

Snap Shot of Anywhere Banking Facilities in TMB Royal

Particulars	TMB Royal
Required Average Minimum Balance	Rs.50000/- monthly average balance
Cash withdrawal	
Cash Withdrawal at Parent Branch	Free without limit
Cash Withdrawal at other branches	Free for self cheques presented by the drawer in person
For third party withdrawals per transaction at other branches	Allowed up to Rs.20000 per day
Cash Remittance	
Total Cash remittance per month [Parent, Satellite & Intracity]	Rs.20 lac per month (Only for savings in nature and not for trading nature)
Parent Branch	
Satellite Branch	
Charges for exceeding any of the limits	Re.1 per Rs.1000 or part there of
Payment of Anywhere Cheques in Clearing/Transfer at Satellite branch other than Speed Clearing Centre	Free up to Rs.30 lakh per month. Thereafter Rs.2 per Rs.1000. No Carry Over
Payment of Anywhere Cheques in Clearing/Transfer at Speed Clearing Centres	Free
Intra-City	
Intra City Transfer (Local)	Free
Intra-City Clearing (Clearing instrument can be presented at any branch situated in the same city)	Free
Intra-City Cash Remittance	Free up to Rs.20 lac per month per branch. Above that Rs.1 per Rs.1000 or part there of
Intra-city Cash Payment	Free in case of Self and Rs.20,000/- in case of third party.
Cheque Collection	
Payable at satellite branches / centres & delivery at the concerned satellite branch by the customers	Free
Payable at satellite branches including Speed Clearing centres deposited at parent branch / any other satellite centre	Free

Payable at anywhere other than our bank centre, delivery at parent / satellite branch [including Speed Clearing Instruments]	Rs.25 plus other Bank Charges in addition to Postage
Collection of non-at par cheques of speed clearing participating bank branches through speed clearing deposited at speed clearing centers [including our Bank Cheque passed in Speed Clearing Centre]	Free
Demand Draft Issue	
DD issue	Free DD/LD and the same is without any cap on amount / number of DDs/LD
Local Draft Issue	
Local Draft issue	Free DD/LD and the same is without any cap on amount / number of DDs/LD
FTFT	
FTFT Outward (e-remittance within the bank's own network)	Free
FTFT Inward	Free
NEFT	
NEFT Outward	Free
NEFT Inward	Free
RTGS	
RTGS Outward	Free
RTGS Inward	Free
ECS	
ECS Credit Outward	Free
ECS Debit (inward)	Free. Rs.100/- flat if returned for the reason insufficient funds
Return Charges	
Inward Clearing Return	Rs.100/- per instrument
Outward Clearing Return	No Charge
Cheques drawn at satellite centres and presented at the same satellite centre - returned unpaid	No Charge
Cheques drawn at satellite centres including Speed Clearing Centres and presented at any other satellite / parent branch - returned un paid	Rs.25 plus other Bank Charges in addition to Postage

Payable at anywhere other than our bank centre, delivery at Satellite / parent branch - returned un paid	Rs.25 plus other Bank Charges in addition to Postage
Bouncing of cheques - Speed Clearing	No Charge
Net Banking	Free
SMS Banking	Free
ATM/Debit Card membership / Annual / Renewable fee	Free
Debit Card Replacement Charges	No Charge
Debit Card PIN mailer request (not for first time)	No Charge
Use of other bank ATMs [NFS/VISA]	Free for transactions in India
Miscellaneous	
Cheque Issuing Charges	Free
DD / LD - Cancellation / Duplicate / Revalidation	No Charge
Stop Payment Charges	No Charge
Statement of Account	Pass Book/Monthly interval through e-mail and / or physical - Free.
Duplicate statement of account/Pass Book	No Charge
Folio Charges	Nil
Non-maintenance of average balance	Rs.250 per month; Free for First month.
Issue of loose cheque leaves (issued only for cash withdrawals and on specific occasions - satisfiable to the branch)	Nil
Balance Enquiry	Free
Cheque status per instance	Free
Confirmation of specimen signature	No Charge
Photo Attestation	No Charge
Issue of certificates (No objection / No dues / Balance / interest charged / account maintaining etc)	No Charge
Account closure	Within 12 months - Rs.500: Afterwards- Rs.100/-