

STATE BANK OF MYSORE

Sl. No.	Item	Service Charges w.e.f 01.04.2011		
1.	AOB non maintenance charges	Savings Bank Account	Non maintenance of Minimum Balance	
		(a) Metro/urban	SB with Chq Book - SB without Chq Book	₹ 225/- per qtr.
		(b) Semi -urban	SB with Chq Book SB without Chq Book	₹ 200/- per qtr.
		(c)Rural	SB with Chq Book SB without Chq Book	₹ 100/- per qtr
		Current Account	Rural Current A/c Individuals Current A/c – Others Metro/urban/semi urban Current A/c Individuals Current A/c – Others	₹ 600/- per qtr
2.	Cheques	a) Issue of Cheque Book SB/CA	₹ 2.50 per cheque leaf - 25 leaves free (cheques given along with welcome kit) only in the first instance .	
		(b) Multicity cheques (with minimum request for 10 folios)	₹ 3/- per folio	
		(c) Emergency Cheque request	₹ 25/- per set of 10 non-personalized cheques	
3.	Pass Book	(a) Issue of Pass Book	Free	
		(b) Duplicate Pass Book	With latest balance ₹ 100/- & ₹ 10/- per (40 entries) for additional entries	
4	Statement of account	(a) Monthly	Free	
		(b) Duplicate Statement	With latest balance ₹ 100/- & ₹ 10/- per (40 entries) for additional entries	
5.	Stop payment instructions	Rs.50/- per instrument up to 3 leaves		

6.	Balance enquiry	Nil		
7.	Cheque returned charges – Cheques drawn on us	(a) Cheque returned charges-cheques drawn on us. (For insufficient funds only)	For Cheques up to ` 1,00,000/- - ` 100/- + out of pocket expenses if any	
		* Inward/if applicable OD Charges will be recovered	For cheques above ` 1,00,000/- - ` 200/- + Out of pocket expenses if any.	
		(b) Cheque returned charges drawn on us. (For technical reasons)	` 75/- + other Bank charges, if any	
8.	Cheques deposited returned unpaid- Local	(a) Cheque returned charges- (For insufficient funds only)	` 150/- + other Bank charges, if any	
		(b) Cheque returned charges (For technical reasons)		
9.	Signature verification	` 100/- per instance		
10.	No dues certificate	Priority sector- Nil Others Rs.100/- per certificate		
11.	Issue of demand drafts/Banker's cheque	(a) By transfer of funds from any other account at home branch .	Upto ` 5,000/-	` 25/-
			Above ` 5,000/- upto ` 10,000/-	` 40/-
			Above ` 10,000/- upto ` 1,00,000/-	` 3 per ` 1,000/- or part thereof (min. ` 50/-)
			Above ` 1,00,000/-	` 2.50 per ` 1000/- or part thereof (min ` 300/- & max ` 12,500/-)
		(b) By deposit of cash	In addition to above charges, cash handling charges Rs. 10/- per draft	
12.	Revalidation /cancellation & issuance of duplicate DD/Banker's cheque	` 100/- per Instrument		

13.	Out station cheque collection *(Service tax will be charged as applicable. The above charges are inclusive of postal and other expenses if any)	For Non- Savings account customers	For Savings account customers	
		Value charges*		Charges*
		Upto ` .5000/-	` 25/- Per instrument	` 25/- Per instrument
		Above ` 5000/- to ` 1,0000/-	` 50/- Per instrument	` 50/- Per instrument
		Above ` 10000/-to ` 1,00,000/-	` 100/- Per instrument	` 100/- Per instrument
		Above ` 1,00,000/- to ` 5,00,000/-	` 200/- Per instrument	` 200/- Per instrument
		Above ` 5,00,000/- To ` 10,00,000/-	` 225/- Per instrument	` 225/- Per instrument
		Above ` 10,00,000/-	` 250/- per instrument	` 250/- per instrument
14.	Collection of bills	Upto ` 5,000/-	` 50/- + Service Tax	
		Above ` 5,000/- and up to ` 10,000/-	` 75/- + Service Tax	
		Above. ` 10,000/-	` 6/- per thousand Min. ` 100/- Max. ` 12,500/- + out of Pocket expenses if any	
15.	Payment of deposit receipts to another bank	(a) Local	Charges as applicable to issue demand draft/Banker's cheque/Inter Office Instruments	
		(b) Outstation	Charges as applicable to remittances	
16.	ATM cards/PINs/Kits returned by courier (returned due to wrong address)		` 50/-	
17.	Allowing operations through power of attorney/mandate		` 500/- per annum	

19.	Cheques/ bills deposited returned unpaid- outstation	₹ 150/- + other charges if any	
20.	Presentation of usance bills	₹ 75/-	
21.	Charges for excess debit entries in SB	₹ 5/- per entry (for entries over 30 withdrawals per ½ year) other than alternate channel like SI, ATM Transactions, Internet transactions, ECS.	
22.	Photo attestation charges	₹ 100/-	
23.	In-operative account charges No service charge if stipulated minimum balance requirement is maintained. Otherwise charges applicable for non-maintenance of AQB. If the amount is less than the applicable charges then the account will be closed under advise to the customer		
24.	Record copy of the cheque	₹ 100/- per instance	
25.	Interest certificate	First Free. Extra copy ₹ 100/- per certificate	
26.	Balance certificate	₹ 100/- per instance	
27.	Enquiries relating to old records (more than 12 months old)	₹ 100/- per item	
28.	Account closure (a/c transfer not included) SB & C/A **	A/c closure within 14 days *	Nil
		A/c closure more than 14 days but upto 6 months	Individual ₹ 250/- Companies ₹ 1000/-
		A/c closure after 6 months but before 12 months	Individual- ₹ 150/- Companies- ₹ 500/-

29.	Standing Instructions	(a) Setting up standing instructions	For other than same branch transfers ` 50/- per instruction
		(b) Processing of SI (other than Branch Transfers)	` 25/- + remittance charges + Postage
		(c) Failed SI	` 25/-
30	Cash handling charges for CA/CC deposit (Other than P segment)	Up to one bundle	Nil
		More than one bundle	` 100/- per bundle or part thereof
31	Solvency certificate	Non-commercial	` 500/-
		Commercial	` 250/- per lac Min. ` 1000/- Max. ` 15,000/-
32.	Ledger Folio Charges	SB	No charges
		Current Account	` 550/- P A
		OD/CC account	` 550/- P A
33.	Safe Custody charges	(a) Scrips (for each scrip)	` 100/- per scrip Min. ` 200/- p.a.
		(c) Bank's own deposit receipt	Nil
34	Safe deposit articles		` 500/- One time charge plus :
			Envelope - ` 100/- p.a.
			Package – ` 500/- p.a
			Large Packet/Box – ` 1000/- p.a
			Subject to maximum total dimensions (i.e., length + width + height) not

		exceeding 100 cms. If larger than 100 cms ` 20/- per cm will be charged (subject to availability of space)
35.	Failed EMI charges	` 25/-

****ACCOUNT CLOSURE CHARGE FOR SAVINGS AND CURRENT ACCOUNTS:**

Conditions apply:

*If the account is closed due to unsatisfactory services as per the bank commitment under the Banking Codes and standard Board of India (BSCBI).

Core Banking

Sl. No.	Particulars	Charges
1	Deposit of Cash at non-home Branch	Max. Amt. ` 25,000/-per day ` 2/ per 1000/- Min. ` 25/- per transaction
2.	Deposit of Cheque at home/non-home CBS branch drawn on any CBS branch For Speed clearing centers, speed clearing charges will apply	Intra city - free Inter – city Non-SB a/c holders (per Instrument) Upto ` 5000/- ` 25/- Above ` 5000/- to ` 10,000- - ` 50/- Above 10,000/- and upto 1,00,000/- ` 100/- Above 1,00,000/- to ` 5,00,000/- - ` 200/- Above ` 5,00000/- to ` 10,00,000/- ` 225/- Above ` 10,00,000/- ` 250/-

		<p>SB account holders (per Instrument)</p> <p>Upto and including ` 5000- ` 25/-</p> <p>Above ` 5000/- and upto 10,000/- - ` 50/-</p> <p>Above ` 10,000/- to ` 1,00,000/- - ` 100/-</p> <p>Above ` 1,00,000/- ` 5,00,000/- - ` 200/-</p> <p>Above ` 5,00,000/- to ` 10,00,000/- - ` 225/-</p> <p>Above ` 10,00,000/- ` 250/-</p> <p>(Service tax extra)</p>
<p>3</p>	<p>Deposit of Clearing Instruments at non-home centre CBS branch drawn on other branches/ Banks (Inter city)</p> <p>For Speed clearing centers speed clearing charges will apply</p>	<p>Non-SB a/c holders (per Instrument)</p> <p>Upto ` 5000/- ` 25/-</p> <p>Above ` 5000/- to ` 10,000/- - ` 50/-</p> <p>Above 10,000/- and upto and including 1,00,000/- ` 100/-</p> <p>Above 1,00,000/- to ` 5,00,000/- - ` 200/-</p> <p>Above ` 5,00,000/- to ` 10,00,000/- - ` 225/-</p> <p>Above ` 10,00,000/- - ` 250/-</p> <p>SB account holders (per Instrument)</p> <p>Upto ` 5000/- ` 25/-</p> <p>Above ` 5000/- to ` 10,000/- - ` 50/-</p> <p>Above 10,000/- and upto and including 1,00,000/- ` 100/-</p> <p>Above 1,00,000/- to ` 5,00,000/- - ` 200/-</p> <p>Above ` 5,00,000/- to ` 10,00,000/-</p>

		<p>₹ 225/-</p> <p>Above ₹ 10,00,000/- ₹ 250/-</p> <p>(Service tax extra)</p>
4.	Encashment of self cheque at non-home branch	<p>Encashment of self cheques is allowed at par up to ₹ 20,000/- when presented by the A/c holder. (Third party payments not permitted)</p>
	<p>a) For issue of Drafts/BC- Only applicable DD/BC charges (Third party debits/transactions are not permitted)</p>	<p>Under this facility for issuance of DD/BC at the non home branch two separate transactions are involved. In the first leg, the account will be debited and prescribed charges as Sl. No.2 is recovered.</p> <p>The second leg i.e. issuing the DD/BC charges will be collected as applicable to DD/BC.</p> <p>(In addition to above charges ₹ 10/- for cash handling transaction per draft if applicable.)</p>
	<p>b) Transfer of funds from non-home branch to another branch through CBS</p>	<p>Non-SB a/c holders (per Instrument)</p> <p>Upto ₹ 1,00,000/- ₹ 5/- Above ₹ 1,00,000/- to 2,00,000/- ₹ 15/-</p> <p>Above ₹ 2,00,000/- & upto 5,00,000/- ₹ 25/- Above ₹ 5,00,000/- ₹ 50/-</p> <p>(Service Taxes extra)</p>
5.	Transfer of funds from home branch to another a/c at another branch	<p>Intra city-Free</p> <p>Intercity: Upto ₹ 1,00,000/- ₹ 5/- Above ₹ 1,00,000/- to 2,00,000/- ₹ 15/-</p>

		Above ₹ 2,00,000/- & upto 5,00,000/- ₹ 25/- Above ₹ 5,00,000/- ₹ 50/- (Service tax extra)
6.	Pass book updation at non home branch	₹ 10/- per pass Book

LOCKER RENTS - ANNUAL

Sl. No.	(volume in cubic inches)		Charges	
	Metro/Urban	Semi urban/Rural	Metro/Urban	Semi urban/Rural
	Size A 787 to B 999	Size A 787 to B 999	₹ 1,000/-	₹ 750/-
	Size C 1000 to E 2015	Size C 1000 to E 2015	₹ 2,500/-	₹ 1,500/-
	Size H 2016 to H 4124	Size H 2016 to H 4124	₹ 4,000/-	₹ 3,000/-
	Size L 4125 to 6109	Size L 4125 to 6109	₹ 6,000/-	₹ 5,000/-
	Size (EL) > 6109	Size (EL) > 6109	₹ 7000/-	₹ 6000/-
<p>Note: In case of loss of key of the Lockers, a service charge of ₹ 500/- will be recovered from hirer in addition to the actual expenditure incurred for breaking open the locker and changing the lock by manufacturers of the locker.</p>				

	(c) Locker rent overdue charge	1 st Qtr	10% of annual rent
		2 nd Qtr	25% of annual rent
		3 rd Qtr	40% of annual rent
		1 year	50% of annual rent
		For more than 1 year	Locker to be broken
	(d) Number of locker visits per year	12 visits per year - free. Thereafter ` 50/- per visit	

CHARGES FOR PAYMENT OF MULTICITY CHEQUES

Services	Charges*
Transaction charges	Upto ` 5 lacs - ` 25/- per cheque
	Above ` 5 lacs – ` 50/- per cheque.

CASH WITHDRAWALS FROM OTHER BANKS ATM (Maximum ` 10,000/- per withdrawal)

TYPE OF ACCOUNT	SERVICE	CHARGES
Savings Bank Account	Balance enquiry	NIL
Current Account and KCC	Balance enquiry	NIL
Savings Bank Account	Cash Withdrawal a. Upto 5 withdrawal in a month b. Above 5 withdrawals transactions	a. Free b. ` 20/- per withdrawal transaction.

Current Account and KCC	Cash Withdrawals	₹ 20/- per withdrawal (no free withdrawals)
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ELECTRONIC FUNDS TRANSFER SERVICE CHARGES

RTGS Transactions (Service Tax extra)

Value Band	Charges per transaction
₹ 2 lakhs & above upto ₹ 5 lakhs	₹ 25/-
Above ₹ 5 lakhs	₹ 50/-

NEFT Transactions (Service Tax extra)

Value Band	charges per transaction
Upto ₹ 1 lakh	₹ 5/-
Above ₹ 1 lakh to ₹ 2 lakhs	₹ 15/-
Above ₹ 2 lakhs	₹ 25/-

cash handling charges extra if applicable.

SPEED CLEARING CHARGES

Value	Non-SB Accounts*	SB Accounts *
Upto and including ₹ 1,00,000	₹ 20/-per instrument	Nil
Above ₹ 1,00,000/-to ₹ 5,00,000/-	₹ 175/-per instrument	₹ 175/- per instrument
Above ₹ 5,00,000/- To ₹ 10,00,000/-	₹ 200/-per instrument	₹ 200/- per instrument
Above ₹ 10,00,000/-	₹ 250/-per instrument	₹ 225/- per instrument

*(Service tax as applicable)

CONCESSIONS

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

- a) Issue of duplicate passbook/statement of account
- b) Issue of cheque book
- c) Noting of standing instructions
- d) Stop payment instructions
- e) Charges of non maintenance of minimum balance
- f) Issue of balance certificate
- g) Signature certification
- h) Ledger folio charges

2) Minimum balance requirement would also be reduced by 50% for these classes of customers

1st April 2011