

REMITTANCES

(DDs/BCs/TTs/RTGS/NEFT/ECS/CORE POWER)

<u>Item</u>	<u>Charges for all Branches</u>
(1)	(2)
i) Remittances (Drafts/TTs) For remittance in cash above Rs.10,000/-	Up to Rs.10,000: Rs.30/- For>10000/- up to less than Rs 50000/- : Rs.3.50 per Rs.1000 For Rs 50000/- up to less than Rs 1 lac : Rs 2.80 per Rs. 1000 Above Rs 1 lac : Rs 3/- per Rs. 1000 For petrol pump dealers who have a cash credit borrowing with us and the utilization of which is at least 50% every month. : Rs. 2.75 per Rs 1000 flat Minimum 50/- Maximum 12500/- (+100/- per telegram for TTs) Rs. 10/- extra for remittances in cash of Rs. 10000/-
ii) Issue of duplicate demand drafts/ Banker cheque	ii) 50% of exchange Min.110
iii)Revalidation/ cancellation Drafts Bankers Cheque	iii) 50% of exchange Min.110
iv)Duplicate BCs/TDRs	iv) Rs.100/-
Banker's cheque/pay orders for remittances in cash above Rs.10000/-	Same as DD/TT rates
Issue of TT	Same as draft charges + transmission charges Rs. 110/-
Issuance of duplicate demand draft	50% of the applicable exchange - Min. Rs.110/-
Revalidation/ cancellation of Demand Drafts/Bankers' Cheque	Rs. 100/-

<u>Item</u>	Charges for all Branches
RTGS	<p><u>For Customer- to- Customer</u></p> <p>Outward Rs.0.50 per Rs.1000/- or part thereof, subject to minimum Rs.50/- and maximum Rs.500/-</p> <p>Inward Rs.50/- per message (to be recovered from the beneficiary)</p> <p><u>For Bank to Bank</u> Rs.1.50 per Rs 1000/- Min. Rs 250/-, Max. Rs.1500/-</p> <p>Inward Rs.100/- per message (to be recovered from the beneficiary)</p>
EFT/Special EFT	(In line with RTGS)
NEFT	<p><u>Outward</u></p> <p><u>Up to Rs 50000/-</u> - Rs.25/-</p> <p><u>Above Rs 50000/-</u> Rs.0.50 per Rs.1000/- or part thereof, subject to minimum Rs.50/- and maximum Rs.500/-</p> <p><u>Inward</u> No service charge will be levied for inward remittances for the time being</p>
ECS	<p>ECS debits- Nil</p> <p>ECS credits- Nil</p> <p>Returning charges Rs.75/- if returned on account of insufficient funds</p>

Note : Remittance facility through ECS/EFT/NEFT/RTGS etc. to Ministries/Departments of Central and State Govt. to which they are accredited should be provided free of cost irrespective of the mode of such remittance.

CORE POWER

Items	Transaction within the home centre (i.e within the clearing house area)	Transaction involving non home centre (i.e at out station centres)
Inter-Branch Transaction (Transfer of Funds to self or third party)	Free	Deposited at the home branch and drawn on SBBJ branches at non-home centres or vice versa. 1) Up to Rs 25000/ - - Free 2) Above Rs 25000/- - Rs.0.50 per Rs.1000/- or part thereof, subject to minimum Rs.25/- and maximum Rs.500/-
Cash Deposits (At non home branch) For credit to a/c at home branch. (Any body including third party)	Free (Ceiling Rs. 50000/- per day)	1) Up to Rs 10000/- Free 2) Above Rs 10000/- and up to Rs 50000/- Rs 25/- (Ceiling Rs 50000/- per account per day) There will be no upper ceiling for cash deposits in Approved Collection A/Cs. (Charges as per arrangement)
Cash Withdrawal (At non home branch) permitted through cheques only	Free (Ceiling Rs. 50000/- per day)	Free (Ceiling Rs. 50000/- per day has been fixed for cash withdrawal through cheque to self or third party)

Items	Transaction within the home centre (i.e within the clearing house area)	Transaction involving non home centre (i.e at out station centres)
Deposits of cheques / instruments	<p>Deposit of cheques/instruments at home branch, drawn on other branches at home centre</p> <p>(a) Deposited at the home branch and drawn on other SBBJ branches at home centre. ---Free</p> <p>(b) Deposited at a non-home branch at home centre and drawn on home branch/other SBBJ branches / other banks at home centre. --- Free</p>	<p>Deposit of Cheques/instruments at non-home centre</p> <p>Deposit of cheques/ instruments at any outstation SBBJ branch (for credit to the account at home branch) which are drawn on that outstation centre on SBBJ branches or on other Bank's branches</p> <p>a) Where cheques/instruments are drawn on SBBJ branches:</p> <p>1) Up to Rs.25000/- - Free</p> <p>2) Above Rs.25000/- - Rs.0.50 per Rs.1000/- or part thereof, subject to minimum Rs.25/- and maximum Rs.500/-</p> <p>b) Where cheques / instruments are drawn on other banks (where clearing house is involved) - Rs.0.50 per Rs.1000/- or part thereof, subject to minimum Rs.25/- and maximum Rs.500/-</p> <p>on clearance, proceeds of such cheques/ instruments will be credited to the customer's account at the home branch. (In case of return of cheque in clearing, normal returning charges will be debited to the customer's account)</p>

IMPORTANT:

1) Cash handling charges to be recovered as per circular no PLG/04/2007- 08 DT 30.07.2007 where ever applicable in addition to above charges.

- 2) All charges to be recovered from the beneficiary's A/c
- 3) If proceeds of core power transactions are used for purchasing DD/BC/TT, additional DD/BC/TT charges to be recovered as usual
- 4) Transactions involving staff accounts will be free irrespective of any limit subject to the condition that these remittances are in respect of own funds of the staff members only and not of any business transaction/ family members/others.
- 5) Returned instruments should be dispatched to account holder at his recorded address subject to recovery of postage expenses. Specific mandate be obtained from the customers for dispatch of returned cheques at their recorded address. Proof of return be kept on record.
