

STATE BANK OF SIKKIM

ANNEXURE-A

SERVICE CHARGES W.E.F 21.12.2018

SL	NATURE OF SERVICE	SERVICE CHARGE (INCLUSIVE OF GST)		
1	Issue of Cheque Books	First 10 leaves in SB & 25 leaves in CA	NIL	
		10 leaves	50.00	
		25 leaves	100.00	
		50 leaves	180.00	
		100 leaves	300.00	
		Government A/c Cheques	NIL	
		SBS Piggy Bank	Free 25 leaves in a year.	
		Accounts having average balance of Rs.2,00,000/- (Month's Daily Product/30)	Free Cheques upto 25 leaves per month	
2	Noting of Stop Payment	Rs.150.00 per instrument		
3	Fall in Minimum Balance Charge	Savings (Normal without Cheque Book) fall in Monthly Average Balance below Rs.1000/-	50.00 per month	<i>No accumulated arrears to be deducted.</i>
		Savings (Normal with Cheque Book) fall in Monthly Average balance below Rs.1000/-	100.00 per month	
		Savings (Pension Holders) fall in Monthly Average balance below Rs.500/-	50.00 per month	
		Savings (NREGA account / OAP accounts / Bank staff) fall in Monthly Average balance below Rs.500/-	NIL	
		Current A/c (fall in Monthly Average balance below Rs.5000/-)	500.00 per month	
4	Issuance of Duplicate Passbook	With latest balance only	150.00	
		With historical entries	150.00 plus Rs.5/- for every 10 entries or part thereof.	
5	Statement of Account	Original	Free	
		Duplicate	150.00 per month	
6	Account Closure Charge	After 365 days of opening	Nil	
		Within 365 days of opening (Savings)	250.00	
		Within 365 days of opening (Current)	500.00	
7	Issuance of NOC	Account Holders	Nil	
		Non Customers	100.00	
	Solvency/Banker's	Upto Rs 50000/-	Rs. 500.00	
		Upto a value of Rs.1,00,000/-	Rs.1000.00	

8	Certificate	100,001/- to 10,00,000/-	Rs.2500.00
		Above 10.00 Lakh	Rs.200/- per lakh (Min: 2500/- Max:15,000/-)
9	Verification of Signature	Rs.100.00 per instance	
10	ATM card	First time	Rs.100.00
		Replacement for lost card	Rs.200.00
		ATM CARD Re PIN generation	Rs. 100.00
11	Postal Charges	Ordinary Posts	Rs.25.00
		Registered Posts	Rs. 60.00

SL	NATURE OF SERVICE	SERVICE CHARGE (INCLUSIVE OF GST)	
12	Inward Bills for Collection	Upto Rs.10,000/-	Rs.100/-
		Above Rs.10,000/-	Rs.Rs.10/- per thousand or part thereof. Max : Rs.15000/-
		Charges for Postage	Minimum of Rs.60/- per bill or actual postage cost whichever is higher.
		Remittance Cost	As per DD/RTGS rate
13	Outward Bills for collection	Upto Rs.10,000/-	Rs.100/-
		Above Rs.10,000/-	Rs.Rs.10/- per Rs.1000/- or part thereof. Max : Rs.15000/-
		Charges for Postage	Minimum of Rs.60/- per bill or actual postage cost whichever is higher.
		Remittance Cost	50% of DD/RTGS rate
14	Outstation Collection of Cheque	Upto Rs.10,000/-	Rs.100/-
		Above Rs.10,000/-	Rs.Rs.10/- per Rs.1000/- or part thereof. Max : Rs.15000/-
		Charges for Postage	Minimum of Rs.60/- per bill or actual postage cost whichever is higher.
		Remittance Cost	As per DD/RTGS rate
	Collection in Government A/c	Any Amount	NIL
15	Cheque Return Charge		
	Cheque Returned by other bank	Value upto Rs.100,000/-	Rs.118/-
		Above Rs.100,000/-	Rs.226/-
	Cheque drawn on us	For insufficient balance	Rs.354/-
		For other reason Value upto Rs.100,000/- Above Rs.100,000/-	Rs.118/- Rs.226/-
		No Charges if customer is not at fault	
16	Demand Draft/ Manager's Cheque Commission	Upto Rs.10,000/-	Rs.35/-
		10,001 to 100,000/-	Rs.4/- per 1000 or part

			thereof (Min 35/-)
		Above 100,000/-	Rs.3.50 per 1000 or part thereof (Min 350/- and max 10000/-)
	Cancellation of DD/MG Cheque	Rs. 118.00 per cheque plus issuance commission if fresh issuance is required.	
	DD for transfer of fund for crediting A/c with our other Branches.	NIL	
	DD for transfer of fund from Govt. to Govt.A/c	NIL	
	DD for transfer of fund out of proceed of Term Deposit	NIL	
	DD to customers maintaining average balance of Rs.200,000/- and more in Current A/c	NIL	
	DD for transfer of fund from Government A/c to 10.00 lakh(customers) to other Bank accounts	Min 118/- Max 590/-	

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17	Remittance of fund through RTGS/NEFT	Upto Rs.10,000/-	3.00	
		10,001/- to 100,000/-	6.00	
		100,001/- to 200,000/-	20.00	
		200,001/- to 500,000/-	30.00	
		Above 500,000/-	60.00	
	RTGS/NEFT from Government A/c to Government A/c		NIL	
	RTGS/NEFT from A/c maintaining average balance of Rs.2.00 lakh and more.		NIL	
	RTGS/NEFT out of the proceed of Government Cheque		NIL	
	RTGS/NEFT towards the credit Prime Minister Relief Fund/Chief Minister Relief Fund/Relief Fund for Natural Calamities.		NIL	
	RTGS/NEFT towards donation to Old Age Home/Orphanage		NIL	
18	Cash Handling Charges			
	Cash Deposit	Upto 5 times a month	NIL	
		Beyond 5 times a month	NIL	
		Daily Deposit Scheme	NIL	
	Cash Withdrawal (Current, Savings, Cash Credit, Overdraft A/c)	Upto Rs.200,000/- per month	NIL	
Above Rs.200,000/- in a month		0.12 % on amount exceeding Rs.200,000/-		
19	Issuance of TDR	For any amount	NIL	
20	Loss of Token		200.00 per token	
21	CBS/ATM Charges			
	For debit/credit from/ to any account with any branch of SBS of any amount by transfer.	For any amount	NIL	
	For withdrawal of cash from Non Parent Branch in CBS.	For amount upto Rs.200000/- per day	NIL	
For amount above Rs.2,00,000/- per day		0.12% on amount of withdrawal exceeding Rs.200000/-		

	No limit in transfer transactions.		
22	Safe Deposit Locker Rent	Small	Rs.590/- p.a
		Medium	Rs.1,180/- p.a
		Large	Rs.2,360/- p.a
23	Safe Deposit of Articles/Documents	Packet/Envelope of dimension less than 10000 cm ³	Rs.118/- per quarter
		Packet(s) bigger than 10000 cm ³ in dimension .	Rs.118/- plus Rs.59/- per quarter for every additional 10000 cm ³ dimension or part thereof subject to minimum of Rs.118/- per quarter

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24	Loan Processing Fees (One time)	Loan Limit	Fees
	Demand Loan/OD against FD	Any Amount	NIL
	Demand Loan/OD against LIP/NSC/KVP	Any Amount	0.59 % of the loan/OD limit subject to minimum of Rs.590/-
	Small Loans to entrepreneurs (including contractors/suppliers) under small business category/agriculture & animal husbandry/transporters/contract works either as term loan or CC/OD.	upto Rs.10.00 Lakh	1.20% of loan amount subject to minimum of Rs.590/-
	Working Capital Cash Credit/Overdraft to contractors/Govt suppliers against Stock/Bills receivables backed by confirmed work orders/supply orders and secured by collaterals exceeding the credit limit.	Limit above Rs.10.00 Lakh to Rs.100.00 Lakh	1.50 % of the sanctioned amount.
		Limit Above Rs.100.00 Lakh	1.75% of the sanctioned amount (Maximum of Rs.6,00,000/-)
	Construction loan to individuals (Without salary deduction term) for construction of residential or commercial building.	Loan upto Rs.10.00 Lakh	1.20% of loan amount subject to minimum of Rs.590/-
	Construction loan to individuals (without salary deduction term) for construction of residential or commercial building.	Loan above Rs.10.00 Lakh to Rs.100.00 Lakh	1.50 % of the sanctioned amount.
		Limit Above Rs.100.00 Lakh	1.75% of the sanctioned amount (Maximum of Rs.6,00,000/-)
	SBS Home Loan (Where 100% EMI is deducted from salary)	Loan upto Rs.75.00 Lakh	0.59% of the loan amount.
	SBS Employees Loan Scheme	Loan upto Rs.10.00 lakh	1.18% of the loan amount subject to minimum of Rs.590/-
SBS Pensioner Loan	Loan upto Rs.3.00	1.18% of the loan	

		Lakh	subject to minimum of Rs.590/-
	SBS Car Loan	Loan upto Rs.10.00 Lakh	1.18% of the loan subject to minimum of Rs.590/-
	SBS Gahana Loan Yojana	Loan upto Rs. 2.00 Lakh	1.18% of the loan subject to minimum of Rs.590/-
	All other loans not prescribed above	Any amount	1.18% of the loan subject to minimum of Rs.590/-

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25	Other Service Charges on loan	Loan Limit	Fees
	Supervision fee on Cash Credit Loan	Limit upto Rs.2.00 lakh	NIL
		Above Rs.2.00 lakh to 10.00 lakh	Rs. 2,000/- per anum
		Above Rs.10.00 lakh to Rs.100.00 lakh	Rs.150/- per lakh or part thereof per anum subject to minimum of Rs.2,000/- and maximum of Rs.15,000/-.
		Above Rs.100.00 lakh	Rs.125/- per lakh or part thereof per anum subject to minimum of Rs.15,000/- and maximum of Rs.50,000/-
	Inspection Charges for Term Loans (other than the accounts where loan EMI is deducted at source from salary) This charge to be levied as one time at the beginning.	Limit upto Rs.2.00 lakh	NIL
		Above Rs.2.00 lakh to 10.00 lakh	Rs. 2,000/-
		Above Rs.10.00 lakh to Rs.100.00 lakh	Rs.150/- per lakh or part thereof per anum subject to minimum of Rs.2,000/- and maximum of Rs.15,000/-.
		Above Rs.100.00 lakh	Rs.125/- per lakh or part thereof per anum

			subject to minimum of Rs.15,000/- and maximum of Rs.50,000/-
26	Commission on Bank Guarantee With Margin less than 100%	Upto Rs.100.00 lakh	2.48% p.a
		Above Rs.100.00 lakh to Rs.500.00 lakh	2.10% p.a
		Above Rs.500.00 lakh	1.80% p.a
	With Cash Margin of 100% and above	Rs 5000	
	For Renewal of BG	Effective from the date of expiry	50% of Normal Rate
		Effective from a subsequent date	75% of the Normal Rate
27	Processing fee on Bank Guarantee	Upto Rs.100.00 lakh	Rs.1,180.00
		Above Rs.100.00 lakh to Rs.500.00 lakh	Rs.2,950.00
		Above Rs.500.00 lakh	Rs.11,800.00