usance & commitment charges should be recovered on the amount so increased with a minimum of Rs. 200/-.</p> <p>c) For any amendment other than extension of validity or increase in amount, flat charges of Rs. 200/- on each occasion.</p> <p>d) Only 25% of the normal charges may be recovered if the LC is secured by 100% cash margin or term deposits.</p> <p>e) In case of Revolving LC, the charges will be the same. At the time of issuing reinstatement, commitment charges will be @ 0.25% on the reinstate amount only subject to minimum Rs. 200/-.</p> <p>f) Negotiation charges – For bills upto Rs. 2.50 lac – 0.45% subject to min. Rs. 200/- and for bills over Rs. 2.50 la – 0.30% subject to min. Rs. 1200/- + discount at applicable rate of interest from date of negotiation to date of reimbursement.</p> <p>IMPORTANT :-</p> <p>For further clarification/guidance branches may refer to Book of Instructions Vol. V of Bank Guarantee & Letter of credit issued by the Bank on 31.08.2003.</p>	<p>0.25% subject to minimum Rs. 300/-</p> <p>0.45% subject to min Rs. 300/-</p> <p>0.45% for the first -3- months & 0.15% p.m. thereafter – min Rs. 300/-</p> <p>0.25% subject to minimum Rs. 500/-</p> <p>Out of pocket exp. are to be recovered in addition to usual charges</p>
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		SECTION – III	
		Electronic Payment Products and Bills for Collection	
1	<u>Electronic payments & Outward Bill Collection</u>	<p>(I) Electronic Payment Products * :</p> <p>(A) Inward RTGS/NEFT/ ECS transactions - Free/No charges to be levied.</p> <p>(B) Outward transactions :</p> <p>(i) RTGS* – Rs. 1 to 2 lakh – NIL Above Rs. 2 lakhs to Rs. 5 lakhs- Rs. 30/- per transaction Above Rs. 5 lakhs Rs. 55/- per transaction</p> <p>(ii) NEFT*– Up to Rs. 1 lakh –Rs. 5 per transaction Above Rs 1 lakh to Rs. 2 laks –Rs. 15 per transaction Above Rs 2 lakh - Rs. 25 per transaction</p> <p>*Service Tax, wherever applicable, is to be recovered separately.</p> <p>(C) ECS Debit return charges (including ECS received through NACH)</p> <p>(D)ACHDebit mandate received for verification through NPCI)</p> <p>(II) Outstation Cheque Collection * :</p> <p style="text-align: center;">Individual & Non Individual (Except Saving Bank Account Customer, Pensioner and Sr. Citizen Customer</p> <p>A) Up to Rs. 10000 Rs. 10000 to Rs. 100000 Rs. 100001 to 500000 Rs.500000 to 1000000 Above 1000000-</p> <p>B) The above charges will be inclusive of courier charges, out of pocket expenses, etc.</p> <p>SAVING BANK ACCOUNT CUSTOMERS;</p> <p>-Upto & including Rs.5000/- -AboveRs.5000/-&upto and including Rs.10000/- -AboveRs.10000/-&upto and includingRs.100000/-- AboveRs100000/-</p> <p>Outstation cheque return charges---</p>	<p>Rs.300/-</p> <p>Rs 100/- per occasion</p> <p>Rs. 50.00 per instrument Rs. 100/- per instrument Rs. 200/- per instrument Rs. 225/- per instrument Rs. 250/- per instrument</p> <p>Rs.25/- Rs.50/-</p> <p>Rs.100/-</p> <p>Rs.150/-</p> <p>50% of collection charges</p>
		<p>Pensioners and Sr. Citizen</p> <p>A) Up to Rs. 10000 – Not exceeding Rs. 40 per instrument. Rs. 10000 to Rs. 100000 – Not exceeding Rs. 80 per instrument.</p>	

		Rs. 100001 and above – Not exceeding Rs. 120 per instrument. B) The above charges will be inclusive of courier charges, out of pocket expenses, etc.	
		<p>(III) <u>Collection of Bills</u> (clean/documentary/demand/ usance) Bills for amount :-</p> <p>(i) Upto Rs. 1 lac-----</p> <p>(ii) Above Rs.1 lac & upto Rs.10 lacs only -</p> <p>(vi) Above Rs.10 lacs only -----</p> <p>NOTES: -</p> <p>(i) Postage to be recovered separately.</p> <p>(ii) Handling charges for bills returned unpaid: - Local: (per instrument) -----</p> <p>(iii) Outstation: (per instrument) -----</p>	<p>Rs.10/- per Rs. 1000/- or part thereof min 100</p> <p>Rs. 9/- per Rs. 1000/- or part thereof subject to minimum of Rs.1000/-</p> <p>Rs. 8/- per 1000/- or part thereof subject to minimum of Rs.9000/- & maximum Rs.15000/-</p> <p>100/-</p> <p>50% of collection charges subject to minimum of Rs.150/-</p>
2	Inward Bills for Collection (I.B.C.)	<p>Bills for amount: -</p> <p>(i) Upto Rs.1 lac -----</p> <p>(i) Above Rs.1 lac & upto Rs.10 lacs ----- ---</p> <p>(iii)Above Rs. 10 Lac-----</p>	<p>Rs.12/- per Rs. 1000/- or part thereof subject to min. Rs.100/-</p> <p>Rs.11/- per Rs. 1000/- or part thereof subject to min. Rs. 1200/-</p> <p>Rs.10/-per Rs.1000/- or Part thereof subject to min. Rs.10000/- & max. Rs.12000/-</p>

3	Service Charges for Cheque Collection under Speed Clearing (by Collecting Banks from Customers)	N.A.										
4	SMS Alert Charges		Rs 15 per Quarter(inclusive of all taxes)									
5	Service (Processing) Charges for Local Clearing (by Clearing Houses from Member Banks)	<table border="0"> <tr> <td></td> <td>Presenting Bank</td> <td>Drawee bank</td> </tr> <tr> <td>Clearing at MICR</td> <td>Rs. 1.00</td> <td>Rs. 1.50</td> </tr> <tr> <td>Cheque truncation</td> <td>Rs. 0.50</td> <td>Rs. 1.00</td> </tr> </table>		Presenting Bank	Drawee bank	Clearing at MICR	Rs. 1.00	Rs. 1.50	Cheque truncation	Rs. 0.50	Rs. 1.00	
	Presenting Bank	Drawee bank										
Clearing at MICR	Rs. 1.00	Rs. 1.50										
Cheque truncation	Rs. 0.50	Rs. 1.00										
6	Collection of deposit receipts on maturity	Charges for collecting fixed deposit receipts on maturity	No charges									
7	Presentation of Usance bill	Charges for presentation of per Usance bill & also for change in instructions (per request)	100/- per bill									
8	ATM card /Debit Card charges-Transaction charges	<p>Saving Bank Accounts & Current Accounts:</p> <ul style="list-style-type: none"> -Free for first-5-* transactions in a month (* inclusive of both financial & non financial Transactions) -From 6th transaction onwards: -Cash withdrawals-Rs 15/-per transaction +S. tax -Non Financial transaction-Rs.5/-per transaction+ S .Tax -Replacement Charges- Rs.100/-+taxes -Annual Fees- Rs.100/-+taxes -Renewal Fees- Rs.100/-+taxes -PIN Registration charges-Rs.50/-+taxes 										

	SECTION- IV Remittances		
1	Issuance of DD/MT/PO /Banker's Cheque	Individual& Non Individual (i) Upto Rs.10000/----- --	60/-
		(ii) Above Rs.10000/-	@Rs.5/-per Rs.1000/-or part thereof subject to minimum Rs. 60/-&maximum Rs.15000/- plus cash handling charges
		NOTES: - No charges for issuance of DRAFT/PO/Banker's Cheque/MT in respect of loan sanctioned by the branch & payment is made directly to suppliers. The charges are to be hiked by 50% if DD/MT/PO/MT/Banker's Cheque is issued against the tender of cash.	
2	Cancellation /issue of fresh DD/MT/PO	Individual: Charges for cancellation of DD / MT / PO and / or issue of fresh DD / MT / PO in lieu of lost one (per instrument) -----	100/-
		Non Individual: Charges for cancellation of DD / MT / PO and / or issue of fresh DD / MT / PO in lieu of lost one (per instrument) -----	100/-
3	Miscellaneous services	1. Revalidation of DD/PO (per instrument) -- ---	100/-
		2. Issuance of No Dues Certificate (per occasion) - (Except Govt. Sponsored Schemes & Crop Loans)	100/-
		3. Inquiries relating to old Entries [per entry] – Upto 3 months---- 3-12 months--- Above 12 months----	Free 100/- 300/-
		4. Providing credit report (per occasion) ----	200/-

		5. Individual: Attestation of customer's signature/Photograph (per occasion) -----	100/-
		Non Individual: Attestation of customer's signature/Photograph (per occasion) -----	200/-
		6. In case of deposit of cheques at NON BASE CENTRE payable at the centre of deposit ,charges @Rs. 1/- per thousand with a maximum of Rs. 2000/- per instrument are to be recovered .Amount so recovered be credited to P/L exchange and commission account. (Charges for CBS aforesaid are to be recovered at NON BASE Branch No charges are to be recovered from staff members.)	

**EXEMPTION/
CONCESSION
IN SERVICE
CHARGES**

PENSIONERS:

- Issuance of duplicate pass book
- Noting of standing instruction
- Noting of stop payment instruction
- Non maintenance of minimum balance
- Issue of balance certificate
- Signature verification
- No service charges for NO FRILL accounts

2- Ex Service Man/Widows of Ex serviceman/ War Widows and disabled of services personal -

Not to levy service charges such on processing, documentation and inspection charges on loan granted to them

3- Donation to PM/Chief Minister Relief Funds -

At par collection of cheques favoring the fund for remittances favoring the funds

4- Physically challenged person -

Waiver of collection charges for physically challenged person including blind persons for instruments up to Rs. 10000/- at par collection

SECTION -V**Safe Deposit Lockers**

1	Locker Rent	<u>Class of Locker</u>	<u>Rural / Semi Urban</u>	<u>Urban</u>	<u>Metro</u> (per annum)
		“A” Small	900/-	1500/-	1500/-
		“B” Medium	1000/-	2000/-	2000/-
		“C” Large	1700/-	3000/-	4000/-
		<p>NOTE: -</p> <ol style="list-style-type: none"> 1. For <u>staff members only</u> – 25% of the normal rent should be recovered 2. 10% concession – advance payment for 3 years or more (for public & staff both). 3. Only <u>ONE</u> locker should be allotted to staff member/s and an undertaking should also be taken from the concerned staff member/s that he/she has not hired any other locker at any other branch of our bank & the same should be kept on record. 4. At the time of letting out locker the account number & telephone/Mobile Number of the Locker holder should be noted clearly & in proper place/s in Bank’s record. 5. Proper & timely follow up should be ensured for the recovery of locker rent. 6. Branches are advised to follow the instructions conveyed vide HO Circular No 81/HO/Acctt/Cir-12/86 dated 24.06.2003, No 86/HO/Opns & Servs/Cir- 14/111 dated 04.08.2008 & No 86/HO/Oper & Ser/Cir-18/139 dated 05.09.2008 with regard to operations of Safe deposit Locker facility. 7. In case of break /open lockers, Rs.1000/-to be recovered as incidental charges over and above actual cost incurred for the same. 8. Penalty for late payment of locker rent(from the due date)be levied as under –Rs.70/-per month or part thereof for first 3 months and 50/- per month thereafter(Applicable in old lockers also on or after next due date. 9. Locker operation(visit)charges-more than-12-times in a year. Rs.100/-per occasion 			
2	Safe Custody Charges	<p>a)Banks own deposit receipt Nil</p> <p>b)Sealed Cover (for each cover) Rs. 350/-per cover p.a.</p> <p>c)Scrips(for each scrip) Rs.150/-per scrip min Rs. 350/- p.a.</p>			
	Important	Service tax, wherever applicable, is to be recovered separately as per prevailing rates.			