

SERVICE CHARGES :(w.e.f 13.01.2011)

I. ACCOUNT RELATED CHARGES

Service Charges					
Sr. No.	Items	Existing Charges		Revised Charges	
1	Minimum Balance Non-maintenance charges	Saving Bank Account			
		(a) Metro /Urban	Rs.200/- per qtr.	Rs.225/- per qtr.	
		Semi-Urban	Rs.200/- per qtr.	Rs.200/- per qtr.	
		(b) Rural	Rs.100/- per qtr.	Rs.100/- per qtr.	
		Current Account	Rs.500/- per qtr. for individual Others Rs.1000/- per quarter	Rs.600/- per qtr. for individual Rs.1000/- per qtr. for others	
2.	Cheques	<u>For ordinary cheque</u>	Rs.2.00 per cheque leaf and 25 leaves free in a year for SB A/c only	(a) Issue of Cheque Book – SB/CA Ordinary	25 leaves free (including cheques given along with welcome kit) only in the first instance (other than Multi city cheque book) and then Rs.2.50 per cheque leaf
		<u>For Multicity cheque</u>	Rs.3.00 per cheque leaf (25 leaves free in a year for SB A/cs)	(b) Multicity Cheques (with min. request for 10 folio)	Rs. 3 per folio
		--		(c) Emergency cheque request	Rs.25 per set of 10 non personalized cheques
3.	Pass Book	Issue of Pass Book	Nil	(a) Issue of Pass Book	Free
		Duplicate Pass Book/Statement	With latest balance Rs.100/- (Rs.100/- per 40 entries for additional previous entries)	(b) Duplicate Pass Book	With latest Balance Rs.100/- additional Rs.100/- per folio (40 entries) for additional previous entries

Sr. No.	Items	Existing Charges	Revised Charges	
4.	Statement of account	(a) Monthly	Free	
		(b) Duplicate statement	Free	
5.	Stop Payment Instructions	Rs.50/- per instrument up to 3 leaves	Rs.50/- per instrument up to 3 leaves	
		Range of cheques – Rs.200/-	Range of cheques –Rs.200/-	
6.	Balance Enquiry	Nil	Nil	
7.	Account closure before 12 months (a/c transfer not included)	Individual - Rs.150/- Others - Rs.500/-	A/c closure upto 6 months	Individual Rs.250/- Companies Rs.1000/-
			A/c closure after 6 months but before 12 months	Individual Rs.150/- Companies Rs.500/-
8.	Inoperative Accounts	No service charges if stipulated minimum balance requirement is complied in the A/c otherwise Rs.75/- per annum till balance available. Thereafter closing of a/c with notice to customer.	No service charges if stipulated minimum balance requirement is complied with in the A/c. Otherwise charges applicable for non-maintenance of minimum balance. If the amount is less than the applicable charges then the account to be closed and advised to the customer.	
9.	Transfer of account/ change in home branch (Saving Bank or Current Account)	Free	Rs.100 per occasion (inclusive of postal charges)	

II. COLLECTION AND REMITTANCE CHARGES

Sr. No.	Items	Existing Charges	Revised Charges		
10.	Cheque returned charges – cheques drawn on us.	Rs. 75/- + other bank charges, if any	(a) Cheque returned charges – cheques drawn on us. (for insufficient funds only)	For Cheques upto Rs.1,00,000/-, Rs.100/-+out of pocket expenses if any	
			(b) Cheque returned charges. (for technical reasons)	Rs.75/- + other bank charges if any	
11.	Cheques deposited with us returned unpaid-Local drawn on customer of our own branch.	Rs.75/- + other bank charges if any	(a) Cheque returned charges – (for insufficient funds only) to be debited to customer who has issued the cheque.	For Cheques upto Rs.1,00,000/-, Rs.100/- + out of pocket expenses if any	
			(b) Cheque returned charges. (for technical reasons)	Rs.75/- + other bank charges if any	
12.	Issue of demand drafts /Banker's Cheque	Upto Rs.10000/- - Rs.30/- Above Rs. 10000/- - Rs.2.50 per Rs.1000/- Min. Rs. 50/- Max. Rs.12500/- For remittances by cash deposit cash handling charges will be extra.	(a) By Transfer of funds from any other account at home branch	Upto Rs.5,000/-	Rs.25/-
				Above Rs.5000/- upto Rs.10,000/-	Rs.40/-
				Above Rs10,000 upto Rs.1,00,000/-	Rs.3 per Rs.1000/- or part thereof (min.Rs.50/)
			Above Rs.1,00,000/-	Rs.2.50 per Rs.1000/- or part thereof	
			(b) By deposit of cash	In addition to above charges, cash handling charges or Rs.10 per draft whichever is higher.	

Sr. No.	Items	Existing Charges	Revised Charges	
13.	Revalidation /Cancellation & issuance of duplicate DD/Banker's Cheque	Rs.100/- per instrument	Rs.100/- per instrument	
14.	Collection of cheques	Upto Rs.10000/-	Rs.56/- per instrument	Rs.50/- + service tax per instrument
		Rs.10001/- to Rs.1,00,000/-	Rs.112/- per instrument	Rs.100/- + service tax per instrument
		Rs.1,00,001/- and above	Rs.169/- per instrument	Rs.150/- + service tax per instrument
		1. Above charges are all inclusive. (courier charges, out of pocket expenses) 2. These charges are applicable only to transactions originated and payable within India.		
15.	Collection of Bills	Upto Rs.5,000/-	Rs.50/-	Rs.50/-
		Above Rs.5,000/- and upto Rs.10,000/-	Rs.75/-	Rs.75/-
		Above Rs.10000/-	Rs.6/- per thousand Min. Rs.100/- Max. 12,500/- + Out of pocket expenses	Rs.6/- per thousand Min. Rs.100/- Max. 12,500/- + Out of pocket expenses
16.	DD Purchase Outstation cheque	Interest @ 50 paise % + collection charges + out of pocket expenses. In case of cheques returned unpaid interest at 16% p.a. after adjusting the amount collected @ 50 paise %.	Interest @ 50 paise % + collection charges + out of pocket expenses. In case of cheques returned unpaid interest at 16% p.a. after adjusting the amount collected @ 50 paise %.	
17.	Charges for excess debit entries in SB	Rs.5/- per entry (For entries over 30 per ½ year) (Other than alternate channels)	Rs.5/- per entry (For entries over 30 per ½ year) (Other than SBP alternate channel transactions)	
18.	Standing Instructions (SI)	(a) Setting up standing instructions (SI)	Rs.50/-	Rs.50/-
		(b) Processing of SI (other than bank transfer)	Rs.25/- + remittance charges+postage	Rs.25/- + remittance charges+postage
		(c) Failed SI	NIL	Rs.25/-

Sr. No.	Items	Existing Charges	Revised Charges
19.	Failed EMI Charges	Nil	Rs.25/-
20.	Issue of Deposit at Call Receipt (payable at branch of issue)	Nil	Nil
21.	Cash handling charges for CA/CC deposit (other than P. Segment)	Upto one bundle	Nil
		More than one bundle	Rs.100/- per bundle Max. 10,000/-
22.	Safe custody charges	(a) Scrips (for each scrip)	Rs.100/- per scrip Min.Rs.200/- p.a. or part thereof
		(b) Sealed cover (for each cover)	Rs.200/- per cover p.a. or part thereof
		(c) Bank's own deposit receipt	NIL
23.	Safe Deposit articles	Rs.500/- one time charges plus, Envelope Rs.100/- p.a.	Rs.500/- one time charges plus, Rs.100/-per envelope p.a.
		Packet Rs.500/- p.a.	Rs.500/- per Packet p.a.
		Large packet/box Rs.1000/- p.a. (100 cm max.) Beyond that Rs.20 per cm.	Rs.1000/- per Large packet/box p.a. Subject to max. total dimension (i.e. length+width+height) should not exceed 100 c.m. If exceed 100 c.m. Rs.20 per cm. (subject to availability of space)

Sr. No.	Items	Existing Charges	Revised Charges		
24.	Safe Deposit Lockers (Annual Charges)	(a) Registration Charges (one time)	Nil	Rs.500/-	
		(b) Annual Rent			
		New Size/Type=Small Size: A:125x175x492 Size :B:159x210x492	Metro & Urban Centres: Rs.1000 Semi-urban & Rural : Rs.750/-	Metro & Urban Centres: Rs.1000 Semi-urban & Rural : Rs.750/-	
		<u>Medium</u> Size: C:125x352x492 Size: D:189x263x492 Size: E:159x423x492 Size:H1:325x210x492	Metro & Urban Centres: Rs.2500 Semi-urban & Rural : Rs.1500/-	Metro & Urban Centres: Rs.2500 Semi-urban & Rural : Rs.1500/-	
		<u>Large:</u> Size: F:278x352x492 Size: G:189x529x492 Size: H:325x423x492	Metro & Urban Centres: Rs.3000 Semi-urban & Rural : Rs.2500/-	Metro & Urban Centres: Rs.3000 Semi-urban & Rural : Rs.2500/-	
		<u>Extra Large</u> Size: L:404x529x492 Size:L1:385x529x492	Metro & Urban Centres: Rs.5000 Semi-urban & Rural : Rs.4000/-	Metro & Urban Centres: Rs.5000 Semi-urban & Rural : Rs.4000/-	
		Note: 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 open the locker and changing the lock by manufacturers of lockers.	Note: 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 open the locker and changing the lock by manufacturers of lockers.		
		(c) Locker rent overdue charge	Nil	1 st Qtr	10% of annual
				2 nd Qtr	25% of annual
				3 rd Qtr	40% of annual
1 year	50% of annual				
For more than 1 year	Locker to be broken				
(d) Number of locker visits per year	No restriction	12 visits per year free; thereafter Rs.50/- per visit			

III. MISCELLANEOUS CHARGES

Sr. No.	Items	Existing Charges	Revised Charges
25.	Balance Certificate	Rs.100/-	Rs.100/- per instance
26.	Interest certificate	First copy free Extra copy Rs. 50/- per certificate	First Free Extra copy Rs.100/- per certificate
27.	Signature verification	Rs.50/-	Rs.100/- per instance
28.	No dues certificate	Priority sector	Nil
		Others	Rs.100 per certificate
29.	Presentation of usance bills	Rs.75/-	Rs.100 per instance
30	Postal Charges	(a) Ordinary	Rs.15/-
		(b) Regd./Courier	Rs.35/-
31.	Solvency certificate	Non-Commercial	Rs.300/-
		Commercial	Rs.250/- per lac Min. Rs.1000/- Max. Rs.15000/-
32.	Photo Attestation Charges	Rs.100/-	Rs.100/-
33.	Record copy of the cheque	Rs.50/- per instance	Rs.100/- per instance
34.	Enquiries relating to old records (more than 12 months old)	Rs.100/- per item	Rs.100/- per item
35.	ATM Cards /PINs/Kits returned by courier (returned due to wrong address)	Nil	Rs.50/-
36.	Allowing Operations through power of attorney/mandate	Nil	Rs.500/- per annum
37.	Payment of deposit receipts to another bank	(a) Local	Charges as applicable to issue Banker's Cheque
		(b) Outstation	Charges as applicable to remittances

38. ATM Service Charges :

	Existing Service charges		Revised Service charges	
A. ATM cum Debit Card				
Annual maintenance fee from the second year of issuance	Rs.50/-		Rs.50/-	
B. Duplicate/Replacement Card	Rs.200/-		Rs.200/-	
Duplicate PIN/Regeneration of PIN	Rs.50/-		Rs.50/-	
C. Transaction charges for ATM usage			Automated	
State Bank Group ATMs	Cash Withdrawal	Nil		Nil
	Balance Enquiry	Nil		Nil
Card to Card Transfer Transaction limit Rs. 50000/-	Presently Nil (as per core power)		Presently Nil (as per core power)	

39. Electronic Clearing Service – Charges:

Services		Revised Service charges
ECS (Credit)	i) As Destination Bank	Nil
	ii) As Sponsor Bank	Rs.7.00 per entry (Min. Rs.2750.00)
ECS (Debit)	i) As Destination Bank	Nil
	ii) As Sponsor Bank	Rs.3.50 per entry (Min. Rs.1400.00)
ECS (Debit) Return for non availability of funds in Customer' accounts	i) As Destination Bank	Rs.50/-
	ii) As Sponsor Bank	Nil
Charges for certifying or verifying customer mandates	i) As Destination Bank	Nil
	ii) As Sponsor Bank	Nil

40. CBS Service Charges for Per/AGRI. Segment:

Sr. No.		Existing Charges		Revised Charges	
		Maximum Amount		Maximum Amount	
i.	Deposit of cash at non-home CBS Branches	Rs.50000/- per day	free	Rs.50000/- (Deposit of cash above Rs.50000/- subject to prior approval of Controller of the branch receiving the cash)	Rs. 50000/- - Free Above Rs.50000 & upto Rs.1 lac - Rs.100 /- Above Rs. 1 lac– Rs.100/ per lac or part thereof
ii.	Deposit of cheque at non-home branches, drawn on our branches	No Limit	Intracity – Free Intercity upto Rs. 50000/- per day Free Above Rs. 50000/- & upto Rs. 5 lacs – Rs.1.50/1000, Above Rs. 5 lacs – Rs. 1.00/1000 Min. Rs.750/- Max. Rs.1250/-	No Limit	Intracity- Free Intercity - upto Rs.1 lacs-Rs.6/- per transaction Above Rs.1 lacs & upto Rs. 5 lacs - Rs. 28/- per transaction Above Rs.5 lac – Rs.56/- per transaction
iii.	Deposit of cheque at non-home branches drawn on other banks at that centre*		Same charges as in Item No. (ii)		Same charges as in Item No. (ii)
iv.	Encashment of cheque at non-home branch		Withdrawal of cash upto Rs.50000/- per day free (for self & third party)	Withdrawal of cash upto Rs.50000/- per day (for self only)	Free
v.	Transfer of Funds from Home branch to third party a/cs at another CBS Branch	No Limit	Same charges as in item No. (ii)	No Limit	Intracity- Free Intercity – upto Rs.1 lacs-Rs.6/- per transaction Above Rs.1 lacs & upto Rs. 5 lacs - Rs. 28/- per transaction Above Rs.5 lac – Rs.56/- per transaction
		Issuance of Draft/B.Ch	Same charges as in item No. (ii) for the inter core transaction plus issuance charges	Issuance of Draft/Banker Cheque	Same charges as in item no.(ii) + issuance charges
vi.	Pass Book updation at non- home branches				Rs.10/- per pass book

Note

- i) Charges to be recovered from the account where the credit is afforded.
- ii) Charges recovered are to be credited to the branch, which puts through the transaction.
- iii) Transactions put through at non-home branches, where both the legs (debit and credit) involve Inter-core transaction at outstation branches, will be charged for one leg only.
- iv) A transaction is intra-city or inter-city will be decided with reference to home branch centre.
- v)* Where deposit of cheque is both at non-home and collection is also involve both charges [40 (iii) and 14] will be recovered.
- vi) Precaution for newly opened a/cs: Branches to carefully scrutinize non-home transactions to avoid possibility of spurious credit originated by non-home branches.

41. Revised CBS Service Charges For SME/C&I Segment:

Existing SME Inter – Core Rate		Revised SME/C&I CBS Charges		
Facility	For C&I and SIB Customers		Max. Amount	Charges
	Max. Amount	Charges		
i) Deposit of cash at non-home CBS branches	-upto Rs.50000/- -above Rs.50000/ & upto Rs. 1,00,000/- Above Rs.1,00,000/	- Rs.50/- - Rs.100/- - Rs.100/- per lac or part thereof	Rs.5 lac (Deposit of cash above Rs.5 lac subject to prior approval of Controller of the branch receiving the cash)	Upto Rs. 50000/- - Rs.50/- Above Rs.50000/- & upto Rs.1 lac - Rs.100/- Above Rs. 1 lac – Rs.100/ per lac or part thereof
ii) Deposit of cheque at non-home branches, drawn on our branches	upto Rs.20,000/- Above Rs.20000/-	Free Rs.3.50 per thousand (Min.Rs.70/- Max. 12500/-)	Intracity- Free Intercity - upto Rs.1 lacs-Rs.6/- per transaction Above Rs.1 lacs & upto Rs. 5 lacs - Rs. 28/- per transaction Above Rs.5 lac – Rs.56/- per transaction	
iii) Deposit of cheque at non-home branches drawn on other banks at that centre*	upto Rs.20,000/- Above Rs.20000/-	Free Rs.3.50 per thousand (Min.Rs.70/- Max. 12500/-)	Free Intracity- Free Intercity - upto Rs.1 lacs-Rs.6/- per transaction Above Rs.1 lacs & upto Rs. 5 lacs - Rs. 28/- per transaction Above Rs.5 lac – Rs.56/- per transaction	
iv) Encashment of cheque at non – home branch (Cash /Transfer)	ONLY MULTICITY CHEQUE TO BE USED For cheque upto 5/- lac The cheque above 5 lac and upto Rs.10 lac	Rs.25/- per transactions Rs.50 per transaction	ONLY MULTICITY CHEQUE TO BE USED <u>Cash</u> upto Rs.50000/- <u>Transfer</u> For cheque upto Rs. 5 lac The Cheque above Rs. 5 lac and upto rs. 10 lac	Free Rs.25/- per transactions Rs.50 per transaction
v) Transfer of Funds from Home branch to third party a/cs at another CBS Branch	No Limit	At Home Centres - No ceiling & no charges Non – Home Centre upto Rs.20000/- Nil above Rs. 20000/- Rs.3.50 per thousand (Min. Rs.70/- Max. Rs.12500/-)	Intracity- Free Intercity – upto Rs.1 lacs-Rs.6/- per transaction Above Rs.1 lacs & upto Rs. 5 lacs - Rs. 28/- per transaction Above Rs.5 lac – Rs.56	

Note

- i) Charges to be recovered from the account where the credit is afforded.
- ii) Charges recovered are to be credited to the branch, which puts through the transaction.
- iii) Transactions put through at non-home branches, where both the legs (debit and credit) involve Inter –core transaction at outstation branches, will be charged for one leg only.
- iv) A transaction is intra-city or inter-city will be decided with reference to home branch centre.
- v)* Where deposit of cheque is both at non-home and collection is also involve both charges [41 (iii) and 14] will be recovered.
- vi) Precaution for newly opened a/cs: Branches to carefully scrutinize non-home transactions to avoid possibility of spurious credit originated by non-home branches.

42. Electronic Transfer Charges :

1.	Inward RTGS/NEFT/ECS	Free, no charges
2.	Outward Transaction	
	(i) RTGS Rs. 2 lac to 5 lacs Above Rs. 5 lac	Rs. 25/- per transaction* Rs. 50/- per transaction*
	(ii) NEFT upto Rs. 1 lac Above Rs. 1 lac upto Rs.2 lacs Above Rs. 2 lac	Rs. 5/- per transaction* Rs. 15/- per transaction* Rs. 25/- per transaction*
	(iii) SBGRPT Upto Rs. 1 lac Rs. 1 lac & above Rs. 5 lac & above	Rs. 5/- per transaction* Rs.25/- per transaction* Rs.50/- per transaction*
3.	ECS debit, if not executed for want of adequate funds in the respective accounts	Rs. 100/- per transaction to be levied

(*Service Tax extra applicable from time to time.)

43. Charges regarding Multicity Cheques

A. For Personal Segment

Sr. No.	Items	Revised Instructions
1.	Cheque Book Charges	Rs. 3/- per cheque leaf
2.	Upper limit for issuance of Multicity cheques	<u>For cash (self)</u> Rs.2.00 lac per day <u>For cash (third party)</u> No cash payment will be made to third party at other branches (non-home) <u>For Transfer</u> Rs.2.00 lac per day

B. SME & C&I Segment:

Sr. No.	Items	Revised Instructions
1.	Cheque Book Charges	Rs. 3/- per cheque leaf
2.	Upper limit for issuance of Multicity cheques	Maximum amount of Rs.10 lacs per cheque
3.	Transaction Charges	<u>Cash</u> upto Rs.50000/- No cash payment allowed at non-home branches for SME / C&I borrowal account. <u>Transfer</u> For cheque upto Rs. 5 lac The Cheque above Rs. 5 lac and upto rs. 10 lac
		Free Rs.25/- per transctions Rs.50 per transaction