

SERVICE CHARGES AND INTEREST RATES AT A GLANCE.

RBI FORMAT

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DEPOSIT ACCOUNTS

NATURE	RATE OF INTEREST		MINIMUM BALANCE		
	Normal	Sr. Citizen	Rural	Semi urban	Urban
ACCOUNT					
1 Savings Bank A/cs					
A .Domestic					
a. With Cheque book facility	4.00% p.a.	4.00% p.a.	Rs.500/-	Rs.500/-	Rs.500/-
b. Without Cheque book facility	4.00% p.a.	4.00% p.a.	Rs.100/-	Rs.100/-	Rs.100/-
c. No frills accounts	4.00% p.a.	4.00% p.a.	Rs.50/-	Rs.50/-	Rs.100/-
B. Non Resident					
a. NRO	4.00% p.a.	4.00% p.a.			
b. NRE	4.00% p.a.	4.00% p.a.			

Domestic Rupee Term Deposits

(% p.a.)

Maturity	For deposits less than Rs. 15 lakh		For deposits Rs.15 lakh & above but less than Rs.1 Cr.		For deposits of Rs.1 Cr. And above but less than Rs10 Cr	
	Existing w.e.f. 01.06.11	w.e.f. 27.06.11 (No revision)	Existing w.e.f. 01.06.11	w.e.f. 27.06.11(No revision)	Existing w.e.f. 01.06.11	From 27.6.11 the rates will be quoted by treasury on daily basis (on Website)
07 days to 14 days *	4.00	4.00	4.00	4.00	2.50	Will be quoted on Website
15 days to 30 days	4.50	4.50	4.50	4.50	2.75	Will be quoted on Website
31 days to 45 days	5.50	5.50	5.50	5.50	3.00	Will be quoted on Website
46 days to 90 days	5.50	5.50	5.50	5.50	4.00	Will be quoted on Website
91 days to 179 days	7.00	7.00	7.00	7.00	6.25	Will be quoted on Website
180 days to 269 days	8.00	8.00	8.00	8.00	6.75	Will be quoted on Website
270 days to 364 days	8.00	8.00	8.00	8.00	7.00	Will be quoted on Website
1 Year to less than 2 Yrs except 555 days	9.00	9.00	9.00	9.00	Being quoted by treasury	Will be quoted on Website
555 days	9.25	9.25	9.25	9.25		
2 Years to less than 3 Years	9.00	9.00	8.00	8.00	8.25	Will be quoted on Website
3 Years to less than 5 years except for 1111 days	8.50	8.50	7.75	7.75	7.25	Will be quoted on Website
1111 Days	9.00	9.00	8.25	8.25	8.25	Will be quoted on Website
5 years to less than 8 years	8.75	8.75	8.50	8.50	7.00	Will be quoted on Website
8 years to 10 Years and above	8.75	8.75	8.75	8.75	7.00	Will be quoted on Website

* Minimum Deposit Rs.1 lakh.

Term Deposits

B. Non- Resident Accounts :

a. NRO (All Maturities) wef 01.08.2011

Interest Rates on NRO Term Deposit

Period	Less than Rs.15 lakhs	Rs.15 lakhs & above	Above Rs.1 crore
07 days to 14 days	4.00	4.00	will be quoted daily on ticker
15 days to 30 days	4.50	4.50	-do-
31 days to 45 days	5.50	5.50	-do-
46 days to 90 days	5.50	5.50	-do-
91 days to 179 days	7.00	7.00	-do-
180 days to 269 days	8.00	8.00	-do-
270 days to 364 days	8.00	8.00	-do-
1 year to less than 2 years	9.00	9.00	-do-
555 days	9.25	9.25	-do-
2 years to less than 3 years	9.00	8.00	-do-
3 years to less than 5 years except 1111 days	8.50	7.75	-do-
1111 Days	9.00	8.25	-do-
5 years to less than 8 years	8.75	8.50	-do-
8 years to 10 years and above	8.75	8.75	-do-

There would new brackets of maturity periods - 555 days with 9.25% p.a. rate of interest and 1111 days @ 8.25% p.a.

* ROI will be quoted by Treasury on Daily basis on ticker as well as on Bank's website.

NRE Term Deposits : w.e.f. 14.01.2012(NO CHANGE IN RATE OF INTEREST)

	<u>Less than Rs. 1 crore</u>	<u>Less than Rs. 15 lacs</u>	<u>15 lacs and above but Less than Rs. 1 crore</u>	<u>Rs. 1 Crore and above but less than Rs. 10 crore</u>	<u>Rs. 10 crore and above</u>
MATURITIES	Existing rates W.E.F. 01-01-2012	Revised rates W.E.F. 14-01-2012	Revised rates W.E.F. 14-01-2012	Existing rates W.E.F.10-01-2012	Existing rates W.E.F.10-01-2012
1 year to less than 2 years	9.00	9.00	9.00	Rates as available on Finacle Ticker/ Bank's web site for NRE deposits on daily basis.	Branches should contact Treasury Branch for deposit rates on case to case basis.
2 years to less than 3 years	8.00	9.00	8.00		
3 years to less than 5 years	7.00	8.50	7.75		
5 years to 7 years.	7.00	8.75	8.50		

(NO RATES FOR SPECIAL MATURITIES LIKE 555/1111 DAYS)

II. FCNR 'B' Deposits : w.e.f. 01-02.2012 :-

(PERCENTAGE PER ANNUM)							
	MATURITY	USD	GBP	EURO	JPY	CAN\$	AUS\$
A	1 YR TO LESS THAN 2 YRS	2.35	3.14	2.98	1.80	3.12	6.13
B	2 YRS TO LESS THAN 3 YRS	1.78	2.49	2.42	1.62	2.44	5.09
C	3 YRS TO LESS THAN 4 YRS	1.87	2.51	2.50	1.63	2.50	5.13
D	4 YRS TO LESS THAN 5 YRS	2.06	2.63	2.66	1.67	2.61	5.37
E	5 YRS (Maximum)	2.30	2.75	2.85	1.72	2.75	5.50

Interest Rates given above will also be applicable to RFC Term Deposit A/cs w.e.f. 01.02.2012.

LOANS

RETAIL LOANS – INTEREST RATES W.E.F. 28.07.2011

		RATE OF INTEREST			PROCESSING CHARGES
1. Housing Loan		Upto Rs.25 lacs	> Rs.25 lacs below Rs.75 lacs	>Rs.75 lacs	For Individuals – <u>Upto Rs.25 lacs</u> – one time - 0.50% of loan amount Min. Rs. 4,000/- Max. Rs.10,000/- Above Rs.25 lacs & upto Rs.75 lacs – One time Flat – Rs.20,000/- Above Rs.75 lacs & upto Rs.300 lacs – Flat Rs.25,000/- Above Rs.300 lacs - Flat Rs.50,000/- In case of Partnership firms and Corporate borrowers, processing charges will be double that of applicable to individuals. For individual borrowers from Rural areas 75% of applicable rate provided loan is availed from rural branches.
Floating Category					
Upto 5 years		10.75	11.00	11.50	
More than 5 yrs and upto 10 yrs		10.75	11.25	11.75	
More than 10 yrs & upto 15 years		11.00	11.50	12.00	
Above 15 years		11.00	11.75	12.25	
Fixed Rate of Interest		Not Offered			
2.					
a	i)Consumer Durable Loan ii)Personal Loan Scheme	Secured - 14.75% Unsecured - 15.75%			} One time 2.00% of loan amount Min. Rs.1,000/- Max. Rs.10,000/-
b	Senior Citizen Loan Scheme	13.75%			
c.	Personal Loan Scheme	Secured - 14.75% Clean/Unsecured - 15.75%			Pensioner – One time 2.00% of Loan Amount Min. Rs.500/- Max. Rs.2,000/- <u>Senior Citizen</u> - No Processing Charges One time 2.00% of loan amount Min. Rs.1,000/- Max.Rs.10,000/-

		RATE OF INTEREST		PROCESSING CHARGES
3.	Vehicle Loan (2/4 Wheelers)	Repayment		
a	For New vehicles	Upto 3 yrs Above 3 yrs	12.50% 13.00%	Upto 25,000/- - One time Rs.1000/- Above Rs.25,000/- upto Rs.25 lacs - One time 1.00% of loan amount – Min. Rs.2000/- Max. Rs.10000/- Above Rs.25 lacs - One time Flat. Rs.15,000/- In case of Partnership firms and Corporate borrowers, processing charges will be double that of applicable to individuals. No processing charges for Senior Citizen, Retired Employees of the Bank and Pensioners drawing Pension from the Bank. For individual borrowers from Rural areas 75% of applicable rate provided loan is availed from rural branches.
b	For Old vehicles	3 years	13.00%	
4. Education Loans				
upto Rs.7.50 lacs		13.75	For studies in India - NIL	
Above Rs.7.50 lacs		13.25	For studies abroad - NIL	

5. Access to own credit report – charges per report max. Rs.50/-

CHARGES

w.e.f. 10/09/2011

Fee Based Services

Lockers

REVISED SERVICE CHARGES RENTALS OF SAFE DEPOSIT VAULT LOCKERS FOR PUBLIC

Type of Locker	Metropolitan Centre		Urban Centre		Semi-Urban & Rural Centres	
	Revised	Concession for 1 year Advance Payment	Revised	Concession for 1 year Advance Payment	Revised	Concession for 1 year Advance Payment
	(Amt. in Rs.)	(Amt. in Rs.)	(Amt. in Rs.)	(Amt. in Rs.)	(Amt. in Rs.)	(Amt. in Rs.)
A	1000	20	800	20	700	20
B	1200	20	1000	20	850	20
C	1500	20	1200	20	1050	20
D	1350	20	1100	20	950	20
E	1800	20	1450	20	1250	20
F	2800	20	2250	20	1950	20
G	3000	20	2400	20	2100	20
H	3500	30	2800	30	2450	20
H1	1800	20	1450	20	1250	20
L	5000	60	4150	30	3500	30
L1	4500	30	3600	30	3150	30

Credit Cards

Membership Fee *and entrance fee * Chart

Card	Type	Entrance fee	Annual Membership fee*		Replacement Charges* Principal and add-on
			Princ pal	Add-on	
IndiaCard@	Credit	Nil	400	200	100
Taj Premium Card @	Credit	Nil	800	400	400
BOI Navy Silver @	Credit	Nil	350	175	175
BOI Gold	Credit	Nil	500	250	250
Gold (Visa)	Credit	Nil	600	350	50%of membership fee
Gold International (Visa)	Credit	Nil	1500	750	50%of membership fee

@ Now issued free

* Service tax extra

Description of Charges *	Amount
Finance charges / Interest (Purchase/Cash)	1.70% per month (APR 22.45% p.a. on daily balances)
Finance Charges if overdue	2.5% per month (APR 30% p.a. on daily balances)
Cash Advances at our Branches	2.5% on advance amount (subject to a minimum of Rs 50) for each transaction. Interest on dues/overdue as described above
Cash advanced at our ATMs	2% (minimum Rs. 50) for each transaction. Interest on dues/overdue as described above
Cash advance at other Bank ATM's in India	2.5% (Minimum Rs. 75) for each transaction. Interest on dues/overdue as described above
Cash advance at Overseas ATM's	2.5% (minimum Rs. 125) for each transaction + 2% currency conversion charges. Interest on dues/overdue as described above
Late payment charges (per month)	Rs. 100/= in addition to finance charges for minimum payment due > Rs. 1000
Over the Credit Limit usage Charge	Rs. 100/= for each transaction
Cheque Return Charges	Rs. 100/= per instrument
Petrol Transaction Charges	Actual charges claimed by the acquirer bank
Railway Ticket Purchase or Cancellation Fee	Actual charges claimed by Railways / acquirer bank
Reissue of Lost, Stolen or Damaged Card	As per schedule of charges
PIN replacement charges	Rs. 50/=
Copy of chargeslip	Rs. 100/= or actual whichever higher
Duplicate copies of bills	Rs. 50/= per quarter
Hot Listing charges	NIL
Service Tax	As applicable on all fees, interest and other charges

Debit Cards

- The annual maintenance charges for debit card holders w.e f 1.4.2010 is as given below:

ATM cum Debit card charges

Charges for 1st year of usage	FREE
Charges for usage for subsequent year(s) and will be charged annually from the date of issue of card.	
Branches in Metro & Urban areas	Rs 100/-
Branches in Rural and semi Urban	Rs 50/-
Staff and Ex Staff	NIL/-
Savings Bank Account holder maintaining Rs 10000/- quarterly average balance in Rural and Semi Urban	NIL/-
Saving Bank Account holder maintaining Rs 25000/- quarterly average balance in Urban and Metro areas	NIL/-
Senior Citizens and Pensioners	NIL/-

THE REVISED CHARGES PAYABLE BY CUSTOMERS (**FOR USING OTHER BANK'S NETWORK**) UNDER THE VARIOUS NETWORKS W.E.F 1.7.2011 ARE AS FOLLOWS:

NETWORK	REVISED	
	CASH WITHDRAWAL	BALANCE INQUIRY
CASH TREE	RS. 16/-	NIL
BANCS	RS. 20/-	Rs.10/-
STATE BANK OF INDIA	RS. 20/-	Rs.10/-
NATIONAL FINANCIAL SWITCH *	RS. 20/-	Rs.10/-
VISA-NATIONAL	RS. 20/-	Rs.10/-
VISA-INTERNATIONAL	RS. 125/-	RS. 15/-
MasterCard-National	Rs. 20/-	Rs.10/-
MasterCard-International	Rs. 125/-	Rs. 25/-

Drafts/TT/MT : w.e.f. 10/09/2011

Nature of Service	NON – INDIVIDUALS	INDIVIDUALS	
		Other than Rural	Rural
Remittances (DD/TT/MT) (charges per remittance)	Upto Rs.10000/- → Rs. 50/-	Upto Rs.10000/- → Rs.40/	Upto Rs.10000/- → Rs.30/-
	Above Rs.10,000/- upto Rs.50000/- → Rs. 200/-	Above Rs.10,000/- upto Rs.50000/- → Rs. 175/-	Rs.150/-
	Above Rs.50000/- to Rs.1 lac → Rs.4/- per Rs.1000/- Min.Rs.225/-	Above Rs.50000/- to Rs.1 lac → Rs.4/- per Rs.1000/- Min.Rs.225/-	
	Above Rs.1 lacs → Rs. 3.50 per Rs.1000/- (Min.Rs. 400/- Max.Rs.30000/-)	Above Rs.1 lacs → Rs. 3.50 per Rs.1000/- (Min.Rs. 400/- Max.Rs.30000/-)	
	<i>Note: In case of DD issued against cash up to Rs.10000/- → Rs. 75/- Above Rs.10000/- upto Rs.50000/- → Rs.300/-</i>	<i>Note: In case of DD issued against cash up to Rs.10000/- → Rs. 70/- Above Rs.10000/- upto Rs.50000/- → Rs.265/-</i>	<i>Rs.45/- Rs.225/-</i>
Cancellation of DD/PO	Rs.100/- per instrument	Rs.100/- per instrument	Rs.100/- per instrument

Outstation Cheque Collection

A. Service (Processing) Charges for Local Clearing (by Clearing Houses from Member Banks)

	Existing (Rs.)		Revised (Rs.)	
	Presenting Bank	Drawee Bank	Presenting Bank	Drawee Bank
Clearing at MICR-CPCs	1.00	1.00	1.00	1.50
Cheque Truncation	0.50	0.50	0.50	1.00

B. Service Charges outstation cheque collection

Nature of service	EXISTING		REVISED		
	Non-Individuals	Individuals	Value	Service Charges for all customers	
		Non-Rural	Rural		
Cheques sent for collection	Upto Rs.500/- : Rs.15/- per Instrument	Upto Rs.500/- : Rs.10/- per Instr.		Upto Rs.500/-	Rs.25/- per instr.
	Rs.501/- to Rs.1000/- Rs. 25/- per Instrument	Rs.501/- to Rs.1000/- Rs. 20/- per Instrumnt		Rs.501/- to Rs.1000/-	Rs.25/- per instr.
	Rs.1001/- to Rs.10000/- Rs.50/- per Instr.	Rs.1001/- to Rs.10000/- Rs.45/- per Instrument	Rs.1001/- to Rs.10000/- Rs.40/- per Instr.	Rs.1001/- to Rs.5000/-	Rs.25/- per instr.
				Above Rs.5000/- & upto and incl. Rs.10000/-	Rs.50/- per instr.
Above Rs.10000/- upto Rs.1 Lac : Rs.100/- per Insr. (Maximum)	Above Rs.10000/- upto Rs.1 Lac Rs.100/- per Instrument (Maximum)		Above Rs.10000/- and upto & incl. Rs.1 Lac	Rs.100/- per instr.	
Above Rs.1 Lac:Rs.150/- per Insr. (Maximum)	Above Rs.1 Lac:Rs.150/- per Insr. (Maximum)		Above Rs.1 Lac	Rs.150/- per instr.	

Note : The above changes will be **ALL inclusive**. No additional charges such as courier charges, out of pocket expenses, etc.(other than service tax) 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

C. Collection charges under Speed Clearing

(Charges applicable to speed clearing cheques deposited by customers of the branch for clearing and presented by the branches in their outward clearing as stipulated by RBI (speed clearing as introduced by RBI)

EXISTING			REVISED	
Non-Individuals	Individuals		Value	Service Charges for all customers
	Non- Rural	Rural		
Upto Rs.1 Lac – Rs.NIL	Same	Same	Upto and including Rs.1 Lac	Rs. NIL
Above Rs.1 Lac – Rs.150/- per instrument	Same	Same	Above Rs.1 Lac	Rs.100/- per Instr.
Item	Existing & Proposed - Fixed By RBI			
<u>REMITTANCES</u>				
<u>RTGS - OUTWARD</u>				
Below Rs.2 Lacs				
Rs.2 Lacs and upto Rs.5 Lacs				
Above Rs.5 Lacs				
NA				
Rs.25/-+applicable time varying tariff subject to a maximum of Rs.30/-				
Rs.50/-+ applicable time varying tariff subject to a maximum of Rs.55/-				
<u>RTGS -INWARD</u>				
NIL				
<u>NEFT</u>				
Upto Rs.10000/-				
Above Rs.10000/- TO Rs. 50000/-				
Above Rs. 50000/-TO Rs.1 Lac				
Above Rs.1 Lac				
NIL				
Rs. 5/-PER TRANSACTION				
Rs15/- PER TRANSACTION				
Rs.25/-PER TRANSACTION				
<u>INWARD</u>				
<u>ECS</u>				
<u>INWARD : NIL FOR ALL CENTRES</u>				
<u>Non-individuals :</u>				
<u>Credit Clearing (per entry/item)</u>				
NCC Clearing House : No Charge				
Destination Bank : No Charge				
Sponsor Bank : Rs.5.50 (Min. Rs.2500/-)				
<u>Debit Clearing (per entry/item)</u>				
NCC Clearing House : No Charge				
Destination Bank : No Charge				
Sponsor Bank : Rs.4.00 (Min. Rs.2500/-)				
No Charge				
No Charge				
Rs.4.00 (Min. Rs.2500/-)				

Cheque Return Charges : w.e.f. 10/09/2011

Cheques Return Charges – Cheques drawn on us	Local Cheques : Rs.150/- for financial reasons Rs.100/- for other reasons Outstation Cheques : 50% of prescribed collection charges; Min.Rs.150/-
Cheques/ Bills deposited – returned unpaid	Local & Outstation: 50% of prescribed collection charges; Min.Rs.200/-

Cheque Book Issue :

Issue of MICR Cheque – SB	Rs.3.00 per cheque leaf and 50 leaves free in a year
Issue of MICR Cheque – CA	Rs.3.00 per cheque leaf;

No Due Certificate : **NIL**

NOTE :-

- 1. Concessions/facilities offered under various deposit schemes to continue until further notice.**
- 2. Authority to offer concession in service charges to be exercised as per Br.Cir. No. 98/26 of 21.05.2004**
- 3. New Locker rentals would be applicable from the date of renewal. If the locker rent falls in arrears and is paid after the implementation of revised rates, the new/revised rates will be applicable.**
- 4. If any bills are sent by our upcountry branches for collection, charges to be shared by the branches in the ratio of 50:50. Postage will be actual.**
- 5. Cash Deposit at other CBS branches will attract the same charges as given under ‘Cash Handling Charges’.**