



THE ARUNACHAL PRADESH STATE COOPERATIVE APEX BANK LTD.
HEAD OFFICE :: NAHARLAGUN

BANK SERVICE CHARGES
(BSC)

TO BE EFFECTIVE FROM -19/07/2018

“SAVE WITH APEX BANK”

“SAVE WITH APNA BANK”

BANK's SERVICE CHARGES

All Service Charges are Exclusive of Tax

Sl. No.	Particulars	Charges	Remark
1	Saving/Current Accounts		
	First Passbook/Continuation of Passbook	Nil	
	Issue of Duplicate pass book	Rs.50/- plus Rs.10/-	Manual
	First statement for 12 month	Nil	
	Issue of Duplicate Account Statement	Rs.100/- per page (40 entries)	Manual
2	Account keeping charges		
	Saving	Rs.100/- pa (@ Rs.50 Half Yearly)	Auto
	Current	Rs.200/- pa (@ Rs.100 Half Yearly)	
3	CC/Current Accounts		
	Ledger folio /Entries Charges	Nil	
4	Standing Instructions (SI)		
	a) If Transaction involves crediting within the same Branch	Rs.25/-	Auto
	b) If Transaction involves crediting having with another branches:	Rs. 35/-	
	c) Failed SI (in loan account)	Rs. 50/-	
5	Non-maintenance of Monthly Average Balance (Excluding all small and PMJDY accounts)		
	a) Savings Bank Account Without Cheque at Rs.500 and with Cheque Rs.1000/-	Rs.10/- end of the month	Auto
	b) Current Account at (Rs.2000)	Rs.20/- end of the month	
6	Account Closure Charges		
	Upto 30 days of Opening :- Saving Bank Account	Rs.150/-	Auto
	Current Account	Rs.250/-	
	After 30 days :- Savings Bank Account	Rs. 100/-	
	Current Account	Rs. 200/-	
7	Stop payment instruction charges (All Segments of Account)	Rs. 50/- per instrument (Max. Rs.500/- per instance)	Manual
8	Transfer of Account Charges (All Segments of Account)	Rs.100/- (inclusive of postal charges)	Auto
9	Signature Verification Charges (All Segment)	Rs. 100/- per instance	Manual
10	Balance Certificate (All Segment)	Rs. 100/- per instance	Manual
11	Interest Certificate (All segments)	Rs.100/- Per Instance	Manual

12	No dues certificates	Rs. 100/- per Instance.	Manual
13	No Objection Certificate {issued for other financial institutions}	Rs.100/- on each case	Manual
14	Photo Attestation of Bank's Documents (All segments)	Rs. 50/-per case	Manual
15	Enquiries related to old records (More than 12 months) for All segments.	Rs.100/- per item upto 3 years and thereafter additional Rs.50/- for every additional year for each item.	Manual
16	Allowing operations through Power of Attorney / Mandate	Rs.300/- p.a	Manual
17	National Automated Clearing House (NACH) Mandate (including)	Not yet activated	
	One time Mandate Authorization Charges per Mandate	Rs. 50/-	
	Failed Mandate	Rs.250/-	
18	Cash Handling Charges for all Segments account at Cash Deposit (Rs. 5.00 lakhs and Above)	Rs.25 per transaction	Manual
19	Cash Deposit at Non-Home Branch	Rs.25/-	Auto
20	Cash Withdrawal by Cheque at Non Home Branch	Rs.25/-	Auto
	Maximum Cash withdrawal limit Per Day at all non-home branches Rs.25000/-		
21	NEFT/RTGS (Transaction at Branch CBS)		
	a) For outgoing NEFT transaction	Inclusive of Tax / GST	
	1. Up to Rs.1.00 lakh	Rs. 6/-	
	2. Above Rs.1.00 lakh to 2.00 lakh	Rs. 20/-	
	3. Above Rs.2.00 lakh	Rs. 30/-	
	b) For outgoing RTGS transaction	Inclusive of Tax / GST	
	Rs. 2.00 Lakh to Rs. 5.00 Lakhs	Rs.25/-	
	Above Rs.5.00 Lakh	Rs.50/-	
22	NEFT/RTGS (Customer Transaction through Net Banking,)		
	For outgoing transaction	Inclusive of Tax / GST	
	Up to Rs.1.00 lakh	Rs. 10/-	
	Above Rs.1.00 lakh to 2.00 lakh	Rs. 15/-	
	Above Rs.2.00 lakh	Rs. 20/-	

23	Mobile Banking using IMPS/UPI/USSD		
	For outgoing transaction (Limit upto Rs.50,000/-)		
	Up to Rs.1000/-	Rs. 2/-	
	Rs.1001/- to 10,000/-	Rs. 5/-	
	Rs.10,001/- to 50,000/-	Rs. 10/-	
	For Incoming transaction	NIL	
24	Mobile Wallet Transaction (SIM-SE PAY)		
	For outgoing transaction (Limit upto Rs.50,000/-)		
	Up to Rs.25000/-	Rs. 5/-	Auto
	Rs.25000/- to 50,000/-	Rs. 7.50/-	
	For Incoming transaction	NIL	
	Sim-Se Pay Processing/Kit Charges	Rs.250/- Per Kit	Manual
	Sim-Se Pay amount loading Charges	Rs.10/- per instance	Manual
25	Point of Sale (POS) Charges of Pricing - Merchant Discount Rate (MDR)		
	Monthly Rental	Rs.600/- PM	Manual
	MDR charges on debit card payments up to Rs 2,000/-	Free for all Merchant Category	Auto
	Small merchants (with turnover upto ₹ 20 lakh during the previous financial year)	Not exceeding 0.60% (MDR cap of ₹ 200 per transaction)	
	Other merchants (with turnover above ₹ 20 lakh during the previous financial year)	Not exceeding 1.10% (MDR cap of ₹ 1000 per transaction)	
	Domestic Credit Cards	Regular Merchants – 2.00% Emerging market merchants Super Markets – 1.50% Govt, Education, Utility & Insurance – 1.00%	
	International Cards	3.00%	
	Discover Financial System cards (DFS)	2.70%	
26	ATM Card Charges		
	First Issue	Free	
	ATM Cash Withdrawal Three Transaction	Free	
	ATM Cash Withdrawal Exceeding Three Transaction (from other bank ATM Machine)	Rs.25/-	Auto
	Balance Enquiry	Rs. 10/- Per instance	Auto
	Mini Statement	Rs. 10/- per instance	Auto
	Debit Card Annual Maintenance Charge	Rs.150/-	Auto
	Debit Card replacement on Lost/Damaged	Rs.300/-	Manual
	Duplicate PIN/Regeneration of PIN through Branch	Rs.50/-	Manual
	ATM Cards PINs/kits returned by Courier/Speed post due to wrong address	Rs.100/-	Manual

27	ATM/Point of Sale (PoS) Transaction decline due to insufficient balance	Rs.20/-	Auto
28	Point of Sale (PoS)/e-com transaction	3% of transaction amount	
29	SMS Alert Service Charges	Rs.15 per Account Quarterly	Auto
	Aadhaar Enable Payment System (AEPS)	Not yet enable	
30	Cheque Book Issue Charges for Saving		
	First cheque book	Nil	
	a) Non Personal (25 leafs)	Rs.75/- per book	Manual
	b) Personalized (25 leafs)	Rs.100/- per book	
		Inclusive of Tax/GST	
31	Cheque book issue Charges for CA/CC		
	First cheque book	Nil	
	c) Non Personal (50 leafs)	Rs.150/- per book	Manual
	d) Personalized (50 leafs)	Rs.170- per book	
		Inclusive of Tax/GST	
32	Cheque Returned Charges for cheque drawn on us for all customers.		
	Unpaid due to insufficient Fund	Rs.150/-	Manual
	Unpaid due to Technical reason	Rs.100/-	
	{ Including for cheques issued towards loan repayment } NB:- Not to be charged where customer is not at fault as per RBI Guidelines.	+ Actual Postage Charges	
33	Remittance-Drafts/MT/TT/ Banker's Cheque		
	Up to Rs.1,00,000/-	Rs.150/-	Manual
	Above Rs.1,00,000/-	Rs.250/-	
34	Issue of Demand Draft / Bankers Cheque		
	Up to Rs.1,000/-	Rs. 30/-	Manual
	Above Rs.1000/- up to Rs.10,000/-	Rs. 50/-	
	Above Rs.10,000/- up to Rs.1.00 lakh	Rs. 3.00 per Rs.1000/- or part thereof (min Rs. 70/-.)	
	Above Rs.1.00 lakh	Rs.2.50 per Rs.1000/ or part thereof (min of Rs. 2000/- max Rs.12000/-	
35	Issue of Deposit at Call Receipt (Payable at branch of issue)	Rs.100/-	Manual
36	Issuance of Duplicate / Revalidation/ Cancellation of DD/ Banker's Cheque and	Rs. 150/-	Manual

	Call Deposit Receipt		
37	Outstation cheques Collection /Bills		
	Up to Rs.10,000/-	Rs.50/-	Manual
	Rs.10,001/- up to Rs.1,00,000/-	Rs.75/-	
	Above Rs.1,00,000/-	Rs.150/-	
		+ Actual Postage Charges	
38	Postal/Telecommunication Tariff		
	{ Notice Charges, Reminders etc., }	Actuals with a minimum of Rs.20/-	Manual
	a} Ordinary Post	Rs.25/-	
	b} Registered Post/Spee/Courier	Rs.50/-	
39	Bill/Cheque/ Demand Draft deposited with us returned unpaid by others (Local/Outstation)		
	up to Rs.1.00 Lakh	Rs. 100/-	Manual
	AboveRs.1.00 Lakh	Rs. 200/-	
	Collection of Bills (inclusive of postage and out of pocket expense)		
	Upto Rs.10000/-	100/-	Manual
	Above Rs. 10000/-	250/-	
40	Issue of duplicate Term Deposit Certificate	Rs. 200/- per Instrument	Manual
41	Loss of Token	Rs. 300/-	Manual
42	Solvency Certificate		
	Commercial /Non- commercial	Rs. 250/- per Lakhs Min. Rs.1000/- Max. Rs.15000/-	Manual
43	Bank Guarantee		
	a)Performance Guarantee	Rs.1000/- + 2% p.a. of Performance Guarantee Value or part thereof + Tax	Manual
	b)Other than Performance Guarantee	Rs.1000/- + 3 % p.a of Guarantee Value or part thereof + Tax	
44	Safe Custody and Deposit articles Charges		
	One time Charges ,	Rs.500/-	
	Envelope	Rs.100/- p.a	
	Package	Rs.500/- p.a	
	Large Package/Box	Rs.1000/- p.a	
		Subject to maximum total dimensions (i.e. length + width + Height) should not exceed 100 cm (subject to availability of space)	
45	Safe Deposit Lockers (Annual Rent Charges)		
	Registration Fees (one time)	Rs.500/-	
	Type =Small Size	Rs.750/-	
	Type =Medium Size	Rs.1500/-	

	Type =Large Size	Rs.2500/-	
	Type=Extra Large Size	Rs.4000/-	
46	Number of locker visits		
	First 12 visits per year	Nil	
	Thereafter every additional visit	Rs.100/-	
	Loss of the locker key	Rs.750/- + actual charges incurred in breaking open the locker and changing of key by manufacturer of locker.	
	On overdue of locker rent	1 st Quarter : 10% of annual rent 2 nd Quarter : 25% of annual rent 3 rd Quarter : 40% of annual rent 1 year : 50% of annual rent	
47	Penal charges for late payment of EMI	Normal rate of Interest plus 2% Intt. For the amount in default for the days of default.	Auto
48	Priority Sector Loans		
	a} Application Charges	Rs. 100/-	
	b} Processing Charges	1 % of sanctioned amount.(Maximum of Rs.25000/-)	Manual
49	Non-Priority Sector		
	a} Application Charges	Rs. 100/-	
	b} Processing Charges	1 % of sanctioned amount..(Maximum of Rs.25000/-)	Manual
50	Processing fee of Loan/Advance	1% of loan sanctioned amount.	Manual
51	Nominal Membership Fee	Minimum 05 Shares of Rs. 100/- per Share i.e. Rs.500/- per person	Manual
Note:- GST and other taxes as per prevailing rate should be collected at the above prescribed rates.			

(Tsering Thongdok)
Managing Director