

## General Schedule of Features & Charges (GSFC)

**For Overdraft / Cash Credit Accounts (including MPOWER Business Account) (w.e.f May 1, 2015)**

Product Name		Overdraft / Cash Credit Account	
<b>Remittances/Payments:</b>		<b>Charges Applicable</b>	
<b>Demand Draft/ Banker's Cheque</b>	Payable at Branch Locations	Free 50 DD/ BC p.m.; thereafter - 1/ 1000 (Min 40 Max 5000)	
	Payable at Non- branch Locations	2/ 1000 (Min 40 Max 5000)	
<b>RTGS</b>	Through Branch	Free	
	Through Net Banking	Free	
<b>NEFT**</b>	Through Branch	Free	
	Through Net Banking	Free	
<b>Fund Transfer</b>	Branch & Net Banking	Free	
<b>Cheque Book</b>	Default Cheque Book is Payable At-par Only	200 cheque leaves free p.m. Up to 500 leaves/ p.m. - 2/ leaf. Above 500 leaves/ p.m. - 3/ leaf	
<b>Receipts/ Collections:</b>			
<b>Local Clearing Cheque</b>		Free	
<b>Out-station Cheque (Cheques drawn on non-speed clearing branches)</b>	Drawn at ING Vysya Branch Locations	Free	
	Drawn at ING Vysya Non - branch Locations	<10K: 50/ Chq; 10K - 1L: 25/ Chq; >1L: Free	
<b>RTGS</b>	Inward	Free	
<b>NEFT</b>	Inward	Free	
<b>Fund Transfer</b>	Inward	Free	
<b>Home Banking:</b>			
<b>On Call Requests</b>	Cheque Pick-up/DD Delivery/ Cash Pick-up or Delivery	Cheque/DD - 75/Request Cash - < 2L: 200/Request; 2-5L: 400/Request PLUS. Registration Fee of ₹250 p.a.	
<b>Beat Service</b>	Cheque Pick-up	500 p.m. + Registration Fee ₹250 p.a.	
<b>Cash Deposit &amp; Withdrawal:</b>			
<b>Cash Deposits</b>	At Home Branch Location @	Credit Limit (Rs. Cr.)	Free Limits per Month (2.5/ 1000 will be applied beyond these limits)
		< 0.25 Cr.	Nil
		0.25 - 0.5 Cr.	15 Lakh
		0.5 - 1 Cr.	20 Lakh
		1 - 2 Cr.	35 Lakh
		2 - 5 Cr.	50 Lakh
		5 - 10 Cr.	75 Lakh
		10 - 20 Cr.	100 Lakh
	> 20 Cr.	Free	
<b>Cash Withdrawal</b>	At Non - Home Branch Location	Free up to 1L per month; thereafter 4.5/ 1000 Min 50 per txn	
	From Home Branch Location	Free	
	From Non - Home Branch Location	Free up to 50K per day; thereafter 2/ 1000 Min 50 per txn	
<b>Other Charges:</b>			
<b>Account Related</b>			
<b>Account Closure Charges</b>		Not applicable	
<b>Cheque Returns &lt;&gt;</b>			
<b>Cheques Deposited &amp; Returned (Outward)</b>	Local	3 Free p.m.; thereafter ₹100 per Cheque	
	Out-station	50 per Cheque + Corr Bank Chrgs	
<b>Cheques Issued and Returned (Inward) &amp; ECS returns</b>	Financial Reasons	350/ instance	
	Technical Reasons	Nil	
<b>SMS Alerts &amp; Updates</b>			
<b>SMS Alerts &amp; Updates</b>		SMS - 25 per Quarter Email - Free	
<b>Phone Banking</b>			
<b>Phone Banking</b>	IVR Assisted	Free	
	Agent Assisted	Free	
<b>Charges Common for All Products</b>			
<b>Account Statements</b>			
<b>Monthly</b>	Physical/ Email	Free	
<b>Weekly</b>	By Email	Free	
<b>Daily</b>	By Email Only	Free	
<b>Annual Statement (Physical)</b>		Through Net Banking: Free, Through Branch: ₹100, Through Phone Banking: ₹100	
<b>Adhoc/ Duplicate Statement Request through Branch/ Net/Phone Banking</b>	At Branch/ Phone Banking/ Net Banking/ ATM	100	
<b>Standing Instruction</b>			
<b>Set-up</b>		100	
<b>Execution</b>		Free	
<b>Amendment</b>		25	
<b>Failure ^^</b>		100	
<b>Statement/ Certificate/ Report Issuance</b>			
<b>Balance Statement</b>	Other than 31st March	100	

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Product Name	Overdraft / Cash Credit Account	
<b>Remittances/Payments:</b>		<b>Charges Applicable</b>
<b>Interest Statement</b>	Duplicate Only	100
<b>TDS Certificate</b>	Duplicate Only	200
<b>Confidential Report</b>		500
<b>Paid Cheque Report</b>		Free
<b>Signature Verification</b>		100
<b>Photo Attestation</b>		300
<b>Solvency Certificate</b>		10,000
<b>Credit Confirmation</b>		500
<b>Address Confirmation</b>		100
<b>Foreign Currency Payments &amp; Collections</b>		
<b>DD Issuance ~</b>		500
<b>DD Cancellation ~</b>		500
<b>DD Revalidation</b>		500
<b>TT Transfer ~</b>	<b>Corr Bank Chrgs Borne by Beneficiary</b>	250
	<b>Corr Bank Chrgs Not Borne by Beneficiary</b>	1000
<b>Cheque Collection~</b>		500
<b>Cheque Deposited and Returned ~</b>		1000
<b>Cheque Issued and Returned ~ &lt;&gt;</b>	<b>Financial Reasons</b>	1000
<b>Cheque Issued and Returned &lt;&gt;</b>	<b>Technical Reasons</b>	Nil
<b>Miscellaneous Charges</b>		
<b>PIN Regeneration</b>	<b>ATM/ Phone/ Net Banking (only if sent through courier)</b>	50
<b>DD/BC Cancellation/ Reissuance</b>		100
<b>Fund Transfer Return &lt;&gt;</b>	<b>Financial Reasons</b>	300
	<b>Technical Reasons</b>	Free
<b>Online Tax Payment (E Tax)</b>	<b>Through Net Banking</b>	Free
	<b>Through Branch</b>	100 per request
<b>Cheque Purchase Charges</b>		0.5/ 1000 per Day
<b>Travelers Cheque Encashment ~</b>		1% of TC Amount
<b>Intraday Excess/ TOD or Adhoc</b>		500/ 1000 per instance^
<b>Stop Payment</b>	<b>Individual or Range</b>	100 per cheque and 200 per range
<b>Inoperative Account Charges &lt;&gt;</b>	<b>No customer induced transaction for a year</b>	50/ Quarter
<b>Activation of inoperative Account</b>		Nil
<b>Record Retrieval Charges</b>		100/ Request
<b>Service Tax on Foreign Currency Conversion Charges (FCY) ~</b>		
<b>Value of purchase or sale of Foreign Currency</b>	<b>Service Tax Amount</b>	Service Tax Amount
<b>Up to ₹1,00,000</b>	<b>0.1% of the gross value or ₹25/- whichever is higher</b>	0.1% of the gross value or ₹25/- whichever is higher
<b>Above ₹1,00,000 to ₹10,00,000</b>	<b>₹100/ plus 0.05% of the amount exceeding ₹1 L</b>	₹100/ plus 0.05% of the amount exceeding ₹1 L
<b>Above ₹10,00,000</b>	<b>₹550/ plus 0.01% of the amount exceeding ₹10 L, subject to a maximum of ₹5000</b>	₹550/ plus 0.01% of the amount exceeding ₹10 L, subject to a maximum of ₹5000
In addition to the above Service Tax, 2% Secondary Education Cess and 1% higher Secondary Education Cess will also be applicable.		

### Please Note:

\* Indicates Standard Charges are Applicable

**Abbreviations Used:** For all value figures L = Lakhs & K - Thousand; Prev = Previous; Chq = Cheque; Std = Standard; Chrg = Charge; Txn = Transaction; p.m. = per month; p.a. = per annum; Avg = Average; FCY = Foreign Currency;

Corr = Correspondent; TOD = Temporary Overdraft; w/o = without

**\*\*Indo - Nepal Remittance Scheme (NEFT Charges):**

- If beneficiary maintains an account with Nepal SBI Bank Ltd (NSBL): ₹25 per txn (incl all taxes)
- If beneficiary does not maintain an account with Nepal SBI Bank Ltd (NSBL): Up to ₹5000 - ₹75 per txn & beyond ₹5000 - ₹100 per txn (incl all taxes)

\$\$ The Bank reserves to its sole discretion, the right to discontinue this service without any prior intimation or consent of the customer, if atleast 10 credit transactions (deposits) per month do not happen in the customer's account. The customer can still opt to continue availing this service at a charge of ₹250 p.m. (excluding all taxes) thereafter

**# Applicable for all transactions which involve foreign currency conversion. This charge is applicable from May 16, 2008 as per the CBDT Circular**

~ Any purchase/ sale of foreign exchange will attract Service Tax on the gross amount of currency exchanged as per Service Tax on Foreign Currency Conversion Charges (FCY) table above

On all foreign currency conversion transactions, an additional foreign currency conversion Service Tax at the rate of 0.103% will be applicable on the gross value of transaction.

Please note any rejections in applications made through ASBA mode due to insufficient funds will attract charges of ₹300/- per rejection

^ This is the setup charges per instance. Interest charges will be additional as per the bank's policy.

**\*Charges are exclusive of Service Tax, Education Cess & Higher Secondary Cess tax as per Govt. Regulations which are subject to change.**

**The above charges are applicable for all states other than Jammu & Kashmir. GST is applicable in the state of Jammu & Kashmir. For charges applicable to Jammu & Kashmir, please contact the respective Branch Manager.**

All charges are subject to revision with an intimation of 30 days to account holders. Closure of account due to revision of charges will not be subject to account closure charges.