



# 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**

	<b><u>Existing</u></b>	<b><u>Revised</u></b>
	<b><u>Rs.</u></b>	<b><u>Rs.</u></b>
<b>1 Collection of outstation cheques</b>		
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
<b>2 Collection of Bills</b>		
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
<b>3 Remittances</b>		
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/
<b>4 Banker's Cheques / Pay orders</b>		
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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<b>5 RTGS charges /NEFT charges</b>		
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 2,00,001/- and above		25
<b>6 Account Statements and Duplicates</b>		
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
<b>7 Folio Charges - Current Accounts</b>	60 per 45 lines per half year min.50/max.2000	75 per 45 lines per half year min.75/max.3000
<b>8 Issuance of duplicate DD/PO</b>	100 each	150 each
<b>9 Revalidation of DD/PO (Upto 1 year)</b>	75 each	75 each
<b>Revalidation of Dividend Warrant</b>	15 each	15 each
<b>10 Cancellation of DD/PO</b>	75 each	100 each
<b>11 Share Transfer fees</b>	50	50
<b>Member's entrance fees</b>	50	50
<b>Nominal membership fees</b>	10	100
<b>12 Duplicate Share Certificates</b>	50 each	100 each
<b>13 Stop Payment Instructions</b>		
Per instance	115 (max. Rs. 500/-)	200 (max. Rs. 500/-)



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<b>14 Standing Instructions</b>	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
<b>15 Issue of Cheque Books</b>		
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
<b>16 Non-maintenance of minimum balance</b>	SB1000/CD2500	SB1000/CD2500
Savings per half year	100	125
Current per quarter	500	750
<b>17 Account closure charges</b>		
Accounts closed within one month - Savings/Current	100/225	100/300
Accounts closed after one month- Savings/Current	Nil/115	Nil/200
<b>18 Non Operative Accounts</b>		
Accounts non operative for more than two years	225	225
<b>19 Handling Charges for cheques returned unpaid (incl. Cash/transfer cheques) - Outward</b>		
Savings	100	150
Current / Overdrafts / Cash Credits	100	150
Loan Accounts	150	200
<b>20 Handling Charges for not having maintained sufficient balance in account for passing inward</b>		
Savings	-	100
Current	-	150
<b>21 Cheques returned in Inward Clearing</b>		
Returned for technical reasons	Nil	Nil
For Insufficient Balance / Exceeds arrangement	200	300
<b>22 ECS Returns</b>	200	300



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



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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