

NOTICE

Attention Customers !

**REVISION OF SERVICE CHARGES FOR CERTAIN
NON-CREDIT/NON-FOREX RELATED SERVICES.**

Service Charges in respect of certain Non-Credit / Non-Forex related services are revised with effect from **01-02-2016** as under :

S/No	SERVICES	EXISTING CHARGES	REVISED SERVICE CHARGES
1	Cash Handling Charges : (Individual / Other than Individual)		
	a) SB Accounts :	NIL	NIL
	b) Current Accounts / OD / OCC Accounts :	Cash Deposits up to Rs. 1,00,000/- No Charges. Above Rs one lakh of cash remittances, charges at Re. 1/- per Rs. 1,000/- or part thereof subject to a minimum of Rs. 100/- and maximum of Rs. 2,500/- per transaction	No change in charges. Cash Deposits up to Rs. 1,00,000/- No Charges. Above Rs one lakh of cash remittances, charges at Re. 1/- per Rs. 1,000/- or part thereof subject to a minimum of Rs. 100/- and maximum of Rs. 5,000/- per transaction
<p>Note : (1) For determination of free remittance up to Rs. 1 lakh, the remittances are clubbed and reckoned per day. (2) When total of remittances exceeds free remittance level of Rs. 1 lakh per day, charges to be collected on the total remittance made on the day at Re. 1/- per Rs. 1,000/- or part thereof, subject to maximum of Rs. 5000/- per transaction. In other words, remittance of cash for Rs. 1,01,000/- will attract a service charge of Rs. 101 + Service Tax. (3) Maximum ceiling of Rs. 5,000/- is applied for each transaction and not to be considered as the ceiling for the whole day.</p>			
2	a) Service Charges for Locker Operations	24 operations free p.a. Rs. 20/- per operation beyond 24	12 operations free p.a. Beyond 12 operations : Rs. 100/- per operation + Applicable Service Tax.

S/No	SERVICES	EXISTING CHARGES	REVISED SERVICE CHARGES
2	b) Delayed remittance of Locker Rentals	Rs. 20/- pm / fraction of a month, for the period of delay.	Penal charges to be collected additional to actual rentals : If the delay is Up to and inclusive of one Quarter – 10% of applicable annual rental Up to and inclusive of two Quarters – 25% of applicable annual rental Up to and inclusive of three Quarters – 40% of applicable annual rental Up to and inclusive of four Quarters – 50% of applicable annual rental One year and above – 100% of applicable annual rental.
			Note : Fraction of a quarter is to be treated as a full quarter of delay. First quarter delay will be reckoned from 16th April onwards and thereafter 1st of every calendar quarter (1st July, 1st Oct and 1st Jan respectively for 2nd, 3rd and 4th Quarters and 1st April for one year and above)
3	Failed Standing Instructions (Due to Insufficient Funds /	SB / CA Rs. 75/- per transaction –for non-individuals Rs. 50/- per transactions for individuals	SB / CA : Rs, 100/- per transaction – for non-individuals; Rs. 60/- per transactions for individuals . (Above charges are NOT applicable for Delay in EMI / Failed Installment of Loan repayment)
4	Postal Tariff : a) Ordinary Post b) Registered / Courier c) FAX / Telephone <i>Only on the request of customer</i>	Actual – Min Rs. 10/- per envelope. Actual – Min. Rs. 30/- per envelope. Actual – Minimum Rs. 50/- per message	Rs. 15/- per envelope or actual whichever is higher Rs. 40/- per envelope or actual whichever is higher Rs. 50/- per message or actual whichever is higher

The revised service charges are ex-tax and applicable service tax and cess thereon, if any, will be collected additionally.