

THE TAMIL NADU STATE APEX COOP. BANK LTD.,

All Service Charges attract Applicable GST

SI. No. Particulars Charges Monthly Average Balance in SB Account		SERVICE CHARGES - AS ON 1.1.2021				
Account With cheque facility Pensioner - Rs. 100 Others - Rs.100 Pensioner - Rs. 10 Others - Rs.100 Pensioner - Rs. 10 Others - Rs.100 Pensioner - Rs. 10 Others - Rs.100 Rs.4 per leaf in excess of 40 free leaves per calendar year Minimum Balance on Current Account Individuals Institutions (including Cooperatives) Rs. 3,000 Non-maintenance of minimum balance Savings Bank Account With cheque facility Without cheque facility Rs.10 per month Current Account Rs.100 per month Cheque / ECS Return 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 Rs.100 Per occasion Inoperative Account for more than 1 year Savings Bank Account If balance > Rs.1,000 (with cheque book facility) If balance > Rs.1,000 (with cheque book facility) If balance < Rs.1,000 (with cheque book facility) If balance < Rs.1,000 (with cheque book facility) Current Account Rs.200 per year (if balance is less than Rs.3,000 for individual account and Rs.5,000 for institutional account) Closure of account before one year from the date of opening Savings Bank Account Current Account Rs.200	SI. No.	Particulars	Charges			
With cheque facility Without cheque facility Densioner - Rs. 100 Others - Rs.100 Others - Rs	1)					
Susue of MICR Cheque Book - Per leaf - SB Account Rs.4 per leaf in excess of 40 free leaves per calendar year		With cheque facility				
leaf - SB Account leaves per calendar year		Without cheque facility				
Minimum Balance on Current Account Individuals Rs. 3,000 Rs. 5,000	2)		•			
Individuals Institutions (including Cooperatives) Non-maintenance of minimum balance Savings Bank Account With cheque facility Without cheque facility Rs.10 per month Current Account Inward cheque / ECS Debit Inward Cheque Inoperative Account for more than 1 year Savings Bank Account If balance > Rs.1,000 (with cheque book facility) If balance < Rs.1,000 (with cheque book facility) If balance < Rs.1,000 (with cheque book facility) If balance < Rs.1,000 (with cheque book facility) Current Account Current Account Closure of account before one year from the date of opening Savings Bank Account Rs.200 Rs.50,000 Rs.50,000 - Rs.100 Rs.100 Per occasion Nil. If minimum balance is maintained Rs.50 per year. If balance is below Rs.50, then the account will be closed Current Account Rs.200 per year (if balance is less than Rs.3,000 for individual account and Rs.5,000 for institutional account) Closure of account before one year from the date of opening Savings Bank Account Rs.200	3)	Account				
Non-maintenance of minimum balance Savings Bank Account With cheque facility Rs.50 per month	',					
balance Savings Bank Account With cheque facility Rs.50 per month Current Account Rs.10 per month Cheque / ECS Return 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 Rs.100 Per occasion Inoperative Account for more than 1 year Savings Bank Account If balance > Rs.1,000 (with cheque book facility) If balance < Rs.1,000 (with cheque book facility) If balance < Rs.100 (without cheque book facility) Current Account Current Account Current Account Closure of account before one year from the date of opening Savings Bank Account Rs.200 Cheque above Rs.2,00,000 - Rs.300 Rs.100 Per occasion Nil. If minimum balance is maintained Nil. If minimum balance is maintained Rs.50 per year. If balance is below Rs.50, then the account will be closed Rs.200 per year (if balance is less than Rs.3,000 for individual account and Rs.5,000 for institutional account) Closure of account before one year from the date of opening Savings Bank Account Current Account Rs.300			Rs. 5,000			
With cheque facility Rs.50 per month	4)	balance				
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Inward cheque / ECS Debit Upto Rs.50,000 - Rs.100		Cheque / ECS Return				
Rs.50,000 to 2,00,000 - Rs.200	5)	Inward cheque / ECS Debit				
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from the date of opening Savings Bank Account Rs.200 Current Account Rs.300	7)	Closure of account before one vear				
7) Savings Bank Account Rs.200 Current Account Rs.300						
Current Account Rs.300			Rs.200			



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SERVICE CHARGES - AS ON 1.1.2021				
SI. No.	Particulars	Charges		
8)	Locker Operation Charges	Rs.30 per visit (For more than 36 free visits per calendar year)		
9)	Cash withdrawal per year	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)	Stop payment of cheque / ECS debit	Rs.50 per occasion per cheque / ECS Debit - Maximum Rs.500/-		
	Collection of outstation cheques			
12)	Upto Rs.10,000	Rs. 50		
12)	Rs.10,001 - Rs.1,00,000	Rs.100		
	Above Rs.1,00,000	Rs.150		
13)	Issue of Certificate of Balance (excluding cooperatives)	Rs.100		
14)	Attestation of customer signature / photo verifiction of signature	Rs.100		
	Issue of Pay Order			
15)	Upto Rs.10,000	Rs.50		
		Rs.5 per Rs.1,000 ;		
	Above Rs.10,000	Minimum-Rs.50;		
		Maximum Rs.15,000		
	Standing Instructions			
16)	a) Intra-Bank	-Nil-		
	b) Inter-Bank (For Setting up)	Rs.50		
	SI processing / execution per	Rs.10		
	instruction			
17)	Solvency Certificate / Bank Guarantee			
	Commercial / Non-commercial (per lakh)	0.75% of the guaranteed amount + Incidental Charges - Rs.100		
18)	Scanned copy of Cheque / P.O per instance	Rs.50		
19)	Enquiries relating to old records (beyond 12 months) per item	Rs.50		
20)	Power of Attorney / Mandate Registration per instance	Rs.100 per instance		
21)	Postal Charges			
	a) Ordinary	Actual Charges		
	b) Registered / Speed Post / Courier	Actual Charges		
22)	Pay Order - Cancellation	Rs.50 (System)		
23)	Pay Order - Revalidation	Rs.50 (Manual)		



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	SERVICE CHARGES - AS ON 1.1.2021				
SI. No.	Particulars	Charges			
24)	Collection of outstation cheques (inclusive of postage & out of packet expenses)				
	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			
	NEFT / RTGS CHARGES :				
	< Rs.10,000	Rs.2.50			
	> Rs.10,000 to < Rs.1.00 Lakh	Rs.5.00			
25)	> Rs.1.00 Lakh to Rs.2.00 Lakh	Rs.15.00			
25)	> Rs.2.00 Lakh	Rs.25			
	RTGS -				
	< Rs.5.00 Lakh	Rs.25			
	> Rs.5.00 Lakh	Rs.50			
	IMPS (Immediate Payment Service)				
26)	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			
	NACH Mandate (E-Mandate)				
27)	One time Mandate Authorisation	Rs.50			
 	Charges per Mandate	D 400			
	Failed Mandate	Rs.100			
28)	SMS Alert Charges	Rs.15 per quarter			
	Debit Card				
29)	Issue of card	-Nil-			
	Replacement of existing/lost card	Replacement charges - Rs.125			
	(along with pin)	per card			
	Issue of duplicate pin	Rs.75			
	Debit card usage charges				
	TNSC Bank - ATM	Free			
	Other Bank ATMs	5 Transactions - free per month			
30)	Other Bank ATMs				
	- Above 5 transactions				
	- Cash withdrawal	Rs.19 per transaction (incl. tax)			
	- Balance Enquiry, Mini statement,	Rs.9 per transaction (incl. tax)			
	PIN change, etc.	, , , , , , , , , , , , , , , , , , , ,			
31)	CIBIL	D- 400			
	Individuals	Rs.100 per occasion			
32)	Locker break-opening	Rs.750			
33)	Statement of Account -	Rs.25 (Per Page)			
	(Other than Current Account)	(