

**REVISED SERVICE CHARGES W.E.F. 20.10.2008**

**( FUNCTIONAL DEPT. – S. M. E. )**

Sr. No.	Nature of Service	NON - INDIVIDUALS		INDIVIDUALS	
				Other than Rural	Rural
1.	Cheques for Collection	Upto Rs.10,000/- → Rs. 50/- per instrument		Upto Rs.10,000/- → Rs.45/- per instrument	Upto Rs.10,000/- → Rs.40/- per instrument
		Above Rs.10,000/- upto Rs. 1 lac → <b>Rs.100 per instrument (Max)</b>		Above Rs.10,000/- upto Rs. 1 lac → <b>Rs. 100/- per instrument (Maximum)</b>	
		Above Rs. 1 lac → <b>Rs. 150/- per instrument (max)</b>		Above Rs. 1 lac → <b>Rs. 150/- per instrument (max)</b>	
		<p><b>Note :</b> The above charges will be all inclusive. No additional charges such as courier charges, out of pocket expenses, etc., shall be levied from the customers.</p> <p><b>Note:</b> For collection between our bank and other banks, the commission will be shared on 50:50 basis i.e. each branch will charge 50% of the stipulated commission / service charges at its end.</p> <p><b>Note: For Diamond Plus Current Account Customers 50% Concession on Charges.</b></p>		<p><b>Note :</b> The above charges will be all inclusive. No additional charges such as courier charges, out of pocket expenses, etc., shall be levied from the customers.</p> <p><b>Note:</b> For collection between our bank and other banks, the commission will be shared on 50:50 basis i.e. each branch will charge 50% of the stipulated commission / service charges at its end.</p> <p><b>Note: For Diamond Plus Current Account Customers 50% Concession on Charges.</b></p>	
2.	Remittances (DD/TT/MT) (charges per remittance)	Upto Rs.1000/- → <b>Rs. 40/-</b>		Upto Rs.1000/- → Rs.30/-	Upto Rs.1000/- → Rs.25/-
		Above Rs.1,000/- upto Rs.10,000/- → <b>Rs. 50/-</b>		Above Rs.1,000/- upto Rs.10000/- → Rs.40/-	Above Rs.1,000/- upto Rs.10000/- → Rs.35/-
		Above Rs.10,000/- upto Rs.1 lac → <b>Rs. 4.50 per Rs. 1000/- (Min.Rs. 60/-)</b>		Above Rs.10,000/- upto Rs.1 lac → <b>Rs. 4.50 per Rs. 1000/- (Min.Rs. 60/-)</b>	
		Above Rs.1 lac upto Rs.10 lacs → <b>Rs. 4.00 per Rs.1000/- (Min.Rs. 450/-)</b>		Above Rs.1 lac upto Rs.10 lacs → <b>Rs. 4.00 per Rs.1000/- (Min.Rs. 450/-)</b>	
		Above Rs.10 lacs → <b>Rs. 3.50 per Rs.1000/- (Min.Rs. 4000/- Max.Rs.30000/-)</b>		Above Rs.10 lacs → <b>Rs. 3.50 per Rs.1000/- (Min.Rs. 4000/- Max.Rs.30000/-)</b>	
		<p><b>Note:</b> In case of DD issued against cash up to Rs.5000/- → <b>Rs. 65/-</b> Rs.5000/- to Rs.25000/- → <b>Rs. 150/-</b> Rs.25000/- to Rs.50000/- → <b>Rs. 300/-</b> Out of Pocket Expenses including providing cover for Drafts/Mail/Telegraphic transfers drawn on up-country centers, if any, should be additionally recovered.</p> <p><b>Note:</b> For Diamond Current Account Customers 6 DD/PO free/Per Quarter For Diamond Plus Current Account Customers 15 DD/PO free/Per Quarter</p>		<p><b>Note:</b> In case of DD issued against cash up to Rs.5000/- → <b>Rs. 65/-</b> Rs.5000/- to Rs.25000/- → <b>Rs. 150/-</b> Rs.25000/- to Rs.50000/- → <b>Rs. 300/-</b> Out of Pocket Expenses including providing cover for Drafts/Mail/Telegraphic transfers drawn on up-country centers, if any, should be additionally recovered.</p> <p><b>Note:</b> For Diamond Current Account Customers 6 DD/PO free/Per Quarter For Diamond Plus Current Account Customers 15 DD/PO free/Per Quarter</p>	
3	RTGS (charges per transactions)	<b>Outward</b> Rs. 1 to 5 lakhs → Rs.25/- Rs.5lakhs and above → Rs.50/-		<b>Outward</b> Rs. 1 to 5 lakhs → Rs.25/- Rs.5lakhs and above → Rs.50/-	<b>Outward</b> Rs. 1 to 5 lakhs → Rs.25/- Rs.5lakhs and above → Rs.50/-
		<b>Inward</b> → NIL		<b>Inward</b> → NIL	
		<b>Note :</b> Minimum amount of transactions for RTGS is Rs. 1 lac.		<b>Note :</b> Minimum amount of transactions for RTGS is Rs. 1 lac.	

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4	Bankers' Cheque/ Pay Order	Upto Rs.1000/-	→ Rs. 30/-	Upto Rs.1000/-	Rs.25/-	Rs.20/-	
		Above Rs.1000/- upto Rs.5000/	→ Rs. 45/-	Above Rs.1000/- upto Rs. 5000/-	Rs.40/-	Rs.30/-	
		Above Rs.5000/- upto Rs.10000/-	→ Rs. 60/-	Above Rs.5000/- upto Rs.10000/-	Rs.50/-	Rs.40/-	
		Above Rs.10000/- upto Rs.1 lac	→Rs.3.50 per Rs.1000/-or part thereof (Min. Rs. 75/-)	Above Rs.10000/- upto Rs.1 lac	→ Rs. 3.50 per Rs.1000/ or part thereof (Min. Rs. 75/-)		
		Above Rs. 1 lac upto Rs. 10 lacs	→Rs.2.50 per Rs.1000/- or part thereof (Min.Rs. 375/-)	Above Rs. 1 lac upto Rs. 10 lacs	→ Rs. 2.50 per Rs.1000/ or part thereof (Min. Rs. 375/-)		
		Above Rs.10 lacs	→ Rs. 1.50 per 1000/- (Min.Rs. 2500/- Max. Rs. 7500/-)	Above Rs.10 lacs	→ Rs. 1.50 per Rs.1000/- (Min.Rs. 2500/- Max. Rs. 7500/-)		
		<p><i>Note: The Banker's cheques /Pay-Orders will be issued to parties within the limits of a center and they will be made payable within that center only. Demand Drafts should not be issued which would be payable at the same center except for the purpose of payment of fees by students / job application fees / payment of Government dues etc. Branches may issue Demand Draft in lieu of Banker's cheque / Pay Order for local payment on account of Government dues. Service charges as applicable to issue of Pay Order will be levied for issuing such Demand Draft.</i></p>		<p><i>Note: The Banker's cheques /Pay-Orders will be issued to parties within the limits of a center and they will be made payable within that center only. Demand Drafts should not be issued which would be payable at the same center except for the purpose of payment of fees by students / job application fees / payment of Government dues etc. Branches may issue Demand Draft in lieu of Banker's cheque / Pay Order for local payment on account of Government dues. Service charges as applicable to issue of Pay Order will be levied for issuing such Demand Draft.</i></p>			
		<p><b>In case of Banker's Cheque/Pay Order issued against cash :</b></p>		<p><b>In case of Banker's Cheque/Pay Order issued against cash :</b></p>			
		Upto Rs.1000/-	→ Rs. 45/-	Upto Rs.1000/-	→ Rs. 45/-		
		Above Rs.1000/- upto Rs.5000/	→ Rs. 70/-	Above Rs.1000/- upto Rs.5000/	→ Rs. 70/-		
		Above Rs.5000/- upto Rs.10000/-	→ Rs. 90/-	Above Rs.5000/- upto Rs.10000/-	→ Rs. 90/-		
		Above 10000/- upto Rs.25000/-	→ Rs. 130/-	Above 10000/- upto Rs.25000/-	→ Rs. 130/-		
		Above 25000/- upto Rs.50000/-	→ Rs.260/-	Above 25000/- upto Rs.50000/-	→ Rs.260/-		
		<p><b>Note: For Diamond Current Account Customers 6 DD/PO free / Per Quarter For Diamond Plus Current Account Customers 15 DD/ PO free Per Quarter</b></p>		<p><b>Note: For Diamond Current Account Customers 6 DD/PO free / Per Quarter For Diamond Plus Current Account Customers 15 DD/ PO free Per Quarter</b></p>			

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5.	National Electronic Funds Transfer (NEFT)/ Electronic Funds Transfer (EFT)	<b>Outward</b> Upto Rs. 1 lakh → Rs. 5 per transaction (max.)  Rs. 1 lakh and above → Rs.25/- per transaction	<b>Outward</b> Upto Rs. 1 lakh → Rs. 5 per transaction (max.)  Rs. 1 lakh and above → Rs.25/- per transaction	<b>Outward</b> Upto Rs. 1 lakh → Rs. 5 per transaction (max.)  Rs. 1 lakh and above → Rs.25/- per transaction
		<b>Inward</b> NIL	<b>Inward</b> NIL	<b>Inward</b> NIL
6.	Electronic Clearing System (ECS)	<b>Credit Clearing (per entry/item):</b> NCC Clearing House – No charge Destination Bank – No charge Sponsor Bank – Rs. 5.50 <b>(Min. Rs. 2500/-)</b>	Free	Free
		<b>Debit Clearing (per entry/item):</b> NCC Clearing House – No charge Destination Bank – No charge Sponsor Bank – Rs. 4.00 <b>(Min.Rs.2500/-)</b>  Returning charges - Rs. 80/-	Free  Returning charges → Rs.50/-	Free  Returning charges → Rs.50/-
<b>Note : Inward ECS Transactions – Free . NO charges to be levied</b>				
7.	Issue of duplicate DD	Rs. 75/- per instrument	Rs.50/- per instrument	Rs.30/- per instrument
8.	Issue of duplicate Bankers Cheque/ Pay Order	Rs. 75/- per instrument	Rs.50/- per instrument	Rs.30/- per instrument
9.	Revalidation of DD/PO	Rs. 50/- per instrument	Rs.40/- per instrument	Rs.30/- per instrument
10	Cancellation of DD/PO	Rs. 75/- per instrument Out of pocket expenses, postages, if any, to be recovered in full.  <b>NOTE:</b> For DDs cancelled, charges may be recovered to the extent of their value, if the amount is less than or equal to Rs.75/-.	Rs.40/- per instrument Out of pocket expenses, postages, if any, to be recovered in full.  <b>NOTE:</b> For DDs cancelled, charges may be recovered to the extent of their value, if the amount is less than or equal to Rs.40/-.	Rs.30/- per instrument Out of pocket expenses, postages, if any, to be recovered in full.  <b>NOTE:</b> For DDs cancelled, charges may be recovered to the extent of their value, if the amount is less than or equal to Rs.30/-.
11	Duplicate Statement /Pass Book	Rs. 55/- per Pass Book (with latest balance)  Duplicate Statement of current month - No charge	Rs.40/- per Pass Book (with latest balance)  Duplicate Statement of current month - No charge	Rs.20/- per Pass Book (with latest balance)  Duplicate Statement of current month - No charge

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12	<b>Stop Payment instructions</b>	<p>Rs. 120/- per instrument (All Centres)</p> <p>However, for the loss of cheque book charges are :</p> <p>S/B - Rs. 280/-,</p>	<p>Rs.80/- per instrument (All Centres)</p> <p>However, for the loss of cheque book charges are :</p> <p>S/B Rs.200/-</p>	<p>Rs.40/- per instrument (All Centres)</p> <p>However, for the loss of cheque book charges are :</p> <p>S/B Rs.150/-</p>
		<p>C/D,C/C, O/D - Rs. 600/- (flat) are to be recovered.</p> <p>In the above case, the service charges for return of cheques may not be recovered. Otherwise it would amount to double charging.</p> <p><b>Note:</b> cheques drawn on Deposit or Advances accounts when returned where stop payment instructions have been given - Only Service Charges towards stop payment instruction are to be recovered at the time of noting the instruction.</p> <p><b><u>Note: For Diamond Current &amp; Diamond Current Plus Account Customers No charges to be recovered</u></b></p>	<p>C/D,C/C, O/D - Rs. 600/- (flat) are to be recovered.</p> <p>In the above case, the service charges for return of cheques may not be recovered. Otherwise it would amount to double charging.</p> <p><b>Note:</b> cheques drawn on Deposit or Advances accounts when returned where stop payment instructions have been given - Only Service Charges towards stop payment instruction are to be recovered at the time of noting the instruction.</p> <p><b><u>Note: For Diamond Current &amp; Diamond Current Plus Account Customers No charges to be recovered</u></b></p>	
13	<b>Standing Instructions</b>	<p>Rs. 35/- per transaction involving credit to another account other than those of customers within the same branch. If the transaction involves upcountry centres, remittances charges at the prescribed rates and the actual postages to be recovered additionally. Charges to be levied to the account from which the amount is transferred.</p> <p><b>Note:</b> Even if the standing instructions could not be carried out for insufficient balance in the account the charge of Rs.35/- is to be levied. However, standing instructions in respect of the following should be carried out free of charge :-</p> <p>i) Crediting / Remitting interest in Term Deposits.</p> <p>ii) Crediting/remitting Recurring Deposit installments.</p> <p>ii) Crediting/ remitting installment in Loan a/c.</p> <p><b><u>Note: For Diamond Current &amp; Diamond Current Plus Account Customers No charges to be recovered</u></b></p>	Same	Same

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14	Issue of cheque books	MICR cheques → Rs. 3/- per cheque leaf at the time of issue . (All centres)	MICR cheques → Rs. 3/- per cheque leaf at the time of issue . (All centres)	
		Non-MICR cheques → Rs. 2/- per cheque leaf at the time of issue of Non-MICR cheque book. (All centres)	Non-MICR cheques → Rs. 2/- per cheque leaf at the time of issue of Non-MICR cheque book. (All centres)	
		However, for S/B a/cs of individuals, 50 cheque leaves per calendar year will be free. <b>Note: For Diamond Plus Current Account Customers 25% Concession</b>	Other than Rural 50 Cheque Leaves free	Rural 50 Cheque Leaves free
15	Handling charges for cheques returned unpaid (including cash / transfer cheques) / bills returned unpaid	<b>Cheque returned unpaid</b> <u>Local cheques:</u> Rs. 100/- per instrument [due to insufficient funds]  Rs. 60/- per instrument [for technical reason]	Rs.75/- per instrument [due to insufficient funds] Rs.40/- per instrument [for technical reason]	Rs.50/- per instrument [due to insufficient funds] Rs.20/- per instrument [for technical reason]
		<u>Outstation cheques:</u> 50% of prescribed collection charges subject to min. Rs. 100/-  <b>Bills returned unpaid:</b> <u>Local &amp; Outstation Bills:</u> 50% of prescribed collection charges subject to min. Rs. 150/- . <b>Out of pocket expenses / post and telegraph charges, if any, should be recovered in full</b>	<u>Outstation cheques:</u> 50% of prescribed collection charges subject to min. Rs. 100/-  <b>Bills returned unpaid:</b> <u>Local &amp; Outstation Bills:</u> 50% of prescribed collection charges subject to min. Rs. 150/- . <b>Out of pocket expenses / post and telegraph charges, if any, should be recovered in full</b>	
16.	Charges for not maintaining minimum balance	<b>All Centres</b> <b>C/D - Quarterly Avg Balance</b> Individual – Rs. 5000/- Other than individual – Rs. 10,000/- Penal Charges Rs. 200/- per Quarter	<b>C/D - Quarterly Avg Bal.</b> Individual – Rs. 5000/- Other than individual – Rs. 10,000/- Penal Charges Rs. 200/- per Quarter	<b>C/D - Quarterly Avg Bal.</b> Individual – Rs. 5000/- Other than individual – Rs. 10,000/- Penal Charges Rs. 200/- per Quarter
		<b>S/B</b> With cheque book – Rs. 500/- (Penal charges Rs.20/- per month) Without cheque book – Rs. 100/- (Penal charges Rs.15/- per month) <b>Pensioners:</b> With Cheque book – Rs. 100/- Without cheque book – Rs. 10/-  <b>Penal charges for pensioners:</b> With cheque book - Rs. 10/- p.m Without cheque book - Rs. 5/- p.m	<b>S/B</b> With Chq. Bk – Rs. 500/- (Penal charges Rs.15/- p.m) Without Chq. Bk – Rs. 100/- (Penal charges Rs.10/- p.m) <b>Pensioners:</b> With Chq. Bk. –Rs. 100/- Without chq. Bk. – Rs. 10/-  <b>Penal charges for pensioners:</b> With chq. bk - Rs. 10/- p.m. Without chq. bk - Rs. 5/- p.m.	<b>S/B</b> With Chq. Bk – Rs. 500/- Penal charges Rs.10/- p.m. Without Chq. Bk – Rs. 100/- (Penal charges Rs. 5/- p.m) <b>Pensioners:</b> With Chq. Bk. – Rs. 100/- Without ch. bk – Rs. 10/-  <b>Penal charges for pensioners:</b> With chq. bk - Rs. 10/- p.m. Without chq.bk. - Rs. 5/- p.m.

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17.	<b>Ledger Folio used in CD/OD/CC A/cs</b>	<p><b>Rs. 65/-</b> per Ledger folio. Free ledger folios allotted per year. Subject to:</p> <table border="0"> <tr> <td>Avg. credit Balance (p.a.)</td> <td>Free folios</td> </tr> <tr> <td>Up to Rs. 25,000</td> <td>Nil</td> </tr> <tr> <td>Above Rs.25,000/- up to Rs.50,000/-</td> <td>→ 3</td> </tr> <tr> <td>Above Rs.50,000/- up to Rs.1 lac</td> <td>→ 5</td> </tr> <tr> <td>Above Rs.1 lac up to Rs. 2 lacs</td> <td>→ 10</td> </tr> <tr> <td>Above Rs. 2 lacs</td> <td>→ All</td> </tr> </table> <p><i>(For accounts maintained on AELPM computer 40 entries or part thereof to be treated as one ledger page.)</i>  <b>Note:</b> No folio charges for  i) Saving Bank A/cs  ii) Account maintained by Regional Rural Banks</p>	Avg. credit Balance (p.a.)	Free folios	Up to Rs. 25,000	Nil	Above Rs.25,000/- up to Rs.50,000/-	→ 3	Above Rs.50,000/- up to Rs.1 lac	→ 5	Above Rs.1 lac up to Rs. 2 lacs	→ 10	Above Rs. 2 lacs	→ All	Same	Same
Avg. credit Balance (p.a.)	Free folios															
Up to Rs. 25,000	Nil															
Above Rs.25,000/- up to Rs.50,000/-	→ 3															
Above Rs.50,000/- up to Rs.1 lac	→ 5															
Above Rs.1 lac up to Rs. 2 lacs	→ 10															
Above Rs. 2 lacs	→ All															
18.	<b>Attestation of customer's signature</b>	<b>Rs. 50/-</b> per signature	Rs.40/- per signature	Rs.25/- per signature												
19	<b>Closure of Account within 12 months</b>	<b>Rs. 150/-</b> Additionally, the charges for consumption of folios should also be recovered as per the scale of charges applicable.	Rs.100/-	Rs.50/-												
20	<b>Issuance of any other certificate e.g. No dues, Balance Confirmation, Maintenance of Account, etc.</b>	<p>S/B → <b>Rs. 35/-</b> per certificate</p> <p>For business purposes → <b>Rs. 150/-</b> per certificate.  For agricultural purpose → No Dues Certificate / N.O.C. to be issued free of cost as per RBI guidelines.</p> <p><b>Note: For Diamond Plus, Diamond, Gold Current Account Customers No Charge to be recovered.</b></p>	Rs.25/- per certificate	Rs.15/- per certificate												
21.	<b>Collection of Bills</b>	<p>Upto Rs.10,000/- → <b>Rs. 120/-</b> per bill</p> <p>Above Rs.10,000/- upto Rs.1 lac → <b>Rs. 12/-</b> per Rs.1000/- or part thereof (<b>Min. Rs.250/-</b>)</p> <p>Above Rs.1 lac → <b>Rs. 10/-</b> per Rs.1000/- or part thereof <b>Min. Rs.1200/- Max. Rs.35,000/-</b></p> <p><b>Note:</b> If the bills are presented by one of our branches for collection to another, the presenting and collecting branches will share the commission on 50:50 basis i.e. each branch will charge 50% of the stipulated commission / service charges at its end. However, the postages / out-of-pocket expenses will be recovered fully as applicable to branches. These charges are to be collected upfront. Additionally holding charges @25% of the normal charges for every quarter beyond 3 months after due date are to be levied.</p>	Same	Same												
22.	<b>Presentation of Usance Bills for acceptance.</b>	Rs. 150/- per bill	Same	Same												

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23.	<b>Collection Charges under Star Speed Cheque Collection Scheme</b>	<p>Cheque for collection → Cheque @ <b>Rs.1/-</b> per Rs.1000/- <b>Min. Rs. 25/- Max.Rs.2500/-</b> <u>Cheque Return Charges</u></p> <p>Due to technical reasons → <b>Rs. 60/-</b> per instrument PLUS entire out-of-pocket expenses.</p> <p>Due to non-technical reasons→ <b>Rs. 100/-</b> per instrument PLUS entire out-of-pocket expenses.</p> <p><b>Note : However, for Star Diamond Plus Current Deposit Customers, this would be free of charges</b></p>	Same	Same
24.	<b>Multi City Cheque Book</b>	<p><b>Rs. 6/-</b>Per leaf <u>Note: For Star Diamond Plus / Star Diamond / Star Gold Current Account &amp; Star Savings Diamond Accounts Customers charges will be 3/- Per leaf.</u></p>	Same	Same
25.	<b>Solvency Certificate</b>	<p>Upto Rs. 50,000/- → <b>Rs. 75/-</b> Above Rs.50,000/- &amp; upto Rs.2Lacs → <b>Rs. 150/-</b> Above Rs.2 Lacs and upto Rs.5 Lacs → <b>Rs. 400/-</b> Above Rs.5 Lacs → <b>Rs. 750/-</b></p> <p>Note : Star Diamond Plus Current Account Customers - 25% Concession in the Charge.</p>	Same	Same
26.	<b>Remittances between CBS branches</b>	<p>Upto Rs.25000/- → No charges Above Rs.25000/- → Rs.50 flat</p> <p>Note : Star Diamond Plus Current Account customers → Free of charge</p>	Same	Same
27.	<b>Cash Transactions In CBS Branches</b>	<p><b>A. Cash Depoist</b></p> <p>i) At Parent Branch → No charges ii) At other than parent branch : Upto Rs. 25000/- → Nil Above Rs.25000/- → Rs.2/- per Rs.1000/-</p>	Same	Same
		<p><b>B. Cash Withdrawal</b></p> <p>i) At Parent Branch → No charges ii) At other than parent branch : Upto Rs.25000/- → Nil Above Rs.25000/- upto Rs.50000/- (Max.) → Rs. 2/- per Rs.1000</p> <p><b>Note :</b></p> <p>1. Such withdrawals are normally allowed only against cheques issued by the customers favouring self. However, payments against withdrawal slips in accounts without cheque books are not allowed at other branches even if the customer himself presents the passbook and the withdrawal slip for payment.</p> <p>2. Cash payments are presently restricted to the customers themselves (Self cheques) and not allowed to third parties. However, branches have not been allowing cash payments even to the authorized agents/representatives of the customers maintaining SB/CD/OD/CC accounts with us treating these agents / representatives of the customers as third parties. The intention behind restricting the cash payments to third parties is to avoid fraudulent use/misuse of the CBS network by any unauthorized person and not to totally prevent the encashments to even the authorised agent/representative of firms/companies. Branches may allow cash payments to such authorized agents/ representatives upon their signatures being verified by the authorized signatories on the cheques.</p>	Same	Same
		<p><b>C. Transfer of funds using Internet Banking</b></p> <p><b>NIL</b></p>	<b>Nil</b>	<b>NIL</b>