

All Charges proposed are Inclusive of Service Tax, otherwise wherever specifically mentioned.	
VIII. CONCESSIONS TO SELECTED CATEGORY OF CUSTOMERS	
Category	Concessions
a. Defence Personnel	At par collection of salary/ terminal dues.At par remittance to family upto Rs.5000/p.m.One time remittance of school/ college fees. Out of pocket expenses are to be recovered. At par custody of WILLS.
b. Prime Minister's Relief Fund / Chief Minister's Relief Fund	Cheques issued by Government of India in respect of grants made from PM relief fund to state governments, District Magistrate etc shall be collected at par and credit shall be given at par. Free remittance/ collection facilities are available to CM relief fund also.
c. Religious, Welfare service, charitable institutions	Collection/remittance facility at par if they are exempted from payment of income tax under Sec 10 of IT act. Branches shall obtain certificates from the institutions and keep on record.
d. Accounts of Government Departments , Ministries	Collection/Remittance at par if they are accredited to our bank.
e. Blind Physically Handicapped, Disabled, Individuals and Institutions set up for their benefit	At par collection of cheques to institutions set up for the benefit of blind/physically handicapped and disabled individuals. Payment made by these institutions to their beneficiaries by DD / TT may be allowed at par. These institutions should have been exempted from payment of income tax under section 10 of IT Act. For individual accounts, identified by the Manager at the time of opening of accounts, issue of DDs, TTs, MTs may be allowed at par. Out of pocket expenses / postages have to be recovered. Existing to be continued. Payment through TT/ MTs replaced with payments made through NEFT/RTGS/ ECS
f. Educational Institutions	No concession for issue of DDs for admission fee for colleges. Salary bills of teachers employed in government run schools may be collected at par and more over may also be discounted upto Rs.2500/ per individual. Out of pocket expenses / postages have to be recovered.
g. Co-operative banks, Land Development Banks, Service Co-operatives and DRDA	No charges for collection of cheques deposited by DRDA, Farmers' societies (Sponsored by our bank), PAS (banking with us) etc. Postages and out of pocket expenses are to be recovered. Concession of 50% of service charges to cooperative banks, which maintain their accounts with us. The above concession is restricted only for issuance of DDs and TTs. An undertaking from the cooperative banks may be obtained at their HO level that they will be charging their customers the same charges as our bank for issue of demand drafts. Existing to be continued. Payment through TTs replaced with payments made through NEFT/RTGS/ ECS
	For transfer of funds from the account of the co-operative Bank at one centre to that of another centre, following charges may be levied.
	Upto Rs.5000 - 3 paise % Minimum of 25 paise
	Above Rs.5000 - 2 paise % Minimum of Rs.1.50
h. Landless Agricultural Labourers	For cheques issued under Landless Agricultural labourers General insurance scheme, branches shall collect Rs.1/ per cheque and actual postages
i. Concession to Regional Rural Banks Sponsored by our Bank	At par remittance of funds from HO to branches and vice versa. Cash Handling Charges and deposit foreclosure charges waived. Charges for Collection of cheques from /To RRBs at 50:50 basis. For keeping duplicate keys of branches of RRBs sponsored by our bank charges may be waived. Free remittance facility for payment of refinance instalments to NABARD shall be extended only to RRBs sponsored by our bank . In all other cases service charges will be as applicable for Co-operative Banks.
j. Staff Members and Ex-staff members of other public sector banks	Normal charges to be levied
k. NRI Customers	No service charges on collection of Rupee drafts issued by Correspondent banks favouring the customers subject to the conditions that such drafts should be payable through Rupee accounts maintained at branch in India nominated by the banks.