

SERVICE CHARGES WHERE CONCESSIONS ARE GIVEN TO INDIVIDUALS

(RURAL /OTHER THAN RURAL)

W.E.F. 20.10.2008

(Extracts from Annexure I, II, IV, V & VI)

I. SERVICE CHARGES RELATEAD TO SME

Sr. No.	Nature of Service	NON – INDIVIDUALS	INDIVIDUALS	
			Other than Rural	Rural
1.	Cheques for Collection	Upto Rs.10,000/- → Rs. 50/- per instrument	Upto Rs.10,000/- → Rs.45/- per instrument	Upto Rs.10,000/- → Rs.40/- per instrument
		Above Rs.10,000/- upto Rs. 1 lac → Rs.100 per instrument (Max)	Above Rs.10,000/- upto Rs. 1 lac → Rs. 100/- per instrument (Maximum)	
		Above Rs. 1 lac → Rs. 150/- per instrument (max)	Above Rs. 1 lac → Rs. 150/- per instrument (max)	
		Note : The above charges will be all inclusive. No additional charges such as courier charges, out of pocket expenses, etc., shall be levied from the customers. Note: For collection between our bank and other banks, the commission will be shared on 50:50 basis i.e. each branch will charge 50% of the stipulated commission / service charges at its end. Note: For Diamond Plus Current Account Customers 50% Concession on Charges.	Note : The above charges will be all inclusive. No additional charges such as courier charges, out of pocket expenses, etc., shall be levied from the customers. Note: For collection between our bank and other banks , the commission will be shared on 50:50 basis i.e. each branch will charge 50% of the stipulated commission / service charges at its end. Note: For Diamond Plus Current Account Customers 50% Concession on Charges.	
2.	Remittances (DD/TT/MT) (charges per remittance)	Upto Rs.1000/- → Rs. 40/-	Upto Rs.1000/- → Rs.30/	Upto Rs.1000/- → Rs.25/-
		Above Rs.1,000/- upto Rs.10,000/- → Rs. 50/-	Above Rs.1,000/- upto Rs.10000/- → Rs.40/-	Above Rs.1,000/- upto Rs.10000/- → Rs.35/-
		Above Rs.10,000/- upto Rs.1 lac → Rs. 4.50 per Rs. 1000/- (Min.Rs. 60/-)	Above Rs.10,000/- upto Rs.1 lac → Rs. 4.50 per Rs. 1000/- (Min.Rs. 60/-)	
		Above Rs.1 lac upto Rs.10 lacs → Rs. 4.00 per Rs.1000/- (Min.Rs. 450/-)	Above Rs.1 lac upto Rs.10 lacs → Rs. 4.00 per Rs.1000/- (Min.Rs. 450/-)	
		Above Rs.10 lacs → Rs. 3.50 per Rs.1000/- (Min.Rs. 4000/- Max.Rs.30000/-)	Above Rs.10 lacs → Rs. 3.50 per Rs.1000/- (Min.Rs. 4000/- Max.Rs.30000/-)	
		Note: In case of DD issued against cash up to Rs.5000/- → Rs. 65/- Rs.5000/- to Rs.25000/- → Rs. 150/- Rs.25000/- to Rs.50000/- → Rs. 300/- Out of Pocket Expenses including providing cover for Drafts/Mail/Telegraphic transfers drawn on up-country centers, if any, should be additionally recovered.	Note: In case of DD issued against cash up to Rs.5000/- → Rs. 65/- Rs.5000/- to Rs.25000/- → Rs. 150/- Rs.25000/- to Rs.50000/- → Rs. 300/- Out of Pocket Expenses including providing cover for Drafts/Mail/Telegraphic transfers drawn on up-country centers, if any, should be additionally recovered.	
		Note: For Diamond Current Account Customers 6 DD/PO free/Per Quarter For Diamond Plus Current Account Customers 15 DD/PO free/Per Quarter	Note: For Diamond Current Account Customers 6 DD/PO free/Per Quarter For Diamond Plus Current Account Customers 15 DD/PO free/Per Quarter	
3	RTGS (charges per transaction)	Outward Rs. 1 to 5 lakhs → Rs.25/- Rs.5lakhs and above → Rs.50/-	Outward Rs. 1 to 5 lakhs → Rs.25/- Rs.5lakhs and above → Rs.50/-	Outward Rs. 1 to 5 lakhs → Rs.25/- Rs.5lakhs and above → Rs.50/-
		Inward → NIL	Inward → NIL	
		Note : Minimum amount of transactions for RTGS is Rs. 1 lac.	Note : Minimum amount of transactions for RTGS is Rs. 1 lac.	

Sr. No.	Nature of Service	NON - INDIVIDUALS	INDIVIDUALS		
				Other than Rural	Rural
4	Bankers' Cheque / Pay Order	Upto Rs.1000/- → Rs. 30/-	Upto Rs.1000/-	Rs.25/-	Rs.20/-
		Above Rs.1000/- upto Rs.5000/ → Rs. 45/-	Above Rs.1000/- upto Rs. 5000/-	Rs.40/-	Rs.30/-
		Above Rs.5000/- upto Rs.10000/- → Rs. 60/-	Above Rs.5000/- upto Rs.10000/-	Rs.50/-	Rs.40/-
		Above Rs.10000/- upto Rs.1 lac → Rs.3.50 per Rs.1000/-or part thereof (Min. Rs. 75/-)	Above Rs.10000/- upto Rs.1 lac → Rs. 3.50 per Rs.1000/ or part thereof (Min. Rs. 75/-)		
		Above Rs. 1 lac upto Rs. 10 lacs → Rs.2.50 per Rs.1000/- or part thereof (Min.Rs. 375/-)	Above Rs. 1 lac upto Rs. 10 lacs → Rs. 2.50 per Rs.1000/ or part thereof (Min. Rs. 375/-)		
		Above Rs.10 lacs → Rs. 1.50 per 1000/- (Min.Rs. 2500/- Max. Rs. 7500/-)	Above Rs.10 lacs → Rs. 1.50 per Rs.1000/- (Min.Rs. 2500/- Max. Rs. 7500/-)		
		<i>Note: The Banker's cheques /Pay-Orders will be issued to parties within the limits of a center and they will be made payable within that center only. Demand Drafts should not be issued which would be payable at the same center except for the purpose of payment of fees by students / job application fees / payment of Government dues etc. Branches may issue Demand Draft in lieu of Banker's cheque / Pay Order for local payment on account of Government dues. Service charges as applicable to issue of Pay Order will be levied for issuing such Demand Draft.</i>	<i>Note: The Banker's cheques /Pay-Orders will be issued to parties within the limits of a center and they will be made payable within that center only. Demand Drafts should not be issued which would be payable at the same center except for the purpose of payment of fees by students / job application fees / payment of Government dues etc. Branches may issue Demand Draft in lieu of Banker's cheque / Pay Order for local payment on account of Government dues. Service charges as applicable to issue of Pay Order will be levied for issuing such Demand Draft.</i>		
		In case of Banker's Cheque/Pay Order issued against cash : Upto Rs.1000/- → Rs. 45/-	In case of Banker's Cheque/Pay Order issued against cash : Upto Rs.1000/- → Rs. 45/-		
		Above Rs.1000/- upto Rs.5000/ → Rs. 70/-	Above Rs.1000/- upto Rs.5000/ → Rs. 70/-		
		Above Rs.5000/- upto Rs.10000/- → Rs. 90/-	Above Rs.5000/- upto Rs.10000/- → Rs. 90/-		
		Above 10000/- upto Rs.25000/- → Rs. 130/-	Above 10000/- upto Rs.25000/- → Rs. 130/-		
		Above 25000/- upto Rs.50000/- → Rs.260/-	Above 25000/- upto Rs.50000/- → Rs.260/-		
		Note: For Diamond Current Account Customers 6 DD/PO free / Per Quarter For Diamond Plus Current Account Customers 15 DD/ PO free Per Quarter	Note: For Diamond Current Account Customers 6 DD/PO free / Per Quarter For Diamond Plus Current Account Customers 15 DD/ PO free Per Quarter		

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5.	National Electronic Funds Transfer (NEFT) / Electronic Funds Transfer (EFT)	<u>Outward</u>	<u>Outward</u>	<u>Outward</u>
		Upto Rs. 1 lakh → Rs. 5 per transaction (max.)	Upto Rs. 1 lakh → Rs. 5 per transaction (max.)	Upto Rs. 1 lakh → Rs. 5 per transaction (max.)
		Rs. 1 lakh and above → Rs.25/- per transaction	Rs. 1 lakh and above → Rs.25/- per transaction	Rs. 1 lakh and above → Rs.25/- per transaction
		<u>Inward</u> NIL	<u>Inward</u> NIL	<u>Inward</u> NIL
6.	Electronic Clearing System (ECS)	Credit Clearing (per entry/item): NCC Clearing House – No charge Destination Bank – No charge Sponsor Bank – Rs. 5.50 (Min. Rs. 2500/-)	Free	Free
		Debit Clearing (per entry/item): NCC Clearing House – No charge Destination Bank – No charge Sponsor Bank – Rs. 4.00 (Min. Rs.2500/-)	Free	Free
		Returning charges - Rs. 80/-	Returning charges → Rs.50/-	Returning charges → Rs.50/-
		Note : Inward ECS Transactions – Free . NO charges to be levied		
7.	Issue of duplicate DD	Rs. 75/- per instrument	Rs.50/- per instrument	Rs.30/- per instrument
8.	Issue of duplicate Bankers Cheque/ Pay Order	Rs. 75/- per instrument	Rs.50/- per instrument	Rs.30/- per instrument
9.	Revalidation of DD/PO	Rs. 50/- per instrument	Rs.40/- per instrument	Rs.30/- per instrument
10	Cancellation of DD/PO	Rs. 75/- per instrument Out of pocket expenses, postages, if any, to be recovered in full. NOTE: For DDs cancelled, charges may be recovered to the extent of their value, if the amount is less than or equal to Rs.75/-.	Rs.40/- per instrument Out of pocket expenses, postages, if any, to be recovered in full. NOTE: For DDs cancelled, charges may be recovered to the extent of their value, if the amount is less than or equal to Rs.40/-.	Rs.30/- per instrument Out of pocket expenses, postages, if any, to be recovered in full. NOTE: For DDs cancelled, charges may be recovered to the extent of their value, if the amount is less than or equal to Rs.30/-.
11	Duplicate Statement /Pass Book	Rs. 55/- per Pass Book (with latest balance) Duplicate Statement of current month - No charge	Rs.40/- per Pass Book (with latest balance) Duplicate Statement of current month - No charge	Rs.20/- per Pass Book (with latest balance) Duplicate Statement of current month - No charge

Sr. No.	Nature of Service	NON - INDIVIDUALS	INDIVIDUALS	
			Other than Rural	Rural
12	Stop Payment instructions	Rs. 120/- per instrument (All Centres) <i>However, for the loss of cheque book charges are :</i> S/B - Rs. 280/-,	Rs.80/- per instrument (All Centres) <i>However, for the loss of cheque book charges are :</i> S/B Rs.200/-	Rs.40/- per instrument (All Centres) <i>However, for the loss of cheque book charges are :</i> S/B Rs.150/-
		<i>C/D,C/C, O/D - Rs. 600/- (flat) are to be recovered. In the above case, the service charges for return of cheques may not be recovered. Otherwise it would amount to double charging.</i> Note: cheques drawn on Deposit or Advances accounts when returned where stop payment instructions have been given - Only Service Charges towards stop payment instruction are to be recovered at the time of noting the instruction. <u>Note: For Diamond Current & Diamond Current Plus Account Customers No charges to be recovered</u>	<i>C/D,C/C, O/D - Rs. 600/- (flat) are to be recovered. In the above case, the service charges for return of cheques may not be recovered. Otherwise it would amount to double charging.</i> Note: cheques drawn on Deposit or Advances accounts when returned where stop payment instructions have been given - Only Service Charges towards stop payment instruction are to be recovered at the time of noting the instruction.	<u>Note: For Diamond Current & Diamond Current Plus Account Customers No charges to be recovered</u>
		Note: Even if the standing instructions could not be carried out for insufficient balance in the account the charge of Rs.35/- is to be levied. However, standing instructions in respect of the following should be carried out free of charge :- i) Crediting / Remitting interest in Term Deposits. ii) Crediting/remitting Recurring Deposit installments. ii) Crediting/ remitting installment in Loan a/c. <u>Note: For Diamond Current & Diamond Current Plus Account Customers No charges to be recovered</u>	Note: Even if the standing instructions could not be carried out for insufficient balance in the account the charge of Rs.35/- is to be levied. However, standing instructions in respect of the following should be carried out free of charge :- i) Crediting / Remitting interest in Term Deposits. ii) Crediting/remitting Recurring Deposit installments. ii) Crediting/ remitting installment in Loan a/c. <u>Note: For Diamond Current & Diamond Current Plus Account Customers No charges to be recovered</u>	

Sr. No.	Nature of Service	NON - INDIVIDUALS	INDIVIDUALS	
			Other than Rural	Rural
13	Handling charges for cheques returned unpaid (including cash / transfer cheques) / bills returned unpaid	<p><i>Cheque returned unpaid</i> <i>Local cheques:</i> Rs. 100/- per instrument [due to insufficient funds]</p> <p>Rs. 60/- per instrument [for technical reason]</p>	<p>Rs.75/- per instrument [due to insufficient funds] Rs.40/- per instrument [for technical reason]</p>	<p>Rs.50/- per instrument [due to insufficient funds] Rs.20/- per instrument [for technical reason]</p>
		<p><i>Outstation cheques:</i> 50% of prescribed collection charges subject to min. Rs. 100/-</p> <p><i>Bills returned unpaid:</i> <i>Local & Outstation Bills:</i> 50% of prescribed collection charges subject to min. Rs. 150/- . Out of pocket expenses / post and telegraph charges, if any, should be recovered in full</p>	<p><i>Outstation cheques:</i> 50% of prescribed collection charges subject to min. Rs. 100/-</p> <p><i>Bills returned unpaid:</i> <i>Local & Outstation Bills:</i> 50% of prescribed collection charges subject to min. Rs. 150/- . Out of pocket expenses / post and telegraph charges, if any, should be recovered in full</p>	
14.	Attestation of customer's signature	Rs. 50/- per signature	Rs.40/- per signature	Rs.25/- per signature
15	Closure of Account within 12 months	Rs. 150/- Additionally, the charges for consumption of folios should also be recovered as per the scale of charges applicable.	Rs.100/-	Rs.50/-
			Additionally, the charges for consumption of folios should also be recovered as per the scale of charges applicable.	
16	Issuance of any other certificate e.g. No dues, Balance Confirmation, Maintenance of Account, etc.	S/B → Rs. 35/- per certificate	Rs.25/- per certificate	Rs.15/- per certificate
		<p>For business purposes → Rs. 150/- per certificate. For agricultural purpose → No Dues Certificate / N.O.C. to be issued free of cost as per RBI guidelines.</p> <p><u>Note: For Diamond Plus, Diamond, Gold Current Account Customers No Charge to be recovered.</u></p>	<p>For business purposes → Rs. 150/- per certificate. For agricultural purpose → No Dues Certificate / N.O.C. to be issued free of cost as per RBI guidelines.</p> <p><u>Note: For Diamond Plus, Diamond, Gold Current Account Customers No Charge to be recovered.</u></p>	

II. RENTALS OF SAFE DEPOSIT VAULT LOCKERS FOR PUBLIC

T Y P E	Metropolitan Centre			Urban Centre			Semi-urban & Rural Centres		
	Existing	Revised	Concession for one year advance payment (Rs.)	Existing	Revised	Concession for one year advance payment (Rs.)	Existing	Revised	Concession for one year advance payment (Rs.)
A	745	900	20	620	725	20	500	550	20
B	930	1100	20	685	850	20	560	610	20
C	1175	1350	20	875	1050	20	745	825	20
D	1055	1200	20	745	900	20	685	750	20
E	1425	1650	20	1175	1350	20	995	1100	20
F	2040	2300	30	1730	1950	30	1490	1650	20
G	1860	2000	30	1425	1600	20	1425	1600	20
H	2780	3000	60	2475	2700	30	2040	2250	30
H1	1425	1650	20	1175	1350	20	995	1100	20
L	3830	4200	60	3220	3500	60	2780	3000	60
L1	2900	3150	60	2535	2800	30	2290	2500	30

RENTALS OF SAFE DEPOSIT VAULT LOCKERS FOR STAFF

T Y P E	Metropolitan Centre			Urban Centre			Semi-urban & Rural Centres		
	Existing	Revised	Concession for one year advance payment (Rs.)	Existing	Revised	Concession for one year advance payment (Rs.)	Existing	Revised	Concession for one year advance payment (Rs.)
A	560	650	20	470	550	20	375	400	20
B	705	850	20	515	650	20	430	475	20
C	885	1050	20	650	850	20	560	625	20
D	795	925	20	560	700	20	515	575	20
E	1070	1225	20	885	1000	20	745	825	20
F	1540	1750	20	1300	1500	20	1115	1225	20
G	1395	1600	20	1070	1200	20	1070	1200	20
H	2090	2300	30	1855	2100	30	1540	1700	20
H1	1070	1225	20	885	1000	20	745	825	20
L	2875	3300	60	2410	2600	30	2090	2300	30
L1	2185	2500	30	1905	2100	30	1720	1900	30

III. SERVICE CHARGES ON FOREIGN EXCHANGE TRANSACTIONS.

Type of Transaction	Revised Charges	
	Non-Individuals	Individuals
<u>Remittances</u>		
I. <u>INWARD REMITTANCES</u>		
i. Clean payment effected under SWIFT/ Telex instructions from a foreign correspondent (our Nostro account credited)	Rs.350/- + Rs.1 00/-	For remittances up to USD500 → Rs150/-+ Rs.100/- Above USD500→ Rs.350/- + Rs.1 00/-
ii. Foreign currency instruments (personal cheques, drafts etc) favouring resident beneficiaries sent for collection to our foreign correspondents/ branches abroad	@ 0.31 % Min. Rs.150/- Max Rs. 10,500/- + Rs. 100/-	(For instrument up to USD500 → Rs150/+ Rs.100/-) Above USD500→ @ 0.31 % Min. Rs.150/- Max Rs. 10,500/- + Rs. 100/-
II. <u>OUTWARD REMITTANCES</u>		
i. All outward remittances not being proceeds of import bills	@ 0.16 % Min. Rs. 250/- Max. Rs.3,500/- + Rs. 100/-	For remittances up to USD500 → Rs150/-+ Rs.100/- Above USD500→ @ 0.16 % Min. Rs. 250/- Max. Rs.3,500/- + Rs. 100/-
ii. Issuance of drafts towards gifts, donations, student applications (for amount up to USD 500).		For remittances up to USD500 → Rs150/-+ Rs.100/-

IV. SERVICE CHARGES FOR PRIORITY SECTOR ADVANCES

PROCESSING CHARGES :

	Other Branches	At Rural Branches
Upto Rs.50000/-	Nil	Nil
Above Rs.50000/- to Rs.2 lakh	Rs.200/-	Rs.150/-
Above Rs.2-lakh	Rs.200/- per lakh or part thereof max Rs.2 lakh	Rs.150/- per lakh subject to a maximum of Rs.1.50 lakh

CHARGES UPON REVIEW FOR TERM LOAN :

	Other Branches	At Rural Branches
Upto Rs.50000/-	Nil	Nil
Rs.50000/- to Rs.2 lakh	Rs.75/-	Rs.65/-
Above Rs.2 lakh	Rs.75/- per lakh max. Rs.75,000/-	RS.65/- per lakh max, Rs.65,000/-

V. SERVICE CHARGES ON RETAIL BANKING ADVANCES

Scheme	Charges	Non-Individuals	Individuals	
			Other than Rural	Rural
Star Home Loan	Processing Charges	<u>Partnership Firms & Corporate Borrowers</u> – Processing charges will be double that of applicable to individuals	For loans upto Rs.30 lacs → One time @ 0.55% of loan amount – Min.Rs.3000/- & Max. Rs.10,000/- Loans over Rs.30 lacs upto → Rs.50 lacs One time flat Rs.15,000/- Loans over Rs.50 lacs upto Rs.1.00 crore → One time flat Rs.20,000/- Loans over Rs.1.00 crore → One time flat Rs.25,000/- Loans over Rs.3.00 crores → One time flat Rs.50,000/-	Processing charges will be 50% that of applicable to individuals in respect of loans availed by borrowers from rural areas from the Rural branches
			[Processing charges waived for staff members as per HO BC 98/56 dated 29.06.2004]	
Star Mortgage Loan	Processing Charges	<u>Partnership Firms & Corporate Borrowers</u> – Processing charges will be double that of applicable to individuals	<u>For Loan/OD (reducible as per repayment schedule)</u> One time @ 1% of loan amount Min. Rs.3000/- and Max. Rs.30,000/- <u>Overdraft Limit (not reducible as per repayment schedule)</u> 0.25% of the sanctioned limit Min.Rs.3000/- and Max. Rs.10,000/- on annual basis.	Processing charges will be 50% that of applicable to individuals in respect of loans availed by borrowers from rural areas from the Rural branches
			[Processing charges waived for staff members as per HO BC 98/56 dated 29.06.2004]	
Star Autofin	Processing Charges	<u>For Partnership firms/Corporates</u> Processing charges will be double that of applicable to individuals.	Loans upto Rs.25,000/- → One time Rs.1000/- Loans > Rs.25000/- upto Rs.25 lacs → Loans > Rs.25 lacs → @ 0.25% of loan amount – <u>max</u> Rs.15,000/- No processing charges for Senior citizens, Retired employees of the Bank and pensioners drawing pension from our Bank.	Processing charges will be 50% that of applicable to individuals in respect of loans availed by borrowers from rural areas from the Rural branches.
			[Processing charges waived for staff members as per HO BC 98/56 dated 29.06.2004] Additional charges for deviations from the scheme norms - One time 25% of the applicable processing charges min. Rs.500/- max. Rs.3000/-	