

**CENTRAL BANK OF INDIA**  
**Schedule of service charges (revised w.e.f 01/11/2018)**  
**Schedule-I BASIC BANKING SERVICES**

**I. PART A - DEPOSIT ACCOUNTS.**

| SR. No. | Particulars   | Service Charges  |
|---------|---|--|
| 1       | <b>MICR &amp; NON-MICR<br/>Cheque Book charges.</b>                         |  |
| 1.1     | SB & Prathamik Bachat Bank Jama Khata A/C.                                  | Upto 20 leaves per half year -- <b>-Free</b><br>> 20 leaves per half year - <b>Rural/Semi-Urban-Rs.3.00</b> per Leaf<br><b>Urban/metro-Rs.4.00</b> per Leaf  |
| 1.2     | Cent Premium A/C<br>Rural<br>Semi urban<br>Urban<br>Metro                   | Cheque leaves <b>Free</b><br>60 leaves<br>100 leaves<br>150 leaves<br>200 leaves   |
| 2       | CD/CC/OD A/C S.   | Cheque Book – <b>Rural/Semi-urban</b> —Rs.3.00 per leaf.<br><b>Urban/Metro</b> —Rs.4.00 per Leaf<br>1 <sup>st</sup> Cheque book of 50 leaves - <b>Free</b> with New current account.   |
| 2.1     | Variants of Current Account<br>Cent Silver<br>Cent Gold<br>Cent Diamond     | Cheque leaves <b>Free</b><br>200 leaves<br>500 leaves<br>1000 leaves<br>Cheque Book over and above free will be charged as per rate applicable to Normal Current A/c as given above.   |
| 3       | <b>Issue of Passbook /<br/>Balance Certificate.</b>                         |  |
| 3.1     | Issue of Pass Book/Statement of Account                                     | <b>FREE</b>  |
| 3.2     | Issue of Balance Certificate / Interest Certificate at request of customer. | 1. First Interest. Certificate – <b>Free</b><br>2. Per Balance Certificate/Duplicate Interest Certificate/ Duplicate TDS Certificate- <b>Rs.100/-</b>  |
| 4       | Issue of Duplicate Pass Book / Statement of A/C.                            | Per Pass Book /Statement of Account with latest balance only <b>-Rs.100/-</b> .<br>Charges For previous entries ( if required) - <b>Rs.100/-</b> per ledger page or part thereof<br>( 40 entries or part thereof is consider as per ledger page)   |
| 5       | Stop Payment Instructions.  | Per instrument / SB <b>-Rs.100/.</b><br>Per instrument / CD/CC/OD <b>-Rs.150/-</b><br>For range of four Cheques and above-SB - <b>Rs.400/-</b><br>For range of four Cheques and above CD/CC/OD - <b>Rs.600/-</b><br>No “Cheque Returning” charges to be levied while actually returning such instruments through clearing” |
| 6       | Balance Enquiry   | <b>FREE</b>  |

| SR. No. | Particulars   | Service Charges   |
|---------|---|---|
| 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)<br><br>SB Account<br><br>Current Account | <b>Closure of A/c within 14 days of opening -- NIL</b><br>Closure of A/C after 14 days of opening of account and before 1 year:<br>SB Without Cheque book -Rs.100/-<br>SB With Cheque book - Rs.200/-<br>Individuals/ Prop./ Firm - Rs.500/-<br>Company - Rs.600/-  |
| 8       | <b>Return of cheques</b>  |   |
| 8.1     | Return of cheques (Inward)<br>Involving outlay of Bank's Fund.              | <b>A. Financial Reasons:</b><br><b>(i) Cheque amount less than Rs.25 Lakhs</b><br>Rs.200/- + interest @ MCLR + 4% for number of days<br>Bank remains out of fund.<br><b>(ii) Cheque amount Rs25 Lakhs but less than Rs. 1 crore</b><br>Rs.500/- + interest @ MCLR + 4% for number of days<br>Bank remains out of fund.<br><b>(iii) Cheque amount Rs. 1 crore and above</b><br>Rs.700/- + interest @ MCLR + 4% for number of days<br>Bank remains out of fund.<br><b>B. Other Reasons</b> - Rs.200/- per instrument<br><b>C.</b> 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 )  | <b>A. Financial Reasons:</b><br><b>(i) Cheque amount less than Rs.25 Lakhs--</b><br>----- Rs.200/- per instrument<br><b>(ii) Cheque amount Rs25 Lakhs but less than Rs. 1 crore</b> ----- Rs.500/- per instrument<br><b>(iii) Cheque amount Rs. 1 crore and above--</b><br>----- Rs.700/- per instrument<br><b>B. Other Reasons</b> - 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)

| SR. No. | Particulars  | Service Charges   |
|---------|--|---|
| 10      | <b>Ledger Folio charges</b>  |   |
| 10.1    | Saving A/Cs  | <b>FREE</b>   |
| 10.2    | Current /CC /OD A/Cs.  | <b>FREE</b>   |
| 11      | Charges for excess debit entries in SB Accounts  | Upto 50 entries per half year <b>FREE</b><br>more than 50 entries Rs.10/-per entry<br>( 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/-<br>(exempted in case of death)  |
| 13      | Allowing operation in an A/c through<br>A)Power of Attorney<br>B) Mandate  | Individual Account - Rs. 500/-<br>Current, Cash Credit, Over Draft Account –Rs. 1000/-<br>At the time of acceptance /modification of instructions.  |
| 14      | Charges for recording reconstitution of account  | Saving--- NIL<br>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 <b>-Free</b><br>Subsequent changes -Rs-100/-<br>(per occasion)   |
| 16      | Inoperative A/Cs   | <b>FREE</b>   |
| 17      | Quarterly Average Balance (QAB)  | Charges for not maintaining minimum quarterly average balance   |
| 17.1    | <b>Prathamik Bachat Bank Jama Khata &amp; CENT MUSKAN</b><br>All category of Branch-- No minimum QAB   | <b>FREE</b>   |
|         | <b>Saving Bank Accounts</b><br><u>Category Of Branch</u><br><u>Minimum QAB</u><br><br>Rural<br>500/-<br>Semi-urban<br>1000/-<br>Urban/ Metro<br>2000/-<br>*Quarterly Average Balance | <b>Rural:</b><br>(I)QAB between Rs.250-Rs.500/- Rs.30/-p q.<br>(ii)QAB less than Rs.250/-- Rs.60/-p.q.<br><b>Semi-Urban :</b><br>I)QAB between Rs.500-Rs.1000/- Rs.60/-p.q.<br>(ii)QAB less than Rs.500/- Rs.120/- p.q.<br><b>Urban :</b><br>I)QAB between Rs.1000-Rs.2000/- Rs.100/-p.q.<br>(iii)QAB less than Rs.1000 /- Rs.180/- p.q.<br><b>Metro :</b><br>(I)QAB between Rs.1000-Rs.2000/- Rs.150/-p.q.<br>(ii)QAB less than Rs.1000/ - Rs.240/- p.q.<br><b>Note: Senior Citizen/ Pensioner/ Student Accounts and Inoperative accounts are exempted from maintaining minimum QAB.</b> |

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

| SR. No.      | Particulars   | Service Charges  |              |             |              |              |           |          |          |          |           |        |          |          |           |          |          |          |
|--------------|---|--|--------------|-------------|--------------|--------------|-----------|----------|----------|----------|-----------|--------|----------|----------|-----------|----------|----------|----------|
| 17.2         | Cent Premium Saving Bank Accounts<br>Category Of Branch<br>Minimum QAB<br><br>Rural<br>50000/-<br>Semi-urban<br>50000/-<br>Urban<br>100000/-<br>Metro<br>100000/- | <b>Rural:</b><br>(I)QAB between Rs.25000-Rs.50000- Rs.150/-p.q.<br>(ii)QAB less than Rs.25000 - Rs.225/-p.q.<br><b>Semi-Urban :</b><br>(I)QAB between Rs.25000-Rs.50000- Rs.450/-p.q.<br>(ii)QAB less than Rs.25000 - Rs.525/- p.q.<br><b>Urban :</b><br>(I)QAB between Rs.50000-Rs.1Lac Rs.600/-p.q.<br>(ii)QAB less than Rs.50000 - Rs.850/- p.q.<br><b>Metro :</b><br>(I)QAB between Rs.50000-Rs.1Lac Rs.900/-p.q.<br>(ii)QAB less than Rs.50000- Rs.1200/- p.q.  |              |             |              |              |           |          |          |          |           |        |          |          |           |          |          |          |
| 17.3         | Current Deposit Accounts<br><u>Category</u><br><u>Minimum QAB</u><br>Rural- 3,000/-<br>Semi-urban -3,000/-<br>Urban -5,000/-<br>Metro -7,000/-                    | Per quarter -Rs. 200/-<br>Per quarter -Rs. 300/-<br>Per quarter -Rs. 500/-<br>Per quarter -Rs. 600/-   |              |             |              |              |           |          |          |          |           |        |          |          |           |          |          |          |
| 17.4         | Variants of Current Deposit Accounts<br><br><u>Minimum QAB</u><br>Cent Silver<br>50,000/-<br>Cent Gold<br>2,00,000/-<br>Cent Diamond<br>5,00,000/-                | Category of Branch<br><table border="1"> <thead> <tr> <th><u>Rural</u></th> <th><u>S.U.</u></th> <th><u>Urban</u></th> <th><u>Metro</u></th> </tr> </thead> <tbody> <tr> <td>Rs. 200/-</td> <td>Rs.300/-</td> <td>Rs.500/-</td> <td>Rs.600/-</td> </tr> <tr> <td>Rs. 200/-</td> <td>Rs.300</td> <td>Rs.500/-</td> <td>Rs.600/-</td> </tr> <tr> <td>Rs. 200/-</td> <td>Rs.300/-</td> <td>Rs.500/-</td> <td>Rs.600/-</td> </tr> </tbody> </table> Note:<br>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. | <u>Rural</u> | <u>S.U.</u> | <u>Urban</u> | <u>Metro</u> | Rs. 200/- | Rs.300/- | Rs.500/- | Rs.600/- | Rs. 200/- | Rs.300 | Rs.500/- | Rs.600/- | Rs. 200/- | Rs.300/- | Rs.500/- | Rs.600/- |
| <u>Rural</u> | <u>S.U.</u>   | <u>Urban</u>   | <u>Metro</u> |             |              |              |           |          |          |          |           |        |          |          |           |          |          |          |
| Rs. 200/-    | Rs.300/-  | Rs.500/-   | Rs.600/-     |             |              |              |           |          |          |          |           |        |          |          |           |          |          |          |
| Rs. 200/-    | Rs.300  | Rs.500/-   | Rs.600/-     |             |              |              |           |          |          |          |           |        |          |          |           |          |          |          |
| Rs. 200/-    | Rs.300/-  | Rs.500/-   | Rs.600/-     |             |              |              |           |          |          |          |           |        |          |          |           |          |          |          |
| 18           | Loss of Token   | Per token -Rs.100/-  |              |             |              |              |           |          |          |          |           |        |          |          |           |          |          |          |
| 19           | Standing Instruction  | Per registration -Rs.50/-<br>Insufficient balance - Rs.100/- ( per transaction)  |              |             |              |              |           |          |          |          |           |        |          |          |           |          |          |          |
| 20           | Issue of Duplicate Deposit Receipt  | <b>Rs.100/- per receipt</b>  |              |             |              |              |           |          |          |          |           |        |          |          |           |          |          |          |

| SR. No. | Particulars   | Service Charges  |
|---------|---|--|
| 21      | Issue of ATM Cards/ Debit Cards<br>ATM Card Annual Fee<br>ATM Transaction Charges:            | <b>-Free</b><br><b>Rs.100/- +GST</b><br><b>Free</b> - for Debit card of central bank of India using ATM machine of Central Bank of India.<br>Number of <b>free transactions in non-CBI ATM</b> , financial and Non-financial:<br>In six metros-Delhi, Mumbai, Kolkata, Chennai, Bangalore & Hyderabad- <b>3(Three)</b><br>Other Centres- <b>5(Five)</b><br><b>Service charges beyond free transaction:</b><br><b>Financial Transactions-Rs20/- +GST</b><br><b>Non-financial Transactions-Rs5/-+GST</b> |
| 21.1    | Issue of Duplicate ATM Card/ATM PIN   | Per Card replacement. <b>-Rs.200/-</b><br>Duplicate PIN regeneration. <b>-On line -Free</b><br>Through Branch- <b>Rs.100/ per occasion</b>   |
| 22      | Enquiry relating to old records   | Up to one yr- per record. <b>-Rs.100/-</b><br>> one yr- per record. <b>-Rs.500/-</b>   |
| 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.<br>Maximum - Rs.1000/per quarter.   |
| 25      | National Automated Clearing House (NACH) Mandate Charges                                      | One time Charges-Per Manda--- Rs. 100/-<br>Failed Mandate per occasion--- Rs. 250/-<br>NACH Credit /Debit Charges Nil  |
| 26      | Issue of Solvency Certificate   | Rs.1000/- per lakh<br>Minimum Rs.5000/-<br>Maximum Rs.25000/-  |
| 27      | Postal Tariff   | Ordinary Post -Rs.15/-<br>Regd/courier/fax -Min.Rs.50/-<br>(domestic/foreign) or actual whichever is higher  |
| 28      | SAFE CUSTODY CHARGES:<br>i. Account opening charges<br>ii. Sealed Covers<br>iii. Sealed Boxes | <b>Free</b><br>Per cover p.a. -Rs.500/-<br>Per Box p.a. - Rs.3000/-  |
| 29      | <b>Cash Deposit</b><br>At Home Branch and Non-home Branch                                     | <b>Savings Bank—</b><br>At Home Branch --- <b>FREE</b><br>At Non-Home Branch—Up to Rs.25000/- per day-- <b>FREE</b><br>Above Rs.25000/- Rs.1/- per thousand or part thereof Minimum Rs.25/-<br><b>CA/CC/OD—</b><br>At Home Branch— <b>FREE</b><br>At Non-Home Branch Upto Rs.50000/ per day- <b>FREE</b><br>Above Rs 50000/- ---Rs.1/- per thousand or part thereof Minimum Rs.50/-  |

| SR. No. | Particulars   | Service Charges   |
|---------|---|---|
| 30      | <b>Cash Withdrawals</b><br>At Home Branch and Non-home branch | <b>Savings Bank-</b><br>At Home Branch ---FREE<br>At Non-Home Branch – Up to Rs.25000/- per day --- FREE<br>Above Rs.25000/---- Rs.1/- per thousand or part thereof Minimum Rs.25/-<br><b>CA/CC/OD—</b><br>At Home Branch—FREE<br>At Non-Home Branch Up to Rs.50000/ per day- FREE<br>Above Rs. 50000/- --Rs.1/- per thousand or part thereof<br>Minimum Rs. 50/- |
| 31      | Cash Handling Charges ( Both for Currency Notes and Coins)    | (1)All types of accounts except SB and Term Deposit<br>(2) No charges up to 1000 pieces<br>(3) Above 1000 pieces @ Rs.10/-per 100 pieces or part thereof Maximum Rs.10,000/-  |
| 32      | No Dues Certificate   | Metro/ Urban/Semi Urban-- <b>Rs.100/- per certificate</b><br>Rural-- <b>FREE</b><br><b>No charges for Government Sponsored Schemes</b>  |

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

**II. PART B - REMMITANCE FACILITIES**

| SR. No. | Particulars   | Service Charges  |
|---------|---|--|
| 1       | Issue of DD<br>1. Upto Rs.10000<br>2. Above Rs.10001 up to Rs. 100000<br>3. Above Rs. 100001  | Rs.50/- per DD<br>Rs.4/- per thousand or part thereof Min Rs 50/-<br>Rs.4/- per thousand or part thereof Max. Rs.12000/- + 25% for cash chrgs.   |
| 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<br>Rs.10001/-to Rs.1 Lac Rs.150/- per DD<br>Above Rs.1 Lac Rs.200/- per DD   |
| 5       | ECS Debit Return Charges  | Returning. Charges Rs.100/-  |
| 6       | NEFT<br>Inward<br>Outward<br>Up to Rs.10,000<br>Above Rs. 10000 up to Rs.1 lac-<br>Above Rs.1 lac up to Rs.2 lacs<br>Above Rs. 2 lacs | <b>FREE</b><br><br><b>Rs.2.50</b><br><b>Rs.5/-</b><br><b>Rs.15/-</b><br><b>Rs.25/-</b><br>( w.e.f. 01/07/2015 as per Transaction Banking Dept.)  |
| 7       | RTGS<br>Inward<br>Outward<br>Rs.2 lacs to Rs.5 lacs.<br>Above Rs.5 lacs.  | <b>INWARD - Nil</b><br><b>Amt.Rs 2 Lacs to Rs 5 Lacs</b><br>8.00 hrs. to 11 hrs RS.25/-<br>After 11 hrs. to 13.00 hrRs.27/-<br>After 13.00 hr to 16.30 hr Rs.30/-<br>After 16.30 hrsRs.30/-<br><b>Above Rs 5 Lacs</b><br>8.00 hrs. to 11 hrs RS.50/-<br>After 11 hrs. to 13.00 hrRs.52/-<br>After 13.00 hr to 16.30 hr Rs.55/-<br>After 16.30 hrsRs.55/- |

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

**III PART C - COLLECTION OF CHEQUES/BILLS etc.**

| <b>SR. No.</b> | <b>Particulars</b>  | <b>Service Charges</b>  |
|----------------|---|---|
| 1              | Collection of Cheques-<br>1.Local<br>2. Salary/ Terminal Dues   | FREE  |
| 2              | Collection of Cheques -<br>Outstation<br>Amount upto Rs.5000/-<br>Amount from Rs.5001/-to<br>Rs.10000/-<br>Amount above Rs10001/-to<br>Rs 1 Lac<br>Above Rs 100001/-<br>(Charges are inclusive of all<br>expenses i.e. courier,<br>postage, out-of-pocket<br>etc.No additional expenses<br>has to be levied). | Rs 25/-<br>Rs 50/-<br>Rs 100/-<br>Rs 250/-*<br><br>*Revised as per circular no.1322 dt 31.05.14 |
| 3              | Cheques for Collection–<br>Returned Unpaid<br>(Outward):<br>i) Local cheques<br>ii) Outstation cheques<br>Note- Postage at prescribed<br>rate would be<br>levied in addition to above<br>service charges  | i) Rs.100/- per instrument<br>ii)50% of collection charges subject<br>to a minimum ofRs.100     |
| 4              | COLLECTION OF CHEQUES<br>(Inter-SOL)<br>(i) Collection of local<br>cheques through clearing by<br>local non-base branches<br>(ii) Cheque collected<br>through outstation non base<br>branches drawn on other<br>Banks within clearing area of<br>that center.   | <b>FREE</b>   |



| SR. No.   | Particulars   | Service Charges  |
|---|---|--|
| 5   | <p>FUND TRANSFER (Inter-SOL)</p> <p>i. Transfer of funds within the same clearing area through cheques.</p> <p>ii. Fund Transfer amongst CBS branches:</p> <p>1. Transfer of funds outside the clearing area through cheques drawn on any of our CBS branches.</p> <p>2. Funds transfer amongst CBS branches through collection of outstation cheques drawn on our CBS branches.</p> <p>3. Funds transfer through payment of cheque drawn on our outstation CBS branches received through clearing.</p> | <b>FREE</b>  |
| 6   | <p><b>Collection of Bills:</b></p> <p>1. Up to Rs. 10000</p> <p>2. Above Rs.10000</p> <p>Schedule of collection of cheques applicable to bills will apply to supply bills also</p>  | <p>Rs.100/-</p> <p>@ Rs.8/- per thousand or part of thereof</p> <p>Min. Rs.100/- + out of pocket exp.</p> <p>Max. Rs.12000/-</p> |
| 7   | <p>1. Charges for presentation of Usance Bill for acceptance</p> <p>2. Change of Original Instructions.</p> <p>3. Post parcel for collection</p>  | <p>Rs.100/- per bill</p> <p>Rs.100/- per request</p> <p>Usual collection charges + storage charges @ Rs.5/- per day</p>          |
| 8   | <p>(Local &amp; Outstation) Bills for Collection Returned Unpaid</p>  | <p>Local – Rs.100/- per bill</p> <p>Outstation – 50% of collection charges subject to minimum of Rs.100/-</p>                    |
| <p><b>NOTE:</b></p> <p>1. For cash transactions additional charges of 25% over the rates mentioned to be levied.</p> <p>2. In case of SIBC additional charges of 25% over the rates mentioned under (bills) to be levied.</p> <p>3. Postage at prescribed rate would be levied in addition to above service charges</p> |   |  |

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

**IV PART D - RENTAL RATES FOR SAFE DEPOSIT LOCKER**

| Type       | Dimensions |        |       |       | Volume in<br>cu.cms | Amount in (Rs.)                     |                 |
|------------|------------|--------|-------|-------|---------------------|-------------------------------------|-----------------|
|            |            | Height | Width | Depth |                     | Revised Rent<br>(w.e.f. 01.08.2017) |                 |
|            |            |        |       |       |                     | Rural/<br>Semi-urban                | Urban/<br>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           |

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

**SAFE DEPOSIT LOCKER related Service Charges/ Information:**

| <b>Sr. No.</b> | <b>Particulars</b>              | <b>Service charges</b>  |
|----------------|---------------------------------|---|
| <b>1</b>       | Locker Operations               | 18 times FREE during one Financial Year<br>For more than 18 times during Financial Year—Rs.100/- per occasion   |
| <b>2</b>       | Break Open of Locker            | Rs.1000/ Plus actual expenditure incurred for breaking open the locker and changing the lock by manufacturer of lockers.  |
| <b>3</b>       | 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  |
| <b>4</b>       | 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..<br>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. |

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

**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 |

| NO. | Features   | RURAL  | SEMI-URBAN  | URBAN  | METRO  |
|-----|--|--|---|--|--|
| 13  | Concession in Cash Deposit Charges<br>i. Base Branch<br>ii. Local/ Outstation Non Base Branch  | Free<br>Free   | Free<br>Free  | Free<br>Free   | Free<br>Free   |
| 14  | Concession in Cash Withdrawal Charges<br>i. Base ranch<br>ii. Local/Outstation Non Base ranch  | Free<br>Free   | Free<br>Free  | Free<br>Free   | Free   |
| 15  | Demat Account Maintenance Charges<br><br>(In select Branches which are authorized to open these accounts)  | <b>N.A.</b>  | <b>N.A.</b>   | 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   | <b>Full waiver of processing charges for the Cent Premium account holders under Retail Lending schemes of housing loan &amp; vehicle loan.</b> |   |  |  |
| 18  | Door Step Banking (Cash Pick up upto Rs.2 crore & Cash delivery upto Rs.50 lacs only)<br>(For each request of Deposit/Delivery of cash should be Min. Rs.1 lac)<br><b>In select centres where such services are offered.</b> | 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)

| <b>No.</b> | <b>Features</b>   | <b>Cent Silver</b>   | <b>Cent Gold</b>  | <b>Cent Diamond</b>                   |
|------------|---|--|---|---------------------------------------|
| 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.10 lacs per transaction | 20 Nos.Free per quarter. Max. Amt upto Rs.10 lacs per transaction | FREE                                  |
| 10         | Concession in Cash Deposit Charges<br>i. Base Branch<br>ii. Local/Outstation Non Base Branch      | Free<br>Free   | Free<br>Free  | Free<br>Free                          |
| 11         | Concession in Cash Withdrawal Charges<br>iii. Home Branch<br>iv. Local/Outstation Non Base Branch | Free<br>Free<br>Free   | Free<br>Free<br>Free  | Free<br>Free<br>Free                  |

| No. | Features  | Cent Silver  | Cent Gold  | Cent Diamond   |
|-----|---|--|--|--|
| 12  | Demat Account Maintenance Charges   | <b>free</b>  | 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<br><b>FREE</b><br><br><b>Agency charges applicable</b>                   | Cash Handling charges + Service charges<br><b>FREE</b><br><b>Agency charges applicable</b>     |
| 16  | Preferred Banking Services  | yes  | yes  | Yes  |
| 17  | Rupee Platinum Debit Card   | Free for first year and 2 <sup>nd</sup> year onward Rs.300/- p.a.                              | Free for first year and 2 <sup>nd</sup> year onward Rs.200/- p.a.                              | Free for Lifetime.   |

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