

SERVICE CHARGES

Name of the Bank	State Bank of Mysore
Savings Bank A/c- No frills A/c	
Minimum Balance	Zero
Charges for non maintenance thereof	Nil
Savings Bank Accounts with Cheque facility	
Minimum Balance	Rs.500/-
Charges for non maintenance thereof	Rs.75/- per quarter (Rural) Rs.150/- per quarter (non-rural)
Savings Bank Accounts without Cheque facility	
Minimum Balance	Rs.500/-
Charges for non maintenance thereof	Rs.50/- per quarter (Rural) Rs.125/- per quarter (non-rural)
Other Savings Bank a/c facilities	
Issue of Duplicate Statement	Rs.120/- (with 40 entries)
Issue of loose cheque leaves	Nil
Issue of Duplicate Pass Book	Rs.120/- (with 40 entries)
Mode of calculation of minimum balance	Any one day in a calendar month, the balance should not come below the minimum prescribed level.
Current a/c - Individuals	Rs.250/- per Quarter (Rural) Rs.300/- per quarter (non-rural)
Current a/c - Others	Rs.500/- per Quarter (Rural) Rs.1000/- per quarter (non-rural)
Remittance Facilities through own Bank	
DD-issue	Rs.1.75 per 1000 Min Rs.30/- Max Rs.11,200/-
DD Cancellation	Rs.60/-
DD- Duplicate	Rs.60/-
DD- Revalidation	Rs.60/-
PO- Issue	Rs.1.75 per 1000/- Min Rs.30/- Max Rs.11,200/-
PO- Cancellation	Rs.60/-
PO- Duplicate	Rs.60/-
PO- Revalidation	Rs.60/-
TT- Issue	Rs.1.75 per 1000 Min Rs.30/- Max Rs.11,200/-
TT- Cancellation	N.A
TT- Duplicate	N.A
TT- Revalidation	N.A
NEFT Charges- Inward	No Charge

NEFT Charges Outward	a)No charge upto Rs 50,000/- b)Rs 0.20 per1000 for Rs 50,000/- to Rs 1,00,000/- c)Rs 10/- + Rs 0.50 per 1000 for Rs 1,00,000/- to Rs1,29,000/- d) Rs 25/- per transaction above Rs 1,29,000/-
RTGS Outward	Min Rs.500/- Max Rs.2000/-
RTGS Inward	Rs.50/-

Collection of Cheques	
Remittances Facilities through other Bank	N.A
DD-issue	
DD Cancellation	
DD- Duplicate	
DD- Revalidation	
PO- Issue	
PO- Cancellation	
PO- Duplicate	
PO- Revalidation	
TT- Issue	
TT- Cancellation	
TT- Duplicate	
TT- Revalidation	
NEFT Charges- Inward	
NEFT Charges outward	
RTGS Outward	
RTGS Inward	
Collection of Cheques	

State Bank of Mysore – International Banking Department	
Service Charges – Foreign Exchange Transactions:	
<u>I. Inward Remittances:</u> <u>Encashment of TTs & Purchase of MTs/DDs</u> a) in respect of which cover has been received in Nostro A/cs.	Current TT buying rate (No exchange margin and interest to be added)
b) Encashment of TTs & Purchase of MTs/DDs where reimbursement is to be obtained in cover by drawing DDs on overseas branches or correspondent banks.	Current TT buying rate plus exchange margin of 0.150%. Interest shall be recovered separately from the customer at 15% per annum for a transit period of 10 days.

c) Encashment of customer's personal cheques, demand drafts, international money orders, banker's pay orders, payable abroad	TT buying rate plus exchange margin of 0.20%. Interest to be recovered separately from the customer at 2.50% above BPLR for a transit period of 15 days with a minimum of Rs.150/-
d) Rupee drafts issued by Correspondent Banks: Drawing on the branch where correspondent Bank Rupee Account is maintained.	Free of charge
1. <u>Clean payments:</u>	
a) Effected under instructions from foreign correspondents.	Rs.30/-
b) Where the inward remittance has to be paid in foreign currency by way of a demand draft/mail transfer/ payment order/ telegraphic transfer.	Rs.600/- flat per transaction
2. <u>Certificates:</u>	
a) For issuing bank certificates on security paper in respect of clean remittances from abroad and/ or for encashment of foreign currency travellers cheques/foreign currency notes.	Rs.125/- per certificate
b) Issue of certificates on Bank's letter head (where Rupee value of inward remittance does not exceed Rs.5000/-)	Rs.125/- per certificate
<u>II. OUTWARD REMITTANCES:</u>	
a) On all foreign currency outward remittances not being proceeds of import bills	Individuals – Rs.125/- flat Others – Rs.600/- flat
a) Rupee Remittances	Individuals at 0.15% - Minimum Rs.125/- Others at 0.30% - Minimum Rs.300/-
c) Outward remittances from FCNRB A/cs, NRE A/cs	Free of charge

<p><u>III. CLEAN INSTRUMENTS FOR COLLECTION:</u> Clean instruments sent abroad for collection</p>	<p><u>Individuals at 0.30%:</u> (i) For instruments upto USD 500 or equivalent Minimum: Rs. 100/- (ii) For instruments above USD 500 upto USD 999 or equivalent -Minimum: Rs. 200/- (iii) For instruments of USD1000 or equivalent and above- Minimum Rs. 300/-</p> <p>Maximum Rs. 28,000/- <u>Others at 0.30%:</u> Minimum Rs. 600/-</p>
<p><u>IV. MERCHANTING TRADE:</u> (If foreign currency remittances are received in advance by the exporter from the overseas buyer and the funds are held in nostro account at the specific request of the exporter). Commission a) On import bills received under back to back LC b) On export bills drawn by merchant exporters</p>	<p>0.25% 0.250%</p>
<p><u>V. FORWARD CONTRACTS:</u> a) For booking sales and purchase contracts b) For each request for early delivery, extension or cancellation</p>	<p>a) Rs.600/- flat per contract b) Rs.600/- plus swap cost and cancellation charges wherever applicable</p>
<p><u>VI. FOREIGN CURRENCY TRAVELLERS CHEQUES:</u> Sale of foreign currency travellers cheques a) Commission on Rupee equivalent value of travellers cheques sold to Indian residents b) Commission on foreign currency travellers cheques issued against foreign currency remittance at the request of the beneficiary</p>	<p>1.25% 0.30%</p>

Retail Loan		
Loan processing charges		
(a) For Fresh Advances		
	Fund Based	Non Fund based
Upto Rs.25,000/-	Nil	Nil
Above Rs.25000/- to Rs.2.00 lakhs	Rs.300/-	Rs.150/-
Above Rs.2.00 lacs	Rs.300/- per lac or part thereof	Rs.150/- per lac or part thereof
Subject to a maximum of Rs.6.00 lacs		
(b) For Renewals		
Upto Rs.25,000/-	Nil	Nil
Above Rs.25000/- to Rs.2.00 lakhs	Rs.150/-	Rs.100/-
Above Rs.2.00 lacs	Rs.150/- per lac or part thereof	Rs.100/- per lac or part thereof
Subject to a maximum of Rs.6.00 lacs		
Prepayment Charges	2% penalty on the amount prepaid in excess of normal EMI dues should be levied in respect of pre-closure of Housing Loans before expiry of half of the original tenure (i.e. For a loan with repayment tenure of 10 years, prepayment penalty will be charged if the loan is pre-closed before 5 years.) (For Housing loan only)	
No due certificate	Rs.120/-	
Solvency Certificate	Non commercial purpose Rs.500/-. For Commercial purpose Min – Rs.600/- Max – Rs.11500/-	
Charges for late payment of EMI	Interest as applicable for delayed period	
Charges for changing from fixed to floating rates of int	Flat fee of Rs.1000/-.	
Charges for changing from float to fixed rate of interest	N.A	

Cards	
ATM (cum Debit Card)	
Membership fee	Nil
Annual Fee	Rs.50/-
Renewal Chargers	Nil
Late Payment charges	Nil
Interest charges	Nil
Replacement charges	Rs.250/-
Transaction charge for Partner Banks	Rs.23/- + Service tax
Transaction charge for Non Partner Banks	-
Credit Card	-
Membership fee	-
Annual Fee	-
Renewal Chargers	-
Late Payment charges	-
Interest charges	-
Replacement charges	-
Cash withdrawal	-
Debit Card	
Membership fee	-
Annual Fee	Rs.50/-
Renewal Chargers	-
Late Payment charges	-
Interest charges	-
Replacement charges	Rs.250/-
Cash withdrawal	-
Miscellaneous	
Balance enquiry	Nil
Balance Certificate	Nil
Interest Certificate	Nil
Account closure	Nil
Use of fax/ telephone/ Modem	Nil
Photo attestation	--
Signature attestation	Rs.25/-
Stop payment charges	Rs.120/-
In-operative account	In operative Savings Bank A/c Rs. 60/- p.a. In-operative un-remunerative Current A/c Rs.125/- p.a.

Service Charges- CORE POWER

Amount	Charges
Upto Rs.50,000/-	Nil
Above Rs.50000/- to Rs.1.00 lakhs	Rs.0.20/Rs 1000 or part thereof with a minimum of Rs 2/- per transaction
Above Rs.1.00 lac and upto Rs 1,29,000/-	Rs.10 plus Rs 0.50 per Rs 1000 or part thereof for amount in excess of Rs 1 lac
Above Rs 1,29,000/-	Rs 25 per transaction

(All rates are subject to change)