

APEX BANK - SCHEDULE OF CHARGES ON PRODUCTS

Sl. No.	Particulars	Charges (W.e.f 01.07.2017)
1	INWARD BILLS FOR COLLECTION	
	Upto Rs.1,000/-	Rs. 35/-
	Above Rs. 1,000/- upto Rs. 5,000/-	
	Above Rs. 5,000/- upto Rs.10,000/-	Rs. 50/-
	Above Rs. 10,000/- upto Rs.1.00 lakh	Above Rs. 10,000/- (Rs.6/- per thousand or part thereof Minimum Rs.100/- and Maximum Rs. 12,500/- + out of pocket expenses
	Above Rs. 1.00 lakh upto Rs.10 lakhs	
	Above Rs. 10.00 lakhs	
2	COLLECTION OF OUTSTATION CHEQUES	S
	Upto Rs. 1,000/-	Rs. 25/-*
	Above Rs. 1,000/- Upto Rs. 5,000/-	
	Above Rs.5,000/- Upto Rs. 10,000/-	Rs. 50/-*
	Above Rs. 10,000/- Upto Rs. 1.00 lakh	Rs. 100/-*
	Above Rs. 1.00 lakh Upto Rs. 10 lakhs	Rs. 200/-
	Above Rs. 10.00 lakhs	
		*Prescribed by RBI. (The above charges are inclusive of all other expenses)
3	SERVICE PROCESSING CHARGES FOR LOCAL CLEARING (BY CLEARING HOUSE FROM MEMBER BANKS) (PROPOSED AS PER RBI DIRECTIVE)	
(I)	Clearing at MICR-CPC's	As per Presenting Banker; Re. 1.00 As Drawee Bank; Rs. 1.50
(II)	Cheque Truncation	As presenting Banker; Re.0.50 ps As Drawee Bank; Re. 1.00
4	CHEQUE COLLECTION UNDER SPEED CLEARING : (By collecting bank from customers)	
	Upto and including Rs. 1.00 lakh	Free
	Above Rs. 1.00 lakh	Rs. 150/-
5	BILLS PURCHASE:	
	85 ps % WITH A MINIMUM OF RS. 15/- per instrument-interest need not be collected for 10 days from the date of purchase of cheque/ DD's overdue int. 0.06% per day from the 11 th day onwards till the date of realization is to be collected.	85 ps % WITH A MINIMUM OF RS. 15/- per instrument-interest need not be collected for 10 days from the date of purchase of cheque/ DD's overdue int. 0.06% per day from the 11 th day onwards till the date of realization is to be collected.
		The existing Bills Purchase limit of RS.2.00 lakhs is enhanced to Rs.10.00 lakhs (Purchase/discounting is to be done only in case of BCs/DDs/Govt. Cheques)
6	REMITTANCES: (DD's/MT's/TT's/BCs)	
	Upto Rs.5000	Rs.40/-
	Rs.5000/- and above	Rs.2/- per thousand or part thereof, subject to a Minimum of Rs.75/- and a Maximum of
8	ISSUE OF DUPLICATE DD's /PO/BC (Per Instrument)	
	Cancellation	Rs.100/-
	Issue of Duplicate	Rs.100/-

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	Revalidation	Rs.100/-
9	POSTAL TARIFF:	
	Regd Post	Actuals
	Telegram	Actuals
10	LEDGER FOLIO CHARGES FOR CURRENT CASH CREDIT ACCOUNTS:	
	SB Accounts	No Charges
	Current A/c- Individuals & others	Rs.100/- per ledger folio on half-yearly basis
	Average Credit balance:	
	Upto Rs. 25,000/- per annum	Free Ledger folios allowed
	Above RS. 25,000/- Upto Rs. 50,000/-	3 folios allowed per year
	Above Rs. 50,000/- Upto 1 lakh per annum	5 folios allowed per year
	Above Rs. 1.00 lakh Up to Rs. 2.00 lakhs	10 folios allowed per year
	Above Rs. 2.00 lakhs	No charges
	For A/c's maintained on computers 40 entries or part thereof be treated as one ledger folio.	
11	RECORDING OF STOP PAYMENT INSTRUCTIONS:	
	Per instrument	
	Per instrument in case of loss of cheque book subject to:	Rs. 50/- per instrument Upto 3 leaves. Range of cheques Rs. 200/-
12	STANDING INSTRUCTIONS:	
	Per transaction involving credit to account other than those of customers within the same branch	Registration charges of Rs.25/- (except for FD & RD)
	If the transaction involves an up country centre, remittance charges at the prescribed rates and the actual postage shall be recovered additionally, charges to be levied to the account from which the amount is transferred.	
	Inter-Bank and Intra Bank (outside city)	
	Non-execution of standing instruction due to insufficient balance in the account	Rs. 50/-
	Renoting of standing instructions	Rs. 50/-
13	ISSUE OF DUPLICATE PASS BOOK/STATEMENT	
	Per statement/pass book with latest balance only.	Rs.50/- Statement charges: Rs.100/- for 3 pages + Rs.25/- on each extra page
	Charges for previous entries (if required) per ledger page or part there of (For accounts maintained on computers 40 entries or part thereof treated as one ledger page)	Rs. 25/-
14	INCIDENTAL CHARGES: (For not maintaining minimum balance in C.A/c. and SB A/c will be applied quarterly here after	
	Current Account	Rs. 150/- (To be applied quarterly)
	SB with cheque book facility	Rs.100/- (To be applied quarterly)

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	Penal charges exempted in case of SB A/c's of staff and pensioners.	
15	ADVANCES PROCESSING CHARGES	
	Upto Rs. 25,000/-	
	Above Rs. 25,000/- Upto Rs. 2.00 lakhs	
	Above Rs. 2.00 lakhs	
(I)	The above charges are applicable to COD, CDL, Edn Loans, Auto Loans, Car Loans, Traders Finance, Advances against shares and personal loans (except Housing Finance, REML Loans)	As per policy of retail loans/IF loans.
(II)	No processing charges for non-fund advances and advances against deposits GOVT securities, UTI mutual fund, units, NSC's KVP's & IVP's Gold Loans.	
(III)	In case of agrl advances except IRDP, evaluation fees/ processing charges @ 0.50% of the total outlay/project cost to be recovered once only.	
16	CHEQUES RETURN UNPAID & BILLS RETURN UNPAID:	
	For SB Cheques	Rs.100/-
	For C. A/c Cheques slab wise	Rs.200/-
	Out ward return (C/A & SB)	Rs.50/-
	Local Bills	Rs. 30/- per bill+postage, if any.
	Outstation Bills	Rs. 50/- per bill + postage, if any
	ECS Registration	Rs. 50/-
	Payment of ECS	Free
	ECS Return	SB: Rs. 50/- : C. A/c: Rs. 100/-
17	CLOSURE OF SB/CURRENT ACCOUNT: (Before one year from date of opening of account)	Closure of SB / C/A:(Before 6months from date of opening of account)
	SB group of accounts	Rs. 100/-
	CD, ICD,CC & OD A/c's	Rs. 150/-
	Surrender of unused cheque leaves (if the cheque leaves are more than the 50% of the Book)	Rs. 3/- per cheque leaf (if charges are not levied at the time of issue of cheque book)
18	MINIMUM BALANCE	
	Current Account	Rs. 2000/-
	SB A/c. without cheque book facility.	Rs.500/-
	SB A/c. with cheque book facility	Rs. 1,000/-
	(For pensioners the Minimum balance in SB A/c is Rs. 50/- irrespective of facility with cheque book or without cheque book)	-
19	CALL DEPOSIT RECEIPT:	
	To all institutions except CCB's	Rs. 25/-
20	MICR CHEQUES	
	At the time of issue of MICR cheque book	Rs. 2.25/- per cheque
	(However, for SB A/c. of individuals, 3 cheque books of 20 leaves each, will be free in a calendar year)	
21	SERVICE CHARGES ON IN-OPERATIVE ACCOUNTS:	
	No charge if Minimum balance is maintained.	No penal charges on in-operative savings account, where stipulated minimum balance is not maintained - As stipulated by RBI.
	Rs. 25/- for accounts, if Minimum balance is not maintained.	
		C A/c.Rs. 100/- p.a. if the balance is less than Rs. 100/- the account will be closed and advised to the customer.

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22	ISSUANCE OF BALANCE CERTIFICATE	Rs. 75/-
23	ENQUIRIES ABOUT OLD RECORDS (For more than 12 months)	Rs.100 per item
24	PENAL CHARGES FOR DELAYED PAYMENT OF INSTALLMENTS IN RD ACCOUNTS.	10 paise for installment of Rs. 10/- per month in multiples thereof irrespective of period of deposit.
25	ATM DEBIT CARDS	
	Duplicate/Replacement card	Rs. 100/-
	Duplicate : PIN/ Generation of PIN	Rs. 50/-
26	PASSBOOK UPDATION AT NON HOME BRANCH.	Rs 10/- per pass book
27	SIGNATURE VERIFICATION	Rs. 50/-
28	SAFE CUSTODY CHARGES	
	Scraps	Rs. 100/- per scrip. Minimum Rs. 200/- p.a. or part thereof.
	Sealed cover	Rs. 200/- per cover p.a. or part thereof.
29	LOCKER OPERATIONS	Per month 5 times free and Rs.30/- is to be charged on every extra visit

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Sl.No	Particulars	Charges (w.e.f 01.01.2021 to 31.03.2021) Quarter
30	Charges for Providing SMS services	15/-