

ANNEXURE I – The Revised SOC (Product-wise) Current Accounts

(Charges are excluding GST)

REVISED SCHEDULE OF CHARGES FOR CURRENT ACCOUNTS

Sl.No.	FEATURES	REGULAR CURRENT ACCOUNT	PREMIUM CURRENT ACCOUNT	POWER	SUPER POWER
	Product Code	53	67	62	64
	Balance Required to maintain	Rs. 5,000/-	Rs. 20,000/-	Rs. 50,000/-	Rs. 3,00,000/-
1	Account maintenance Charges	Rs. 50 per Quarter (A/c maintenance charge will not be levied to a/c maintaining an average monthly balance of Rs 15,000 & above in any month in the quarter)	Nil	Nil	Nil
2	Penal Charges (AMB Non Maintenance)	Rs. 250/- monthly	Rs. 400/- monthly	Rs. 500/- monthly	AMB<=50% - Rs. 2000/- per Month AMB>=50% but <100% - Rs. 1000/-per month
3	A/C Closure Charge	Upto 14 days : Nil, 15 days to 6 months : Rs. 500, After 6 months : Nil	Upto 14 days : Nil, 15 days to 6 months : Rs. 500, After 6 months: Nil	Upto 14 days : Nil, 15 days to 6 months : Rs. 500, After 6 months: Nil	Upto 14days - Nil 15 days - 6months =Rs. 500/- After 6 months: Nil
4	NEFT From Branch	Up to Rs. 10000 - Rs.2.50 Per Transaction; Rs. 10001- Rs. 100000 - Rs. 5 Per Transaction; Rs. 100000 – Rs. 200000 - Rs. 15 Per Transaction; Above Rs. 200000 - Rs. 25 Per Transaction	10 NEFT Free from Branch per month, beyond that Up to Rs. 10000 - Rs.2.50 Per Transaction; Rs. 10001- Rs. 100000 - Rs. 5 Per Transaction; Rs. 100000 - Rs. 200000 - Rs. 15 Per Transaction; Above Rs. 200000 - Rs. 25 Per Transaction	15 NEFT Free from Branch per month, beyond that Up to Rs. 10000 - Rs.2.50 Per Transaction; Rs. 10001- Rs. 100000 - Rs. 5 Per Transaction; Rs. 100000 - Rs. 200000 - Rs. 15 Per Transaction; Above Rs. 200000 – Rs. 25 Per Transaction	Free

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	NEFT - Net Banking	Up to Rs. 10000 - Rs.2.50 Per Transaction; Rs. 10001- Rs. 100000 - Rs. 5 Per Transaction; Rs. 100000 - Rs. 200000 - Rs. 15 Per Transaction; Above Rs. 200000 - Rs. 25 Per Transaction	Free	Free	Free
5	RTGS From Branch	Rs. 200000 - Rs. 500000 - Rs. 25 Per Transaction; Above Rs. 500000 - Rs. 50 Per Transaction	10 RTGS Free from Branch per month; beyond that Rs. 200000 - Rs. 500000 - Rs. 25 Per Transaction; Above Rs. 500000 - Rs. 50 Per Transaction	15 RTGS Free from Branch per month, beyond that Rs. 200000 - Rs. 500000 - Rs. 25 Per Transaction; Above Rs. 500000 - Rs. 50 Per Transaction	Free
	RTGS - Net Banking	Rs. 200000 - Rs. 500000 - Rs. 25 Per Transaction; Above Rs. 500000 - Rs. 50 Per Transaction	Free	Free	Free
6	Personalized Payable at Par (PAP) Cheque Book	Rs. 3.50 per cheque leaf	1 Cheque book free per Month; Rs.3.50 per leaf thereafter	1 Cheque book free per Month; Rs. 3.50 per leaf thereafter	4 cheque book free per month, Rs. 3.50 per leaf thereafter
7	Cash Handling Charges	Free cash Deposit limit upto 12.50 times of AMB of previous month beyond that Rs.3 per Rs.1000/- Currencies of lower denomination notes of	Free cash Deposit limit upto 12.50 times of AMB of previous month beyond that Rs.3 per Rs.1000/- Currencies of lower denomination notes of Rs.20 and less per day per remitter/customer – Re.1 per 100 notes.	Free cash Deposit limit upto 12.50 times of AMB of previous month beyond that Rs.3 per Rs.1000/- Currencies of lower	Free cash Deposit limit upto 12.50 times of AMB of previous month beyond that Rs.3 per Rs.1000/- Currencies of lower

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		Rs.20 and less per day per remitter/ customer – Re.1 per 100 notes.		denomination notes of Rs.20 and less per day per remitter/ customer – Re.1 per 100 notes.	denomination notes of Rs.20 and less per day per remitter/ customer – Re.1 per 100 notes.
8	Any Branch Funds Transfer	Unlimited Free	Unlimited Free	Unlimited Free	Unlimited Free
9	Charges for DD at bank locations	Upto Rs. 10,000 - Rs. 50, above Rs. 10,000 & upto Rs. 50,000 - Rs. 150 above Rs. 50,000 & upto Rs. 1 lakh - Rs. 250, above Rs. 1 lakh to less than Rs. 1 crore - Rs. 2.50 per 1000, (min Rs. 250 & max Rs. 7500)	Upto Rs. 10,000 - Rs. 50, above Rs. 10,000 & upto Rs. 50,000 - Rs. 150, above Rs. 50,000 & upto Rs. 1 lakh - Rs. 250, above Rs. 1 lakh to less than Rs. 10 lakh - Rs. 2.50 per 1000 (min.Rs. 250 and max.Rs. 7500)	5 DDs free/month upto Rs. 10,000 - Rs. 50, above Rs. 10,000 & upto Rs. 50,000 - Rs. 150, above 50,000 & upto Rs. 1 lakh - Rs. 250, above Rs. 1 lakh to less than Rs. 10 lakh - Rs. 2.50 per 1000 (min.Rs. 250 and max.Rs. 7500)	Free (sub-limit of 20 DDs per day)
10	Charges of Correspondence Banks DD	Upto Rs. 10,000 - Rs. 30, above Rs. 10,000 & upto Rs. 50,000 - Rs. 100, above Rs. 50,000 & upto Rs. 1 lakh - Rs. 200, above Rs. 1 lakh to less than Rs. 1 crore - Rs. 2.50 per 1000 (min Rs. 250 & max Rs. 7500)	2 DDs free per month beyond that Upto Rs. 10,000 - Rs. 30, above Rs. 10,000 & upto Rs. 50,000 - Rs. 100, above 50,000 & upto Rs. 1 lakh - Rs. 200, above Rs. 1 lakh to less than Rs. 10 lakh - Rs. 2.50 per 1000 (min.Rs. 250 and max.Rs. 7500)	5 DDs free/month beyond that Upto Rs. 10000 Rs. 30 >Rs. 10000 - upto Rs. 50000 Rs. 100 >50 k - upto Rs. 1 lakh Rs. 200 From Rs. 1 lakh to less than Rs. 10 lakhs Rs. 2.50 per 1000 (min Rs. 250 and max.Rs. 7500)	10 DDs free/month; beyond which Rs 2.50 per 1000, (max.Rs. 7500).

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11	Pay Order (Bankers Cheque) Charges	Upto Rs. 10,000 - Rs. 30, above Rs. 10,000 & upto Rs. 50,000 - Rs. 100, above Rs. 50,000 & upto Rs. 1 lakh - Rs. 200, above Rs. 1 lakh to less than Rs. 1 crore - Rs.2/1000 (min Rs. 250 & max Rs. 5000)	5 POs Free per month beyond that upto Rs. 10,000 - Rs. 30, above Rs. 10,000 & upto Rs. 50,000 - Rs. 100, above Rs. 50,000k & upto Rs. 1 lakh - Rs. 200, above Rs. 1 lakh to less than Rs. 10 lakh - Rs.2/1000 (min.Rs. 250 and max.Rs. 5000)	20 POs Free per month beyond that Upto Rs. 10000 Rs. 30 >Rs. 10000 - upto Rs. 50000 Rs. 100 per thousand >50 k - upto Rs. 1 lakh Rs. 200 From Rs. 1 lakh to less than Rs. 10 lakhs Rs.2/1000 (min.Rs. 250 and max.Rs. 5000)	25 free POs per month. Upto Rs. 10000 Rs. 50 >Rs. 10000 - upto Rs. 50000 Rs. 150 per thousand >50 k - upto Rs. 1 lakh Rs. 250 From Rs. 1 lakh to less than Rs. 10 lakhs Rs.2/1000 (min.Rs. 250 and max.Rs. 5000)
12	DD/PO Cancellation & Revalidation	Rs. 100/- per instrument	Rs. 100/- per instrument	Rs. 100/- per instrument	Rs. 100 per instrument
13	Cancellation & Issuance of Duplicate Instrument	Rs. 150/- per instrument	Rs. 150/- per instrument	Rs. 150/- per instrument	Rs. 150 per instrument
14	Cheque Issued & Returned(financial reasons)	Rs. 400/- per cheque	Rs. 400/- per cheque	Rs. 400/- per cheque	Rs. 400/- per cheque
15	Cheque Issued & Returned (Other reasons where customer is at fault)	Rs.150 per instrument	Rs.150 per instrument	Rs.150 per instrument	Rs.150 per instrument
	No charges for cheque return due to technical reasons				

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16	Cheque Deposited & return	Rs. 100 for Local & Rs. 200 for Outstation - per Cheque	Rs. 100 for Local & Rs 200 for Outstation - per Cheque	Rs. 100 for Local & Rs. 200 for Outstation - per Cheque	Rs. 100 for Local & Rs. 200 for Outstation - per Cheque
17	ECS Returns	Rs. 450/-	Rs. 450/-	Rs. 450/-	Rs. 450/-
18	Outstation Cheque Collection at Bank Locations	Rs. 100 per instrument	Rs. 100 per instrument	Rs. 100 per instrument	FREE
19	Outstation Cheque Collection at Non Bank locations	Below Rs. 10,000 - Rs. 50 per instrument, Rs. 10,000 upto 1 lakh - 25 per instrument, above 1lakh - Free	Below Rs. 10,000 - Rs. 100 per instrument, Rs. 10,000 upto 1 lakh - Rs. 50 per instrument, above Rs. 1 lakh - free	Rs. 100 per instrument	Rs. 100 per instrument

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Product Code		53	67	62	64
20	Debit Card Annual Fees	Debit Card Issuance (Registration) charges Rs. 150/- and Annual charges** of Rs. 100/- Reissue Charges # - Rs. 200 Debit Card Limit Enhancement - Rs. 50 per instance Duplicate ATM Pin - Rs. 50 per instance Add on Card - Rs. 100 per instance **with an exemption to customers who are maintaining average monthly balance of Rs. 25,000/-	Debit Card Issuance (Registration) charges Rs. 150/- and Annual charges** of Rs. 100/- Reissue Charges # - Rs. 200 Debit Card Limit Enhancement - Rs. 50 per instance Duplicate ATM Pin - Rs. 50 per instance Add on Card - Rs. 100 per instance **with an exemption to customers who are maintaining average monthly balance of Rs. 25,000/-	Debit Card Issuance (Registration) charges Rs. 150/- and Annual charges** of Rs. 100/- Reissue Charges # - Rs. 200 Debit Card Limit Enhancement - Rs. 50 per instance Duplicate ATM Pin - Rs. 50 per instance Add on Card - Rs. 100 per instance **with an exemption to customers who are maintaining average monthly balance of Rs. 25,000/-	FREE
21	Limit of Debit Card	Rs. 30,000/Day	Rs. 50,000/Day	Rs. 50,000/Day	Rs. 1,00,000/Day
22	Limit for POS	Rs. 50,000/Day	Rs. 75,000/day	Rs. 1,00,000/Day	Rs. 1,50,000/Day
23	ATM interchange (National/international)	No charges	No charges	No charges	No charges
24	SMS Alerts	Domestic - 60 Paisa Per SMS and maximum is Rs. 400 Per quarter	Domestic -60 Paisa Per SMS and maximum is Rs. 400 Per quarter	Domestic -60 Paisa Per SMS and maximum is Rs. 400 Per quarter	Domestic -60 Paisa Per SMS and maximum is Rs. 400 Per quarter
25	Processing Charges for ECS Mandate	Rs. 100/-	Rs. 100/-	Rs. 100/-	Rs. 100/-

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26	Mobile Banking / SMS Banking	FREE	FREE	FREE	FREE
27	Internet Banking	FREE	FREE	FREE	FREE
28	Phone Banking	FREE	FREE	FREE	FREE
29	Email Statement Monthly	FREE		FREE	Daily free
30	Statement of Account	One statement free per month, thereafter, Rs.50 / instance. For statements above 10 pages or older than a year - Rs.100 / instance, for pages exceeding 10 Rs.50 per 5 pages.	One statement free per month, thereafter, Rs.50 / instance. For statements above 10 pages or older than a year - Rs.100 / instance, for pages exceeding 10 Rs.50 per 5 pages.	One statement free per month, thereafter, Rs.50 / instance. For statements above 10 pages or older than a year - Rs.100 / instance, for pages exceeding 10 Rs.50 per 5 pages.	One statement free per month, thereafter, Rs.50 / instance. For statements above 10 pages or older than a year - Rs.100 / instance, for pages exceeding 10 Rs.50 per 5 pages.
31	Stop Payment	Rs. 100 / Chq leaf; Rs. 400 for Series	Rs. 100 / Chq leaf; Rs. 400 for Series	Rs. 100 / Chq leaf; Rs. 400 for Series	Free 3 instructions per month beyond that, Rs. 100 / Chq leaf; Rs. 400 for Series
32	Enquiries related to old record (copy of Pay-in-Slips, cheques , etc..)	Rs. 200 per request for records within 2 years, Plus Rs.40 for each year beyond 2 years	Rs. 200 per request for records within 2 years, Plus Rs.40 for each year beyond 2 years	Rs. 200 per request for records within 2 years, Plus Rs.40 for each year beyond 2 years	Rs. 200 per request for records within 2 years, Plus Rs.40 for each year beyond 2 years

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33	Standing Instruction set up/amendment (Inter-bank)	Registration (one-time) - Rs. 100 Amendment - Rs. 50 Non-execution (due to lack of sufficient funds in the account) - Rs. 100	Registration (one-time) - Rs. 100 Amendment - Rs. 50 Non-execution (due to lack of sufficient funds in the account) - Rs. 100	FREE	FREE
Only the registration charges are applicable for Intra-bank Standing Instructions					
34	Duplicate Passbook	Rs. 100 / instance	Rs. 100 / instance	Rs. 100 / instance	Rs. 100 / instance
35	Photo attestation	Rs. 200 / instance	Rs. 200 / instance	Rs. 200 / instance	Rs. 200 / instance
	Sign attestation				
	Address attestation				
	No dues certificate				
	Balance Confirmation				