

REMITTANCES & CHEQUE COLLECTION		
S.no	Particulars	Charges from 01.04.2019
II	REMITTANCES	
1	Cheque return inward (Cheque received for payment)	
	Upto Rs 25000	
	Individuals	115
	Non Individuals	145
	More than Rs.25000 to less than Rs 50000	
	Individuals	115
	Non Individuals	145
	More than Rs.50000 to less than Rs. 1 lakh	
	Individuals	230
	Non Individuals	230
	More than Rs. 1 lakhs to less than Rs.5 lakhs	
	Individuals	230
	Non Individuals	230
	More than Rs. 5 lakhs to less than Rs.10 lakhs	
	Individuals	345
	Non Individuals	345
	More than Rs.10 lakhs to less than Rs.1 Crore	
	Individuals	575
	Non Individuals	575
	Above 1 Crore	
	Individuals	575
	Non Individuals	575
2	Demand Drafts/BPO - Issue for Customers	
	Upto Rs.1 lakh	
	Individuals	Rs.3.50 per Rs.1000/- Min. Rs. 20/- Max. Rs.350/-
	Non Individuals	Rs.3.50 per Rs.1000/- Min. Rs. 20/- Max. Rs.350/-
	Above Rs.1 lakh	
	Individuals	Rs.3.00 per Rs.1000/- for amounts over and above Rs.One lakh Min. Rs. 350/- Max. Rs.15000/-

	Non Individuals	Rs.3.00 per Rs.1000/- for amounts over and above Rs.One lakh Min. RS. 350/- Max. Rs.15000/-
	Demand Drafts/BPO - Issue for Non- Customers	
	Individuals	50% more than normal charges
	Non Individuals	50% more than normal charges
3	Demand Draft/BPO - Cancellation	
	DD Value upto Rs.50	
	Individuals	Nil
	Non Individuals	Nil
	DD Value Rs.51 to Rs. 100	
	Individuals	Rs. 30
	Non Individuals	Rs.30
	DD value above Rs.100 and upto Rs 1000	
	Individuals	Rs. 80
	Non Individuals	Rs. 80
	DD value above Rs.1000	
	Individuals	Rs. 100
	Non Individuals	Rs. 100
4	Demand Draft /BPO Duplicate Issuance - Own DD only	
	Individuals	Upto Rs.100-Rs.25.00 Above Rs.100 to Rs. 10000-Rs. 50 Above Rs. 10000-Rs.100
	Non Individuals	Upto Rs.100-Rs.30.00 Above Rs.100 to Rs. 10000-Rs. 100 Above Rs. 10000-Rs.200
5	Collection of local cheques	
	Individuals	Free of charges
	Non Individuals	Free of charges
6	Collection of outstation cheques (Fixed by RBI)	
	upto and including Rs. 5000/-	Rs.29 per instument
	above Rs.5000 and upto and including Rs.10000	Rs.58 per instument
	above Rs.10000 and upto and including Rs.100000	Rs.115 per instument
	above Rs.1 lakh	Rs.173 per instument
7	Cheque Return - Outward (Cheque deposited for collection)	
	Outstation cheques & local bills and outstation bills	

	Individuals	50% of the collection charges Minimum Rs.50. Other bank charges if any has to be collected separately
	Non Individuals	50% of the collection charges Minimum Rs.50. Other bank charges if any has to be collected separately
8	Transfer by RTGS/NEFT	
	RTGS	
	Rs. 2 lakh to Rs. 5 lakh	Rs. 29 per transaction + applicable time varying tariff subject to a maximum of Rs. 35/-
	Above Rs. 5 lakh	Rs. 58 per transaction + applicable time varying tariff subject to a maximum of Rs.63/-
	Time varying charges	
		Time varying charges per outward transaction (in addition to flat processing charge exclusive of GST)
	Upto 11.00 hrs	Nil
	From 11.01 to 13.00 hrs	Rs. 2.00
	From 13.01 to 16.30 hrs	Rs. 5.00
	After 16.30 hrs	Rs. 10.00
	NEFT - Commission	
	upto Rs. 0.10 lakh	Rs. 3 per transaction
	Rs. 0.10 lakh to Rs. 1 lakh	Rs. 6 per transaction
	Above Rs. 1 lakh to Rs. 2 lakh	Rs. 14 per transaction
	Above Rs. 2 lakh	Rs. 29/- per transaction
9	Payment by Electronic Services (ECS) Outward	
	Individuals, Non individuals &Special category	Rs.3 per instrument + RBI Charges if any
		Charges are to be collected as Sponsor Bank

		Note: The charges prescribed has to be recovered from the customers when we act as a sponsor bank for them for their ECS transactions and not otherwise. As a destination branch, our branches should not recover charges for ECS credits / Debits
	Inward ECS transactions	Free of charges
	ECS debit return charges -as applicable to cheque return charges	
	Upto Rs 50,000/-	
	Individuals	Rs. 115
	Non Individuals	Rs. 145
	Above Rs. 50,000/- to less than Rs.5 lakhs	
	Individuals	Rs.230
	Non Individuals	Rs. 230
	More thanRs. 5 lakhs - to less than Rs. 10 lakhs	
	Individuals	Rs.346
	Non Individuals	Rs.346
	Rs. 10 lakhs and above	
	Individuals	Rs.576
	Non Individuals	Rs.576
	ECS mandate verification charges	Rs. 150/-per registration
	Address confirmation	Rs.100 per occasion
10	Cash deposit charges(other than home branch)	upto Rs. 50000/- free Above Rs. 50000/- Rs. 1.00 per Rs. 1000/- with a minimum of Rs. 25/- no cash handling charges
11	Cash withdrawal charges(other than home branch)	upto Rs. 50000/- free Above Rs. 50000/- Rs. 2.00 per Rs. 1000/- with a minimum of Rs. 25/-