

**THE HARYANA STATE CO-OPERATIVE APEX BANK LIMITED,
SECTOR 17-B, CHANDIGARH**

SERVICE CHARGES AND FEES

Sr. No.	Area of Banking Service	Service Charges w.e.f. 01.09.2017
1.	Minimum Balance	
	a)Saving Bank Account	Minimum balance Rs.1,000/- . Rs.50/- per month be deducted, if the balance is maintained less than Rs.1,000/-
	b) Current Account	Minimum balance Rs.10,000/- . Rs. 100/- per transaction be deducted if the balance is maintained less than Rs.10,000/-
2.	Ledger Folio Charges	
	a) Current Account	i) Ledger folio charges @ Rs.75/- per page to be charged on quarterly basis.
		i) Free folio allowed p.a. based on average credit balance as

4.	Charges for issuance of duplicate statement/pass book	
	a)Individual	a)First Pass Book Free: Rs. 50/- per new/duplicate pass book/statement with latest balance only. Charge for previous entries (if required) Rs.25/- per ledger page or part thereof.
	b) Non Individual	b) First pass book free. Rs.100/- per new/duplicate pass book/account statement with latest balance only. Charges for previous entries (if required) : Rs.50/- per ledger page (25 entries or part thereof to be treated as one ledger page).
5.	Issue of duplicate TDR in case of loss of TDR	Rs.100/-
6.	Nomination	First time nomination free, modification/change in nomination Rs. 50/-
7.	Incidental charges for inoperative accounts	
	a) Current Account	a) Rs.100/- per Half Year
	b) Saving Bank Account	(i)Account maintaining stipulated minimum balance-Nil. (ii)No Penal Charges
8.	Issuance of Balance/ Interest certificate.	First Certificate free and charges for duplicate certificate shall be Rs. 75/- per certificate.
9.	a.)Standing instructions.	No charges within the bank.
	b) Charges for inability to carry out standing instructions due to insufficient balance in the account.	Rs.50/- per transaction.
10.	Cheque return charges. (Inward and outward return)	Rs.125/-- per cheque. (No charge if cheque returned due to technical reasons not at the level of customer)
11.	Premature closure of account (within one year) (account transfer not included)	
	a) Saving Bank A/c	Rs.200/-
	a) Current account	Individual-Rs.250/- Others-Rs.500/-
	c) Closure of accounts due to death of account holder	No charges
12.	Addition/deletion of name in joint	Rs.100/- per occasion. No charges for deletion of name on account of

	account/nomination charges in operation Instructions (including lockers)	death of customers in joint account.
13.	Issuance of Solvency certificate	Non commercial - Rs.200/- Per lac Commercial - Rs.250 per lac (Minimum Rs.1500/- and maximum Rs.2500/-)
14.	Inquiry relating to old record.	Rs. 100/- per item for 12 months old record. Rs. 200/- per item for above 12 months old record.
15.	Signature/Photo verification /attestation	Rs.100/- per form/photo
16.	Cash Handling	
	a) Saving Bank Account	Cash deposit-any amount- free (In case of cash aggregating Rs. 50,000/- or more deposited with the bank during any one day, customer is required to quote his/her PAN).
	b) Current Account.	Cash deposit up to Rs. 50000/- up to 10 packets i.e. 1000 currency notes of any denomination taken together, which ever is higher free of charges per day .: Above 10 packets i.e. 1000 currency notes charges will be levied @ Rs. 5/- per packet or a part thereof (Minimum Rs 5/- and Maximum Rs. 500/- +S.T.) Free for Institution and customers maintaining average credit balance of above Rs. 1.00 lac.
17.	Stop payment charges	Rs. 75/- per instrument
18.	Guarantee against Term Deposit.	2% p.a. of guarantee amount.
B.	Remittance Facility	
1.	Pay order/Banker's Cheque	a) Upto Rs.10,000/- : Rs.35/- b) Rs.10001/- to 1.00 lac : Rs.2/- per thousand with minimum of Rs.100/- c) Above Rs. 1.00 lac : Rs. 2/- per thousand with a minimum of Rs. 250/-.
2.	Issuance of Drafts	a) Upto Rs.10,000/- : Rs.45/- b) Rs.10,001/- to 1.00 lac : Rs.2/- per thousand subject to minimum of Rs.100/- c) Above Rs.1.00 lac : Rs.3/ per thousand with minimum of Rs.300/-

3.	Revalidation/cancellation & Issuance of duplicate pay order/drafts	Rs.150/- per instrument	
C.	Bills for collection (outgoing/Incoming)		
	(i) Service Charges for Outstation Cheque Collection (outgoing /incoming)	Outgoing :	
		Value	Bills for collection (outgoing/incoming)
		Upto Rs.1.00 lac	Upto Rs.5000/- : Rs.25/-
			Above Rs.5000/- & upto Rs.10000/- : Rs.50/-
			Above Rs.10000/- & upto Rs100000/- : Rs.100/-
			As mandated by RBI
		Above Rs.1.00 lac & upto Rs.5.00 lacs	Rs.200/-
		Above Rs.5.00 lacs to Rs.10.00 lacs	Rs.225/-
		Above Rs.10.00 lacs	Rs.250/-
	Note :- Bank shall not charge if the collection (incoming) is made under Haryana Mutual Arrangement Scheme and All India Mutual Arrangement Scheme from member Banks.		
(ii)Handling charges for bills returned unpaid(local/ outstation)	Incoming : Rs.100/- per transaction		
D.	Locker Charges		
	Category & Size of Locker Rent + GST		
	Category & Size of Locker	Rent + GST (per annum)	
	A (800 Sq’')	Rs. 850/-	
	B (1000 Sq’')	Rs.1000/-	
	C (1200 Sq’')	Rs.1200/-	
	D (1400 Sq’')	Rs.1500/-	
	E (2000 Sq’')	Rs.1800/-	
	F (3000 Sq’')	Rs.2000/-	
	G (4000 Sq’')	Rs.3500/-	
	H (Above 4000 Sq’')	Rs.5500/-	

	Note : (i) Category and size of locker rent + GST (per annum) : No Change (ii) Free Locker facilities shall be provided to the customers having an average balance of Rs.50,000/- in a month in SB A/c throughout the year.																																		
E	Exemption for valued customers																																		
	<div><div><div>(i)</div><div>Bank will provide free draft, pay order/transfer facilities to societies/institutions in their name/affiliated with their institutions/societies situated in the State of Haryana.</div></div><div><div>(ii)</div><div>The designated officers may extend the facilities of demand drafts and pay orders to the valued customers as authorised below:-</div></div></div> <table><tr><td>Sr. No.</td><td>Designation</td><td>Commission upto</td><td>During per day</td></tr><tr><td>1.</td><td>A.M.(Bkg.)</td><td>Rs.200/-</td><td>One</td></tr><tr><td>2.</td><td>Branch Manager</td><td>Rs.400/-</td><td>Two</td></tr><tr><td>3.</td><td>Manager(Bkg.)</td><td>Rs.600/-</td><td>Two</td></tr><tr><td>4.</td><td>D.G.M.(Bkg.)</td><td>Rs.1000/-</td><td>Two</td></tr><tr><td>5.</td><td>G.M.(Bkg.)</td><td>Rs.2000/-</td><td>Two</td></tr><tr><td>6.</td><td>M.D.</td><td>Full Power</td><td>Full Power</td></tr><tr><td></td><td></td><td></td><td></td></tr></table> <p>Provided further that one customer shall not be extended this facility of drafts/pay order charges more than once in a month</p>			Sr. No.	Designation	Commission upto	During per day	1.	A.M.(Bkg.)	Rs.200/-	One	2.	Branch Manager	Rs.400/-	Two	3.	Manager(Bkg.)	Rs.600/-	Two	4.	D.G.M.(Bkg.)	Rs.1000/-	Two	5.	G.M.(Bkg.)	Rs.2000/-	Two	6.	M.D.	Full Power	Full Power				
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	<div><div>(i)</div><div>Two draft/pay order facilities shall be allowed without charges during the month. One D.D./Pay Order/Issuance of duplicate pay order/draft cancellation in a month exempted.</div></div> <div><div>(ii)</div><div>Bills shall be collected at par except postal charges.</div></div> <div><div>(iii)</div><div>Half charges for hiring the locker allowed in "Category A"</div></div> <div><div>(iv)</div><div>Minimum balance in S.B. A/c Rs.500/-. Cheque Book(s) containing cheque leaves upto 50 without charges during a financial year.</div></div> <div><div>(v)</div><div>Two outward transaction shall be free in a month</div></div>																																		
G.	Remittance of Fund																																		
	<div>i) Through RTGS/NEFT</div>	<table><tr><td>NEFT/RTGS Transaction</td><td>Maximum customer charges (exclusive of GST)</td></tr><tr><td>Amount upto Rs.10,000/-</td><td>Rs.2.50/-</td></tr><tr><td>Amount from Rs.10001/- to Rs.1.00 lac</td><td>Rs.5/-</td></tr><tr><td>Amount above Rs.1.00 lac to Rs,2.00 lac</td><td>Rs.15/-</td></tr><tr><td>Amount above Rs,2,00 lac to</td><td>Rs.25/-</td></tr></table>		NEFT/RTGS Transaction	Maximum customer charges (exclusive of GST)	Amount upto Rs.10,000/-	Rs.2.50/-	Amount from Rs.10001/- to Rs.1.00 lac	Rs.5/-	Amount above Rs.1.00 lac to Rs,2.00 lac	Rs.15/-	Amount above Rs,2,00 lac to	Rs.25/-																						
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	ii) IMPS	- Rs.6/- per transaction inclusive of GST irrespective of any amount										
		- The transaction upto Rs.2.00 lacs shall be routed through IMPS										
		- The outward IMPS timings shall be 24x7										
H.	Tariff for Rupay Card											
	i) Fees	<table><tr><td>Fees of Ru-pay Card</td><td>Ru-pay Debit Card (GST extra)</td></tr><tr><td>Enrollment fee</td><td>Free</td></tr><tr><td>Annual fee</td><td>Rs.100/-</td></tr><tr><td>PIN Replacement Fee</td><td>Rs.50/-</td></tr><tr><td>Card replacement fee</td><td>Rs.100/-</td></tr></table>	Fees of Ru-pay Card	Ru-pay Debit Card (GST extra)	Enrollment fee	Free	Annual fee	Rs.100/-	PIN Replacement Fee	Rs.50/-	Card replacement fee	Rs.100/-
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	ii) Transactions	<table><tr><td>Transactions</td><td>Financial</td><td>Non-financial</td></tr><tr><td>Free (Financial/Non-financial) transactions per month in metro cities and non-metro cities</td><td>Five</td><td>Five</td></tr><tr><td>Charges from 6 transactions onward of a month</td><td>Rs.20/-</td><td>Rs.10/-</td></tr></table>	Transactions	Financial	Non-financial	Free (Financial/Non-financial) transactions per month in metro cities and non-metro cities	Five	Five	Charges from 6 transactions onward of a month	Rs.20/-	Rs.10/-	
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	iii) Daily Usage Limits	<table><tr><td>Limit</td><td>Ru-pay Debit Card</td></tr><tr><td>Cash withdrawal (limit per day)</td><td>Rs.45,000/-</td></tr><tr><td>Purchase transaction limit at Merchant Establishment</td><td>Rs.45,000/-</td></tr></table>	Limit	Ru-pay Debit Card	Cash withdrawal (limit per day)	Rs.45,000/-	Purchase transaction limit at Merchant Establishment	Rs.45,000/-				
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