

**THE SURAT PEOPLE'S CO-OPERATIVE BANK LTD.**  
Central Office, Surat.

**REVISED SERVICE CHARGES (w.e.f. 15.12.2008)**

B.D.R. No. 20 dated 17.09.2008

Sr. No.	Type of service	Our Revised Charges					
				Amount	Service Tax @ 12%	Edu. Cess @ 3%	Total
1	Issue of Pay Order	(A)					
		Upto Rs.10,000/-	Rs.30/-	26.70	3.20	0.10	30.00
		Rs.10,001/- to Rs.1,00,000/-	Rs.55/-	48.95	5.87	0.18	55.00
		Rs.1,00,001/- and above	Rs.115/-	102.35	12.28	0.37	115.00
		(B)					
		<b>If the transactions are by depositing cash, then additional 100% extra charges will be taken (even if cash is deposited in SB/CA/ OD account for the particular transaction only).</b>					
2	Issue of Demand Draft	(A)					
		Upto Rs.10,000/-	Rs. 30/-	26.70	3.20	0.10	30.00
		Rs.10,001/- to Rs.1,00,000/-	Rs. 55/-	48.95	5.87	0.18	55.00
		Rs.1,00,001/- and above	Re. 1/10	0.98	0.12	0.00	1.10
			per Rs.1,000/- and maximum Rs.560/-	498.40	59.81	1.79	560.00
		(B)					
		<b>If the transactions are by depositing cash, then additional 100% extra charges will be taken( even if cash is deposited in SB/CA/ OD account for the particular transaction only).</b>					
3	(A) Issue of Balance Certificate of customer's Account (Except Bank)	(A) Rs.60/- per original certificate.		53.40	6.41	0.19	60.00
	(B) Issue of certificate for transaction purpose	(B) (1) For average balance of Upto Rs.10,000/-	Rs. 30/-	26.70	3.20	0.10	30.00
		(2) For average balance above Rs.10,000/-	Rs. 60/-	53.40	6.41	0.19	60.00
4	Cheque Book issue	S.B.C. Account - 40 cheque leaves free per Annum. Thereafter		2.00	0.24	0.01	2.25
		Rs.2.25/- per cheque leaf.		2.67	0.32	0.01	3.00
		CA/OD Account - Rs.3.00 per cheque leaf.					

Sr. No.	Type of service	Our Revised Charges					
				Amount	Service Tax @ 12%	Edu. Cess @ 3%	Total
5	Cheque return charges (1) Local cheques (a) Outward (b) Inward  (2) Outstation cheques.  (3) Outstation Bills	Outward clearing	Rs. 60/-	53.40	6.41	0.19	60.00
			Inward clearing	Rs.115/-	102.35	12.28	0.37
		Rs.100/- including Postage charges.		89.00	10.68	0.32	100.00
		Rs.100/- including Postage charges.		89.00	10.68	0.32	100.00
6	Stop payment instruction	Issued cheque : Rs. 60/- per cheque		53.40	6.41	0.19	60.00
		Lost Cheque : Rs. 35/- per cheque, However maximum Rs.170/-		31.15	3.74	0.11	35.00
				151.30	18.16	0.54	170.00
7	Standing Instruction	Rs.30/- per instruction + remittance charges, if any + Postage Rs.25/- or actual whichever is higher. No charges for transfer to Deposit/Loan Account of our Bank.		26.70	3.20	0.10	30.00
8	Duplicate Pass Book/ Statement issue.	* Pass Book - one year entry (Maximum 2 page) Rs.60/- Additional Page Rs.15/-.		53.40	6.41	0.19	60.00
		* Statement : Rs.15/- per sheet.		13.35	1.60	0.05	15.00
				13.35	1.60	0.05	15.00
9	Addition of Name	Rs.30/- per each account.		26.70	3.20	0.10	30.00
10	Account closed within one year.	Savings : If closed within one year Rs. 30/-		26.70	3.20	0.10	30.00
		SBC. : If closed within one year Rs. 60/-		53.40	6.41	0.19	60.00
		C/A-O/D : If closed within one year Rs.115/-		102.35	12.28	0.37	115.00
11	Maintenance of Minimum Balance	<u>Minimum Balance Required</u>	<u>Charges for non compliance</u>	<u>Amount</u>	<u>Service Tax @ 12%</u>	<u>Edu. Cess @ 3%</u>	<u>Total</u>
		SB Rs. 250/-	-	----	----	----	----
		SBC Rs. 500/-	Rs.30/- per month	26.70	3.20	0.10	30.00
		CA Rs. 3,000/-	Rs.60/- per month	53.40	6.41	0.19	60.00
		Demat SBC Rs. 2,000/-	Rs.30/- per month	26.70	3.20	0.10	30.00
12	ATM Card (SB/SBC/Current/OD Accounts)	FREE		FREE			
13	Ledger Folio Charges (Current & OD Accounts)	<u>Average Balance</u>	<u>Free Page</u>	<u>Amount</u>	<u>Service Tax @ 12%</u>	<u>Edu. Cess @ 3%</u>	<u>Total</u>
		Upto Rs. 5,000/-	Nil	----	----	----	----
		Upto Rs.25,000/-	1	----	----	----	----
		Upto Rs.50,000/-	3	----	----	----	----
		Upto Rs.75,000/-	5	----	----	----	----
		Upto Rs.1 lakh	10	----	----	----	----
Extra page Rs.35/- . Minimum charge Rs.50/-.		31.15	3.74	0.11	35.00		
		44.50	5.34	0.16	50.00		

Sr. No.	Type of service	Our Revised Charges				
			Amount	Service Tax @ 12%	Edu. Cess @ 3%	Total
14	Outstation cheques (OBC) 1. When we send cheques to various banks to credit our account with them.  2. When we send cheques to Various branches other than Above banks	Upto Rs. 10,000/- Rs. 50/- incl. Postage charges.	44.50	5.34	0.16	50.00
		Rs.10,000/- to Rs. 50,000/- Rs. 75/- incl. Postage charges.	66.75	8.01	0.24	75.00
		Rs.50,001/- to Rs.1,00,000/- Rs.100/- incl. Postage charges.	89.00	10.68	0.32	100.00
		Rs.1,00,001/- & Above Rs.150/- incl. Postage charges.	133.50	16.02	0.48	150.00
		As above + Actual charges of other Banks.				
15	Outstation Bills  1. Return Bills  2. Inward Bills (IBC)	Re.1/15 per Rs.1,000/- subject to maximum Rs.1,120/- + Postage Rs.25/- or actual whichever is higher.	1.02	0.12	0.00	1.15
		Minimum Rs. 60/- + Postage Rs.25/- or actual whichever is higher.	53.40	6.41	0.19	60.00
			996.80	119.62	3.58	1120.00
		Rs. 3.00 per Rs.1,000/-	2.67	0.32	0.01	3.00
		Minimum Rs.60/- + Postage Rs.25/- or actual whichever is higher	53.40	6.41	0.19	60.00
		Maximum Rs.560/-	498.40	59.81	1.79	560.00
		Upto Rs.500/- - Rs.25/- + Postage charges.	22.25	2.67	0.08	25.00
		Above Rs.501/- - Rs.3.00 per Rs.1,000/-.	2.67	0.32	0.01	3.00
		Minimum Rs.60/- + Postage Rs.25/- or actual whichever is higher.	53.40	6.41	0.19	60.00
16	DD cancellation/Revalidation/Duplication	Rs.60/- per instrument.	53.40	6.41	0.19	60.00
17	Foreign Currency	Actual charges collected by other Bank and also 1/2 of the Bank charges collected as our commission. + Service Tax extra.				
18	Inland Guarantee/Letter of Credit	1% commission per annum in case of 100% secured guarantee/ L.C. by way of our F.D. receipts. In all other cases 1.50% commission per annum. Service Tax to be charged.	<b>Example: (1) 100% Secured:</b>			
			<b>Rs. 1,00,000/- @ 1.00%</b>			
			<u>Amount</u>	<u>Service Tax @ 12%</u>	<u>Edu. Cess @ 3%</u>	<u>Total</u>
			1,000.00	120.00	3.60	1123.60
			<b>(2) Other Cases:</b>			
			<b>Rs. 1,00,000/- @ 1.50%</b>			
			<u>Amount</u>	<u>Service Tax @ 12%</u>	<u>Edu. Cess @ 3%</u>	<u>Total</u>
			1,500.00	180.00	5.40	1685.40

Sr. No.	Type of service	Our charges				
			<u>Amount</u>	<u>Service Tax @ 12%</u>	<u>Edu. Cess @ 3%</u>	<u>Total</u>
19	Solvency Certificate (Issued only by Central Office)	* Rs.225/- per Rs.1,00,000/- * Minimum Rs.225/- * Maximum Rs.5,625/- * Charges will be taken for each Original Solvency Certificate to be issued.	200.25	24.03	0.72	225.00
			200.25	24.03	0.72	225.00
			5006.23	600.75	18.02	5625.00
20	Loan application process	* Upto Rs.1,00,000/- - Rs.115/- Above Rs.1 lakh - Rs.115/- per lakh or part thereof. Maximum Rs.5,625/- * If not availed, 50% charges will be refunded.	<u>Amount</u>	<u>Service Tax @ 12%</u>	<u>Edu. Cess @ 3%</u>	<u>Total</u>
			102.35	12.28	0.37	115.00
			5006.23	600.75	18.02	5625.00
21	Safe Custody	To be discontinued. All existing customers can be contacted and their articles be returned to them.				
22	ECS (Electronic clearing system) Debit Authority form certificate.	Rs..115/- per Bank Certification	<u>Amount</u>	<u>Service Tax @ 12%</u>	<u>Edu. Cess @ 3%</u>	<u>Total</u>
			102.35	12.28	0.37	115.00
	Return ECS	Rs.115/- per return.	102.35	12.28	0.37	115.00
	Inward ECS	Free	Free			
23	RTGS Payment transaction (Outward)	Re.1/- to Rs.5,00,000/-      Rs. 25/- per transaction. Above Rs.5,00,000/-      Rs. 50/- per transaction.	<u>Amount</u>	<u>Service Tax @ 12%</u>	<u>Edu. Cess @ 3%</u>	<u>Total</u>
			22.25	2.67	0.08	25.00
			44.50	5.34	0.16	50.00
	RTGS (Inward)	Free	Free			

**Remark:** GM/DGM are empowered for any deviation / concession / waiver in any of the above charges upon written request and recommendation of Branch.