

## Overdraft Account



### Schedule of Facilities [Overdraft against FD]

(Effective from Jul 1, 2019; Charges are exclusive of GST)

<b>#General ODFD Cases - Facilities based on Monthly Average Balance (MAB). Account Opening Amount(AOA)- NIL</b>						
Previous Month Average Balance (MAB) Rs		Free Transactions Per Month				
		Cash Deposit	Cheque Book	DD/PO	NEFT	RTGS
From	Up to		Leaves	Transactions		
OD/Zero	5000	<b>10 times of MAB</b> (Inclusive of both Home and Non Home Branch)	0	0	0	0
5001	10000		50	5	Via Branch-2 Via Net Banking-3	Via Branch-2 Via Net Banking-3
10001	25000		50	5	Via Branch-5 Via Net Banking-5	Via Branch-5 Via Net Banking-5
25001	50000		50	10	Via Branch-7 Via Net Banking-8	Via Branch-7 Via Net Banking-8
50001	100000		50	10	Via Branch-10 Via Net Banking-10	Via Branch-10 Via Net Banking-10
100001	200000		100	15	Via Branch-12 Via Net Banking-13	Via Branch-12 Via Net Banking-13
200001	300000		100	15	Via Branch-15 Via Net Banking-15	Via Branch-15 Via Net Banking-15
300001	400000		150	20	Via Branch-17 Via Net Banking-18	Via Branch-17 Via Net Banking-18
400001	500000		200	20	Via Branch-20 Via Net Banking-20	Via Branch-20 Via Net Banking-20
500001	1000000		200	25	Free	Free
1000001	2000000		400	100	Free	Free
2000001 and above.			Free	Free	Free	Free
#Cash Deposit - Free Minimum Monthly Cash Deposit limit of Rs.1, 00,000/- or 10 times of MAB, whichever is higher.						
#Chequebook - Free first 50 cheque leaves in the account						

<b>##ODFD Cases classified as PSL - Facilities based on Monthly Average Balance (MAB). Account Opening Amount(AOA)- NIL</b>					
Previous Month Average Balance (MAB) Rs		Free Transactions Per Month			
		Cheque Book	DD/PO	NEFT	RTGS
From	Up to	Leaves	Transactions		
OD/Zero	5000	50	5	Via Branch-2 Via Net Banking-3	Via Branch-2 Via Net Banking-3
5001	10000	50	5	Via Branch-2 Via Net Banking-3	Via Branch-2 Via Net Banking-3
10001	25000	50	5	Via Branch-5 Via Net Banking-5	Via Branch-5 Via Net Banking-5

				Banking-5	
25001	50000	50	10	Via Branch-7 Via Net Banking-8	Via Branch-7 Via Net Banking-8
50001	100000	50	10	Via Branch-10 Via Net Banking-10	Via Branch-10 Via Net Banking-10
100001	200000	100	15	Via Branch-12 Via Net Banking-13	Via Branch-12 Via Net Banking-13
200001	300000	100	15	Via Branch-15 Via Net Banking-15	Via Branch-15 Via Net Banking-15
300001	400000	150	20	Via Branch-17 Via Net Banking-18	Via Branch-17 Via Net Banking-18
400001	500000	200	20	Via Branch-20 Via Net Banking-20	Via Branch-20 Via Net Banking-20
500001	1000000	200	25		Free
1000001	2000000	400	100		Free
2000001 and above.		Free	Free		Free

##Cash Deposit (Home + Non Home) - Monthly Free Limit equivalent to Sanction Limit under OD Account.

(Please Note: - Sanction limit on the last day of the month shall be considered for determining the free Cash Deposit limit in subsequent month)

#### Charges Beyond Free Limit

Cash Deposit	Rs 2.5/1000/- Min Rs 53			Omni Pay	Rs 1.10/1000/- Min Rs 53		
Cheque (Leaves)	Rs 3/ Leaf						
NEFT (Charges per Transaction)	Slab	Branch	Net/ Mobile Banking	RTGS (Charges per Transaction)	Channel	Rs.2 lac to Rs.5 lac	Above Rs.5 lac
	Upto Rs.10000/-	Rs. 1.00	Rs. 1.00		Branch	Rs.20/-	Rs.40/-
	Abv Rs.10000/- to Rs.1 lac	Rs. 3.00	Rs. 3.00		Net Banking	Rs.15/-	Rs.30/-
	Abv Rs.1 lac to Rs.2 lac	Rs.9.00	Rs.6.00				
	Abv Rs. 2 lac	Rs.15.00	Rs.12.00				

#### Miscellaneous Charges

IMPS through Net Banking ,Mobile and Branch Channel	Slab	Up to Rs.1,000	1,001 to Rs. 1,00,000	Beyond Rs. 1,00,000
	Charge	0	Rs 5	Rs 15
Cash Withdrawal – Self and Third Party (in case of third party cash withdrawal a 24 hour notice required at Non Home Branch) -The service is not available for encashing FD/DD/PO. (NRE/NRO customers will get facilities as per RBI rules).	Free			
Fund Transfer – Cheque/ account to account transfer at Non- Home Branch	Free			

	Range	Charges per instruments	
Cheque collection (Branch/Non Branch Locations) (Local-Free)	Outstation/ (Other bank commission will be recovered separately)	<=5000	Rs.25/-
		>5000- 10,000	Rs.50/-
		>10,000- 1,00,000	Rs.100/-
		>1,00,000	Rs.250/-
Speed Clearing outside CTS Grid (Service charges for Speed Clearing within the CTS grid jurisdiction, waived.)	Range	Charges / Transaction	
	Upto Rs.1,00,000/-	Nil	
	Above Rs.1,00,000/-	Rs.150/-	
Foreign Currency Inward / Outward Remittances / Certificate	As per Trade Finance Guidelines		
DD/PO/Omni pay Cancellation	Rs 100 per instrument.		
Cheque Stop Payment instructions	Rs 100 per leaf and Rs 200 for a Range Free through Net-Banking		
Old Record (Subject to availability)	Above 1yr & less than 2 yrs – Rs.150/- per Item 2 yrs and thereafter – Rs.100/- per Item, subject to Max of Rs.750/-		
Copy of original of cheque/draft (paid by the bank)	Rs.150/- per instance		
Addition / deletion of names in Accounts/ Nominations / Change in operational instructions	1 <sup>st</sup> occasion (after account opening )	Free	
	Beyond 1 <sup>st</sup> occasion for every Addition / deletion of names in Accounts/ Nominations / Change in operational instructions	Rs. 100/-	
Allowing operations through power of attorney/mandate	Rs.500 per request		
Change of authorized signatory in accounts	Rs. 300/- Per Occasion (exempted for change due to death of the existing signatory)		
Charges For Recording Reconstitution of Account	Rs.200/- (No charges in case of Death of account holder)		
Facility of Sweep/Linking of accounts (Sweep Out Only)	Rs.100/- per instance		
Sweep Out Trigger facility charges	Rs.5/- per debit in addition to the SI charges		
Charges for collection of paper based Instrument other than regular cheque payable through clearing mechanism – Collection of documents by State Govt. Treasury, KVP, NSC etc. by customers.	Rs.10/1000 ( Min Rs.100/-, Max –Rs.1,000)		
TAX Payment Challan retrieval beyond 2 years for Net Banking Users	Rs.50/-		
<b>SMS alerts</b>	<b>Rs.15/- per quarter</b>		
INET Banking Password (Through Branch Channel)	For Debit Card holders :Rs 100/- For Non-Debit Card holders : Free for first time , Subsequent password : Rs 50/-		
<b>Statement of Accounts</b>			
- Physical from branch/ Post/Courier	Rs. 100/- per statement plus actual courier (if applicable) charges.		
- email	Rs 5/- per statement		
Duplicate Statement at the Branch (per instance)	Upto 1 year - Rs. 100/- & Above 1 year - Rs. 300/-		
Duplicate Statements over Telephone	Email	Rs. 25/- per occasion	
	Post/Courier	Upto 1 year - Rs. 100/- & Above 1 year - Rs. 300/-	
Overseas Mailing.	Actual Courier charges shall be recovered (To be collected by Branch Manually)		
Monthly, Hold Mail facility	Free		
Certificate (To be collected by Branch Manually)			
Balance Confirmation Certificate (per instances)	Rs. 100/-		
Photo/Sign. Verification Certificate (per instances)			
Banker's report Certificate (per instances)			
Interest Certificate (per instances)			
	Once in a year (For IT Return purpose etc.) – Free Additional/Duplicate copies: Rs100/- per copy		

Standing Instructions							
Standing Instructions				Rs. 50/- (per instances)			
Standing Instruction rejection/failure				Rs.225 per instance			
Account Closure Charges (To be collected by Branch Manually)							
Non Individual Customer				Within 14 days		Nil	
				Over 14 days upto 6 months old		Rs 200/-	
				> 6 months old upto 1 year		Rs 100/-	
				Beyond 1 year		Nil	
Individual Customer				Within 14 days		Nil	
				Over 14 days upto 6 months old		Rs 100/-	
				> 6 months old upto 1 year		Rs 100/-	
				Beyond 1 year		Nil	
ECS Returned				Rs 500 per instance			
<b>Cheque Issued Returned</b>				<b>Cheque Deposited and Returned</b>			
Financial Reason				Financial Reason(Local/Outstation)			
<b>Slab (Rs.)</b>	Up to	Rs 10,001	Beyond	<b>Slab (Rs.)</b>		<b>Charge</b>	
	Rs 10,000	to	Rs 25 lakh	Up to 1 lakh	Rs.150		
<b>Up to 2<sup>nd</sup> instance/quarter</b>	Rs.250	Rs.500	Rs.1,000	Beyond 1 lakh	Rs.250		
<b>Beyond 2<sup>nd</sup> instance/quarter</b>	Rs.500	Rs.750	Rs.1,500				
Technical Reason				Free			
<i>(Cheque return charges shall be levied only in cases where the customer is at fault and is responsible for such returns. Indicative list available at the Branch.)</i>							
Arranged / Unarranged Overdraft / Cheque Purchase (Subject to Approval)				Per Occasion (A)- Rs 115/- (To be collected by Branch Manually) Interest (B) – (18.75% TOD + 2% Penal) auto collection			
Home Banking Facility				Cash Delivery & Pick Up - As per Schedule of Charge (SOC) for CDP Service			
Transaction at other Bank ATM				<b>Domestic:</b> Non- Financial - Rs 8 per Transaction. Financial - Rs 20 per Transaction		<b>International:</b> Non- Financial - Rs 30 per Transaction. Financial - Rs 140 per Transaction	
				International Cash withdrawal transactions declined due to insufficient funds – Rs.20/- per instance			
Debit-cum-ATM Card				Classic Debit-cum-ATM Card	Gold Debit Card	Platinum Debit Card	
Annual Fee				Rs 220/-*	Free	Free	
Add on Card				Rs 220/-*	Free	Free	
Replacement of Lost Stolen card				Rs 220/-*	Free	Free	
New PIN Generation				Rs 50 for PIN Lost/Forgotten Cases Only			
ATM Cash Withdrawal Limit (per day)				Rs 50,000	Rs 75,000	Rs 1,00,000	
POS Limit (Point of Sale) (per day)				Rs 50,000	Rs 75,000	Rs 1,00,000	

\*Second year onwards

**Important Instructions**

- GST applicable on above charges will be additional.
- Cash deposit at any branch subject to non-home branch acceptance.
- Gold Card offered with account opening amount of Rs.5 Lakh & above (Subject to approval). Facilities will be disabled and Card fee would be applicable if MAB of Rs.5 lakh not maintained.
- Platinum Card offered with account opening amount of Rs.10 Lakh & above (Subject to approval). Facilities will be disabled and Card fee would be applicable if MAB of Rs.10 lakh not maintained.
- Debit card will not be issued for Account opened by Coop Banks/other banks.
- IMPS facility is allowed for individual customers only.

7. Opening of the Overdraft Account tantamount to deemed acceptance of the aforesaid rule & regulations as well as the fact of being informed about the various service charges being levied by the Bank and the terms and conditions guiding the related products and services. Service charges are subject to change from time to time.
8. In-Operative Account:-
- If there are no transactions in the account for a period of two years, the account will be treated as an inoperative account.
  - In case there are no customer induced debit, credit and/or third party transactions in the account, it would be classified as inoperative.
  - The service charges levied by the Bank and/or interest credited by the Bank would not be considered as customer induced transactions.
  - The customer should thus transact in the account periodically, so that it does not become inoperative.
9. Satisfactory conduct of the account entails maintaining sufficient balance to honor cheques issued to third parties. If there are high incidences to the contrary, the Bank reserves the right to close the account under intimation to the customer.
10. In case debit balance in Overdraft account exceeds sanctioned limit, the overdrawn amount would be treated as temporary overdraft (TOD) and would attract interest applicable for TOD as well as 2% penal interest on overdrawn amount.

Declaration: I/We have read / understood the terms and condition as applicable to Account opening and other operational aspect. I/We understand that the terms and condition may be revised by the Bank from time to time and it will be agreeable to me/us. I/We shall be responsible for regularly reviewing these terms, including the amendments that are posted on the website. I/We agree to pay charges as per the Bank Policy. I/We also agree to down-gradation of the account and withdrawal of features, in the event of non-maintenance of required balance.

Signature(s)/ Thumb impression(s) of the account holder (With Seal and stamp)

Signature 1

Signature 2

Signature 3

For Office Use

Scheme code	Please Tick (√)	Description	Min. Account Opening Amount	Last/ Current Month MAB
RCDDL		FDOD- General under same Current account number	NIL	Facilities based on Last Month Average Balance.
RSODD		FDOD- General under same Saving account number		
RLODT		FDOD- General under separate account number		
RCDPL		FDOD- PSL Case under same Current account number	NIL	Facilities based on Last Month Average Balance.
RSOPL		FDOD- PSL Case under same Saving account number		
RLOPL		FDOD- PSL Case under separate account number		

Third Party FDOD				
Scheme code	Please Tick (√)	Description	Min. Account Opening Amount	Last/ Current Month MAB
RLMDT		FDOD- General under separate account number	NIL	Facilities based on Last Month Average Balance.
RLMPL		FDOD- PSL Case under separate account number		

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