



# STATE BANK OF TRAVANCORE

## SERVICE CHARGES AS ON VOGUE

SI No	Item	Service charges			Remarks
1.	ATM Services Annual Maintenance Fees	Rs.100/- <i>(Applicable for all ATM/ Debit cardholders except KCC, No frills and pension A/c holders and will be levied at the start of 2nd year)</i>			
2.	ATM Services- Replacement of Damaged/Misplaced Cards	Rs. 220/- for each case			****
3.	Duplicate PIN / Regeneration of PIN	Rs 55/-			****
4.	Cheques Sent for Collection (inclusive of out of pocket expenses)	Up to and incl Rs 5000/-	Rs 28		****
		> Rs 5000 – Rs 10000	Rs 56		
		> Rs 10000 to Rs 1 lac	Rs 111		
		> Rs 1 lac to Rs 5 lac	Rs 221		
		> Rs 5 lac to Rs 10 lac	Rs 249		
		> Rs 10 lac	Rs 276		
5.	Collection of Cheques through Speed Clearing		SB A/c	Others	****
		Up to Rs 1 lac	Nil	21	
		> Rs 1 lac to Rs 5 lac	193	193	
		> Rs 5 lac to Rs 10 lac	221	221	
		> Rs 10 lac	249	249	
6.	Collection of Bills (inclusive of out of pocket expenses)	Upto Rs 5000/-	Rs 25 + Rs 35		
		Rs 5001 to Rs 10000	Rs 25 + Rs 75		
		Above Rs 10000.00	Rs 25 + Rs 6 per '000 Min Rs 125/- ( 25 + 100) and Max Rs 12500/-		

\*\*\*\* charges to be levied manually by branches

I	Item	Service charges				Remarks	
7.	RTGS – Outward Customer Transactions	Time of receipt of RTGS outward transaction instruction from customer at branch		Charge per transaction		****	
		From	To		> Rs 2 lacs up to Rs 5 lacs		Above Rs 5 Lac
			All working days except Saturday	Saturday			
		09.00 hrs	11.30 hrs	11.30 hrs	Rs 28		Rs 56
		After 11.30 hrs	1500	1300 hrs	Rs 29		Rs 57
		After 1500 hrs	1600	NA	Rs 34	Rs 62	
<p><i>As per modified RBI Remittance Facilities Scheme (RBIRFS), service charges for RTGS remittance of funds under the scheme made by Commercial Banks, Co-operative Banks and Financial Institutions are as under:</i></p> <ul style="list-style-type: none"> <li>o <i>A flat fee of Rs 200/- per transaction for first four remittances in a week</i></li> <li>o <i>Service Charge @ of Rs 1.00 per Rs 1000. Min Rs 200/- Max Rs 1500/- per transaction for the 5<sup>th</sup> remittance onwards in a week (Cir Ltr ACTS/GA18/79/2007)</i></li> <li>o <i>However, if the transfer is effected electronically, charges are as given under Item 7 above.</i></li> </ul>							
8.	RTGS – Inward (R41)	NIL				****	
9.	NEFT / SBGRPT– Outward	Upto Rs 100000/- Rs 6/- Above Rs 100000/- Rs 28/-				****	
	NEFT (Cash remittance) Max amt Rs 49,999/-	Rs 6/-		Funds can be transferred by remitting cash even by non-customers but the upper limit is Rs 49,999/-			
	NEFT / SBGRPT– Inward	NIL					
10	<b><u>Funds transfer through Internet Banking:</u></b>						
	RTGS Outward:	Same as Item 7					
	NEFT Outward	Upto Rs 100000 Rs 6/- Above Rs 100000/- Rs 28/-					
11	Issue of Demand Drafts	Upto Rs 10000/-		Rs 30/-			
		Above Rs 10000/-		Rs 2.50 per '000 (Min Rs 50/- Max Rs 12500/-)			
		<i>No cash remittance permissible for issue of Drafts of Rs.50000 and above.</i>					

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Sl	Item	Service charges			Remarks
12	Bankers' Cheque	Upto Rs 10000/-	Rs30/-		
		Above Rs 10000/-	Rs 2.50 per '000 (Min Rs 50/- Max Rs 12500/-)		
		<i>No cash remittance permissible for issue of BC's of Rs.50000 and above.</i>			
13	Issue of Duplicate Bankers Cheque / STDR	Rs.110/-			
14	Issuance of Duplicate Demand Draft	Rs 110/- per draft			
15	Revalidation/Cancellation of Drafts / Bankers' cheque	Rs.110/-			
16	Account Closure before 12 months (does not include transfer between branches)	Individuals – Rs 165/- Companies – Rs 552/-			
17	Charge for Drawing SB cheque for less than Rs. 50/-.	No Charge.			
18	Cash handling charges for deposits into CA/CC accounts	Upto one bundle – Nil More than one bundle – Rs 110/- per bundle Max Rs 11000/- <i>(P-segment customers – No charge)</i>			****
19	Cheques/ Bills Deposited returned unpaid-outstation.	Rs.165/- + other bank charges, if any			Other bank charges ****
20	Cheques/ Bills deposited returned unpaid- Local (other than through clearing)	Rs.75/ + other bank charges, if any			S ****
21	Cheque Returned Charges (Outward Clearing)	Amount	Individual	Non-Individual	****
		Up to Rs 50000	25	50	
		Above Rs 50000	50	100	
22	Duplicate Pass Book/ Statement	With latest balance Rs.110/- (Rs.110/-per ledger folio [40 entries]) for previous entries additional			

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Sl	Item	Service charges	Remarks
23	Enquiries relating to old records (more than 12 months old)	Rs 110/- per item	****
24	Issue of SB Cheque-MICR and non - MICR	P – SEGMENT	OTHERS
		<i>20 Cheque leaves free in a year</i>	<i>20 Cheque leaves free in a year</i>
		For additional leaves Rs 2 per Cheque leaf	For additional leaves Rs 2 per Cheque leaf
25	Issue of CA Cheque-MICR and non - MICR	P – SEGMENT	OTHERS
		<i>25 Cheque leaves free in a year</i>	<i>25 Cheque leaves free in a year</i>
		For additional leaves Rs 2 per Cheque leaf	For additional leaves Rs 2 per Cheque leaf
26	Postal Charges	Ordinary - Rs.17/- Regd. / Courier - Rs.39/- upto Rs.50,000/- More than Rs.50,000/- - Rs.45/-	****
27	Stop Payment Instructions	Rs 50/- per instrument upto 3 leaves Range of cheques – Rs 200/-	
28	Ledger Folio Charges	SB - No charges Current Account (Individuals) – No Charges Current Account (other than individuals) Rs. 605/- per annum	
		<u>Overdraft and Cash Credits</u> Where limit exceeds Rs.25000/- & upto Rs. 2 lacs – Rs. 550 p.a. Limits Above Rs. 2 lacs and upto Rs. 10 lacs - Rs. 825 p.a. Limits Above Rs 10 lacs – Rs. 1650 p.a.	
29	Minimum Balance Service Charges	SB Rs 113 /- per quarter (Rural) Rs 226/- per quarter (Non rural)  CA – Rs 552/- per quarter at all centres (individuals) Others – Rs 1103/-	
	Quarterly Avg Minimum Balance to be maintained:  SB : Rs 500 (No cheque book) Rs 1000 (cheque book a/c)  CA : Rs 5000 (Non – Rural) Rs 3000 (Rural)  {No minimum balance stipulation for pension accounts, no-frills account}		

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Sl	Item	<u>Service charges</u>	Remarks
30	Payment of Deposit Receipts to another Bank.	<u>Local:</u> Charges as applicable, to issue of Bankers' cheque <u>Outstation:</u> Charges as applicable to Remittances	****
31	Safe Custody Charges a) Scripts (for each scrip) b) Sealed Cover (for each cover) c) Bank's own Deposit Receipt.	a) Rs.100/- per scrip Min.Rs.200/- p.a. or part thereof. b) Rs.200/- per cover p.a. or part thereof. c) Rs 100/- per scrip	****
32	Issue of Deposit at Call Receipt (payable at branch of issue)	Nil	
33	Safe Deposit Articles	Rs.500/- one time charge. In addition to one time charges Envelope -Rs.100/- p.a. Package-Rs.500/- p.a. Large packet / Box-Rs.1000/- p.a. subject to maximum total dimensions (i.e. length + width + height) should not exceed 100 cm .If exceed 100 C.M Rs.20/cm. (Subject to availability of space)	****
34	Charges for excess debit entries in SB A/c	Rs 5/- per entry (for entries over 30 per half year – other than alternate channel)	
35	Setting up Standing Instructions (SI). Processing of SI (other than Bank Transfers)	Rs 50/- Rs.25/- + remittance charges + postage.	
36	DD Purchase Outstation Cheque (Inclusive of out of pocket expenses)	Interest @ 50 paise % + collection charges + Rs.25. In case of cheques returned unpaid interest at 16% p.a. after adjusting the amount collected @ 50 paise %.	
37	Photo Attestation Charges	Rs.100/-	****
38	Signature Verification	Rs 50/-	****
39	Record Copy of the Cheque	Rs.50/-per instance	****
40	Interest Certificate	First Free Extra copy Rs.50/- per certificate	****
41	Issue of Balance Certificate	Rs 100/-	****

SI	Item	Service charges			Remarks
42	Rental on Safe Deposit Lockers	SIZE (In cubic inches)	METRO / URBAN (Rs)	SEMI – URBAN / RURAL	****
		SMALL (upto 1000)	1100	827	
		MEDIUM (1001 – 2000)	2758	1655	
		LARGE (2001 – 3000)	3310	2758	
		EXTRA LARGE (above 3000)	5515	4412	
<i>No penalty for late payment. For New lockers, revised rates applicable from the date of implementation. For existing lockers, revised rate applicable from the next due date</i>					
43	Loss of locker key:	Rs 500 + Actual cost of lock replaced.			****
44	Cheque Returned Charges (For insufficient balance in the account)	Amount	Individual	Others	
	Cheques drawn on us	Up to Rs 50000	100	150	
		Above Rs 50000	150	200	
45	Electronic Clearing Services ECS (Credit) / (Debit)	NIL			
46	ECS (Debit): Return for non-availability of funds	Rs 100/-			****
47	Presentation of Usance Bills	Rs 75/-			
48	Solvency Certificate Non-commercial	Rs 331/-			****
	Commercial	Rs.250/- per lac Min. Rs.1100/- Max. Rs.16545/-			
49	No Due Certificate	Rs.150/- per certificate (Metro/urban)			****
		Rs 10/- (Rural and semi-urban)			
50	Addition or Deletion of Names in Joint Accounts, Change / modification in Nomination / operational instructions	Rs 50			****

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Sl	Item	Service charges	Remarks
51	Allowing operation in account through power of attorney / mandate holder (One time charge)	SB account Rs 100 CC /CA Rs 400	****
52	Change in authorised signatory including reconstitution of account (Other than individuals)	Rs 250/- for every change	****
53	Conversion of Inoperative Account to Operative Accounts	No charge	

CARE: For individuals in rural areas, pensioners and senior citizens, service charges would be 50 % of the applicable charges in respect of the following services: -

- *Issue of duplicate passbook / statement of account*
- *Issue of Cheque books*
- *Noting of standing instructions*
- *Stop payment instructions*
- *Charges for non-maintenance of minimum balance*
- *Issue of balance certificate*
- *Signature verification*
- *Ledger folio charges*
- *Average Quarterly Minimum balance requirement would also be reduced to 50% for these classes of customers.*

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[Out of the above transactions, branches have to **manually intervene** to effect concessions granted in the following services.

- a. All concessions to Senior Citizens including minimum balance.
- b. Statement of accounts
- c. Issue of balance certificate
- d. Signature Verification]

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