

Service Charges

<b>Name of the Bank</b>	<b>State Bank of Bikaner and Jaipur</b>	
<b>Saving Bank A/c-No frills A/c</b>	-	
Minimum Balance	Nil	
Charges for non maintenance thereof	Nil	
<b>Saving Bank Account with cheque facility</b>		
Minimum Balance	Rural Rs.500/-	Non-Rural Rs.1,000/-
Charges for non maintenance thereof	Rural Rs.150/-per quarter. Non-Rural Rs.300/-per quarter.	
<b>Saving Bank Account without Cheque facility</b>		
Minimum Balance	Rural Rs.250/-	Non-Rural Rs.500/-
Charges for non maintenance thereof	Rural Rs.150/-per quarter. Non-Rural Rs.300/-per quarter.	
<b>Other savings bank account facilities</b>		
<b>Issue of Cheque-book-SB account</b>	Rs.2.00 per cheque leaf and 20 cheques leaves free in a year excluding the 10 cheques provided with the welcome kit at the time of opening of the account	
Issue of Duplicate Statement	With latest balance Rs.100/-(Rs.100/- per ledger folio (40 entries) for previous entries) additional	
Emergency Cheque Request	Rs. 30 per set of 10 non-personalized cheques	
Issue of duplicate pass book	With latest balance Rs.100/-(Rs.100/- per ledger folio (40 entries) for previous entries) additional	
<b>Remittance Facilities through own bank</b>		
DD Issue /BC issue	<p>Up to Rs.10,000: Rs.40/-</p> <p>For&gt;10000/- up to less than Rs.50000/-: Rs.3.50 per Rs.1000 Min Rs. 50/-</p> <p>For Rs &gt;50000/- up to Rs 1 lac --- Rs 2.80 per Rs.1000 Above Rs 1 lac -- Rs 3/- per Rs.1000</p> <p>For petrol pump dealers who have a cash credit borrowing with us and the utilization of which is at least 50% every month. :Rs 2.75 per Rs.1000 flat Minimum 50/- Maximum 12500/- (+100/- per telegram for TTs) Rs. 10/- extra for remittances in cash of Rs.10000/-</p>	
DD Cancellation	Rs. 100/- per Instrument.	
DD - Duplicate	Rs. 100/- per Instrument	
DD -Revalidation	Rs. 100/- per Instrument	
PO/BC -Issue	Same as D.D. issue charges	
PO/BC -Cancellation	Rs. 100/- per Instrument.	
PO/BC -Duplicate	Rs. 100/- per Instrument	
PO/BC -Revalidation	Rs. 100/- per Instrument	
TT-Issue	Same as DD issue charges+ 100 per telegram for TT.	
EFT Charges-inward	In line with RTGS charges	
EFT Charges-outward	In line with RTGS charges	

RTGS	<p><b>Inward</b>- Free, no charge to be levied.</p> <p><b>Outward transactions-</b></p> <table border="1" data-bbox="407 209 1474 467"> <thead> <tr> <th rowspan="2">Block</th> <th rowspan="2">Time Slot of Settlement</th> <th colspan="2">Service charges to be recovered from customers inclusive of time varying charges and service tax for RTGS transactions.</th> </tr> <tr> <th>Upto Rs.5.00 lakh</th> <th>Above Rs. 5.00 Lakh</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>From 09.00 hrs to 12.00 hrs</td> <td>28</td> <td>56</td> </tr> <tr> <td>2</td> <td>After 12.00 hrs to 15.30 hrs</td> <td>29</td> <td>57</td> </tr> <tr> <td>3</td> <td>After 15.30 hrs to 17.30 hrs</td> <td>33</td> <td>61</td> </tr> <tr> <td>4</td> <td>After 17.30 hrs</td> <td>33</td> <td>61</td> </tr> </tbody> </table>			Block	Time Slot of Settlement	Service charges to be recovered from customers inclusive of time varying charges and service tax for RTGS transactions.		Upto Rs.5.00 lakh	Above Rs. 5.00 Lakh	1	From 09.00 hrs to 12.00 hrs	28	56	2	After 12.00 hrs to 15.30 hrs	29	57	3	After 15.30 hrs to 17.30 hrs	33	61	4	After 17.30 hrs	33	61
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Foreign Exchange Transactions		
Remittance outward	On all foreign currency outward remittances not being proceeds of import bills.	Individual (Rs.100/-) For other Rs.600/- per remittance + actual out of pocket expenses i.e. postage, courier and telegram charges
	Issue of duplicate foreign currency drafts	Individual (Rs.100/-) Others-Rs.300/-+out of pocket expenses.
Remittance inward	Encashment of TTs/Purchase of MTs/DDs in respect of which cover has been received in Nostro Accounts	Current TT Buying rate, no exchange margin or interest to be charged.
	Encashment of TTs/Purchase of MTs/DDs where reimbursement is to be obtained in cover by drawing demand drafts on overseas branches or correspondent banks.	Current TT Buying rate, plus exchange margin @ 0.125% + interest @ 15% for a Min. period of 10 days.
	Encashment of customer's personal cheques, demand drafts, international money orders, bankers' pay orders, payable abroad.	Current TT buying rate, plus exchange margin @ 0.125% + interest @ 15% for a Min. period of 10 days + Rs.100/-
Clean Payment	Effected under instructions from foreign correspondents.	Payment against draft Rs. 100/- Payment against T.T. Rs. 150/-
	When the inward remittance has to be paid in foreign currency by way of a demand draft/mail transfer/payment order/telegraphic transfer.	Rs.600/- flat per transactions.
	Stop Payment	Rs.100/-
TCs-Selling	Commission on Rupee equivalent value of travellers cheques sold to Indian Residents.	1%
	Commission on foreign travellers cheque issued against foreign currency remittance at the request of the beneficiary.	0.25%
TCs-Encashing	Commission on Rupee equivalent value of travellers cheques encashed.	TC buying rate of the day applied. No service charges are levied.
Bouncing of cheques-Local	For Insufficient Fund Up to Rs. 100000/- Rs.100/- +OUP. for cheques above Rs. 100000/- - Rs200/- + OUP For Technical Reason Rs. 75/-+ other bank charge if any	
Bouncing of cheques-outstation through own bank	For Insufficient Fund Up to Rs. 100000/- Rs.100/- +OUP. for cheques above Rs. 100000/- - Rs200/- + OUP For Technical Reason Rs. 75/-+ other bank charge if any	
Bouncing of cheques-outstation through another bank	For Insufficient Fund Up to Rs. 100000/- Rs.100/- +OUP. for cheques above Rs. 100000/- - Rs200/- + OUP For Technical Reason Rs. 75/-+ other bank charge if any	

Retail Loan	Under 'P' Segment		Under C&I , SIB and Agr. segment
Loan Processing Charges / Upfront Fees	<b>Housing Loan</b> (Including all variants) upto Rs. 25000/-  Above Rs. 25000/-	 Nil  0.60	Fund Based / Non-Fund based limits upto Rs. 25,000/- Nil  Above Rs.25,000/-but upto Rs. 2 Lacs - Rs.500/- per lac  Above Rs. 2 lacs upto Rs.1 crore - Rs. 400/- per lac  Above Rs. 1 crore - Rs. 400/- per lac (Minimum Rs. 50,000/- Maximum Rs. 20 lacs (to be charged on adhoc limits also).  Up-Front Fees Upto Rs. 2 lacs - Nil Above Rs. 2 lacs upto Rs.10 crore - 1.25% of loan Amt sanctioned Above Rs. 10 crore - 1.00% of loan amount sanctioned (Minimum Rs. 15 lac)  <b>NIL Processing Fees in the following MSME Loan Scheme</b> <ol style="list-style-type: none"> <li>1. Swarozgar Credit Card for Minority Communities</li> <li>2. Financing against Commodities based on receipt of Warehouse issued by NBHC.</li> </ol>
	Mortgage Loan	1.15	
	Car Loan	0.60 (Min- Rs.500/-, Max - Rs.10000/-)	Car Loan to SME Units - No Processing Charges <b>Transport Operator Loan Scheme</b> For Tie-up Cases - 0.75% of Loan amount sanctioned For other than tie-up cases - 1.25% of Loan amount sanctioned
	Visesh Vahan Yojana	NIL	
	Personal Loans	1.00	
	Educational Loan Upto Rs.4 lac	NIL	
	Loan against RBI Relief Bonds	1.15	
	Loan against Gold Ornaments	1.00 (Min- Rs.500/-, Max - Rs.10000/-)	For AGR & MSME Gold Loan Scheme Loan Processing Charges / Upfront fees - 0.10% of Loan Sanction Amt. (Min- Rs.250/-, Max.- Rs. 2500/-)
	Rent Plus	0.60	
	Loan against Shares	1.15	
	SBBJ Two Wheeler	1.15	
	SBBJ Pension Loan	NIL	
	Loan for Earnest Money for Allotment of a Plot/ House / Flat	0.60	
	Marble Plus Loan Scheme		50% of Normal Applicable charges
	SME Connect Loan Scheme		For Take-over Cases - NIL Other than Take-over Cases - 50% of Normal Applicable charges

No due Certificate		Rs. 100/- per Certificate Service charges for issuance of " No Dues Certificate" should be recovered from other than priority sector borrowal accounts.
Solvency Certificate	-	i. For non-commercial purposes, Rs.300/- flat per certificate  ii. For commercial purpose: Rs. 250/- per lac Minimum Rs. 1000/- Maximum Rs. 15000

Charge for late payment of EMI (for 'P' segment only)	a) Housing and Education Loan upto Rs. 25,000 (sanctioned amount)  b) All advances excepting those mentioned in '(a)' above.	No penal interest  Penal interest @ 2% on the entire outstanding for the period of default, over and above applicable rate will be charged if the Equated Monthly Instalment (EMI) remains unpaid account irregular for a period of 30 days from the due date, for any reason, including a bounced cheque.
Charges for changing from fixed to floating rates of interest	No such facility allowed at present	
Charges for changing from float to fixed rates of interest	No such facility allowed at present	
Cards		
ATM-cum-Debit Card		
Membership fee	-Nil-	
Annual maintenance Fee	Rs.50/- p.a. from 2nd year after the issue of the card	
Renewal Charges	-Nil-	
Late Payment Charges	-N.A.-	
Interest Charges	-N.A.-	

<b>Replacement Charges</b>	<b>Nil</b>
Transaction Charge for Partner banks	Type of transaction Rate per transaction Cash withdrawal -Rs.23/- + service tax Balance enquiry -Rs. 12/- + service tax
Transaction Charges for Non-Partner banks (Master Card)	Cash withdrawal -Rs.50/-Balance enquiry -Rs. 15/-
<b>Credit Card</b>	Credit Card not being issued.
Membership fee	-
Annual Fee	-
Renewal Charges	-
Late Payment Charges	-
Interest Charges	-
Replacement Charges	-
Cash Withdrawal	-
<b>Debit Card</b>	Debit card not being issued.
Membership fee	-
Annual Fee	-
Renewal Charges	-
Late Payment Charges	-
Replacement Charges	-
Cash Withdrawal	-
<b>MISCELLANEOUS</b>	
Balance Enquiry	Nil
Balance Certificate	Rs.100/- per certificate
Interest certificate	First Free Extra Copy Rs.100/- per certificate
Account closure	All Places Individuals Rs.250/-  Companies Rs.1000/-
Photo attestation	Rs.100/-
Signature attestation	Rs.100/-
Stop Payment Charges	Rs.110/- per instrument Range of Cheques Rs.220/-
Inoperative account	No service charges if the balance in inoperative account is equal to or more than the stipulated minimum Rs.150/- per annum If the amount is less than Rs150/- account to closed and advised to the customer

\*\* OUP - Out of Pocket Expenses Ordinary Post Rs.15/-

Regd/Courier charges -Rs.35/-