

**Revision of Commission and Service Charges
with effect from 02.05.2007**

Sl.No.	Particulars	Commission / Service charges to be collected	Whether manual intervention required or system driven transaction or system driven transaction to be edited by manual intervention to conclude the transaction	Remarks
I (a)	Demand Drafts All India Inland Mutual	upto 5000 – Rs.25/- 5001 to 10000/ – Rs.40/- Above Rs.10000/- Minimum Rs.40/- + Rs.3-00per thousand Maximum of Rs.10000/-	Manual	Not implemented
(b)	Cancellation of Demand Draft	Minimum of Rs.25/- 1.50 per 1000/- Maximum of Rs.100/-	System driven transaction to be edited by manual intervention to conclude the transaction	Default value is displayed by the system. This should be changed manually which has audit trails.
(c)	Issue of duplicate Demand Draft	Minimum Rs.50/- OR 50% original exchange whichever is higher	System driven transaction to be edited by manual intervention to conclude the transaction	Default value is displayed by the system. This should be changed manually which has audit trails.
II (a)	Issue of inter city cheques ICICI & others All India Inland Mutual	Minimum of Rs.25/- Rs.2/- per 1000/-	System driven transaction	To be handled through parameters
(b)	Cancellation of inter city cheques	Rs.10/-,minimum Re.1/- per 1000/- & maximum Rs100/-	Manual	Not implemented in computers
(c)	Stop Payment charges	As prescribed by ICICI Bank	Manual	Not implemented in computers

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(d)	Issue of duplicate inter city cheques	Charges Minimum of Rs.25/- (Or) 50% of original commission	Manual	Not implemented in computers
III (a)	Pay Orders Issue of pay orders	Minimum of Rs.10/- Rs.2/- per 1000/- . Maximum Rs.500/-	System driven transaction	To be handled through parameters
(b)	Cancellation of pay orders	Minimum of Rs.20/- Re.1/- per 1000/- Maximum of Rs.100/-	System driven transaction to be edited by manual intervention to conclude the transaction	Default value is displayed by the system. This should be changed manually which has audit trails.
(c)	Issue of duplicate pay order including stop payment Rs.25 + 50% of Original Commission	Charges : Minimum of Rs.10/- (or) 50% of original commission whichever is higher	System driven transaction to be edited by manual intervention to conclude the transaction	Default value is displayed by the system. This should be changed manually which has audit trails.
IV	Collection of Cheques & Bills			
(a)	Bills collection	Minimum of Rs.50/- Rs.3/- per 1000/- and Postage.	System driven transaction	To be handled through parameters
(b)	Treasury/OSC cheques	Rs.3/- per 1000/- + postage (Minimum of Rs.25/-)	System driven transaction	To be handled through parameters
(c)	Collection through ICICI /UTI/IDBI/Agency Bank	Rs50/- + Rs.2/- per 1000/-	Manual	Not implemented in computers

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(d)	Collection of NRI cheques	Upto Rs.10000/- Rs25/- Above Rs.10000/- Rs25/-+Re1/- per 1000/-	Manual	Not implemented in computers
(e)	Inward bills/cheques, clearance charges	Minimum of Rs.50/- Rs.5/- per 1000/- + postage	System driven transaction	To be handled through parameters
V	Cheques Return Charges Inward Cheque Returns			
	1. Exceeds Arrangement 2. Funds insufficient 3. Date required 4. Words & figures differ 5. Signature required 6. Effects not cleared	Minimum of Rs.100/- Upto Rs10000/- aboveRs.10000/- Rs.100+Re.1/- per 1000/- & Maximum of Rs.500/-	System driven transaction	To be handled through parameters
	7. OSC outward collection cheque return	Rs.10/- per instrument upto Rs.1 lakh Above 1 lakh Rs.25/- Rs.25/- + Postage	Manual	Not implemented in computers
	8. Local cheques tendered in clearing returned	Rs.10/- per instrument	System driven transaction	To be handled through parameters

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	9. OSC cheques, bills returned a) through collecting agent	a) Minimum of Rs.50/- upto Rs10000/- & above Rs.10000/- Re.1/- per 1000/- handling charges +Rs 30/-	Manual	Not implemented in computers
	b) Direct	b) Postage, handling charges of Rs.50/-	Manual	Not implemented in computers
	10. Return of ECS payment cheques	Minimum Rs.25/-	Manual	Not implemented in computers
VI.	CPD: Commission			
(a)	Private cheques upto Rs.20000/- (local)	Minimum of Rs.25/- Rs.5/- per 1000/-	System driven transaction to be edited by manual intervention to conclude the transaction	Can not distinguish between a private cheque and DD. Default value entered in parameters is displayed by the system. This should be changed manually which has audit trails.

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(b)	DD/Govt.cheques (local)	Minimum of Rs.10/- Rs.3/- per 1000/-		System driven transaction to be edited by manual intervention to conclude the transaction	Can not distinguish between a private cheque and DD. Default value entered in parameters is displayed by the system. This should be changed manually which has audit trails.
(c)	Dishonoured cheques/ instrument	Minimum of Rs.50/- + actual cost of recovery + interest at unsecured loan rate of interest		System driven transaction	To be handled through parameters
(d)	CPD outstation cheques	Minimum of Rs.25/- and Rs5/- per Rs1000/- and Prevailing rate of interest on unsecured loan till realization.		System driven transaction	To be handled through parameters
VII.	For TD/DD	SB	C.A/c	System driven transaction	To be handled through parameters
(a)	Closing of A/c before one year	50/-	100/-	System driven transaction	To be handled through parameters. manually.
(b)	Stop payment instruction	Rs.20/- per Leaf Max SB:200/-	Rs25/- per Leaf Max CA/c:1000/	System driven transaction	To be Handled through parameters

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(c)	Minimum balance not maintained	10/-	25/-	System driven transaction	To be handled through parameters
(d)	Cheque book charges	10/-	25/-	System driven transaction	To be handled through parameters
(e)	Issue of duplicate passbook - SB Current A/c Pass sheet With entry of 1 year	Rs.25/- Rs.50/-	Rs.10/- for 2 nd page onwards Rs.50/-	System driven transaction to be edited by manual intervention to conclude the transaction	Duplicate pass book charges can be handled through parameters. Duplicate SOA to be handled manually.
(f)	Incidental charges current account, OD/CCL half yearly	Per folio of 20 lines Rs.15 minimum of Rs.25/-		System driven transaction	To be handled through parameters
(g)	Term Deposits Issue of duplicate FD Receipt	Rs.10/- per certificate		System driven transaction	To be handled through parameters
(h)	Issue of duplicate pass book to RD	Rs.10/-		System driven transaction	To be handled through parameters
(i)	Payment of interest by Pay order /DD	P.O.- free D.D.-Actual Commission to be collected as per column I(a) / II(a)		Manual	Not implemented in computers

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(j)	Standing Instructions: Remittance from a) Branch to Branch b) Outside	Nil Rs.20/- per transaction	Manual	Not implemented in computers
VIII.	Service charges: Loans and Advances:			
(1)	Gold Loan	Minimum of Rs.50/- Rs.5/- per 1000/- + 1% of loan amount as insurance 1% insurance charges after every one year	Manual	Not implemented. To be handled manually
(2)	Surety Loan	0.5 % of the loan amount sanctioned Minimum of Rs.100/-	Manual	Not implemented. To be handled manually
(3)	Vehicle loan	0.5 % of the loan amount sanctioned with a Minimum Rs.150/-	Manual	Not implemented. To be handled manually
	II hand vehicle	Service charges + Valuation charges. i.e., 0.5 % of the loan amount sanctioned with a Minimum Rs.150/- + Valuation charges of Rs.250/-	Manual	Not implemented. To be handled manually

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(4)	Immovable property loan	Legal & valuation charges of Rs.1500/- + If inspection of Property done by Architect, charges for Rs.500/- to be collected extra. Service Charges: 0.5% of the loan amount + Stamp duty as per G.O.	Manual	Not implemented. To be handled manually
(5)	Cash Credit Loan	Upto 50000/- Rs.350/- 50001/- to 1.00 lakh – Rs.500/- Above 1.00 lakh – Rs.500/- + Rs.300/- for every lakh and No DTD charges extra – Stamp duty as per G.O.	Manual	Not implemented. To be handled manually
	Renewal of Cash Credit Loan	Upto 50000/- Rs.350/- 50001/- to 1.00 lakh – Rs.500/- Above 1.00 lakh – Rs.500/- + Rs.300/- for every lakh and No DTD charges extra – Stamp duty as per G.O.	Manual	Not implemented. To be handled manually
(6)	Plant and Machinery Loan	0.5% of loan amount minimum of Rs.350/- - No DTD charges - Stamp duty if applicable as per GO.	Manual	Not implemented. To be handled manually
(7)	Inspection charges	Upto Rs.one lakh Rs.100/ one lakh to Rs.five lakh Rs.150/- above five lakhs upto 15 lakhs Rs.200/- 15 lakhs and above Rs.500/-.	Manual	Not implemented. To be handled manually

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(8)	Non Submission of Stock Statement	Rs.50/- per month	Manual	Not implemented. To be handled manually
(9)	Due date for lapse of Loan if not availed	SL 30 days VL 30 days IPL 60 days CCL etc. 30 days For C.C. not utilised for beyond 3 months Term Loan – if not availed within one month from the due date mentioned above, the loan will lapse	Manual	Not implemented. To be handled manually
(10)	Loan Application processing fee	Rs.350/- + legal valuation charges at the time of applying loan	Manual	Not implemented. To be handled manually
(11)	Bank Guarantee Commission			
a)	Against Deposit	Re.1/- per 1000/- with minimum of Rs.100/- p.a	Manual	Not implemented. To be handled manually
b)	Against other securities	Rs.100/- + 3% to 5% p.a depending on Banking Arrangement for the guaranteed amount	Manual	Not implemented. To be handled manually
(12)	Bills discounted	Minimum of Rs.50/- Rs.5/- per 1000/- and interest as applicable	Manual	Not implemented. To be handled manually
(13)	Sanction of L.C. limit	Rs.100/- + 2% to 5% p.a. depending on Banking Arrangement	Manual	Not implemented. To be handled manually

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(14)	Loan application Fee			
a.	Surety Loan	20/-	Manual	Not implemented. To be handled manually
b.	Immovable Property Loan	/30/-	Manual	Not implemented. To be handled manually
c.	Vehicle Loan	30/-	Manual	Not implemented. To be handled manually
d.	Gold Loan	10/-	Manual	Not implemented. To be handled manually
e.	Business Loan	50/-	Manual	Not implemented. To be handled manually
f.	N.M.Form	10/-	Manual	Not implemented. To be handled manually
g.	N.M. Fee	50/-	Manual	Not implemented. To be handled manually
h.	Take over of liabilities from other institutions	1% of balance outstanding Minimum of Rs.1000/-	Manual	Not implemented. To be handled manually
(15)	TOD/Service Charges	Rs.50/- upto lakh Rs.200/- for above Rs.1lakh and others limit	Manual	Not implemented. To be handled manually
(16)	CPD facility	Service Charges Rs.350/- for sanction Commission @ Rs.2/- per 1000 minimum of Rs.25/-	Manual	Not implemented. To be handled manually

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IX	Other Service Charges			
(a)	Solvency certificate	Rs. 1/- per 1000 minimum of Rs.50/-	Manual	Not implemented. To be handled manually
(b)	Locker Rent Upto 100 sq.inch 100 to 300 inch Above 300 inch	Rs.10/- per sq. inch Rs.12/- per sq. inch Rs.15/- per sq. inch	System driven transaction	To be handled through parameters.
X	DISCRETIONARY SERVICES: (i)Remittance of interest of deposit from other branches (ii)Internal SI within the branch (iii)Cheque received by post for crediting to a/c (iv)Remittance of interest through pay order (v)Local cheque collection charges (vi)Collection of Pension bills	Free Free Free Free Free		

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	(vii)Remittance of loan installment from one branch to other	Free		
	(viii)For closure of deposit and sending to other bank by post	At the discretion of Branch Manager	Manual	Not implemented. To be handled manually
	(ix)Loan Proceeds payment through Pay order	P.O.- 50% of the charges prescribed	Manual	Not implemented. To be handled manually
	Issue of Drafts	For CA/c holders having average balance of Rs.1 lakh, commission may be collected at the discretion of Branch Manager	System driven transaction to be edited by manual intervention to conclude the transaction	Default value is displayed by the system. This should be changed manually which has audit trails.
	Issue of Pay Orders	For CA/c holders having average balance of Rs.1 lakh, commission may be collected at 50% of the actual	System driven transaction to be edited by manual intervention to conclude the transaction	Default value is displayed by the system. This should be changed manually which has audit trails.
	OD/CC holders for DD's and PO	commission may be collected at 50% of the actual	System driven transaction to be edited by manual intervention to conclude the transaction	Default value is displayed by the system. This should be changed manually which has audit trails.

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XI	Senior Citizen	1)Free Cheque book 2)No – P.O commission 3)No – Pre closure charges	System driven transaction to be edited by manual intervention to conclude the transaction	1) Can be handled through parameters 2) Default value is displayed by the system. This should be changed manually which has audit trails 3) Can be handled through parameters
XII	Handicapped	1)Free Cheque book 2)No – P.O commission 3)No – Pre closure charges	System driven transaction to be edited by manual intervention to conclude the transaction	Default value is displayed by the system. This should be changed manually which has audit trails.