

Schedule of Facilities w.e.f. January 1,2012		
Service tax to be additionally collected over and above the charges mentioned (Service tax @ 10.30% w.e.f. 24/2/2009)		
SCHEME CODE	RNCOB	RSCOB
Customer Types Eligible to open a/cs in these schemes	Coop bk/RRB/All other bank (With chq upload/AUTORECON facility)	Coop bk/RRB/All other bank (Normally without PAP /only for cash deposit facility/No AUTORECON/No chq upload facility/AUTORECON facility)
Account balance requirement	NIL	NIL
Account maintenance charges	NIL	NIL
Account related charges		
Home branch cash deposit	6 times of MAB maintained.Above free limit ₹ 2.20/1000. Min ₹ 10.	6 times of MAB maintained.Above free limit ₹ 2.20/1000. Min ₹ 10.
International Debit Cum ATM Card	Not Allowed	Not Allowed
Personalised Multi City Cheque book	Free	Free
Bulk/Continuous Stationery Requirement>(*Customer need to pay the cost of printing chq book)	CO Approval reqd. if more than 10 Chq Books printed	CO Approval reqd. if more than 10 Chq Books printed
Account statements		
Monthly	Free	Free
Duplicate Statement	Free	Free
Hold mail facility	Free	Free
Overseas mailing	Free	Free
Request for duplicate statement through Phone banking.	Free	Free
Standing instructions (Set - up and execution)	Free	Free
Certificate		
Balance	Free	Free
Interest	Free	Free
Signature verification certificate (per verification)	Free	Free
Banker's report	Free	Free
Foreign inward remittance certificate	Free	Free
Account closure charges	Free	Free
Remittances		
Demand Drafts (On branch/Non branch locations), Pay orders, Payable at Par utilisation	Free	Free
Local Demand draft / pay order cancellation or revalidation	Free	Free
Foreign currency cheque collection/ demand draft / International money order	Free	Free
Foreign Demand draft / pay order cancellation	Free	Free
NEFT	Upto Rs 1 Lakh - ₹ 5 per transaction ₹ 1,00,001 and above - ₹10 per transaction	Upto Rs 1 Lakh - ₹ 5 per transaction ₹ 1,00,001 and above - ₹10 per transaction
RTGS	₹ 2 Lakh to ₹ 5 - ₹ 15 per transaction and above ₹ 5 lakhs - ₹25 per transaction	₹ 2 Lakh to ₹ 5 - ₹ 15 per transaction and above ₹ 5 lakhs - ₹25 per transaction
Any Branch Banking		
Any branch cheques deposits and account to account transfer (electronic fund transfer)	Free	Free
Any Branch cash deposit/withdrawal :	NA	NA
Cheque transaction charges		
Cheque collections		
On branch locations/ Non branch location	Only other bank commission to be recovered	Only other bank commission to be recovered
Cheque stop payment instructions	Free	Free
Old records / copies of paid cheques	Free	Free
Charges		
Cheque issued and returned		
Financial reasons	₹151	₹151
Technical reasons	no charge	no charge
Cheque deposited and returned unpaid		
Local cheque	Free	₹53
Outstation cheque	₹102	₹102
Unarranged overdraft / Cheque Purchase (A + B)		
Per occasion (A)	₹102	₹102
Interest (B)	19.75%	19.75%
Rest any other facility including, *continuous stationary and sweep out facility will require CO approval		