



THE TAMIL NADU STATE APEX COOP. BANK LTD.,

All Service Charges attract Applicable GST

SERVICE CHARGES - AS ON 1.1.2021		
Sl. No.	Particulars	Charges
1)	Monthly Average Balance in SB Account	
	With cheque facility	Others - Rs.1000
	Without cheque facility	Pensioner - Rs. 10
		Others - Rs.100
2)	Issue of MICR Cheque Book - Per leaf - SB Account	Rs.4 per leaf in excess of 40 free leaves per calendar year
3)	Minimum Balance on Current Account	
	Individuals	Rs. 3,000
	Institutions (including Cooperatives)	Rs. 5,000
4)	Non-maintenance of minimum balance	
	Savings Bank Account	
	With cheque facility	Rs.50 per month
	Without cheque facility	Rs.10 per month
	Current Account	Rs.100 per month
5)	Cheque / ECS Return	
	Inward cheque / ECS Debit	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
	Outward Cheque	Rs.100 Per occasion
6)	Inoperative Account for more than 1 year	
	Savings Bank Account	
	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 < Rs.100 (without cheque book facility)	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)
7)	Closure of account before one year from the date of opening	
	Savings Bank Account	Rs.200
	Current Account	Rs.300
	Recurring Deposit Account	-Nil-



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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/-
12)	Collection of outstation cheques	
	Upto Rs.10,000	Rs. 50
	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 verification of signature	Rs.100
15)	Issue of Pay Order	
	Upto Rs.10,000	Rs.50
	Above Rs.10,000	Rs.5 per Rs.1,000 ; Minimum-Rs.50 ; Maximum Rs.15,000
16)	Standing Instructions	
	a) Intra-Bank	-Nil-
	b) Inter-Bank (For Setting up)	Rs.50
	SI processing / execution per instruction	Rs.10
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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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
25)	NEFT / RTGS CHARGES :	
	< 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
	RTGS -	
	< Rs.5.00 Lakh	Rs.25
	> Rs.5.00 Lakh	Rs.50
26)	IMPS (Immediate Payment Service)	
	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
27)	NACH Mandate (E-Mandate)	
	One time Mandate Authorization Charges per Mandate	Rs.50
	Failed Mandate	Rs.100
28)	SMS Alert Charges	Rs.15 per quarter
29)	Debit Card	
	Issue of card	-Nil-
	Replacement of existing/lost card (along with pin)	Replacement charges - Rs.125 per card
	Issue of duplicate pin	Rs.75
30)	Debit card usage charges	
	TNSC Bank - ATM	Free
	Other Bank ATMs	5 Transactions - free per month
	Other Bank ATMs	
	- Above 5 transactions	
	- Cash withdrawal	Rs.23 per transaction (excl. GST) w.e.f 01.05.2025
	- Balance Enquiry, Mini statement, PIN change, etc.	Rs.9 per transaction (incl. tax)
31)	CIBIL	
	Individuals	Rs.100 per occasion
32)	Locker break-opening	Rs.750
33)	Statement of Account - (Other than Current Account)	Rs.25 (Per Page)