

Service Charges

I. INSTRUMENT/FINANCIAL TRANSACTION RELATED

A. PAY ORDER CHARGES (NON ACCOUNT HOLDER)

SL No	Particulars	Charges
1	From Rs1 to Rs 10,000/-	Rs 50/-
2	Above Rs 10,000/- up to Rs 49,999/-	Rs 5/1000

PAY ORDER CHARGES (ACCOUNT HOLDERS)

SI No	Particulars	Charges
1	Up to Rs 10,000/-	Rs 30/-
2	Above Rs 10,000/-	Rs 3/1000
3	Revalidation of Pay order	Rs. 100/-

B. DEMAND DRAFT CHARGES (NON ACCOUNT HOLDER)

SI No	Particulars	Charges
1	Up to Rs 10,000/-	Rs 50/-
2	Above Rs 10,000/- up to Rs 49,999/-	Rs 5/1000

DEMAND DRAFT CHARGES (ACCOUNT HOLDER)

SI No	Particulars	Charges
1	Up to Rs 10,000/-	Rs 30/-
2	Above Rs 10,000/-	Rs 3/1000

DD/PAY ORDER CANCELLATION CHARGES

SI No	Particulars	Charges
1	DD Cancellation	Rs 100/-
2	PO Cancellation	Rs 100/-

ISSUANCE OF DUPLICATE DD/PO

SI No	Particulars	Charges
1	Up to Rs 10,000/-	Rs 100/-
2	Above Rs 10,000/-	Rs 100/-
3	Revalidation of DD	Rs 100/-

NEFT/RTGS CHARGES (OUTWARD)

SI No	Particulars	Charges
1	Up to Rs 2,00,000/-(NEFT)	Rs 15/-
2	RTGS per transaction	Rs 25/-

NEFT/RTGS CHARGES (INWARD)

SI No	Particulars	Charges
1	INWARD NEFT/RTGS	Nil

IMPS CHARGES

SI No	Particulars	Charges
1	Balance Enquiry	-
2	Fund Transfer(IMPS P2A)	
	a. Up to Rs 1000/-	Nil
	b. 1001 to Rs 25000/-	Rs 5/-
	c. Above Rs 25001/- up to Rs 2,00,000/-	Rs 15/-
3	Mini Statement	-

ATM RELATED CHARGES

SI No	Particulars	Charges
1	Issuance of ATM Cards	Rs 200/-
2	Issuance of duplicate ATM Card	Rs 200/-
3	Issuance of duplicate pin mailer	Rs 50/-
	c) Annual card charges	Rs 100/-
4	ATM Transactions (Other bank ATMs)	
	a) Non-metro centers first five transactions in a month	Nil
	b) In metro cities first three transactions in a month	Nil
5	Transaction at Vikas Bank ATM	Nil
6	ATM Transaction after free transaction (Other bank ATMs)	
	a) Cash withdrawal	Rs 20/-
	b) Non financial transactions	Rs 10/-
IBC/OBC CHARGES (FOR COLLECTION OF CHEQUES/DDS/POS/ OUTSTATION)		
SI No	Particulars	Charges
1	Up to Rs 10,000/-	Rs 50/-
2	Above 10,000/- up to Rs 1,00,000/-	Rs 100/-
3	Above Rs 1,00,000/- up to Rs 5,00,000/-	Rs 150/-
4	Above Rs 5,00,000/-	Rs 150/-
FOR COLLECTION OF DIVIDEND/INTEREST WARRANT/REFUND ORDERS		
SI No	Particulars	Charges
1	Up to Rs 100/-	Nil
2	Rs 101/- to Rs 500/-	Rs 50/-
3	Above Rs 500/- up to Rs 10,000/-	Rs 50/-
4	Above Rs 10,000/-	Rs 50/-
INWARD COLLECTIONS (ISC/IBC) – CHEQUES/DDS/POS		
SI No	Particulars	Charges
1	Up to Rs 100/-	-
2	Above Rs 100/- up to Rs 10,000/-	Rs 50/-
3	Above Rs 10,000/- up to Rs 1,00,000/-	Rs 50/-
4	Above Rs 1,00,000/- up to Rs 5,00,000/-	Rs 100/-
5	Above Rs 5,00,000/-	Rs 150/-
i) CHEQUE RETURN CHARGES – LOCAL(INWARD/OUTWARD RETURN CHARGES)		
Return on Inward instruments(Cheques/DD's/PO's(clearing))		
SI No	Particulars	Charges
1	For Inward Clearing	Rs 250/- per instrument or 23% p.a for 3days whichever is higher
Return of Outward instruments (Cheques/DD's/PO's(clearing))		
SI No	Particulars	Charges
1	For outward clearing	
	First return	Nil
2	Second return	
	a. Up to Rs 1,00,000/-	Rs 25/-
	b. Above Rs 1,00,000/-	Rs 100/-
IBC RETURN CHARGES (OUTSTATION CHEQUES/DDS/POS) INSTRUMENTS		

SI No	Particulars	Charges
1	Any cheque amount charges	Rs 250/-
2	Postage charges	Rs 50/-
	Total	Rs 300/-
OBC RETURN CHARGES (OUTSTATION CHEQUES/DDS/POS) INSTRUMENTS		
SI No	Particulars	Charges
1	Any cheque amount charges	Rs 25/-
2	Postage charges	Rs 50/-
	Total	Rs 75/-
II. VARIOUS MISCELLINIOUS SERVICE CHARGES		
SI No	Particulars/Item of service	Charges
1	Issuance of Cheque book CA, OD, Cash credit Account	Rs 4/- per cheque leaf
2	Loose leaf charges	Rs 5/- per leaf
2	Savings Bank Account	Rs 2/- per cheque leaf
3	Issue of duplicate pass book SB,RD etc with latest entries	Rs 75/- per pass book
4	Issue of pass sheets for SB Account first set per month	Free
	For Additional pass sheets in a month	Rs 5/- per page or part there off
5	Issue of pass sheet with latest balance only(CA/OCC/OD etc)	First set free of charge in a month
	For Additional pass sheets in a month	Rs 2/-per page or part there off
6	Stop payment instruction/Standing Instruction	Rs 100/- per instruction
	All types of accounts as per request	
7	Closure of Accounts	
	a) Savings Bank (without cheque book facility)	Rs 50/-per account
	b) Current Account ,Savings Bank account (with cheque book facility)	Rs 100/- per account
8	For issuance of No due certificate (NDC/NOC)	Rs 50/- per account
9	For issuance of duplicate deposit receipt	Rs 50/- per receipt
10	Folio Charges irrespective of the pages for SB/CA/OD/OCC.	SB Account Rs 25/- per year and OD CA Rs. 100/- per year
11	Cost of Banks name plate (Hyp Board)	Rs 200/-
III. CASH HANDLING/CASH WITHDRAWAL CHARGES		
SI No	Particulars/Item of service	Charges
1	against clearing within 2.30 pm	23% of the value of the withdrawn amount for 2 days
2	Payment in the evening on the same day	
	a. Up to Rs 30,000/-	Nil
	Rs 30,001/- to Rs 50,000/-	Rs 30/-
	b. Above Rs 50,000/-	0.06% on the cheque amount
3	Sunday and Holiday withdrawal charges	
	a. Up to Rs 2,00,000/-	No charges
	b. Above 2,00,000/-	0.06% per Lakh

4	Monthly withdrawal charges	
	a. SB Account	
	i. Up to Rs 5,00,000/-	No charges
	ii. Above Rs 5,00,000/-	0.10% of the amount withdrawn in excess of Rs 5,00,000/-
	b. CA/OD Account	
	i. Up to Rs 10,00,000/-	No charges
ii. Above 10,00,000/-	0.10% of the amount withdrawn in excess of Rs 10,00,000/-	

XI. INTER BRANCH ONLINE CASH DEPOSIT CHARGES

SI No	Period of Notice/Nature of Notice	Charges
1	Up to Rs 50,000/-	No charges
2	Above Rs 50,000/- to Rs 5,00,000/-	Rs 25/-
3	Above Rs 5,00,000/-	Rs 150/-

XII. E-STAMP SERVICE CHARGES

SI No	Particulars/E-stamp value	Charges
1	Rs 20/- to Rs 100/-	Rs 10/-
2	Rs 101/- to Rs 5000/-	Rs 15/-
3	Rs 5001/- and above	Nil

XIII. POSTAL CHARGES/COURIER CHARGES

SI No	Particulars	Charges
1	Register proposed	Rs 30/-
2	Speed Post	Rs 40/-
4	Courier service	Actuals