



SyndicateBank

Head Office: Manipal - 576 104 (Karnataka)

Organisation & Methods Division

Circular No.198-2008-BC-P&D-70

Date: 12-08-2008

PERMANENT UTILITY

REVISION IN SERVICE CHARGES W.E.F. 01.09.2008

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Attention of branches/offices is invited to circular No.068-1998-BC containing the details of the last major revision made in service charges, Handbook on Service Charges brought out in 2003 and the changes made in service charges applicable to specific areas communicated through various printed and cyclostyled circulars from time to time.

As announced in the Annual Policy Statement for the year 2006-07, in order to ensure fair practices in banking services, Reserve Bank of India had constituted a Working Group to formulate a scheme for ensuring reasonableness of bank charges and to incorporate the same in the Fair Practices Code, the compliance of which was to be monitored by the Banking Codes and Standards Board of India (BCSBI). The Working Group has since submitted its report and the same has been accepted by Reserve Bank of India with certain modifications. Pursuant to this, Reserve Bank of India has advised banks to take action on the following lines in order to implement the recommendations of the Working Group.

- I. Identification of basic banking services on the basis of broad parameters indicated by the Working Group
- II. Implementation of recommendations of Working Group on making available the basic banking services at reasonable prices/charges and towards this, delivering the basic services outside the scope of the bundled products
- III. Adopting/following principles for ensuring reasonableness in fixing and communicating the service charges as enunciated by the Working Group
- IV. Disclosure and notification of service charges ensuring that service charges are implemented only with prior notice to customers
- V. Setting up a robust grievance redressal structure with regard to service charges
- VI. Providing complete information on Bank products and their implications to customers

Accordingly, the Bank has modified service charges for the basic banking services introducing a three tier schedule of charges i.e., for other than individuals, for individuals and in individual category, separate rates for 'Rural' and 'other than Rural' individuals.. **The revision, to be effective from 01.09.2008**, has been done after doing a comparative study of charges levied by other Banks and expected erosion in the Bank's income due to various factors like introduction of Speed Clearing, recent relaxations permitted in the case of ABB account holders, Free ATM operation facility to be implemented from 2009 etc. The details of the revised service charges are contained in the following Annexures:

- Annexure – 1** : Service charges on basic banking services
Annexure – 2 a,b,c : Service charges for ABB facility
Annexure – 3 : Service charges on Credit related services

In this connection, branches/offices may note the following:

1. Service charges for RTGS/NEFT were recently revised vide circular no. 150-2008-BC. Therefore, the same have not been taken up for revision now.

2. Branches may note that for specific concessional facilities other than contained herein, the Hand Book on Service Charges brought out in 2003 and the changes made in Service charges applicable to specific area communicated through various printed and cyclostyled circulars from time to time may be referred.

3. The service charges mentioned in the Annexures are exclusive of Service Tax.

As per BCSBI guidelines, intimation of revision in service charges shall be given to customers sufficiently in advance of the date of implementation. Branches are therefore advised to display a copy of this circular along with annexures, on their Notice Board immediately on receipt for the information of their customers.

Branches/Offices are advised to take note of the contents of this circular and act accordingly.

Clarifications required, if any, on this circular may be sought from **PLANNING AND DEVELOPMENT DEPARTMENT** at Corporate Office, Bangalore, through respective RO, as per extant guidelines.



(B S SURENDRA)
GENERAL MANAGER

LALBI:YRRYR:YRUKI
Check Word

Annexure - 1**Revised Service Charges with effect from 01.09.2008****(Service Tax to be collected in all cases)**

1 COLLECTION OF OUT- STATION CHEQUES					
1	Particulars	Existing	Revised		
			Other than Individuals	Individuals	
				Other than Rural	Rural
	Up to and inclusive of Rs.500/-	Rs.10/-	Rs.25/-	Rs.20/-	Rs.20/-
	Above Rs.500/- and up to Rs.1000	Rs.15/-			
	Above Rs.1000/- up to Rs.5000/-	Rs.25/-	Rs. 45/-	Rs. 40/-	Rs. 35/-
	Above Rs.5000/- up to Rs.10,000/-	Rs.35/-	Rs. 45/-	Rs. 40/-	Rs. 35/-
	Above Rs.10,000/- up to Rs.1.00 lakh	Rs.3.50 per thousand or part thereof	Rs. 4.50 per Rs.1000/- or part thereof. Sub. to a min. of Rs. 45/- & max. of Rs.12000/-	Rs. 4.50 per Rs.1000/- or part thereof. Sub. to a min. of Rs.45/- & max. of Rs.12000/-	
	Above Rs.1.00 lakh	Rs.3/- per 1000 or part thereof with a min. Rs.350/- and max. Rs.5000/-			
2 COLLECTION OF BILLS (INWARD & OUTWARD)					
	Up to & inclusive of Rs.1000/-	Rs.25/-(non-cash) Rs.30/- (Cash)	Rs.60/-	Rs.60/-	Rs.60/-
	Above Rs.1000/- up to Rs.5000/-	Rs.45/-(non-cash) Rs.60/- (cash)	Rs.60/-	Rs.60/-	Rs.60/-
	Above Rs.5000/- to Rs.10,000/-	Rs.70/-(non-cash) Rs.100/- (cash)	Rs.100/-	Rs.100/-	Rs.100/-
	Above Rs.10,000/- up to Rs.1.00 lakh	Rs.7/- per 1000 (non-cash) Rs.10/- per 1000 (cash) (cash only up to Rs.50,000/-)	Rs.8/- per 1000 Min - Rs.100/-		
	Above Rs.1.00 lakh up to Rs.10.00 lakh	Rs.6.50 per 1000 Min.700/-	Rs.8/- per 1000 Min - Rs.800/-		
	Above Rs.10.00 lakhs	Rs.6.50 per 1000 or part thereof with a max. of Rs.7500/-			

	Particulars	Existing	Revised		
			Other than Individuals	Individuals	
				Other than Rural	Rural
3	REMITTANCE (MT/ TT/ DD)				
	Up to Rs.500/-	Rs.10/-	Rs.20/-	Rs.20/-	Rs.15/-
	Above Rs.500/- up to Rs.1000/-	Rs.15/-	Rs.30/-	Rs.30/-	Rs.15/-
	Above Rs.1000/- up to Rs.10000/-	Up to Rs.5000/ - Rs.18/- (Cash-Rs.20/-) above Rs.5000/- Rs.22/-(Cash - Rs.25/-)	Rs.40/-	Rs.40/-	Rs.30/-
	Above Rs.10000/- to Rs.1.00 lakh	Rs.2/- per thousand or part thereof with a minimum Rs.25/- Max.Rs.5000/- (Cash – 0.25% with a min. of Rs.30/- only up to Rs.50,000/-)	Rs.2.50 per 1000 or part thereof Min. Rs.40/- (Cash up to Rs.50,000/- only)	Rs.2.50 per 1000 or part thereof Min. Rs.40/- (Cash up to Rs.50,000/- only)	Rs.2.00 per 1000 or part thereof Min Rs.30/- (Cash up to Rs.50,000/- only)
	Above Rs.1.00 lakh	Same as above	No cash transaction - Rs.2.00 per 1000 or part thereof Min.Rs.250/- Max. Rs.12000/-	No cash transaction – Rs.2.00 per 1000 or part thereof Min.Rs.200/- Max. Rs.10000/-	

	Particulars	Existing	Revised		
			Other than Individuals	Individuals	
				Other than Rural	Rural
4	BANKER'S CHEQUE / PAY ORDER				
	Up to & inclusive of Rs.500/-	Rs.10/- for Cash & Non-Cash	Rs.20/-	Rs.20/-	Rs.15/-
	Above Rs.500 & up to Rs.1000/-	Rs.15/- for cash and non-cash			
	Above Rs.1000/- up to Rs.5000/-	Rs.20/- for cash and Rs.18/- for non-cash	Rs.40/-	Rs.40/-	Rs.30/-
	Above Rs.5000/- & up to Rs.10000/-	Rs.25/- for cash and Rs.22/- for non-cash			
	Above Rs.10000/- up to Rs.1.00 lakh	Rs.2.00 per Rs.1000/- or part thereof with a min. of Rs.30/- (for cash up to Rs.50,000/- only) & Rs.1.50 per Rs.1000/- or part thereof with a min. of Rs.25/- for non-cash	Rs.2.50 per Rs.1000/- or part thereof with a min. of Rs.40/- (cash up to Rs.50,000/- only)	Rs.2.50 per Rs.1000/- or part thereof with a min. of Rs.40/- (cash up to Rs.50,000/- only)	Rs.2.00 per Rs.1000/- or part thereof with a min. of Rs.30/- (cash up to Rs.50,000/- only)
	Above Rs. 1 Lakh up to Rs.10 lakh	No Cash transaction Rs.1/- per Rs.1000/- or part thereof with a min. of Rs.150/-	No Cash transaction Rs.2.00 per Rs.1000/- or part thereof	No Cash transaction Rs.2.00 per Rs.1000/- or part thereof Min.Rs.200/- Max. Rs.10000/-	
	Above Rs.10 lakhs	No Cash transaction Rs.0.75 per Rs.1000/- or part thereof with a min. of Rs.1000/- & max. Rs.1500/-	Min. Rs.250/- Max. Rs.12000/-		

	Particulars	Existing	Revised		
			Other than Individuals	Individuals	
				Other than Rural	Rural
5	LEDGER FOLIO CHARGES				
	Savings Bank / Loan Accounts / Staff Advances	Nil	Nil		
	Current / OD / CC / ODD Accounts	Rs.60/- per ledger folio per half year / 40 entries or part thereof, collected half yearly in case of current accounts & quarterly in case of OD / CC	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 in case of Current accounts & Min. Rs.50/- per quarter in case of OD / CC/ ODD		
	SKCC / Crop OD limit up to Rs.1.00 lakh	Rs.60/- per annum per ledger folio / 40 entries or part thereof be treated as one ledger page in case of accounts maintained on computers	Rs.100/- per ledger folio per annum / 40 entries or part thereof be treated as one ledger page in case of accounts maintained on computers – to be collected yearly		
	SKCC / Crop OD limit over Rs.1.00 lakh	Rs.60/- per folio per half year	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 – collected half yearly)		
	CURRENT / OD / CC Accounts subject to free folios as under per year with average credit balance				
	Below Rs.25,000/-	Nil	WITHDRAWN		
	Above Rs.25,000/- up to Rs.50,000/-	3			
	Above Rs.50,000/- up to Rs.1 lakh	5			
	Above Rs.1 lakh up to Rs.2 lakhs	10			
	Above Rs.2 lakhs	No charges			

6 MINIMUM BALANCE - CURRENT ACCOUNT				
	Particulars	Existing	Revised	
			Individuals	Other than Individuals
i	Rural	Rs.1000/- for individual (others Rs. 2000/-)	Rs.1000/-	Rs.2000/-
ii	Semi Urban	Rs.1000/- for individual (others Rs.2000/-)	Rs.2000/-	
iii	Urban	Rs.2000/- for individual (others Rs.3000/-)	Rs.5000/-	
iv	Metro	Rs.2000/- for individual (others Rs.3000/-)	Rs.5000/-	
v	Penalty for non maintenance of min. balance in Non-CBS Branch	Rs.20/- per occasion	Rs.50/- per occasion (at the end of the day) subject to the following monthly ceiling Rural – Rs.100/- p.m. Semi Urban – Rs.200/- p.m. Urban / Metro – Rs.300/- p.m.	
vi	Penalty for non maintenance of MAB in CBS Br.	Rs.100/- per month	Rural – Rs.100/- p.m. Semi Urban – Rs.200/- p.m. Urban / Metro – Rs.300/- p.m.	
6a	MINIMUM BALANCE - SB ACCOUNT WITH CHEQUE BOOK*			
i	No Frills Account	Zero	Rs.500/-	
ii	Rural	Rs.500/-	Rs.500/-	
iii	Semi Urban	Rs.500/-	Rs.500/-	
iv	Urban	Rs.500/-	Rs.1000/-	
v	Metro	Rs.500/-	Rs.1000/-	
vi	Penalty for non-maintenance of minimum balance*	Rs.10/- p.m.	Rs.30/- p.m.	

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

6b MINIMUM BALANCE – SB ACCOUNT WITHOUT CHEQUE BOOK				
i	No Frills Account	Zero	Zero	
ii	Rural	Rs.100/-	Rs.100/-	
iii	Semi Urban	Rs.100/-	Rs.100/-	
iv	Urban	Rs.250/-	Rs.500/-	
v	Metro	Rs.250/-	Rs.500/-	
vi	Penalty for non-maintenance of min. balance*	Rs.10/- p.m.	Rs.30/- p.m.	

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

	Particulars	Existing	Revised		
			Other than Individuals	Individuals	
				Other than Rural	Rural
7	ELECTRONIC PAYMENT SYSTEM				
	ECS – Debit	Nil	Nil		
	ECS – Credit	Rs.1.00 per transaction. Min. Rs.100/- Max. Rs.2000/-	Rs.1.00 per transaction. Min. Rs.100/- & Max. Rs.2000/-		
	NEFT/ EFT – Inward	Nil	Nil		
	NEFT / EFT - Outward	Rs.25/-per transaction	Rs.25/- per transaction		
	RTGS – Inward	Free	Free		
	RTGS – Outward	Rs.1.00 per 1000/- Min. Rs.150/- Max. Rs.1000/-	Rs.1.00 per 1000/- Min. Rs.150/- Max. Rs.1000/-		
8	CHEQUE BOOK FACILITY				
	MICR Cheques (per Cheque Leaf)	Rs.2/- per leaf	Rs.5/- per leaf	Rs.5/- per leaf	Rs.2/- per leaf
	Non - MICR (per Cheque Leaf)	Rs.1/- per leaf	Rs.2/- per leaf	Rs.2/- per leaf	Rs.2/- per leaf
	Multi-city Cheque* per cheque leaf)	Rs.2/- per leaf	Rs.5/- per leaf	Rs.5/- per leaf	Rs.4/- per leaf
	Free cheque leaves for SB A/c (Non-Multi-city) in a Calendar Year	60 leaves	50 leaves	50 leaves	50 leaves

* Cost of printing is Rs.4/- per leaf

Note - It has been observed that some of the SB a/c holders are requesting 3 or 4 cheque books at a time for giving advance cheques to Hire purchase companies etc. In such cases, branches have to levy service charges of Rs.10/- for every extra cheque book issued at a time. The branches are further requested to remove the requisition slips in all the extra cheque books thus issued except the last cheque book

	Particulars	Existing	Revised		
			Other than Individuals	Individuals	
				Other than Rural	Rural
9	STOP PAYMENT/REVOCAION OF INSTRUCTION				
	SB Accounts – Stop payment instructions	Rs.20/- per cheque - double the charges on any one occasion for more than one instrument	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.20/- per cheque - double the charges on any one occasion for more than one instrument	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)	No Charges	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.20/-	Rs.50/-	Rs.40/-	Rs.30/-
	CA-Duplicate Pass Book with latest entries/ Statement up to 6 months	Rs.25/-	Rs.100/-	Rs.75/-	Rs.50/-
	Previous entry per page over 6 months up to 2 years- For SB for each folio	Rs.20/- 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.25/- 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

	Particulars	Existing	Revised		
			Other than Individuals	Individuals	
				Other than Rural	Rural
11	HANDLING CHARGES FOR RETURNED UNPAID CHEQUES/BILLS				
	Inward clearing - Local	SB-Rs.50/- CA- Rs.100/-	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/- *	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.20/-	50% of the prescribed collection Charges subject to a minimum of Rs.50/-	50% of the prescribed collection Charges subj. 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	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, is to be collected.

12	CANCELLATION / REVALIDATION / DUPLICATE ISSUE OF DD / PO				
	Cancellation	Rs.15/- per instrument	Up to Rs.10 lakh - Rs.50/- per instrument > Rs10 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.15/- per instrument	Rs.40/-	Rs.40/-	Rs.20/-
	Issue of Duplicate	Rs.30/- per instrument	Up to Rs.5 lakh- Rs.60/- per instrument > Rs.5 lakh - Rs.500/- per instrument	Rs.50/-	Rs.30/-
12a	Issue of duplicate Deposit Receipt	Rs.5/- per receipt	Rs.5/- per receipt		

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

	Particulars	Existing	Revised		
			Other than Individuals	Individuals	
				Other than Rural	Rural
13	ACCOUNT CLOSURE				
a	For accounts closed before one year of opening				
	SB A/c with / without Cheque Book facility	SB A/c - Rs.10/- SyndSuperPremium -Rs.100/- SyndSamanya - no charges	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.25/-	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				

	Particulars	Existing	Revised		
			Other than Individuals	Individuals	
				Other than Rural	Rural
14	ISSUE OF BALANCE CERTIFICATES / SIGNATURE VERIFICATION				
	For obtaining loan from other Financial Institutions	Rs.40/- per attestation/case. Branch Head can exercise discretion to charge more	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
	For obtaining / applying for passport, claim under UTI Scheme, Claim under Life Insurance Policy, Furnishing introduction etc.	Min. Rs.20/- per attestation. Branch Head can exercise discretion to charge more	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 No Dues Certificate	Rs.20/- Free for PSA	Rs.100/- Free for PSA	Rs.50/- Free for PSA	Rs.20/- Free for PSA
	Issue of Certificate for Passport	Rs.25/-	Rs.50/-	Rs.40/-	Rs.30/-
	Issue of any other Certificate (Balance Confirmation etc)	Rs.20/-	Rs.50/-	Rs.40/-	Rs.30/-
	Issue of Interest Certificate	Nil	Nil	Nil	Nil
	Change of operational instructions	Rs.10/- per occasion like change in operational instructions / joint a/c / nominations	Rs.50/-	Rs.30/-	Rs.20/-

	Particulars	Existing	Revised		
			Other than Individuals	Individuals	
				Other than Rural	Rural
15	STANDING INSTRUCTION CHARGES				
	Standing Instruction - from one branch a/c to another br. A/c	Rs.10/- per trans.	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	No charges for effecting transfer within the branch from one a/c to another		
16	CASH HANDLING CHARGES				
	Particulars	Existing	Revised For all cash deposits into CA/OD A/cs (SB a/cs are exempted)		
			Other than Individuals	Individuals	
				Other than Rural	Rural
	Up to Rs.1 lakh per day per account (cumulative)	Nil	Nil		
	Above Rs.1 lakh	Nil	(For over and above free limit) Re.1/- per Rs.1000/- or part thereof Min.Rs.100/- & Max. Rs.2500/-		
17	DORMANT DEPOSITS				
	Particulars	Existing	Revised		
			Other than Individuals	Individuals	
				Other than Rural	Rural
	SB Accounts	1% p.a. with a min. of Rs.10/- per a/c	1% p.a. with a min. of Rs.25/- per a/c		
	Current Accounts	1% p.a. with a min. of Rs.25/- per a/c	1% p.a. with a min. of Rs.100/- per a/c		
	Other Deposits	1% p.a. with a min. of Rs.1/- per a/c	1% p.a. with a min. of Rs.25/- per a/c		

	Existing	Revised					
		Other than Individuals	Individuals			Other than Rural	Rural
18	SAFE CUSTODY CHARGES						
	Scrips – Rs.2/- per scrip min. Rs.20/- or part thereof	Scrips – Rs.2/- per scrip min. Rs.50/- per year or part thereof					
	Sealed covers – Rs.30/- per cover 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	Sealed box – Branches should fix the rate in consultation with RO					
	Banks own Deposit Receipts – No charges	Bank's own Deposit Receipts – No charges					
19	SAFE DEPOSIT LOCKER CHARGES (Plus Service Tax) –						
	Particulars	Existing Charges			Revised Charges		
		Metro	Urban/ Semi Urban	Rural	Metro	Urban / Semi Urban	Rural
	Small Locker	Rs.675/-	Rs.450/-	Rs.385/-	Rs.675/-	Rs.450/-	Rs.385/-
	Medium Lockers	Rs.1275/-	Rs.850/-	Rs.715/-	Rs.1275/-	Rs.850/-	Rs.715/-
	Large Lockers	Rs.2250/-	Rs.1500/-	Rs.1320/-	Rs.2250/-	Rs.1500/-	Rs.1320/-
	Very Large Lockers	Rs.3000/-	Rs.2000/-	Rs.1760/-	Rs.3000/-	Rs.2000/-	Rs.1760/-

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

Annexure-2a**SERVICE CHARGES FOR ABB FACILITIES IN MULTI-CITY CURRENT & SB ACCOUNTS****(Transactions involving two CBS Centres/branches)****(Service Tax to be collected in all cases)**

1. CASH WITHDRAWAL BY SELF AT NON HOME BRANCHES INTER CITY						
Facilities	EXISTING			REVISED		
	Synd Silver CA/c	Synd Platinum CA/c	Multi-city SB A/c	Synd Silver C A/c	Synd Platinum CA/c	Multi-city SB A/c
Up to Rs. 20000/- per day	Free	Free	Free	Free	Free	Free
> Rs. 20000/- up to Rs. 50000/-	Rs. 50/- per withdrawal	Free	Free	Rs. 50/- per withdrawal	Free	Free
Maximum withdrawal Per Day at all non-home branches	Rs.50000/-	Rs.50000/-	Rs.50000/-	Rs.50000/-	Rs.50000/-	Rs. 50000/-
2. ON LINE FUNDS TRANSFER						
	0.15% of the amount. Minimum Rs. 10/- Maximum Rs. 500/-	Free	0.15 % of the amount. Min.Rs.10/- Maximum Rs.500/- per remittance	0.15% of the amount. Min.Rs.20/- Maximum Rs.2000/- per remittance	Free	0.15 % of the amount. Min.Rs.20/- Maximum Rs.2000/- per remittance

Facilities	EXISTING			REVISED		
	Synd Silver CA/c	Synd Platinum CA/c	Multi-city SB A/c	Synd Silver CA/c	Synd Platinum CA/c	Multi-city SB A/c
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*.						
Up to Rs. 50000/- per month	Free	Free	Free	Free	Free	Free
> Rs. 50000/- up to Rs. 5.00 Lakh per month	0.1% of the amount	Free	Free	50% of normal cheque collection charges (refer page 24 - item a)	Free	Free
>Rs.5.00 lakh	Rs.500/- per transaction	Free	Free	50% of normal cheque collection charges Minimum Rs.1125/- maximum 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	Free	Free	Free	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	0.1% of the amount	Free	Free		Free	Free
> Rs.5.00 lakh	Rs.500/- per transaction	Free	Free		Free	Free
Upcountry cheques lodged for collection at the same centre on which the cheque is drawn for credit to home branch account.						
	Free	Free	Free	Free up to Rs.25000/- per day. Thereafter @ 0.15 % of the amount, Minimum Rs. 20/- Maximum Rs.2000/- per instrument	Free	Free

* SPEED CLEARING CENTRES – Refer Cir. No. 147-2008-BC

** **Note:** The transaction involves on-line debit of the cheque/ on-line funds transfer

4. ACCEPTANCE OF CASH						
PARTICULARS	EXISTING			REVISED		
	Synd Silver CA/c	Synd Platinum CA/c	Multi-city SB A/c	Synd Silver 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	Free	Free	Free Cash handling charges shall apply		
5. PURCHASE OF DEMAND DRAFTS	0.15% of the amount. Minimum Rs. 10/- Maximum Rs. 500/-	Free	0.15 % of the amount. Minimum Rs. 10/- Maximum Rs. 500/-	Normal DD Charges as per Page 25 - item (b) (as per slab)		
6. NON-MAINTENANCE OF MAB	Rs.100/- p.m.	Rs.300/- p.m.	Rs.100/- p.m.	Rs.200/- p.m.	Rs.500/- p.m.	Rs 100/- p.m.
7. CHEQUE BOOK CHARGES	Rs.2/- cheque leaf	Rs.2/- Cheque leaf	Rs.2/- cheque leaf. 60 cheque leaves free per calendar year	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.2/- per chq debited to the a/c	Free	Free	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

PARTICULARS	EXISTING			REVISED		
	Synd Silver CA/c	Synd Platinum CA/c	Multi-city SB A/c	Synd Silver CA/c	Synd Platinum CA/c	Multi-city SB A/c
9. STOP PAYMENT CHARGES	Rs.20/- per instrument	Rs.20/- per instrument	Rs.20/- per instrument	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 shall 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 to be collected in all cases)

A) Service charges for Intercity Transactions between 2 CBS branches

Sl. No.	Type /Details of Transactions	Existing Charges	Revised Charges
1	Encashment of self-cheques: 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.	Free up to Rs. 20000/- per day This facility is not cumulative and cannot be carried over to the next day Amounts withdrawn above the free limit of Rs. 20000/- per day up to Rs. 50000/- @ Rs.50/- per withdrawal. Maximum amount that can be encashed in a single day from all non home branches of the Bank by the customer is Rs. 50000/- .	Free up to Rs. 20000/- per day This facility is not cumulative and cannot be carried over to the next day Amounts withdrawn above the free limit of Rs. 20000/- per day up to Rs. 50000/- @ Rs.50/- per withdrawal. Maximum amount that can be encashed in a single day from all non-home branches of the Bank by the customer is Rs. 50000/-
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.	Encashment of uncrossed third party cheques is permitted only at home branch and not at non-home branches.
3.	Acceptance of cash at CBS branches upcountry for credit of the customer's account at home branch (inter-city) Cash can be remitted at any CBS branch by an account holder or his authorized representative for credit of his operative accounts (Current, SB, OD, Loan Accounts including NPA accounts) at any other CBS branch without limit. This facility is available to all Non Multi-city Current Account holders also	Free up to Rs. 25000/- per day. This facility is not cumulative and cannot be carried over to the next day. Cash deposited at non-home branches involving inter-city remittances in respect of amounts over and above the free limit will be accepted collecting charges @ Rs. 2.50 per thousand or part thereof with a minimum of Rs.30/- maximum Rs. 5000/- plus tax component (Prevailing MT charges). The facility shall be extended subject to adherence to the prohibitions stipulated as per IT / KYC rules.	Free up to Rs. 25000/- per day. This facility is not cumulative and cannot be carried over to the next day. Cash deposited at non-home branches involving inter-city remittances in respect of amounts over and above the free limit will be accepted collecting charges @, normal applicable online transfer charges as per page 25 – item (b).

Sl. No.	Type /Details of Transactions	Existing Charges	Revised Charges
4.	Purchase of DD by a CBS customer at any CBS Branch	Normal DD/MT/TT charges currently in vogue, with a minimum of Rs. 50/- + tax component. (At present circular No.036-2002-BC dated 26.02.2002) Out of pocket expenses wherever applicable shall also be collected.	Normal DD charges as per page 25 – item (b).
5.	On line Funds Transfer between accounts of two CBS branches (inter-city), whether initiated at home branch or at other CBS branches.	Existing MT (Mail Transfer) charges will be levied for on-line transfer of funds between any two CBS branches (excluding those in the same centre). This is also applicable to transfers between two accounts of the same person. Intra-city transfers are permitted at par.	Normal on-line transfer charges as per page 25 – item (b). (This is also applicable to on-line transfers between two accounts of the same person. Intra-city transfers are permitted at par.)
6.	Payment of cheques (Inter-city) 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	In respect of operations under 6 (a & b) online debit of cheque to the drawee branch is possible. In c), on-line credit of proceeds by the CAO/branch undertaking nodal clearing function takes place. In all the three cases, normal OCC charges are to be collected. If any cheque is returned for want of funds either in clearing or otherwise, the existing cheque return charges / norms will apply. The returned cheque, if lodged by a CBS customer of	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) NOTE: All account holders who are issued Multicity Cheques collectable /payable at all CBS Centres (not at par) may be educated regarding these terms
	Collection of cheques b) Cheques received by a CBS customer & drawn on CBS branches up country lodged for collection at the home branch or at any other CBS branch	our Bank for collection, has to be sent to the home branch where the payee maintains the account for delivery to him.	Normal on-line transfer charges from the lodger of the cheque as above.
	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 as per page 24 – item (a)

Sl. No.	Type /Details of Transactions	Existing Charges	Revised Charges	
	Non Maintenance of MAB	Rs.20/- per occasion	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	Rs. 2/- per leaf		Refer Annexure-1.8
	Ledger Folio Charges	SB Free. Others Rs. 2/- per chq debited to the account		Refer Annexure-1. 5
	Stop Payment Charges	Rs. 20/- per cheque Max Rs. 40/-		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 shall 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 to be collected in all cases)

A) Service charges for intercity transactions.

Sl. No.	Type /Details of Transactions	Existing	Revised 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>	<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.	Encashment of uncrossed third party cheques is permitted only at home branch and not at non-home branches.
3.	<p>Acceptance of cash at CBS branches upcountry for credit of the customer's account at home branch (inter-city):</p> <p>Cash can be remitted at any CBS branch by an account holder or his authorized representative for credit of his operative accounts at any other CBS branch without limit</p>	<p>For General Current & SB account holders :</p> <p>Free up to Rs. 25000/- per week.</p> <p>This facility is not cumulative and cannot be carried over to the next week</p> <p>Cash deposited at non-home branches involving inter-city remittances in respect of amounts over and above the free limit will be accepted collecting charges @, Rs. 2.50 per thousand or part thereof with a minimum of Rs.30/- maximum Rs. 5000/- plus tax component. (Prevailing MT charges)</p> <p>The facility shall be extended subject to adherence to the prohibitions stipulated as per IT / KYC rules.</p>	<p>For General Current & SB account holders :</p> <p>Free up to Rs.25000/- per week.</p> <p>This facility is not cumulative and cannot be carried over to the next week</p> <p>Cash deposited at non-home branches involving inter-city remittances in respect of amounts over and above the free limit will be accepted collecting charges @ applicable normal online transfer charges as per page 25 – item (b).</p>

Sl. No.	Type /Details of Transactions	Existing	Revised Charges
4.	Purchase of DD	Normal DD/MT/TT charges currently in vogue with a minimum of Rs. 50/- + tax component. (At present circular No.036-2002-BC dated 26.02.2002) Out of pocket expenses wherever applicable shall also be collected.	Normal DD charges as per page 25 – item (b).
5.	On line Funds Transfer between accounts of two CBS branches (inter-city), whether initiated at home branch or at other CBS branches.	Existing MT (Mail Transfer) charges will be levied for online transfer of funds between any two CBS branches (excluding those in the same centre). This is also applicable to transfers between two accounts of the same person. Intra-city transfers are permitted at par.	Normal on-line transfer charges as per page 25 – item (b) will be levied for online transfer of funds between any two CBS branches. This is also applicable to transfers between two accounts of the same person (excluding transfer of funds between accounts within the same centre, instalment to loan accounts and remittances to NPA, which are exempt from charges).
6.	Payment of cheques (Inter-city) 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	For a, b, &c. In respect of operations under 6 (a & b) online debit of cheque to the drawee branch is possible. In c), online credit of proceeds by the CAO/ branch undertaking nodal clearing function takes place. In all the three cases, normal OCC charges are to be collected.	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). NOTE: All account holders who are issued Multicity Cheques collectable/ payable at all CBS Centres (not at par) may be educated regarding these terms
	Collection of Cheques b) Cheques received by a CBS customer & drawn on any other CBS branch lodged at a CBS branch for credit to his home branch account. (Transfer)	If any cheque is returned for want of funds either in clearing or otherwise, the existing cheque return charges / norms will apply.	b) Normal on-line transfer charges as per page 25 – item (b) from the lodger of the cheque as above.

Sl. No.	Type /Details of Transactions	Existing	Revised 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	a, b & c The returned cheque, if lodged by a CBS customer of our Bank for collection, has to be sent to the home branch where the payee maintains the account for delivery to him.	c) Normal cheque collection charges as per page 24 – item (a) .	
	Non Maintenance of MAB.	Rs.20/- per occasion	All charges not included above shall be as applicable for regular CBS customers of the same category	Refer Annex- 1.6/6a/6b as applicable
	Cheque book charges	Rs. 2/- per leaf		Refer Annex- 1.8
	Ledger Folio charges	SB Free. Others Rs. 2/- per cheque debited to the account		Refer Annex-1.5
	Stop Payment charges	Rs. 20/- per cheque Max Rs. 40/-		Refer Annex -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 shall 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.

a COLLECTION OF OUT- STATION CHEQUES					
	Particulars	Existing	Revised		
			Other than Individuals	Individuals	
				Other than Rural	Rural
	Up to and inclusive of Rs.500/-	Rs.10/-	Rs.25/-	Rs.20/-	Rs.20/-
	Above Rs.500/- and up to Rs.1000/-	Rs.15/-		Rs.40/-	Rs.35/-
	Above Rs.1000/- up to Rs.5000/-	Rs.25/-	Rs.45/-	Rs.40/-	Rs.35/-
	Above Rs.5000/- up to Rs.10,000/-	Rs.35/-	Rs.45/-	Rs.40/-	Rs.35/-
	Above Rs.10,000/- up to Rs.1.00 lakh	Rs.3.50 per thousand or part thereof	Rs.4.50 per Rs. 1000/- or part thereof minimum of Rs.45/- Subject to maximum of Rs. 12000/-	Rs. 4.50 per Rs.1000/- or part thereof Min. of Rs. 45/- Max. of Rs 12,000/-	
	Above Rs.1.00 lakh	Rs.3/- per Rs.1000/- or part thereof with a min. Rs.350/- and max. Rs.5000/-			

	Particulars	Existing	Revised		
			Other than Individuals	Individuals	
				Other than Rural	Rural
b	REMITTANCE (MT/ TT/ DD / ONLINE TRANSFER AT CBS BRANCHES ETC.)				
	Upto Rs.500/-	Rs.10/-	Rs.20/-	Rs.20/-	Rs.15/-
	Up to and inclusive of Rs.1000/-	Rs.15/-	Rs.30/-	Rs.30/-	Rs.15/-
	Above Rs.1000/- up to Rs.10000/-	Up to 5000/- Rs.18/- (Cash – Rs.20/-) above 5000/- Rs.22/- (Cash – Rs.25/-)	Rs.40/-	Rs.40/-	Rs.30/-
	Above Rs.10000/- to Rs.1.00 lakh	Rs.2/- per thousand or part thereof with a min. of Rs.25/- Max.Rs.5000/- (Cash – 0.25% with a min. of Rs.30/- only up to Rs.50000/-)	Rs.2.50 per 1000 or part thereof Minimum Rs.40/- (cash up to Rs.50000/- only)	Rs.2.50 per Rs.1000/- or part thereof Minimum Rs.40/- (cash up to Rs.50000/- only)	Rs.2.00 per Rs.1000/- or part thereof Minimum Rs.30/- (cash up to Rs.50000/- only)
	Above Rs.1.00 lakh	Same as above	No cash transaction Rs.2.00 per Rs.1000/- or part thereof Min.Rs.250/- Max. Rs.12000/-	No cash transaction Rs.2.00 per Rs.1000/- or part thereof Min.Rs.200/- Max. Rs.10000/-	

Note : Issue of DDs/ MTs / TTs – Cash transactions upto Rs.50,000/- only.

In the case of on-line transfers at CBS branches the facility shall be extended subject to adherence to the prohibitions stipulated as per IT / KYC rules.

Annexure-3

REVISION IN SERVICE CHARGES ON LOANS & ADVANCES W.E.F. 1.09.2008
(Service Tax to be collected in all cases)

1. PROCESSING/DOCUMENTATION CHARGES ON LOANS AND ADVANCES

Sl. No.	CHARGES	EXISTING	REVISED
1	PROCESSING CHARGES ON FUND BASED LIMITS		
a	<p>I. Up to Rs.25000/- (priority sector)</p> <p>Up to Rs.25000/- (non-priority)</p> <p>II. (Priority and non-priority)</p> <p>Above Rs.25000/- up to Rs.2 lakhs</p> <p>Above Rs.2.00 lakhs</p> <p>Above Rs.100 lakhs</p>	<p>Nil</p> <p>Rs.100/-</p> <p>Rs.2.50 per thousand or part thereof with a minimum of Rs.250/-</p> <p>Rs.250/- per lakh or part thereof (up to amt of Rs.100lacs)</p> <p>a) Rs.250/- per lakh or part thereof with a maximum of Rs.10 lakhs</p> <p>b) Upfront Fee at the rate of 1% of the loan amount on all individual Term Loans of above Rs.100 lakhs , in lieu of processing charges indicated at (a) above.</p>	<p>Nil</p> <p>No change</p> <p>No change</p> <p>a) Rs.400/- per lakh or part thereof with a maximum of Rs.15 lakhs</p> <p>b) Upfront fee on term loans of above Rs100 lacs in lieu of processing fee indicated at (a):</p> <p>i) Rs.25000/- plus 1.00% of the loan amount over and above Rs.1 cr to Rs.10 cr.</p> <p>ii) Rs.925000/- plus 0.75% of loan amount over and above Rs.10 cr to Rs.25 cr.</p> <p>iii) Rs.2050000/- plus 0.50% over and above Rs.25 cr to Rs.50 crore.</p> <p>iv) Rs.3300000/- plus 0.25% for amounts of above Rs.50 crore.</p> <p>25% of processing charge/upfront fee to be collected before processing applications on non-refundable basis. Bal. to be collected at the time of release.</p>

Sl. No.	CHARGES	EXISTING	REVISED
b	ON NON-FUND BASED LIMITS	50% of the normal processing charges (as applicable to Fund based limits)	75% of the normal processing charges for FB limits.
	Retail Loans		
c	Education Loans: Up to Rs.2.00 lakhs Above Rs.2.00 lakhs	NIL Processing charges of Rs.250/- per lac shall be collected	NIL Processing charges of Rs.250/- per lac shall be collected
d	Housing Loans including Farm House loans other than repair of Farm house)	Rs.500/- per lakh with a Minimum of Rs.1000/-	Rs.700/- per lac and part thereof with minimum of Rs.1000/- No change for Farm house.
e	Repair of Farm House: Up to Rs.25000/- Above Rs.25000/-	Rs.100/- Rs.250/-	No change
f	Synd Saral and Synd Mortgage	As applicable to any fund Based limit.	0.50% of loan amount with minimum of Rs.500/-
g	Jewel Loans: Up to Rs25000/- Above Rs.25000/- to Rs.2 lakhs Above Rs.2.00 lakhs	0.25 per 100 with a minimum of Rs.10/- Rs.0.25 per 100 Rs.2.50 per thousand or part thereof with a minimum of Rs.250/- Rs.2.50 per thousand or part thereof with a minimum of Rs.250/-	Rs.1.50 per Rs.1000/-
h	(all other retail loans) SyndVahan,SyndSividha, SyndKisan, SyndPigmy, SyndRent, SyndVyapar, SyndLaghuUdyami, SyndUdyog, SyndPravasi.	As applicable to any fund based limit	No Change.
2	Documentation Charges For other than agriculture loans	NIL	Up to Rs.2 lakhs : NIL Above Rs.2 lacs: Rs.200/- per lakh Max.25000/-
3	Change in ROI option	NIL	0.25% of outstanding, for fixed to floating. 0.50% of outstanding for floating to fixed.

Sl. No.	CHARGES	EXISTING	REVISED
4.	Notice/Inspection charges (outstanding amt. in loan a/c) a) Up to Rs.5000/- b) > Rs.5000/- up to Rs.25000/- c) >Rs. 25000/- up to Rs.2.00 lacs d) > Rs.2 lac up to Rs.10 lacs e) Above Rs.10 lacs up to Rs.100 lakhs f) Above Rs.100 lakhs	a) NIL b) Rs.25/- per inspection subject to max of Rs.100/-p.a (no charges for priority sector) c) Rs.50/- per inspection or actual expenses incurred whichever is higher subject to max. of Rs.500/- per year. d) Rs.100/- per inspection or actual expenses whichever is higher e) Rs.200/- per inspection or actual expenses whichever is higher	a) NIL b) No change c) Rs.75/- per inspection or actual expenses incurred whichever is higher subject to max. of Rs.750/- per year. d) Rs.125/- per inspection or actual expenses whichever is higher e) Rs.250/- per inspection or actual expenses whichever is higher f) Rs.500/- per Inspection or actual expenses whichever is higher.
	Notice Charge	Not specific	Actual out of pocket expenses.
5	Other Service charges i) No due certificate ii) Pre-payment charges iii) Late payment of EMI iv) Solvency certificate up to Rs.1 lacs > Rs.1 lac up to Rs.25 lacs >Rs.25 lac up to Rs.50 lacs >Rs.50 lacs	Rs.20/- per certificate (No charges for priority sector) 2% on outstanding if loan is taken over by other bank/FIs Overdue interest for delayed period. Rs.500/- Rs.2500/- Rs.5000/- Rs.10000/-	Rs.50/- per certificate for Priority Sector; Other Cases-Rs.100/-. No change No change Rs.750/- Rs.3000/- Rs.6000/- Rs.12000/-
6	Commission on guarantees (inland) Performance Guarantee Other than Performance Guarantee For BGs with 100% cash margin	Rs.100+2% p.a. Rs.100+3% p.a. Rs.100+25% of stipulated charges	No change (ref. penalty for defaults at the end of table)

Sl. No.	CHARGES	EXISTING	REVISED
7	Commission on inland letter of credit	Usance charge according to tenor of the bill at the rate of – i) 0.20% for bills up to 7 days sight ii) 0.40% for bills over 7 days up to 3 months sight iii) 0.40% for first 3 month plus 0.20% p.m. in excess of 3 months AND commitment charge at 0.20% for every period of 3 months or part there of with a minimum of Rs.100/-	No change (ref. penalty for defaults at the end of table)

Note:

- In case of frequent devolvement of LCs or invocation of BGs, penal interest at 5% above PLR to be collected. In addition to penalty as above concession allowed if any in the rate of commission for such BG/LC limits will be with drawn in case of frequent devolvments. Following norms are proposed for deciding the Default frequency:

Nature of Facility	Defaults
Letter of Credit (both inland and foreign)	Devolvement by more than 3 times in a quarter or devolved liability continuing for more than a month.
Bank Guarantees	BG invocations more than : 2 times in a quarter in case of performance Guarantees 3 times in a quarter in case of financial Guarantees or When BG paid liability is continuing for more than a month.

Concessions withdrawn for the above reasons can be restored only with the concurrence of ED/CMD.

- Applicable service tax at 12.36% is to be levied and collected separately.

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