

Revised Service Charges W.E.F. 01st May 2018

Head Office Circular No:62 Operation Department No:23 dated 31.3.2018

Date: - 31st March 2018

NOTICE FOR CUSTOMER

Dear Customer,

You are aware that over the period there is overall steep rise in costs of transactions due to which ,we are constrained to revise Service Charges effective from 01.05.2018.**Please note that below mentioned service charges are exclusive of Goods & Service Tax :-**

Sr. No.	Particulars	Service Charges																								
1	<p>Minimum Balance to be maintained Amount in Rs.</p> <table border="1" style="width: 100%;"> <tr> <td>Saving Bank Account without Cheque Book</td> <td style="text-align: right;">500.00</td> </tr> <tr> <td>Saving Bank Account with Cheque Book</td> <td style="text-align: right;">1000.00</td> </tr> <tr> <td>Special Saving Bank Account</td> <td style="text-align: right;">4000.00</td> </tr> <tr> <td>Current Account</td> <td style="text-align: right;">3000.00</td> </tr> <tr> <td>Zero Balance Current Account</td> <td style="text-align: right;">0.00</td> </tr> <tr> <td>Special Current Account</td> <td style="text-align: right;">8000.00</td> </tr> </table>	Saving Bank Account without Cheque Book	500.00	Saving Bank Account with Cheque Book	1000.00	Special Saving Bank Account	4000.00	Current Account	3000.00	Zero Balance Current Account	0.00	Special Current Account	8000.00	<p>Minimum Balance Charges Amount in Rs</p> <table border="1" style="width: 100%;"> <tr> <td>Saving Bank Account without Cheque Book</td> <td style="text-align: center;">Nil</td> </tr> <tr> <td>Saving Bank Account with Cheque Book</td> <td style="text-align: center;">Nil</td> </tr> <tr> <td>Special Saving Bank Account</td> <td style="text-align: center;">Nil</td> </tr> <tr> <td>Current Account</td> <td style="text-align: center;">Minimum 150.00 thereafter 25.00 Per Instance</td> </tr> <tr> <td>(*)Zero Balance Current Account</td> <td style="text-align: center;">1750.00 yearly upfront charges</td> </tr> <tr> <td>Special Current Account</td> <td style="text-align: center;">As per Gold & Platinum scheme to be continued.</td> </tr> </table> <p>(*)In case yearly upfront charges not paid within three months, Account shall be closed without giving notice to customer.</p>	Saving Bank Account without Cheque Book	Nil	Saving Bank Account with Cheque Book	Nil	Special Saving Bank Account	Nil	Current Account	Minimum 150.00 thereafter 25.00 Per Instance	(*)Zero Balance Current Account	1750.00 yearly upfront charges	Special Current Account	As per Gold & Platinum scheme to be continued.
Saving Bank Account without Cheque Book	500.00																									
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Special Saving Bank Account	4000.00																									
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2	<p>Cheque Book Issue Charges</p>	<p>Saving:</p> <p>a) Two chequebooks of 15 leaves each will be issued free of cost for each financial year.</p> <p>b) For additional cheque book Rs.3.00 per leaf i.e. Rs.45.00 for 15 leaves cheque Book will be charged.</p> <p>Special Saving:</p> <p>a) Three chequebooks of 15 leaves each will be issued free of cost for each financial year.</p> <p>b) For additional cheque book Rs.3.00 per leaf i.e. Rs.45.00 for 15 leaves cheque Book will be charged.</p> <p>Current/CC/OD/ODDEP:</p> <p>Rs.3.00 per leaf i.e. Rs.135.00 for 45 cheque leaves will be charged.</p> <p>Rs.5.00 per cheque leaf with voucher (Minimum quantity 450)</p> <p>Rs.10.00 per leaf for Post Dated Cheque to all above product.</p> <p>Special Current :-</p> <p>As per Gold and Platinum Scheme. The details about the scheme is available with Branch Officials</p>																								

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3	Stop Payment Charges	<p>Saving: Rs.100.00 Per Instrument Maximum Rs.450.00</p> <p>Current/CC/OD/ODDEP: Rs.150.00 Per Instrument Maximum Rs.600.00</p>						
4	Stop Payment Charges in case of loss of complete Cheque Book	<p>For all Saving Bank Account products Rs.400.00 per book (30 leaves)</p> <p>For all Other Account products Rs.600.00 per book (45 leaves)</p>						
5	Outstation Cheque Collection Charges	<p>Amount in Rs.</p> <table border="1" data-bbox="722 891 1469 994"> <tr> <td>Upto10,000/-</td> <td>50.00</td> </tr> <tr> <td>10,001 to 1,00,000/-</td> <td>100.00</td> </tr> <tr> <td>Above 1,00,000/-</td> <td>1.50 per thousand</td> </tr> </table>	Upto10,000/-	50.00	10,001 to 1,00,000/-	100.00	Above 1,00,000/-	1.50 per thousand
Upto10,000/-	50.00							
10,001 to 1,00,000/-	100.00							
Above 1,00,000/-	1.50 per thousand							
6	Bills Collection Charges	<p>Amount in Rs.</p> <table border="1" data-bbox="722 1059 1469 1196"> <tr> <td>Up to 5,000/-</td> <td>50.00</td> </tr> <tr> <td>5,001/- to 10,000/-</td> <td>75.00</td> </tr> <tr> <td>Above 10,001</td> <td>6.00 per thousand Minimum75.00</td> </tr> </table>	Up to 5,000/-	50.00	5,001/- to 10,000/-	75.00	Above 10,001	6.00 per thousand Minimum75.00
Up to 5,000/-	50.00							
5,001/- to 10,000/-	75.00							
Above 10,001	6.00 per thousand Minimum75.00							
7	Cheque Return Charges (Inward)	<p>Saving: Rs.150.00 plus 18% p.a. interest on cheque amount.</p> <p>Current/CC/OD/ODDEP: Rs.250.00 plus 18% p.a. interest on cheque amount.</p>						
8	Cheque Return Charges (Outward)	<p>Saving: Rs.150.00 per instrument</p> <p>Current/CC/OD/ODDEP: Rs.250.00 per instrument</p> <p>Term Loan (PDC): Rs.250.00 per instrument</p>						

Revised Service Charges W.E.F. 01stMay 2018

Head Office Circular No: 62 Operation Department No: 23 dated 31.03.2018

9	ECS Return Charges (Inward)	<p><u>Saving:</u> Rs.150.00 plus 18% p.a. interest on amount.</p> <p><u>Current/CC/OD/ODDEP:</u> Rs.250.00 plus 18% p.a. interest on amount.</p>
10	Bills and Outstation Cheque returned Charges	50% of the applicable collection charges plus Postage and other Bank charges if any.
11	<p>Pay Order Issue Charges (Non Cash)</p> <p>Pay Order Issue Charges (Cash)</p>	<p>Rs.1.00 per thousand Minimum Rs.15.00 Maximum Rs.1500.00</p> <p>Rs.2.00 per thousand Minimum Rs.30.00</p> <p>Maximum amount of Pay order in cash will be issued as per extent guidelines of Income Tax.</p>
12	Issue of Duplicate Pay Order	Rs.100.00 Per Pay order
13	Revalidation of Pay Order	Rs.100.00 Per Pay order
14	Cancellation of Pay Order	Rs.100.00 Per Pay order
15	Demand Draft Issue Charges	<p>Rs.2.00per thousand Minimum Rs.25.00 Maximum Rs.15000.00 drawn on HDFC Bank.</p> <p>In case of another Bank, Rs.100.00 per draft plus other Bank charges.</p>
16	Issue of Duplicate Demand Draft	Rs.100.00 Per Demand draft
17	Revalidation of Demand Draft	Rs.100.00 Per Demand draft
18	Cancellation of Demand Draft	Rs.100.00 Per Demand draft

Revised Service Charges W.E.F. 01stMay 2018

Head Office Circular No:62 Operation Department No:23 dated 31.03.2018

19	Issue of Duplicate Fixed/KTY receipts in case of loss of original receipts	Rs.100.00 per receipt (Necessary formalities required to be completed before issue of the receipt/s)
20	Default and or delay in depositing recurring deposit installment	Rs.1.50 for every Rs.100.00 per month for deposit of five years or less Rs.2.00 for every Rs.100.00 per month for deposit over five years
21	Standing Instruction Charges (No charges for transferring funds to Recurring deposits/Term Deposits/Loan accounts towards the recovery of the Installments)	Rs.25.00 Per Instruction Rs.50.00 Per Specific Instruction for transferring funds to another account for honoring Inward Cheque and ECS.
22	Ledger Folio Charges for CC/CCHYP/OD/ODDEP/CA To be recovered on quarterly basis	Rs.2.00 per entry Minimum Rs.50.00
23	Issue of Duplicate Balance Confirmation Certificate & Interest Certificate – both Deposit & Advance	Rs.50.00 Per Certificate
24	Duplicate Pass Book (Saving/RD)	Rs.50.00 in passbook format for records upto18 Months. Rs.50.00 plus Rs.15.00 per page in statement format only (A4) for records prior to 18 Months.
25	Duplicate Statement	Rs.75.00 Per Page
26	Charges for closure of Account	<u>Saving& Special Saving:</u> Within 1 year Rs.150.00 plus Rs.3.00 per leave for unutilized cheque leaves. Above 1 year Rs.2.00 per leave for unutilized cheque leaves. <u>Current& Special Current:</u> Within 1 year Rs.250.00 plus Rs.5.00 per leaf for unutilized cheque leaves. Above 1 year Rs.5.00 per leaf for unutilized cheque book.

Revised Service Charges W.E.F. 01st May 2018

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27	Charges for Signature & Photo attestation	Rs.75.00 Per Instance																																				
28	Fate Enquiry	Rs.50.00 Per Instance																																				
29	Any Other Certificate not covered in this schedule of charges	Rs.75.00 Per Instance																																				
30	Annual Rent on SDV Lockers	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;">Type of Locker</th> <th style="text-align: center;">Existing Rent</th> <th style="text-align: center;">Revised Rent w.e.f. 01.04.2014 ₹</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">A</td> <td style="text-align: center;">700=00</td> <td style="text-align: center;">800=00</td> </tr> <tr> <td style="text-align: center;">B</td> <td style="text-align: center;">850=00</td> <td style="text-align: center;">1,000=00</td> </tr> <tr> <td style="text-align: center;">C</td> <td style="text-align: center;">1800=00</td> <td style="text-align: center;">2,000=00</td> </tr> <tr> <td style="text-align: center;">D</td> <td style="text-align: center;">2000=00</td> <td style="text-align: center;">2,200=00</td> </tr> <tr> <td style="text-align: center;">E</td> <td style="text-align: center;">2500=00</td> <td style="text-align: center;">2,800=00</td> </tr> <tr> <td style="text-align: center;">F</td> <td style="text-align: center;">2800=00</td> <td style="text-align: center;">3,000=00</td> </tr> <tr> <td style="text-align: center;">G</td> <td style="text-align: center;">2900=00</td> <td style="text-align: center;">3,000=00</td> </tr> <tr> <td style="text-align: center;">H</td> <td style="text-align: center;">3000=00</td> <td style="text-align: center;">4,200=00</td> </tr> <tr> <td style="text-align: center;">H1</td> <td style="text-align: center;">2400=00</td> <td style="text-align: center;">2,800=00</td> </tr> <tr> <td style="text-align: center;">L</td> <td style="text-align: center;">6670=00</td> <td style="text-align: center;">7,500=00</td> </tr> <tr> <td style="text-align: center;">D-1</td> <td style="text-align: center;">2500=00</td> <td style="text-align: center;">2,800=00</td> </tr> </tbody> </table> <p>Service charge: A service charge of ₹100/- per SDL operation shall be levied, for SDL Operations exceeding 10 per calendar month.</p> <p>Interest: Interest shall be charged @ 18% p.a., at monthly rests, on the overdue locker rent from the due date till actual payment thereof.</p> <p>Charges for replacement of Key: An amount of ₹300/- plus actual expenses for break open of locker will be charged, per occasion.</p>	Type of Locker	Existing Rent	Revised Rent w.e.f. 01.04.2014 ₹	A	700=00	800=00	B	850=00	1,000=00	C	1800=00	2,000=00	D	2000=00	2,200=00	E	2500=00	2,800=00	F	2800=00	3,000=00	G	2900=00	3,000=00	H	3000=00	4,200=00	H1	2400=00	2,800=00	L	6670=00	7,500=00	D-1	2500=00	2,800=00
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Head Office Circular No:62 Operation Department No: 23 dated 31.03.2018

Other Bank ATM Charges				
DETAILS		OUR (JKSBL) ATM USAGE	OTHER ATM USAGE CHARGES	OTHER ATM USAGE FREE TRANSACTIONS
SAVING ACCOUNTS	Financial Cash Withdrawal Per Day / Per Transactions	NIL	Rs. 20/- Per Transactions	Either Financial &/or Non-financial Maximum 5 Transactions Per Month
	Non-Financial Balance Inquiry Mini Statement Etc.	NIL	Rs. 10/- Per Transactions	
CURRENT ACCOUNTS	Financial Cash Withdrawal Per Day / Per Transactions	NIL	Rs. 25/- Per Transactions	Either Financial &/or Non-financial No Free Transactions All transactions are Chargeable
	Non-Financial Balance Inquiry Mini Statement Etc.	NIL	Rs. 10/- Per Transactions	
32	Tax Challans		Rs.100.00 per Challans	

Revised Service Charges W.E.F. 01st May 2018

Head Office Circular No:62 Operation Department No:23 dated 31.03.2018

RTGS & NEFT Charges						
• Value Band	REVISED NEFT CHARGES PER TRANSACTION. W.E.F. 01.05.2018 (₹ in Lakh)	REVISED RTGS CHARGES PER TRANSACTION. W.E.F. 01.05.2018 (₹ in Lakh)				
	NEFT	Charges from 9.00 hours to 12.00 hours	Charges after 12 hours to 15.30 hours	Charges after 15.30 hours to 17.30 hours.	Charges after 17.30 hours	
➤ TIME SLOT	NOT APPLICABLE					
Up to Rs.10,000.00	2.50	NOT APPLICABLE				
Rs.10,001.00 to ₹ 1 Lakh	5.00	NOT APPLICABLE				
₹ 1 to ₹ 2 Lakhs	15.00	NOT APPLICABLE				
Above ₹2 Lakhs to ₹ 5 Lakhs	25.00	25.00	26.00	30.00	35.00	
Above ₹ 5 Lakhs		50.00	51.00	55.00	60.00	

Revised Service Charges W.E.F. 01stMay 2018

Head Office Circular No:62 Operation Department No:23 dated 31.03.2018

34	Note Counting Charges	<p><u>For Cash Withdrawal Saving:-</u></p> <p>For Home Branch :- NIL</p> <p>For ABB Branch :-</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 60%;">Up to Rs.25000/-</td> <td>NIL</td> </tr> <tr> <td>Rs.25001 to Rs.2,00,000/-</td> <td>Rs.100.00 plus Rs.1.00 per thousand or part thereof</td> </tr> </table> <p><u>Current/CC/OD/ODDEP:-</u></p> <p>For Home Branch :- NIL</p> <p>For ABB Branch Transaction:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 60%;">Up to Rs.25,000/-</td> <td>NIL</td> </tr> <tr> <td>Rs.25,001/- to 2,00,000/-</td> <td>Rs.125.00 plus Rs.1/- per thousand or part thereof</td> </tr> </table> <p><u>For Cash Receipts Saving:-</u></p> <p>For Home Branch:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 60%;">Up to Rs.1,00,000/-</td> <td>NIL</td> </tr> <tr> <td>Above Rs.1,00,000/-</td> <td>Rs.50.00 plus Rs.1/- per thousand or part thereof</td> </tr> </table> <p>For ABB Branch Transaction:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 60%;">up to Rs.50,000/-</td> <td>NIL</td> </tr> <tr> <td>Above Rs.50,000/-</td> <td>Rs.100.00 plus Rs.1.00 per thousand or part thereof</td> </tr> </table> <p><u>Current/CC/OD/ODDEP:-</u></p> <p>For Home Branch :</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 60%;">up to Rs.1,00,000/-</td> <td>NIL</td> </tr> <tr> <td>Above Rs.1,00,000/-</td> <td>Rs.75.00 plus Rs.1.00 per thousand or part thereof</td> </tr> </table> <p>For ABB Branch:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 60%;">up to Rs.1,00,000/-</td> <td>Rs.100.00 plus Rs.1.00 per thousand or part thereof</td> </tr> <tr> <td>Above Rs.1,00,000/-</td> <td>Rs.125.00 plus Rs.1.00 per thousand or part thereof</td> </tr> </table>	Up to Rs.25000/-	NIL	Rs.25001 to Rs.2,00,000/-	Rs.100.00 plus Rs.1.00 per thousand or part thereof	Up to Rs.25,000/-	NIL	Rs.25,001/- to 2,00,000/-	Rs.125.00 plus Rs.1/- per thousand or part thereof	Up to Rs.1,00,000/-	NIL	Above Rs.1,00,000/-	Rs.50.00 plus Rs.1/- per thousand or part thereof	up to Rs.50,000/-	NIL	Above Rs.50,000/-	Rs.100.00 plus Rs.1.00 per thousand or part thereof	up to Rs.1,00,000/-	NIL	Above Rs.1,00,000/-	Rs.75.00 plus Rs.1.00 per thousand or part thereof	up to Rs.1,00,000/-	Rs.100.00 plus Rs.1.00 per thousand or part thereof	Above Rs.1,00,000/-	Rs.125.00 plus Rs.1.00 per thousand or part thereof
Up to Rs.25000/-	NIL																									
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Above Rs.1,00,000/-	Rs.125.00 plus Rs.1.00 per thousand or part thereof																									
	<p>Exemption</p>	<p>Note counting charges will not be applicable to following category accounts:</p> <ol style="list-style-type: none"> 1) Savings Account-Average balance maintained Rs.10000/- and above for last Six months 2) Current Account-Average balance maintained Rs.25000/- and above for last Six months 																								

Revised Service Charges W.E.F. 01st May 2018**Head Office Circular No:62 Operation Department No:23 dated 31.03.2018**

35	Copy of Old Record	Rs. 75.00 per transaction for 3 to 12 months old records Rs.150.00 Per transaction for above 12 months old records						
36	Issue of Loose Leaf	Rs.10.00 per Leaf						
37	Addition/Deletion Name, Name of the Authorized signatory and Nomination change	<table border="1"> <tr> <td>Individual</td> <td>Rs.25.00</td> </tr> <tr> <td>Institution</td> <td>NIL</td> </tr> <tr> <td>Others</td> <td>Rs.50.00</td> </tr> </table> <p>No charges in case of Death of customer.</p>	Individual	Rs.25.00	Institution	NIL	Others	Rs.50.00
Individual	Rs.25.00							
Institution	NIL							
Others	Rs.50.00							
38	Inward Clearing-ECS Passed in Second Upload	<p>Saving:- Rs.2.00 per thousand Min. Rs.100.00</p> <p>Current:- Rs.4.00 per thousand Min. Rs.200.00</p>						
	Exemption	<p>Second Upload charges will not be applicable to following category accounts:</p> <p>1) Savings Account-Average balance maintained Rs.10,000/- and above for last Six months</p> <p>2) Current Account-Average balance maintained Rs.1,00,000/- and above for last Six months</p>						
39	Duplicate ATM & PIN Mailer	Rs.100.00 Per Occasion						
40	Saving Account Withdrawals	Rs.15.00 per withdrawal(Only for cash withdrawal) will be charged above 75 transactions per financial year.						
41	ATM/RuPay Debit Card Annual Maintenance Charges	1) First Year free from the date of issue of ATM/RuPay Debit Card. There after Rs.125.00 P.A.						

Revised Service Charges W.E.F. 01st May 2018

Head Office Circular No:62 Operation Department No:23 dated 31.03.2018

42	Processing Charges	a) Excluding ODDEP/DEPLN/Mortgage Loans:	
		New / Additional Limits	0.70% of Sanctioned Limits [0.20% of applied amount(maximum Rs.25,000) to be paid upfront, non refundable
		Renewal of Existing Limits	0.35% of Sanctioned Limits
		b) Mortgage Loans:	
		Mortgage Term Loan	
		New / Additional Mortgage Overdraft	1.00% of Sanctioned Limits [0.20% of applied amount(maximum Rs.25,000) to be paid upfront, non refundable
	Renewal of existing Mortgage Overdraft	0.70% of Sanctioned Limits	

Chart showing applicable Processing charges for Retail Credit Portfolio

Sr. No.	Product Name	Product Code	Processing charges
1	Personal Loan	NJADHAR	@ 0.70%
2	Vehicle Loan (For Second Hand use)	VEHLN	@ 0.70%
3	Gold Loan	GLDLN	@ 0.70% (For General Accounts)(min Rs.250/-)
			@ 0.50% (For Weaker Section)
4	Housing Loan	NJNIWAS	@ 0.30% to @ 0.50%
5	Vehicle Loan (For Commercial use)	VEHLN	@ 0.50%
6	Vehicle Loan (For Two-Wheeler)	NTOWHEEL	@ 0.25%
7	Loan against Govt. Securities	GOVLN	@ 0.25% (subject to min Rs.250/- and max Rs.5000/-)
8	Loans to Professionals	JANPRO	@ 0.25%
9	Mortgage Term Loan	RCMTL	@ 1.00%
10	NJNIWAS – B	NJNIVSB	Rs. 1000/-
11	Education Loan	JANVIDYA	Nil
12	Vehicle Loan (For Personal use)	NSPCARLN	Nil

Revised Service Charges W.E.F. 01st May 2018**Head Office Circular No:62 Operation Department No:23 dated 31.03.2018**Chart showing applicable processing charges for Business loan Portfolio

Sr No	Product Name	Product Code	Processing charges
1	Cash Credit Clean (New)	CC	0.70 % p.a
	Cash Credit Clean (Renewal)	CC	0.35 % p.a.
2	Cash Credit Hyp. (New)	CCHYP	0.70 % p.a.
	Cash Credit Hyp. (Renewal)	CCHYP	0.35 % p.a.
3	Mortgage Overdraft (New)	MORTG-OD	1 % p.a.
	Mortgage Overdraft (renewal)	MORTG-OD	0.70 % p.a.
4	Loan against land & Bldg	LNBLD	0.70 % p.a.
5	Loan against Plant & Machinery	PLMLN	0.70 % p.a.
6	Demand Loan	DEMAND	0.70 % p.a.
7	Term Loan against Book debts	BDBLN	0.70 % p.a.
8	Working capital against specific order	WCDL	0.70 % p.a.
9	Mortgage Term Loan	MORTG-TL	1 % p.a.
10	Adhoc Cash Credit HYP (1st time)	ADHOC CCHYP	1 % p.a.
11	Adhoc Cash Credit HYP (after 1st time)	ADHOC CCHYP	2 % p.a.
12	Adhoc Mortgage Overdraft (1st time)	ADHOC MORTG-OD	1 % p.a.
13	Adhoc Mortgage Overdraft (after 1st time)	ADHOC MORTG-OD	2 % p.a.
14	Bill Discounting	IBP	0.70 % p.a
15	Bank Guarantee	BG	0.70 % p.a.
16	Letter of Credit	LC	0.70 % p.a.

43

Request for change in sanctioned terms

For every request such as reduction in ROI, change in security, release of security, change in sanctioned terms etc-Rs.2,500.00 per request to be recovered upfront.

Revised Service Charges W.E.F. 01st May 2018

Head Office Circular No:62 Operation Department No:23 dated 31.03.2018

44	Bank Guarantee Commission	3.00% p.a. 2.00% p.a. in case of 100% Cash Margin Plus Rs.250.00 Service Charges.
45	Letter of Credit Inland	2.50% p.a. plus Rs.250.00 Service Charges.
46	Issuance of Solvency Certificate	Rs.250 Per Lac Minimum Rs.750/- Maximum Rs.25,000/-
47	Drawing against Unclear Effects	<u>Saving & Current:</u> 18% p.a. interest on cheque amount. <u>CCHYP/CC/OD/ODDEP:</u> 3.25% over the regular interest rate.
48	Bill Discounting under L/C	Rs.1250.00 handling charges per bill
49	Bill Discounting not under L/C	<u>Commission:</u> 0.75% per thousand-Minimum Rs.500.00

Branch Manager

-----Branch