

Shivalik Mercantile Co-operative Bank Limited

Schedule of Charges for Savings Account

Effective from November 15, 2017

Particular	Standard Chargers (Rs.)	Type of Savings Account							
		1001	1012	1013	1003	1005	1002	1007	1014
Product Code		1001	1012	1013	1003	1005	1002	1007	1014
Name of Product		SAVING NORMAL	SAVING GOLD	SAVING DIAMOND	SAVINGS STAFF	SAVINGS SCHOLARSHIP	SAVING BASIC	SAVINGS SHG (OD enabled)	Savings Mini SHG
Description		Normal savings a/c	-	-	-	-	(SHG Members having some restrictions as per RBI)	-	-
Min Quarterly Average Bal (AQB) required to be maintained		1,000	10,000	25,000	Nil	Nil	Nil	Nil	Nil
NON MAINTENANCE OF MINIMUM BALANCE (Charges per quarter)		50	250	500	Nil	Nil	Nil	Nil	Nil
<i>(Charges are exclusive of Service Tax)</i>		FREE QUOTA	FREE QUOTA	FREE QUOTA	FREE QUOTA	FREE QUOTA	FREE QUOTA	FREE QUOTA	FREE QUOTA
CHARGES RELATED TO ACCOUNT OPERATION									
Cheque book	Rs. 5 per leaf	15 leaves per qtr	Unlimited	Unlimited	15 leaves per qtr	5 leaves per qtr	5 leaves per qtr	15 leaves per qtr	15 leaves per qtr
New Passbook (first & subsequent)	Nil	-	-	-	-	-	-	-	-
Duplicate passbook (on lost passbook)	Rs. 100 per passbook	Nil	Unlimited	Unlimited	Nil	Nil	Nil	Nil	Nil
Duplicate Account Statement	Rs. 50 per statement	Nil	Nil	Unlimited	Nil	Nil	Nil	Nil	Nil
Account Statement (Email/Electronic/SMS)	Nil	-	-	-	-	-	-	-	-
Folio Charges for School Fees A/c (can also have a separate product for this)	Rs. 2 per entry	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Folio Charges for all other a/cs	Nil	-	-	-	-	-	-	-	-
Instructions issue (Stop payment, Standing Inst., change of detail etc.)	Rs. 100 per instruction	Nil	Unlimited	Unlimited	Nil	Nil	Nil	Nil	Nil
Instructions revoke (Stop payment, Standing Inst.)	Nil	-	-	-	-	-	-	-	-
A/c closure before 12 months	Rs. 250	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
A/c closure after 12 months	Nil	-	-	-	-	-	-	-	-
Account turns to Inoperative	Nil	-	-	-	-	-	-	-	-
Reversal of inoperative a/c to operative	Nil	-	-	-	-	-	-	-	-
Transfer of a/c inter-branch	Nil	-	-	-	-	-	-	-	-
Excess debit entries in SB (quantum to be decided)	Nil	-	-	-	-	-	-	-	-
Usage of funds against same day cash deposit	Nil	-	-	-	-	-	-	-	-
Home visit (local only)	Nil	-	-	-	-	-	-	-	-
Any instructions reg. operation of a/c such as change in authorized signatory etc.	Nil	-	-	-	-	-	-	-	-
Cash Deposit: Metro Location	Rs. 0.90 per thousand	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Cash Deposit: Urban Location	Rs. 0.90 per thousand	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Cash Deposit: Semi Urban	Rs. 0.45 per thousand	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Cash Deposit: Rural Location	Rs. 0.45 per thousand	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
CLEARING/COLLECTION OF CHEQUE									
Local clearing - outward	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Local clearing - inward	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Cheque returned - local clearing outward, Loan EMI cheques	See Credit Charges	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Cheque returned - local clearing outward, other cheques	Rs. 75 per instrument	Nil	Unlimited	Unlimited	Nil	Nil	Nil	Nil	Nil
Cheque returned - local clearing inward, for shortage of funds	Rs. 350 per instrument	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Cheque returned - local clearing inward, for other reasons	Rs. 75 per instrument	Nil	Nil	Unlimited	Nil	Nil	Nil	Nil	Nil

Outstation collection - outward	Rs. 100 per instrument + Actuals	Nil	limited (Only Actuals)	Unlimited (Only Actuals)	Nil	Nil	Nil	Nil	Nil
Outstation collection - inward	Actuals (incl. postage)	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Cheque returned charges - outstation collection outward	Actuals	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Cheque returned charges - outstation collection inward	Actuals	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
REMITTANCES									
Pay Order issue - by transfer/cash	Rs. 2 per 1000, Min Rs. 50	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
DD - drawn on our branches - by transfer/cash	Rs. 2 per 1000, Min Rs. 50	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
DD - drawn on correspondent bank - transfer/cash	Rs. 3 per 1000, Min Rs. 50	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
DD - purchased from other non-correspondent bank - transfer/cash	Actuals	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Cancellation/duplicate issue of DD & PO - Our Bank	Rs. 50 per instrument	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Cancellation/duplicate issue of DD & PO - Other Banks	Rs. 50 per instrument + Actuals	Nil	limited (Only Actuals)	limited (Only Actuals)	Nil	Nil	Nil	Nil	Nil
RTGS - Using Internet Banking	Nil	-	-	-	-	-	-	-	-
RTGS - At Branch	Upto Rs. 5 lacs - Rs. 25 Above Rs. 5 lacs - Rs. 50	Nil	Unlimited	Unlimited	Nil	Nil	Nil	Nil	Nil
NEFT - Using Internet Banking	Nil	-	-	-	-	-	-	-	-
NEFT - At Branch	Upto Rs. 10,000 - Rs. 2.50 10,000 to 1 lac - Rs. 5.00 1 lac to 2 lacs - Rs. 15.00	Nil	Unlimited	Unlimited	Nil	Nil	Nil	Nil	Nil
LOCKERS									
Locker Metro	Small Rs. 1500 per Year	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
	Medium Rs. 3250 Per Year	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
	Large Rs. 5000 Per Year	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Locker Urban	Small Rs. 1200 per Year	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
	Medium Rs. 3000 Per year	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
	Large Rs. 4500 Per Year	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Locker Semi Urban	Small Rs. 800 per Year	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
	Medium Rs. 2000 Per year	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
	Large Rs. 3500 Per Year	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Locker Rural	Small Rs. 800 per Year	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
	Medium Rs. 2000 Per year	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
	Large Rs. 3500 Per Year	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Loss of locker key (Locker break open)	Actuals + Rs. 500	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Delay in Locker rent	Rs. 100 per month	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Locker Operation Charges	Rs. 100 per instance	5 in a month	Unlimited	Unlimited	5 in a month	5 in a month	5 in a month	5 in a month	5 in a month
MISCELLANEOUS SERVICES									
Interest certificate issue	Nil	-	-	-	-	-	-	-	-
Postal charges	Actuals	-	-	-	-	-	-	-	-
Balance certificate issue	Rs. 100 per case	Nil	Unlimited	Unlimited	Nil	Nil	Nil	Nil	Nil
Photo/Signature/Address Attestation/Verification	Rs. 100 per case	Nil	Unlimited	Unlimited	Nil	Nil	Nil	Nil	Nil
Notice issue in a/cs other than loan a/cs	Rs. 100 per case	Nil	Unlimited	Unlimited	Nil	Nil	Nil	Nil	Nil
Solvency certificate	Rs. 100 per case	Nil	Unlimited	Unlimited	Nil	Nil	Nil	Nil	Nil
Record copy of cheque	Rs. 100 per case	Nil	Unlimited	Unlimited	Nil	Nil	Nil	Nil	Nil
Inquiry relating to record older than 12 months	Rs. 100 per case	Nil	Unlimited	Unlimited	Nil	Nil	Nil	Nil	Nil

No Dues Certificate	Rs. 100 per case	Nil	Unlimited	Unlimited	Nil	Nil	Nil	Nil	Nil
CBS OPERATION (AT NON-BASE BRANCH)									
Deposit of cash at non-base branch	See Cash charges at base branch	-	-	-	-	-	-	-	-
Deposit of cheque at non-base branch	See Cash charges at base branch	-	-	-	-	-	-	-	-
Withdrawal of cash at non-base branch	Nil	-	-	-	-	-	-	-	-
Issue of a/c statement at non-base branch	See Issue of a/c statement	-	-	-	-	-	-	-	-
Issue of any certificate at non-base branch	See Issue of certificates	-	-	-	-	-	-	-	-
Issue of DD/PO at non-base branch	See Issue of DD/PO	-	-	-	-	-	-	-	-
DIGITAL BANKING									
SMS Alerts	Free	-	-	-	-	-	-	-	-
ATM Card issue - Primary	Nil	-	-	-	-	-	-	-	-
ATM Card issue - Add-on	Rs. 125	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
ATM Card annual charges - Primary	Rs. 125	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
ATM Card annual charges - Add-on	Rs. 125	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Duplicate PIN (Paper) Issue	Nil	-	-	-	-	-	-	-	-
Duplicate PIN (Green) Issue	Nil	-	-	-	-	-	-	-	-
Duplicate Card Issue	Rs. 125	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Transaction Charges at Other Bank's ATM	Withdrawal - Rs. 20 Enquiry - Rs. 8	5 Transactions	10 Transactions	15 Transactions	5 Transaction	5 Transaction	5 Transaction	5 Transaction	5 Transaction
ATM Cash Withdrawal Limit	Per day	Rs. 20,000	Rs. 50,000	Rs. 1,00,000	Rs. 20,000	Rs. 20,000	Rs. 20,000	Rs. 20,000	Rs. 20,000
Mobile Banking	Nil	-	-	-	-	-	-	-	-
NACH	Nil	-	-	-	-	-	-	-	-
NACH with mandate management	Nil	-	-	-	-	-	-	-	-

Savings Ladli, Rajlakhmi, Comfort & Forever have been discontinued. Existing a/cs in these schemes shall be moved to other regular products.