

## Schedule of Charges – Current Account

S. No	Parameter	Current Account	RatnaVyapar Plus Current Account
1	Monthly Average Balance (MAB)	Metro - ₹5,000 Urban - ₹3,000 Others - ₹1,000	₹25,000
2	Non-Maintenance Charge – Per Month	₹100 per month + ST – Metro/Urban ₹ 50 per month + ST – Semi Urban/ Rural	₹200 per month + ST
3	Cash Deposit	<p><b><u>For CBS branches</u></b></p> <p><b>Within Branch City</b> – Free</p> <p><b>Outside Branch City</b> – ₹1/K (Min ₹25/- All inclusive)</p> <p><b><u>Cash Counting Charges</u></b></p> <p>₹50/- and below denomination – ₹ 5/- per packet + ST</p> <p>₹100 and above denomination – ₹ 2/- per</p>	<p><b><u>For CBS branches</u></b></p> <p><b>Within Branch City</b> – Free</p> <p><b>Outside Branch City</b> – ₹1/K (Min ₹25/- All inclusive)</p> <p><b><u>Cash Counting Charges</u></b></p> <p>₹50/- and below denomination – ₹ 5/- per packet + ST</p> <p>₹100 and above denomination – ₹ 2/- per</p>

		packet + ST	packet + ST
4	Cash Withdrawal	<p><b><u>For CBS Branches</u></b></p> <p><b>Within Branch City – Free</b></p> <p><b>Outside Branch City Using PAP Cheques – Allowable withdrawal per instrument is ₹25000 maximum.</b></p> <p><b>Outside Branch City using Non PAP Cheques – ₹1/K</b></p> <p>(Minimum ₹20/-, Maximum withdrawal of ₹25000 per instrument (no limit))</p>	<p><b><u>For CBS Branches</u></b></p> <p><b>Within Branch City – Free</b></p> <p><b>Outside Branch City Using PAP Cheques – Allowable withdrawal per instrument is ₹25000 maximum.</b></p> <p><b>Outside Branch City using Non PAP Cheques – ₹1/K</b></p> <p>(Minimum ₹20/-, Maximum withdrawal of ₹25000 per instrument (no limit))</p>
5	Cheque Book	Cheque Books are given at a charge of ₹ 2/leaf + ST (minimum cheque leaves in a cheque book is 50)	Free 50 PAP cheque leaves are free (Half Yearly)
6	Additional Cheques	₹ 2/leaf + ST	₹ 5/leaf (Half Yearly) + ST
7	NEFT	Inward - Free Outward - ₹5 + ST per transaction up to ₹1 Lac, ₹15 + ST per transaction between ₹1 to ₹2 Lacs, ₹25 + ST per transaction above ₹2 Lacs	Inward - Free Outward - ₹5 + ST per transaction up to ₹1 Lac, ₹15 + ST per transaction between ₹1 to ₹2 Lacs, ₹25 + ST per transaction above ₹2 Lacs

8	RTGS	Inward - Free Outward - ₹25 per transaction above ₹2 Lacs up to ₹5 Lacs, ₹50 per transaction above ₹5 Lacs.	Inward - Free Outward - ₹25 per transaction above ₹2 Lacs up to ₹5 Lacs, ₹50 per transaction above ₹5 Lacs.
9	Pay Order	<u>Pay order</u>  Up to ₹ 5000 – ₹10/- +ST (max 10)  ₹5001 to ₹10,000 – ₹25/- + ST (Max 25)  ₹10001 to ₹100,000 – ₹2.5/K + ST (Min 30 and max 200)  ₹1,00,01 to ₹10,00,000 – 60p/K +ST (Min ₹125 and max ₹600)  Above ₹10,00,000 – 40p/K + ST (min ₹600 and max ₹2500)  Reissue / Revalidation/ Cancellation – ₹50	<u>Pay order</u>  Up to ₹5000 – ₹10/- +ST (max 10)  ₹5001 to ₹10,000 – ₹25/- + ST (Max 25)  ₹10001 to ₹100,000 – ₹2.5/K + ST (Min ₹30 and max ₹200)  ₹1,00,01 to ₹10,00,000 – 60p/K +ST (Min ₹125 and max ₹600)  Above ₹10,00,000 – 40p/K +ST (min ₹600 and max ₹2500)  Reissue / Revalidation/ Cancellation – ₹50
10	Demand Draft	<u>Demand Draft</u>	<u>Demand Draft</u>

	<p>Up to ₹1 lac –</p> <p>₹ 2.50 / ₹1000 per transaction, Min Charge ₹30 + ST, Max charge as per slab + ST</p>	<p>Up to ₹1 lac –</p> <p>₹ 2.50 / ₹1000 per transaction, Min Charge ₹30 + ST, Max charge as per slab + ST</p>
	<p>₹1,00,001 – ₹2,00,000 –</p> <p>₹2/1000 per transaction, Min Charge ₹200 + ST, Max Charge as per slab + ST</p>	<p>₹1,00,001 – ₹ 2,00,000 –</p> <p>₹2/1000 per transaction, Min Charge ₹200 + ST, Max Charge as per slab + ST</p>
	<p>₹2,00,001 to ₹10,00,000 –</p> <p>₹1.50/K per transaction,</p> <p>Min Charge</p> <p>₹200 + ST, Max Charge as per slab + ST</p>	<p>₹2,00,001 to ₹10,00,000 –</p> <p>₹1.50/K per transaction,</p> <p>Min Charge</p> <p>₹200 + ST, Max Charge as per slab + ST</p>
	<p>Above ₹10,00,000 –</p> <p>₹1.25/1000 per transaction + ST, Min charge of ₹1500</p> <p>Max Charge as per slab + ST</p>	<p>Above ₹10,00,000 –</p> <p>₹1.25/1000 per transaction + ST, Min charge of ₹1500</p> <p>Max Charge as per slab + ST</p>
	<p>Reissue / Revalidation/ Cancellation – ₹50</p>	<p>Reissue / Revalidation/ Cancellation – ₹50</p>

12	<b>Cheque Returns (Inward)</b>	Metro – ₹100 + ST Urban – ₹100 + ST Semi Urban – ₹100+ ST Rural – ₹100 + ST  Charges applicable in Mumbai – ₹200 + ST	Inward Cheque Return charges – ₹500 + St
13	<b>Cheque Returns (Outward)</b>	Metro – ₹100 + ST Urban – ₹100 + ST Semi Urban – ₹100+ ST Rural – ₹100 + ST  Charges applicable in Mumbai – ₹125 + ST	Outward Cheque Return charges – ₹100 + St
14	<b>Standing Instruction (set up)</b>	Free	Free
15	<b>Outstation Cheque Collection</b>	Upto ₹10,000 – ₹50 ₹10,000 – ₹100,000 – ₹100/- 100,001 and above – ₹150/- (All charges are on per instrument basis and is all inclusive charge)	Upto ₹10,000 – ₹50 10,000 – ₹100,000 – ₹100/- 100,001 and above – ₹150/- (All charges are on per instrument basis and is all inclusive charge)
16	<b>Speed Clearing</b>	<u>For Speed Clearing</u>	<u>For Speed Clearing</u>

		< = ₹100,000 – Nil > ₹1,00,000 – 150	< = ₹100,000 – Nil > ₹1,00,000 – 150
17	<b>Standing Instruction (per execution)</b>	₹25 + ST	₹25 + ST
18	<b>Stop Payment</b>	Per cheque – ₹50 + ST & Series of stop Cheque - ₹250 + ST	Per cheque – ₹50 + ST & Series of stop Cheque - ₹250 + ST
19	<b>Statement</b>	Free once a month	Free once a month
20	<b>Statement Frequency</b>	Monthly	Monthly
21	<b>ATM Card (Applicable only if the account mode of operation is Singly or Either or Survivor)</b>	Free	Free
	<b>Re-issuance of ATM PIN/ Lost Card/ Mutilated Card</b>	Pin re-issuance – ₹150 per instance + ST Lost card/Mutilated card re-issuance - ₹200 per instance + ST	Pin re-issuance – ₹150 per instance + ST Lost card/Mutilated card re-issuance - ₹200 per instance + ST
	<b>Release of</b>	₹150 + ST	₹150 + ST

	<b>Blocked Card (except for technical reasons)</b>		
	<b>Other Bank ATM<sup>1</sup> Transactions</b>	Free until 30 Sept 2011	Free until 30 Sept 2011
<b>22</b>	<b>Address/Photo/ Signature Attestation</b>	₹25 per attestation + ST	₹25 per attestation + ST
<b>23</b>	<b>Bill Pay (offline facility)<sup>2</sup></b>	One time mandate (SI)– Free & Non Mandated (transaction based) - ₹50 per transaction + ST	One time mandate (SI)– Free & Non Mandated (transaction based) - ₹50 per transaction + ST

**Notes:** Charges will be levied each month for the previous month's transactions unless specified otherwise.

<sup>1</sup>ATM Charges – Free Balance enquiry. 5 free cash withdrawal in a month at other Bank ATM, over and above that charge of ₹20 per transaction (inclusive of service tax), starting from 01 Oct 2011.

<sup>2</sup>This facility requires separate registration.