

SERVICE CHARGES (Revised) w.e.f 01.05.2016

Service Tax and Education Cess will be charged on all commission & charges

Present Rate of Service Tax + Cess Applicable is 15% w.e.f. 01.06.2016

Fee Based Services

1	Lockers	1st Year	2nd Year	3rd Year
	(a) Type of Lockers**			
	Small Size 1 (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 Size 1 (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 Size 1 Rs.4,000 /-
	Small Size 2 Rs.4,000 /-
	Medium Size 1 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 month - 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 Transaction Service Charges for ATM

Nature of Service	Service Charges
Annual Fees for ATM Card	Free
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	
Free	5 Transactions per month inclusive of both Financial and Non Financial Transactions
Above 5 Transactions - Financial Transaction	Rs.16/-
Above 5 Transactions - Non Financial Transaction	Rs.6 /-



3 Demand Draft / At par instrument Charges		Service Charges	
Nature of Service			
Demand Draft		Rs.2/- per 1000/- subject to minimum of Rs.25/-	
ICICI Bank DD		Other bank charges + Rs.50/-	
Other Banks DD		(Reimbursement of out of pocket expenses(if any) would be on actuals.	
DD/ At par Cancellation charges of ICICI		Rs.50/- per DD	
DD Cancellation charges of other banks		Other bank charges + Rs.25/- per DD	
DD Revalidation charges		Rs.50/-per DD	
Payorder charges			
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/-	
Payorder Cancellation charges		Rs.25/- per payorder	
Payorder Revalidation charges		Rs.25/- per payorder	
Duplicate Payorder charges		Rs.50/- per payorder	
Payorder for 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/-	
Maximum payorder to be issued to non customers by way of cash should upto Rs.50,000/-			
Outstation Cheques for Collection (OBC)		Maximum OBC charges -per instrument- inclusive of postage/courier, out of pocket expenses.	
Nature of Service		Service Charges	
OBC	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 lac	Rs.3 per Rs. 1000	Rs.100	Rs.100
Above Rs.100000/-		Rs.150	Rs.150
IBC:			
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/-	
5 National Electronic Fund Transfer (NEFT)		Service Charges	
Nature of Service			
Inward		Free	
Outward			
Upto Rs.10,000/-		Rs.2.50 per transaction	
Rs.10,001/- to Rs.1.00 lakh		Rs.5/- per transaction	
Above Rs.1.00 lakh to Rs.2.00 lakhs		Rs.15/- per transaction	
Above Rs.2.00 lakhs		Rs.25/- per transaction	



6 RTGS		Service Charges	
Nature of Service			
Inward		Free	
Outward		Rs.25/- per transaction + time varying tariff subject to a maximum of Rs. 30/-	
Above Rs.2.00 lakhs to Rs.5.00 lakhs		Rs.25/- per transaction + time varying tariff subject to a maximum of Rs. 30/-	
Above Rs.5.00 lakhs		Rs.50/- per transaction + time varying tariff subject to a maximum of Rs. 55/-	
Time Varying Tariff.		Settlement Time at RBI	
Block			
Block 1		08.00 to 11.00 hrs	Nil
Block 2		11.00 to 13.00 hrs	Rs.2/- per transaction
Block 3		13.00 to 16.30 hrs	Rs.5/- per transaction
Block 4		16.30 onwards	Rs.10/- per transaction
7 Handling charges for Cheques / Bills / ECS returned unpaid		Service Charges	
Nature of Service			
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 (list attached)		
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	
8 Cheque book charges		Service Charges	
Nature of Service			
(a) Savings Bank account Cheque Book (30 leaves)		(1)Free -2 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.			
9 No dues certificate		Service Charges	
Nature of Service			
(a) For borrowal accounts		Free	
(b) For non-borrowal accounts		Rs.50/-	



Other Charges

SAVINGS /CURRENT ACCOUNT CHARGES		
A]	Nature of Service	Service Charges
1	Minimum Balance Charges	SB A/c (Operative) - With and without cheque book
		5% of the difference between the actual balance maintained and minimum balance as agreed upon at the time of opening the account **
		SB A/c (Inoperative)
		Nil
		No frills A/c
		Nil
		CD A/c
	100/ per month	
	ATM Linked SB A/C	5% of the difference between the actual balance maintained and minimum balance as agreed upon at the time of opening the account **
	SBJR A/c	5% of the difference between the actual balance maintained and minimum balance as agreed upon at the time of opening the account **
	BSBDA	NIL
	BSBDA (Small) A/c	NIL
** 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		
2	Minimum Balance Amount	SB A/c
		Rs.200/- for accounts without cheque book facility
		SB A/c
		Rs.1000/- for accounts with cheque book facility
		No frills A/c
		Rs.100/- without cheque book facility
		CD A/c
	Rs.2000/- for Normal accounts	
	ATM Linked SB A/C	Rs.1000/-
	BSBDA	NIL
	BSBDA (Small) A/c	NIL
3	Duplicate passbook charges	SB A/c
	with previous entries per month	No frills A/c
		Rs.50/- per instance
		Nil
4	Duplicate statement charges	Rs.50/- per ledger page
5	Issue of duplicate Term Deposit Receipt, duplicate interest certificate, duplicate remittance certificate	Rs.50/- per ledger page
6	For issue of photocopy of a cheque or other documents, per instance	Rs.100/- for records of more than 1yr and Rs.25/- for records less than a year. Xerox charges extra
7	Change in operational instructions for current/overdraft account - addition/deletion of name of partners/ directors (other than Co-op. Societies)	Rs.25/- per occasion
8	Account Service Charges	OD/CD/ CC A/c s
	Average Balance	
	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
	Account Service Charges on Overdraft against Term Deposits	Nil
Current and Overdraft accounts having average credit quarterly balance of over Rs 50,000/-	Nil	



FOREIGN EXCHANGE TRANSACTIONS	
B	
Nature of Service	Service Charges
Remittances - Inward & Outward	
Inward - Direct	Rs.100/- + other bank charges
- FCC	Other bank+ 0.25% of the cheque (min Rs. 50/-)
TC-Selling, Encashing & Foreign currency	At current rates
Telegraphic Transfer	Rs.200/-+Other bank charges
Foreign Demand Drafts	Rs.200/-+Other bank charges
Additional Service Tax and Cess applicable on all Forex Transactions -	
Gross Amount of Currency Exchanged	Service Tax inclusive of Cess rates mentioned below
Upto Rs.1 Lac	0.145% of Gross Amount of currency exchanged subject to a minimum of Rs.37/-
Rs.1 Lac to Rs.10 Lac	Rs.145 + 0.0725% of Gross Amount of currency exchanged exceeding Rs.1 lac
Rs.10 Lacs & Above	Rs.798/- + 0.0145% of Gross Amount of currency exchanged exceeding Rs.10 lacs subject to a maximum Rs.7250/-
Service charges on buying & selling of Foreign Exchange	Rs.25/-
MISCELLANEOUS	
C	
Nature of Service	Service Charges
1 Balance enquiry	Nil
2 Balance Certificate	Free
3 Interest Certificate	Free
4 Account closure	
Within 14 days from the 1st deposit	Nil
Above 14 days to 6 months (SB)	Rs.100/-
Above 14 days to 6 months (CD)	Rs.500/-
5 Photo attestation / Identity verification charges	Rs.25/- per verification per instance
6 Cheque clearance confirmation	Free
7 Stop payment charges	Rs.100/- per cheque per instance and Rs.500 for loss of entire Book
8 Signature attestation charges	Rs.25/- per verification
9 Postage charges	
(a) Registered Post	Actuals
(b) Courier charges	Actuals
(c) Ordinary post	Actuals
10 Withdrawal limitation in SB a/c's	60 withdrawals free - Incidental charges of Rs.2/- per excess withdrawal
11 ECS Charges	Nil
DEPOSITORY SERVICES	
D	
	w.e.f. 01.4.2015
	Service Charges
Account opening / closing	Nil
SPEED-e Agreement	Rs.100
SPEED-e REGISTRATION	Rs.1000/- Registration
KYC Registration Charges	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'(subject to min Rs.50)		
Remat Charges	Rs.50/- per certificate		
Annual Maintenance charges- Individual	Rs.480/- p.a. (to be recovered upfront)		
Annual Maintenance charges- corporate	Rs.800/- p.a. (to be recovered upfront)		
Annual Maintenance charges- BSDA	NIL for value of holdings upto Rs.50,000		
	Rs.100/- for value of holdings Rs.50,001-2 lacs		
Pledge / Hypothecation			
Creation/ Closure/ Invocation	@0.03% of the		
Failed Instructions	Rs.25/- per scrip		
Late Charges	Rs.100/- per occasion		
Stop Charges	Rs.100/- per scrip		
Additional statement	Rs.25/- 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 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 service tax which is currently @14% 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 9. Value of the transaction will be in accordance with rates provided by NSDL as on the 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. 			
FRANKING CHARGES			
Nature of Service	Service Charges		
Franking Charges	Rs.10/- per document (inclusive of Service Tax and Education Cess)		
E-SBTR			
Simple receipt	Rs. 50/- to be charged from the customer upfront		
Rs 5,000/- and below non registrable documents can be done under Simple receipt.			
e-SBTR			
Registrable documents which are Rs 5,000/- & above.	e-SBTR free for customer		
Services rendered free of charge			
a	Cheque Collection - Local	ECS Mandate	No due certificate-Borrowal accounts
b	Miscellaneous		
	Balance enquiry	Balance Certificate	Interest Certificate
	Savings Cheque book (2 books)	Cheque clearance	Passbook updation / Statement of Account
c	Depository Services		
	Account opening / closing	Market Purchase Transaction	Interdepository Purchase Transactions

