

**SARVA HARYANA GRAMIN BANK, H.O. ROHTAK**

ANNEXURE TO CIRCULAR NO. 29/2015 DATED 18.12.2015

<b>ANNEXURE-A</b>				
<b>Non-Credit related Service Charges</b>				
<b>Remittances by way of Demand Drafts / Local Demand drafts</b>				
<b>(Non Cash Basis)</b>				
<b>Sr. No.</b>	<b>Category</b>	<b>Charges (Excluding Service Tax)</b>		
	<b>Issuances of DD/Local DD</b>	Non-Individuals	Individual customers of Semi-urban, Urban & Metro Branches	Individual Customers of Rural branches, Sr. Citizens & Pensioners (Charges for Sr. Citizens & Pensioners are irrespective of location of Branch)
<b>1</b>	<b>For GENERAL PUBLIC: (Excluding Students)</b>			
1 (i)	Drafts upto Rs.10000/-	Rs.40/-	Rs35/-	Rs.30/-
1 (ii)	Draft above Rs.10000/-	Rs.4.00 per Rs.1000/- or part thereof subject to a Minimum of Rs.50/- and Maximum Rs.12000/-	Rs.3.50 per Rs.1000/- or part thereof subject to a Minimum of Rs.40/- and Maximum Rs.12000/-	Rs.3.00 per Rs.1000/- or part thereof subject to a Minimum of Rs.30/- and Maximum Rs.12000/-
1 (iii)	For Students: Drafts in respect of his/her education/ examination fee only	N.A.	<b>FREE</b>	<b>FREE</b>

Note: Credit/ Deposit Scheme (Excluding NO Frill account) specific concessions would continue as mentioned specifically in the concerned Scheme.

**2.DEMAND DRAFTS: REVALIDATION, CANCELLATION ,ISSUANCE OF DUPLICATE INSTRUMENTS ETC.**

2(i)	<b>DEMAND DRAFTS REVALIDATION*</b>	Rs.100/-	Rs.100/-	Rs.100/-
2(ii)	<b>DEMAND DRAFTS CANCELLATION*</b>	Draft upto Rs.1000/- Draft above Rs1000/-		Rs.20/- per draft Rs.100/-per draft
2(iii)	<b>Cancellation of instruments / issuance of other Lost instrument(s)*</b>	Rs.100/-	Rs.100/-	Rs.100/-

\* Plus Actual Out of Pocket Expenses.

# For Students: If demand draft(s) were got issued for educational purposes, students will be required to pay only Rs.10/- per instrument in respect of item no. 2 (i), (ii) & (iii)

Sl. No.	Category	Charges (Excluding Service Tax)		
		Non-Individuals	Individual customers of Semi-urban, Urban & Metro Branches	Individual Customers of Rural branches, Sr. Citizens & Pensioners (Charges for Sr. Citizens & Pensioners are irrespective of location of Branch)
<b>3</b>	<b>ISSUANCE OF DUPLICATE DEMAND DRAFTS:</b>			
3 (i)	Upto Rs.10000/-	Rs.100/-	Rs.100/-	Rs.100/-
3 (ii)	Rs.10001/- to Rs.100000/-	Rs.125/-	Rs.125/-	Rs.125/-
3 (iii)	Above Rs.100000/-	Rs.150/-	Rs.150/-	Rs.150/-
<b>REMITTANCE OF FUNDS: FOR REMITTANCES/RETIREMENT OF BILLS THROUGH CASH, 30% EXTRA on the normal charges TO BE CHARGED IN ALL CASES, EXCEPT STUDENTS, MENTIONED BELOW</b>				
<b>Students are exempted from additional charges of 30% for issuance of drafts/ Local drafts, against deposit of cash, for educational purposes.</b>				
<b>Notes:</b>				
I. For issuance of Demand Draft, guidelines issued by I & A D, HO, from time to time be followed.				
II. Out of pocket expenses like Regd. dak charges for sending drafts /other instruments on behalf of customers must be recovered in full.				
III. NO CHARGES TO BE LEVIED FOR ISSUANCE OF DEMAND DRAFT ISSUED FOR PAYMENT OF PROCEEDS DUE TO RESTRICTIONS UNDER INCOME TAX ACT FOR PAYING IN CASH IN RESPECT OF MATURED DEPOSIT ACCOUNTS LIKE TERM DEPOSITS AND PPF OR OTHER SUCH ACCOUNTS UNDER GOVT. RUN SAVINGS SCHEMES				
iv. PREMIUM SAVINGS A/C. AND CURRENT A/C. CUSTOMERS shall be charged <b>as per guidelines issued from time to time.</b>				
<b>4</b>	<b>Cheque Book Charges:</b>			
4 (i)	<b>Issuance MICR Cheque Books</b>	Rs.3.00 per cheque leaf	Rs.2.50 per cheque leaf	Rs.2.25 per cheque leaf
4 (ii)	<b>Issuance of Multicity Cheque Books</b>	Rs.3.00 per cheque leaf	Rs.2.50 per cheque leaf	Rs.2.25 per cheque leaf
4 (iii)	<b>Personalised Cheque Books ( Bearing name &amp; account number duly printed)</b>	Rs.3.00 per cheque leaf	Rs.2.50 per cheque leaf	Rs.2.25 per cheque leaf
<b>5</b>	<b>Free Cheque Leaves to Saving Fund Account Customers (except Premium SF customers)</b>	20 Cheque leave free per half year.	20 Cheque leaves free per half year.	20 Cheque leaves free per half year.
<b>6</b>	<b>PREMIUM (SAVING FUND) CUSTOMERS:</b>	As per guidelines issued from time to time		
<b>7</b>	<b>Interest Certificate in Deposit Accounts</b> <b>NOTE:</b> one certificate to be issued 'free of cost' every year. (Charges are to be levied only when the certificate has been lost after issuance and not in the event of non-receipt)	Rs.100/-		

SI. No.	Category	Charges (Excluding Service Tax)		
		Non-Individuals	Individual customers of Semi-urban, Urban & Metro Branches	Individual Customers of Rural branches, Sr. Citizens & Pensioners (Charges for Sr. Citizens & Pensioners are irrespective of location of Branch)
8	<b>Balance Certificate/ Other Certificate, in Deposit Accounts</b> Note: 1. Original TDS to be issued Free of Cost. Charges are to be levied only when the certificate has been lost after issuance and not in the event of non-receipt of the same. 2. The beneficiaries who opt for any e-payment from Govt. Deptts, certification of mandate will be free.	Rs.100/- (Other than those which have been specifically mentioned or exempted vide any circular of the bank)	Rs.100/- (Other than those which have been specifically mentioned or exempted vide any circular of the bank ) <b>Note: Pension Certificate is to be issued "Free of charges"</b>	Rs.50/- (Other than those which have been specifically mentioned or exempted vide any circular of the bank ) <b>Note: Pension Certificate is to be issued "Free of charges"</b>
9.	<b>ATTESTATION OF SIGNATURES/ PHOTOGRAPH</b>	Rs.100/- per instrument except Signature attestation for ECS purpose.	Rs.75/- per instrument except Students, Defence forces, War widows, Physically-Handicap & Signature attestation for ECS purpose	Rs.50/-per instrument except Students, Pensioners Defence forces , War widows, Physically-Handicap & Signature attestation for ECS purpose
10	<b>Nomination Charges</b> 1 <sup>st</sup> option of nomination to be done free of charge, after exercising 1 <sup>st</sup> option of nomination, for every change in nomination in any type of account	Rs.100/-	Rs.100/-	Rs.100/-
11	<b>STOP PAYMENT INSTRUCTIONS*</b>	Rs. 100/- per instrument, Loss of cheque book: Rs.500/- for Saving & Rs.600/- for C/A	Rs. 60/- per instrument, Loss of cheque book: Rs.250/ for Saving & Rs.500/- for C/A.	Rs. 50/- per instrument, Loss of cheque book: Rs.200/ for Saving & Rs.400/- for C/A
*These charges are to be levied only once i.e. at the time of accepting the instructions for stop payment and no charges be levied while actually returning such instruments through clearing.				
12	<b>Issuance of Pass Book</b>	<b>Free</b> Pass Book shall be updated Free of Charges.		

Sl. No.	Category	Charges (Excluding Service Tax)		
		Non-Individuals	Individual customers of Semi-urban, Urban & Metro Branches	Individual Customers of Rural branches, Sr. Citizens & Pensioners (Charges for Sr. Citizens & Pensioners are irrespective of location of Branch)
<b>13</b>	<b>Issuance of Duplicate Pass Book/ Statement:</b>			
	<b>Issuance of duplicate pass book with latest balance (Saving account customers)</b>	Rs.100/- per passbook For previous entries Rs. 2/- per entry Min. Rs.100/- Max. Rs.1000/-	Rs.100/- per passbook For previous entries Rs.2/- per entry Min. Rs.100/- Max. Rs.1000/-	Rs.50/- per passbook For previous entries Rs. 1/- per entry Min. Rs.50/- Max. Rs.1000/-
<b>14</b>	<b>Statement of Account Charges</b>			
14 (i)	<b>Monthly</b>	<b>Once Free</b> , thereafter, Rs. 2/- per entry, Minimum Rs.100/- per request.	<b>Once Free</b> , thereafter, Rs. 2.00 per entry, Minimum Rs.100/-per request.	<b>Once Free</b> , thereafter Rs. 1/- per entry, Minimum Rs.50/- per request.
14 (ii)	<b>Weekly</b>	Rs.450/- per year, for repeat request, Rs. 2/- per entry, Minimum Rs.100/- per request.	Rs.450/- per year, for repeat request, Rs.2.00 per entry, Minimum Rs.100/- per request.	Rs.450/- per year, for repeat request, Rs.1/- per entry, Minimum Rs.50/- per request.
14 (iii)	<b>Daily</b>	Rs.1000/- per year. For repeat request, Rs. 2/- per entry. Minimum Rs.100/- per request.	Rs.1000/- per year. For Repeat request, Rs.2.00 Per entry. Minimum Rs.100/- per request.	Rs.1000/- per year. For repeat request, Rs.1/- per entry Minimum Rs.50/- per request.
<b>15</b>	<b>ACCOUNT CLOSURE CHARGES</b> FOR CLOSING <b>RECURRING DEPOSIT</b> ACCOUNT WITHIN 1 YEAR OF ITS OPENING: <b>Rs.100/-</b> (ON ACCOUNT OF DEATH OF CUSTOMER, NO CHARGES SHOULD BE LEVIED) Benefit of waiving penalty for delayed payments against payment of equal number of advance installments in Recurring deposit account is not available. However, the Interest should be paid at applicable rate after deducting penalty charges.			

15 (i)	For closing SF account within 1 year of their opening (Except in case of Death of Customer)	Rs. 200/-	Rs. 150/-	Rs. 100/-
15 (ii)	For closing Current account within 1 year of their opening (Except in case of Death of Customer)	Rs. 500/-	Rs. 400/-	Rs. 300/-

Sl. No.	Category	Charges (Excluding Service Tax)		
		Non-Individuals	Individual customers of Semi-urban, Urban & Metro Branches	Individual Customers of Rural branches, Sr. Citizens & Pensioners (Charges for Sr. Citizens & Pensioners are irrespective of location of Branch)
16	<b>PENALTY CHARGES FOR DEPOSITING DELAYED INSTALMENTS IN RECURRING DEPOSIT ACCOUNTS</b>	PENALTY CHARGES to be levied for delayed installments in Recurring Deposit Accounts @ <b>Rs.2/-</b> for Rs.100/ p.m. irrespective of periodicity of deposit	PENALTY CHARGES to be levied for delayed installments in Recurring Deposit Accounts @ <b>Rs.2/-</b> for Rs. 100/- p.m. irrespective of periodicity of deposit.	PENALTY CHARGES to be levied for delayed installments in Recurring Deposit Accounts @ <b>Rs.2/-</b> for Rs. 100/- p.m. irrespective of periodicity of deposit.
17	<b>Balance Enquiry</b>	Free.	Free	Free
<b>Collection Services: To be read with notes at serial No. 1 to 4 mentioned after item no. 22*</b>				
18	<b>COLLECTION OF LOCAL CHEQUES THROUGH CLEARING</b>	Free	Free	Free
19	<b>COLLECTION OF OUTSTATION CHEQUES (Except cheques which are to be debited through system)</b>			
19 (i)	Cheques upto & Excluding Rs.5000/-	Rs.27.50 per instrument (inclusive of all expenses)		
19 (ii)	Cheques above Rs.5000 and upto Rs.10000/-	Rs.55/- per instrument (inclusive of all expenses)		
19 (iii)	Above Rs.10000/- and upto Rs.1 lac	Rs.110/- per instrument (inclusive of all expenses)		
19 (iv)	Above Rs. 1 lac	Rs.165/- per instrument (inclusive of all expenses)		
20	<b>Collection Of Cheques through Speed Clearing (By collecting bank from customers)</b>	Upto Rs.1 lac: Free Above Rs.1 lac : Rs. 165/- per instrument		
21	<b>Collection of Other Bank's Deposit Receipts on Maturity</b>	Bank shall levy charges as applicable to collection of cheques. However, if proceeds are invested in FD for a minimum period of one year then no charges only out of pocket expenses to be recovered.		
Notes in respect of item no. 19 to 22 (Existing):				
<ol style="list-style-type: none"> <li>COLLECTION CHARGES IN CASE OF OUTSTATION CHEQUES SHOULD BE LEVIED ON THE GROSS AMOUNT OF THE INSTRUMENTS</li> <li>ALL CHARGES ARE TO BE NORMALLY RECOVERED FROM THE PROCEEDS OF COLLECTION, UNLESS SPECIFICALLY INSTRUCTED TO CHARGE FROM THE DRAWEES.</li> <li>COLLECTION CHARGES TO BE LEVIED FOR COLLECTION OF OUTSTATION CHEQUES UPTO RS.15000/- WHERE IMMEDIATE CREDIT IS AFFORDED</li> <li>REBATE TO PREMIUM CUSTOMERS SHALL BE AS PER THE GUIDELINES ISSUED FROM TIME TO TIME.</li> </ol>				

<b>22</b>	<b>Collection of OUTSTATION/ LOCAL BILLS</b>	
	<b>Amount of Bill</b>	<b>Charges</b> (Excluding Service Tax)
22(i)	Bills Upto Rs. 10000/-	Rs.100/+ out of pocket expenses.
22 (ii)	Bills Over Rs.10000/-	Rs.8/- Per Rs. 1000/- or part thereof Subject to a Minimum Of Rs. 100/- + out of pocket expenses <b>Maximum Rs.12,000/-</b> .
<b>23</b>	Documents/Bills: received for collection: <b>CHANGE OF ORIGINAL INSTRUCTIONS</b> in respect of outward/inward bill for collection Excluding (Waiving C Form, delivery Free of Payment, extending retirement time etc.)	Rs.200/- per reference
<b>24</b>	Documents received for collection: if required to be delivered <b>FREE OF PAYMENT</b> to drawee OR to be returned back as <b>UNREALISED</b> .	<b>Normal Collection Charges +</b> out of pocket expenses
<b>25</b>	<b>ADVANCE AGAINST CHEQUES PRESENTED IN CLEARING – CHARGES</b> (for customers seeking advance/ withdrawal against cheques already presented by bank in Clearing House)	Rs.100/- + applicable interest.
<b>26</b>	Charges on Inward Collection (Bank to Bank)	Remittance charges to be collected from the drawee.- Where remitting bank has no branch, commission to be shared on 50:50 basis.

**Notes in respect of item no.22 to 26**

1. ACTUAL POSTAGE, TELEGRAM CHARGES AND ANY OTHER OUT OF POCKET EXPENSES HAVE TO BE RECOVERED IN FULL FROM THE CUSTOMERS.
2. Collection charges in case of bills should be levied on the gross amount of the instrument.
3. All charges are to be normally recovered from the **proceeds of collection**, unless specifically instructed to charge from the drawee.

4. Rebate to premium current a/c customers shall be as per the guidelines issued from time to time.
- 27 RETURNING CHARGES: CHEQUES/BILLS RETURNED UNPAID: RETURNING CHARGES/ HANDLING CHARGES**  
**Inward Clearing:** Dishonor of cheques for want of funds or for any other reasons not attributable to our bank are as under:

(For cheques where drawer **has requested for Stop payment**, charges are to be levied only once i.e. at the time of accepting the instructions for stop payment and no charges be levied while actually returning such instruments through clearing).

**Charges (Excluding Service Tax)**

Amount of Cheque	Non-Individuals	Individual customers of Semi-urban, Urban & Metro Branches	Individual Customers of Rural branches, Sr. Citizens & Pensioners (Charges for Sr. Citizens & Pensioners are irrespective of location of Branch)
27 (i) Cheques Upto Rs. 100,000/-	Rs. 150/-	Rs.100/-	Rs.75/-
27 (ii) Cheque above Rs. 1 lac	For Cheques above Rs.1 lac but less than Rs.1 crore: Rs.200/- per instrument. In-case Bank remains out of funds; Actual interest @ 6.5% over Base Rate is to be charged extra. <b>For cheques of Rs.1 crore &amp; above:</b> Rs 1000/- per instrument. In-case Bank remains out of funds; Actual interest @ 6.5% over Base Rate is to be charged extra.	For Cheques above Rs.1 lac but less than Rs.1 Crore: Rs.200/-per instrument In-case Bank remains out of funds; Actual interest @ 6.5% over Base Rate is to be charged extra. <b>For cheques of Rs.1 crore &amp; above:</b> Rs.1000 per instrument In-case Bank remains out of funds; Actual interest @ 6.5% over Base Rate is to be charged extra.	For Cheques above Rs.1 lac but less than Rs.1 Crore: Rs.200/-per instrument In-case Bank remains out of funds; Actual interest @ 6.5% over Base Rate is to be charged extra. <b>For cheques of Rs.1 crore &amp; above:</b> Rs.1000 per instrument. In-case Bank remains out of funds; Actual interest @ 6.5% over Base Rate is to be charged extra.

<b>Charges (Excluding Service Tax)</b>					
S.No.	Category	Non-Individuals	Individual customers of Urban, Urban & Metro Branches	Semi-Metro	Individual Customers of Rural branches, Sr. Citizens & Pensioners (Charges for Sr. Citizens & Pensioners are irrespective of location of Branch)
28 (i)	<b>LOCAL CHEQUES DISHONoured – OUTWARD CLEARING</b>  i.e. cheques received by our customers and deposited for presentation in clearing house.	For Cheques up to Rs.1 Lac: Rs.100/-  per instrument. Above Rs.1 Lac: Rs.200/- per instrument. + out of pocket expenses if any	For Cheques up to Rs.1 Lac: Rs.100/- per instrument.  Above Rs.1 Lac: Rs.200/- per instrument. + out of pocket expenses if any		For Cheques up to Rs.1 Lac: Rs.100/- per instrument.  Above Rs.1 Lac: Rs.200/- per instrument. + out of pocket expenses if any
28 (ii)	<b>LOCAL CHEQUES</b> -for presentation directly at the drawee bank	Rs.100/- + out of pocket expenses or 50% of collection charges whichever is higher.	Rs.100/- + out of pocket expenses or 50% of collection charges whichever is higher.		Rs.100/- + out of pocket expenses or 50% of collection charges whichever is higher.
29	<b>Local Bills</b> –for presentation directly at drawee bank/ drawee	Rs.200/- + out of pocket expenses or 50% of collection charges whichever is higher			
30	<b>RETURNING CHARGES FOR OUTSTATION CHEQUES/ BILLS</b>				
30 (i)	Cheques upto Rs.1 Lac	Rs 100/- per instrument + out of pocket expenses.	Rs 100/- per instrument + out of pocket expenses.		Rs 100/- per instrument + out of pocket expenses.
30 (ii)	Cheques above Rs.1 Lac	Rs.200/- per instrument+ out of pocket expenses	Rs.200/- per instrument+ out of pocket expenses		Rs.200/- per instrument+ out of pocket expenses
31	<b>Bills</b>	Rs.200/- + out of pocket expenses or 50% of collection charges whichever is higher.			
32.	<b>STANDING INSTRUCTIONS:</b>				
32 (i)	<b>REGISTRATION</b>	Rs.50/-	Rs.50/-		Rs.50/-
32 (ii)	<b>EXECUTION:</b>	Rs.35/-+ Remittance Charges+ Out of pocket expenses.	Rs.35/-+ Remittance Charges+ Out of pocket expenses.		Rs. 35/-+ Remittance Charges+ Out of pocket expenses.
32 (iii)	<b>NON-EXECUTION CHARGES (due to insufficiency of funds)</b>	Rs. 50/- per transaction	Rs. 35/- per transaction		Rs. 35/- per transaction
<b>NOTE:</b>	No charges to be levied for transfer entries within the accounts maintained at the same branch and instructions in respect of the following shall be carried out free of charge and no SI registration charges and SI remitting charges are to be levied: 1. Crediting/ Remitting interest in term deposit 2. Crediting /Remitting Recurring Deposit installments 3. Crediting /Remitting installments in Loan accounts				

<b>Charges (Excluding Service Tax)</b>				
S.No.	Category	Non-Individuals	Individual customers of Semi-urban, Urban & Metro Branches	Individual Customers of Rural branches, Sr. Citizens & Pensioners (Charges for Sr. Citizens & Pensioners are irrespective of location of Branch)
33	<b>CHARGES FOR RECORDING RECONSTITUTION OF ACCOUNT</b>	Rs.200/- PER OCCASION (exempted in case of death of the existing signatory)	No charges for savings and current (individual) accounts.	No charges for savings and current (individual) accounts.
34	<b>ALLOWING operations through power of attorney/mandate</b>	Rs.500/- Per Annum or part thereof.	Rs.300/- per annum or part thereof.	Rs.250/- per annum or part thereof.
35	<b>CHANGE OF AUTHORISED SIGNATORY IN ACCOUNTS</b>	Rs. 300/- Per Occasion (exempted for change due to death of the existing signatory),	Rs.200/-per occasion (exempted for change Due to death of the existing signatory), <b>No charges from defence forces, Ex-servicemen, Physically Handicapped, war Widows &amp; Sr. Citizens</b>	Rs.200/- per occasion (exempted for change due to death of the existing signatory), <b>No charges from Senior Citizens. Defence forces &amp; Ex-Servicemen, Physically handicap, war widows &amp; Sr. Citizens</b>
36	<b>Copy of original of cheque/draft (paid by the bank)</b>	Rs.100/- for original or Rs.50/- for attested copy per instrument.	Rs.100/- for original or Rs.50/- for attested copy per instrument.	Rs.100/- for original or Rs.50/- for attested copy per instrument.
37	<b>CHARGES FOR DRAWING CHEQUE LESS THAN RS. 50/-</b>	Rs. 20/- Per Cheque	No Charges	No Charges
38	<b>TRANSFER OF SAVINGS BANK ACCOUNT to any of our Branches.</b>	Only Out of Pocket expenses to be recovered with a maximum of Rs.50/-	Only Out of Pocket expenses to be recovered with a maximum of Rs.50/	Only Out of Pocket expenses to be recovered with a maximum of Rs.50/-
39	<b>TRANSFER OF ENTIRE BALANCE IN SAVINGS BANK ACCOUNT TO SOME OTHER BANK</b>	Remittance Charges + Out of pocket expenses		



40 (1)	<b>Electronic Clearing Service</b>	
<b>A) ECS: CREDIT CLEARING: Charges (per data entry/record)</b>		
<b>SPONSOR BANK:</b> Minimum charges Rs.2000/- + charges payable to RBI and Destination Bank, if any.		
	a) Upto 10000 records	@Rs.5/- per record + charges payable to RBI and Destination Bank, if any.
	b) Above 10000 to 100000 records	@Rs.3/- per record + charges payable to RBI and Destination Bank, if any. (Subject to a minimum of Rs.50,000/-).
	c) Above 100000 records	@Rs.2/- per record + charges payable to RBI and Destination Bank, if any. (Subject to a minimum of Rs.3, 00,000/-).
<b>B) ECS: Debit Clearing ( Excluding Service Tax)</b>		
ECS: Debit Clearing: Rs.3/- per transaction charges Minimum charges Rs.2000/- + charges payable to RBI and destination Bank, if any. SUBJECT TO RECOVERY OF ALL OUT OF POCKET EXPENSES EXCLUDING PROCESSING CHARGES IN CASE THEY ARE EVER AGAIN LEVIED BY RESERVE BANK OF INDIA.		
C) A sum of Rs.100/- be levied as returning charges on return of ECS (Debit) on account of Insufficient Funds.		
<b>D) Full waiver in respect of INCOME TAX REFUND ORDERS:</b> Reserve Bank of India vide their circular No. RBI/2004/90- DBGA. GAD No. H-767/42.01.034/2003-04 dated 9.3.2004 on the subject has conveyed that Government has taken a decision to implement Electronic Clearing services (ECS) credit for direct tax refunds. <b>Accordingly, no ECS charges be levied in respect of Income Tax Refund Orders.</b>		
<b>40 (2) Charges Payable to Destination Bank and/or RBI:</b>		
<p>a) Destination banks may be paid by the originating banks as below :-</p> <ul style="list-style-type: none"> <li>- 25 paise (excluding service tax) for every credit transaction</li> <li>- 50 paise (excluding service tax) for every debit transaction</li> </ul> <p>b) Clearing Houses / Processing Centers to levy charges on the originating banks as under :-</p> <ul style="list-style-type: none"> <li>-25 paise (excluding service tax) for every outward transaction</li> <li>-25 paise (excluding service tax) for every return transaction</li> </ul> <ul style="list-style-type: none"> <li>• Clearing Houses / Processing Centres will calculate and settle the charges payable as prescribed in the circular. Under the revised arrangement, the charges payable by the originating banks to destination banks (Excluding the service tax applicable thereon), will be calculated and settled by the Clearing Houses using the multilateral netting method. However, the service tax will be calculated on gross obligations of the banks. Necessary MIS reports will be provided to the banks to enable them to remit the service tax to the Government. Credit started in fact from December 2011 for November 2011 month.</li> <li>• No separate Income / Expenditure Head is created presently. Charges are to be accounted in MISC Income/ Expenditure-Retail Banking (sol id 2061601) Head.</li> </ul>		

**41. SHGB INSTA-REMIT: NOTWITHSTANDING ANYTHING CONTAINED IN ANY OTHER CIRCULAR, FOLLOWING SERVICE CHARGES WOULD BE LEVIED FOR TRANSFER OF FUNDS THROUGH:**

- **REAL TIME GROSS SETTLEMENT (RTGS)**
- **NATIONAL ELECTRONIC FUND TRANSFER(NEFT)**
- **STRUCTURED FINANCIAL MESSAGING SYSTEM (SFMS)**

A- The following charges are to be recovered from the customers as per time varying tariff on all the outward RTGS transaction:

Block	Time of transaction verification		Time varying tariff per transaction (Rs.)	Modified RTGS Charges (exclusive of Service Tax )	
	From	To		Rs. 2 lacs to Rs. 5 lacs	Above Rs. 5 lacs
1	09:00	12:00	Nil	Rs.25/-	Rs.50/-
2	After 12:00	15:30	1.00	Rs.26/-	Rs.51/-
3	After 15:30	17:30	5.00	Rs.30/-	Rs.55/-
4	After 17:30		10.00	Rs.30/-	Rs.55/-

**RTGS: Inward Remittances:** Free  
**SERVICE charges for NEFT excluding Service Tax**

C	OUTWARD NEFT/SFMS- FOR CUSTOMER RELATED TRANSACTIONS:	Amount of transaction	Charges
		Upto Rs.10000/-	Rs.2.50
		Above Rs.10000 to Rs.1 lac	Rs.5.00
		Above Rs. 1 lac to 2 lac	Rs.15.00
		Above Rs. 2 lac	Rs.25.00
D	<b>Inward :NEFT</b>	Free	

If handling of cash is involved, cash handling charges would be levied @ 30% extra of normal charges.

**Common provision for RTGS/NEFT:**

<b>Staff</b>	Free for inward as well as outward transactions
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NOTE: In case of staff it is limited upto two remittances, for bonafide, i.e., for non-commercial purposes, in a month.

S.No.	Category	Charges (excluding Service Tax & Education cess)
42	<b>Account Maintenance Charges for CA, CC, CA-OD, (erstwhile ledger folio charges) (on quarterly basis) beyond free of charge permissible entries mentioned as under:</b>	Rs.2.00 per entry/record, minimum Rs.50/-, maximum Rs.1000/-.

However, if no transaction have been made during the quarter, a minimum of Rs.50/- would be charged.

42 (i)	<b>FREE ENTRY/RECORD, allowed in current accounts Excluding CC and CA-OD, if CC &amp; OD are running as C/A because of credit balance.</b>	
	Average credit balance/ QAB :Upto Rs. 25000/-	No free of cost entries allowed
	Above Rs. 25000/- upto Rs.50000/-	50 entries per quarter
	Above Rs. 50000/- – upto Rs. 1 lac	75 entries per quarter
	Above Rs. 1 lac upto Rs. 2 lac	125 entries per quarter
	Above Rs. 2 lac to less than 5 lac	250 entries per quarter
	Rs. 5 lac and above	Unlimited data entries free of cost

43	<b>Saving Fund Accounts: Account Maintenance Charges for SF accounts</b>	50 free of charge entries permissible on quarter basis, thereafter Rs.1 per record
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**44 MINIMUM QLY. AVERAGE BALANCE REQUIREMENTS FOR SAVING FUND ACCOUNTS AND INCIDENTAL CHARES FOR OPERATIVE SAVING FUND ACCOUNTS:**

**Quarterly Maintained Balance (Rs.)**                      **Incidental Charges excluding Service Tax**  
**Rural Branches**                      **Semi Urban / Urban Branches**

Below Rs.100/-	<b>100/-</b>	<b>150/-</b>
100 & UPTO 199	<b>80/-</b>	<b>135/-</b>
200 & UPTO 299	<b>60/-</b>	<b>120/-</b>
300 & UPTO 399	<b>40/-</b>	<b>105/-</b>
400 & UPTO 499	<b>20/-</b>	<b>90/-</b>

**Self Help Groups (irrespective of location of branch): Rs.100/-**

**Field functionary shall have powers to refund the charges if protested by the customers for their first default.**

**Note: However there shall not be any condition of maintenance of minimum balance in case of staff members, pensioners, students, Senior Citizens, blind / deaf & dumb and salaried accounts (where the account is opened in the respective code), these shall be exempted from the QAB requirements.**

**Initial Deposit Amount for the purpose of account opening shall be Rs.500/-, except otherwise mentioned in specified scheme, at all the offices, however, for non-maintaining the required QAB, Incidental Charges shall be levied as per rules or as specified in the scheme.**

**45 MINIMUM QUARTERLY AVERAGE BALANCE REQUIREMENTS FOR CURRENT ACCOUNTS AND INCIDENTAL CHARES FOR OPERATIVE CURRENT ACCOUNTS:**

<b>Area</b>	<b>Minimum Qly. Average Balance (Rs.)</b>	<b>Incidental Charges Per quarter</b>
Rural	1000/-	Rs.200/-
Semi- Urban	1000/-	Rs.300/-
Urban	1000/-	Rs.500/-
Metropolitan	1000/-	Rs.500/-

**Note: (1) Initial Deposit Amount for the purpose of opening of CURRENT account shall be Rs. 1000/- at all branches, however, for non-maintaining the required Balance/QAB, incidental charges shall be levied as per rules.**

**QAB as well as Initial Deposit Amount for opening of accounts on the basis of merits of each case at all branches.**

**Note: (3): The spirit of the policy of QAB** is dependent on enforcement by means of levy at quarterly intervals. After review, it has been **decided that levy of charges and penalties**, as prescribed, under QAB/Minimum Balance **shall be levied on quarterly basis** instead of pro-rata basis. **Accounts closed during a quarter shall attract full charges for non-maintenance of average balance in case stipulated Balance is not maintained for the no. Of days a/cs remained with bank.**

S. No. Category

<b>46</b>	<b>INCIDENTAL CHARGES: INOPERATIVE ACCOUNTS (Savings and Current Accounts): (FOR NON MAINTENANCE OF REQUIRED MINIMUM BALANCE</b>
	<b>Charges (Excluding service Tax &amp; Education Cess)</b>
46(i)	Incidental Charges for not Maintaining the stipulated QAB in <b>IN-OPERATIVE</b> Free

<b>SAVINGS ACCOUNTS:</b>		
46(ii)	Incidental Charges for not Maintaining the stipulated QAB in <b>In-Operative Current Accounts:</b>	Free

47	<b>LOCKER RENTS :</b>		
	<b>Size Of Locker</b>	<b>Locker Rent (per Annum at Metro/Urban Centres</b>	<b>Locker Rent (per Annum at Rural Semi Urban Centres)</b>
	<b>SMALL</b>	Rs.1000/-	Rs.800/-
	<b>MEDIUM</b>	Rs.2200/-	Rs.2000/-
	<b>LARGE</b>	Rs.3500/-	Rs.3000/-
	<b>EXTRA LARGE</b>	Rs.6500/-	Rs.6000/-
However, concession allowed in any individual product will continue.			

**48. SECURITY DEPOSIT REQUIRED FOR LOCKERS: A SECURITY DEPOSIT BY WAY OF MBFD/VAY TERM DEPOSITS ( FOR THE LEASE PERIOD OF LOCKER) REQUIRED FOR LOCKERS**

	<b>Size Of Locker</b>	<b>AT ALL CENTRES MBFD/VAY TERM DEPOSIT</b>
	<b>SMALL</b>	Rs. 10000/-
	<b>MEDIUM</b>	Rs. 15000/-
	<b>LARGE</b>	Rs.20000/-
	<b>EXTRA LARGE</b>	Rs.30000/-

To curtail the incidence of willful default in respect of payment of locker rent in future, it has been decided to **WITHDRAW DISCRETIONARY POWERS OF THE BRANCHES TO LEASE LOCKERS WITHOUT PRESCRIBED SECURITY DEPOSIT.** However, **Regional Managers** may waive this condition on **very selective basis** under intimation to HO with justification.

**48 (a): FREE LOCKER VISITS: 24 LOCKER VISITS PER YEAR** are to be permitted FREE OF CHARGES, more visits to be charged @Rs.50/- per visit.

**48 (b): WAIVER OF LOCKER RENT IN CASE OF SURRENDER OF LOCKERS:**

In cases where rent in arrears is outstanding for more than 3 years and where the locker is empty & being surrendered, Incumbents In- charge may consider waiver of locker rent by accepting Rs.100/- only + surrender of locker key provided there is no security deposit/ balance available in the relative deposit accounts. Regional Managers may however, waive even Rs.100/-.

**49 Penalties for Locker Rent in Default**

	<b>Size Of Lockers</b>	<b>Penalty charges per month or part thereof at all the branches* *( also read notes)</b>	
		<b>Existing</b>	<b>Revised</b>
	<b>SMALL</b>	Rs.20/-	Rs.50/-
	<b>MEDIUM</b>	Rs.40/-	Rs.100/-
	<b>LARGE</b>	Rs.60/-	Rs.150/-
	<b>EXTRA LARGE</b>	Rs.120/-	Rs.200/-

\* 1. ANY DEFAULT WILL ATTRACT PENALTY CHARGES FOR A COMPLETED MONTH.

2. The rent should become due w. e. f. 1<sup>st</sup> of the succeeding month in which the locker is leased out. One month may be allowed for payment of rent due.

50	<b>OLD RECORDS INQUIRIES*</b>	
	<b>Duration of old record</b>	<b>Charges: (PER ITEM / REFERENCE)</b>
50 (i)	Upto one year old	Rs. 100/-per reference/request/ document/ per sheet + Out of pocket expenses

50 (ii)	Beyond one year	Rs.300/- per reference/request/ document/ per sheet + Out of pocket expenses
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**\*CHARGES TO BE REFUNDED FOR MISTAKE DETECTED ON THE PART OF THE BANK.**

<b>51</b>	<b>PRESENTATION OF USANCE BILLS FOR ACCEPTANCE</b>	<b>Charges</b>	
51(i)	<b>Presentation of Usance Bills for Acceptance</b>	<b>Bills upto Rs. 1 lakh</b>	<b>Bills above Rs. 1 lakh</b>
	<b>All Centres</b>	Rs.100/- + out of pocket expenses	Rs.150/- + out of pocket expenses
<b>52</b>	<b>Issuance of Local demand draft</b> CURRENT ACCOUNT WITH SBI OR OTHER BANKS FOR CLEARING) <b>Cheques drawn in the account</b>	A levy of commission of 15 paise per cent will be applied in respect of cheques drawn favouring third parties Excluding cheques favouring other Banks	
52 (i)	<b>Collection of local cheques</b>	Collection of local cheques on behalf of agency banks will also be charged at the above mentioned rates.	
<b>53.</b>	<b>POSTAL CHARGES FOR ALL SERVICES TO BE CHARGED AS UNDER</b>		
53 (i)	ORDINARY POST	Rs.10/- or actual expenditure whichever is higher	
53 (ii)	REGD. POST/ COURIER CHARGES	Rs.30/- or actual expenditure- whichever is higher	
<b>54</b>	<b>Cash Handling charges(Deposit)</b>		
54 (i)	<b>Cash Deposit Charges at Base Branch</b>	<b>A-Saving Fund</b>	Free
		<b>B- For Current/CC/OD Customers (Other than Saving Fund):</b>	<ul style="list-style-type: none"> <li>▪ Upto Rs.2 lac per day – Free</li> <li>▪ Above Rs.2 lac per day– Rs.1/-per Rs.1000/- OR part thereof.</li> </ul>
54 (ii)	Cash deposit at all branches within same clearing centre & city. (Other than Base Branch.)	<b>A-Saving Fund</b>	Free
		<b>B-For Current/CC/OD Customers (Other than Saving Fund)</b>	<ul style="list-style-type: none"> <li>▪ Rs.1/- per Rs.1000/- or part thereof with a minimum of Rs.25/- per transaction.</li> </ul>
54 (iii)	Cash deposit at Outstaion Non-Base Branches (Other than same Clg. Centre/city)	<b>A-Saving Fund</b>	Free
		<b>B-For Current/CC/OD Customers (Other than Saving Fund)</b>	<ul style="list-style-type: none"> <li>▪ Rs.2/- per Rs.1000/- or part thereof with a minimum of Rs.25/- per transaction.</li> </ul>
	<p><b>Note for 55 (i) to 55 (iii):</b> There is no limit for depositing cash in all type of accounts.</p> <p>There are no charges for</p>		

	depositing cash in KCC, RD, Term Loan, Demand Loan including NPA & Protested accounts,	
54(iv)	Cash deposit charges for issuance of <b>FDR in favour of Banks against Tender of Cash</b> (FDR in favour of customers, excluding Banks, shall be issued free of cash handling charges)	<p>If FDR is issued for a period upto 45 days cash handling charges @Rs.1/- per Rs.1000/- or part thereof shall be recovered .</p> <p>If FDR is issued for a period above 45 days to 90 days cash handling charges @ Rs.0.50 per Rs.1000/- or part thereof shall be recovered .</p> <p>However, FDRs for 91 days and above shall continue to be issued without recovering cash handling charges.</p> <p>NOTE: FDR in favour of RRBs Sponsored by PNB shall be issued without recovering Cash Handling Charges.</p>

<b>INTER-SOL CHARGES</b>	
<b>TRANSFER OF FUNDS, CASH DEPOSIT/WITHDRAWAL ETC. CHARGES:</b>	
<b>55</b>	<b>TRANSFER OF FUNDS</b>
	<b>Charges</b>
55(i)	<b>Transfer of Funds</b>
	Between Accounts at All Branches
	Free
55(ii)	<b>Clearing/Collection of cheques:</b>
	For presenting cheque at Outstation Branches through inward clearing
	Free
<b>56</b>	<b>Cash Withdrawal Charges:</b>
56(i)	<b>Cash withdrawal</b> at Base Branch
	Free
56 (ii)	<b>Cash withdrawal</b> at local non-base Branch
	<p><b>For Savings customers:</b> No Charges for cash withdrawal up to Rs.1 lac per day. Thereafter, Re.1/- per Rs.1000/- or part thereof.</p> <p><b>For CC, C/A, OD:</b> No Charges for cash withdrawal up to Rs.25000/- per day. Thereafter, Re.1/- per Rs.1000/- or part thereof.</p>
56(iii)	<b>Cash withdrawal</b> at outstation non-base Branch
	<p><b>For Savings customers:</b> No Charges for cash withdrawal up to Rs.50000/- per day. Thereafter, Re.2/- per Rs.1000/- or part thereof.</p> <p><b>For CC, C/A, OD:</b> No Charges for cash withdrawal up to Rs.25000/- per day. Thereafter, Re.2/- per Rs.1000/- or part thereof.</p>

Note: 1.Cash withdrawal through ATMs shall continue to be made available FREE of charges upto the specified limit as decided by the Bank from time to time.

2.Cash withdrawal limit for self and third party will be applicable as circulated by I. & A Division, H.O. from time to time

3. All intersol charges are to be debited to Drawer's accounts.

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**Notes:**

1. **All the concerned provisions as provided in specific Deposit / Credit schemes shall also remain operative notwithstanding the above charges.**
2. **All above mentioned service charges (from S.No. 1 to 58 mentioned above) are excluding Service Tax .**
3. **All service charges (Except Locker rent @ 50% and penalties in respect of Locker charges) shall ding their widows/ widowers).**
4. **In case of collenot be charged from staff members and honorably Retired Ex Staff Members (Exclusion services, out of pocket expenses shall not be recovered from the staff members and honorably retired ex- staff members (Excluding their widows/ widowers).**