

NATURE OF CHARGE		SERVICE CHARGES (INCLUDING GST @ 18 %)	
	<b>Collection of outstation cheques</b>	Amount of cheque :	Charge:
		Upto Rs.5000/-	Rs. 29.50 Per instrument
		Above Rs.5000/- upto Rs.10000/-	Rs. 59/- Per instrument
		Above Rs.10000/ - upto Rs.1 lakh	Rs.118/- per instrument
		Above Rs.1 lakh	Rs.210/- per instrument
		<p>1. The above charges will be all inclusive. No additional charges i.e. courier charges, out of pocket expenses etc. should be levied from the customer.</p> <p>2. In case of outstation cheques purchased and credited to customers account interest amount for the period bank remains out of fund shall be realised at the rate as per terms of sanction/clean OD rate as applicable. Besides normal collection charge as per item no.1 shall be realised. In case of local cheques purchased, a flat rate of Rs. 50/- per instrument shall be recovered. Branches should use electronic mode like RTGS/NEFT (whichever available) to remit proceeds to the collecting bank/branch.</p> <p>3. In case of return of instant credit instrument unpaid the customer will not be charged any interest from the date of immediate credit to the date of return of instrument unless the bank had remained out of fund due to withdrawal of fund. Interest wherever applicable would be charged on the notional over drawn balance in the account, had credit not been given initially. Interest shall be recoverable from the customer for the period the bank remained out of funds at the rate applicable for overdraft limit sanctioned for individual customer. In case of loan/advance account the rate will be 2% per annum above the rate applicable to that credit facility. However bank shall collect normal collection charges and out of pocket expenses as applicable.</p>	
<b>Speed Clearing</b>	Cheques upto and inclusive Rs.1.00 lac	Nil for SB and Rs 65/- for other than SB	
	Collection of high value cheques i.e above Re.1 lac per cheque presented in speed clearing.	Rs.177/- per instrument inclusive of all charges	
		Branches should make use of speed clearing/National Clearing wherever available and levy charges as per the rates mentioned above.	
<b>Service (Processing) charge for local clearing (through clearing house) from member banks.</b>	System	<b>Drawee Bank</b>	<b>Presenting Bank</b>
	Clearing at MICR-CPCs	Rs 1.50	Rs 1.00
	Cheque Truncation	Rs 1.00	Rs 0.50
	Collection of Bills * Upto Rs.10,000/-	Rs. 120.00 per instrument	
	Above Rs.10,000/-	Rs. 13/-Per Rs.1000/- or part thereof Max. Rs. 31,506/-	
	*Charges to be shared on a 50:50 basis by Drawee and Presenting bank plus out of pocket expenses		
	<b>Local cheques returned unpaid – Outward (including cash/transfer cheques)</b>		
Cheques upto Rs. 1.00 lac.	Individual Account	Rs.108/- Per instrument .(For Senior Citizens 10% rebate)	
	Other A/cs	Rs.160/- per cheque.	

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	Cheque above Rs1.00 Lac upto Rs. 10.00 lacs	Rs. 236/- per instrument
	Cheque above Rs10.00 Lac upto Rs. 100.00 lacs	Rs. 590/- per instrument
	Cheque above Rs. 100.00 Lac	Rs.1062/- per instrument.
	<b>Local cheques returned unpaid -- Inward clearing cheques</b>	
	Cheques upto Rs. 1.00 lac.	Individual Account
		Other A/cs
		Rs.108/- Per instrument .(For Senior Citizens 10% rebate)
	Cheque above Rs1.00 Lac upto Rs. 10.00 lacs	Rs. 236/- per instrument
	Cheque above Rs10.00 Lac upto Rs. 100.00 lacs	Rs. 590/- per instrument
	Cheque above Rs. 100.00 Lac	Rs.1062/- per instrument
		Note : In Basic Savings Bank Accounts, charges for cheques returned unpaid shall be restricted to 25% of normal bank charges.
	Local cheques for presentation directly at the drawee bank	Rs 108/-(For Senior citizens,10% rebate ) + out of pocket expenses or 50% of collection charge whichever is higher.
	<b>Outstation cheques returned unpaid</b>	Per instrument 50% of collection charge
		Minimum Rs.215/-
	Local/Outstation Bills returned unpaid	50% of collection charge, Min. Rs.215/- plus returning charges (pocket expenses).
<b>BILLS</b>		General Instructions: a) Actual postage cost/telegram charges and other out of pocket expenses are to be recoverd in addition to the prescribed charges. However, charges prescribed under "Collection of outstation cheques" (item 1 above) are inclusive of postal/courier charges etc. b) In case of cash transactions for collection of cheques/bills an additional charge of 30% over the prescribed rate to be charged. c) In case of cheques and bills collected through another bank, both banks recover 50% of their respective collection charges.
<b>Other charges</b>	Charges for presentation of usance bill for acceptance	Rs 130/- per Bill
	Charges for change of instructions (for both usance and demand bill) per occasion	Rs 130/- per Bill
	Charges for storing Post Parcel (subject to availability of space). Size of each packet / box should not exceed 8000 cc	Rs.55/- per Item per day Max. Rs.1100/- (to be returned after 25 days from due date)
	Charges for free delivery of documents (under collection of bills) or to be returned back as unrealised	Full commission as per collection of bills .Min. Rs.130/- plus out of pocket expense.
	Individual	No charges to individual beneficiaries account

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<b>ECS CREDIT</b>	For Corporate Bodies/ Institutions	1. Upto 10,000 entries per occasion - 2. Above 10,000 upto 1 lac entries per occasion - 3. Above 1 lac entries per occasion-	Rs 5 per entry + RBI/NPCI or destination bank Charges if any Rs 4 per entry + RBI/NPCI or destination bank Charges if any Min. Rs 42010/- Rs 4 per entry + RBI/NPCI or destination bank Charges if any Min. Rs 315060/-
<b>ECS DEBIT</b>	ECS Charges for debit CLEARING (Only for Corporate Bodies/ Institutions)	Debit Clearing ->Rs 4/- per transactions + RBI/NPCI or Destination charges, if any, Minimum Rs 2890/-	
<b>ECS DEBIT RETURN</b>	ECS Debit return charges	Cheques upto Rs. 1.00 lac.	Individual Account - Rs.108/- Per instrument (For Senior Citizens 10% rebate) Other A/cs - Rs.160/- per cheque.
		Cheque above Rs1.00 Lac upto Rs. 10.00 lacs	Rs. 236/-
		Cheque above Rs10.00 Lac upto Rs. 100.00 lacs	Rs.590/-
		Cheque above Rs. 100.00 lacs	Rs.1062/-
		Note: No ECS charges to be levied in respect of income tax refund orders as per extant RBI directives. RBI charges if applicable shall also be loaded to above charges.	
	ECS Charges for sponsor Bank, Destination Bank, and/or RBI/NPCI	1. Sponsor Bank, RBI/NPCI or Destination Bank Charges, if any, Min. Rs 3360/- 2. Charges payable to Destination Bank and/or RBI <input type="checkbox"/> on actual basis i.e. as waived/by the guidelines of RBI.	
<b>Remittance through Electronic Mode - NEFT/RTGS (Outward Charges)</b>			
<b>RTGS</b>	RTGS for Rs. 2 Lacs to Rs. 5 Lacs	a) From 8 am to 11 am - b) After 11.00 am to 13.00 hours - c) After 13.00 hours to 16.30 hours - d) After 16.30 hours -	Rs 29.50 per transaction Rs 31.86 per transaction Rs 35.40 per transaction Rs 35.40 per transaction
	RTGS above 5 Lacs	e) From 8 am to 11 am - f) After 11.00 am to 13.00 hours - g) After 13.00 hours to 16.30 hours - h) After 16.30 hours -	Rs 59.00 per transaction Rs 61.36 per transaction Rs 64.90 per transaction Rs 64.90 per transaction
<b>NEFT (inclusive of all taxes)</b>		Upto Rs.10000	Rs. 2.95 per transaction
		Above Rs 10,001 to Rs 1 lakh	Rs. 5.90 per transaction
		Above Rs.1 lac Upto Rs. 2 Lac	Rs. 17.70 per transaction
		Above Rs.2 lac	Rs. 29.50 per transaction
	Note: No charges upto Rs 50,000 for NEFT transaction done through net-banking.		
<b>Remittance through Electronic Mode - NEFT/RTGS (Inward Charges-Free)</b>			

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DD	Issuance of DD/Pay Order against tender of Cash (restricted to amt. less than Rs.50,000/-)	Additional 50% over the normal charges to non-customers & 30% to the customers shall be levied	
	Issuance of Demand Draft/PO (other than against tender of cash)	Upto Rs 10000/-	Rs.47/- per Instruments.
		Above Rs.10000/-	Rs.5/- per thousand or part thereof Min. Rs.47/- Max. Rs. 24963/-
	a) Issuance of Duplicate DD/Pay Order b) Revalidation of DD/Pay Order c) Cancellation of DD/Pay Order	Rs.130/- Per instrument	
		Note:If DD/PO amount is less than Rs. 130/- then 50% of value shall be levied as Bank charges for the service mentioned under point no.a/b/c	
Deposit/ withdrawal of cash/Coll-ection of cheques and Transfer of Funds at CBS branches	a) Cheque Collection Charges		
	(i) Deposit of cheques of same centres (base/ Non-base branches)	Collection of local cheque by any CBS Branch at the same centre where base branch is located e.g. customer having an account at a CBS branch in Kolkata and cheque drawn on any bank in Kolkata deposited at any CBS branches participating in Clearing House - FREE	
	(II) Deposit of cheques of other centres	Outstation cheque collection charges	
	Withdrawal of Cash ( From - Base Branch/ Non-Base Branch)	Cash withdrawal at non-base branches by self only with maximum amount Rs. 50,000/- (Rs. Fifty thousand) per day per account is Permissible.)	
	Deposit of cash	i) For the customers of our Bank intersol charges for deposit of cash at a non-base branch at other SOL – Fully waived i.e free of charge. (ii) Deposit of Cash at any branch of other bank for credit to account with our bank branch & vice versa – will attract charges equal to NEFT/RTGS charges.	
		Note: For deposit of Cash - Cash handling charges shall be levied as applicable in addition to charges as aforesaid.	
	b) Fund Transfer between CBS branches (Non-cash)	Free	
Charges for safe custody	Sealed Cover / Packet	Rs.600/- per cover p.a. or part thereof	
	Scrips	Rs.600/- per scrip p.a. or part thereof	
	Sealed Boxes	Rs.3,200/- per box p.a. or part thereof	
<b>Ledger Maintenance Charges.</b>			
	Current/CC/OD Account	CA/CC/OD -	Rs. 2.00 per entry
		Minimum -	Rs.55.00
		Maximum -	Rs.1100.00 per Quarter
			Subject to free entries.
	<b>Quarterly Average Credit Balance</b>	<b>No. of entries allowed free</b>	
	Up to Rs. 25,000/-	NIL	
	Above Rs.25000/- upto Rs.50000/-	50	
	Above Rs. 50000/- upto Rs. 1 lac	75	

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			Above Rs. 1 Lac - upto Rs.2 Lac	125
	Above Rs. 2 Lac to less than Rs. 5 Lac	250		
	Rs.5 Lac and above	All Free		
	Note:If no transaction is made during the quarter, a minimum of Rs. 55/- would be charged in Ledger Maintenance Charges			
	<b>Charges for debit entries in S.B. A/cs.</b>	Free debit entries permitted	Number per half year 50	
		Charges for additional debit entries [*]	Per addl. Entry Rs.10/-	
	[*] Existing standing instruction debit entries shall not be reckoned as an additional debit entry. [*] All credit entries are free of charges. [*] All debit and credit entries in government accounts and staff accounts are exempted from all the charges. [*] No charge shall be levied if the balance in the account maintained is above Rs 25000/- Debit entries related to ATM / IRCTC transactions/ POS/ Internet, Mobile transactions will not be counted for this purpose			
<b>Incidental Charges for Accounts not operated for 1 year</b>	Savings Bank Accounts	Balance <= Rs.50/- After giving notice entire balance to be appropriated & account should be closed Balance above Rs50/- to less than Rs 1000/-Rs.55/- per half year Balance Rs.1000/- or more- Nil		
	Current Accounts	Irrespective of Balance Rs.160/- per half year		
		Note:1. For activation of inoperative account no service charge shall be levied. 2. Incidental Charges shall not be levied once the account becomes inoperative after two years of non-operation of the account. 3. Incidental Charges shall not be levied in BSBDA accounts/ accounts opened under Pradhan Mantri Jan Dhan Yojna (PMJDY).		
<b>Charges for not maintaining Minimum Balance</b>				
	<b>(a) SB with cheque facility</b>	<b>Minimum balance requirement in SB accounts with Cheque Book facility</b>		
		Rural :	Individual = Rs 250/- & Other= Rs 500/-	
		Semi Urban :	Individual = Rs 500/- & Other= Rs 1000/-	
		Urban :	Individual = Rs 1000/- & Other = Rs 1500/-	
		Metro	Individual = Rs 1000/- & Other = Rs 1500/-	
			<b>Charges for not maintaining Minimum Balance</b>	
	i) If shortfall is upto Rs 100		Penal charges will be 26.00 % of shortfall. Min. Rs.10/-	
	ii) If shortfall is above Rs 100 but below Rs 500		Penal charges will be 36.00% of shortfall.	
	iii) If shortfall is above Rs 500 but upto Rs 1500		Penal charges will be 41.00% of shortfall.	
	<b>(b) SB without cheque facility</b>	<b>A) Minimum balance requirement in SB accounts without Cheque Book facility</b>		
Rural		Rs 100/-		
Semi-Urban		Rs 250/-		
Urban		Rs 500/-		

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		Metro	Rs 500/-
		<b>B) Charges for not maintaining Minimum Balance (Per Occasion)</b>	
	(i) If shortfall is upto Rs 100 =	Penal charges will be 26.00% of shortfall. Min. Rs.10/-	
	ii) If shortfall is above Rs 100 and up to Rs 500 =	Penal charges will be 36.00% of shortfall.	
	<b>(c) SB Pension/Sr. Citizen account with cheque facility</b>	<b>A) Minimum balance requirement in SB Pension with Cheque Book facility</b>	
	Rural /Semi urban/urban	Rs 100/-	
	ii) Metro	Rs 250/-	
		<b>B) Charges for not maintaining Minimum Balance (Per Occasion)</b>	
	(i) If shortfall is upto Rs 100 =	Penal charges will be 26.00% of shortfall. Min. Rs.10/-	
	ii) If shortfall is above Rs 100 and up to Rs 250 =	Penal charges will be 36.00% of shortfall., Min = Rs 25/-	
	<b>(d) SB Pension/Sr. Citizen account without cheque facility</b>	<b>A) Minimum balance requirement in SB Pension without Cheque Book facility</b>	
	Rural/Semi Urban/ Urban/Metro Branches	Rs 100/-	
		<b>B) Charges for not maintaining Minimum Balance (Per Occasion)</b>	
	(i) If shortfall is upto Rs 50 =	Penal charges will be 26.00% of shortfall. Min. Rs.10/-	
	Current account	<b>A) Minimum balance requirement</b> Rural-Rs 2000 for others & Rs 1000 for individuals Semi-urban-Rs 2500 for others & Rs 2000 for individuals Urban-Rs 5000 for others & Rs 3000 individuals Metro-Rs 5000 for others & Rs 3000 individuals	
		<b>B) Charges for not maintaining Minimum Balance (Per Occasion)</b> Rs 205/- per month for Rural & Semi-urban Rs 308/- per month for Urban/Metro	
		<p>Note:-</p> <ol style="list-style-type: none"> <li>It will be ensured that the balance in the saving bank account does not turn into negative.</li> <li>BSBDA accounts / accounts opened under Pradhan Mantri Jan Dhan Yojna -- No charges for non-maintenance of minimum balance are to be levied as these accounts shall not have the requirement of any minimum balance.</li> <li>No Charges for non-maintenance of minimum balance are to be levied in inoperative accounts.</li> </ol>	

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<b>Closure of account</b>	Charges for closure of a/c within 14 days (SB/CA/CC)	No charge	
	Charge for closure of a/c after 14 days but before 12 months	Savings Bank	Without Cheque Book: Rs. 180/-
			With Cheque Book: Rs. 240/-
	Current /CC	For Firms & Companies & Others: Rs 600/-	
		Note: For UCO Bank 1. No Charges shall be levied in case of transfer of amount lying in the a/c of deceased depositor to our other branch. 2. No charges should be levied in Basic & Small accounts opened under BSBDA. 3.No charges shall be levied for closure of account after 12 months for SB/CA/CC.	
<b>Charges for issuance of cheque book</b>			
	Issuance of MICR/CTS Cheque Book	Rs. 4/- per leaf.	
	Free Cheque leaves for SB Account in a calendar year	20 Cheque leaves allowed free in SB a/cs in a half year in all branches.	
	Free Cheque leaves for Current Account in a calendar year	nil	
<b>Charges for issuing daily/weekly statement of accounts</b>	Daily statement	<b>Rs.1070/- per year. For repeat request, Rs.3/- per entry. Min. Rs. 205/- per request</b>	
	Weekly statement	<b>Rs.480/- per year. For repeat request, Rs.3/- per entry.Min. Rs.205/- per request</b>	
	Monthly Statement	<b>Once Free, thereafter, Rs.3/- per entry. Min. Rs.205/- per request</b>	
<b>Charges for issuing duplicate pass book with latest entries</b>	For Rural/Semi-urban/Metro/Urban Branches (For individual and others)-	Rs 120/- per occasion with latest balance	
	<b>Charges for issuing duplicate pass book with Previous entries</b>	For Rural/Semi-urban/Metro/Urban Branches (For individual and others)-	Rs 120/- plus additional Rs 60/- per page (40 entries) for individual & others for previous entries
		Note: these charges are in addition to charges mentioned for issue of duplicate passbook as mentioned above	
	<b>Charges for issuance of duplicate interest certificate/balance certificate</b>	Rs.180/- per occasion	
	<b>Charges for attestation of customer's signature on documents (per occasion )</b>	Rs.180/- per occasion for Individuals and other than individuals	
	<b>Photo attestation</b>	Rs. 120/- per certificate	
<b>Charges for addition/ deletion of names/change in operational instructions/</b>	1. Addition/ deletion of names/change in operational instructions (other than deceased A/c)	Rs.120/- per occasion for individuals and Rs 270 for non-individuals	

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	recording of power of attorney in accounts of individuals (other than deceased A/c)	2. Allowing operations through Power of Attorney/ Mandate	Rs.355/- per occasion for individuals and Rs 590 for non-individuals	
	<b>Charges for stop payment of cheque (per instrument)</b>			
	Saving account	Rs 120/- per instrument, subject to a maximum of Rs 710/- for individual and others		
	Current Account	Rs 240/- per instrument, subject to a maximum of Rs 1080/- for individual and others		
Charges for ATM Card	<b>Charges for ATM Card</b>			
	i) Issuance of New ATM Card/ /PIN/Add on	Free for VISA and Rupay Rs. 105/- for VISA GOLD Rs. 130/- for VISA Platinum Rs 155/- for VISA Signature		
	ii) Annual Maintenance Charge	Rs 120/- per annum to be levied in advance on cards that have been used once or more since inception. Note: No charges for Staff/Ex-staff/PMJDY/BSBDA accounts		
	iii) Duplicate card/ Duplicate pin	Rs 120/- per occasions per card and Rs. 60/- per occasions per PIN. Note: Not applicable for Staff/Ex staff		
	<b>iv) ATM Transaction charges</b>			
	Charges based on no. of Transactions	Monthly Limit on Number of free ATM Transactions (Both financial & Non-Financial )		
	<b>Savings Bank</b>	<b>UCO ATM</b>	<b>Metro Centres/Other centres</b>	
		5 for UCO ATM	3 for metro & 5 for other centres	
		Monthly Limit on Number of free ATM Transactions (Both financial & Non-Financial )		
	<b>Current Account</b>	5 for UCO ATM	0 for Other Bank ATMs	
	<b>Savings and Current Transaction charges</b>	<b>UCO ATM</b>	<b>Other Bank ATMs</b>	
	Charges for financial Transactions beyond the set limit (Rs. Per Trxn.)	Rs 5/- for SB & Rs 21/- for Current	Rs 21/-for SB and Current both	
	Charges for non -financial Transactions beyond the set limit (Rs. Per Trxn.)	Rs 5/- for SB & Rs 8/- for Current	Rs 8/- for SB and Current Both	
	Note: Metro: Mumbai, New Delhi, Chennai, Kolkata, Bangalore & Hyderabad. UCO ATM- These charges will not be applicable to Small/No Frill/ BSBDA account holders.			



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	<b>Point of Sales (POS) transactions at Petrol Pumps and Railway Reservation Counters as per Shared Network Regulations</b>	Service Charges @2.5% of transaction value + service tax. (3.00% amount claimed by Visa which is required to be passed to Visa. The service tax claimed by Visa will be recovered from customers)	
	<b>Transaction Abroad</b>		
	a) Cash withdrawal through VISA Networked ATMs	Rs.110/- + 2% of the currency conversion charges per transaction	
	b) Balance Enquiry through VISA Networked ATMs	Rs. 30	
	Charges for late payment of Recurring Deposit instalments RD of all tenure	Rs.2/- per Rs.100/- p.m.	
	<b>Charge for standing instructions (per registration)</b>		
	Same branch and in same name	Per transaction - Nil	
	Same branch but credit to be given to a different name	Individual: Rs. 30/- per transaction.	Others Rs. 65/- per transaction.
	Involving other branch		
	Charges for insufficiency of funds to carry out standing instructions	Rs.65/- per occasion	
	Charges for issuance of Solvency Certificate (per certificate)	Rs. 270/- per lac Min. Rs. 800/- Max. Rs.16210/-	
<b>Cash Handling charges</b>	Per day per account	Upto 10 packets	Free
		<u>Above 10 Packet</u> Notes upto Rs 100 denominations Notes above Rs 100 denominations	@ Rs10 per packet. Max Rs 10700/- @Rs 8 per packet Max. Rs 10700/-
	Postal charges (per packet)	Actual charges	
	Enquiry relating to old records (more than 12 months old)	Upto 1 year old record Rs. 105/- per reference. Beyond 1 year Rs. 320/- per year per reference + out of pocket expense.	
	Issue of Duplicate Deposit receipt.	Rs. 120/- per request per instrument	
	Record copy of the cheque		
	SMS Charges	1. All Domestic SMS Alerts charges per SMS	15 paise (inclusive of Service Tax)
		2. International SMS Alerts	Rs 1.75 (Inclusive of Service Tax) per SMS.

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	Inter Bank Mobile Payment(IMPS) charge	Upto Rs 10000-Rs 3.00 Rs 10001 to 100000-Rs 6.00 Rs 100001 to Rs 200000-Rs 17.00

**General Terms and Conditions**

1	(Concessions/Exemptions in service charges in respect of collections, remittances and deposits).	
2	Collection of instruments favouring Welfare Service, Charitable & Religious institution may be allowed at par provided that these institutions are exempted from payment of Income Tax and also bank with us. However, actual postage/transmission charges and out of pocket expenses must be recovered while collecting instruments for the above customers.	
3	Collection of Subsidy cheques issued by the Central and State Government under any programme whenever applicable is to be collected at par.	
4	Geological Survey of India, Under Ministry of Mines & Supreme Court of India under Ministry of Law & justice, Govt. of India, are accredited to our Bank i.e. our Bank is official Banker of these two Govt. Departments. Therefore, no service charges are to be realized on the transactions of these two departments. However actual postage charges/out of pocket expenses are to be recovered from them.	
5	Collection of cheques at par and free remittance facilities by way of DD may be allowed to blind and physically handicapped and also to institutions set up for their welfare /benefit, provided they bank with us. However postage and other out of pocket expenses should be recovered.	
6	<p>No Service charges in respect of the following service are to be recovered from Defence personnel in active service, ex-service men and from the widows of Defence Personnel, drawing pension and having account with our bank.</p> <ul style="list-style-type: none"> <li>i) Collection of cheque.</li> <li>ii) Remittance by DD to schools and colleges and to family members who are dependent.</li> <li>iii) Any remittance other than above, only upto Rs. 10,000/-</li> <li>iv) Custody of bills.</li> <li>v) In house standing instructions.</li> <li>vi) Next kin/dependents may be allowed to collect death/terminal benefits of the deceased servicemen free of charge.</li> </ul>	
7	A senior citizen maintaining average balance of Rs. 10,000/- in his/her SB a/c with any of our branch may remit at par funds to the debit of his/her SB a/c ; to credit to his account at any of our branches in India.	
8	All remittance from any of our branch on our Vidya Vihar Pilani Branch will be at par if it is in favour of a student studying at BITS Pilani who maintains his/her account with our Vidya Vihar Pilani Branch.	
9	<p>Concessions to Regional Rural Banks (RRB) sponsored by our Bank, provided their Deposits are duly maintained with our Bank:</p> <ul style="list-style-type: none"> <li>i) Collection of charges in the following cases will be shared at 50 : 50 between our Bank and RRBs:- <ul style="list-style-type: none"> <li>a) Collection charges on instruments tendered by us to RRBs for collection.</li> <li>b) Collection charges on instruments tendered by RRBs to us for collection.</li> </ul> </li> <li>ii) Issuance of Demand Draft on account of customers of our sponsored RRB's at 50:50 commission sharing basis.</li> <li>iii) Free Remittance facility may be allowed on remittance of funds by our sponsored RRBs from their own account to another. However actual postage and out of pocket expenses should always be recovered from RRBs. Above concession will be allowed only when funds are remitted/transferred between their H.O/Branch A/cs and our Branch.</li> <li>iv) No ledger folio charges are to be levied in A/cs maintained by our sponsored RRBs with our Bank's branches</li> </ul>	

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10	Free collection facility at Rural Branch: For ex-serviceman/senior citizen pensioners, free collection of outstation pension cheques will be allowed.	
11	Concessions for Staff Members (existing & retired ):  a) No Service Charges should be levied on transaction conducted by our staff members. b) No service charges should be levied on transactions conducted by ex-staff member if he is not employed gainfully. c) Small type locker at concessional rate d) Minimum balance maintenance criteria not applicable.  Note: All out of pocket expenses to be recovered.	
12	Conversion of single pension account into joint pension account with the spouse permitted under Government order.	
13	10 % Rebate on Service Charge for purchase of DD by Students.	