



ZOROASTRIAN BANK

The Zoroastrian Co-operative Bank Ltd.

(Multi-State Scheduled Bank)

The Bank that is Big on Tradition & Trust

Corporate Office: Nirlon House, 5th floor, Dr. Annie Besant Road, Worli, Mumbai 400030

Service Charges (Exclusive of Service Tax and Other Rates as applicable)
with effect from 15th May 2015

	<u>Existing</u> <u>Rs.</u>	<u>Revised</u> <u>Rs.</u>
1 Collection of outstation cheques		
Upto Rs. 500	25	25
Rs. 501 to Rs. 1000	40	40
Rs. 1,001 to Rs. 5,000	100	100
Rs. 5,001 to Rs. 10,000	200	200
Rs. 10,001 to Rs. 50,000	5.00/1000	5.00/1000
Rs. 50,001 to Rs. 1,00,000	5.00/1000	5.00/1000
Rs. 1,00,001 to Rs. 10,00,000	5.00/1000	5.00/1000
Above Rs. 10,00,000	5.00/1000	5.00/1000
2 Collection of Bills		
Upto Rs. 500	60	60
Rs. 501 to Rs. 1000	60	60
Rs. 1,001 to Rs. 5,000	100	100
Rs. 5,001 to Rs. 10,000	150	150
Rs. 10,001 to Rs. 50,000	15/1000	15/1000
Rs. 50,001 to Rs. 1,00,000	15/1000	15/1000
Rs. 1,00,001 to Rs. 10,00,000	12/1000	12/1000
Above Rs. 10,00,000	10/1000	10/1000
Above Rs. 25,00,000	25000	25000
3 Remittances		
Upto Rs. 500	15	15
Rs. 501 to Rs. 1,000	20	20
Rs. 1,001 to Rs. 5,000	25	25
Rs. 5,001 to Rs. 10,000	30	30
Rs. 10,001 to Rs. 1,00,000	3.00/1000	3.00/1000
	min. 25/	min. 25/
Rs. 1,00,001 to Rs. 10,00,000	3.00/1000	3.00/1000
	min. 25/	min. 25/
Above Rs. 10,00,000	3.00/1000	3.00/1000
	min. 25/	min. 25/
4 Banker's Cheques / Pay orders		
Upto Rs. 10,000/-	60	60
Rs. 10,001 to Rs. 50,000	100	100
Rs. 50,001 and above	3.00/1000	3.00/1000
	max. 2000/-	max. 2000/-
Cancellation charges	100	100



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5 RTGS charges /NEFT charges		
Amounts upto Rs 10,000/-		2.5
Amounts from Rs 10,001 to Rs 1,00,000.00/-		5
Amounts from Rs 1,00,001 to Rs 2,00,000/-		15
Amounts from Rs 2,00,000/- and above		25
6 Account Statements and Duplicates		
Monthly Statements	free	free
Duplicate statements (less than twelve months)	SB 60/CD 100	SB 60/CD 100
(Twelve months and above)	SB115/CD150	SB115/CD150
Duplicate Pass book - Savings	60	60
Duplicate Term Deposit Receipts	60	60
Duplicate TDS Certificates	60	60
Duplicate Interest Certificates	60	60
Duplicate Dividend Warrants	50	50
Cheque Books not collected within three months	100	100
7 Folio Charges - Current Accounts	60 per 45 lines per half year min.50/max.2000	75 per 45 lines per half year min.75/max.3000
8 Issuance of duplicate DD/PO	100 each	150 each
9 Revalidation of DD/PO (Upto 1 year)	75 each	75 each
Revalidation of Dividend Warrant	15 each	15 each
10 Cancellation of DD/PO	75 each	100 each
11 Share Transfer fees	50	50
Member's entrance fees	50	50
Nominal membership fees	10	100
12 Duplicate Share Certificates	50 each	100 each
13 Stop Payment Instructions		
Per instance	115 (max. Rs. 500/-)	200 (max. Rs. 500/-)



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14 Standing Instructions	35	50
Amendments to Standing Instructions (each)	60	100
Conversion of Constitution of account	100	150
Conversion from Sole to Joint a/c & vice versa	60	60
15 Issue of Cheque Books		
Savings	free	free
Current [One cheque book of 50 leaves free]	150	150
Loose cheque leaves	10 per leaf	10 per leaf
Issuance of photo copies of paid cheques - One year	115	115
more than one year	220	220
16 Non-maintenance of minimum balance	SB1000/CD2500	SB1000/CD2500
Savings per half year	100	125
Current per quarter	500	750
17 Account closure charges		
Accounts closed within one month - Savings/Current	100/225	100/300
Accounts closed after one month- Savings/Current	Nil/115	Nil/200
18 Non Operative Accounts		
Accounts non operative for more than two years	225	225
19 Handling Charges for cheques returned unpaid (incl. Cash/transfer cheques) - Outward		
Savings	100	150
Current / Overdrafts / Cash Credits	100	150
Loan Accounts	150	200
20 Handling Charges for not having maintained sufficient balance in account for passing inward		
Savings	-	100
Current	-	150
21 Cheques returned in Inward Clearing		
Returned for technical reasons	Nil	Nil
For Insufficient Balance / Exceeds arrangement	200	300
22 ECS Returns	200	300



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23 Cheques for collection returned unpaid	115+ postage	200+ postage
24 Handling charges for chqs. returned unpaid in High Value Clearing	NA	NA
25 Attestation of Customers' Signature	25	50
26 Enquiry relating to old records (more than 12 months old)	100 per item	200 per item
(more than 24 months old)	200 per item plus actuals	300 per item plus actuals
27 Inoperative / Dormant Accounts (Dormancy period 12 months)		
A/c with min. balance or above	40	50
A/c below min. balance.	60	100
28 Issuance of any other certificate (No dues, Balance confirmation, etc.)		
for Savings account	60	60
for business purposes	100	100
29 Presentation of Usance Bills for acceptance	actual	actual
30 Loss of Token	200	200
31 Issuance of Solvency Certificate		
Upto Rs. 1,00,000	1,000	1,000
Above Rs. 1,00,000 to Rs. 5,00,000	2,500	2,500
Above Rs. 5,00,000 to Rs. 10,00,000	5,000	5,000
Above Rs. 10,00,000 to Rs. 1,00,00,000	10,000	10,000
Above Rs. 1,00,00,000	15000	15000
32 Guarantee Commission		
Performance/Other Guarantees	3% min. for 2 qrtrs no refund	3% min. for 2 qrtrs no refund



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	<u>Existing</u>	<u>Revised</u>			
33 Processing Charges on Advances	1.00%	1.00%			
34 Renewal modification	0.50%	0.50%			
35 L/C opening charges	2.00% min. 500	2.00% min. 500			
36 Commitment Charges	0.25%	0.25%			
37 Charges for Extension of period	1.00% extra	1.00% extra			
38 Negotiation Charges on Bills	0.40% min. 500	0.40% min. 500			
39 Returning Charges on debits under ECS	100	100			
40 Inspection Charges per Inspection					
for limits upto Rs. 1.00 crore	300 plus out of pocket expenses	300 plus out of pocket expenses			
for limits above Rs. 1.00 crore	500 plus out of pocket expenses	500 plus out of pocket expenses			
41 Rent Safe Deposit Vault lockers					
Type	Height	Width	Depth		
A	115	150	517	800	1600
B	148	184	517	900	1800
C	115	330	517	1300	2600
E	148	401	517	1500	3000
E	266	330	517	1500	3000
H	314	401	517	2000	4000
H1	314	184	517	1200	2400