

AWB Overdraft and Cash Credit Account

Particulars	Overdraft A/c	Cash Credit A/c
Cheque Book Issue charges	₹ 3 per leaf	₹ 3 per leaf
Folio charges for 6 months	Ordinary CC: For 6 months: ₹ 25 per folio with a minimum of ₹200/-. Special anywhere OD schemes – ₹ 25 per folio with a minimum of ₹300.	Ordinary CC: For 6 months: ₹ 25 per folio with a minimum of ₹200/- Special anywhere CC schemes – ₹ 25 per folio with a minimum of ₹ 300.
Cash Remittance Limit:		
At Parent Branch	No Limit	No Limit
Cash Remittance at Satellite branches	No Limit	No Limit
Cash Withdrawal:		
At Satellite Branch	Self – No Limit. Third Party ₹ 20,000/-	Self – No Limit. Third Party ₹ 20,000/-
Payment of Cheques in other centres in Clearing / Transfer	Free	Free
Collection of Cheques:		
CTS Clearing: CTS 2010 Cheques payable at any centre Deposited at Parent Branch or any Satellite Branches.	Free	Free
Non CTS Clearing: Payable at satellite branches deposited at parent branch / any other satellite branch	For any amount – Postage or ₹ 25/- whichever is higher + Service Tax as applicable	For any amount – Postage or ₹ 25/- whichever is higher + Service Tax as applicable
Non CTS Clearing: Payable at outstation other than our bank centre, delivery at parent / satellite branch	Upto ₹ 5000 – ₹25+PT+ST+OBC. ₹ 5001 to ₹ 10000- ₹ 25+PT+ST+OBC. ₹ 10001 to ₹ 100000 - 15 paise per ₹ 100. Min ₹50 + PT + ST + OBC. Above ₹ 1,00,000 – ₹ 150 + PT + ST + OBC.	Upto ₹ 5000 – ₹25+PT+ST+OBC. ₹ 5001 to ₹ 10000- ₹ 25+PT+ST+OBC. ₹ 10001 to ₹ 100000 - 15 paise per ₹ 100. Min ₹50 + PT + ST + OBC. Above ₹ 100,000 – ₹ 150 + PT + ST + OBC.
Cheque / ECS Inward Debit Return charges	₹ 1.50 per ₹ 1000/- per day with a minimum	₹ 1.50 per ₹ 1000/- per day with a minimum

Particulars	Overdraft A/c	Cash Credit A/c
	of ₹ 150/-	of ₹ 150/-
Outward clearing return charges	₹ 50 per instrument	₹ 20 per instrument
ECS Debit Mandate Cancellation charges	₹ 100/- per ECS Mandate	₹ 100/- per ECS Mandate
Issue of Duplicate Statement	₹ 50/- per ledger folio. Minimum ₹ 50 + postage if any.	₹ 50/- per ledger folio. Minimum ₹ 50 + postage if any.
Charges for statement through e-mail	Free for any frequency	Free for any frequency
Certification/Attestation	₹ 100	₹ 100
Stop Payment charges	Ordinary OD A/c: ₹ 100/- per cheque max. ₹ 1000/- Anywhere OD – ₹ 100 + ST per cheque.	Ordinary CC A/c: ₹ 100/- per cheque max. ₹ 1000/- Anywhere CC – ₹ 100 + ST per cheque
Standing Instruction	NIL	₹ 10.
Demand Draft Charges	Account holders: ₹ 2.50 per ₹1000. Minimum - ₹ 40. Maximum - ₹ 15000. Non Account holders: ₹ 3 per ₹ 1000 subject to a minimum of ₹ 75 per draft.	Account holders: ₹ 2.50 per ₹1000. Minimum - ₹ 40. Maximum - ₹ 15000. Non Account holders: ₹ 3 per ₹ 1000 subject to a minimum of ₹ 75 per draft.
DD Cancellation	₹ 50 per Demand Draft	₹ 50 per Demand Draft
Issue of duplicate DD	₹ 50 per Demand Draft	₹ 50 per Demand Draft
Revalidation of DD	₹ 50 per Demand Draft	₹ 50 per Demand Draft
Bankers Report	₹ 100	₹ 100
Certificate of Balance for previous year	₹ 50	₹ 100
Old Record Retrieval	₹ 100	₹ 100
Duplicate Debit Card	₹ 100	₹ 100
Regeneration of Pin Mailer	₹ 50	₹ 50
Registration of Power of Attorney	Free for first time registration. ₹ 50/- for any changes.	Free for first time registration. ₹ 50/- for any changes.
Signature Verification	₹ 100 + ST	₹ 100 + ST
Account Closure	Less than 2 years: ₹ 500/- + applicable folio charges. More than 2 years: ₹ 300/- + Applicable folio charges. Special Anywhere OD accounts - ₹ 300 + ST	Less than 2 years: ₹ 500/- + applicable folio charges. More than 2 years: ₹ 300/- + Applicable folio charges. Special Anywhere CC accounts - ₹ 300 + ST