

**CENTRAL MADHYA PRADESH GRAMIN BANK**  
**SCHEDULE OF SERVICE CHARGES**  
**Schedule I - BASIC BANKING SERVICES**

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

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

SR. No.	Particulars	Existing	Revised(Effective from 20.08.2017 (Plus applicable Taxes)
1	MICR & NON-MICR Cheque Book charges.		
	a) SB A/C & No Frill A/C.	Up to 20 leaves per half year -Free > 20 leaves per half year - Rs.3.00 per leaf	Up to 20 leaves per half year -Free > 20 leaves per half year - <u>Urban /Metro Centers: - Rs.4.00 per leaf</u> <u>Semi Urban/Rural Centers - Rs 3.00 per leaf</u>
	b) CD/CC/OD A/C S.	At the time of opening of New a/c- 1st chq book of 50 leaves -Free All additional chq Books - Rs 3.00 per leaf	At the time of opening of New a/c- 1st chq book of 50 leaves -Free All additional chq Books – <u>Urban /Metro Centers: - Rs.4.00 per leaf</u> <u>Semi Urban/Rural Centers - Rs 3.00 per leaf</u>
2	Issue of Passbook / Balance Certificate.		
2.1	Issue of Pass Book/Statement of A/C at monthly intervals.	Free	Free
2.2	Issue of Balance Certificate / Interest Certificate at request of customer.	Per Balance Certificate. - Rs.100/- per issuance First time Interest. Certificate issuance: Free Duplicate Interest Certificate Issuance :Rs 150/-per issuance	Per Balance Certificate. - Rs.100/- per issuance First time Interest. Certificate issuance: Free Duplicate Interest Certificate Issuance :Rs 150/-per issuance <u>Duplicate TDS Certificate: Rs 100 per issuance</u>
3	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)	<u>Per Pass Book with last balance Rs.100/-</u> <u>Saving Non-Individual Account Rs.100/-</u> <u>For previous entries Rs.100/-</u> <u>(per ledger page of 40 entries)</u>
4	Stop Payment Instructions.	Per instrument / SB - Rs.75./- Per instrument / CD/CC/OD - Rs.100/-	<u>Per instrument / SB - Rs.100 /-</u> <u>Per instrument / CD/CC/OD - Rs.150/-</u>

		For range of Cheques /SB - Rs.400/- For range of Cheques/CD/CC/OD -Rs.600/-	For range of Cheques /SB - Rs.400/- For range of Cheques/CD/CC/OD -Rs.600/-
5	Balance Enquiry (To A/C holder only)	Free	Free
6	<u>Account maintenance Charges for CA/CC/OD Accounts(including OD Against FD)</u>	-	<u>Rs.300 per year</u>
7	Closure of A/CS. (within one year) SB Account Current Account	Without Cheque book /SB -Rs.100/- With Cheque book / SB -Rs.200/- Individuals/ Prop. / Firm -Rs.500/-, Company - -Rs.600/-,	Without Cheque book /SB -Rs.100/- With Cheque book / SB -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 @ BPLR+2% for no. of days Bank remains out of fund. (ii) Cheque amount Rs25 Lakhs but less than Rs. 1 crore Rs.500/- + interest @BPLR+2% for no. of days Bank remains out of fund. (iii) Cheque amount Rs. 1 crore and above Rs.700/- + interest @ BPLR+2% for no. of days Bank remains out of fund. B. Other Reasons - Rs.200/- per instrument C. Cheque return charges shall be levied in case where return is due to financial reason.	A. Financial Reasons: (i) Cheque amount less than Rs.25 Lakhs Rs.200/- + interest @ BPLR+2% for no. of days Bank remains out of fund. (ii) Cheque amount Rs25 Lakhs but less than Rs. 1 crore Rs.500/- + interest @BPLR+2% for no. of days Bank remains out of fund. (iii) Cheque amount Rs. 1 crore and above Rs.700/- + interest @ BPLR+2% for no. of days Bank remains out of fund. B. Other Reasons - Rs.200/- per instrument C. Cheque return charges shall be levied in case where return is due to financial reason.
8.2	Return of cheques (outward)	A. Financial Reasons: (i) Cheque amount less than Rs.25 Lakhs: Rs.200/- (ii) Cheque amount Rs25 Lakhs but less than Rs. 1 crore: Rs.500/- (iii) Cheque amount Rs. 1 crore and above: Rs. 700/- B. Other Reasons - Rs.100/- per instrument	A. Financial Reasons: (i) Cheque amount less than Rs.25 Lakhs: Rs.200/- (ii) Cheque amount Rs25 Lakhs but less than Rs. 1 crore: Rs.500/- (iii) Cheque amount Rs. 1 crore and above: Rs. 700/- B. Other Reasons - Rs.100/- per instrument
9	Attestation of Customer signature/ photo	Per instrument/per occasion/per request Rs.100/-	Per instrument/per occasion/per request Rs.100/-
10	Ledger Folio charges		

10.1	Saving A/Cs	Free	Free
10.2	Current A/Cs.	Free	Free
10.3	CC/OD A/Cs.	Free	Free
11	Charges for excess debit entries in SB Accounts	Up to 50 entries per half year - Free more than 50 entries -Rs.10/ per entry (will not include transaction to alternate channel/ Net Banking)	Up to 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. (On request after completing the formalities)	Per occasion -Rs300/- (exempted in case of death)	Per occasion -Rs300/- (exempted in case of death)
13	Addition/ Deletion of names in joint a/c /Nomination / Change in operational instructions including SDV lockers. (On request after completing the formalities)	First option -Free Subsequent change -Rs-100/- (per occasion)	First option -Free Subsequent change -Rs-100/- (per occasion)
14	a. Inoperative A/Cs Charges b. Conversion of inoperative to operative A/cs	Free Rs.50/-	Free Rs.50
14.1	Loss of Token	Per token Rs.100/-	Per token Rs.100/-
15	Incidental Charges for not maintaining quarterly average minimum balance		
15.1	Saving Bank Accounts Category of Branch Minimum QAB*	Charges for not maintaining minimum QAB	Charges for not maintaining minimum QAB
	Rural 250 (500/-)**	Rural: I. QAB between Rs.125-Rs.250/- - Rs.50/-p.q. II. QAB less than Rs.125/- - Rs.100/-p.q.	Rural: I. QAB between Rs.250-Rs.500/- -Rs.50/-p.q. II. QAB less than Rs.250/- - Rs.100/-p.q.
	Semi-urban 500/-(1000/-)**	Semi Urban: I. QAB between Rs.250-Rs.500/- -Rs.75/-p.q.	Semi Urban: I. QAB between Rs.500-Rs.1000/- Rs.75/-p.q.

	<p>Urban 1000/- (2000/-)**</p> <p>Metro 1000/-(2000/-)**</p> <p>*Quarterly Average Balance **Figures in Brackets represents revised QAB which should be maintained</p>	<p>II. QAB less than Rs.250/- -Rs.150/-p.q.</p> <p>Urban: I. QAB between Rs.500-Rs.1000/- -Rs.100/-p.q. II. QAB less than Rs.500/- -Rs. 200/-p.q.</p> <p>Metro: I. QAB between Rs.500-Rs.1000/- - Rs.100/-p.q. II. QAB less than Rs.500/- Rs. 200/-p.q.</p>	<p>II. QAB less than Rs.500/- - Rs.150/-p.q.</p> <p>Urban: I. QAB between Rs.1000-Rs.2000/- Rs.100/p.q. II. QAB less than Rs.1000/- -Rs.200/p.q.</p> <p><u>Metro:</u> <u>I. QAB between Rs.1000-Rs.2000/- Rs.150/p.q.</u> <u>II. QAB less than Rs.1000/- Rs.240/p.q.</u></p>
15.2	<p>Current Deposit Accounts Category Minimum QAB</p> <p>Rural 3,000/- Semi-urban 3,000/- Urban 5,000/- <b><u>Metro 7000/-</u></b></p>	<p><b><u>Per quarter -Rs. 200/-</u></b> <b><u>Per quarter -Rs. 300/-</u></b> <b><u>Per quarter -Rs. 500/-</u></b> <b><u>Per quarter -Rs. 700/-</u></b></p>	<p><b><u>Per quarter -Rs. 200/-</u></b> <b><u>Per quarter -Rs. 300/-</u></b> <b><u>Per quarter -Rs. 500/-</u></b> <b><u>Per quarter -Rs. 700/-</u></b></p>
16	<p><u>Allowing operations in an Account through</u> <u>(a)Power of Attorney</u> <u>(b)Mandate</u></p>	-	<p><u>Individual account - Rs. 500</u> <u>Current/Cash Credit/Overdraft Account – Rs.1000</u> <u>At the time of acceptance/modification of instructions.</u></p>
17	Standing Instruction	<p>Per registration -Rs.50/-. <b><u>Insufficient balance - Rs.100/-</u></b> <b><u>(per transaction charge and penalty for standing instruction on account of insufficient balance)</u></b></p>	<p>Per registration -Rs.50/-. <b><u>Insufficient balance - Rs.100/-</u></b> <b><u>(per transaction charge and penalty for standing instruction on account of insufficient balance)</u></b></p>

18	Issue of Duplicate Deposit Receipt (After proper legal formalities/indemnity)	-Free	Rs.100 per Receipt
19	Issue of ATM Cards/ Debit Cards	-Free	-Free
19.1	Issue of Duplicate ATM Card/ATM PIN	Per Card replacement. -Rs.200/- Per PIN regeneration. -Free as it is system generated	Per Card replacement. -Rs.200/- Per PIN regeneration. -Free as it is system generated
19.2	<b><u>ATM/Debit cards Annual charges(Except No frill/PMJDY/KCC accounts)</u></b>	<b><u>Rs.100/-</u></b>	<b><u>Rs.100/-</u></b>
20.1	Enquiry relating to old records (On written request only)	Up to one year- per record. -Rs.100/- > one year- per record. -Rs.300/-	Up to one year- per record. -Rs.100/- > one year- per record. -Rs.500/-
20.2	<b><u>Record copy of Instrument/Voucher(on written request only)</u></b>	<b><u>Rs.50/- per Instrument/Voucher</u></b>	<b><u>Rs.50/- per Instrument/Voucher</u></b>
21	Issue of Solvency Certificate (Subject to proper verification and keeping in record with debit voucher)	a) Up to 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/-	Rs. 1000/- per lakh <u>Minimum Rs.5000/-</u> <u>Maximum Rs. 25000/-</u>
21.a	SMS Alert	Rs. 0.10 paisa- per SMS alert on actuarial basis	Rs. 0.10 paisa- per SMS alert on actuarial basis
22	Postal Tariff	Ordinary Post -Rs.15/- Regd/courier/fax - Min.Rs.50/- (Domestic/foreign) -or actual whichever is higher	Ordinary Post -Rs.15/- Regd/courier/fax - Min.Rs.50/- (Domestic/foreign) -or actual whichever is higher
23	Safe Custody Charges 1.Account opening charges 2.Sealed Covers 3.Sealed Boxes	Free Per cover p.a Rs.500/- Per box p.a Rs.3000/-	Free Per cover p.a Rs.500/- Per box p.a Rs.3000/-
24	Cash Deposit At home branch and non-home branch	-	-
24.1	Cash Deposit charges(for CA/CC/OD A/cs)	Home Branch -Free  Non Home Branch -(i) Up to Rs.100000/- per Day Free (ii)Beyond Rs.100000/- per day Rs.0.75 per Rs.1000/- minimum	Home Branch -Free  Non Home Branch -(i) <u>Up to Rs.50000/- per Day Free</u> (ii) <u>Beyond Rs.50000/- per day Rs.1.00 per Rs.1000/- minimum</u>

	Cash Deposit charges (for Savings A/cs)	Rs.50/--  Free	<u>Rs.25/--</u>  Home Branch -Free  <u>Non Home Branch -(i) Up to Rs.25000/- per Day Free</u> <u>(ii)Beyond Rs.25000/- per day Rs.1.00 per Rs.1000/- minimum Rs.25/--</u>
24.2	<b><u>Cash Deposit charges (other than CA/CC A/cs)</u></b>	<b><u>Home and Non Home Branch-Free</u></b>	<b><u>Home and Non Home Branch-Free</u></b>
25	Cash Withdrawals At home branch and non-home branch	FREE (No limit for Cash Withdrawal at non home branch)	For Savings accounts At Home Branch - Free <u>Non Home Branch -(i) Up to Rs.25000/- per Day Free</u> <u>(ii)Beyond Rs.25000/- per day Rs.1.00 per Rs.1000/- minimum Rs.25/--</u>  For CA/CC/OD accounts At Home Branch - Free <u>Non Home Branch -(i) Up to Rs.50000/- per Day Free</u> <u>(ii)Beyond Rs.50000/- per day Rs.1.00 per Rs.1000/- minimum Rs.25/--</u>
26	Cash Handling Charges	(1) All types of accounts except SB and Term Deposit	(1) All types of accounts except SB and Term Deposit

		(2) No charges up to 1000 pieces (10 packets) (3) Above 1000 pieces @ Rs.10/-per packet (i.e.100pieces) Maximum Rs.10,000/-	(2) No charges up to 1000 pieces (10 packets) (3) Above 1000 pieces @ Rs.10/-per packet (i.e.100pieces) Maximum Rs.10,000/-
27	No Dues Certificate	Free	<u>For metro/Urban/Semi Urban Centers—Rs.100 per Certificate</u>  For Rural Centers - Free  No charges for Government sponsored Schemes

## II. PART B - REMMITANCE FACILITIES

1	Issue of DD 1. Up to Rs.10000 2. Above Rs.10001 up to Rs. 100000  3. Above Rs. 100001	1.Rs.50/- per DD 2.Rs.4/- per thousand or part thereof Min Rs 50/- 3.Rs.4/- per thousand or part thereof Max.Rs.12000/- additional charge + 25% for DD by cash.	1.Rs.50/- per DD 2.Rs.4/- per thousand or part thereof Min Rs 50/- 3.Rs.4/- per thousand or part thereof Max.Rs.12000/- additional charge + 25% for DD by cash.
2	Cancellation of DD	Rs.100/- per DD	<u>50% of normal applicable charges or minimum Rs.100</u>
3	Revalidation of DD	Rs.100/- per DD	<u>50% of normal applicable charges or minimum Rs.100</u>
4	Issuance of Duplicate DD (Subject to stop payment / cancellation / renewal of previous DD)	Up to Rs.10000/- Rs.100/- per DD Rs.10001/-to Rs.1 Lac Rs.150/- per DD Above Rs.1 Lac Rs.200/- per DD	Up to 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/Pay Order- Issue 1. Up to Rs.10000  2. Above Rs.10001 up to Rs. 100000  3. Above Rs. 100001	1.Rs.50/- per BC  2.Rs.4/- per thousand or part thereof Min Rs -50/-	1.Rs.50/- per BC  2.Rs.4/- per thousand or part thereof Min Rs -50/-

		3.Rs.4/- per thousand or part thereof Max. Rs.12000/ additional charge + 25% for Banker's Cheque/Pay Order by cash	3.Rs.4/- per thousand or part thereof Max. Rs.12000/ additional charge + 25% for Banker's Cheque/Pay Order by cash
6	Cancellation of Banker Cheque/Pay Order	Rs.100/- per BC	<u>50% of normal applicable charges or minimum Rs.100</u>
7	Revalidation of Banker Cheque/Pay Order	Rs.100/- per BC.	<u>50% of normal applicable charges or minimum Rs.100</u>
8	Issuance of Duplicate Banker Cheque/Pay Order (Subject to stop payment / cancellation / renewal of previous BC)	Rs.100/- per BC	<u>Up to Rs.10000/- Rs.100/- per BC/PO</u> <u>Rs.10001/-to Rs.1 Lac Rs.150/- per BC/PO</u> <u>Above Rs.1 Lac Rs.200/- per BC/PO</u>
<b>9</b>	<b><u>ECS CHARGES</u></b>		
<b>9.1</b>	<b><u>ECS Debit Mandate Verification charges(one time)</u></b>	<b><u>Rs.100/-(per request /registration)</u></b>	<b><u>Rs.100/-(per request /registration)</u></b>
9.2	ECS Debit Return Charges	Returning. Charges Rs.100/-	Returning. Charges Rs.100/-
<b>9.3</b>	<b><u>National Automated Clearing House(NACH) Mandate(including 'E' Mandate) charges</u></b>	<b><u>One-time mandate Authorization charges for mandate—Rs.50/-</u></b> <b><u>Failed Mandate -Rs.100/-( per mandate)</u></b>	<b><u>One-time mandate Authorization charges for mandate—Rs.50/-</u></b> <b><u>Failed Mandate -Rs.100/-( per mandate)</u></b>
10	NEFT Inward Outward Up to Rs. 10,000 Above Rs. 10,000 up to Rs.1 lac Above Rs. 1 lac up to Rs.2 lac Above Rs. 2 lacs	FREE  Rs.. 2.50 Rs.. 5/- Rs.. 15/- Rs.-. 25/-.	FREE  Rs.. 2.50 Rs.. 5/- Rs.. 15/- Rs.-. 25/-.

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

<b>1</b>	<b><u>Collection of Cheques- Local</u></b>	=	
<b>1.1</b>	<b><u>Local Collection(Home Branch/Intra City Branches- at counters/drop box)</u></b>	<b><u>Free</u></b>	<b><u>Free</u></b>
<b>1.2</b>	<b><u>Local Collection(Intercity Branches-at counters/drop box)</u></b>	<b><u>Rs.50/- per instrument</u></b>	<b><u>Rs.50/- per instrument</u></b>
2	Collection of Cheques - Outstation Amount up to Rs.5000/-  Amount from Rs.5001/-to Rs.10000/-  Amount above Rs10001/-to Rs 1 Lac	Rs 25/-  Rs 50/-  Rs 100/-	Rs 25/-  Rs 50/-  Rs 100/-



	Above Rs 100001/-	Rs 4.50 per thousand or part thereof Min Rs 450/- <u>Note-</u> Postal charges of registered letter at actual in addition to above service charges	Rs 350/- <u>Note-</u> <u>Charges are inclusive of all expenses i.e. Courier, postage, out of pocket etc. No additional expenses has to be levied)</u>
3	Cheques for Collection–Returned Unpaid (Outward): i) Local cheques  ii) Outstation cheques	i)Rs.100/- per instrument  ii)50% of collection charges subject to a minimum of Rs.100  <u>Note-</u> Postal charges of registered letter at actual in addition to above service charges.	i)Rs.100/- per instrument  ii)50% of collection charges subject to a minimum of Rs.100  <u>Note-</u> Postal charges of registered letter at actual in addition to above service charges.
4	Collection of Bills: 1. Up to Rs. 10000 2. Above Rs.10000 up to Rs.1 lac Schedule of collection of cheques applicable to bills will apply to supply bills also	Rs.200/- @ Rs.8/- per thousand or part of thereof Min. Rs.200/- + out of pocket exp. Max. Rs.12000/- <u>Note-</u> Postal charges of registered letter at actual in addition to above service charges.	Rs.200/- @ Rs.8/- per thousand or part of thereof Min. Rs.200/- + out of pocket exp. Max. Rs.12000/- <u>Note-</u> Postal charges of registered letter at actual in addition to above service charges.
5	1. Charges for presentation of usance bill For acceptance 2.Change of original instructions 3.Post parcel for collection	1. Rs. 100/ per bill 2. Rs. 100/ per request 3. Usual collection charges +storage Charges @Rs.5/ per day <u>Note-</u> Postal charges of registered letter at actual in addition to above service charges	1. Rs. 100/ per bill 2. Rs. 100/ per request 3. Usual collection charges +storage Charges @Rs.5/ per day <u>Note-</u> Postal charges of registered letter at actual in addition to above service charges

(Local & Outstation) Bills for Collection Returned Unpaid	Local – Rs.100/- per bill Outstation – 50% of collection charges subject to minimum of Rs.100/- <u>Note-</u> Postal charges of registered letter at actual in addition to above service charges	Local – Rs.100/- per bill Outstation – 50% of collection charges subject to minimum of Rs.100/- <u>Note-</u> Postal charges of registered letter at actual in addition to above service charges
<p>NOTE:</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>		

**IV REVISED RENTAL RATES FOR SAFE DEPOSIT LOCKER (EXISTING)**

Amount in (Rs.)							
Type	Dimensions				Volume in cu.cms	Rent Per Year	
	Height	Width	Depth	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		
Group II	A	11.43	19.05	55.88	12167.39		
	B	14.76	18.41	51.75	14062.11	900	1200
	B	15.55	19.68	46.99	14380.06		
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		
Group-V	B	11.43	38.01	55.88	24277.30		
	H-1	31.43	18.41	51.75	29943.91	1500	2500
	E	15.55	41.27	46.99	30155.76		
Group-VI	E	14.76	40.16	51.75	30675.41		
	F	26.67	34.29	46.99	42973.02	2500	3000

**IV REVISED RENTAL RATES FOR SAFE DEPOSIT LOCKER (REVISED)**

Rent Per Year is on yearly basis

Amount in (Rs.)							
Type	Dimensions				Volume in cu.cms	Rent Per Year	
	Height	Width	Depth	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		
Group II	A	11.43	19.05	55.88	12167.39		
	B	14.76	18.41	51.75	14062.11	900	1200
	B	15.55	19.68	46.99	14380.06		
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		
Group-V	B	11.43	38.01	55.88	24277.30		
	H-1	31.43	18.41	51.75	29943.91	1500	2500
	E	15.55	41.27	46.99	30155.76		

	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		
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

(locker operation for 12 time during Financial year is - free)  
(New Provision : charges for locker operation for more than 12 times a year-- Rs 100/- per occasion)

	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		
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

(locker operation for 12 time during Financial year is - free)  
(New Provision: charges for locker operation for more than 12 times a year-- Rs 100/- per occasion)

**If locker is not operated during the financial year - Rs.200/- per year**

**Locker Rent Overdue Charges (All Sizes) :**

<b><u>1<sup>st</sup> Quarter</u></b>	<b><u>10.00%*</u></b>
<b><u>2<sup>nd</sup> Quarter</u></b>	<b><u>20.00%*</u></b>
<b><u>3<sup>rd</sup> Quarter</u></b>	<b><u>30.00%*</u></b>
<b><u>1 Year</u></b>	<b><u>40.00%*</u></b>

**\*of the Annual rent to be recovered in addition to Locker Rent**

**Overdue period is clarified as under:**

**S.I. Set up on say, for advance rental for the financial year 2017-18,**

**recoverable on 01.04.2017:**

**overdue charge @10%/20%/30%/40% of annual rent to be levied on 1<sup>st</sup> July, 2017 /1<sup>st</sup> October 2017/1<sup>st</sup> January 2018 /1<sup>st</sup> April 2018 respectively if rent remains unpaid till concerned quarter)**

V. CONCESSION/EXEMPTION IN SERVICE CHARGES

1. <u>Concession in Service Charges:</u>	2. <u>Concession in Service Charges:</u>																
<p>Discretionary powers for granting concession in Service Charges in case of remittances, DD, TT, RTGS, NEFT, Banker’s Cheque, Collection charges (Cheques/Bills), Deposit account charges (ledger folios Cheque Book, Cheque return charges, Minimum Balance, Standing Instruction stop payment, duplicate pass book, statement of accounts etc.) and other miscellaneous charges for ancillary services (safe custody charges, solvency certificate charges, NOC charges, Signature attestation, duplicate DD etc., revision are proposed as under:</p>	<p>Discretionary powers for granting concession in Service Charges in case of remittances, DD, TT, RTGS, NEFT, Banker’s Cheque, Collection charges (Cheques/Bills), Deposit account charges (ledger folios Cheque Book, Cheque return charges, Minimum Balance, Standing Instruction stop payment, duplicate pass book, statement of accounts etc.) and other miscellaneous charges for ancillary services (safe custody charges, solvency certificate charges, NOC charges, Signature attestation, duplicate DD etc., are as under:</p>																
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<p>All the concessions in service charges are to be done maximum for 1 year after analyzing cost – benefit analysis. It has to be ensured that there is net benefit to the bank.</p>	<p>All the concessions in service charges are to be done maximum for 1 year after analyzing cost – benefit analysis. It has to be ensured that there is net benefit to the bank.</p>																
<p><u>3. Concession in Service Charges for Advances.</u></p>	<p><u>Concession in Service Charges for Advances.</u></p>																
<p>Discretionary powers for granting concession of Service Charges for advance (Processing, Inspection and Supervisory Charges/ Commitment Charges and commission in LC/LG for facilities sanctioned by sanctioning Authority or below under their delegated powers.</p> <p>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</p>	<p>The discretionary powers for granting concession of Service Charges for advance i.e. Processing, Inspection and Supervisory Charges/ Commitment Charges and commission in LC/LG for facilities sanctioned by sanctioning Authority or below under their delegated powers.</p> <p>All the concessions in service charges are to be done maximum for 1 year after analyzing cost – benefit analysis. It has to be ensured that there is net benefit to the bank.</p>																

	Delegates	Revised			Delegates	Revised	
	RM (Scale III/IV)	20%			RM (Scale III/IV)	20%	
	GM (Scale V)	50%			GM (Scale V)	50%	
	CHAIRMAN	Full Discretion			CHAIRMAN	Full Discretion	
<u>4. Concession/Exemption in Service Charges.</u>				<u>Concession/Exemption in Service Charges.</u>			
1	Senior/Citizen	50% below the rate (for Basic Services only) Exempted from Minimum balance requirement		1	Senior/Citizen	50% below the rate (for Basic Services only) Exempted from Minimum balance requirement	
2	Defence Personnel in active service	Free		2	Defence Personnel in active service	Free	
3	At par collection of Salary/Terminal dues	Free		3	At par collection of Salary/Terminal dues	Free	
4	Pensioner/Student	Exempted from Minimum balance requirement		4	Pensioner/Student	Exempted from Minimum balance requirement	
<u>Free Collection/Remittance facilities. (existing/to continue)</u>				<u>Free Collection/Remittance facilities. (existing/to continue)</u>			
Actual Postage and Applicable Tax to be recovered				Actual Postage and Applicable Tax to be recovered			

<ul style="list-style-type: none"> <li>➤ Government Department attached to Ministry of Commerce/Food &amp; Civil Supplies/Textiles &amp; Department of State Govts./Railways/Defence etc.</li> <li>➤ Religious, Welfare, Service &amp; Charitable Institution, if they are exempted from payment of Income Tax.</li> <li>➤ Cheques issued by Govt. authorities representing subsidy under Government Sponsored Schemes.</li> <li>➤ Collection of Salary Bills of teachers employed in Govt. runs schools/.</li> <li>➤ Blind, Physical Handicapped, disabled individuals and institutions set up for their benefits.</li> <li>➤ Cheques deposited by DRDA Primary Agriculture societies banking with our Bank.</li> <li>➤ Pay orders/drafts for making direct payments to suppliers while disbursing loans under Govt. sponsored schemes/all borrowal disbursements.</li> <li>➤ Free collection/remittance for Prime Minister's relief fund/Chief Minister's relief fund/National Defence Fund.</li> <li>➤ Dividend warrant, interest warrants and refund orders for amount up to Rs.500/-</li> <li>➤ Gift cheques of our Bank are to be issued collected at par.</li> <li>➤ Collection/discount of pension Bills/pension cheques of pensioners of Central/State Govts and Armed forces.</li> <li>➤ Collection/discount of pension bills/cheques of freedom fighter.</li> </ul>	<ul style="list-style-type: none"> <li>➤ Government Department attached to Ministry of Commerce/Food &amp; Civil Supplies/Textiles &amp; Department of State Govts./Railways/Defence etc.</li> <li>➤ Religious, Welfare, Service &amp; Charitable Institution, if they are exempted from payment of Income Tax.</li> <li>➤ Cheques issued by Govt. authorities representing subsidy under Government Sponsored Schemes.</li> <li>➤ Collection of Salary Bills of teachers employed in Govt. runs schools/.</li> <li>➤ Blind, Physical Handicapped, disabled individuals and institutions set up for their benefits.</li> <li>➤ Cheques deposited by DRDA Primary Agriculture societies banking with our Bank.</li> <li>➤ Pay orders/drafts for making direct payments to suppliers while disbursing loans under Govt. sponsored schemes/all borrowal disbursements.</li> <li>➤ Free collection/remittance for Prime Minister's relief fund/Chief Minister's relief fund/National Defence Fund.</li> <li>➤ Dividend warrant, interest warrants and refund orders for amount up to Rs.500/-</li> <li>➤ Gift cheques of our Bank are to be issued collected at par.</li> <li>➤ Collection/discount of pension Bills/pension cheques of pensioners of Central/State Govts and Armed forces.</li> <li>➤ Collection/discount of pension bills/cheques of freedom fighter.</li> </ul>
<p>5. <u>Other Charges:</u></p>	<p>5. <u>Other Charges:</u></p>
<p>I) Pensioners, Staff, Retired Staff/spouse of deceased staff (not applicable to terminated/CRS/dismissed staff), Students and Senior citizen above 60 years of age are exempted from minimum balance requirement.</p>	<p>I) Pensioners, Staff, Retired Staff/spouse of deceased staff (not applicable to terminated/CRS/dismissed staff), Students and Senior citizen above 60 years of age are exempted from minimum balance requirement.</p>
<p><u>2.Concession to Staff and Ex-staff:</u></p>	<p><u>2.Concession to Staff and Ex-staff:</u></p>

<p>Minimum Balance charges, Incidental charges, Cheque Book charges, Remittance charges, Collection charges, Withdrawal/ Deposit in local/non- local CBS Branches and SMS alert charges* (Not applicable to terminated/ CRS/ Dismissed Staff). Lockers (Not applicable to terminated/CRS/Dismissed Staff)</p>	<p>No service charges</p> <p>25% rebate on existing locker rent charges</p>	<p>Minimum Balance charges, Incidental charges, Cheque Book charges, Remittance charges, Collection charges, Withdrawal/ Deposit in local/non- local CBS Branches and SMS alert charges* (Not applicable to terminated/ CRS/ Dismissed Staff). Lockers(Not applicable to terminated/CRS/Dismissed Staff).</p>	<p>No service charges</p> <p>25% rebate on existing locker rent charges.</p>
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Note: - 1. GST is to be recovered, as applicable on date (changeable time to time) in addition to eligible Service charges and applicable tax from time to time.