



## THE TAMIL NADU STATE APEX COOP. BANK LTD.,

All Service Charges attract Applicable GST

<b>SERVICE CHARGES - AS ON 1.3.2022</b>		
Sl. No.	Particulars	Charges
1)	<b>Monthly Average Balance in SB Account</b>	
	With cheque facility	Pensioner - Rs. 100 Others - Rs.1000
	Without cheque facility	Pensioner - Rs. 10
		Others - Rs.100
2)	<b>Issue of MICR Cheque Book - Per leaf - SB Account</b>	Rs.4 per leaf in excess of 40 free leaves per calendar year
3)	<b>Minimum Balance on Current Account</b>	
	Individuals	Rs. 3,000
	Institutions (including Cooperatives)	Rs. 5,000
4)	<b>Non-maintenance of minimum balance</b>	
	<b>Savings Bank Account</b>	
	With cheque facility	Rs.50 per month
	Without cheque facility	Rs.10 per month
	<b>Current Account</b>	Rs.100 per month
5)	<b>Cheque / ECS Return</b>	
	<b>Inward cheque / ECS Debit</b>	For Cheque value - Upto Rs.50,000 - Rs.100
		Rs.50,000 to 2,00,000 - Rs.200
		Cheque above Rs.2,00,000 - Rs.300
<b>Outward Cheque</b>	Rs.100 Per occasion	
6)	<b>Inoperative Account for more than 1 year</b>	
	<b>Savings Bank Account</b>	
	If balance > Rs.1,000 (with cheque book facility)	Nil. If minimum balance is maintained
	If balance > Rs.100 (without cheque book facility)	
	If balance < Rs.1,000 (with cheque book facility)	Rs.50 per year. If balance is below Rs.50, then the account will be closed
	If balance < Rs.100 (without cheque book facility)	
<b>Current Account</b>	Rs.200 per year (if balance is less than Rs.3,000 for individual account and Rs.5,000 for institutional account)	
7)	<b>Closure of account before one year from the date of opening</b>	
	Savings Bank Account	Rs.200
	Current Account	Rs.300
	Recurring Deposit Account	-Nil-



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8)	<b>Locker Operation Charges</b>	Rs.30 per visit (For more than 36 free visits per calendar year)
9)	<b>Cash withdrawal per year</b>	Rs.3 per withdrawal (minimum Rs.10), if exceeds 60 withdrawals per year)
10)	Issue of duplicate passbook - SB/RD with latest balance - Deposit Receipt FD/CC / Jewel Loan Receipt	Rs.100 (Rs.100 for every 40 entries)
11)	<b>Stop payment of cheque / ECS debit</b>	Rs.50 per occasion per cheque / ECS Debit - Maximum Rs.500/-
12)	<b>Collection of outstation cheques</b>	
	Upto Rs.10,000	Rs. 50
	Rs.10,001 - Rs.1,00,000	Rs.100
	Above Rs.1,00,000	Rs.150
13)	<b>Issue of Certificate of Balance (excluding cooperatives)</b>	Rs.100
14)	<b>Attestation of customer signature / photo verification of signature</b>	Rs.100
15)	<b>Issue of Pay Order</b>	
	Upto Rs.10,000	Rs.50
	Above Rs.10,000	Rs.5 per Rs.1,000 ; Minimum-Rs.50 ; Maximum Rs.15,000
16)	<b>Standing Instructions</b>	
	a) Intra-Bank	-Nil-
	b) Inter-Bank (For Setting up)	Rs.50
	SI processing / execution per instruction	Rs.10
17)	<b>Solvency Certificate / Bank Guarantee</b>	
	Commercial / Non-commercial (per lakh)	0.75% of the guaranteed amount + Incidental Charges - Rs.100
18)	<b>Scanned copy of Cheque / P.O. - per instance</b>	Rs.50
19)	<b>Enquiries relating to old records (beyond 12 months) per item</b>	Rs.50
20)	<b>Power of Attorney / Mandate Registration per instance</b>	Rs.100 per instance
21)	<b>Postal Charges</b>	
	a) Ordinary	Actual Charges
	b) Registered / Speed Post / Courier	Actual Charges
22)	<b>Pay Order - Cancellation</b>	Rs.50 (System)
23)	<b>Pay Order - Revalidation</b>	Rs.50 (Manual)



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<b>24)</b>	<b>Collection of outstation cheques (inclusive of postage &amp; out of packet expenses)</b>	
	Upto Rs.10,000	Rs.50
	Above Rs.10,000 to below Rs.1,00,000	Rs.100
	Above Rs.1,00,000	Rs.200
<b>25)</b>	<b>NEFT / RTGS CHARGES :</b>	
	< Rs.10,000	Rs.2.50
	> Rs.10,000 to < Rs.1.00 Lakh	Rs.5.00
	> Rs.1.00 Lakh to Rs.2.00 Lakh	Rs.15.00
	> Rs.2.00 Lakh	Rs.25
	<b>RTGS -</b>	
	> Rs.5.00 Lakh	Rs.50
<b>26)</b>	<b>IMPS (Immediate Payment Service)</b>	
	From Rs.1 to Rs.10,000	Rs.5
	From Rs.10,001 to Rs.50,000	Rs.10
	From Rs.50,000 to Rs.1 lakh	Rs.15
<b>27)</b>	<b>NACH Mandate (E-Mandate)</b>	
	One time Mandate Authorisation Charges per Mandate	Rs.50
	Failed Mandate	Rs.100
<b>28)</b>	<b>SMS Alert Charges</b>	Rs.15 per quarter
<b>29)</b>	<b>Debit Card</b>	
	Issue of card (joining fee)	-Nil-
	Annual Maintenance charges (Payable from the beginning of the second year onwards)	Rs.100
	Issue of duplicate card (along with pin)	Rs.125 per card
	Issue of duplicate pin	Rs.75
<b>30)</b>	<b>Debit card usage charges</b>	
	TNSC Bank - ATMs	Free
	Other Bank ATMs	Metro: 3 free transactions per month Non-metro: 5 free transactions per month
	Other Bank ATMs	
	Exceeding free transactions/month	
	- Cash withdrawal	Rs.21 per transaction (excl. tax)
	- Balance Enquiry, Mini statement, PIN change, etc.	Rs.9 per transaction (excl. tax)
<b>31)</b>	<b>CIBIL</b>	
	Individuals	Rs.100 per occasion
<b>32)</b>	<b>Locker break-opening</b>	Rs.750
<b>33)</b>	<b>Statement of Account - (Other than Current Account)</b>	Rs.25 (Per Page)