

CENTRAL BANK OF INDIA

SCHEDULE OF SERVICE CHARGES (REVISED w.e.f. **01/08/2017**)

Schedule I - BASIC BANKING SERVICES

I. PART A -DEPOSIT ACCOUNTS.

SR. No.	Particulars	Service Charges
1	MICR & NON-MICR Cheque Book charges.	
1.1	SB & Prathamik Bachat Bank JamaKhata A/C.	Upto 20 leaves per half year -- -Free > 20 leaves per half year - Rural/Semi-Urban -Rs.3.00 per Leaf Urban/metro -Rs.4.00 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 – Rural/Semi-urban —Rs.3.00 per leaf. Urban/Metro —Rs.4.00 per Leaf 1 st Cheque book of 50 leaves - Free with New current account.
2.1	Variants of Current Account Cent Silver Cent Gold Cent Diamond	Cheque leaves Free 200 leaves 500 leaves 1000 leaves Cheque Book over and above free will be charged as per rate applicable to Normal Current A/c as given above.
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.	1. First Interest. Certificate – Free 2. Per Balance Certificate/Duplicate Interest Certificate/ Duplicate TDS Certificate- Rs.100/-
4	Issue of Duplicate Pass Book / Statement of A/C.	Per Pass Book /Statement of Account with latest balance only - Rs.100/- . Charges For previous entries (if required) - Rs.100/- per ledger page or part thereof (40 entries or part thereof is consider as per ledger page)
5	Stop Payment Instructions.	Per instrument / SB - Rs.100/ . Per instrument / CD/CC/OD -Rs.150/- For range of four Cheques and above-SB - Rs.400/- For range of four Cheques and above CD/CC/OD - Rs.600/- No “Cheque Returning” charges to be levied while actually returning such instruments through clearing”
6	Balance Enquiry	FREE

(Service charges are exclusive of GST Charges which would be levied at appropriate rates over & above charges)

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7	Account Maintenance Charges for CA/CC/OD A/C	CD/CC/OD (including OD against Time deposit) A/c --Rs.300/- per annum.
8	Closure of A/CS. (within one year) SB Account Current Account	Closure of A/c within 14 days of opening -- NIL Closure of A/C after 14 days of opening of account and before 1 year: SB Without Cheque book -Rs.100/- SB With Cheque book - Rs.200/- Individuals/ Prop./ Firm - Rs.500/- Company - Rs.600/-
8	Return of cheques	
8.1	Return of cheques (Inward) Involving outlay of Bank's Fund.	A.Financial Reasons: (i) Cheque amount less than Rs.25 Lakhs Rs.200/- + interest @ MCLR + 4% for number of days Bank remains out of fund. (ii) Cheque amount Rs25 Lakhs but less than Rs. 1 crore Rs.500/- + interest @ MCLR+ 4% for number of days Bank remains out of fund. (iii) Cheque amount Rs. 1 crore and above Rs.700/- + interest @ MCLR + 4% for number of days Bank remains out of fund. B.Other Reasons - Rs.200/- per instrument 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.
8.2	Return of cheques (outward)	A.Financial Reasons: (i) Cheque amount less than Rs.25 Lakhs-- ----- Rs.200/- per instrument (ii) Cheque amount Rs25 Lakhs but less than Rs. 1 crore-----Rs.500/- per instrument (iii) Cheque amount Rs. 1 crore and above-- ----- Rs.700/- per instrument B.Other Reasons - Rs.100/- per instrument
9	Attestation of Customer signature/ photo	Per instrument/per occasion. Rs.100/-

(Service charges are exclusive of GST Charges which would be levied at appropriate rates over & above charges)

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10	Ledger Folio charges	
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 - Rs.300/- (exempted in case of death)
13	Allowing operation in an A/c through A)Power of Attorney B) Mandate	Individual Account - Rs. 500/- Current, Cash Credit, Over Draft Account –Rs. 1000/- At the time of acceptance /modification of instructions.
14	Charges for recording reconstitution of account	Saving--- NIL CD/CC/OD-Rs.200/- PER OCCASION (exempted in case of death of the existing signatory.)
15	Addition/ Deletion of names in joint a/c /Nomination / Change in operational instructions including SDV lockers.	First option -Free Subsequent changes -Rs-100/- (per occasion)
16	Inoperative A/Cs	FREE
17	Quarterly Average Balance (QAB)	Charges for not maintaining minimum quarterly average balance
17.1	PrathamikBachat Bank JamaKhata & CENT MUSKAN All category of Branch-- No minimum QAB	FREE
	Saving Bank Accounts <u>Category Of BranchMinimum QAB</u> Rural 500/- Semi-urban 1000/- Urban/ Metro 2000/- *Quarterly Average Balance	Rural: (I)QAB between Rs.250-Rs.500/- Rs.30/-p.q. (ii)QAB less than Rs.250/-- Rs.60/-p.q. Semi-Urban : I)QAB between Rs.500-Rs.1000/- Rs.60/-p.q. (ii)QAB less than Rs.500/- Rs.120/- p.q. Urban : I)QAB between Rs.1000-Rs.2000/- Rs.100/-p.q. (iii)QAB less than Rs.1000 /- Rs.180/- p.q. Metro : (I)QAB between Rs.1000-Rs.2000/- Rs.150/-p.q. (ii)QAB less than Rs.1000/ - Rs.240/- p.q. Note: SeniorCitizen/Pensioner/Student Accountsare exemptedfrom maintaining minimum QAB.

(Service charges are exclusive of GST Charges which would be levied at appropriate rates over & above charges)

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17.2	Cent Premium Saving Bank Accounts Category Of Branch Minimum QAB Rural 50000/- Semi-urban 50000/- Urban 100000/- Metro 100000/-	Rural: (I)QAB between Rs.25000-Rs.50000- Rs.150/-p.q. (ii)QAB less than Rs.25000 - Rs.225/-p.q. Semi-Urban : (I)QAB between Rs.25000-Rs.50000- Rs.450/-p.q. (ii)QAB less than Rs.25000 - Rs.525/- p.q. Urban : (I)QAB between Rs.50000-Rs.1Lac Rs.600/-p.q. (ii)QAB less than Rs.50000 - Rs.850/- p.q. Metro : (I)QAB between Rs.50000-Rs.1Lac Rs.900/-p.q. (ii)QAB less than Rs.50000- Rs.1200/- p.q.
17.3	Current Deposit Accounts <u>Category</u> <u>Minimum QAB</u> Rural 3,000/- Semi-urban 3,000/- Urban 5,000/- Metro 7,000/-	Per quarter -Rs. 200/- Per quarter -Rs. 300/- Per quarter -Rs. 500/- Per quarter -Rs. 600/-
17.4	Variants of Current Deposit Accounts <u>Minimum QAB</u> Cent Silver 50,000/- Cent Gold 2,00,000/- Cent Diamond 5,00,000/-	Category of Branch <u>Rural</u> <u>S.U.</u> <u>Urban</u> <u>Metro</u> Rs. 200/- Rs.300/- Rs.500/- Rs.600/- Rs. 200/- Rs.300Rs.500/- Rs.600/- Rs. 200/- Rs.300/- Rs.500/- Rs.600/- Note: These premium accounts will be reviewed as on last day of every quarter and if QAB is not maintained during two consecutive quarters then such account will be converted into normal current account and QAB will be recovered as applicable to Normal current Account and all benefits, facilities will stand withdrawn.
18	Loss of Token	Per token -Rs.100/-
19	Standing Instruction	Per registration -Rs.50/- Insufficient balance - Rs.100/- (per transaction)
20	Issue of Duplicate Deposit Receipt	Rs.100/- per receipt
21	Issue of ATM Cards/ Debit Cards	-Free
21.1	Issue of Duplicate ATM Card/ATM PIN	Per Card replacement. -Rs.200/- Duplicate PIN regeneration. -On line -Free Through Branch- Rs.100/ per occasion

(Service charges are exclusive of GST Charges which would be levied at appropriate rates over & above charges)

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22	Enquiry relating to old records	Up to one yr- per record. -Rs.100/- > one yr- per record. -Rs.500/-
23	SMS Alert	Rs.0.10 paisa – per SMS alert on actual basis
24	Copy of the paid cheque	Rs.100/- for attested copy per instrument. Maximum - Rs.1000/per quarter.
25	National Automated Clearing House (NACH) Mandate Charges	One time Charges-Per Manda--- Rs. 100/- Failed Mandate per occasion--- Rs. 250/- NACH Credit /Debit Charges Nil
26	Issue of Solvency Certificate	Rs.1000/- per lakh Minimum Rs.5000/- Maximum Rs.25000/-
27	Postal Tariff	Ordinary Post -Rs.15/- Regd/courier/fax -Min.Rs.50/- (domestic/foreign) or actual whichever is higher
28	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/-
29	Cash Deposit At Home Branch and Non-home Branch	Savings Bank— At Home Branch --- FREE At Non-Home Branch—Up to Rs.25000/- per day-- FREE Above Rs.25000/- Rs.1/- per thousand or part thereof Minimum Rs.25/- CA/CC/OD— AtHome Branch— FREE At Non-Home Branch Upto Rs.50000/ per day- FREE Above Rs 50000/- ---Rs.1/- per thousand or part thereof Minimum Rs.25/-
30	Cash Withdrawals At Home Branch and Non-home branch	Savings Bank- At Home Branch --- FREE At Non-Home Branch – Up to Rs.25000/- per day --- FREE Above Rs.25000/---- Rs.1/- per thousand or part thereof Minimum Rs.25/- CA/CC/OD— AtHome Branch— FREE At Non-Home Branch Up to Rs.50000/ per day- FREE Above Rs. 50000/- --Rs.1/- per thousand or part thereof Minimum Rs.25/-
31	Cash Handling Charges (Both for Currency Notes and Coins)	(1)All types of accounts except SB and Term Deposit (2) No charges upto 1000 pieces (3) Above 1000 pieces @ Rs.10/-per 100 pieces or part thereof Maximum Rs.10,000/-
32	No Dues Certificate	Metro/ Urban/Semi Urban-- Rs.100/- per certificate Rural-- FREE No charges for Government Sponsored Schemes

(Service charges are exclusive of GST Charges which would be levied at appropriate rates over & above charges)

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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	50% of normal applicable charges or Minimum Rs. 100/-
3	Revalidation of DD	50% of normal applicable charges or Minimum Rs. 100/-
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	ECS Debit Return Charges	Returning. Charges Rs.100/-
6	NEFT Inward Outward Up to Rs.10,000 Above Rs. 10000 up to Rs.1 lac- Above Rs.1 lac upto Rs.2 lacs Above Rs. 2 lacs	FREE Rs.2.50 Rs.5/- Rs.15/- Rs.25/- (w.e.f. 01/07/2015 as per Transaction Banking Dept.)
7	RTGS Inward Outward Rs.2 lacs to Rs.5 lacs. Above Rs.5 lacs.	INWARD - Nil Amt.Rs 2 Lacs to Rs 5 Lacs 8.00 hrs. to 11 hrs RS.25/- After 11 hrs. to 13.00 hrRs.27/- After 13.00 hr to 16.30 hr Rs.30/- After 16.30 hrsRs.30/- Above Rs 5 Lacs 8.00 hrs. to 11 hrs RS.50/- After 11 hrs. to 13.00 hrRs.52/- After 13.00 hr to 16.30 hr Rs.55/- After 16.30 hrsRs.55/-

((Service charges are exclusive of GST Charges which would be levied at appropriate rates over & above charges)

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III PART C - COLLECTION OF CHEQUES/BILLS etc.

1	Collection of Cheques- 1.Local 2. Salary/ Terminal Dues	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 250/-* *Revised as per circular no.1322 dt 31.05.14
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 CHEQUES (Inter-SOL) (i) Collection of local cheques through clearing by local non-base branches (ii) Cheque collected through outstation non base branches drawn on other Banks within clearing area of that center.	FREE
5	FUND TRANSFER (Inter-SOL) i. Transfer of funds within the same clearing area through cheques. ii.Fund Transfer amongst CBS branches: 1. Transfer of funds outside the clearing area through cheques drawn on any of our CBS branches. 2.Funds transfer amongst CBS branches through collection of outstation cheques drawn on our CBS branches. 3.Funds transfer through payment of cheque drawn on our outstation CBS branches received through clearing.	FREE
6	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/-

(Service charges are exclusive of GST Charges which would be levied at appropriate rates over & above charges)

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7	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
8	(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 - RENTAL RATES FOR SAFE DEPOSIT LOCKER

Type	Dimensions				Volume in cu.cms	Amount in (Rs.)	
	Height	Width	Depth	Revised Rent (w.e.f. 01.08.2017)			
				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	900	1200
	A-1	11.43	16.19	51.75	9576.42	900	1200
	A	11.43	19.05	55.88	12167.39	1100	1500
Group II	B	14.76	18.41	51.75	14062.11	1500	2000
	B	15.55	19.68	46.99	14380.06	1500	2000
	B-1	14.76	19.68	77.72	22575.85	1500	2000
Group III	C	11.74	34.29	46.99	18916.51	2000	3000
	C-1	11.43	32.86	51.75	19436.77	2000	3000
	C	11.43	34.13	51.75	20187.98	2000	3000
Group-IV	D	17.78	23.81	51.75	21907.93	2000	3000
	D-1	17.78	25.08	51.75	23076.48	2000	3000
	B	11.43	38.01	55.88	24277.30	2000	3000
Group-V	H-1	31.43	18.41	51.75	29943.91	3000	4000
	E	15.55	41.27	46.99	30155.76	3000	4000
	E	14.76	40.16	51.75	30675.41	3000	4000
Group-VI	F	26.67	34.29	46.99	42973.02	4500	6000
	F	26.67	32.86	51.75	45352.47	4500	6000
	G	17.78	50.64	51.75	46594.62	4500	6000
	F	22.86	38.01	55.88	48554.61	4500	6000
Group VII	H	31.11	41.27	46.99	60330.91	6000	8000
	H	31.43	40.16	51.75	65320.34	6000	8000
	L-1	29.21	50.64	51.75	76548.31	6000	8000
Group VIII	L	39.37	50.64	51.75	103173.80	8000	10000

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MUMBAI MAIN OFFICE:							
	A	13.65	26.35	45.08	16214.00	-	2500
	B/BB	19.05	26.35	45.08	22628.69	-	3500
	C	19.05	52.70	45.08	45257.38	-	7000
	D	86.00	47.00	35.00	141470.00	-	25000
	D	64.13	64.13	45.08	185398.57	-	25000
	Safe	75.00	122.00	75.00	686250.00		50000

SAFE DEPOSIT LOCKER related Service Charges/ Information:

Sr. No.	Particulars	Service charges
1	Locker Operations	18 times FREE during one Financial Year For more than 18 times during Financial Year—Rs.100/- per occasion
2	Break Open of Locker	Rs.1000/ Plus actual expenditure incurred for breaking open the locker and changing the lock by manufacturer of lockers.
3	Security/ Caution Money Deposit	The locker holder (the Lessee) is required to keep an amount equivalent to three years rent + charges for break opening of the locker +Rs1000/- in the form of Term Deposit
4	Saving/ Current Account	While letting out the locker, the customer must have a Saving/ Current A/C or open a Saving/ Current A/C, link with locker account, and submit Standing instruction to debit his/her a/c for recovery of annual rent and overdues,if any, as per Banks' norms.. The existing locker holders without linked Saving/ Current A/C must also open Saving/ Current A/c link with locker account, and submit Standing instruction to debit his/her a/c for recovery of annual rent and overdues,if any, as per Banks' norms.

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V PART E- CONCESSION/EXEMPTION IN SERVICE CHARGES

All the concessions in service charges are to be done maximum for 1 year after analysing cost – benefit analysis. It has to be ensured that there is net benefit to the bank.

Delegates	Discretionary Power
FGM and GM (OPR) at CO	Upto 25%
ED	Upto 50%
CMD	Full Discretion

As per cost- benefit analysis, if there is net loss to the Bank.

Delegates	Discretionary Power
ED	Upto amount Rs.50000/-
CMD	Amount above Rs.50000/-

1. Concession in case of “AT PAR” Dividend/Interest Redemption Warrants and Refund Orders.

Normal charges	Amount
i) Handling charges for warrant issued	Rs.25/-
ii) Processing charges	Rs.10000/-
iii) Communication charges	Rs. 1000.00 per paying Centre

Delegates	Discretionary Power
GM (OPR) at CO	Upto 25%
ED	Upto 50%
CMD	Full Discretion

2. Free Collection/Remittance facilities. (existing to continue)

- Government Department attached to Ministry of Commerce/Food & Civil Supplies/Textiles & Department of State Govts./Railways/Defence etc.
- Religious, Welfare, Service & Charitable Institution, if they are exempted from payment of Income Tax.
- Cheques issued by Govt. authorities representing subsidy under Government Sponsored Schemes.
- Collection of Salary Bills of teachers employed in Govt. runs schools/.
- Blind, Physical Handicapped, disabled individuals and institutions set up for their benefits.
- Cheques deposited by DRDA, Farmers co-operative societies sponsored by our Bank Primary Agriculture societies banking with our Bank.
- Pay orders/drafts for making direct payments to suppliers while disbursing loans under Govt. sponsored schemes/all borrowal disbursements.
- Free collection/remittance for Prime Minister’s relief fund/Chief Minister’s relief fund/National Defence Fund.
- Dividend warrant, interest warrants and refund orders for amount up to Rs.500/-

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- Gift cheques of our Bank are to be issued collected at par.
- Collection/discount of pension Bills/pension cheques of pensioners of Central/State Govts and Armed forces.
- Collection/discount of pension bills/cheques of freedom fighter.

3. Concession to RRBs sponsored by our Bank

- a) Collection of charges on third party cheques/instruments drawn on PSBs and tendered to them for collection by RRBs.
- b) Collection charges of third party cheques/instruments tendered by PSBs to RRBs for collection.

4. Concession to Staff and Ex-staff:

1. There will be no service charges for Staff /Ex-Staff Accounts: FREE

2. Lockers: (As given in Manual of instruction on Locker)

(A)The rate of concession shall be 25% in normal rental charges for Locker (even for one year) being charged to general public

(B) The concession shall be extended to any size of locker hired by staff / Ex- staff either singly or jointly with spouse or dependent children only.

(C) The concession in rent shall be allowed for only one locker in any one of the branches as per the choice / option of the staff member

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VI. Cent Premium Account- other concessions

(As per Resource Mobilisation Department circular no. 924 File No.102 dated 09/07/2012)

NO.	Features	RURAL	SEMI-URBAN	URBAN	METRO
1	Debit-cum-ATM Card (Primary/Add-on)	Free	Free	Free	Free
2	Credit Card Issuance charges	Free	Free	Free	Free
3	Credit Card Renewal charges	Free	Free	Free	Free
4	Internet/SMS/Phone Banking Facility	Free	Free	Free	Nil
5	Online Tax Payment Facility	Free	Free	Free	Nil
6	Stop Payment Instruction Charges	Free	Free	Free	Free
7	Standing Instructions Regn.	Free	Free	Free	Free
8	Account Statement through e-mail/e-Statement (fortnightly)	Free	Free	Free	Free
9	Issuance of Balance Certificate/Interest Certificate	Free	Free	Free	Free
10	Duplicate ATM Card	25% concession	50% concession	75% concession	Free
11	Issuance of DD (per quarter)	FREE upto Rs.2.50lacs Per Annum	FREE upto Rs.2.50lacs Per Annum	FREE upto Rs.5.00lacs Per Annum	FREE upto Rs.5.00lacs Per Annum
12	RTGS/NEFT Services free (per quarter)	5 Nos. Free per quarter. Max. Amt upto Rs.5 lacs per transaction	10 Nos. Free per quarter. Max. Amt upto Rs.5 lacs per transaction	15 Nos. Free per quarter. Max. Amt upto Rs.5 lacs per transaction	20 Nos. Free per quarter. Max. Amt upto Rs.5 lacs per transaction

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NO.	Features	RURAL	SEMI-URBAN	URBAN	METRO
13	Concession in Cash Deposit Charges i Base Branch ii Local/ Outstation Non Base Branch	Free Free	Free Free	Free Free	Free Free
14	Concession in Cash Withdrawal Charges i. Base ranch ii. Local/Outstation Non Base ranch	Free Free	Free Free	Free Free	Free
15	Demat Account Maintenance Charges (In select Branches which are authorized to open these accounts)	N.A.	N.A.	75% concession on normal charges	Free
16	Rebate on Locker Rent (subject to availability)	20% concession on one year rent on normal charges on A type	30% concession on one year rent on normal charges on A type	40% concession on one year rent on normal charges A type	50% concession on one year rent on normal charges A type
17	Concession on Processing Charges on Car & Housing Loan	Full waiver of processing charges for the Cent Premium account holders under Retail Lending schemes of housing loan & vehicle loan.			
18	Door Step Banking (Cash Pick up upto Rs.2 crore& Cash delivery upto Rs.50 lacs only) (For each request of Deposit/Delivery of cash should be Min. Rs.1 lac) In select centres where such services are offered.	N.A.	N.A.	N.A.	Free
19	Preferred Banking Services	yes	yes	yes	Yes

- 1. SWEEP OUT FACILITY-** Sweep out facility on daily basis will be available in the Cent Premium account.
- 2. Platinum Debit Cards to be issued to the Cent Premium account holders.**

VII. Variant of Current Deposit Account- other concessions

(As per Resource Mobilisation Department circular no. 924 File No.102 dated 09/07/2012 and Circular no.14 dated 07/06/2017)

No.	Features	Cent Silver	Cent Gold	Cent Diamond
1	Credit Card Issuance charges	Free	Free	Free
2	Credit Card Renewal charges	Free	Free	Free
3	Internet/SMS/Phone Banking Facility	Free	Free	Free
4	Online Tax Payment Facility	Free	Free	Free
5	Stop Payment Instruction Charges	Free	Free	Free
6	Standing Instructions Regn.	Free	Free	Free
7	Account Statement through e-mail/e-Statement (fortnightly)	Free	Free	Free
8	Issuance of DD (per quarter)	5 Nos. Free Max. Amt.Rs.1 lac	10 Nos. Free. Max Amt..up to Rs.2 lacs	15Nos. Free Max. Amt. up to Rs.5 lacs
9	RTGS/NEFT Services (per quarter)	10 Nos. Free per quarter. Max. Amt upto Rs.10lacs per transaction	20 Nos.Free per quarter. Max. Amt upto Rs.10lacs per transaction	FREE
10	Concession in Cash Deposit Charges i. Base Branch ii. Local/Outstation Non Base Branch	Free Free	Free Free	Free Free
11	Concession in Cash Withdrawal Charges iii. Home Branch iv. Local/Outstation Non Base Branch	Free Free Free	Free Free Free	Free Free Free

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No.	Features	Cent Silver	Cent Gold	Cent Diamond
12	Demat Account Maintenance Charges	free	free	free
13	Rebate on Locker Rent (subject to availability & for one locker only)	30% concession on one year rent on normal charges on A type	40% concession on one year rent on normal charges on A type	50% concession on one year rent on normal charges A type
14	Concession on Processing Charges on Car Loan & Housing Loan	40% concession for Car & Housing Loans are in the name of Proprietor, Partner & Promoters Only	50% concession for Car & Housing Loans are in the name of Proprietor, Partner & Promoters Only	60% concession for Car & Housing Loans are in the name of Proprietor, Partner & Promoters Only
15	Door Step Banking (Cash Pick up to Rs.2 crore& Cash delivery upto Rs.50 lacs only)	Applicable Charges *	Cash Handling charges FREE Agency charges applicable	Cash Handling charges + Service charges FREE Agency charges applicable
16	Preferred Banking Services	yes	yes	Yes
17	Rupee Platinum Debit Card	Free for first year and 2 nd year onward Rs.300/- p.a.	Free for first year and 2 nd year onward Rs.200/- p.a.	Free for Lifetime.

Service Charges for IMPS transactions:

Charges for P2P, P2A and P2U products through IMPS transactions:-

Transaction Amount	Present Charges	Revised Charges
Up to 2,000	Rs.5/- + GST	NIL
>2,000 to 10,000		Rs.2.5/- + GST
>10,000 to 1,00,000		Rs.5/- + GST
>1,00,000		Rs.10/- + GST

** The IMPS transactions are currently capped by NPCI @ Rs.2.00 lacs.