



SERVICE CHARGES

INDEX

I) Fee Based Services		
Sr. No.	Nature of Service	Page No.
1	Lockers	1
2	RuPay Card	2
3	Demand Draft	2
4	Cheque Book Charges	2
5	Payorder	3
6	Outstation Cheque for Collection	3
7	National Electronic Fund Transfer (NEFT)	4
8	Real Time Gross Settlement (RTGS)	4
9	Handling charges for Cheques / Bills / ECS returned unpaid	4
10	No dues Certificate	4

II) Other Services		
Sr. No.	Nature of Service	Page No.
1	Account charges (Saving/Current/OD/CC)	5
2	Miscellaneous services	6
3	Franking	6
4	Depository Services	7
5	Foreign Exchange Services	8

SERVICE CHARGES

GST (Goods & Service Tax) will be charged on all commission & charges

Present Rate of GST Applicable is 18% w.e.f. 01.07.2017

I) Fee Based Services

1 Lockers

(a)Type of Lockers**	1st Year	2nd Year	3rd Year
Small Size1 (6" x 4" x 18")	Rs.1000/- p.a	Rs.1000/- p.a	Rs.1000/- p.a
Small Size 2 (11" x 7" x 20")	Rs.1000/- p.a	Rs.1000/- p.a	Rs.1000/- p.a
Medium Size1 (13" x 4" x 18")	Rs.2,500/- p.a	Rs.2,500/- p.a	Rs.2,500/- p.a
Medium Size 2 (11" x 7" x 20")	Rs.2,500/- p.a	Rs.2,500/- p.a	Rs.2,500/- p.a
Large Size 1(13" x 10" x 18")	Rs.4,000/- p.a	Rs.4,000/- p.a	Rs.4,000/- p.a
Large Size 2 (14" x 11" x 20")	Rs.4,000/- p.a	Rs.4,000/- p.a	Rs.4,000/- p.a
Large Size 3 (21" x 07" x 20")	Rs.4,200/- p.a	Rs.4,200/- p.a	Rs.4,200/- p.a
Large Size 4(21" x 16" x 20")	Rs.4,500/- p.a	Rs.4,500/- p.a	Rs.4,500/- p.a

Nature of Service	Service Charges	
(b)Key Deposits *	Small Size1	Rs.4,000 /-
	Small Size 2	Rs.4,000 /-
	Medium Size1	Rs.10,000/-
	Medium Size 2	Rs.10,000/-
	Large Size 1	Rs.16,000/-
	Large Size 2	Rs.16,000/-
	Large Size 3	Rs.16,800/-
	Large Size 4	Rs.18,000/-
(c) Agreement charges	Rs.100/-	
(d) Delay in payment of locker rent	Small Rs.25/- p.m. Medium Rs.50/- p.m. Large Rs.100/- p.m. to be charged till rent is received.	
(e) No of Locker operations	Free - 10 Locker operations per month. Use of locker operations exceeding 10 - Charge of Rs. 100/- per instance per month	
(f) Reminder for locker rent	Rs.25/- + actual postage charges	

**For existing lockers only the revised rentals will be applicable and not the revised security Deposit as mentioned above

**For all lockers allotted after 1st May 2016 locker rentals as well as security deposit will be as mentioned above

2	RuPay Card	
	Nature of Service	Service Charges
	Annual Fees	Free
	Card Issuance fee	Rs.100/-
	Card Replacement within India	Rs.150/-
	Card Replacement (Abroad)	Rs.150/- .(+ Actual courier charges)
	PIN Regeneration	Rs.100/-
	All Transaction on Citizencredit Co-op Bank ATMs	Free for our Bank customers
	NFS/Rupay Member Bank ATMs	
	No. of Free transactions	5 transactions per month (inclusive of both Financial and Non Financial)
	Above 5 Transactions	Financial : Rs. 17/- Non Financial: Rs.9/-

3	Demand Draft / At par instrument	
	Nature of Service	Service Charges
	ICICI Bank	Issuance: Rs.2/- per 1000/- subject to minimum of Rs.25/- Cancellation: Rs.50/- per DD
	Other Banks	Issuance: Other bank charges + Rs.50/- Cancellation: Other bank charges + 25/- per DD (Reimbursement of out of pocket expenses (if any) would be on actuals.
	Revalidation charges	Rs.50/-per DD

4	Cheque book charges	
	Nature of Service	Service Charges
	(a) Savings Bank account Cheque Book (15 leaves)	(1) Free - 4 cheque books per Financial Year. (2) Additional Cheque book for the financial year will be Rs.2/- per leaf (only one cheque book will be issued at a time)
	(b) Current/Overdraft account Cheque book (30 leaves)	Rs.2/- per cheque leaf

Registered AD charges as applicable will be borne by the customer if the cheque book is not collected within 5 working days from the branch.

5 Payorder	
Amount	Service charges
Customers	
Upto Rs.500/-	Rs.10/-
Rs.501/- upto Rs.1,000/-	Rs.20/-
Rs.1,001/- upto Rs.5,000/-	Rs.30/-
Rs.5,001/- upto Rs.10,000	Rs.50/-
Above Rs.10,001/- upto Rs.1 lac	Rs.1/- per Rs.1000/- or part thereof minimum Rs.50/-
Above Rs.100,000/-	Rs.1/- per Rs.1000/- or part thereof minimum Rs.100/-
Non-customers (cash handling)	
Upto Rs.1000/-	Rs.40/-
Rs.1001/- upto Rs.5000/-	Rs.60/-
Rs.5001/- upto Rs.10000	Rs.100/-
Rs.10001/- upto Rs.50,000/-	Rs.3 per Rs.1000/-or part thereof min Rs.100/-
Payorder to be issued to non customers by way of cash should be maximum upto Rs.50,000/-	
Cancellation charges	Rs.25/- per payorder
Revalidation charges	
Duplicate Payorder charges	Rs.50/- per payorder

6 Outstation Cheques for Collection (OBC)			
Nature of Service	Service Charges (inclusive of postage/courier and out of pocket expenses)		
<u>OBC:</u>	Charges per instrument	Savings A/c Customer	Other Customers
Upto Rs.500/-	Rs.5	Rs.25	Rs.50
Upto Rs.1000/-	Rs.10	Rs.25	Rs.50
Rs.1001/- upto Rs.5000/-	Rs.20	Rs.25	Rs.50
Rs.5001/- upto Rs.10000	Rs.30	Rs.50	Rs.50
Rs.10001/- upto Rs.1 lakh	Rs.3 per Rs. 1000	Rs.100	Rs.100
Above Rs.100000/-	Nil	Rs.150	Rs.150
<u>IBC:</u>			
Upto Rs.1000/-	Rs.20/- + postage		
Rs.1001/- upto Rs. 5000/-	Rs.40/- + postage		
Rs.5001/- upto Rs.10000/-	Rs.60/- + postage		
Rs.10001/- upto Rs.1 lac	Rs.6/- per Rs.1000 or part thereof min. Rs.60/-		
Above Rs.100000/-	Rs.5/- per Rs.1000 or part thereof min Rs.600/- Max Rs.5000/-		

7	National Electronic Fund Transfer (NEFT)	
	Nature of Service	Service Charges
	Inward	Free
	Outward:	Nil
8	Real Time Gross Settlement (RTGS)	
	Nature of Service	Service Charges
	Inward	Free
	Outward	Nil
9	Handling charges for Cheques / Bills / ECS returned unpaid	
	Nature of Service	Service Charges
	(a) Outward Returns (Cheque deposited by our customers)	Rs.100/- per cheque returned Registered A.D / Courier charges for returning the cheque to the customer
	(b) Inward Returns (Cheques drawn by our customer on their accounts)	Upto Rs.1 lakh -Rs.300/- per cheque Above 1 lakh upto Upto Rs.5 lakh-Rs.500/- per cheque Above 5 Lakhs Rs. 1,000/- per cheque
	(c) ECS - Debit returns	Rs.300/- per ECS return
	(d) No charge on Inward Cheque Return/ ECS Debit Return/ Outward Cheque Return due to Technical Reasons (Annexure IV)	
	(e) Outstation cheques	50% of collection charges (min Rs.25/- + Actual Courier / Registered A.D charges)
	(f) Local bills	Rs.25/- per bill + Actual Courier / Registered A.D charges
	(g) Outstation bills	50% of collection charges (min Rs.25/- + Actual Courier / Registered A.D charges)
	(h) Inter-branch cheque returns	
	Outward Returns	Rs.100/- per cheque return
	Inward Returns	Rs.300/- per cheque return
10	No dues certificate	
	Nature of Service	Service Charges
	(a) For borrowal accounts	Free
	(b) For non-borrowal accounts	Rs.50/-

II) Other Charges**1 Account charges (Saving/Current/OD/CC)****A) Minimum balance/charges**

	Nature of Service	Minimum balance to be maintained	Non-maintenance of Minimum balance charges
	(a) SB A/c (Operative) - Without cheque book	Rs.200/-	5% of the difference between the actual balance maintained and minimum balance as agreed upon at the time of opening the account **
	(b) SB A/c (Operative) -With cheque book	Rs.1000/-	
	(c) SB A/c (Inoperative)		Nil
	(d) No frills A/c	Rs.100/- without cheque book facility	Nil
	(e) CD A/c	Rs.2000/- for Normal accounts	100/- per month
	(f) ATM Linked SB A/C	Rs.1000/-	5% of the difference between the actual balance maintained and minimum balance as agreed upon at the time of opening the account **
	(g) SBJR A/c	Rs. 200/- without cheque book & Rs.1000/- with cheque book	5% of the difference between the actual balance maintained and minimum balance as agreed upon at the time of opening the account **
	(h) BSBDA	Nil	Nil
	(i) BSBDA (Small) A/c	Nil	Nil
	(j) Salary Savings A/c	Nil	Nil (Subject to Salary Credits)

** A SMS alert will be sent in the event the balance has fallen below the minimum balance for the SB A/c (Operative & Inoperative), ATM Linked & SBJR Account

B) Duplicate passbook charges (with previous entries)

	(a) SB A/c	Rs.50/- per instance
	(b) No frills A/c	Nil
C)	Duplicate statement charges	Rs.50/- per ledger page
D)	Issue of duplicate Term Deposit Receipt, duplicate interest certificate, duplicate remittance certificate	Rs.50/- per receipt/ certificate
E)	For issue of photocopy of a cheque or other documents, per instance	Rs.100/- for records of more than 1year and Rs.25/- for records less than a year. Xerox charges extra
F)	Change in operational instructions for current/overdraft account - addition/deletion of name of partners/ directors (other than Co-op. Societies)	Rs.25/-per occasion

G)	Folio Charges (CD/OD/CC account)	
	Average Balance	Charges
	Upto Rs. 25000/-	Rs.50/- per folio per quarter
	Rs.25,001/- upto Rs.50,000/-	Rs.40/- per folio per quarter
	Rs.50,001/- upto Rs.1 lac	No charges
	Rs.100,001/- upto Rs.2 lacs	No charges
	Above Rs.2 lacs	No charge
Folio charges on Overdraft against Term Deposits will be Nil, irrespective of the amount.		

2	Miscellaneous services	
	Nature of Service	Service Charges
	(a) Balance enquiry	Nil
	(b) Balance Certificate	Free
	(c) Interest Certificate	Free
	(d) Account closure:	
	Within 14 days from the 1st deposit	Nil
	Above 14 days to 6 months	SB: Rs.100/- CD: Rs.500/-
	(e) Photo attestation / Identity verification charges	Rs.25/- per verification per instance
	(f) Cheque clearance confirmation	Free
	(g) Stop payment charges	Rs.100/- per cheque per instance and Rs.500 for loss of entire Book
	(h) Signature attestation charges	Rs.25/- per verification per instance
	(i) Postage charges:	
	-Registered Post	Actuals
	-Courier charges	Actuals
	-Ordinary post	Actuals
	(j) Withdrawal limitation in SB a/c's	60 withdrawals free - Incidental charges of Rs.2/- per excess withdrawal
	(k) ECS Charges	Nil

3	Franking	
	Nature of Service	Service Charges
	Franking Charges	Rs.10/- per document (inclusive of GST)
	E-SBTR	
	<u>Simple receipt</u>	Rs. 50/- to be charged from the customer upfront
	Rs 5,000/- and below non registrable documents can be done under Simple receipt.	
	<u>e-SBTR</u>	
	Registrable documents which are Rs. 5,000/- & above.	e-SBTR free for customer

4	Depository Services	
	Nature of service	Service Charges
	Account opening / closing	Nil
	SPEED-e Agreement	Rs.500
	SPEED-e Registration	Rs.1000/- Registration
	KYC Registration	Rs.50/- per form
	SPEED-e Facility	
	(a) Transaction Charges	@ 0.03% of the transaction value (minimum Rs.30/- per scrip)
	(b) Freeze Instruction	Rs. 100/- per transaction (only for e-token users)
	(c) E-token (USB device)	At Cost
	Transaction charges	
	(a) All Purchase	Nil
	(b) Market/ off-market Sale	@0.04% of the transaction value (min Rs.40/- per scrip)
	(c) Interdepository Sale	@0.04% of the transaction value (min Rs.40/- per scrip)
	Demat Charges	Rs.3.00 per certificate (minimum Rs.50 per form)
	Remat Charges	Rs.50/- per certificate
	Annual Maintenance charges	Individual: Rs.480/- p.a.* (to be recovered upfront) Corporate: Rs.800/- p.a. *(to be recovered upfront) BSBDA : <u>For Debt Securities</u> NIL for value of holdings upto Rs.1,00,000/- Rs.100/- (for value of holdings between Rs. 1,00,001/- to 2 lacs) <u>For other than Debt Securities</u> NIL for value of holdings upto Rs.50,000/- Rs.100/- (for value of holdings between Rs. 50,001/- to 2 lacs)
	Pledge/ Hypothecation: Creation/ Closure/ Invocation	@0.03% of the transaction value (min Rs.50/- per scrip)
	Failed Instructions	Rs.25/- per scrip
	Late Charges	Rs.100/- per occasion
	Stop Charges	Rs.100/- per scrip
	Additional statement	Rs.25/- per statement (Maximum of 10 pages). Thereafter Rs.5/- per additional page, subjected to a maximum of Rs.100/- per statement

	<p>Note:</p> <ol style="list-style-type: none"> 1. Transaction and Pledge will be billed on a monthly basis. All other charges will be recovered on spot. 2. Minimum charges for Demat is as per Dematerlisation Form submitted 3. Courier / Postage for demat requests and Fax charges will be on actuals 4. Additional copy of statements at Rs. 25/- per statement (Maximum of 10 pages). Thereafter Rs.5/- per additional page, subject to a maximum of Rs.100/- per statement. 5. Rates subject to change from time to time as per Bank's discretion on a prior notice of 30 days. 6. The above charges are exclusive of tax. 7. Any service not quoted above will be charged separately. 8. *Annual Maintenance Charge are refundable and will be levied upfront for a period of one year at the beginning of the financial year w.e.f. 01.04.2010. For accounts opened during the year, AMC will be recovered upfront from the month in which the account is opened to the end of the financial year. 9. Value of the transaction will be in accordance with rates provided by NSDL as on the transaction date or the preceding working day in case of transaction done on a Saturday. 10. If the value of the securities held in the BSDA a/c any day exceeds the cutoff limits (ie Rs. 50,000/- and Rs. 2,00,000/-) AMC as applicable will be charged from that date onwards for the entire year.
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5	Foreign Exchange Services	
	Nature of Service	Service Charges
A) Remittances - Inward & Outward		
Inward:		
	(a) Direct Remittances	Other Bank charges + our Bank Charges Rs.100/-
	(b) Realization of Foreign Cheques	Other Bank charges + our Bank charges @ 0.25% of the cheque realized amount (Minimum of Rs. 50/-)
Outward:		
	(a) Foreign Telegraphic Transfer	Other bank charges + Our Bank charges Rs.200/-
	(b) Foreign Demand Drafts	Other bank charges + Our Bank charges Rs.200/-
B)	Encashment of Foreign Currency Notes / Travellers Cheques / Travel Currency Card	Rs. 25/-
C)	Selling of Foreign Currency Notes / Travel Currency Card	Rs. 25/-