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-from 1st Aug-2009

Announcement

for Teachers - V Shikshak

Health Cum Accident Policy Exclusively for Account Holders - V-Arogya Bima Policy.

Debt Waiver / Relief Beneficiaries

OTHER SERVICE CHARGES EFFECTIVE FROM 1 ST AUGUST 2009

No	Nature of Charges	SLAB	RATE IN RUPEES
2	Sanction revival charges	10 lakhs and below Over 10.00 lakhs to 1.00 crore Over 1.00 crore to 100.00 crore Over 100.00 crore	NIL 0.06%; each occasion; 0.07% each occasion; max. 10000/- 16545/- each occasion
3	Sanction Terms modification/amendment charges	10 lakhs and below Over 10.00 lakh to 1.00 crore Over 1.00 crore to 10.00 crore Over 10.00 crore	NIL 5015/- each time; 8273/- each time; 11030/- each time.
4	Credit Information / Confidential Report Charges	Per report per bank	55/-
5	Debt Restructuring Charges	10.00 lakhs and below Over 10.00 lakhs to 1.00 crore Over 1.00 crore to 10 crore Over 10.00 crore	NIL 5515/- each time 11030/- each time 22060/- each time
6	Term loan review charges	Aggregate reviewed amount	0.11% of reviewed amt Maximum 27575/-

7	Sub-limit fixation charges	Below 25.00 lakhs 25.00 lakhs - 1.00 crore Above 1.00 crore to 100 crore Above 100 crore	% of each sub limit p.a per branch NIL 5515/- for each sub limit 8273/- for each sub limit 11030/- for each sub limit
8	Fixed/Floating ROI conversion charges for Term loans	Fixed to Floating Floating to Fixed	1.10% of outstanding 1.66% of outstanding
9	Charges for Issue of letter ceding Pari-passu /second charge on term loans	25.00 lakhs and below Above 25.00 lakhs -10.00 crore Above 10.00 crore	1103/- per NOC 11030/- per NOC 22060/- per NOC

Chapter I – DEPOSITS**with effect from 25.02.2009****1. LEDGER FOLIO CHARGES – Current Accounts**

SI No	Services	Other than individuals	Individuals* Other than Rural	Individuals* Rural
	For computerised (40 entries or part thereof considered as one ledger page / folio) – Charges per folio per half year	Rs. 98.00	Rs. 98.00	Rs. 98.00
	However, to the extent shown below, free folios annually are allowed depending on the daily average credit balances maintained by the Account Holders (on half yearly basis) and CC (M) accounts covered fully against Term Deposits with requisite margin, folio charges are exempted.			
	Up to Rs 25,000/-	Nil	Nil	Nil
	Rs 25,001/- to Rs 50,000/-	Nil	3	3
	Rs 50,001/- to Rs 1,00,000/-	3	5	5
	Rs.1,00,001/- to Rs 2,00,000/-	5	10	10
	Rs.2,00,001/- to Rs. 5,00,000/-	10	All	All
	Above Rs. 5,00,000/-	All	All	All

2. Standing instructions: with effect from 25.02.2009

SI No	Services	Other than individuals	Individuals* Other than Rural	Individuals* Rural
	i) Accepting and recording of standing instructions	Rs.29	Rs.24	Rs. 20
	ii) Execution of S/I within the branch for the credit of party's own accounts	Nil	Nil	Nil
	iii) Execution of S/I within the branch for the credit of third party's accounts	Rs.20	Rs.15	Rs.10
	iv) Execution of S/I involving remittance of funds to other branches	50% of existing exchange on remittance without any out of pocket expenses.	50% of existing exchange on remittance without any out of pocket expenses.	50% of existing exchange on remittance without any out of pocket expenses.

3. Recording of stop payment instructions per cheque with effect from 25.02.2009

SI No	Services	Other than individuals	Individuals* Other than Rural	Individuals* Rural
	For all types of accounts	Rs. 98.00 for C.A/c / CC (M) / CC (H)	Rs.49.00 for SB / Rs. Rs.74 for C.A/c / CC (M) / CC (H)	Rs.29.00 for SB / Rs.59 for C.A/c / CC (M) / CC (H)

4. Non-maintenance of minimum balance as required.(Senior citizens exempted) with effect from 25.02.2009

SI No	Services	Other than individuals	Individuals* Other than Rural	Individuals* Rural
	a) Current accounts	Rs. 98.00 per month	Rs. 74.00 per month	Rs. 49.00 per month
	b) Inoperative Current Accounts	Nil	Nil	Nil

	c) SB accounts	Rs.98.00	Rs. 29.00 per month	Rs. 20/- per month
	d) Inoperative SB accounts	Nil	Nil	Nil

5. Incidental Charges on Inoperative Accounts with effect from 25.02.2009

SI No	Services	Other than individuals	Individuals* Other than Rural	Individuals* Rural
a) Inoperative Savings Bank Accounts				
	i) Where the balance is less than <u>the required minimum balance</u>	Rs.147.00	Rs. 49.00 per half year	Rs. 39.00 per half year
	ii) Where the balance <u>more than the required minimum balance</u>	Nil	Nil	Nil
b) Inoperative Current Accounts				
	i) Where the balance is less than <u>the required minimum balance</u>	Rs. 147/- per half year	Rs. 74/- per half year	Rs. 39/-per half year
	ii) Where the balance <u>more than the required minimum balance</u>	Rs. 98.00	Nil	Nil

6. Non compliance with rule regarding maximum withdrawals in Savings Bank account with effect from 25.02.2009

SI No	Services	Other than individuals	Individuals* Other than Rural	Individuals* Rural
	If cheque withdrawals exceed 25 times per half year	Rs.5 per cheque		Rs. 3/- per cheque [However in case of V-Saral SB account, only one cheque book of 10 leaves per year is permitted]

7. Closure of the accounts with effect from 25.02.2009

[Except in case of death of depositor, transfer to another branch, transfer for term deposits or for opening another joint account]

SI No	Services	Other than individuals	Individuals* Other than Rural	Individuals* Rural
a	Current Account	Rs. 490.00 per account if closed within 12 months; Rs. 245.00 per account if closed after 12 months	Rs. 147.00 per account if closed within 12 months; Rs. 98.00 per account if closed after 12 months	Rs. 98.00 per account if closed within 12 months; Rs. 49.00 per account if closed after 12 months [However, accounts of Pensioners and Senior Citizens are exempted]
b	Savings Bank Account	Rs. 98.00 per account if closed within 12 months; Rs. 74.00 per account if closed after 12 months	Rs. 98.00 per account if closed within 12 months; Rs. 74.00 per account if closed after 12 months	Rs. 59.00 per account if closed within 12 months; Rs. 29.00 per account if closed after 12 months [However, accounts of Pensioners, Senior Citizens and V-Saral Accounts are exempted]

8. Issue of Duplicate Pass Book / Statement of Accounts / Term Deposit Receipts etc with effect from 25.02.2009

SI No	Services	Other than individuals	Individuals* Other than Rural	Individuals* Rural
	a) SB / C A/c / RD / JND / CC(M) / CC(H) / Any other type of account			

i) with only the latest balance	Rs. 39.00	Rs. 29.00	Rs.24.00
ii) For recording additional / previous entries – Per page of 40 entries	Rs. 49.00	Rs.39.00	Rs.24.00
b) Term Deposit Receipts			
All cases	Rs. 74.00 per receipt	Rs. 59.00 per receipt	Rs. 54.00 per receipt

9. Call Deposit Receipts with effect from 25.02.2009

SI No	Services	Other than individuals	Individuals* Other than rural	Individuals* Rural
	All cases	Rs.74.00 per instrument	Rs.59.00 per instrument	Rs.54.00 per instrument

10. Issuance of Cheque Books in all centres with effect from 25.02.2009

SI No	Services	Other than individuals	Individuals* Other than Rural	Individuals* Rural
	i) Current / CC (M) / CC (H) a/c		Rs. 5/- per cheque leaf	Rs. 3/- per cheque leaf
	ii) SB accounts	Rs. 5/- per cheque leaf	Rs.5/- per cheque leaf over and above 25free leaves per calendar year	Rs.3/- per cheque leaf over and above 25free leaves per calendar year free cheque leaves as per calendar year
	iii) Multi City Cheques (CC(M) and CC(H) a/cs only)	Rs. 10/-per cheque leaf	-	--

11. Enquiry on CBS platform, upon written request and after verifying specimen signature with effect from 25.02.2009

SI No	Services	Other than individuals	Individuals* Other than Rural	Individuals* Rural
	a) Balance enquiry	Nil	Nil	Nil
	b) Statement of account			
	i) At parent CBS branch (First time)	Nil	Nil	Nil
	ii) At other CBS branches	As applicable to issue of duplicate statement	As applicable to issue of duplicate statement	Nil

*** Individuals means**

- Accounts opened in single name by individual persons
- Accounts opened in joint names by individual persons
- Kartha of a HUF

Chapter II – REMITTANCES with effect from 25.02.2009

1. Service Charges on DD / MT / TT

SI No	Services	Other than individuals	Individuals* Other than Rural	Individuals* Rural
	Up to Rs 1, 000/-	Rs.29.00	Rs. 24.00	Rs.20.00
	Above Rs 1,000/- up to Rs 5,000/-	Rs.39.00	Rs.34.00	Rs.29.00
	Above Rs 5,000/- up to Rs 10,000/-	Rs.39.00	Rs.34.00	Rs.29.00
	Above Rs 10,000/- up to Rs. 1 lakh	Rs 2.50 per thousand or part thereof with a minimum of Rs.50/-	Rs 2.50 per thousand or part thereof with a minimum of Rs.40/-	Rs 2 per thousand or part thereof with a minimum of Rs.35/-
	Above Rs 1.00 lakh up to Rs.10 lakhs	Rs.2.50 per thousand or part thereof with a minimum of Rs 250/-	Rs.2.25 per thousand or part thereof with a minimum of Rs 250/-	Rs.2 per thousand or part thereof with a minimum of Rs 200/-
	Above Rs.10 lakhs	Rs.2.25 per thousand or part thereof, with a minimum of	Rs.2.00 per thousand or part thereof, with a minimum of	Rs.2.00 per thousand or part thereof, with a

		Rs.2500/- and maximum of Rs.12000/-	Rs.2300/- and maximum of Rs.10000	minimum of Rs.2300/- and maximum of Rs.10000/-
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2. Exchange on Banker's cheques / Pay orders / Local Drafts with effect from 25.02.2009

SI No	Services	Other than individuals	Individuals* Other than Rural	Individuals* Rural
	Up to Rs 1,000/-	Rs.24.00	Rs.20	Rs.15
	Above Rs 1000/- up to Rs. 5,000/-	Rs.39.00	Rs.34.00	Rs.29.00
	Above Rs. 5,000/- up to Rs.10,000/-	Rs.39.00	Rs.34.00	Rs.29.00
	Above Rs.10,000/- up to Rs. 1 lakh	Re.2.50 per thousand or part thereof with a minimum of Rs.50	Re.2.50 per thousand or part thereof with a minimum of Rs.40/-	Re.2.00 per thousand or part thereof with a minimum of Rs.35/-
	Above Rs. 1 lakh up to Rs.10 lakhs	Re.2.50 per thousand or part thereof with a minimum of Rs.250/-	Re.2.50 per thousand or part thereof with a minimum of Rs.250/-	Re.2.00 per thousand or part thereof with a minimum of Rs.200/-
	Above Rs.10 lakhs	Re.2.25 per thousand or part thereof with a maximum of Rs. 12000	Re.2.00 per thousand or part thereof with a maximum of Rs. 10000	N A

3.Transfer of funds on CBS Platform with effect from 08.09.2009

(i) From customers own account to either own account or third party account with any CBS branch located in the same clearing centre	Nil
(ii) From customer's own account to his another account with any CBS branch, irrespective of location, including funds transfer through V-Net banking.	Nil
(iii) Transfer of funds to third party accounts at any CBS branch located outside the clearing centre (through RTGS, NEFT, INTERSOL, V-Net, etc.)	
(a) Less than Rs. 1 lakh	Rs. 6/- per transaction
(b) Rs. 1 lakh to less than Rs. 5 lakh	Rs. 28/- per transaction
(c) Rs. 5 lakh & above	Rs. 56/- per transaction

SI No	Services	Other than individuals	Individuals* Other than Rural	Individuals* Rural
	B. Remittance facility to customers of CBS branches, who maintain higher monthly average balance in their SB/Current account (HOC 148/05)			
	Where the monthly average is			
	(i) Rs.1.00 lakh to less than Rs.3 lakhs	Free remittance per transaction amount up to Rs.25,000/- subject to a maximum of 4 transaction in a month	Free remittance per transaction amount up to Rs.25, 000/- subject to a maximum of 4 transaction in a month	Free remittance per transaction amount up to Rs.25,000/- subject to a maximum of 4 transaction in a month
	(ii) Rs. 3 lakhs to less than Rs. 5 lakhs	Free remittance per transaction amount up to Rs.75,000/- subject to a maximum of 4 transaction in a month	Free remittance per transaction amount up to Rs.75,000/- subject to a maximum of 4 transaction in a month	*Free remittance per transaction amount up to Rs.75,000/- subject to a maximum of 4 transaction in a month
	(iii) Rs. 5 lakhs to less than Rs.10 lakhs	Free remittance per transaction amount up to Rs.1,25,000/- subject to a maximum of 4 transaction in a	Free remittance per transaction amount up to Rs.1,25,000/- subject to a maximum of 4 transaction in a	*Free remittance per transaction amount up to Rs.1,25,000/- subject to a maximum of 4

	month	month	transaction in a month
(iv) Rs. 10 lakhs & above	Free remittance per transaction amount up to Rs.2,50,000/- subject to a maximum of 4 transactions in a month.	Free remittance per transaction amount up to Rs.2,50,000/- subject to a maximum of 4 transactions in a month.	*Free remittance per transaction amount up to Rs.2,50,000/- subject to a maximum of 4 transactions in a month.
Note / Explanation: (a) Transactions exceeding the amounts and occasions specified in a month, the charges will be 50% of the existing charges on remittances without any out of pocket expenses (b) * However there may not be such accounts under this category.			

4. SERVICE CHARGES ON CASH DEPOSIT (per day per account) with effect from 08.09.2009

Cash remitted by	Cash remittances at 'other than parent branch'*	
	Within the clearing centre	Outside the clearing centre
By the account holder (Self)	i) Remittance to Savings Bank Account : No Charges <u>For Current / OD / CC A/c</u> ii) Upto Rs.1.00 lakhs – No charges ii) Above Rs.1.00 lakhs – at the rate of Rs.50/- per lakh for the entire remittance	i) Remittance to Savings Bank Accounts : No charges upto a maximum of Rs.20,000/- and 50% of normal charges, as applicable to DD, for all remittance beyond Rs.20,000/- on the entire remittance. ii) Remittance to Current / OD / CC Accounts : 50% of normal charges, as applicable to DD, for the entire cash remittance
By third party	i) Remittance to Savings Bank Accounts : (a) No charges upto Rs.20,000/- (b) beyond Rs.20,000/- charges, as applicable to DD, on the entire remittance. ii) Remittance to Current / OD / CC Accounts : normal charges, as applicable to DD, for the entire cash remittance	i) Remittance to Savings Bank Accounts : (a) No charges upto a maximum of Rs.20,000/- (b) For all remittances beyond Rs.20,000/- : charges as applicable to DD, on the entire remittance. ii) Remittance to Current / OD / CC Accounts : normal charges, as applicable to DD, for the entire cash remittance
* Maximum limit for Remittance by 3 rd parties : Less than Rs.50,000/-		

Revised charges for updating pass book / issuance of statement of accounts at both parent and 'other than parent' branches
 -- Nil --

However, for issuance of pass book / statement of account with 'repeat' entries (for entries already updated once), charges as applicable to issue of duplicate pass book / statement of account to be collected

5. SERVICE CHARGES ON CASH WITHDRAWAL with effect from 25.02.2009

If cash is withdrawn at CBS branches in the same clearing zone of the base branch (self-withdrawal within the limit indicated below*):	Nil
If cash is withdrawn at CBS branches outside the clearing centre of the base branch:	
a) Up to Rs. 10,000/-	Nil
b) Above Rs. 10,000/- [Within the ceiling limit* as detailed below]	Rs. 2.25 per thousand or part thereof (to be debited to the drawer's account)
* i) SB : Rs.50,000/- per day ii) Current : Rs.1,00,000/- per day	

Note : All the charges mentioned above are inclusive of Service Tax @ 10.30%

EXEMPTION ON SERVICE CHARGES.

The following category of accounts are exempted for levy of Service Charges.

- i) No charges for remittance to Savings Bank account, term loan accounts, term

deposit accounts, Special Watch accounts and NPA accounts.

- ii) No charges for cash remittance upto Rs.100000/- per day per account (cumulative) for Current / CCM / CCH accounts.
- iii) No charges for Current / CCM / CCH accounts for cash remittance on maintenance of average credit balance of Rs.5 lakhs during the last six months.

6 Electronic products with effect from 25.02.2009

- a) Inward RTGS / NEFT / ECS transactions - free, no charge to be levied.
- b) Outward transactions – Charges to be levied **per transaction**
 - i. RTGS - Rs. 1 to less than Rs. 5 lakh - not exceeding Rs. 28/-
- Rs. 5 lakh & above - not exceeding Rs. 56/-
 - ii. NEFT - Less than Rs. 1 lakh - not exceeding Rs. 6/-
- Rs. 1 lakh & above - not exceeding Rs. 28/-
- c) Banks may prescribe charges not higher than cheque return charges for ECS debit returns.
- d) These charges shall be applicable for all types of transactions, including inter-bank funds transfers.

7. Handling charges on return of ECS with effect from 25.02.2009

SI No	Services	Other than individuals	Individuals* Other than Rural	Individuals* Rural
A. Debits				
a)	Under SB Accounts	R.196	Rs.85	Rs.60
b)	Under other types of accounts	Rs.196	Rs.147	Rs.118
B Credits				
	All cases	Nil	Nil	Nil

8. Demand Drafts / POs - Issue of Duplicates / Cancellations / Revalidations etc with effect from 25.02.2009

SI No	Services	Other than individuals	Individuals* Other than Rural	Individuals* Rural
	a) Issue of fresh demand draft in lieu of lapsed / misplaced / lost demand drafts & duplicate Pay Orders	Rs. 98.00 per instrument	Rs. 59.00 per instrument	Rs. 49.00 per instrument
	b) Cancellation of Drafts / Banker's Cheque / Pay Order	Rs. 49.00 per instrument	Rs. 29.00 per instrument	Rs. 49.00 per instrument
	c) Revalidation of Pay Orders / Bankers' Cheque	Rs. 98.00 per instrument	Rs. 59.00 per instrument	Rs. 49.00 per instrument

Chapter III – COLLECTIONS OF BILLS AND CHEQUES with effect from 25.02.2009

BILLS

SI No	Services	Other than individuals	Individuals* Other than Rural	Individuals* Rural
1. Bills for collection (Clean / Documentary / Demand & Usance Bills / Supply Bills)				
	Up to Rs. 1,000/-	Rs.59.00 Postal Tariff	Rs.49.00 Postal Tariff	Rs.39.00 Postal Tariff
	Above Rs.1,000/- up to Rs. 5,000/-	Rs.74.00 Postal Tariff	Rs.54.00 Postal Tariff	Rs.49.00 Postal Tariff
	Above Rs.5,000/- up to Rs. 10,000/-	Rs.98.00 Postal Tariff	Rs.78.00 Postal Tariff	Rs.74.00 Postal Tariff
	Above Rs.10000/- up to Rs.1.00 lakh	Rs.9.00 per thousand or part thereof+ Postal Tariff	Rs.8.00 per thousand or part thereof+ Postal Tariff	Rs.7.50 per thousand or part thereof+ Postal Tariff
	Above Rs.1.00 lakh up to Rs.10.00 lakh	Rs. 9.50 per thousand or part thereof + Postal Tariff	Rs. 8.25 per thousand or part thereof + Postal Tariff	Rs. 8.00 per thousand or part thereof + Postal Tariff
	Above Rs.10.00 lakh	Rs.9.50 per thousand or part thereof with a maximum of Rs.16500/- + Postal Tariff	Rs.8.25 per thousand or part thereof with a maximum of Rs.15000/- + Postal Tariff	Rs.8.00 per thousand or part thereof with a maximum of Rs.13500/- + Postal Tariff

2. Outstation cheque collection with effect from 25.02.2009

- a) - Up to Rs. 10,000 - not exceeding Rs. 56/- per instrument
- Rs. 10,001 to less than Rs.1,00,000 - not exceeding Rs.111/- per instrument
- Rs. 1,00,001 and above - not exceeding Rs.166/- per instrument

3. Cheque Collection on CBS Platform with effect from 25.02.2009

	(a) Clearing cheques drawn on any of the CBS branches within the clearing centre (any amount)	Nil	Nil
	(b) Collection of outstation cheques drawn on our own branches		
	(i) Less than Rs.10,000/-	Nil	
	(ii) Above Rs.10,000/-	Rs. 150/-	
	© Clearing cheques drawn on any other banks can be deposited in CBS branches at the centres other than where the customer has the account and amount will be collected and credited to the customers account maintained with any of the CBS branches	50% of the existing commission on cheque collection without any out of pocket expenses	50% of the existing commission on cheque collection without any out of pocket expenses

4. Collection of Fixed Deposit Receipts with effect from 25.02.2009

SI No	Services	Other than individuals	Individuals* Other than Rural	Individuals* Rural
	a) Our Bank Deposit Receipts, but of other branches:			
	In all cases	Nil	Nil	Nil
	b) Deposits of other Banks:			
	i) Where entire proceeds are deposited in term deposits for not less than 12 months			
	In all cases	Nil	Nil	Nil
	ii) Otherwise (i.e in all other cases where the proceeds are not deposited in term deposits of not less than 12 months)			
	In all cases	As applicable to collection of cheques	As applicable to collection of cheques	As applicable to collection of cheques

5. Handling Charges for Bills / Cheques Returned Unpaid with effect from 25.02.2009

a) Local cheques:				
	Cheques issued by our account holders but returned unpaid by us through clearing or across the counter for want of funds and / or cheques deposited by our account holders but returned unpaid by other banks for want of funds:			
	Services	Other than individuals	Individuals* Other than Rural	Individuals* Rural
	i) In case of SB Account	Rs.59.00 for deposited cheque returned and Rs.196/- for issued cheque returned.	Rs.34.00 for deposited cheque returned Rs. Rs.83.00 for issued cheque returned	Rs.29.00 for deposited cheque returned Rs. 59.00 for issued cheque returned
	ii) In case of Current / CC(M)/ CC(H)/ Accounts	Rs.59.00 for deposited cheque returned Rs. 196.00 for issued cheque returned	Rs.59.00 for deposited cheque returned Rs. Rs.147.00 for issued cheque returned	Rs.59.00 for deposited cheque returned Rs. 118.00 for issued cheque returned
b) Outstation cheques & Local / Outstation Bills				
	In all cases	50% of the prescribed collection charges as prescribed above subject to a minimum of Rs.98.00	50% of the prescribed collection charges as prescribed above subject to a minimum of Rs.74.00	50% of the prescribed collection charges as prescribed above subject to a minimum of Rs.59.00

6. Handling charges on Post Parcel along with the bills with effect from 25.02.2009

	Services	Other than individuals	Individuals* Other than Rural	Individuals* Rural
	i) If the party retires the parcel immediately on presentation	Nil	Nil	Nil
	ii) Otherwise	Handling charge of Rs.20 per parcel per day with a minimum of Rs.49.00	Handling charge of Rs.10 per parcel per day with a minimum of Rs.20	Handling charge of Re. 5.00 per parcel per day with a minimum of Rs. 15

7. Fate Enquiries at the instance of the customer

	Services	Other than individuals	Individuals* Other than Rural	Individuals* Rural
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By telegram / telex or telephone	Rs.49.00 + Actual cost of telegram / telephone	Rs.24.00 Actual cost of telegram / telephone	Rs.20+ Actual cost of telegram / telephone
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Chapter IV – General Matters with effect from 25.02.2009

Sl No	Services	Other than individuals	Individuals	
			Other than rural	Rural
1. Safe Custody charges				
	Scrips / documents [Retention period -maximum 90 days]	Rs.5.50/- p.a. or part thereof per scrip with a minimum of Rs.3000	Rs.5/- p.a. or part thereof per scrip with a minimum of Rs.2000	Rs.4.50/- p.a. or part thereof per scrip with a minimum of Rs.75
2. Charges on operational instructions				
	Involving registration of documents such as power of attorney / board resolutions	Rs. 49.00 per occasion	Rs. 29.00 per occasion	Rs. 20/= per occasion
3. Attestation charges, with proper records [Branch Head / Senior Manager and above in special category branches like VLB / ELB]				
	Attestation of signatures, true/ xerox copies of documents / papers	Rs. 147.00 per document	Rs. 98.00 per document	Rs. 59.00 per document
4. Certification fee				
	Certificates issued on behalf of clients by the branches / offices, like Certificate of constitution, Certificate of ownership / Names of partners, Proprietors etc.	Rs. 147.00 per occasion	Rs. 98.00 per occasion	Rs. 59.00 per occasion
	Issue of No Objection Certificate (NOC) and No Due Certificate (NDC)	Rs. 147.00 per occasion	Rs. 98.00 per occasion	Rs. 59.00 per occasion
	Note: No charges to be levied for issuing NOC/NDC to the applicants belonging to weaker sections (refer HOC 103/07)/ Government sponsored schemes			
5. Other charges				
	Postage / Postal tariff	140% of Actual expenses	125% of Actual expenses	110% of Actual expenses
	Loss of token	Rs. 110/- per token toward cost	Rs. 100/- per token toward cost	Rs. 90/- per token toward cost

Chapter V - Safe Deposit Lockers with effect from 25.02.2009
RENTAL RATES OF SDL PER YEAR

Area of the Locker in Cubic inches	Rural Rs.	Semi-urban Rs.	Urban Rs.	Metro Rs.
Up to 750	720	720	780	890
751 to 1100	780	780	890	1000
1101 to 1600	1550	1660	1770	2210
1601 to 2100	1660	1880	1980	2540
2101 to 3100	2870	3090	3090	3310
3101 to 4100	3310	3310	3530	3750
4101 to 6500	4420	4420	4420	4420

Chapter VI – Debit/Credit Cards* with effect from 25.02.2009

[ALL CHARGES ATTRACT APPLICABLE SERVICE TAX-(which is presently at 10.30%)]

A. CREDIT CARDS

Services	Other than individuals	Individuals* Other than Rural	Individuals* Rural
a) Entrance Fee in Rs.			
i) Classic	300	300	300
ii) City Specific / Classic International	400	400	400
iii) Gold	1000	1000	1000
iv) Global	1000	1000	1000
b) Annual fees			
i) Classic	300	300	300
ii) City Specific / Classic International	400	400	400
iii) Gold	1000	1000	1000
iv) Global	1000	1000	1000
c) Transaction charges			
i) Vijaya Bank's ATM cash withdrawal and at branches	3%	3%	3%

ii) Cash withdrawal at other banks' ATMs in India	3% + Rs. 75/- per transaction	3% + Rs. 75/- per transaction	3% + Rs. 75/- per transaction
iii) Cash withdrawal at other banks' ATMs abroad	3% + Rs. 100/- per transaction	3% + Rs. 100/- per transaction	3% + Rs. 100/- per transaction
d) Other charges			
i) Hot listing of the card	Rs. 200	Rs. 200	Rs. 200
ii) Card replacement	Rs. 150	Rs. 150	Rs. 150
iii) Surcharge	2.50% or Rs. 10/- whichever is higher on transactions at Railways / Petrol Pumps	2.50% or Rs. 10/- whichever is higher on transactions at Railways / Petrol Pumps	2.50% or Rs. 10/- whichever is higher on transactions at Railways / Petrol Pumps
iv) Mark up on international transactions	2.50% of the transaction amount	2.50% of the transaction amount	2.50% of the transaction amount
v) Duplicate statement	Rs. 25/-	Rs. 25/-	Rs. 25/-

B. DEBIT CARDS

Services	Other than individuals	Individuals* Other than Rural	Individuals* Rural
a) Card fees			
i) Entrance fee	in Rs.		
Non-photo card	Free	Free	Free
Photo Card	Rs. 100/-	Rs. 100/-	Rs. 100/-
ii) Hot listing	Rs. 50/-	Rs. 50/-	Rs. 50/-
ii) Card replacement	Rs. 100/-	Rs. 100/-	Rs. 100/-
iii) PIN re-generation	Rs. 25/- per request	Rs. 25/- per request	Rs. 25/- per request
iv) Cancellation charges (Applicable if cancelled in the first card year)	Rs. 100/-	Rs. 100/-	Rs. 100/-
b) Transaction charges			
i) Vijaya Bank's ATM cash withdrawal and balance enquiry / mini statement / PIN change	Free	Free	Free
iii) NFS ATMs in India	Free	Free	Free
iv) Other banks' ATMs in India	Free	Free	Free
v) Other banks' ATMs abroad	Cash withdrawal Rs. 125/- Balance Enquiry Rs. 25/- Decline Transaction Rs. NIL	Cash withdrawal Rs. 125/- Balance Enquiry Rs. 25/- Decline Transaction Rs. NIL	Cash withdrawal Rs. 125/- Balance Enquiry Rs. 25/- Decline Transaction Rs. NIL
c) Other charges			
i) Surcharge	2.50% or Rs. 10/- whichever is higher on transactions at Railways / Petrol Pumps	2.50% or Rs. 10/- whichever is higher on transactions at Railways / Petrol Pumps	2.50% or Rs. 10/- whichever is higher on transactions at Railways / Petrol Pumps
ii) Charges for copy of charge slip			
For transactions at our merchants	Rs. 100/-	Rs. 100/-	Rs. 100/-
For transactions at other banks' merchants	Actuals with a minimum of Rs. 100/-	Actuals with a minimum of Rs. 100/-	Actuals with a minimum of Rs. 100/-
iii) Mark up on international transactions	2.50% of the transaction amount	2.50% of the transaction amount	2.50% of the transaction amount

Chapter VII - FACILITIES TO CERTAIN DISTINCTIVE CATEGORIES OF CUSTOMERS / ACCOUNTS**1. Senior Citizens and pensioners:**

Senior Citizens and pensioners at 'Other than rural areas' are eligible for special rate of service charges as applicable to - 'Individuals in Rural Places' for their personal banking such as 'Maintenance of SB Account', Collection of Cheques / drafts / I/D warrants and Remittances like DD/MT/TT etc.

Best viewed with Internet Explorer Ver 5.5 and Ver 6 or Netscape Ver 7.3 and Ver 8 or Firefox Ver 1.5 with a resolution of 800x600.