

Schedule of Revised Service Charges and Fees to be effective from 01.12.2011

Name of the Bank		Allahabad Bank	
Savings Bank A/c – No frills A/c			
Minimum Balance		₹ 5/-	
Charges for non-maintenance thereof		Nil	
Savings Bank Accounts with Cheque facility			
Minimum Balance		₹ 500.00 for Rural/SU branches ₹ 1000.00 for Metro/Urban branches	
Charges for non-maintenance thereof		₹ 75.00 per quarter for Rural/SU branches ₹ 125.00 per quarter for other branches	
Savings Bank Accounts without Cheque facility			
Minimum Balance		₹ 100.00 for Rural/SU ₹ 500.00 for Metro/Urban	
Charges for non-maintenance thereof		₹ 30.00 per quarter for Rural/SU branches ₹ 60.00 per quarter for other branches	
Other Savings Bank Account facilities			
Issue of Duplicate statement		₹ 50 latest entry ₹ 60 for previous entry/40 entries (per page)	
Issue of loose cheque leaves		Not Applicable	
Issue of Duplicate pass book		₹ 50 latest entry ₹ 60 for previous entry/40 entries (per page)	
Current Account			
Minimum Balance		Rural Branch: Individual – ₹1,000; Others – ₹2,500; Other branch: Individual – ₹3,000; Others – ₹5,000	
Penalty for fall in minimum balance		For Individual/Others: ₹300 per quarter for R/SU ₹450 per quarter for Metro/Urban	
Remittance Facilities through own bank			
DD/PO/TT-Issue		Upto ₹5000.00	₹25.00
		Above ₹5000.00 to ₹10,000.00	₹40.00
		Above ₹10,000.00	₹3.00 per ₹1000 or part thereof, Min.₹40 max.₹15000.00
DD/PO-Cancellation/Duplication/Revalidation		10% of the amount (rounded upto nearest Rupees) Max.₹100 per Instrument.	
NEFT- Outward	Upto ₹1 lakh	₹ 5.00 per transaction	
	Above ₹1 lakh & Upto Rs 2 lakhs	₹15.00 per transaction	
	Above Rs 2 lakhs	₹ 25.00 per transaction	
NEFT- Inward	Nil		
RTGS – Outward	₹2 lakhs to 5 lakhs	₹ 25 per transaction	
	Above ₹.5 lakhs	₹ 50 per transaction	
RTGS-Inward	Nil		
Foreign Remittance Outward	0.125% per remittance Min.₹ 250.00, Max. ₹ 1000/-		

Cheque Collection:																									
Outstation through own bank	<p>(a) Service Charges for outstation Cheque Collection:</p> <table border="1"> <thead> <tr> <th>Value</th> <th>Service charge for Savings A/c customers (per instrument)</th> <th>Service charge for other customers (per instrument)</th> </tr> </thead> <tbody> <tr> <td>Upto ₹ 5,000</td> <td>₹ 25</td> <td>₹ 25</td> </tr> <tr> <td>Above ₹ 5,000 and upto ₹ 10,000</td> <td>₹ 50</td> <td>₹ 50</td> </tr> <tr> <td>Above ₹ 10,000 and upto ₹ 1.00 Lac</td> <td>₹ 100</td> <td>₹ 100</td> </tr> <tr> <td>Above ₹ 1 lac</td> <td>₹ 150</td> <td>₹ 150</td> </tr> </tbody> </table> <p>(b) Service Charges for Cheque Collection under Speed clearing:</p> <table border="1"> <thead> <tr> <th>Value</th> <th>Service charge for savings a/c customers (per instrument)</th> <th>Service charge for Current a/c and other customers (per instrument)</th> </tr> </thead> <tbody> <tr> <td>Upto and including ₹1.00 Lac</td> <td>Nil</td> <td>Nil</td> </tr> <tr> <td>Above ₹1.00 Lac</td> <td>₹150</td> <td>₹150</td> </tr> </tbody> </table>	Value	Service charge for Savings A/c customers (per instrument)	Service charge for other customers (per instrument)	Upto ₹ 5,000	₹ 25	₹ 25	Above ₹ 5,000 and upto ₹ 10,000	₹ 50	₹ 50	Above ₹ 10,000 and upto ₹ 1.00 Lac	₹ 100	₹ 100	Above ₹ 1 lac	₹ 150	₹ 150	Value	Service charge for savings a/c customers (per instrument)	Service charge for Current a/c and other customers (per instrument)	Upto and including ₹1.00 Lac	Nil	Nil	Above ₹1.00 Lac	₹150	₹150
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Upto and including ₹1.00 Lac	Nil	Nil																							
Above ₹1.00 Lac	₹150	₹150																							
Outstation cheques collected through another bank	Commission on 50:50 basis, i.e. remitting bank to charge 50% & collecting bank to charge 50% of the applicable rate.																								
Handling charges for cheques/bills returned unpaid – local	₹ 75 per cheque for SB ₹ 150 per cheque for other ₹ 75 per bill																								
Handling charges for outstation cheques/ bills returned unpaid	₹ 150 per cheque/bill																								

Retail loan		
Name of Scheme	Processing fees	Prepayment fees
AllBank Saral Loan Scheme	1% of loan amount, Minimum ₹500	2% of the Outstanding Balance only in case of takeover
Personal Loan to Doctors & Medical Practitioners	1% of Loan amount, Minimum ₹500	2% of the Outstanding Balance only in case of takeover
Allahabad Bank Personal Loan Scheme for Pensioners	0.50% of Loan amount, Minimum ₹200	2% of the Outstanding Balance only in case of takeover
AllBank Mobike Scheme	₹500/-	2% of Outstanding Balance only in case of takeover
Car Loan to salaried persons	1% of loan amount Min. ₹ 500/-	2% of Outstanding Balance only in case of takeover
Car Loan to others	1% of the loan amount, Minimum ₹ 500/-	2% of Outstanding Balance only in case of takeover
Loan against NSC/KVP	0.50 % of loan amount, Minimum ₹200	2% of Outstanding Balance only in case of takeover
Education Loan Scheme	For studies in India – Nil For studies abroad- Nil	Nil
Housing Finance for NRI/PIO	0.50% of Loan amount, Maximum ₹10,000/- (Allahabad Bank Employees – Nil)	2% of Outstanding Balance only in case of takeover
Premium Housing Finance Scheme for HNIs	₹ 25,000/-	2% of Outstanding Balance only in case of takeover
Housing Finance for furnishing, repair etc.	0.50% of Loan amount, Minimum ₹200/- (Allahabad Bank Employees – Nil)	2% of Outstanding Balance only in case of takeover
AllBank Rent Scheme	Upto ₹25 lakh : 1%, Minimum ₹2,500/- ➤ ₹25 lakh to ₹150 lakh : 0.50%, Min. ₹25,000/- ➤ ₹150 lakh : 0.25%, Min. ₹75,000/-	2% of Outstanding Balance only in case of takeover
AllBank Property Scheme	Upto ₹25 lakh : 1%, Minimum ₹2,500/- ➤ ₹25 lakh to ₹150 lakh : 0.50%, Min. ₹25,000/- ➤ ₹150 lakh:0.25%, Min. ₹75,000/-	2% of Outstanding Balance only in case of takeover
AllBank Trade Scheme	₹200 per lakh, Minimum ₹1,000/- Maximum ₹20,000/-	2% of Outstanding Balance only in case of takeover
Overdraft facility in Savings Bank Accounts	Nil	Nil
AllBank Gold Loan Scheme	Nil	Nil
AllBank Gyan Dipika Scheme	Nil	Nil
AllBank Pilot Training Scheme	0.25% of the Loan amount (minimum ₹ 2500/-)	Nil
AllBank Commercial Vehicle Finance	0.50% of loan amount minimum ₹ 1000	2% of Outstanding Balance only in case of takeover
Personal Loan for LIC Employees & Officers/Agents	1% of Loan amount, Minimum ₹500/-	2% of Outstanding Balance only in case of takeover
Clean Overdraft facility for LIC Officers	1% of Loan amount, Minimum ₹500/-	2% of Outstanding Balance only in case of takeover
Housing Loan to LIC Employees, Officers & Agents	0.50% of Loan amount, Maximum ₹10,000/-	2% of Outstanding Balance only in case of takeover
Short Term Loans for Financing by local Housing Board & Development Authorities for Allotment of Residential Plot/Flat House	₹200	Nil
AllBank Reverse Mortgage Scheme	One month's annuity maximum ₹10,000/-	2% of Outstanding Balance only in case of takeover

No dues Certificate	₹ 50 per certificate	
Solvency Certificate	Upto ₹25 lakhs	₹10,000.00
	Above ₹25 lakhs	₹25000.00
Charges for changing from float to fixed rates of interest	Housing Finance: 0.50% of outstanding balance on date of conversion.	
Cards		
ATM-cum-Debit Card		
Membership fee	Nil	
Annual fee	₹100 p.a. (waived for 1 st yr) for Personalized card NIL for Instant card till validity	
Renewal Charges	₹100	
Interest charges/Late Payment charges	Nil	
Replacement charges	₹100	
Transaction Charges for Partner banks (NFS/VISA) within India	Nil for Bank's own ATMs Nil for Cash withdrawal/balance enquiry Nil for POS except Railways and Petrol pumps	

Credit Cards	Credit Card facility not provided by the Bank	
Membership fee	--	
Annual fee	--	
Renewal Charges	--	
Late Payment Charges	--	
Interest Charges	--	
Replakhement Charges	--	
Cash Withdrawal	--	
MISCELLANEOUS		
Balance Certificate	Nil (if within same Service Area)	
Account closure	Savings Bank with Cheque Book ₹150.00 Savings bank without Cheque Book ₹ 100.00 Current A/c ₹250.00 (Service Charges are levied if the A/c is closed within one year of opening)	
Photo attestation	₹50 per certificate	
Signature attestation	₹50 per certificate or list	
Stop Payment charges	₹50 for SB per instrument ₹75 for others per instrument (Max.₹300.00)	
In-operative account	Savings Bank A/c –NIL Current A/c – ₹75 per half yr.(if balance Below ₹50,000)	

Note: Service Tax will be levied as applicable

A. Services rendered free of charge:

- 20 Cheque leaves will be allowed free to SB individual account holders in a Calendar year.
- Cheques for the purpose of Post Dated Cheques (PDC) for our Bank will be issued free of cost. However, for repayment of loans to other banks/FIs, double of usual charges shall be levied
- Free collection/remittance facilities for Blind, Physically Handicapped, disabled individuals and Institutions set up for their benefits.
- Free collection/discount of pension cheques/bills of pensioners of Central/State Govt./Armed Forces/ Freedom Fighters

B. Concessions to Senior Citizens/Pensioners

- 20% below the normal Service Charges for Deposit Accounts and other Miscellaneous Issues would be allowed.

C. Concessions to Defence, Paramilitary Personnel & Ex-Servicemen

- At par collection of salary/terminal dues.
- At par remittances to family up to ₹10,000 per month and one time remittance for payment of School/College fees in a year (out of pocket expenses to be recovered)
- At par custody of wills
- In house Standing Instruction free of charge.