

REVISED TARIFF - DOMESTIC OPERATIONS & INTERNATIONAL REMITTANCES - Effective from 01/01/2016

TYPE OF OPERATION	RECOVERY METHOD	CHARGES (COMMISSION)	
CASH OPERATIONS			
Cash orders - Collected at the branch	Manual	1/2 % (Rs.5,000/- Minimum)	
Cash orders - Delivered at customer location		1/2 % (Rs.5,000/- Minimum + delivery charges of an approved cash transport agent)	
Counter Withdrawal Charges			
Applicable for all withdrawals below Rs. 150,000/- (Excluding Senior Citizens Scheme Accounts)	Auto	Rs. 10/-	
CURRENT ACCOUNTS			
Cheque Books			
100L	Auto	Rs.1,000/- per book	
50L		Rs. 500/- per book	
25L		Rs. 250/- per book	
10L		Rs. 100/- per book	
Continuous Cheque Leaves	Auto/Manual	Rs. 10/- per leaf + printing charges	
Monthly Service Charge on Current Accounts			
(Avg. Bal. Dr/Cr)			
Business Accounts below Rs.25,000/-	Auto	Rs. 300/- per month	
Personal Accounts below Rs.10,000/- (Excluding Senior Citizens Scheme Accounts)		Rs. 200/- per month	
FCBU Accounts			
Business Accounts below USD 3000/- or eqv. Personal Accounts below USD 2000/- or eqv.		USD 20/- per month	
Issuance of Current Account Statements			
Daily	Auto	Rs.2,000/- per month	
Weekly		Rs.1,000/- per month	
Monthly		No charge	
E-Statement		No charge	
FCBU Accounts - Daily & Weekly Statements		USD 20/- per month	
SWIFT NET - MT 940 format statements			
Daily			Rs. 500/-per month
Weekly			Rs. 300/- per month
Monthly		Rs. 200/- per month	
Duplicate copies of Statements			
Personal A/c	Auto	Rs. 400/- per statement	
Corporate A/c		Rs. 600/- per statement	
		Charge per account for each request	
STOP PAYMENTS			
Placement of stop payment	Auto	Rs.2,000/- per cheque	
Loss of Cheque book		Rs.2,500/- per book (series in excess of 5 leaves)	
Renewal (after 6 months)		Rs. 250/- per cheque or series in excess of 5 leaves	
Cancellation of Stop Payment	Manual	Rs. 200/- per Cheque or series of 5 leaves	
CHEQUE RETURNS (ACH/Transfer/Cash)			
Outward - RD/ENR	Auto	Rs. 3,000/-	
Outward - Other (Technical errors)		Rs. 500/-	
All Inward (where Bank has not made a mistake)		Rs. 100/- (including postage)	
Additional charge for collecting by hand	Manual	Rs. 200/- per day	
MARK FOR PAYMENT			
Presented by us to other banks	Auto	Rs. 4,000/-	
Presented to us by other banks	Manual	Rs. 2,000/-	
POST DATED CHEQUES			
Handling Charges for customers with POD against PD cheques	Manual	Free	
Handling Charges for customers without facilities	Manual	Rs. 10/- per Cheque	
PURCHASES (LOCAL BILLS & CHEQUES)			
Customers with limits	Auto	In accordance with facility approval	
Customers without limits		0.75% of the value of the cheque or Rs.1,000 per cheque which ever is higher	
REMITTANCES			
Cheques on Self (Issuance)			
A/c debit	Auto	Rs. 300/-	
Other (Cash)		Rs.1,000/-	

Cancellation of Cheques on Selves	Manual	
Customers		Rs. 400/-
Non Customers		Rs. 500/-
Re-issuance -Customer	Auto	Rs. 300/-
Re-issuance -Non Customer		Rs.1,000/-
SAFE DEPOSIT LOCKERS		Minimum Deposit - Rs.50,000-
Small	Auto	Rs.3,500/- + VAT per annum
Medium		Rs.5,000/- + VAT per annum
Large		Rs.7,500/- + VAT per annum
Extra large	(Standing Order)	Rs.10,000/- + VAT per annum
Staff (Charge on safety lockers)		50% of fee + VAT
Replacement of Lock/Key	Manual	Actual cost
MISCELLANEOUS SERVICES		
Standing Orders		
Setting up fee	Auto	Rs.250/- per Standing Order
Fund transfer within HNB		No charge
Fund transfers to other beneficiaries		Rs.300/- per remittance
FUND TRANSFERS		
Outward SLIPS (Multiple trxns)		
HNB Accounts		No charge
Other Bank Accounts	Manual	Rs. 50/- per beneficiary
Outward SLIPS (Single Trxn)		
Other Bank A/c	Auto	Rs. 50/-
MANUAL TRANSFER		
Single Trxn	Manual	Rs. 100/-
Multiple Trxn	Manual	Rs. 100/- per beneficiary
RTGS	Auto	Rs. 1,000/-
ATM CARD ISSUE	Auto	
New Card		Rs. 300/-
Duplicate Card		Rs. 300/-
ATM Withdrawal		Rs. 5/-
ATM Transfer to other Bank's		Rs. 50/-
ATM Withdrawal/Balance Inquiry Receipt		Rs. 2/- per receipt
ATM Mini Statement		Rs. 5/- per statement
OTHER SERVICES		
Replacement due to loss of Pass Book	Manual	Rs. 300/-
Closure of savings account	Auto	Rs. 300/-
Closure of current account	Auto	Rs.1,000/-
Closure of Current Account for Unsatisfactory conduct	Manual	Rs.500/-
Duplicate FD receipt	Manual	Rs.3,000/-
Issue of Certificate of Balance	Manual	Rs. 250/- per letter
Search Fee for collection of data for Tax purposes, Interest recovered/paid etc	Manual	Rs. 250/- for current year Rs. 500/- for each (previous year)
Balance Inquiry (including requests over the counter / telephone)	Manual	Rs.100/- per inquiry
Charge on processing transactions to SIA, FEEA etc where a detailed manual verification is required on the transaction	Manual	Rs.2000/- per transaction
Inward remittances requiring manual intervention in identifying account and processing transaction	Manual	Rs.200/- or equivalent value in foreign currency
Requirement of inquiry from remitting bank on remittances received with discrepancies	Manual	USD 4/- or equivalent value
Mail returned due to incorrect address (customers fault)	Manual	Rs. 50/- per letter
Utility Bill Payment - Counter	Auto	Rs.25/- per Utility Bill
Utility Bill Payment - ATM	Auto	Rs.15/- per Utility Bill
Savings Account Service Charge	Auto	Average Balance below Rs.1000/- ,Charge of Rs.25/- per month Average Balance of Rs.1000/- or above but below Rs.2000/-, Charge of Rs.15/- per month
Postage of PIN Mailer	Manual	Regd. Post/Courier within SL - Free
	Manual	Regd. Post - Overseas - Rs. 250/-
	Manual	Courier - Overseas - Rs. 2,500/-
Processing charge on establishing TOD running limit	Auto	Rs.2000/-
Unauthorized Overdraft	Auto	
Personal Accounts		Rs. 1,500/- per month
Company Accounts		Rs. 2,000/- per month