

ANNEXURE -1**SERVICE CHARGES**Effective from **21/ 11 /09****Fee Based Services****LOCKER CHARGES****Lockers**

Type of Locker	Metro/Urban/Semi Urban			Rural		
	1YEAR	2 YEARS	3 YEARS	1 YEAR	2 YEARS	3 YEARS
A	1000	1950	2900	700	1350	2000
B	1000	1950	2900	1000	1950	2900
C	2500	4900	7300	1320	2540	3760
D	2500	4900	7300	1320	2540	3760
E	2500	4900	7300	1850	3600	5350
F	3000	5850	8700	2000	3850	5700
G	3000	5850	8700	2000	3850	5700
H	3600	6950	10300	2640	5000	7650
H1	2500	4900	7300	1500	2900	4300
L	6000	11750	17500	3600	6950	10300
L1	6000	11750	17500	3240	6230	9220

DEBIT CARD

Membership fee	Free
Annual Fee	First year Free
Annual Fee for Second Year Onward	<p>Option -1 Free, if Dena Bank account holder maintain a quarterly minimum balance of Rs 5000/-. Quarterly Balance requirement is conditional for obtaining Free Debit card.</p> <p>However, if the minimum balance as stipulated in savings / Current account is not maintained, penalty for usual minimum balance would be levied</p> <p>Option -2 Annual Card fee of Rs 100/- to be paid by customer ,if quarterly minimum balance of Rs 5000/- is not maintained</p> <p>However, if the minimum balance as stipulated in savings / Current account is not maintained, penalty for usual minimum balance would be levied</p>
Renewal Charges	NIL
Replacement Charges	Rs.100/-

ISSUE OF DD / TT / MT / PO

<p>Issue upto 10000/-</p> <p>25% over and above normal charges in case DD / TT /MT / PO issued against tender of Cash</p>	<p>Individuals</p> <p>Non Individuals</p> <p>Pensioners/Senior Citizens/ Rural Customers</p>	<p>Rs.35/-</p> <p>Rs.40/-</p> <p>Rs.30/-</p>
<p>Above Rs.10,001/- upto Rs.1 lac</p> <p>25% over and above normal charges in case DD issued against tender of Cash</p> <p>Above Rs.1 Lac</p> <p>25% over and above normal charges in case DD issued against tender of Cash</p>	<p>Individuals</p> <p>Non Individuals</p> <p>Pensioners/Senior Citizens/ Rural Customers</p> <p>Individuals</p> <p>Non Individuals</p> <p>Pensioners/Senior Citizens/ Rural Customers</p>	<p>Rs.3/- per thousand Or part thereof Min. Rs. 40/- Max. Rs. 300/-</p> <p>Rs.3.50 per thousand or part thereof, Min. Rs. 45/- Max.Rs. 350/-</p> <p>Rs.2.50 per thousand or part thereof , Min Rs. 30/- Max. Rs 250/-</p> <p>Rs.2.75/- per thousand Or part thereof . Min. Rs. 350/- Max. Rs.12000/-</p> <p>Rs.3.00 per thousand Or part thereof Min. Rs. 400/- Max. Rs.12000/-</p> <p>Rs.2.50 per thousand or part thereof Min. Rs.300/- Max. Rs.12000/-</p>
<p>Cancellation of DD/MT/TT Per DD/MT/TT</p>	<p>Individuals</p> <p>Non Individuals</p>	<p>Upto Rs.10,000/- Rs.70/- Above Rs.10,000/- Rs.90/-</p> <p>Upto Rs.10,000/- Rs. 80/- Above Rs.10,000/-Rs.100/-</p>

Cancellation of PO Per Pay Order	Pensioners / Senior Citizens / Rural Customers	Upto Rs. 10,000/- Rs.60/- Above Rs.10,000/- Rs. 80/-
	Individuals	Upto Rs.10,000/- Rs.45/- Above Rs.10,000/- Rs.90/-
	Non Individuals	Upto Rs.10,000/- Rs.50/- Above Rs.10,000/- Rs.100/-
Cancellation of Lost instruments (DD/MT/TT/PO) Per Instrument	Pensioners / Senior Citizens / Rural Customers	Upto Rs. 10,000/- Rs.40/- Above Rs.10,000/- Rs. 80/-
	Individuals	Rs.90/- + out of pocket expenses
	Non Individuals	Rs.100/- + out of pocket Expenses
	Pensioners / Senior Citizens / Rural Customers	Rs.80/- + out of pocket expenses
OUTSTATION CHEQUE COLLECTION PER INSTRUMENT INCLUDING ALL CHARGES PLUS APPLICABLE SERVICE TAX		
Individuals/ Non Individuals/ Pensioners / Senior Citizens / Rural Customers	Upto Rs.10000/- Rs.10001/- to Rs 1 lac Above Rs 1 lac	Rs.50/- Rs 100/- Rs.150/-
CHEQUE RETURN CHARGES- PER INSTRUMENT		
	Cheques received in outward Clearing	Cheques received in Inward Clearing
Savings Accounts Current, Overdraft, Cash Credit Accounts	Individual, Non Individual,	Rs 80/- Rs 100/-
		Upto Rs lac Rs 100/- Above Rs 1 lac Rs 100/- plus Re 0.50 per thousand or part thereof Upto Rs 1 lac Rs 150/- Above Rs 1 lac Rs 150/- plus Re 0.50 per thousand or part thereof

	Pensioner / Sr. Citizen & Rural Customer -	Rs 60/-	Upto Rs 1 lac Rs 50/- Above Rs 1 lac Rs 100/- plus Re 0.50 per thousand or part thereof
DISHONOUR OF OUTSTATION / LOCAL BILLS & CHEQUES			
Savings Accounts / Current, Overdraft, Cash Credit Accounts	Individual, per Instrument		Upto Rs 10,000/- Rs 50/- per instrument including all charges plus Applicable Service Tax
	Non Individual, per instrument		Rs 10001 to Rs 1 lac Rs 100/- per instrument plus Applicable Service Tax
	Pensioner / Sr. Citizen & Rural Customer - per instrument		Above Rs 1 lac Rs 150/- per instrument plus Applicable Service Tax
ISSUE OF CHEQUE BOOK			
Savings	Free Upto 60 Cheque Leaves. Above 60 Cheque leaves, usual Charges be levied		
Savings above 60 leaves, Current, CCH / OD	Individual Non Individual Pensioner / Sr. Citizen/ Rural Customer		Rs 2.50/- - per leaf Rs 3/- per leaf Re 2/- per leaf
NO DUE CERTIFICATE			
No Objection / Balance Certificate / Interest Charged / Cheque Honoured / Account Maintaining & Duplicate Deposit Receipt	Individual Non Individual Pensioners / Senior Citizen / Rural Customer		Rs.50/- per certificate Rs.60/- per certificate Rs.40/- per certificate

**SERVICE CHARGES EFFECTIVE FROM 21 / 11 /2009
(NOT AS PER RBI FORMAT)**

MINIMUM BALANCE IN SAVINGS / NO FRILLS ACCOUNTS

<p>Minimum Balance Savings Bank A/c with cheque book facility</p>	<p><u>Non-CBS Branches</u></p> <p>Metro / Urban - Rs.500/- Semi Urban / Rural - Rs.250/- Pensioners – NIL Staff/Ex-Staff- NIL</p> <p><u>For CBS Branches</u></p> <p>Metro/Urban- Rs.1000/- Semi Urban/Rural- Rs. 500/- Pensioners- NIL Staff/Ex-Staff - NIL</p>
<p>Minimum Balance Savings Bank A/c without cheque book facility</p>	<p><u>Non CBS Branches</u></p> <p>Metro/Urban - Rs.250/- Semi Urban/Rural - Rs.100/- Pensioners – NIL Staff/Ex-staff- NIL</p> <p><u>CBS Branches</u></p> <p>Metro/Urban- Rs.500/- Semi Urban/Rural- Rs 500/- Pensioners- NIL Staff/Ex-Staff - NIL</p>
<p>Minimum Balance No Frill account</p>	<p>Zero (Rs.10/- at the time of opening)</p>

CHARGES FOR NOT MAINTAINING MINIMUM BALANCE IN SAVINGS & NO FRILLS ACCOUNT

Saving Bank a/c	Rs. 25/- per day for any number of transactions & Rs. 50/- each half year for both CBS & Non CBS branches @ For Senior Citizens, there will be no charges for first default. However, Senior Citizen may be informed by the Bank after the first default that they should make good the gap. If the default continues after this, Bank to advise Senior Citizen to change the account from a cheque account to non cheque account. If the account is not converted to non cheque account, Bank to apply penal charges later as per norms.
No Frills accounts	NIL

@ Example : (1) On 1st of January, Balance in the account is below the prescribed minimum level, Rs 25/- be levied. If the prescribed minimum balance is not restored till 30th June, Rs 25/- for not maintaining balance on that particular day i.e. On 1st January and Rs 50/- for not maintaining the Balance in Half Year be charged.
(2) On 1st of January, Balance in the account is below the prescribed minimum level, Rs 25/- be levied. If the prescribed minimum balance is restored before 30th June, Only Rs 25/- for not maintaining balance on that particular day will be charged.
(3) On 1st of January, Balance in the account is below the prescribed minimum level, Rs 25/- be levied. The prescribed minimum balance is restored on 5th January , balance is again below the minimum required balance on 15th & 20th January, Rs 75 /- for the month be charged for not maintaining prescribed minimum balance @ Rs 25/- per day.

MINIMUM BALANCE IN CURRENT ACCOUNTS & CHARGES FOR NOT MAINTAINING MINIMUM BALANCE

Minimum Balance	<u>Non CBS BR.</u>
• Current account	Metro/Urban – Rs.5000/- Semi Urban/Rural - Rs.2000/- <u>CBS Branches:-</u> Metro /Urban – Rs.5000/- SemiUrban/Rural Rs.2000/-
Charges for Non maintenance of Min Balance	Rs 50/- per day for any number of transactions and Rs 150/- per half year for both CBS & Non CBS branches@
• Current Account	

@ As per Example given for SB Accounts

**SERVICE CHARGES FOR DORMANT / INOPERATIVE ACCOUNTS
EVEN MAINTAINING MINIMUM BALANCE IN SAVINGS AND
CURRENT ACCOUNT**

Savings	Rs 50/- per Half Year for both CBS & Non CBS branches
Current	Rs 100/- per Half Year plus Service Tax for both CBS & Non CBS branches

**REMITTANCE BY ISSUE OF PAY ORDER (PO)/ BANKERS CHEQUE /
RBI or SBI CHEQUE**

	Individuals	Non Individuals	Pensioners/ Senior Citizens / Rural Customers
Up to Rs.10,000/-	Rs.35/-	Rs.40/-	Rs.30/-
Rs. 10,001 to Rs. 1 lac	Rs.2.75/- per thousand or part thereof. Min.Rs.35/- Max Rs.275/-	Rs.3/- per thousand or part thereof Min Rs.40/- Max Rs.300/-	Rs.2.50 per thousand or part thereof. Min.Rs.30/- Max Rs.250/-
Above Rs.1 lac	Rs.2.50 per thousand or part thereof. Min Rs. 350/- Max.Rs 12,000/-	Rs.3/- per thousand or part thereof Min Rs. 400/- Max Rs.12000/-	Rs.2/- per thousand or part thereof. Min Rs. 300/- Max Rs 12,000/-

REVALIDATION OF DD / MT / PO PER DD/MT / PO

	Individuals	Non Individuals	Pensioners/ Senior Citizens/ Rural Customers
Upto Rs.10,000/-	Rs.45/-	Rs.100	Rs.40/-
Above Rs.10,000/-	Rs.90/-	Rs.100/-	Rs.80/-

ISSUE OF DUPLICATE DD / MT / TT PER DD / MT / TT

	Individuals	Non Individuals	Pensioners/ Senior Citizens/ Rural Customers
Upto Rs.10,000/-	Rs.75/-	Rs.100/-	Rs.60/-
Rs 10001 to Rs 1 lac	Rs 110/-	Rs 125/-	Rs 100/-
Above Rs 1 lac	Min 50% of the commission or Rs.140/-, whichever is higher	Min 50% of the commission or Rs.150/-, whichever is higher	Min 50% of the commission or Rs.130/- whichever is higher

ISSUE OF DUPLICATE PO PER PO

	Individuals	Non Individuals	Pensioners/ Senior Citizens/ Rural Customers
Upto Rs.10,000/-	Rs.50/-	Rs.75/-	Rs.40/-
Above Rs 10,000/-	Rs 90/-	Rs 100/-	Rs 80/-

CHARGES FOR CASH HANDLING PER DAY

Cash Handling Charges per day (Applicable in CA/CC/OD a/cs) (Corporate a/cs with specific MoU be exempted)	Upto Rs.1 Lac- Nil
	Above Rs. 1,00,000/- Rs. 1/- per thousand Rs. or part thereof.
	Minimum charges above Rs. 1,00,000/- Rs. 50/-
	Maximum Charges above Rs. 1,00,000/- Rs. 15,000/-.
	DKCC, CC/ Loan repayment upto sanctioned limit of Rs. 2,00,000/-, PSUs, NPA recovery, Corporates / Institutions having salary account of their employees is exempted from cash handling charges irrespective of any amount.

INTERSOL CHARGES

Item	Per day per account
Cash Deposit at local non base CBS Branches	Cash deposit upto Rs. 25,000/- per day will be free of cost. Cash deposit above Rs.25000/- will be charged @ Rs. 2/- per thousand or part thereof. Charges : Minimum Rs.100/- & Maximum Rs. 5000/- per day
Cash Deposit at outstation non base branches	Cash deposit upto Rs. 25,000/- per day will be free of cost. Cash deposit above Rs.25000/- will be charged @ Rs. 2/- per thousand or part thereof. Charges : Minimum Rs.100/- & Maximum Rs. 10000/- per day
Cash withdrawal at Local non base branch for self (Third party withdrawal is not permitted)	Rs. 2 per thousand or part thereof (Minimum charges Rs. 25) Max. Cash withdrawal limit per day is unlimited (since customer can withdraw upto Rs. 20,000/- or Rs.50,000/- depending upon the type of card i.e. Silver or Gold per day through ATM the free

Cash withdrawal at outstation non base branch (Third party withdrawal is not permitted)	limit for Rs. 20,000/- per day is withdrawn. However, free limit is linked to ATM withdrawal limits fixed by the Bank at present as well as to be fixed by be Bank in future). Present withdrawal limit through ATM per day .. Silver card Rs. 20,000/- Gold card Rs. 50,000/-
Transfer of funds between accounts at CBS branches located at same centre / City including third party accounts.	Transfer of funds between accounts at CBS branches of our Bank will be free of charge irrespective of any amount
Transfer of funds to accounts at outstation CBS branches (including third party account)	Transfer of funds upto Rs 25,000/- per day will be free of cost Above Rs. 25,000/- will be charged @ Rs. 1/- per thousand or part thereof. Charges: Minimum Rs.20/- & Maximum Rs. 2,500/-. These charges will be applicable till such time Speed clearing is implemented (As per RBI circular No. DPSS. CO. 1808/03.01.02/2007-08 dated 5th May 2008). On implementation of speed clearing, transfer of funds to accounts at outstation CBS branches (third party account) will be offered free of cost as per RBI guidelines.
Collection of local cheques at base / non base local branches @	Free of charge irrespective of any amount.
Collection of cheques through Non base Outstation CBS branches (e.g. by presenting through local clearing, viz customer having a account at CBS Branch in Delhi and deposits a cheque at Mumbai which is presented to SBI, Mumbai through local clearing)	Collection of cheques upto Rs 25,000/- per day will be free of cost. Above Rs. 25,000/- will be charged @ Rs. 2/- per thousand or part thereof. Charge: Minimum Rs. 20 & Maximum Rs. 6250/- per day per account. Rs.150/- per instrument including all charges and service tax. These charges will be applicable till such time Speed clearing is implemented (As per RBI circular No. DPSS. CO. 1808/03.01.02/2007-08 dated 5th May 2008). On implementation of speed clearing, collection of cheques through non base CBS branches will be offered free of cost as per RBI Guidelines.
Premium Customers	Premium customers of [Dena Super premium Current Account, Dena Premium Current Account and Dena Premium Savings account] would be offered 50% discount on intersol charges applicable for CBS branches.

@ (Example :cheques drawn at any bank in Delhi deposited at any CBS branch participating in clearing house Delhi)

SERVICE CHARGES FOR ELECTRONIC CLEARING SERVICES

ECS Debit / Credit transaction charges for Individual customers

ECS (Debit)	Rs. 1/- per transaction for SIP, Standing Instruction etc. Nil (No charges) (As per RBI Directive)
ECS (Credit)	Nil
Returning Charges	Rs. 50/- - for inward & outward clearing (irrespective of the amount)

ECS Debit / Credit transaction charges for Sponsor Banks

ECS (Debit)	NCC Clearing House : No charge
ECS (Credit)	Minimum Rs. 2750/- + Rs. 1.50 per transaction + charges payable to RBI and destination bank, if
ECS (debit - return for insufficient balance)	Rs. 75/- for inward & outward clearing (irrespective of the amount).

CHARGES FOR COLLECTION OF OUTWARD / INWARD BILLS

Upto Rs.10,000/-	Rs.75/- + out of pocket expenses
Rs. 10001/- to Rs.1 lac	Rs. 8/- per thousand or part thereof + out of pocket expenses, Min Rs.100/-
Above Rs.1 Lac	Rs 7.50 per thousand or part thereof + out of pocket expenses. Min.- Rs 750/-, Max Rs.12,000/-

CHARGES FOR RETURN / DISHONOUR OF BILLS / CHEQUES (PER INSTRUMENT) CHEQUES RECEIVED IN OUTWARD CLEARING

	Individual	Non Individual	Pensioner /Senior Citizen/ Rural Customer
Savings CA/CC/OD	Rs.80/-	Rs. 100/-	Rs. 60/-

DISHONOUR OF OUTSTATION CHEQUES/BILLS THROUGH OWN BANK (PER INSTRUMENT)

	Individual	Non Individual	Pensioner / Senior Citizen / Rural Customer
Upto Rs.10,000/- Above Rs.10,000/	Rs.80/- Rs.100/- + out of pocket expenses	Rs.100/- Rs.125/- + out of pocket expenses	Rs.50/- Rs.90/- + out of pocket expenses

DISHONOUR OF OUTSTATION BILLS AND OUTSTATION CHEQUES THROUGH OTHER BANKS , PER CHEQUE

	Charges as above + other Bank's charges, if any.
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SERVICE CHARGES FOR COLLECTION OF CHEQUES THROUGH OUTSTATION CBS BRANCHES FOR SPEED & NON SPEED CLEARING PER DAY PER ACCOUNT

Particulars	Free Limit per day	Charge above free limit
<u>For Speed Clearing Centres:</u> Collection of cheques through Outstation CBS branches	Rs. 1 Lac	Above Rs.1 Lac :Rs. 150/- per instrument
<u>For Non Speed Clearing Centres:</u> Collection of cheques through Outstation CBS branches	Nil	Up to Rs. 1,000/- Rs. 30/- per instrument including all charges Rs. 1,001/- to 10,000/-: Rs. 50/- per instrument including all charges Rs. 10001 to Rs 1 Lac: Rs. 100/- per instrument including all charges Above Rs. One Lac: Rs. 150/- per instrument including all charges

LEDGER FOLIO CHARGES

Savings Bank	NIL	
Current, Overdraft, Cash Credit Account	@ Rs.75/- per ledger folio. Free Ledger pages allowed per half year	
	Average Credit Bal	No. of Folios
	Upto Rs.25,000	NIL
	Rs.25,001/- up to Rs.50,000	3 Folios Free
	Rs.50,001/- up to Rs 1 lac	5 Folios Free
	Above Rs.1 lac to Rs.2 lacs	10 Folios Free
	Above Rs.2 lacs	All Folios Free
	For Accounts maintained on computers 40 entries or part thereof be treated as one ledger folio. No ledger folio charges should be levied for MSS, RD & other Term Deposit A/cs	

DUPLICATE PASS BOOK / STATEMENT FOR ALL TYPE OF ACCOUNTS

Duplicate Passbook / Statement	With entries upto 12 Months		
	Individual	Non Individual	Pensioners/ Senior Citizen / Rural
	Rs.45/-	Rs.50/-	Rs.25/-
	With entries more than 12 Months :		
	Individual	Non Individual	Pensioners/ Senior Citizen/ Rural
	Rs.1.50 per entry, Min Rs. 75/- Max Rs.1000/	Rs.2/- per entry Min Rs. 100/- Max Rs. 1000/	Rs.1/- per entry Min Rs. 50/- Max Rs.1000/-

SERVICE CHARGES FOR STOP PAYMENT INSTRUCTIONS FOR LOSS OF CHEQUE / CHEQUE BOOK

<ul style="list-style-type: none"> • Saving Bank a/c • CA / CC / OD a/c 	Individual	Non Individual	Pensioner / Senior Citizen / Rural customer
	Non CBS Branches		
	Rs.50/- per cheque Max Rs.250/	Rs.100/ per cheque Max Rs.500/-	Rs.35/- per cheque Max Rs.175/-
CBS BRANCHES Rs.100/ per cheque, Max Rs.500/			

SERVICE CHARGES FOR LOSS OF TOKEN & STANDING INSTRUCTIONS

Loss of Token	Rs.100/- per reference
Standing Instructions	Registration of SI –Rs.50/- (one time charge) Execution of SI – Rs.35/-+ Remittance Charges+ out of pocket Expenses Non Execution of SI- (due to insufficient funds) : Rs.50/- per transaction

CHARGES FOR CONFIRMATION / VERIFICATION OF SPECIMEN SIGNATURE / PHOTO FOR ALL PURPOSE

Individual	Non Individual	Pensioners/ Senior Citizen / Rural
Rs.50/- per item	Rs.100/- per item	Rs.20/- per item
Students/War widows, Defence personnel and PWD free		

CHARGES FOR INOPERATIVE / DORMANT ACCOUNT / NOT MAINTAINING MINIMUM BALANCE

Non CBS Branch SB – Rs.100/- per half year CA – Rs.150/- per half year	CBS Branches : SB – Rs.200/- per half year CA --Rs.300/- per half year
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CHARGES FOR TRANSFER OF SAVINGS & CURRENT BANK A/C & TRANSFER OF PROCEEDS / INTEREST

Transfer of Savings Bank A/c Within the Bank	NIL
To other Banks	As per DD/PO charges Savings / Current Bank Account is to be closed
Transfer of Deposits (proceeds or interest) Within the Bank	NIL
To other Banks	As per DD / PO charges

CLOSURE OF ACCOUNT- SAVINGS / CURRENT / RD

Closure of Account <ul style="list-style-type: none"> • Savings Bank A/c • Current A/c • RD a/c 	SB a/c (if closed within one year)		
	Non CBS Branches		
	Individual	Non Individual	Pensioners / Senior Citizen / Rural
	Rs.90/-	Rs.100/	RS.80/-
	CBS Branches Rs.150/-		
	CURRENT ACCOUNT: Non CBS Branches		
	Individual	Non Individual	Pensioners / Senior Citizen / Rural customer
	Rs.100/	Rs.150/	Rs.100/-
	CBS Branches : Rs 200/-		
	RD A/c (if closed within 3 months): Rs. 25/-		

ADDITION / DELETION OF NAMES IN JOINT ACCOUNTS / NOMINATION / CHANGE IN OPERATIONAL INSTRUCTIONS

Addition / deletion of names in joint accounts / nomination / change in operational instructions.	Rs.25/- per occasion
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CHARGES FOR ALLOWING OPERATION IN ACCOUNT THROUGH POWER OF ATTORNEY/ MANDATE HOLDER IN SAVINGS / CURRENT / OVERDRAFT / CASH CREDIT etc

Savings Bank Account	Rs.50/-
Current / Overdraft / Cash Credit	Rs.125/-

CHARGES FOR CHANGE IN AUTHORIZED SIGNATORY INCLUDING RECONSTITUTION OF ACCOUNT

Change of authorized signatory including reconstitution of account	Rs.100/- every Change
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CHARGES FOR NUMBER OF WITHDRAWALS IN SAVING BANK ACCOUNTS EITHER BY CHEQUE OR ANY OTHER MODE EXCEEDING 50 PER HALF YEAR

Rs.2.50 per withdrawal

SERVICE CHARGES FOR SAFE CUSTODY

SAFE CUSTODY CHARGES	<p>Scrip - Rs.5/-per scrip, Min Rs.50/-.</p> <p>Sealed cover - Rs.350/- per cover</p> <p>Sealed boxes -</p> <p>Small Box- Rs.500/-</p> <p>Medium Box-Rs.1000/-</p> <p>Large Box-Rs.2500/-</p> <p>Bank's own deposit receipt - no charges</p>
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