

## Courier / Postal Charges Levied by Commercial Banks in India

### Courier Charges Levied by Public Sector banks

Sr.No.	Name of the Bank	Courier /Postage Charges levied on Customer for Collection of Outstation Cheque	Charges for Sending Statements / Cheque Books / other Documents by Post / Courier
1.	2.	3.	4.
1	Allahabad bank	<p>Actual basis over and above service charges Approved rate for empanelled Courier services is as follows.</p> <p><b><u>All India (Irrespective of Places / States)</u></b></p> <p>(i) Upto 125 gms <b>Rs. 7.00</b>                      (ii) Upto 250 gms <b>Rs. 10.00</b>                      (iii) every additional 250 gms or part thereof above 250 gms upto 1 kg <b>Rs. 7.00</b>                      (iv) Every additional 500 gms or part thereof above 1 kg upto 10 kg <b>Rs. 14.00</b>                      (v) Every additional 1 kg or part thereof above 10 kg <b>Rs. 25.00</b></p> <p><b><u>Intra City / Local</u></b></p> <p>(i) Upto 125 gms <b>Rs. 3.00</b>                      (ii) Upto 250 gms <b>RS. 3.00</b>                      (iii) every additional 250 gms or part thereof above 250 and upto 1 kg. <b>Rs. 1.50</b>                      (iv) Every additional 500 gms or part thereof above 1 kg upto 10 kg <b>Rs. 3.00</b>                      (v) Every additional 1 kg or part thereof above 10 kg. <b>Rs. 6.00</b></p> <p><b>However, the charges may vary in some branches depending upon the availability of empanelled courier service at that place.</b></p>	Same as Col. No. 3
2	Andhra bank	Charges are levied on actual Basis	No charges for statements – If document sent under

			Regd. Post/ courier actual charges are recovered.
3	Bank of Baroda	<b>Instrument sent by Postal service (charges per instrument)</b> Upto Rs. 100 Nil Rs 100 to Rs 1000 Rs 10.00 Rs 1000 Actual Postage <b>Instrument sent by Courier</b> Actual courier charges	Actual postal / courier charges are recovered
4	Bank of India	Rs. 25.00	No Charge for statements / cheque books.- For other documents, actual basis.
5	Bank of Maharashtra	Charges levied on actual Basis	Charges levied on actual basis
6	Canara Bank	Ordinary Post Actual with Minimum Rs. 10.00 per envelope Regd. Post / courier Actual with Minimum Rs. 30.00 per envelope.	Ordinary Post- Actual with Minimum Rs. 10.00 per envelope. Regd. Post / courier - Actual with Minimum Rs. 30.00 per envelope. Postage/courier charges are waived in respect of certain cases such as collection of instruments representing subsidy money for Government sponsored schemes, contribution to PM's Relief Fund etc.
7	Central Bank of India	<b>Particulars Charges</b> (i) Ordinary Post Free (ii) Regd. Post Rs. 50.00 (Actual Charges levied for bulk items / text/International Courier	Statements sent by ordinary Post - Free Cheque books / other documents By Regd post / speed post/courier Rs. 50.00
8	Corporation Bank	(i) Ordinary Post Actual (minimum Rs.5.00) (ii) Regd. Post Actual (minimum Rs. 20.00) (iii) Speed Post Actual	Actual Charges applicable to Ordinary / Regd./ Speed Post / Courier is being levied.

		(minimum Rs. 20.00). (iv) Courier Actual (minimum Rs. 10.00).	
9	Dena Bank	Courier charges /postage charges levied over and above bank commission.	Cheque books / statements delivered in person. If there is a special request for sending through courier, courier charges on actual basis are levied.
10	Indian bank	(i) Ordinary Post Actual (minimum Rs.5.00) (ii) Regd. Post Actual (minimum Rs. 40.00) (iii)Telegram Actual (minimum Rs. 40.00). (iv) Courier Actual (minimum Rs. 40.00). Out of pocket expenses, actual if any levied by other banks.  <b>(Actual courier / postal charges and the minimum charges are inclusive of service tax of 12.36 % payable to Government )</b>	Same as column No. 3 for <b>cheque books and other documents</b> . Statement free , if sent monthly and collected at the branch, For statements if sent thru post / courier, Rs. 23 per statement plus postage. If e-mailed Rs. 12/-. If statements are required at lesser frequency say weekly or fortnightly, Rs. 23/- per statement plus applicable postage.
11	Indian Overseas Bank	Actual amount of postage	Actual amount of postage
12	Oriental Bank of Commerce	Charges are levied on actual basis	Charges are levied on actual basis
13	Punjab National Bank	Ordinary Post Rs. 10/- or actual whichever is higher. Regd Post Rs. 30/- or actual whichever is higher.	Same as Col. No. 3
14	Punjab & Sind Bank	Actual out of pocket expenses recovered .	Not sending statements /other documents by post. On specific demand, actual out of pocket expenses incurred is charged.
15	Syndicate Bank	(i) Ordinary Post - Rs. 5/- or Actual charges (ii) Regd. Post. - Actual or minimum Rs. 30/- . (iii) Courier - Actual Charges	Same as Col. No. 3.

16	Union Bank of India	Charges are levied on actual basis.	Not sending statements /other documents by post. On specific request, actual cost of dispatch is recovered.
17	United Bank of India	Outstation cheques are sent thru Registered post only and on actual basis.	Charges are levied on actual basis.
18	UCO Bank	Ordinary Post – Actual Charges (minimum Rs. 10/-) Regd Post / courier - Actual Charges (minimum Rs. 30/-)	Ordinary Post – Actual Charges (minimum Rs. 10/-) Regd Post - Actual Charges (minimum Rs. 30/-)
19	Vijaya Bank	Charges are recovered on actual basis.	Charges are recovered on actual basis.
20	State Bank of India	Ordinary Post - Rs. 15.00 Regd post / Courier -Rs. 35.00	Same as Col. No. 3
21	State Bank of Bikaner & Jaipur	Ordinary Post - Rs. 15.00 Regd Post / courier - Rs. 35.00 upto Rs. 50000 More than Rs. 50000 Rs. 55.00	No Charges
22	State Bank of Hyderabad	Outstation cheques sent by Sent by Regd Post and charges of Rs. 35/- levied.	For statements thru courier Rs. 10/- Cheque books / documents by Regd Post Rs. 35/-
23	State Bank of Indore	Charges w.e.f. 1-5-2008 as follows Ordinary Post <b>Rs. 15.00</b> Regd. Post <b>Rs. 35.00</b>	Ordinary Post <b>Rs.15.00</b> Regd. Post <b>Rs. 35.00</b> All customers with few exceptions collect cheque books in person from resp. branch. Few customers to whom cheque books / statements are sent by post, are normally <b>not</b> charged.
24	State Bank of Mysore	125% of the actual charges recovered . Service tax is absorbed by the bank.	Same as col. No. 3.
25	State Bank of Patiala	Ordinary Post - Rs. 15.00 Regd. / courier - Rs.35.00	Ordinary Post Rs. 15.00

		upto Rs. 50000 More than 50000 Rs. 55.00	Regd. / Courier Rs. 35.00
26	State Bank of Saurashtra	Ordinary Post - Rs. 15.00 Regd. /Courier Rs. 35.00	Ordinary Post- Rs. 15.00 Regd. / Courier Rs. 35.00
27	State Bank of Travancore	Ordinary Post Rs. 15.00 <u>Regd. Post / courier</u> Upto Rs. 50,000/- Rs. 35.00 More than 50,000/- Rs. 40.00.	Same as Column 3.
28	I.D.B.I.Bank Ltd.	Rs. 30.00 per instrument is charged.	Nil.

**Courier Charges Levied by Private Sector banks**

Sr.No. 1.	Name of the Bank 2.	Courier /Postage Charges levied on Customer for Collection of Outstation Cheque 3.	Charges for Sending Statements / Cheque Books / other Documents by Post / Courier 4.
1	Bank of Rajasthan Ltd.	Ordinary Post Rs. 7.00 or actual whichever is higher. Regd Post Rs. 25.00 or actual whichever is higher.	Same as Col. No. 3.
2	Catholic Syrian Bank Ltd.	Ordinary post Rs. 5.00 Regd Post / courier Rs. 25.00	Statements - Nil cheque books and other documents actual postage / courier charges .
3	City Union Bank Ltd.	Courier Rs. 10.00 per instrument Regd. Post Rs. 22.00 Regd post with acknowledgement due Rs. 25.00	Same as Col. No.3
4	Development Credit Bank Ltd.	Rs. 25.00 . In case, cheque is dishonoured, actual charge as claimed by the drawee bank is recovered.	Nil
5	Dhanalakshmi Bank Ltd.	Charges on the basis of actual expenditure incurred.	Same as Col. No. 3..
6	Federal bank Ltd.	Courier / postal charges levied from customers w.e.f. May 1, 2008 as detailed below. Ordinary Post / Courier – Rs. 15.00 or actual whichever is higher Regd post – Rs. 40.00 or actual whichever is higher.	For cheque books and statements – Nil. Others - actual courier / postal charges as given in column 3. For NRIs postage is waived.
7	HDFC Bank Ltd.	Rs.25/- - for courier / postage charges.	Does not charge.
8	ICICI Bank Ltd.	Apart from collection charges, the bank does not levy any additional actual postage / courier charges.	Does not charge.

9	IndusInd Bank Ltd.	Rs.30/-	Does not charge.
10	Jammu & Kashmir Bank Ltd.	Rs.25/-	Rs.10/-
11	Karnataka bank Ltd.	Ordinary Post Rs.10/- Or actual whichever is higher + service tax as applicable. Regd. Post / courier Rs. 25/- Or actual whichever is higher + service tax as applicable.	Same as Col. No. 3
12	Kotak Mahindra Bank Ltd.	The bank does not levy any courier charges / postage charges.	Does not charge
13	Karur Vysya Bank Ltd.	Ranges from Rs. 10/- to Rs. 50/-. However, based on the value of the cover, sometimes despatched thru reputed courier at charges ranging from Rs. 75/- to 150/-.	For statements - Nil. For Cheque books delivered at specific request thru reputed courier or Regd. Post - on actual basis.
14	Lakshmi Vilas Bank Ltd.	To destination in Southern states Rs .4.50 To Northern States Rs.10.00 and vice versa from related part to other parts	Same as col. No. 3
15	Ratnakar Bank Ltd.	Registration charges on actual basis. Courier charges, on an average Rs. 25/- to 30/- per packet. May increase as per weight.	Same as Col. No. 3
16	SBI Commercial & International Bank Ltd.	Actual + Service Tax	Statements - Nil. For cheque books/ other documents Postal Charges: Actual + Service Tax Courier Charges : Actual + service Tax
17	South Indian Bank Ltd.	Rs. 25/- per instrument.	Actual basis.
18	Tamilnad Mercantile Bank Ltd.	Regd. Post Rs. 25.00 Courier Rs. 15.00 Ordinary Post Rs. 05.00	Bank is not sending statements / cheque books by post. In other cases bank charges actual amount of postage incurred.

19	Axis Bank Ltd.	Rs. 30/- Per Instrument	Nil
20	ING Vysya Bank Ltd.	<b>Within ING Vysya bank's network</b> - Nil. <b>Outside bank's network</b> Rs. 17/- per instrument <b>For foreign currency cheques abroad</b> Rs. 20/- for purchased instruments Rs. 25/- for collection instruments	Cheque books - Nil. No courier charges for statements as per the statement cycle. For duplicate statements, Rs. 57/-
21	Yes Bank Ltd.	Rs. 20/- per instrument	Does not charge.



**Courier Charges Levied by Foreign banks**

Sr.No  1.	Name of the Bank  2.	Courier /Postage Charges levied on Customer for Collection of Outstation Cheque  3.	Charges for Sending Statements / Cheque Books / other Documents by Post / Courier  4.
1	ABN Amro Bank	Nil.	Nil.
2	Abu Dhabi Commercial Bank	Rs.56/- (Rs. 50+ service tax)	Nil.
3	AB Bank Ltd.	Rs. 50+ service tax 12.36%.	Cheque books not sent thru courier.
4	Antwerp Diamond Bank NV	Domestic Courier charges <b>NIL</b> Foreign currency cheques drawn on overseas destination <b>Rs. 750/-</b>	For statements and cheque books – Nil. Export collection documents (i)collection thru overseas banks <b>Rs. 750/-</b> (ii) collection sent to buyer directly <b>Rs. 150/-</b>
5	Bank of America	No separate charges for courier / postage for collection of outstation cheques.	For cheque books/ statements Nil. International trade documents, charges as per Schedule provided by DHL
6	Bank of Bahrain & Kuwait	Maximum Rs. 100/-	For cheque books/ statements Nil. Export bills Rs. 1000/- per envelope (international courier charge) Document within India Rs.100/- per envelope.
7	Bank of Ceylon	Actual Courier / Postal charges	Actual Courier / Postal charges
8	Bank of Nova Scotia	Places where bank has its branches - Nil Other Places Rs. 100/-	For Statements Nil For cheque Books / documents Rs. 250/-
9	Bank of Tokyo-Mitsubishi UFJ Ltd.	Within India Rs. 50.00 + applicable service tax. Outside India Rs. 300.00 + applicable service Tax.	Statements - Nil Cheque books- Within Delhi Rs. 30.00 + applicable service Tax Outside Delhi but within India Rs. 50.00 + applicable service Tax Outside India Rs. 100.00 + applicable Service Tax.

			Export Bills sent abroad for collection Rs. 1200.00 + applicable Service Tax.
10	Barclays Bank	Rs. 30/-	Cheque books / statements Nil.
11	BNP Paribas	Instrument Basis Rs. 10.00 to Rs.15.00 per instrument depending on service provider Location Basis Rs. 15.00 to Rs. 25.00 per location depending on service provider.	Statements / cheque books Nil. For other documents, charges depend upon mode of dispatch (insured / uninsured), priority delivery etc.
12	Citibank	No separate Courier charge.	Statements - Nil. Trade documents dispatch overseas maximum Rs. 750.00 Local Bills document dispatch maximum Rs. 250/- For International courier, actual charges by bank's Custodial Services Business. Intercity and Intracity Courier dispatch of drafts to the beneficiary's address Rs. 15/- per dispatch for corporate customers.
13	Chinatrust Commercial Bank	Local Cheques Rs. 100/- Foreign Rs. 500/-	Nil.
14	Shinhan Bank	Does not charge	Cheque books / statements Nil . Export documents to Korea Rs. 1000/-.
15	Calyon Bank	Rs. 200/-	Nil.
16	Deutsche Bank	For cheque drawn on Deutsche Bank branch in different cities, Nil. For remote locations where cheques are sent directly to the bank, charges are as follows- Cheque collection Upto	Nil.

		Rs. 5000/- Rs 25(Postage) or Rs. 50 (By courier). Cheque collection above Rs. 5000/- (Rs. 25 postage or Rs. 150/- courier) FCY cheques Rs. 300/- per cheque.	
17	DBS Bank Ltd.	General Customers Rs.50/- per courier. Savings Bank Customers Rs. 30 per courier. Current Account customers Rs. 50/- per courier Cash Mgt Customers Mutually agreed charges.	Nil.
18	HSBC	Bank does not recover postage /courier charges separately from retail customers. However, processing fees are as follows. For location with HSBC Branches 0.3% (minimum Rs 50/-. For other locations 0.4%( minimum Rs.100) For Corporate Customer For locations where the bank has correspondent arrangement, charges in the range of Rs. 5 to Rs 10/- per instrument. For other locations in the rage of Rs. 20 to Rs 50/- range.	No extra charge for sending statements by courier / post. . However, duplicate statement charges are as follows Credit cards Rs.100 Liability acctts. Rs.100/- Retail Assets Rs. 250/-
19	JP Morgan Chase Bank N.A.	On actual basis. Collection of outstation cheque through correspondent bank which charges Rs. 25 per packet. Charges levied by correspondent bank are in turn passed	Statements / cheque books Nil. Travel related Documents Rs. 1000/-.

		on to the customers without levying any further charge.	
20	Krung Thai Bank Public Co. Ltd.	Minimum Rs. 50.00 Maximum Rs. 250.00.	Not furnished
21	Mizuho Corporate Bank Ltd.	Rs. 30/- per location + service tax and education Cess.	By courier within Mumbai Rs. 25/- + service and Education tax. By courier, outside Mumbai but within India Rs. 30/- plus service and education tax By post actual charge Overseas courier Rs. 1000/- including Service Tax and Education Cess.
22	Oman International Bank S.A.O.G.	Minimum Rs. 50/- and maximum Rs. 300/- depending on value of cheque.	Nil.
23	Societe Generale	Rs. 100/-.	Cheque books/ statements Nil. Misc. Documents - Rs. 100/-.
24	Sonali Bank Ltd.	In India – Rs. 50/- Outside India - Actual basis.	In India Nil Outside India for Export Documents Rs. 500/-.
25	Standard Chartered Bank	(i) Cheque drawn on any of bank branches - Free (ii) Cheque drawn on another bank where bank has its own branch locations – Free (iii) Speed collection locations – Rs. 50/- (iv) Other specific locations- 0.30%. (Minimum fee Rs. 150/-). Other bank's charges additional. Foreign Currency Cheques – 0.25%. (Minimum Rs. 100/-.. For Corporate customers, courier / postal charges depends upon overall pricing structure of the	Nil.

		customer.	
26	State Bank of Mauritius Ltd.	Charges related to the value of cheque. Minimum Rs. 50/- per instrument .	Nil.