



इंडियन बैंक
Indian Bank

| No | Nature of services | Service Charges (inclusive of Service Tax) | | |
|----|---|---|---|--|
| | | (Individuals) | (Non individuals) | (Special category of customers viz., pensioners, senior Citizens & individuals in rural areas) |
| 1 | Cheque book facility | | | |
| | (MICR) SB/CA/OD/OCC accounts | Rs.3.00 per cheque leaf | Rs.3.00 per cheque leaf | Rs.3.00 per cheque leaf |
| | (Non MICR) SB/CA/OD/OCC | Rs.2.00per cheque leaf | Rs.2.00per cheque leaf | Rs.2.00per cheque leaf |
| | For SB, cheque book of 20X2 =40 leaves free in a calendar year. For issue of more than one cheque book at a time for issue to finance companies /home loan repayment of other bank /institutions etc, Rs.6 per leaf to be recovered. No cheque book charges for advance cheque issued to our bank home loans / structured products. No waiver of charges for Govt depts/religious /welfare associations/RRBs/Charitable Institutions/Service Institutions (our staff society exempted). No cheque book charges for facility deposit accounts. | | | |
| 2 | Issue of pass book / statement of account / issue of balance confirmation | Monthly statement / pass book /continuation pass book free of charges | Monthly statement / pass book /continuation pass book free of charges | Monthly statement / pass book /continuation pass book free of charges |
| 3 | Issue of duplicate pass book /statement | For SB/CA – Rs.30 with entries less than one year | For SB/CA – Rs.35 with entries less than one year | For SB/CA – Rs.15 with entries less than one year |



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| | | (Individuals) | (Non individuals) | (Special category of customers like pensioners, rural customers) |
| 4 | ATM cards | | | |
| | Own ATMs | Cash withdrawals – Free of charges Balance enquiry – Free of charges | Cash withdrawals – Free of charges Balance enquiry – Free of charges | Cash withdrawals – Free of charges Balance enquiry – Free of charges |
| | Usage of ATMs of other banks under consortium/Bilateral arrangements (partial recovery of acquirer fee only) | Cash withdrawals* : FREE under MITR/CASH TREE/SBI/Andhra Bank/National Financial Switch Under Master Card(intra country) – FREE Master Card (International) – Rs.30 Balance enquiry : MITR/CASHTREE/SBI/Andhra Bank/National Financial Switch – FREE Master Card(Intra Country) – FREE Master Card(International) – Rs.12 | Cash withdrawals* : FREE under MITR/CASH TREE/SBI/Andhra Bank/National Financial Switch Under Master Card(intra country) – FREE Master Card (International) – Rs.30 Balance enquiry : MITR/CASHTREE/SBI/Andhra Bank/National Financial Switch – FREE Master Card(Intra Country) – FREE Master Card(International) – Rs.12 | Cash withdrawals* : FREE under MITR/CASH TREE/SBI/Andhra Bank/National Financial Switch Under Master Card(intra country) – FREE Master Card (International) – Rs.30 Balance enquiry : MITR/CASHTREE/SBI/Andhra Bank/National Financial Switch – FREE Master Card(Intra Country) – FREE Master Card(International) – Rs.12 |
| <i>*Cash withdrawals from ATMs of other Banks by our customers more than 5 times from SB a/cs in a calendar month will attract a charge of Rs.20 per withdrawal. In respect of our Current Account customers, all withdrawals through other bank ATMs will be charged at Rs.20/- per withdrawal. A ceiling of Rs.10000/- per transaction on cash withdrawals by customer of other Banks.</i> | | | | |



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| 5 | Debit cards | As above | | As above | | As above | |
| 6 | Stop payment | Savings Bank – Rs.30 per occasion Current Account – Rs.114 per occasion | | Savings Bank – Rs.30 per occasion Current Account – Rs.114 per occasion | | Savings Bank – Rs.30 per occasion Current Account – Rs.114 per occasion | |
| 7 | Balance enquiry | Direct enquiry from the branches : Free of charges Through ATMs of our Bank : Free of charges | | Direct enquiry from the branches : Free of charges Through ATMs of our Bank : Free of charges | | Direct enquiry from the branches : Free of charges Through ATMs of our Bank : Free of charges | |
| | | MITR/Cash Tree/ SBI/Andhra Bank/ National Financial Switch | NIL | MITR/Cash Tree/ SBI/Andhra Bank/ National Financial Switch | NIL | MITR/Cash Tree/ SBI/Andhra Bank/ National Financial Switch | NIL |
| | | Master Card (Intra Country) | NIL | Master Card (Intra Country) | NIL | Master Card (Intra Country) | NIL |
| | | Master Card (International) | Rs. 12 | Master Card (International) | Rs. 12 | Master Card (International) | Rs. 12 |
| 8 | Account closure | Irrespective of the period the account remains with the bank | | Irrespective of the period the account remains with the bank | | Irrespective of the period the account remains with the bank | |
| | Ordinary SB account | Rs.50 | | Rs.60 | | Rs.40 | |
| | SB cheque operated accounts | Rs.104 | | Rs.124 | | Rs.100 | |



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| | Current Accounts | Rs.104 | Rs.114 | Rs.114 |
| | Exemptions: | <p><u>No Charges for closure of accounts in the following cases:</u></p> <ul style="list-style-type: none"> • Where the account is transferred to another branch of our bank • Death of the account holder • Pensioner without cheque facility account who is drawing pension in our bank • Opening of another account in joint names by the account holder • Vikas Savings Khata – no frills SB account <p>Note: Account closing charges to be recovered for all accounts irrespective of the date of opening of account.</p> | | |
| 9. | Cheque return inward(cheque received for payment) | Drawn on us presented in clearing and returned by us including ECS returns | Drawn on us presented in clearing and returned by us including ECS returns | Drawn on us presented in clearing and returned by us including ECS returns |
| | Upto Rs.50000 | Rs.70 | Rs.80 | Rs.65 |
| | More than Rs.50000 to less than Rs.5 lakhs | Rs.149 | Rs.149 | Rs.149 |
| | More than Rs.5 lakhs to less than Rs.10 lakhs | Rs.495 | Rs.495 | Rs.495 |
| | Rs.10 lakhs and above | Rs.1238 | Rs.1238 | Rs.1238 |



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| 10 | Signature verification | Rs.30 phone shifting/LIC policy/UTI certificate/share transfer or any other purpose like ECS mandate | Rs.35 phone shifting/LIC policy/UTI certificate/share transfer or any other purpose like ECS mandate | Rs.25 phone shifting/LIC policy/UTI certificate/share transfer or any other purpose like ECS mandate |
| | | Loan from finance companies/institutions – Rs.60 | Loan from finance companies/institutions – Rs.60 | Loan from finance companies/institutions – Rs.60 |
| | Relating to loan accounts | | | |
| 11. | No dues certificate | Rs.25 per certificate for other than Priority sector borrowal accounts No charges for priority sector borrowal accounts | Rs.35 per certificate for other than Priority sector borrowal accounts No charges for priority sector borrowal accounts | Rs.20 per certificate for other than Priority sector borrowal accounts No charges for priority sector borrowal accounts |
| 12. | Demand Drafts – Issue | | | |
| | Upto Rs.1 lakh | 0.30% Minimum Rs.30 Maximum Rs.297 | 0.30% Minimum Rs.30 Maximum Rs.297 | 0.20% Minimum Rs.20 Maximum Rs.198 |



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| | | (Individuals) | (Non individuals) | (Special category of customers like pensioners, rural customers) |
| | Above Rs.1 lakh | 0.26% Minimum Rs.297 Maximum Rs.11140 Free for remittance to repayment of instalments of loan accounts For non customers against tender of cash, 50% more than normal charges | 0.26% Minimum Rs.297 Maximum Rs.11140 Free for remittance to repayment of instalments of loan accounts For non customers against tender of cash, 50% more than normal charges | 0.26% Minimum Rs.198 Maximum Rs.11140 Free for remittance to repayment of instalments of loan accounts For non customers against tender of cash, 50% more than normal charges |
| 13. | Demand Draft Cancellation – | | | |
| | DD value upto Rs.100 | Rs.30 | Rs.30 | Rs.25 |
| | DD value above Rs.100 | Rs.60 | Rs.60 | Rs.60 |
| 14. | Demand Draft Revalidation – | Rs.50 Revalidation permitted once only | Rs.60 Revalidation permitted once only | Rs.50 Revalidation permitted once only |
| 15. | Demand draft Duplicate Issuance – | Rs.75 per instrument | Rs.75 per instrument | Rs.75 per instrument |
| 16. | Bankers Pay Order Issue – | | | |
| | Upto Rs. 1 lakh | 0.30% Minimum Rs.30/- Maximum Rs.297 | 0.30% Minimum Rs.30/- Maximum Rs.297 | 0.20% Minimum Rs.20/- Maximum Rs.198 |



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| | | (Individuals) | (Non individuals) | (Special category of customers like pensioners, rural customers) |
| | Above Rs. 1 lakh | 0.15% Minimum Rs.297 Maximum Rs.5595 | 0.15% Minimum Rs.297 Maximum Rs.5595 | 0.15% Minimum Rs.198 Maximum Rs.5595 |
| | For non customers against tender of cash 50% additional charges are prescribed | For non customers against tender of cash 50% additional charges are prescribed | For non customers against tender of cash 50% additional charges are prescribed | For non customers against tender of cash 50% additional charges are prescribed |
| 17. | Bankers Pay Order – Cancellation | | | |
| | For BPOs upto Rs.100 | Rs.30 | Rs.35 | Rs.20 |
| | For BPOs above Rs.100 | Rs.60 | Rs.60 | Rs.60 |
| 18. | Bankers Pay Order – Revalidation | Rs.55 Revalidation permitted only once | Rs.60 Revalidation permitted only once | Rs.50 Revalidation permitted only once |
| 19. | Bankers Pay Order – Duplicate Issuance | Rs.70 per instrument | Rs.75 per instrument | Rs.70 per instrument |
| 20. | Telegraphic Transfer-Issue | Any amount Demand draft charges + Rs.30 towards telegram/telex charges | Any amount Demand draft charges + Rs.30 towards telegram/telex charges | Any amount Demand draft charges + Rs.30 towards telegram/telex charges |
| 21. | Telegraphic Transfer – Cancellation | No charges prescribed | No charges prescribed | No charges prescribed |
| 22. | Telegraphic Transfer – Duplicate Issuance | No charges prescribed | No charges prescribed | No charges prescribed |



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| 23. | Payment by Electronic Clearing Services(ECS) Outward | Rs.3 per instrument + RBI charges if any Charges are to be collected as sponsor bank Note: The charges prescribed has to be recovered from the customers when we act as a sponsor bank for them for their ECS transactions and not otherwise. As a destination branch, our branches should not recover charges for ECS credits /debits | | |
| 24. | Inward RTGS / NEFT/ ECS transactions | Free, no charge to be levied | Free, no charge to be levied | Free, no charge to be levied |
| | RTGS Outward transactions | | | |
| | Rs.2 lakhs to Rs.5 lakhs | Rs. 28 per transaction | Rs. 28 per transaction | Rs. 28 per transaction |
| | Above Rs.5 lakhs | Rs.56 per transaction | Rs.56 per transaction | Rs.56 per transaction |
| | NEFT Outward transactions | | | |
| | Upto Rs.1 lakh | Rs.6 per transaction | Rs.6 per transaction | Rs.6 per transaction |
| | > Rs.1 lakh to Rs.2 lakhs | Rs.17 per transaction | Rs.17 per transaction | Rs.17 per transaction |
| | > Rs.2 lakhs | Rs.28 per transaction | Rs.28 per transaction | Rs.28 per transaction |
| | Note: 1. ECS debit return charges are as applicable as cheque return charges. 2. These charges shall be applicable for all type of transactions, including inter-bank funds transfers and Net banking transactions of RTGS and NEFT | | | |



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| | | (Individuals) | (Non individuals) | (Special category of customers like pensioners, rural customers) |
| 25 | Collection of local cheques | Free of charges | Free of charges | Free of charges |
| 26 | Collection of outstation cheques | | | |
| | Rs.1 to less than Rs.10000 | Rs.55 per instrument | Rs.55 per instrument | Rs.55 per instrument |
| | Rs. 10,000 to Rs.1,00,000 | Rs.110 per instrument | Rs.110 per instrument | Rs.110 per instrument |
| | Above Rs.1,00,000 | Rs.164 per instrument | Rs.164 per instrument | Rs.164 per instrument |
| 27. | Cheque Return – Outward (Cheque deposited for collection) | | | |
| | Outstation cheques & local bills and outstation bills | 50% of the collection charges Minimum Rs.30 Other bank charges if any has to be collected separately | 50% of the collection charges Minimum Rs.30 Other bank charges if any has to be collected separately | 50% of the collection charges Minimum Rs.30 Other bank charges if any has to be collected separately |
| | Local cheque inward return | Rs.30 | Rs.30 | Rs.30 |