

BANK OF INDIA **ANNEX---I**
SERVICE CHARGES & FEES OTHER THAN PERSONAL BANKING SEGMENT
W.E.F.10.09.2011

SI No	Item	Proposed charges
01	Issue of MICR Cheque – SB	Rs.3.00 per cheque leaf and 50 leaves free in a year
02	Issue of MICR Cheque – CA	Rs.3.00 per cheque leaf;
03	Issue of Pass Book/ Balance Certificate	Issue of Pass Book - free Statement – Once in a month – free; Daily/ Weekly/ fortnightly: one statement free; Subsequent statements – Rs.100/- for 40 entries or part thereof Issue of Balance Certificate – Rs.100/-
04	Duplicate Pass Book/ Statement	With latest Balance – Rs.75/- For Non-Individuals With latest Balance – Rs.60/- For Individuals
05	Stop Payment Instructions – per instrument	Rs.150/- For Non-Individuals Max Rs.500 per occasion Rs.100/- For Individuals Max Rs.300 per occasion
06	Balance Enquiry	Free
07	A/c. closure before 12 months (A/c. transfer not included)	Rs.200/-
08	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/-
09	Cheques/ Bills deposited – returned unpaid	Local & Outstation: 50% of prescribed collection charges; Min.Rs.200/-
10	Signature verification	Non-Individuals : Rs.70/- Individuals (Non-Rural) : Rs.60/- Individuals (Rural) : Rs.40/-
11	No Dues Certificate	Agriculture borrowers : FREE (as per RBI guidelines) Others : Rs.150/- per certificate
REMITTANCE FACILITY		
12	Issue of Demand Drafts	UPTO Rs.10000/- Non-Individuals : Rs.50/- Individuals (Non-Rural) : Rs.40/- Individuals (Rural) : Rs.30/- ABOVE Rs.10000/- UPTO Rs.50000/- Non-Individuals : Rs.200/- Individuals (Non-Rural) : Rs.175/- Individuals (Rural) : Rs.150/- ABOVE Rs.50000/- UPTO Rs.1 LAC Rs.4.00 per Rs.1000/-; Min.Rs.225/- ABOVE Rs.1 LAC Rs.3.50 per Rs.1000/-; Min.Rs.400/-; Max.Rs.30000/-
13	Issue of DD against Cash	UPTO Rs.10000/- Non-Individuals : Rs.75/- Individuals (Non-Rural) : Rs.70/- Individuals (Rural) : Rs.45/- ABOVE Rs.10000/- UPTO Rs.50000/- Non-Individuals : Rs.300/- Individuals (Non-Rural) : Rs.265/- Individuals (Rural) : Rs.225/-
14	Revalidation/Cancellation of Drafts	Rs.100/-
15	Issuance of Duplicate Demand Draft	Rs.100/-

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16	Issuance of Payslip/ Banker's cheque	UPTO Rs.10000/- Non-Individuals : Rs.50/- Individuals (Non-Rural) : Rs.40/- Individuals (Rural) : Rs.30/- ABOVE Rs.10000/- UPTO Rs.50000/- Non-Individuals : Rs.150/- Individuals (Non-Rural) : Rs.140/- Individuals (Rural) : Rs.125/- ABOVE Rs.50000/- UPTO Rs.1 LAC Rs.4.00 per Rs.1000/-; Min.Rs.200/- ABOVE Rs.1 LAC Rs.3.50 per Rs.1000/-; Min.Rs.350/-; Max.Rs.10000/-
17	Issue of Payslip/ Banker's cheque against cash	UPTO Rs.10000/- Non-Individuals : Rs.75/- Individuals (Non-Rural) : Rs.60/- Individuals (Rural) : Rs.40/- ABOVE Rs.10000/- UPTO Rs.50000/- Rs.300/-
18	Revalidation/Cancellation of Banker's Chq.	Rs.100/-
19	Issuance of Duplicate Banker's Cheque	Non-Individuals : Rs.100/- Individuals (Non-Rural) : Rs.75/-
20	Issue of Telegraphic Transfers	Upto Rs.10000/- : Rs.30/- Above Rs.10000/- : Rs.2.50 per Rs.1000/-; Min. Rs.50/-; Max. Rs.12500/- For Remittance in cash deposit, cash handling charges will be extra PLUS Transmission Charges : Rs.100/-
21	Cancellation of Telegraphic Transfers	N.A.
22	Collection of Cheques (ALREADY REVISED w.e.f. 17.06.2011)	a.Rs.500/- to Rs.5000/- :Rs.25/- per instr. b.Above Rs.5000/- & upto & incl. Rs.10000/- : Rs.50/- per instr. c.Above Rs.10000/- & upto & incldg. Rs.1 Lac : Rs.100/- per instr. d.Above Rs.1 Lac : Rs.150/- per instr. (REVISED W.E.F. 17.06.2011)
23	Collection of Bills	Upto Rs.10,000/- : Rs.200/- Above Rs.10,000/- & upto Rs.1 Lakh @ Rs.15 per thousand Min. 200/- Above Rs.1 Lakh – Rs.12 per thousand Min. 1500/- PLUS out of pocket expenses
24	DD Purchase Outstation Cheque	a. Rs.500/- to Rs.5,000/- Rs.25/- per instrument b. Above Rs.5,000/- upto & incl. Rs.10,000/- Rs.50 per instrument c. Above Rs.10,000 upto & incl. Rs.1 Lakh – Rs.100 per instrument d. Above Rs.1 Lakh – Rs.150 per instrument In addition, interest as applicable for clean overdraft will be charged for the days bank is out of funds. (Revised on 17.06.2011)
25	Presentation of Usance Bills	Rs.200/-
26	Postal Charges	Ordinary post: Rs.15/-; Registered / Courier (inland): Rs.35/-
27	Inoperative Account	If Min. Bal. NOT MAINTAINED : Rs.100/-
28	Charges for excess debit entries in SB	Upto 10 Customer induced debit entries a month: Free Beyond 10 debit entries: Rs.10/- per entry
29	Setting up Standing Instructions (SI)	Outside the Branch: Rs.50/- per instruction Plus remittance charges as applicable Other exemptions to continue
30	Issue of Deposit at Call Receipt (payable at branch of issue)	Free

Service charges

31	Cash Handling Charges for CA/CC Deposit (other than Personal Banking Segment, TDR, RD and Loan customers)	SB accounts: Nil CC/CD/OD Accounts: Upto 1 bundle (10 packets): free Beyond 10 packets: Rs.10 per packet Min. 100 per occasion Max. 10,000/- per occasion
32	Safe Custody Charges : a)Scripts (for each Scrip) b)Sealed Cover (for each cover) c)Bank's own deposit receipt	Account opening charges: Rs.400/- Safe custody charges – Rs.50 per scrip Min. 200 per annum Rs.200/- pa per cover Free
32a	Safe Custody Charges Certificate of holding	Rs.200/- per sheet issued in duplicate For additional copies Rs.100/- per copy
32b	Collection of interest/ Dividend	2.75% Minimum Rs.50/- per warrant For warrants upto Rs.50/- charges are discretionary.
32c	Charges for transfer of shares	Rs.100/- per transfer deed
32d	Charges for deletion of deceased person's name, change in name, etc. in respect of corporate accounts	Rs.200/- per company
32e	Purchase/ sale of shares / securities other than under Power of Attorney executed in favour of the Bank	2.75% Minimum Rs.250/- per transaction
32f	Handling charges for purchase/ sale of shares/ securities under Power of Attorney executed in favour of Bank	2.75% Minimum Rs.250/- per transaction
32g	Redemption of securities	2.75% Minimum Rs.250/- per transaction
33	Safe Deposit articles	Smaller box: 10x10x10 cms – Rs.800/- pa per box 20x20x20 cms – Rs.1,600/- pa per box 30x30x30 cms – Rs.2,400/- pa per box For bigger boxes @80ps per cu.cm Min. 5,400/- pa. Minimum 50% charges to be recovered if kept for a quarter or part thereof
34	Safe Deposit Lockers – Annual Charges	Separate schedule given
35	Solvency Certificate	For individuals Upto Rs.1,00,000/- Rs.200/- Above Rs.1 Lakh to Rs.5 Lakh – Rs.500/- Above Rs.5 Lakh: 1,000/- For non-individuals: Rs.250 per Lakh or part thereof Min.500/- Max. 5,000/-.
36	Photo Attestation Charges	Rs.100/- per occasion
37	Record copy of the cheque	Rs.40/- upto 3 months old entries Rs.100/- for older entries subject to availability of the instruments
38	Interest Certificate	Once: Free; additional copies: Rs.100/- per copy
39	Enquiries relating to old records (more than 12 months old)	Rs.200/- per item, subject to availability
40	Payment of Deposit Receipts to another bank	Charges applicable for remittances (banker's cheque/ dd) plus postages
41	Minimum balance charges	Penal Charges for CD accounts of non-individuals and individuals: Rs.300/- per quarter SB A/cs with cheque book facility: Penal charges: Rs.30 per month at all centres SB A/c without cheque book facility: Penal charges: Rs.15/- at all centres Pensioners: With cheque book facility: Penal charges: Rs.10/- at all centres Without cheque book facility:Rs.5 pm at all centres
42	Inquiries regarding old entries	Rs.200/- per item older than 6 months subject to availability of

Service charges

(More than 12 months old)

records

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 Branch Circular No. 98/26 of 21.05.2004
3. Cash Deposit at other CBS branches will attract the same charges as given under 'Cash Handling Charges'
4. 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.
5. 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.

BANK OF INDIA
SERVICE CHARGES & FEES OTHER THAN PERSONAL BANKING SEGMENT

SI No	Item	Existing & Proposed - Fixed By RBI
	<p><u>REMITTANCES</u></p> <p><u>RTGS - OUTWARD</u> Below Rs.2 Lacs Above Rs.2 Lacs upto Rs.5 Lacs Above Rs.5 Lacs</p> <p><u>RTGS -INWARD</u></p> <p><u>NEFT</u> Upto Rs.100000/- Above Rs.1 Lac upto Rs.2 Lac Above Rs. 2 lacs</p> <p><u>INWARD</u> <u>ECS</u></p> <p><u>INWARD : NIL FOR ALL CENTRES</u></p> <p><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/-)</p>	<p>NA Rs.25/-+applicable time varying tariff subject to a maximum of Rs.30/- w.e.f. 03/11/2011 Rs.50/-+ applicable time varying tariff subject to a maximum of Rs.55/- w.e.f. 03/11/2011</p> <p>NIL</p> <p>Rs. 5/- (plus Service tax) per transaction Rs.15/- (plus Service tax) per transaction Rs.25/- (plus Service tax) per transaction</p> <p>NIL</p> <p>NIL No charge No Charge Rs.5.50/-; Min. Rs.2500/-</p> <p>No Charge No Charge Rs.4.00 (Min. Rs.2500/-)</p>