

JHALAWAR KENDRIYA SAHAKARI BANK LTD., JHALARAPATAN
The Service/Incidental charges

S.No.	Item	Present Charges applicable in JHALAWAR KENDRIYA SAHAKARI BANK LTD.	Proposed Charges (Exclusive of Taxes as applicable)
SAVINGS BANK ACCOUNT			
1	Min. Balance with cheque Book	Rs. 1000.00	Rs. 1000.00
	If quarterly Average Balance (QAB) of Rs. 1000 is not maintained	Rs. 20/- per Quarter or Balance available	Rs. 100/- per Quarter
2	Min. Balance without cheque book	Rs. 500/-	Rs. 500/-
	If Quarterly Average Balance(QAB) of Rs. 500 is not maintained	Rs. 20/- per quarter or balance available	Rs. 50/- per quarter
3	Cheque return charges(including of ECS)	Rs. 100/-+ Postal Charges	
	Inward		Rs. 200/-
	Outward		Rs. 100/- or actual, whichever higher
4	Cheque Book Charges	20/- per Cheque book of 10 leaves for every year. For more cheque books Rs. 2/- per leaf.	One cheque book of 10 leaves free every year. For more cheque books Rs. 3/- per leaf.
		20/- per Cheque book of 10 leaves forevery year. For more cheque books Rs. 2/- per leaf.	No cheque book charges if previous quarterly average balance is over Rs. 25000/-.
5	Balance less than Min. & no operation in past one year	Below Rs. 50/- the bank shall debit o/s as charges. Bank shall close the account inform by UPC & ask for return of unused cheques.	To be deleted because not in adherence with RBI policies
6	SB A/c being used for multiple transaction.	15 Withdrawals allowed in a quarter.If over 15 then Rs. 10/- per debit entry.	15 Withdrawals allowed in a quarter.If over 15 then Rs. 10/- per debit entry.
7	Issue of Duplicate pass book with latest balance	Rs. 20/-	Rs. 100/-
	With old entries	Rs. 50/- + Rs. 20/- per page or part thereof.	Rs. 100/- + Rs. 20/- per page or part thereof.
8	A/c closed before one year	Rs. 100/-	Rs. 200/-
9	In-operative accounts	No service charges if stipulated min. balance requirement is complied with in the account.	To be deleted
10	Signature verification,	NA	Rs. 100/-
	photo attestation	NA	Rs. 100/-
	balance certificate, etc.	NA\	Rs. 100/-

CURRENT DEPOSIT ACCOUNTS (Includes overdraft against Deposits, securities & cash credit limit)			
1	Min. balance for opening & maintaining the account	Rs. 3000/-	Rs. 5000/-
	If quarterly average balance(QAB) of Rs. 3000/- is not maintained	Rs. 250/- per quarter or balance available	Rs. 500/- per quarter
2	Cheque return charges (including ECS)	Rs. 100/-	
	Inward		Rs. 250/-
	Outward		Rs. 100/-
3	Return cheques to be sent by post	Rs. 50/-+Postal Charges	Min. Rs. 50/- or actual, whichever higher
4	If the balance is very less and no transaction during past one year	Rs. 250/- or the balance available to be recovered as charges in March & bank will close such accounts & inform the account holder.	To be deleted because not in adherence with RBI policies
5 (A)	Cheques book charges	Rs. 2/- per cheque	Rs. 2/- per cheque
5 (B)	Quarterly average balance of Rs. 2.00 lacs	Free Cheque book	Free Cheque book. No Cheque Book charges if previous QAB in Rs. 2.00 lacs or above
6(A)	Ledger folio charges (once in March)	Rs. 0.50 P. per entry	Rs. 70/- per Folio (1 Folio = Upto 40 entries)
6(B)	In previous year average balance is over Rs. 5.00 lacs	No folio charges	To be deleted
	If QAB of current quarter in over Rs 5.00 lacs	NA	No folio charges
8	Signature attestation	NA	Rs. 100/-
	no dues certificate,	NA	Rs. 100/-
	photo attestation	NA	Rs. 100/-
	balance certificate, etc.	NA	Rs. 100/-
9	Statement of account	Free once in a Month.	Free once in a Month.
		On request of additional Copy Rs. 0.50P. Per entry.	Rs. 100/- for one page. For additional pages Rs. 15/- per page
10	Account closure before 12 months of opening(CD,OD,CC)	Rs. 150/- in Individual & HUF.	Rs. 500/- for all
		Rs. 250/- for others.	

RECURRING DEPOSIT ACCOUNTS			
1	Minimum amount & multiples	Rs. 100/-	Rs. 100/-
2	Irregular RD A/c i.e. where the instalments are not deposited in time.	Rate of interest shall be the SB rate i.e. presently of 4%	Rate of interest shall be the SB rate
3	Irregular RD A/c. is regularised i.e. instalments are paid late	Penalty of Rs. 1.50/- per 100/- per month.	Penalty of Rs. 2/- per 100/- per month.
4	Issue of Duplicate pass book With old entries		
	With latest Balance	Rs. 20/-	Rs. 100/-
	With old entries	Rs. 50/-+Rs. 20/- per page or part thereof.	Rs. 100/- + Rs. 20/- per page or part thereof
Note: Recurring Deposit will not be accepted for less than one year.			
REMITTANCES			
1	<u>Issue of DD/Mail/TT/FAX</u>		
	Upto Rs. 1,00,000/-	Rs. 2.50 per thousand subject to a minimum of Rs. 25/-	Rs. 2.50 per thousand subject to a minimum of Rs. 25/-
	Above Rs. 100000/-	Rs. 2.00 per thousand subject to a minimum of Rs. 250/-	Rs. 2.00 per thousand subject to a minimum of Rs. 250/-
2	<u>Banker's cheque/pay order</u>		
	Upto Rs. 1,00,000/-	Rs. 2.00 per thousand subject to a minimum of Rs. 20/-	Rs. 2.00 per thousand subject to a minimum of Rs. 20/-
	Above Rs. 100000/-	Rs. 1.50 per thousand subject to a minimum of Rs. 200/-	Rs. 1.50 per thousand subject to a minimum of Rs. 200/-
3	For remittance against tender of cash in 1&2 above & subject to discretion of the Branch Manager.	50% above normal rates	50% above normal rates (No discretion of Branch Manager)
4	<u>Issuance of DDs/POs</u>		
	Duplicate	Rs. 50/-	Rs. 100/-
	Revalidation	Rs. 50/-	Rs. 100/-
	Cancellation	Rs. 50/-	Rs. 100/-
The amount will not be more than the amount of DDs/POs			

COLLECTION CHARGES			
1	IBC(Trade bills) :		
	Upto Rs. 1000/-	Rs. 30/-	Rs. 30/-
	Rs. 1001/- to 5000/-	Rs. 50/-	Rs. 50/-
	Rs. 5001/- to 10000/-	Rs. 70/-	Rs. 70/-
	Rs. 10001/- to 1.00 lacs	Rs. 6/- per thousand or part	Rs. 7/- per thousand or part
	Rs. 100001 to Rs. 10.00 lacs	Rs. 6/- per thousand or part thereof of minimum Rs. 700/-	Rs. 6/- per thousand or part thereof of minimum Rs. 700/-
	IBC (Cheques,DDs,FDRs,POs, etc.)	As per DD rates	As per DD rates
2	OBC:		
	Upto Rs. 500/-	Upto Rs. 1000/- Min. Rs. 20/-	Upto Rs. 1000/- Min. Rs. 20/-
	Rs. 501/- to 1000/-		
	Rs. 1001/- to 5000/-	Rs. 30/-	Rs. 30/-
	Rs. 5001/- to 10000/-	Rs. 50/-	Rs. 50/-
	Rs. 10001/- to 1.00 lacs	Rs. 5/- per thousand or part thereof.	Rs. 5/- per thousand or part thereof.
	Rs. 100001 to Rs. 10.00 lacs	Rs. 4/- per thousand or part thereof minimum Rs. 500/-	Rs. 4/- per thousand or part thereof minimum Rs. 500/-
3	Collections- returned unpaid bills/		
	i.. Local per case or instrument	Rs. 20/-	Rs. 100/-
	ii. Outstation- per case or instrument	50% of collection charges minimum Rs. 20/-	50% of collection charges minimum Rs. 100/-
4	Collection of Deposit receipts on maturity	Collecting banker shall charge remittance charges for local cheques banker cheque charges will be taken	Paying banker shall charge remittance charges + Actual Postal Charges (As Paying Banker)
CHARGES FOR CARRYING OUT VARIOUS INSTRUCTIONS			
1	Stop payment per instrument for all types of accounts	Rs. 50/-	Rs. 50/- with maximum amount Rs. 150/-
2	Issuance of duplicate FDR	NA	Rs. 50/- (subject to other conditions like indemnity bond etc.)
3 (i)	Standing Instructions	NA	No charges within the Bank. Rs. 50/- per transaction+ Applicable remittance charges outside the bank plus actual postage charges
3 (ii)	SI Failed (outside the Bank)	NA	Rs. 100/- per SI
Note: No charges for MIC/QIC interest for transfer of locker rent or from transfer from SB to RD			To be deleted

Safe custody :		
i. Scrips	NA	Rs. 150/- per scrip with minimum Rs.300/- per annum.
ii. Sealed cover	NA	Rs. 150/- (each) with minimum Rs.300/-per annum.
iii. Sealed boxes	NA	Rs. 150/- (each) with minimum Rs. 300/- per annum

Note : In all the above cases, actual charges incurred by the bank on postal, Fax, Mail, Registry etc. shall also be charged

CHARGES FOR GUARANTEE ISSUED

1	Bank Guarantees against FDR's	NA	1% plus fixed charges of Rs. 200/-p.a.
2	Bank guarantees against collateral security	NA	2% plus fixed charges of Rs. 200/- p.a.

Note: Handling charges may be recovered additionally, considering the cost involved in tracing the old records etc. Service tax & any other Govt. charges if levied will have to be charged additionally. These above rules will not be applicable to the existing staff, Ex-members of Staff & staff on deputation. For cooperatives, Institution & Banks the amendments issued from time to time shall be applicable.

To be deleted

CASH HANDLING CHARGES

1	RD,FD AND LOAN ACCOUNT	NIL	NIL
2 (A)	IN SAVING ACCOUNT UP TO Rs. 1 LAC PER DAY	NIL	NIL
2(B)	ABOVE Rs. 1 LAC FOR EVERY RS. 50000/-	NA	Rs. 25/-PER Rs.50,000 AND MAX Rs.10,000/-
3(A)	UP TO 10 PACKET IN CURRENT/CC/OD/TRADERS LIMIT		NIL
3(B)	ABOVE 10 PACKET	NA	Rs. 100/-PER 10 PACKET AND MAX Rs.10,000/- (On daily basis)

OTHER CHARGES

1	Maximum limit of cash withdrawal from other Branches (SB/CD/OD/CC)	Rs. 25000/- (On daily basis)	Rs. 25000/- (On daily basis)
2	Change authorized signatory including reconstitution of A/c CD/OD/CC	NA	Rs. 50/-
3	Enquiry related to old record	NA	Rs. 150/- per item upto two years and thereafter, add Rs. 100/- per additional year
4	SMS charges	NA	Rs. 15/- per quarter
5	Issuance of Solvency Certificate	NA	Rs. 500/- per certificate

RTGS/NEFT CHARGES

SR.NO.	AMOUNT	Present Charges applicable in RSCB		Proposed CHARGES	
		NEFT	RTGS	NEFT	RTGS
1	UP TO 10,000/-	2.50/-	-	5/-	-
2	10,001-1,00,000	5/-	-	10/-	-
3	1,00,001-2,00,000	15/-	-	25/-	-
4	2,00,001-5,00,000	25/-	31/-	30/-	35/-
5	ABOVE 5,00,000	25/--	56/-	30/-	60/-