

**Annexure - 1
Service Charges**

(Service Tax will be collected in all cases)*

1	COLLECTION OF OUT-STATION CHEQUES (inclusive of Postage/Courier charges) w.e.f.01.04.2011	Individuals					
		Other than Individuals		Other than Rural		Rural	
		SB	Others	SB	Others	SB	Others
	Up to and inclusive of ₹ 5,000/-	25	50	25	45	25	40
	Above ₹ 5,000/- up to & including ₹ 10,000/-	50	80	50	75	50	70
	Above ₹ 10,000/- and up to & including ₹ 1.00 lakh	100	4.50 per 1000 Min.100	100	4.50 per 1000 Min.100	100	4.50 per 1000 Min.100
	Above ₹ 1.00 lakh	4.50 per 1000/- Min. 500/- Maximum 12000/-					

Service charges for collection of cheques under Speed Clearing*

For cheques of upto & including ₹ 1.00 lakh

	Other than individuals	Individuals	
		Rural	Others
For all types of accounts	Nil	Nil	Nil
For Cheques of above ₹ 1.00 lakh up to & including ₹ 5.00 lakh			
General Current/SB/OD	₹ 3.50 per 1000 or part thereof Min. ₹ 400/-	₹ 3.50 per 1000 or part thereof Min. ₹ 400/-	₹ 3.50 per 1000 or part thereof Min. ₹ 400/-
Synd Silver Current Account (50% concession permitted as per guidelines)	₹ 1.75 per 1000 or part thereof Min. ₹ 200/-	₹ 1.75 per 1000 or part thereof Min. ₹ 200/-	₹ 1.75 per 1000 or part thereof Min. ₹ 200/-
Synd Platinum Current Account (at par permitted as per guidelines)	Free	Free	Free
Multicity SB account (at par permitted as per guidelines)	Free	Free	Free

For Cheques of above ₹ 5.00 lakhs

General Current/SB/OD	₹ 3.00 per 1000 or part thereof Min. ₹ 2000/- Max. ₹ 8000/-	₹ 3.00 per 1000 or part thereof Min. ₹ 2000/- Max. ₹ 8000/-	₹ 3.00 per 1000 or part thereof Min. ₹ 2000/- Max. ₹ 8000/-
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Synd Silver Current Account (50% concession permitted as per guidelines)	₹ 1.50 per ₹ 1000 or part thereof Min. ₹ 1000/- Max ₹ 4000/-	₹ 1.50 per ₹ 1000 or part thereof Min. ₹ 1000/- Max ₹ 4000/-	₹ 1.50 per ₹ 1000 or part thereof Min. ₹ 1000/- Max ₹ 4000/-
Synd Platinum Current Account (at par permitted as per guidelines)	Free	Free	Free
Multicity SB account (at par permitted as per guidelines)	Free	Free	Free

*Excluding service charges

2	COLLECTION OF BILLS (INWARD & OUTWARD) w.e.f.21.01.2009			
Up to & inclusive of Rs.1000/-	Rs.60/-	Rs.60/-	Rs.60/-	Rs.60/-
Above Rs.1000/- up to Rs.5000/-	Rs.60/-	Rs.60/-	Rs.60/-	Rs.60/-
Above Rs.5000/- to Rs.10,000/-	Rs.100/-	Rs.100/-	Rs.100/-	Rs.100/-
Above Rs.10,000/- up to Rs.1.00 lakh	Rs.8/- per Rs.1000 Min - Rs.100/-			
Above Rs.1.00 lakh up to Rs.10.00 lakh	Rs.8/- per Rs.1000 Min - Rs.800/- Maximum Rs.15000/-			
Above Rs.10.00 lakhs				

3	REMITTANCE (MT/TT/DD)		
	Other than Individuals	Individuals	
		Other than Rural	Rural
Up to Rs.500/-	₹ 20/-	20	15
Above Rs.500/- up to Rs.1000/-	₹ 30/-	30	15
Above Rs.1000/- up to Rs.10,000/-	₹ 40/-	40	30
Above Rs.10,000/- up to Rs.1.00 lakh	₹ 2.50 per ₹ 1000/- or part thereof Minimum ₹ 40/- (Cash upto ₹ 50000/- only)	₹ 2.50 per ₹ 1000/- or part thereof Minimum ₹ 40/- (Cash upto ₹ 50000/- only)	₹ 2.00 per ₹ 1000/- or part thereof Minimum ₹ 30/- (Cash upto ₹ 50000/- only)
Above Rs.1.00 lakh	No cash transaction- ₹ 2.00 per ₹ 1000 or part thereof Minimum ₹ 250/- Maximum ₹ 12,000/-	No cash transaction- ₹ 2.00 per ₹ 1000 or part thereof Minimum ₹ 200/- Maximum ₹ 10,000/-	

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4. BANKER'S CHEQUE /PAY ORDER			
	Other than Individuals	Individuals	
		Other than Rural	Rural
Up to & inclusive of Rs.1,000/-	₹ 20/-	₹ 20	₹ 15
Above Rs.1000/- up to Rs.10,000/-	₹ 40/-	₹ 40	₹ 30
Above Rs.10,000/- up to Rs.1,00,000/-	₹ 2.50 per ₹ 1000/- or part thereof Minimum ₹ 40/- (Cash upto ₹ 50000/- only)	₹ 2.50 per ₹ 1000/- or part thereof Minimum ₹ 40/- (Cash upto ₹ 50000/- only)	₹ 2.00 per ₹ 1000/- or part thereof Minimum ₹ 30/- (Cash upto ₹ 50000/- only)
Above Rs.1.00 lakh upto ₹ 10.00 lakhs	No cash transaction- ₹ 2.00 per ₹ 1000 or part thereof Minimum ₹ 250/- Maximum ₹ 12,000/-	No cash transaction- ₹ 2.00 per ₹ 1000 or part thereof Minimum ₹ 200/- Maximum ₹ 10,000/-	
Above ₹ 10.00 lakhs			

5 LEDGER FOLIO CHARGES				
		Other than Individuals	Individuals	
			Other than Rural	Rural
	Savings Bank		Nil	
	Current Accounts	Rs.100/- per ledger folio, per half year / 40 entries or part thereof be treated as one ledger page in case of accounts maintained on computers to be collected – Min. Rs.100/- half yearly.		

6 MINIMUM BALANCE - CURRENT ACCOUNT			
		Individuals	Other than Individuals
i	Rural	Rs.1000/-	Rs.2000/-
ii	Semi Urban		Rs.2000/-
iii	Urban		Rs.5000/-
iv	Metro		Rs.5000/-
v	Penalty for non maintenance of MAB in CBS Br.	Rural – Semi Urban – Urban / Metro –	Rs.100/- p.m. Rs.200/- p.m. Rs.300/- p.m.

6a MINIMUM BALANCE - SB ACCOUNT WITH CHEQUE BOOK*		
i	No Frills Account	Rs.500/-
ii	Rural	Rs.500/-
iii	Semi Urban	Rs.500/-
iv	Urban	Rs.1000/-
v	Metro	Rs.1000/-
vi	Penalty for non-maintenance of minimum balance*	Rs.30/- p.m.

- No minimum balance for staff / Pensioners /Senior Citizens Security Deposit (SCSD) A/c holders/ **Defence personnel**.
In case of CBS branches, minimum balance refers to Monthly Average Balance (MAB)

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6b		MINIMUM BALANCE – SB ACCOUNT WITHOUT CHEQUE BOOK
i	No Frills Account	Zero
ii	Rural	Rs.100/-
iii	Semi Urban	Rs.100/-
iv	Urban	Rs.500/-
v	Metro	Rs.500/-
vi	Penalty for non-maintenance of min. balance*	Rs.30/- p.m.

* No minimum balance for staff / Pensioners / Senior Citizens Security Deposit (SCSD) A/c holders/**Defence personnel**.

In case of CBS branches, minimum balance refers to Monthly Average Balance (MAB)

7		ELECTRONIC PAYMENT SYSTEM		
		Other than Individuals	Individuals	
			Other than Rural	Rural
	ECS – Debit	` 200/- one time mandate charges		
	ECS – Credit	Rs.1.00 per transaction. Min. Rs.100/- & Max. Rs.2000/-		
	NEFT– Inward	Nil		
	NEFT– Outward w.e.f. 21.06.2012	Up to Rs.1 lakh - Nil Rs. 1. lakh to Rs.2.00 lakhs -Rs.15/- Above Rs.2.00 lakhs ` 25/-		
	RTGS – Inward	Free		
	RTGS – Outward w.e.f.15.11.2010	Rs.2.00 to Rs. 5.00 lakh - Rs. 25/ per transaction Rs. 5.00 lakh & above - Rs. 50/ per transaction.		
8		CHEQUE BOOK FACILITY		
	MICR Cheques (per Cheque Leaf)	Rs.3/- per leaf	Rs.3/- per leaf	Rs.2/- per leaf
	Multicity cheques	Rs3/- per leaf	Rs.3/- per leaf	Rs.2/- per leaf
	Personalised “payable at par” Multicity cheques including continuous stationery	Rs.4/- per leaf	Rs.4/- per leaf	Rs.4/- per leaf
	Free cheque leaves for SB A/c (Non-Multi-city) in a Calendar Year	50 leaves	50 leaves	50 leaves

01. The charges on cheque book issued to Staff under SB/ODC/ODD/SOD accounts and to Retired staff under SOD/ODD accounts upto 75 leaves per annum is free provided such accounts are operated for personal purposes only and not for any commercial purposes.

02. The cheque book charges as above are chargeable to staff/Retired staff accounts
a) Beyond the free limit of 75 leaves per annum and
b) If the cheque book facility is utilized for commercial/business purposes.

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9 STOP PAYMENT/REVOCAION OF INSTRUCTION				
		Other than Individuals	Individuals	
			Other than Rural	Rural
	SB Accounts – Stop payment instructions	Rs. 50/-per cheque. (Maximum Rs.300/- per occasion)	Rs. 40/-per cheque. (Maximum Rs.250/- per occasion)	Rs. 30/-per cheque. (Maximum Rs.200/- per occasion)
	CA/OD – Stop payment instructions	Rs.100/- per cheque. Max. Rs.500/- per occasion	Rs.75/- per cheque. Max. Rs.500/- per occasion	Rs.50/- per cheque. Max. Rs.500/- per occasion
	Cancellation / Revocation of stop payment Standing Instructions (SB/CA/OD)	Rs.50/-	Rs.40/-	Rs.30/-
10 ISSUE OF DUPLICATE PASS BOOK or STATEMENT				
	SB-Duplicate Pass Book with latest entries upto 6 months	Rs.50/-	Rs.40/-	Rs.30/-
	CA-Duplicate Pass Book with latest entries/ Statement up to 6 months	Rs.100/-	Rs.75/-	Rs.50/-
	Previous entry per page over 6 months up to 2 years- For SB for each folio	Rs.30/- per folio / page	Rs.25/- per folio / page	Rs.20/- per folio / page
	For CA for each folio (40 entries)	Rs.50/- per folio / page	Rs.40/- per folio / page	Rs. 30/- per folio / page
	In case the entries are more than 2 years old	Rs.200/- per folio/ page	Rs.200/- per folio	Rs.100/- per folio

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11 HANDLING CHARGES FOR RETURNED UNPAIDCHEQUES/BILLS				
		Other than Individuals	Individuals	
			Other than Rural	Rural
	Inward clearing - Local		SB-Rs.50/- CA- Rs.100/-	
	Outward Clearing - cheques received by our customers & deposited for presentation in Clearing House		SB-Rs.50/- CA- Rs.100/-*	
	Return of Inward Outstation instruments received for payment but returned to other Banks	50% of the prescribed collection Charges subject to a minimum of Rs.50/-	50% of the prescribed collection Charges subject to a minimum of Rs.50/-	
	Return of Outward Outstation instruments lodged by customers for collection & returned to us by other Banks	50% of the prescribed collection Charges + other bank charges, subject to a minimum of Rs.50/-	50% of the prescribed collection Charges + other bank charges subject to a minimum of Rs.50/-	

- Additionally, interest (as applicable to clean advances) for the period Bank remained out of funds, will be collected.

11. a. Revised handling charges for return of cheques unpaid amounting to 1.00 crore and above:

Details of cheque return Charges	Revised charges in `
Cheques (issued by our customers presented in clearing & returned for the reason "Funds Insufficient") 1.00 Crore & above for all SB/CA/OD accounts.	10,000/- + Service Tax.
Cheques (deposited by our customers presented in clearing & returned for the reason "Funds Insufficient") 1.00 crore & above	10,000/- + Service Tax
Return of Inward & Outward outstation cheques: a) For cheques amounting to less than ` 1.00 crore	50% of the prescribed collection charges + other bank charges subject to a Minimum of 50/-.
b) For cheques amounting to ` 1.00 crore and above Cheques issued by our customers)	10,000/- + Service Tax.
c) For cheques amounting to ` 1.00 crore and above (deposited by our customers)	10,000/- + Service Tax

*Additionally, interest (as applicable to clean advances) for the period Bank remained out of funds, is to be collected.

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12 CANCELLATION / REVALIDATION / DUPLICATE ISSUE OF DD / PO				
		Other than Individuals	Individuals	
			Other than Rural	Rural
	Cancellation	Up to Rs.10 lakh - Rs.50/- per instrument > Rs.10 lakhs - Rs.500/- per inst	Up to Rs.10 lakhs Rs.50/- per instrument >Rs.10 lakhs - Rs.500/- per inst.	Up to Rs.10 lakhs Rs.40/- per instrument >Rs.10 lakhs - Rs.500/- per inst.
	Revalidation	Rs.40/-	Rs.40/-	Rs.20/-
	Issue of Duplicate	Up to Rs.5 lakh - Rs.60/- per instrument > Rs.5 lakh - Rs.500/- per instrument	Rs.50/-	Rs.30/-
12 a	Issue of duplicate Deposit Receipt	Rs.5/- per receipt		

Note : For DDs cancelled charges will be recovered to the extent of their value, if the amount is less than or equal to the SC in the respective category

13 ACCOUNT CLOSURE				
a For accounts closed before one year of opening				
		Other than Individuals	Individuals	
			Other than Rural	Rural
	SB A/c with / without Cheque Book facility	Rs.200/-	Rs.100/-	Rs.30/-
		*for Synd.SuperPremium – Rs.100/- No charges for 1. SyndSamanya 2. for a/c transfer to another branch 3.To open another account in case of Death		
	Current Accounts	Rs.500/- per account	Rs.200/- per account	Rs.100/- per account
b	For accounts closed after one year of opening – 50% of above charges			

14 ISSUE OF BALANCE CERTIFICATES / SIGNATURE VERIFICATION				
		Other than Individuals	Individuals	
			Other than Rural	Rural
	For obtaining loan from other Financial Institutions	Rs.100/- per attestation/ case. Branch Head can exercise discretion to charge more	Rs. 50/- per attestation/ case. Branch Head can exercise discretion to charge more	Rs.30/- per attestation / case. Branch Head can exercise discretion to charge more

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For obtaining / applying for passport, claim under UTI Scheme, Claim under Life Insurance Policy, Furnishing introduction etc.	Rs.100/- per attestation / case. Branch Head can exercise discretion to charge more	Rs.50/- per attestation/ case. Branch Head can exercise discretion to charge more	Rs.30/- per attestation / case. Branch Head can exercise discretion to charge more
Issue of Certificate for Passport	Rs.50/-	Rs.40/-	Rs.30/-
Issue of any other Certificate (Balance Confirmation etc.)	Rs.50/-	Rs.40/-	Rs.30/-
Issue of Interest Certificate	Nil	Nil	Nil
Change of operational instructions	Rs.50/-	Rs.30/-	Rs.20/-

15 STANDING INSTRUCTION CHARGES				
		Other than Individuals	Individuals	
			Other than Rural	Rural
	Standing Instruction - from one branch a/c to another br. A/c	Rs.50/-	Rs.30/-	Rs.20/-
	Standing Instruction - within the branch	No charges for effecting transfer within the branch from one a/c to another		

16 CASH HANDLING CHARGES w.e.f. 05.11.2012	
Up to ` 1.00 lakh per day per account	NIL
Above ` 1.00 lakh per day per account(Cumulative) for over and above free limit	` 2/- per ` 1000/- or part thereof. Minimum ` 100/- & Maximum ` 2500/-
Note: It may be noted that SB accounts are exempted from cash handling charges.	

17 DORMANT DEPOSITS: Service charges collected at HO:Level for maintenance of dormant deposits.				
		Other than Individuals	Individuals	
			Other than Rural	Rural
	SB Accounts	1% p.a. with a min. of Rs.25/- per a/c		
	Current Accounts	1% p.a. with a min. of Rs.100/- per a/c		
	Other Deposits	1% p.a. with a min. of Rs.25/- per a/c		

No penal charges for non maintenance of minimum balance in respect of In-operative / Dormant accounts as per RBI guidelines w.e.f. 11.12.2014.

18 SAFE CUSTODY CHARGES	
	Scripts – Rs.2/- per scrip min. Rs.50/- per year or part thereof
	Sealed covers – Rs.50/- per cover per year or part thereof
	Sealed box – Branches should fix the rate in consultation with RO
	Bank's own Deposit Receipts – No charges

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19	SAFE DEPOSIT LOCKER CHARGES (Plus Service Tax) –		
		Metro	Urban / Semi Urban
	Separately furnished		

20	POSTAGE FOR COLLECTION OF INSTRUMENTS	
	Ordinary post (for cheques / drafts not exceeding Rs.5000/-)	Rs.5/- or actual charges per one way transmission
	Registered post (for cheques / drafts above Rs.5,000/-)	Actual charges or minimum of Rs.30/-
	Telegram / Telex	Actual charges or minimum of Rs.30/-
	Courier Charges	Actual charges

SMS ALERT CHARGES

<p>The revised service charges on SMS Alerts, are to be collected by the Branches with effect from 01.10.2013 as under:</p>
<p>1. For all New SMS requests: - 60/- per annum (inclusive of Service Tax) to be collected as under:</p> <ul style="list-style-type: none"> <input type="checkbox"/> To levy an amount of 15/- per quarter (inclusive of Service Tax) per account at the end of each quarter for SMS alerts to be provided to customers on actual usage basis except for NRE, Staff and Retired Staff accounts. <input type="checkbox"/> Proportionate charges will be levied from the date of opting for SMS alerts by the account holder up to the end of that quarter and normal charges are to be collected at the end of next quarter.
<p>2. For existing customers who are availing SMS facility at present and would like continuance of the facility:</p> <ul style="list-style-type: none"> <input type="checkbox"/> To levy an amount of 15/- per quarter (inclusive of Service Tax) per account at the end of each quarter for SMS alerts to be provided to customers on actual usage basis except for NRE, Staff and Retired Staff accounts.

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Annexure-2a

SERVICE CHARGES FOR ABB FACILITIES IN MULTI-CITY CURRENT & SB ACCOUNTS

(Transactions involving two CBS Centres/branches)
(Service Tax will be collected in all cases)

1. CASH WITHDRAWAL BY SELF AT NON HOME BRANCHES INTER CITY			
	SyndSilver C A/c	Synd Platinum CA/c	Multi-city SB A/c
Up to Rs. 20000/- per day	Free	Free	Free
> Rs. 20000/- up to Rs. 50000/-	Rs. 50/- per withdrawal	Free	Free
Maximum withdrawal Per Day at all non-home branches	Rs.50000/-	Rs.50000/-	Rs. 50000/-

2. ON-LINE FUNDS TRANSFER	
Between our branches W.E.F 20.09.2012	Irrespective of the amount NO Service charges

3. CHEQUE COLLECTION			
Other banks' upcountry cheques lodged for collection at the home branch or at another CBS branch for inter-city collection and credit to home Br. Account i.e., OCC.			
The CBS Centre, where the cheques are lodged shall not be a SPEED CLEARING CENTRE*.			
	SyndSilver CA/c	Synd Platinum CA/c	Multi-city SB A/c
Up to Rs. 50000/- per month	Free	Free	Free
> Rs. 50000/- up to Rs. 5.00 Lakh per month	50% of normal cheque collection charges	Free	Free
>Rs.5.00 lakh	50% of normal cheque collection charges Minimum Rs.1125/- max. Rs.2000/- per transaction	Free	Free
Cheques drawn on our upcountry (inter-city) branches of the Bank, lodged for collection at the home branch or another CBS branch at a different Centre**. The CBS Centre, where the cheques are lodged shall not be a SPEED CLEARING CENTRE*.			
Up to Rs. 50000/- per month	0.15 % of the amount, Minimum Rs. 20/- Maximum Rs. 2000/- per instrument	Free	Free
> Rs. 50000/- up to Rs. 5.00 Lakh per month		Free	Free
> Rs.5.00 lakh		Free	Free

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Upcountry cheques lodged for collection at the same centre on which the cheque is drawn for credit to home branch account.

	Free up to Rs.25000/- per day. Thereafter @ 0.15 % of the amount, Minimum Rs. 20/- Maximum Rs.2000/- per instrument	Free	Free
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- SPEED CLEARING – For charges, refer Annexure -1
- ****Note:** The transaction involves on-line debit of the cheque/ on-line funds transfer

4. ACCEPTANCE OF CASH			
	SyndSilver CA/c	Synd Platinum CA/c	Multi-city SB A/c
Cash tendered at CBS branches other than home branch by the customers or their representatives for credit of their account at home branch (inter city & intra city)	Free Cash handling charges shall apply		
5. PURCHASE OF DEMAND DRAFTS	Normal DD Charges (as per slab)		
6. NON-MAINTENANCE OF MAB	Rs.200/- p.m.	Rs.500/- p.m.	Rs 100/- p.m.
7. CHEQUE BOOK CHARGES	Rs.5/- per Cheque leaf	Rs.5/- per Cheque leaf	Rs.5/- per Cheque leaf. 50 cheque leaves free per calendar year
8. LEDGER FOLIO CHARGES	Rs.100/- for every 40 entries or part thereof - Min Rs.100/ per half year for CA/c & Rs.50/- per quarter for OD/CC	Free	Free
9. STOP PAYMENT CHARGES	Rs. 50/- per instrument Maximum Rs. 500/- per occasion	Rs. 50/- per instrument Maximum Rs. 500/- per occasion	Rs. 50/- per instrument Maximum Rs. 500/- per occasion.

Intra City Transactions (Free)

1. Cash withdrawal from home branch account at a CBS branch in the same centre/city (Up to Rs. 50000/- per day).
2. Cash deposit into home branch account from another CBS Branch in the same centre/city. (Subject to IT/KYC rules in force)-Cash handling charges will apply.
3. Deposit of local cheque at another CBS branch in the same centre for credit of home branch account.
4. Transfer of funds from home branch account to an account at any other CBS branch in the city.



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Annexure -2 b

SERVICE CHARGES FOR ANY BRANCH BANKING – NON-MULTI-CITY CUSTOMERS

**Current Accounts where minimum MAB Rs. 25000/- is maintained for the previous 6 months & Overdraft Accounts
(Service Tax will be collected in all cases)**

A) Service charges for Intercity Transactions between 2 CBS branches

Sl. No	Type /Details of Transactions	Charges
1	<p>Encashment of self-cheques:</p> <p>Self-cheques upto a cumulative limit of Rs.50,000/- per day, can be encashed from any CBS branches other than the home branch where the customer has the A/c.</p>	<p>Free up to Rs. 20000/- per day</p> <p>This facility is not cumulative and cannot be carried over to the next day</p> <p>Amounts withdrawn above the free limit of Rs. 20000/- per day up to Rs. 50000/- @ Rs.50/- per withdrawal.</p> <p>Maximum amount that can be encashed in a single day from all non-home branches of the Bank by the customer is Rs. 50000/-</p>
2.	Encashment of uncrossed third party cheques	Encashment of uncrossed third party cheques is permitted only at home branch and not at non-home branches.
3.	<p>Acceptance of cash</p> <p>Customer of the Bank for depositing cash at non home branches for credit of accounts at any of our branches in India irrespective of the amount and on line funds transfer between our branches</p>	<p>On line transfer charges are waived for CA/OD & SB</p> <p>For Inter City Transactions: IRRESPECTIVE OF THE AMOUNT ‘NO SERVICE CHARGES’</p>
	Customer of the Bank can deposit money having an account in the branch of any other Bank. The charges will be as per the charges applicable on NEFT transfer for that amount	<p>Upto 1.00 lakh: NIL Above 1.00 lakh to 2.00 lakh: 15/- Above 2.00 lakhs: 25/-</p>
4.	Purchase of DD by a CBS customer at any CBS Branch	Normal DD charges.
5.	On line funds transfer: Between our branches W.E.F 20.09.2012	Irrespective of the amount NO Service charges
6.	<p>Payment of cheques (Inter-city)</p> <p>a) Cheques issued by a customer of a CBS branch and presented at any other CBS branch/CAO at a non speed clearing centre in clearing/transfer</p>	In case of Multi-city Cheques ‘payable at all CBS branches’, normal on-line transfer charges as above are to be collected from the lodger of the cheque, when cheques are lodged for collection / credit to payees a/c at other CBS Centres (Inter-City)

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	Collection of cheques b) Cheques received by a CBS customer & drawn on our CBS branches upcountry lodged for collection at the home branch or at any other CBS branch	Irrespective of the amount NO Service charges.	
	c) Cheques drawn on other banks' branches upcountry, lodged for collection at home branch/ another CBS branch at a non Speed Clearing Centre and sent for collection (OCC)	Normal cheque collection charges	
	Non Maintenance of MAB	All charges not included above shall be as applicable for regular CBS customers of the same category as contained in Annexure-1	Refer Annexure-1. 6/6a/6b as applicable
	Cheque book Charges		Refer Annexure-1.8
	Ledger Folio Charges		Refer Annexure-1. 5
	Stop Payment Charges		Refer Annexure-1.9

Intra City Transactions (Free)

1. Cash withdrawal from home branch account at a CBS branch in the same centre/city (Up to Rs. 50000/- per day).
2. Cash deposit into home branch account from another CBS Branch in the same centre/city. (Subject to IT/KYC rules in force). Cash handling charges will apply.
3. Deposit of local cheque at another CBS branch in the same centre for credit of home branch account.
4. Transfer of funds from home branch account to an account at any other CBS branch in the city.

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Annexure-2c

SERVICE CHARGES FOR ANY BRANCH BANKING- NON MULTI-CITY CUSTOMERS
Other Current & SB Accounts
(Service Tax will be collected in all cases)

A) Service charges for intercity transactions.

Sl. No	Type /Details of Transactions	Charges
1	<p>Encashment of self-cheques:</p> <p>Self-cheques upto a cumulative limit of Rs.50,000/- per day, can be encashed from any CBS branch other than the home branch where the customer has the A/c.</p>	<p>Free up to Rs.20000/- per week.</p> <p>This facility is not cumulative and cannot be carried over to the next week.</p> <p>Amounts withdrawn above the free limit of Rs. 20000/- per week up to Rs. 50000/- @ Rs.50/- per withdrawal.</p> <p>Maximum amount that can be encashed in a single day from all non-home branches of the Bank by the customer is Rs. 50000/- .</p>
2.	Encashment of uncrossed third party cheques:	Encashment of uncrossed third party cheques is permitted only at home branch and not at non-home branches.
3.	<p>Acceptance of cash</p> <p>Customer of the Bank for depositing cash at non home branches for credit of accounts at any of our branches in India irrespective of the amount and on line funds transfer between our branches</p>	<p>On line transfer charges are waived for CA/OD & SB</p> <p>For Inter City Transactions: IRRESPECTIVE OF THE AMOUNT ‘ NO SERVICE CHARGES’</p>
	Customer of the Bank could deposit money having an account in the branch of any other Bank. The charges will be as per the charges applicable on NEFT transfer for that amount	<p>Upto 1.00 lakh: NIL</p> <p>Above 1.00 lakh to 2.00 lakh: 15/-</p> <p>Above 2.00 lakhs: 25/-</p>
4.	Purchase of DDs	Normal DD charges
5.	On line funds transfer: Between our branches W.E.F 20.09.2012	Irrespective of the amount NO Service charges
6	<p>Payment of cheques (Inter-city)</p> <p>a) Cheques issued by a customer of a CBS branch and presented at any other CBS branch/CAO in clearing at a non Speed Clearing Centre</p>	<p>a) In case of Multicity Cheques ‘payable at all CBS branches’ normal on-line transfer charges as above are to be collected from the lodger of the cheque, when cheques are lodged for collection / credit to payee’s a/c at other CBS Centres (Inter-city).</p>

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	Collection of Cheques b) Cheques received by a CBS customer & drawn on our any other CBS branch lodged at a CBS branch for credit to his home branch account. (Transfer)	b) Irrespective of the amount NO Service charges	
	c) Cheques drawn on other banks upcountry, lodged for collection at home branch / another CBS branch at a non Speed Clearing Centre and sent for collection	c) Normal cheque collection charges.	
	Non-Maintenance of MAB.	All charges not included above shall be as applicable for regular CBS customers of the same category	Refer Annexure-1.6/6a/6b as applicable
	Cheque book charges		Refer Annexure- 1.8
	Ledger Folio charges		Refer Annexure-1.5
	Stop Payment charges		Refer Annexure -1.9

Intra City Transactions (Free)

1. Cash withdrawal from home branch account at a CBS branch in the same centre/city (Up to Rs. 50000/- per day).
2. Cash deposit into home branch account from another CBS Branch in the same centre/city. (Subject to IT/KYC rules in force). Cash handling charges will apply
3. Deposit of local cheque at another CBS branch in the same centre for credit of home branch account.
4. Transfer of funds from home branch account to an account at any other CBS branch in the city.