

Service Charges (w.e.f 1st April, 2020)

| S. No | Particulars | | APCOB existing Service Charges wef 01.08.2016 (Rs.) | APCOB proposed charges (Rs.) |
|---|--|---|--|---|
| MINIMUM BALANCE | | | | |
| 1 | Current Account | | Rs.2,000.00 | Rs. 2000.00 |
| | Savings Bank Account | Without cheque book facility | Rs. 250.00 | Rs. 500.00 and '0' when permitted by HO |
| | | With cheque book facility | Rs.1000.00 | Rs.1000.00 |
| | | For Pensioners (irrespective of the facility with cheque book or without cheque book) | Rs.100/- | Rs.100 for pensioners |
| | | For Zero Balance Accounts | Rs.0/- | Rs.0.00 |
| INCIDENTAL CHARGES (For not maintaining MinimumBalances in Accounts): | | | | |
| 2 | Current Account | | Rs. 300 +ST per half year | Rs. 300 +GST per half year |
| | Savings Bank Account | Without cheque book facility. | - | Rs.0.00 |
| | | With cheque book facility | Rs. 150+ST per defaulter per half year | Rs.10+GST per occasssion |
| | | Staff, Pensioners & Zero Balance A/cs | Exempted | Exempted |
| ACCOUNT MAINTAINENCE CHARGES: | | | | |
| 3 | SB Accounts | | No charges | No charges |
| | Current A/c. | | No charges | No charges |
| | CC/OD | | Per ledger folio charges Rs.60/- per folio on quarterly basis | No charges |
| CHARGES ON IN-OPERATIVE ACCOUNTS: | | | | |
| 4 | No charges, if minimum balance is maintained | Savings A/cs | SB: Rs.50/-p.a.+ST +postal charges if any. If the balance is less than Rs.50/-, the account will be closed and advised to the customer to the address last known to the Bank. | Rs.75.00/-p.a.+GST +postal charges if any. If the balance is less than Rs.50/-, the account will be closed and informed to the customer at the last known address to the Bank. |
| | | Current A/cs | C/A Rs.100/- p.a.+ST+postal charges if any. If the balance is less than Rs.100/-, the account will be closed and advised to the customer to the address last known to the Bank. | Rs.150.00/- p.a.+GST+postal charges if any. If the balance is less than Rs.200/-, the account will be closed and informed to the customer to the address last known to the Bank. |
| CLOSURE OF ACCOUNTS: (Before one year from date of opening of account) | | | | |
| 5 | SB group of accounts | | Rs. 100+ST | Rs. 100+GST |
| | Current Accounts | | - | Rs.200+GST |
| | CC & OD A/Cs | | Rs. 150+ST | Rs. 200+GST |
| | Surrender of unused cheque leaves (if the cheque leaves are more than the 50% of the Book) | | Rs.3.00+ST per leaf. (if charges are not levied at the time of issue of cheque book) | Rs.3.00+GST per leaf. |

| MICR Cheques (At the time of issue of MICR cheque book): | | | | |
|---|--|---|---|--|
| 6 | Savings Bank A/c's | 30 Leaves free per annum and Rs.3.00 per cheque leaf thereafter. | 30 Leaves free per annum and Rs.3.00 + GST per cheque leaf thereafter | |
| | Current A/c's | 25 Cheque leave free in a year and Rs.5/- per cheque leaf thereafter. | a) For Individuals - 25 Cheque leave free in a year and Rs.5/- + GST per cheque leaf thereafter. b) For Corporate A/c's - 100 leaves free in a year and Rs.5/- + GST per cheque leaf thereafter. | |
| | RECORDING OF STOP PAYMENT INSTRUCTIONS: | | | |
| | Per instrument | Rs.50+ST per instrument up to 3 leaves. Range of cheques: Rs.200+ST | Rs.50+GST per instrument up to 3 leaves. Range of cheques: Rs.200+GST | |
| ECS FACILITY: | | | | |
| 7 | ECS Registration | Rs.50+ST | NIL | |
| | Payment by ECS | Free | NIL | |
| | ECS return (Both credit/debit return) | SB: Rs.50+ST, C A/c. Rs.100+ST | SB: Rs.500+GST, C A/c. Rs.500+GST | |
| BANKER'S CHEQUE / PAY ORDER: | | | | |
| 8 | Up to Rs.1000/- | Rs. 25.00+ST | Rs. 40.00 + GST | |
| | Above Rs.1000 up to Rs.5000 | | Rs.1.60+GST per thousand or part thereof, subject to a min: Rs.50+GST and Max: 10,000+GST | |
| | Above Rs.5000 up to Rs.10000 | Rs.1.60+GST per thousand or part thereof, subject to a min: Rs.50+GST and Max: 10,000+GST | | |
| | Above Rs.10000 up to Rs.1 lakh | | | |
| | Above Rs.1 lakh | | | |
| | BCs/ POs for amount of Rs.50,000/- and above can be issued only by debit to the account of the remitter) | | | |
| | Cancellation of P.Os/B.C (per instrument) | Rs. 75+GST | Rs. 75+GST | |
| | Issue of Duplicate P.O/BC (per instrument) | Rs. 75+ST | Rs. 75+GST | |
| Revalidation of P.O/BC (per instrument) | Rs. 75+ST | Rs. 75+GST | | |
| ATM / DEBIT CARDS | | | | |
| 9 | New/ Duplicate Card | Rs.100+ST | Rs.100+GST | |
| | Annual Fee | Rs.100+ST | Rs.100+GST | |
| Charges of Rs. 21+ GST will be collected for every financial/non – financial transactions beyond 5 per month on usage of APCOB Debit Card in other bank ATMs. | | | | |
| ISSUE OF DUPLICATE PASS BOOK / STATEMENT: | | | | |
| 10 | Per statement / pass book with latest balance only. | Rs.25/- +ST | Rs.25/- +GST | |
| | Charges for previous entries (if required) (For accounts maintained on computers 40 entries or part thereof be treated as one ledger page) | Rs. 25+ST | Rs.50+GST | |
| CHEQUES RETURN UNPAID & BILLS RETURN UNPAID: | | | | |
| 11 | For SB Cheques | Rs. 50+ST per cheque+ postage if any. | Rs. 500/-+GST per cheque+ postage if any. | |
| | For C A/c./CC/OD cheques | Rs. 100 +ST per cheque+ postage if any | Rs. 500 +GST per cheque+ postage if any | |
| | Local Bills | Rs. 30+ST per bill plus postage, if any | Rs.500+GST per bill plus postage, if any | |

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|---|--------------------------------------|---|--|
| | Outstation Bills | Rs.50+ST per bill plus postage, if any. | Rs.500+GST per bill plus postage, if any. |
| Service (Processing) Charges for local Clearing (by Clearing House from Member Banks) (Proposed as per RBI Directive) | | | |
| 12 | Clearing at MICR-CPCs | As Presenting Banker; Re.1.00+ST, As Drawee Bank: Rs.1.50+ST | As Presenting Banker; Re.1.00+GST, As Drawee Bank: Rs.1.50+GST |
| | Cheque Truncation | As Presenting Banker; Re.0.50 Ps+ST, As Drawee Bank: Re.1.00+ST | As Presenting Banker; Re.0.50 +GST, As Drawee Bank: Re.1.00+GST |
| CHEQUE COLLECTION UNDER SPEED CLEARING (By collecting Bank from customers): | | | |
| 13 | Up to and including Rs.1.00 lakh | Free | Free |
| | Above Rs.1.00 lakh | Rs. 150+ST | Rs. 150+GST |
| INWARD BILLS FOR COLLECTION | | | |
| 14 | Up to Rs.1000 | Rs. 35+ST+Postage actuals | Rs. 35+GST+Postage actuals |
| | Above Rs.1000 up to Rs.5,000/- | | |
| | Above Rs.5000/- up to Rs.10000/- | Rs. 50+ST+Postage actuals | Rs. 50+GST+Postage actuals |
| | Above Rs.10000 up to Rs.1.00 lakh | Above Rs.10000/- (Rs.6+ST per thousand or part thereof Min: Rs.100+ST and max: Rs.12500+ST + out of pocket expenses | Above Rs.10000/- (Rs.6+GST per thousand or part thereof Min: Rs.100+GST and max: Rs.12500+GST + out of pocket expenses |
| | Above Rs.1.00 lakh up to Rs.10 lakhs | | |
| Above Rs.10 lakhs | | | |
| COLLECTION OF OUTSTATION CHEQUES: | | | |
| 15 | Up to Rs.1000 | Rs.25+ST+Postage actuals | Rs.25+GST+Postage actuals |
| | Above Rs.1000 up to Rs.5000 | | |
| | Above Rs.5000 up to Rs.10000 | Rs.50+ST+Postage actuals | Rs.50+GST+Postage actuals |
| | Above Rs.10,000 up to Rs.1.00 lakh | Rs.100+ST+Postage actuals | Rs.100+GST+Postage actuals |
| | Above Rs.1 lakh up to Rs.10 lakhs | Rs.200+ST+Postage | Rs.200+GST+Postage |
| | Above Rs.10 lakhs | actuals | actuals |
| Electronic Fund transfer | | | |
| 16 | NEFT/RTGS/IMPS W.E.F 01.07.2019 | Upto Rs.10,000/- Rs.1.50 (exclusive of ST). Above Rs.10,000/- and upto Rs.1.00 lakh Rs.4.00 (exclusive of ST). Above 1.00 lakh upto 2.00 lakh Rs.8.00(exclusive of ST). Above Rs.2.00 Lakh Rs.12.00 (exclusive of ST). | As communicated by the Bank from time to time. |
| Loan Notice Charges: | | | |
| 17 | Retail Loans | Rs.50/- per notice | 1st Notice - Rs.100/-+GST, 2nd Notice - Rs.200/-+GST, 3rd Notice - Rs.250/-+GST |
| | Gold Loans | 1st Notice - Rs.20. 2nd & 3rd Notices - Rs.50. | 1st Notice - Rs.20/-+GST 2nd & 3rd Notices - Rs.50/-+GST |

| SAFE CUSTODY CHARGES | | | |
|-----------------------------|---|--|---|
| 18 | Scrips | Rs.100+ST per scrip. Min: Rs.200 +ST p.a. or part thereof. | Discontinued |
| | Sealed Cover | Rs.200+ST per cover p.a. or part thereof | Rs.200+GST per packet/cover p.a. or part thereof. |
| Others | | | |
| 19 | Bills Purchase | 85 Ps %+ST WITH A MINIMUM OF Rs.15/- per instrument – interest need not be collected for 10 days from the date of purchase of cheque / DDs overdue int. 0.06% per day from the 11 th day onwards till the date of realization is to be collected | 85 Ps %+GST WITH A MINIMUM OF Rs.200/-+GST per instrument – interest need not be collected for 10 days from the date of purchase of cheque / DDs. Overdue int. @ 0.06% per day from the 11 th day onwards till the date of realization is to be collected.. |
| 20 | Issuance of Balance Certificate | Rs.75+ST | Rs.100.00+GST |
| 21 | Signature Verification | Rs.50+ST | Rs.50+GST per instance/attestation on each occasion. |
| 22 | SMS Alerts | - | Rs.25.00 + GST per Half-Year |
| 22 | Penal Charges for Delayed Payment of Installemnts in RD Accounts | 10 paise +ST for installment of Rs.10/- per month in multiples thereof irrespective of period of deposit. | Re.1/- + GST for installment of Rs.100/- per month in multiples thereof irrespective of period of deposit. |
| 23 | Issue of Duplicate Memorandum of Gold Ornaments / Duplicate Term Deposit Receipt | - | Rs.100.00+GST against indemnity Bond by a/c holder |
| 24 | Enquiries About Old Records (For more than 12 months) | Rs.75+ST per item. | For each item of 10 pages - Rs.100.00+GST per item and in multiples thereof. |
| 25 | Postage Tarrif | Actuals as per P&T or courier service provider | Actuals as per P&T or courier service provider |

Note: The above service charges will not apply to the employees of the Bank including Retired employees, except cheque return charges for retired employees.