



Coastal Local Area Bank Ltd.,

Corporate Office::Vijayawada

Commission on Collection on Instruments

Collection of Outstation Cheques / Drafts (OBC)

Particulars	Service charges to be Collected (Rs.)
a) Upto and inclusive of Rs.500/-	20
b) Above Rs.500/- and upto Rs.1000/-	25
c) Above Rs.1000/- and upto Rs.5000/-	30
d) Above Rs.5000/- and upto Rs.10000/-	40
e) Above Rs.10000/- and upto Rs.1.00 lakh	Rs.5.00 per thousand or part thereof with a maximum of Rs.90/-
f) Above Rs.1.00 lakh upto Rs.10.00 lakhs	Rs.3.50 per thousand or part thereof with a maximum of Rs.140/-
g) Above Rs.10.00 lakhs	do

Charges for returned unpaid bills / cheques (including local / clearing cheques)

- | | | |
|---|---|--|
| (a) Local Cheques, from the lodger | - | Rs.150/- per instrument |
| (b) Outstation cheques / bills | - | Rs.50% of the prescribed collection charges + actual postal charges subject to minimum of Rs.25/- + other bank charges if any. |
| (c) From the drawer of cheques (our customer) | : | Rs.200/- per cheque +50/- per each lac or part thereof |

Exchange on Remittances

Issue of Demand Drafts/Mail/ Pay Orders / MT /Telegraphic Transfers

Particulars	Exchange to be collected for Demand Drafts Issued	
	Non Cash Rs.	Cash Rs.
a) Upto and inclusive of Rs.500/-	10	15
b) Above Rs.1000/- and upto Rs.5000/-	20	30

c) Above Rs.5000/- and upto Rs.10000/-	25	40
d) Above Rs.10000/- and upto Rs.50000/-	Rs.2.00 per thousand with a minimum of Rs.25/-	Rs.2.50 per thousand with a minimum of Rs.40/-
e) Above Rs.50000/- and upto Rs.1.00 lakh (through account only)	Rs. 2.00 per thousand or part thereof	
f) Above Rs.1.00 lakh upto Rs.10.00 lakhs (through account only)	Rs. 2.00 per thousand or part thereof	

+ Ser.Tax in addition to above charges

Ledger Folio Charges:

Particulars	Revised
Ledger folio used in Current /OD / CC / SOD accounts (applicable for OAD also)	Rs.50/- per ledger page per half year

Penalty for non maintenance of minimum balance:

Particulars	Revised
Savings Bank Account	Rs.25/- per transaction + Ser.Tax
Current Account	Rs.100/- per transaction + Ser.Tax

Special facilities to savings bank clients who maintain sizable balances:

Category of Branch	Minimum balance in SB account	Facility to be extended (within our Bank branches)
i) Rural and Semi Urban	Rs.25000/- and above during the previous month	At par DD/MT/TT/Collection of cheques upto three times with an aggregate of Rs.50000/- for the current month, within our Bank branches.
ii) Urban	Rs.50000/- and above during the previous month	At par DD/MT/TT/Collection of cheques upto three times with aggregate of Rs.100000/- for the current month, within our Bank branches.
iii) Rural and Semi Urban	Rs.50000/- and above during the previous month	Preferential allotment of locker, subject to availability, in addition to (i) above
iv) Urban	Rs.1.00 lakh and above during the previous month	Preferential allotment of locker, subject to availability, in addition to (ii) above

Special facilities to current account holders who maintain sizable balances

Average daily balance in current a/c (Rs.)	Exemption in folio charges as shown under ledger folio charges per annum	Additional facilities granted (within our Bank Branches)
25000	80 (2 pages) entries	3 at par remittances per month with a cumulative limit of Rs.50000/- for the month, without carry over provision.
50000	160 (4 pages) entries	5 at par remittances per month with a cumulative limit of Rs.100000/- for the month, without carry over provision
100000	320 (8 pages) entries	10 at par remittances per month with a cumulative limit of Rs.200000/- for the month, without carry over provision
>100000	400 (10 pages) entries	Proportionate additional facilities can be extended @ 2.5 times

Issuances of Duplicate Passbook:

- | | | |
|----------------------------|---|---|
| (a) With latest entry only | - | Rs.20/- for SB A/c
Rs.25/- for Current A/c |
| (b) With previous entries | - | Rs.20/- for SB A/c for each folio
Rs.25/- for Current A/c for each folio |

Other Charges:

a)	Issuance of duplicate draft / pay order	Rs.50/- per instrument
b)	Cancellation of Draft / Pay order	Rs.25/- per instrument
c)	Issuance of duplicate deposit receipt	Rs.20/- per instrument (Apart from indemnity bond charges)
d)	Revalidation of DDs / POs	Rs.50/- per instrument
e)	RTGS charges	Rs.28/- (upto Rs.5 lacks) Rs.56/- (Above Rs.5 lacks)

Stop Payment Instructions: Rs.50/- per instrument.

Cheque Book Charges: First cheque book with 10 leafs for SB a/c and & 25 leaves for CA a/c is free.
Rs.3.00 per cheque for subsequent cheque books.
No charges for Staff.

Processing Charges:

Sl. No.	Particulars / Limit	Charges
1	Fund Based Limit upto 25000/-	NIL
2	All other Fund Based limits	limit sanctioned where repayable term is below or equal to 1 year :1% Above 1 year to 3 years :2% Above 3 years :2.5%

Interest on Purchase of Cheques / Drafts / Bill:

The following charges shall be levied at the time of purchasing / discounting cheques / drafts / bills:

1. Interest on Purchase /discount charges min for 7 days @16.5% i.e. PLR + 4%
2. Collection charges as mentioned in page No: 1
3. Transmission charges (Postage charges) as mentioned in page no: 4

Clearing: Minimum 3 days including holidays interest to be collected ie. PLR + 4%.

Interest/Purchase charges:

If cheques / drafts / bills are not realized within 7 days overdue interest at rate applicable to non-priority advances are to be collected from 8th day onwards at 18.5% ie.PLR+6% p.a.

Collection Charges on Purchases:

In addition to the purchase charges as above, collection charges and transmission charges (postage charges) as applicable to OBCs shall be collected. The collection amount component and purchase amount component has to be computed and accounted separately under commission and purchase respectively.

Consolidated Operating Charges

Sl.No	Head of Account	Charges per account (Incl. Service Tax)	Type of charge
1	For All SB, & SBC Accounts	30/-	Consolidated Operating Charges
2	For All Current Accounts	100/-	
3	For All Loan Accounts		Handling & Consolidated operating charges
	SHG & CPL accounts	50/-	
	Other Loan a/c upto 25000/-	75/-	
	Above 25000/- upto 50000/-	125/-	
	Above 50000/- upto 100000/-	175/-	
	Above 100000/- upto 200000/-	200/-	
	Above 200000/- upto 500000/-	225/-	
	Above 500000/- upto 1000000/-	500	
	Above 1000000/-	1000/-	