

CENTRAL BANK OF INDIA

SCHEDULE OF SERVICE CHARGES (REVISED w.e.f. **01.02.2014**)

Schedule I - BASIC BANKING SERVICES

(Service charges as under are exclusive of service tax and cess, which would be levied at appropriate rates over & above the charges)

I. PART A - DEPOSIT ACCOUNTS.

SR. No.	Particulars	
1	MICR & NON-MICR Cheque Book charges.	
1.1	SB , Cent Muskan & No Frill A/C.	Upto 20 leaves per half year -- -Free > 20 leaves per half year - Rs.3.00 per leaf
1.2	Cent Premium A/C Rural Semi urban Urban Metro	Cheque leaves Free 60 leaves 100 leaves 150 leaves 200 leaves
2	CD/CC/OD A/C S.	Cheque Book -Rs 3.00 per leaf 1 st Cheque book of 50 leaves -Free with New account.
2.1	Variants of Current Account Cent Silver Cent Gold Cent Diamond	Cheque leaves Free 200 leaves 500 leaves 1000 leaves
3	Issue of Passbook / Balance Certificate.	
3.1	Issue of Pass Book/Statement of Account	Free
3.2	Issue of Balance Certificate / Interest Certificate at request of customer.	Per Balance Certificate. - Rs.75/- Interest. Certificate. - Free
4	Issue of Duplicate Pass Book / Statement of A/C.	Per Pass Book with last balance -Rs.50/- Saving Non-Individual Account -Rs.100 For previous entries - Rs.100/- (per ledger page of 40 entries)
5	Stop Payment Instructions.	Per instrument / SB - Rs.75. Per instrument / CD/CC/OD - Rs.100/- For range of Cheques SB - Rs.400/- For range of Cheques CD/CC/OD-Rs.600/-
6	Balance Enquiry	-Free
7	Closure of A/CS. (within one year) SB Account Current Account	SB Without Cheque book -Rs.100/- SB With Cheque book - Rs.200/- Individuals/ Prop./ Firm/Company - Rs.500/-

8	Return of cheques	
8.1	Return of cheques (Inward) Involving outlay of Bank's Fund.	<p>A. Financial Reasons:</p> <p>(i) Cheque amount less than Rs.25 Lakhs Rs.200/- + interest @ Base rate + 4% for no. of days Bank remains out of fund.</p> <p>(ii) Cheque amount Rs25 Lakhs but less than Rs. 1 crore Rs.500/- + interest @ Base rate + 4% for no. of days Bank remains out of fund.</p> <p>(iii) Cheque amount Rs. 1 crore and above Rs.700/- + interest @ Base rate + 4% for no. of days Bank remains out of fund.</p> <p>B. Other Reasons - Rs.200/- per instrument</p> <p>C. Cheque return charges shall be levied only in cases where the customer is at fault and is responsible for such returns. A list of objections where customer is not at fault is given in Cheque Collection Policy.</p>
8.2	Return of cheques (outward)	<p>A. Financial Reasons:</p> <p>(i) Cheque amount less than Rs.25 Lakhs Rs.200/- + interest @ Base rate + 4% for no. of days Bank remains out of fund.</p> <p>(ii) Cheque amount Rs25 Lakhs but less than Rs. 1 crore Rs.500/- + interest @ Base rate + 4% for no. of days Bank remains out of fund.</p> <p>(iii) Cheque amount Rs. 1 crore and above Rs.700/- + interest @ Base rate + 4% for no. of days Bank remains out of fund.</p> <p>B. Other Reasons - Rs.100/- per instrument</p>
9	Attestation of Customer signature/ photo	Per instrument/per occasion. Rs.100/-
10	Ledger Folio charges	FREE
10.1	Saving A/Cs	Free
10.2	Current /CC /OD A/Cs.	Free
11	Charges for excess debit entries in SB Accounts	Upto 50 entries per half year Free more than 50 entries Rs.10/-per entry (will not include transaction to alternate channel/ Net Banking)

12	Change of authorized signatory in respect of Company/Current/CC/OD A/cs.	Per occasion (exempted in case of death)	-Rs.300/-
13	Addition/ Deletion of names in joint a/c /Nomination / Change in operational instructions including SDV lockers.	First option Subsequent changes (per occasion)	-Free -Rs-100/-
14	Inoperative A/Cs	If minimum Quarterly average balance maintained If minimum quarterly average balance not maintained-- Saving Current	-Free Rs. 50/- per quarter Rs.150/- per quarter
15	QAB*	Charges for not maintaining minimum quarterly average balance	
15.1	Saving Bank Accounts <u>Category Of Branch</u> <u>Minimum QAB*</u>		
	Rural	250/-	Per quarter -Rs. 50/-
	Semi-urban	500/-	Per quarter - Rs. 100/-
	Urban	1000/-	Per quarter -Rs. 150/-
	Metro	1000/-	Per quarter -Rs. 200/-
	*Quarterly Average Balance		
	Cent Premium Saving Bank Accounts <u>Category Of Branch</u> <u>Minimum QAB</u>		
	Rural	50000/-	Per quarter -Rs. 200/-
	Semi-urban	75000/-	Per quarter - Rs. 500/-
	Urban	100000/-	Per quarter -Rs. 750/-
	Metro	200000/-	Per quarter -Rs. 1000/-
15.2	Current Deposit Accounts <u>Category</u> <u>Minimum QAB</u>		
	Rural	3,000/-	Per quarter -Rs. 200/-
	Semi-urban	3,000/-	Per quarter -Rs. 300/-
	Urban	5,000/-	Per quarter -Rs. 500/-
	Metro	7,000/-	Per quarter -Rs. 600/-
	Variants of Current Deposit Accounts <u>Minimum QAB</u>	<u>Category of Branch</u>	
	Cent Silver	50,000/-	<u>Rural/S.U.</u> <u>Urban</u> <u>Metro</u> Rs. 600/- Rs.800/- Rs.1200/-
	Cent Gold	2,00,000/-	Rs. 600/- Rs.800/- Rs.1200/-
	Cent Diamond	5,00,000/-	Rs. 800/- Rs.1600/- Rs.2400/-
16	Loss of Token	Per token	-Rs.100/-

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17	Standing Instruction	Per registration -Rs.50/- Insufficient balance - Rs.50/- (per transaction)
18	Issue of Duplicate Deposit Receipt	-Free
19	Issue of ATM Cards/ Debit Cards	-Free
19.1	Issue of Duplicate ATM Card/ATM PIN	Per Card replacement. -Rs.200/- Per PIN regeneration. -Free as it is system generated
20	Enquiry relating to old records	Up to one yr- per record. -Rs.100/- > one yr- per record. -Rs.300/-
21	SMS Alert	Rs.15/- per account on quarterly basis
22	Issue of Solvency Certificate	a) Upto Rs.1 lac -Rs.500/- b) > Rs.1lac to Rs.5 lacs -Rs.1000/- c) > Rs.5 lacs - @Rs.200/- per lac or part thereof. Max Rs.20000/-
23	Postal Tariff	Ordinary Post -Rs.15/- Regd/courier/fax -Min.Rs.50/- (dometric/foreign) or actual whichever is higher
24	SAFE CUSTODY CHARGES : i. Account opening charges ii. Sealed Covers iii. Sealed Boxes	Free Per cover p.a. -Rs.500/- Per Box p.a. - Rs.3000/-
25	Cash Deposit At Home Branch At Local Non-Home Branch at the same city centre At Out-station Non-Home Branch	Free SB- Free CD/CC/OD- Upto Rs.50000/- per day -Free there after Rs.2/- per Rs.1000 or part thereof Min Rs.25/- per transaction SB- Upto Rs.25000/-per day - Free there after Rs.2/- per Rs.1000 or part thereof Min Rs.25/- per transaction CD/CC/OD- Rs.2/- per Rs.1000 or part thereof Min Rs.25/- per transaction (No limit for Cash deposit at Local Non- home and outstation Branch) (No Charge for deposit in CKCC/Term Loan / Demand Loan including NPA Accounts)

26	Cash Withdrawals At Home Branch At Local Non-Home & Out-station Branch	Free SB- Upto Rs.50000/- per day - Free there after Rs.2/- per Rs.1000 or part thereof Min Rs.25/- CD/CC/OD- Upto Rs.25000/-per day - Free there after Rs.2/- per Rs.1000 or part thereof Min Rs.25/- per transaction (No limit for Cash withdrawal at Local Non-home and outstation Branch)
27	Cash Handling Charges	(1)All types of accounts except SB and Term Deposit (2) No charges upto 1000 pieces (10 packets) (3) Above 1000 pieces @ Rs.10/-per packet (i.e.100pieces) Maximum Rs.10,000/-

II. PART B - REMMITANCE FACILITIES

1	Issue of DD 1. Upto Rs.10000 2. Above Rs.10001 uptoRs. 100000 3. Above Rs. 100001	Rs.50/- per DD Rs.4/- per thousand or part thereof Min Rs 50/- Rs.4/- per thousand or part thereof Max. Rs.12000/- + 25% for cash charges.
2	Cancellation of DD	Rs.100/- per DD.
3	Revalidation of DD	Rs.100/- per DD
4	Issuance of Duplicate DD	Upto Rs.10000/- Rs.100/- per DD Rs.10001/-to Rs.1 Lac Rs.150/- per DD Above Rs.1 Lac Rs.200/- per DD
5	Bankers` Cheque/PayOrder- Issue 1. Upto Rs.10000 2. Above Rs.10001 uptoRs. 100000 3. Above Rs. 100001	Rs.50/- per BC Rs.4/- per thousand or part thereof Min Rs 50/- Rs.4/- per thousand or part thereof Max. Rs.12000/- + 25% for cash charges
6	Cancellation of Banker Cheque/Pay Order	Rs.100/- per BC.
7	Revalidation of Banker Cheque/Pay Order	Rs.100/- per BC.
8	Issuance of Duplicate Banker Cheque/Pay Order	Rs.100/- per BC.
9	ECS Debit Return Charges	Returning. Charges Rs.100/-
10	NEFT Inward Outward Up to Rs.1 lac- Above Rs.1 lac upto Rs.2 lacs Above Rs. 2 lacs	FREE FREE Rs.15/- Rs.25/-
11	RTGS Inward Outward Rs.2 lacs to Rs.5 lacs. Above Rs.5 lacs.	FREE Rs.25/- Rs.50/-

III PART C - COLLECTION OF CHEQUES/BILLS etc.

1	Collection of Cheques- Local	FREE
2	Collection of Cheques - Outstation Amount upto Rs.5000/- Amount from Rs.5001/-to Rs.10000/- Amount above Rs10001/-to Rs 1 Lac Above Rs 100001/- (Charges are inclusive of all expenses i.e. courier, postage, out-of-pocket etc.No additional expenses has to be levied).	Rs 25/- Rs 50/- Rs 100/- Rs 4.50 per thousand or part thereof Min Rs 450/-
3	Cheques for Collection–Returned Unpaid (Outward): i) Local cheques ii) Outstation cheques Note- Postage at prescribed rate would be levied in addition to above service charges	i) Rs.100/- per instrument ii)50% of collection charges subject to a minimum ofRs.100
4	Collection of Bills: 1. Up to Rs. 10000 2. Above Rs.10000 Schedule of collection of cheques applicable to bills will apply to supply bills also	Rs.100/- @ Rs.8/- per thousand or part of thereof Min. Rs.100/- + out of pocket exp. Max. Rs.12000/-
5	1.Charges for presentation of Usance Bill for acceptance 2. Change of Original Instructions. 3. Post parcel for collection	Rs.100/- per bill Rs.100/- per request Usual collection charges + storage charges@Rs.5/-per day
	(Local & Outstation) Bills for Collection Returned Unpaid	Local – Rs.100/- per bill Outstation – 50% of collection charges subject to minimum of Rs.100/-
	NOTE: 1. For cash transactions additional charges of 25% over the rates mentioned to be levied. 2. In case of SIBC additional charges of 25% over the rates mentioned under (bills) to be levied. 3. Postage at prescribed rate would be levied in addition to above service charges	

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IV PART D -REVISED RENTAL RATES FOR SAFE DEPOSIT LOCKER

Type	Dimensions				Volume in cu.cms	Amount in (Rs.)	
		Height	Width	Depth		Revised Rent (w.e.f. 01.04.2012)	
						Rural/ Semi-urban	Urban/ Metro
Group I	A	11.74	13.33	34.29	5366.18	900	1200
	A	11.43	14.92	51.75	8825.21		
	A-1	11.43	16.19	51.75	9576.42		
	A	11.43	19.05	55.88	12167.39		
Group II	B	14.76	18.41	51.75	14062.11	900	1200
	B	15.55	19.68	46.99	14380.06		
MMO	A	13.65	26.35	45.08	16214.00	-	1200
Group III	C	11.74	34.29	46.99	18916.51	1500	2500
	C-1	11.43	32.86	51.75	19436.77		
	C	11.43	34.13	51.75	20187.98		
Group-IV	D	17.78	23.81	51.75	21907.93	1500	2500
	B-1	14.76	19.68	77.72	22575.85		
	D-1	17.78	25.08	51.75	23076.48		
	B	11.43	38.01	55.88	24277.30		
MMO	B/BB	19.05	26.35	45.08	22628.69	-	2500
Group-V	H-1	31.43	18.41	51.75	29943.91	1500	2500
	E	15.55	41.27	46.99	30155.76		
	E	14.76	40.16	51.75	30675.41		
Group-VI	F	26.67	34.29	46.99	42973.02	2500	3000
	F	26.67	32.86	51.75	45352.47		
	G	17.78	50.64	51.75	46594.62		
	F	22.86	38.01	55.88	48554.61		

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MMO	C	19.05	52.70	45.08	45257.38	-	3500
Group VII	H	31.11	41.27	46.99	60330.91	3500	5000
	H	31.43	40.16	51.75	65320.34		
	L-1	29.21	50.64	51.75	76548.31		
Group VIII	L	39.37	50.64	51.75	103173.80	5000	6000
Group IX (MMO)	D	86.00	47.00	35.00	141470.00		11000
	D	64.13	64.13	45.08	185398.57	-	11000
	D	75.00	122.00	75.00	686250.00		15000

- **Locker operations 36 times during Financial year is Free**
- **Locker operation for more than 36 times a year- service charge Rs 50/- per occasion**