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CURRENT SERVICE CHARGES from 01-10-2013

| S. No. | Services | Charges |
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| 1 | <p>OUT STATION CHEQUES /DD ETC. (PER INSTRUMENT)(ALL INCLUSIVE MAXIMUM AMOUNT CHARGEABLE BY BANK)</p> <p>*Upto ₹ 5,000/- *above ₹5000 to ₹10,000/- *above 10000/-to 1,00,000/- *above ₹1,00,000</p> | <p>₹ 25 /- per instrument ₹ 50/- per instrument ₹100 /- per instrument ₹200/-per instrument</p> |
| 2 | <p>OUTSTATION BILLS (PER INSTRUMENT) I/W & O/W</p> <p>Up to ₹5000/- ₹5001/- and above</p> <p>If document are required to be delivered free of cost / returned unrealized change of original instruction regarding waiving of C Form ,delivery free of payment /extending retirement date etc.</p> | <p>₹6/- per thousand + Postage ₹5/-per thousand + Postage</p> <p>Min.₹30/-+postage Max ₹5,000/- + Postage</p> |
| 3 | <p>DOCUMENTS/BILLS RECEIVED FOR COLLECTION</p> <p>Change of original instruction regarding waiving of C Form ,delivery free of payment /extending retirement date etc.</p> | <p>Rate as applicable for outward bills +out of pocket expenses</p> <p>₹ 50/- per instruction from proceeds of collection or from the drawee if instructed</p> |
| 4 | <p>COLLECTION OF INWARD CHEQUES Where collection received through other banks</p> | <p>50% of OBC charges for collection of outstanding cheques + Out of Pocket expenses & DD charges extra (as applicable)</p> |
| 5 | <p>COLLECTION OF OTHER BANK'S DEPOSIT RECEIPT In receipt collected & amount collected & amount kept with the bank as FDR/RIP</p> | <p>Only out of pocket expenses</p> <p>Usual collection charges in other cases</p> |

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| <p>6</p> <p>(a)</p> <p>(b)</p> <p>(c)</p> <p>(d)</p> | <p>CHEQUE RETURNING CHARGES (the customer will be charged for reasons attributed on their part and not for banks fault) Local Cheque through Inward clearing for any reasons For Saving Bank Account For Current Account (including ECS, CC & OD)</p> <p>Outstation Cheque For any reasons For Savings Bank Account For Current Account</p> <p>Note: Cheques returned for the reason not attributed to our bank/ Stopped payment cheques.</p> <p>Cheque Returned (Out ward Clearing) For Savings Bank Account For Current Account Post Dated Cheques / Loan Cheques</p> <p>Postal Charges Ordinary Post Registered Post</p> | <p>₹250/- per Cheque ₹350/- per Cheque</p> <p>₹250/- per Cheque ₹350/- per Cheque</p> <p>₹250/- per cheque ₹350/- per cheque ₹500/- per cheque</p> <p>₹10/- ₹30/- or actual charges whichever is higher</p> |
| <p>7</p> <p>(a)</p> <p>(b)</p> | <p>ISSUANCE OF BANKERS CHEQUE AND DD <u>By Transfer</u> Upto ₹5000/- above ₹ 5000/- to ₹ 50,000/- Above ₹50,000</p> <p><u>By Cash</u> Upto ₹5000/- Above ₹5,000/- to ₹50,000 above 50,000/-</p> | <p>₹ 25/- ₹ 100/- ₹ 100/- + ₹2.50/- per thousand (Max. ₹ 10000/-)</p> <p>₹ 35/- ₹ 110/- ₹ 110/- + ₹4/- per thousand (Max. ₹ 10000/-)</p> |
| <p>8</p> | <p>CHEQUE BOOK CHARGES FOR SAVING BANK ACCOUNT</p> | <p>For Normal Saving account category: 40 Leaves free in a financial year ,over that ₹ 5-per leaf For premium category : 60 Leaves free in a financial year ,over that ₹ 5-per leaf For Gold category : UNLIMITED</p> |

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| | <p>FOR CURRENT ACCOUNT</p> <p>FOR CASH CREDIT & OVER DRAFT ACCOUNT</p> | <p>For normal Current Account ONE TIME CHEQUE BOOK FREE ₹ 8/-Per leaf for cheque book and loose leaf ₹10/-</p> <p>For Sajal Business Category One cheque book free in a month after which ₹ 8/-Per leaf for cheque book and loose leaf ₹10/-</p> <p>For Samridhya Business Account</p> <p>Unlimited cheque book</p> <p>ONE TIME CHEQUE BOOK FREE ₹ 8/-Per leaf for cheque book and loose leaf ₹10/-</p> |
| 9 | REVALIDATION /CANCELLATION &ISSUE OF DUPLICATE BANKERS CHEQUE OR DEMAND DRAFT | ₹100/-per occasion |
| 10 | CHARGES FOR RECORDING RECONSTITUTION OF AC'S SAVING BANK CURRENT /OD/CC ATTESTATION OF SIGNATORIES | ₹50 per occasion ₹150 per occasion ₹ 100 per occasion |
| 11 | ADVANCE AGAINST CLEARING | Interest @ 15% per annum on daily product basis + ₹100/- per cheque (Upto ₹ 5,00,000/- can be allowed depending on the worth and satisfaction of branch manager with reasons specifying thereof to well established and sound customers) |
| 12 | STANDING INSTRUCTION One time Registration Non Execution charges for insufficiency of funds in a/c | NIL |
| 13 | STOP PAYMENT CHARGES Saving Account Current Account Cash Credit & Over Draft Account | ₹100/- per instrument, Max. ₹ 500/-+ S. Tax ₹200/- per instrument, Max. ₹ 1000/- +S. Tax ₹200/- per instrument, Max. ₹ 1000/- +S. Tax |
| 14 (a) | Issuance of Duplicate Pass Book in SB,OR RDWith one month account statement | |

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| | Above one month – 1 year Above one year | ₹100/- per pass book ₹150/-per pass book ₹150/- + ₹50/-additional per year | |
| (b) | ISSUANCE OF DUPLICATE PASS BOOK IN DDS ACCOUNT | ₹10/- per pass book | |
| 15 | SOLVENCY CERTIFICATE FOR NON COMMERCIAL / COMMERCIAL | ₹ 500/- per certificate | |
| 16 | STATEMENT OF ACCOUNT CHARGES In Saving Bank Account where pass book not provided In Saving Bank Account where pass book provided Above one month – 1 year Above one year In Current Account / Overdraft Account / Cash Credit Account Any type of Loan Account Statement | One Statement Free ₹100/-per statement ₹150/-per statement ₹150/- + ₹50/-additional per year One statement free for every month and ₹150/- per statement thereafter *One statement free *₹ 200/- per statement for 3 years And above 3 years ₹ 200+₹ 50per year if sent through mail its free but for this customer must give his mail id and written request. | |
| 17 | INCIDENTAL CHARGES :- OPERATIVE ACCOUNT'S (FOR NOT MAINTAINING MINIMUM BALANCE) (W.E.F 01.04.2015) 1) Saving Bank Account:- (a). Basic Saving Account (b). HCBL Normal Saving Account (c). HCBL Premium Account (d). HCBL Gold Account 2) Current Account (a) Normal Current Account (b). HCBL Sajal Business Account (c). HCBL Samridhya Account | Minimum Balance is to maintained:- Nil ₹ 1000/- ₹10000/- ₹50000/- ₹100/- on monthly rests ₹100/- on monthly rests ₹100/- on monthly rests | Minimum Balance charges applicable:- Nil ₹5/- per ₹100/- of the shortfall (Max. ₹50/-) ₹5/- per ₹100/- of the shortfall (Max. ₹100/-) ₹5/- per ₹100/- of the shortfall (Max. ₹250/-) |
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| 18 | ACCOUNT CLOSURE CHARGES (WITHIN ONE YEAR) Non Cheque Book Saving Bank Account Cheque Book Saving Bank Account Current Account Note: <i>Except in case of death of Account holder.</i> | ₹100/- ₹150/- ₹ 200/- |
| 19 | SIGNATURE ATTESTATION / NO DUES CERTIFICATE / CERTIFICATE OF BALANCE /PHOTO ATTESTATION/ CHANGE OF AUTHORIZED SIGNATORIES/ REGISTRATION OF POWER OF ATTORNEY IN A/C/ BALANCE CERTIFICATE / PHOTO ATTESTATION | ₹100/- per instance / certificate |
| 20 | LOCKERS A.) LOCKER RENT (1) BIG CITIES(METRO &CAPITALS) Small Medium Big B) (2)SMALL TOWN(ALL OTHER CITIES EXCEPT (1)) Small Medium Big Locker Visit Charges C) PENALTY FOR DELAYED PAYMENT OF RENT Small Medium Big Note: The Advance rent for 3 years must be deposited or FDR serving interest equivalent to amount due on locker rent on annual basis must be deposited with the bank otherwise penalty applicable.Presently small cities will include Raibareilli,Barabanki ,Sitapur & Unnao | ₹ 750/- per annum ₹1200/- per annum ₹ 3000/- per annum ₹ 400/- per annum ₹ 700/- per annum ₹1200/- per annum ₹ 50/- per visit if More than four visit in a month. ₹100/- upto one year ₹200/- above one year ₹150/- upto one year ₹300/- above one year ₹150/- upto one year ₹300/- above one year |

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| 21 | CHEQUE SWAPPING CHARGES | ₹500/- per instance |
| 22 | TRANSFER OF ACCOUNT SB & CA FROM ONE BRANCH TO ANOTHER BRANCH (TRANSFER FROM ONE BRANCH TO ANOTHER) | ₹102/-+ Postal Charges |
| 23 | TRANSACTION FROM OTHER BRANCH CHARGES For above 25000/- (both Debit & Credit txns.) | ₹25/-per occasion |
| 24 | INTEREST CERTIFICATE | One statement free in a year For Duplicate Certificate ₹50 /- per certificate |
| 25 | ENQUIRY RELATED TO OLD RECORDS | 100 per occasion + postage charges |
| 26 | CASH HANDLING CHARGES FOR CA/CC FOR THE DENOMINATION UPTO ₹50/- UPTO TWO BUNDLES FOR MORE THAN 2 BUNDLES | nil ₹101/- per Bundle max 10,000/- |
| 27 | ATM PIN GENERATION/ NET BANKING/ PHONE BANKING ONLY IF SENT THROUGH COURIER | ₹100/- |
| 28 | INWARD RTGS/NEFT/ECS TRANSACTIONS | Free, no charges to be levied |
| 29 | NEFT CHARGES UPTO ₹ 100000 ₹ 1 LAKH AND ABOVE | ₹ 5.00 per transaction ₹ 25.00 per transaction |
| 30 | RTGS CHARGES 1-5 LAKH ABOVE ₹ 5 LAKH | ₹ 25.00 per transaction ₹ 50.00 per transaction |
| 31 | ECS DEBIT RETURNS | Equal to cheque return charges |
| 32 | TRANSACTION IN SAVING BANK ACCOUNT (TRANSACTION INCLUDE ATM/WITHDRAWAL/CHEQUE(BOTH DEPOSIT AND WITHDRAWAL EXCEPT INTEREST DEBITED OR CREDITED IN ACCOUNT) UPTO 10 TRANSACTION ABOVE 10 TRANSACTION | Nil ₹25/- per transaction |
| 33 | COMMITMENT CHARGES | 1% of the amount by which the commitment is not meet upto 75% of the limit |
| 34 | ATM ANNUAL MAINTINANCE CHARGES | ₹125/-Yearly |

Note:-

•All above charges does not include the service tax. Service charges will be 12.36% except point (1)

**In Case of stop payment we will not take returning charges from customers*

•*Reconstitution includes change in mode of operation of account and account holders/ authorized signatories.*

**Minimum balance charges will be charged once in a month irrespective of number of occasions it has fallen below the prescribed limit during the month*