

SERVICE CHARGES WITH EFFECT FROM 01.08.2021

(Applicable GST presently 18% to be collected on and above the rate mentioned below)

PART-A

GENERAL BANKING SERVICES (DEPOSIT AND RELATED SERVICES)

1. Charges for Non-Maintenance of Minimum balance:

(RBI has advised Banks to charge minimum balance charges to the extent of shortfall)

Particulars	Rural /semi urban Branches	Urban Branches
SB Account	Shortfall < 50% Rs.75/-	Shortfall < 50% Rs.110/-
	Shortfall > 50-75% Rs.90/-	Shortfall > 50-75% Rs.130/-
	Shortfall> 75% Rs.105/-	Shortfall> 75% Rs.150/-
Current Account	Shortfall < 50% Rs.125/-	Shortfall < 50% Rs.200/-
	Shortfall > 50-75% Rs.150/-	Shortfall > 50-75% Rs.250/-
	Shortfall> 75% Rs.175/-	Shortfall> 75% Rs.300/-

These charges are not applicable to PMJDY, BSBDA, Small A/cs, Staff A/cs and Inoperative A/cs.

2. Minimum Balance Requirement:

Particulars	Rural Branches	Other Branches
SB Account without Cheque facility	Rs. 500/-	Rs. 500/-
SB Account with Cheque facility	Rs.1000/-	Rs.1000/-
Current Account	Rs.3000/-	Rs.3000/-

All branches located at NAC / Municipal centers are represented with the nomenclature of "Other Branches" and rest of the Branches are treated as Rural Branches for the purpose of calculation of service charges.

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3. Charges for outward/inward Collection of cheques / instruments etc.:

(Local Clearing/ Outstation)

Instrument Amount	Collection Charges
1.Collection of Cheques Local Clearing	Nil
2.Collection of Outstation Cheques	
a. Up to Rs.10000/-	Upto Rs. 5000/- Rs.25/-
	Upto Rs. 10000/- Rs.50/-
b. From Rs. 10001/- to Rs. 100000/-	Rs.200/-
c. Above Rs. 100000/-	Rs.300/-

No service charges and postage expenses should be collected for collection of instruments issued by State/ Central Government for subsidy under any scheme and the instruments received for mobilisation of deposits for the Bank. So also no service charge should be levied for collection of instrument of Bank's own staff.

4. Cheques return unpaid:

PARTICULARS	Collection Charges
a. Cheque Return — Local Clearing Inward Return (Cheque drawn on us - issued by our customer)	Upto 100000 Rs.150/-
	Above 1 lac Rs.500/-
b. Cheque Return — Local Clearing Outward Return (Cheque deposited by our customer and return by other bank)	Upto 100000 Rs.150/-
	Above 1 lac Rs.300/-
c. Cheque Return — Outstation Cheque Inward Return (Cheque drawn on us issued by our customer)	Upto 100000 Rs.150/-
	Above 1 lac Rs.500/-
d. Cheque Return — Outstation Cheque Outward Return (Cheque deposited by our customer and return by other bank)	Upto 100000 Rs.150/-
	Above 1 lac Rs.300/-

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5. Charges for Outward/Inward Collection of Bills:

Instrument Amount	Collection Charges
Up to Rs. 5000/-	Rs.100/- + Actual Postage
Above Rs. 5000/- and up to Rs.10000/-	Rs.150/- + Actual Postage
Above Rs. 10000/- and up to Rs.1000000/-	Rs.10/- per Rs.1000/- Min. Rs.150/- and Max
Above Rs. 1000000/-	Rs.25,000/-.

6. Charges for Remittance through DD/MT/PAY ORDER / Banker's Cheque etc:

Instrument Amount	Collection Charges	
Up to Rs. 5000/-	Rs. 30/-	
Above Rs. 5000/- and up to Rs.10000/-	Rs. 60/-	
Above Rs. 10000/- and up to Rs. 100000/-	Rs. 5.00 per Rs. 1000/- or part thereof subject to minimum of Rs. 80/-	
Above Rs.100000/- and up to Rs. 1000000/-	Rs. 5/- per Rs. 1000/- or part thereof subject to minimum of Rs. 500/--maximum of Rs. 15000/-	
Above Rs. 1000000/-		
Issue of Duplicate Instrument	Rs.150/-per instrument	
Revalidation of Instrument	Rs.100/-per instrument. Validation is restricted to one occasion only. No revalidation, which are more than 3 years old.	
Cancellation of Instrument	Up to Rs.100/-	Rs.50/-
	above Rs.100/- to Rs.1000/-	Rs.80/-
	Above Rs.1000/-	Rs.100/-

Issue of DD/ Pay Order /Banker's Cheque tendered in cash is restricted to Rs.50000/-.

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7. Charges for NEFT / RTGS:

Description	Service Charge
Outward NEFT	
Up to Rs. 100000/-	Rs.6/-
Above Rs.100000/- and up to Rs. 200000/-	Rs.17/-
Outward RTGS	
Above Rs.200000/- and up to Rs. 500000/-	Rs.33/-
Above Rs.500000/-	Rs.61/-
Inward NEFT/ RTGS (Irrespective of Amount)	Nil

8. ECS MANDATE:

Description	Service Charge
1.ECS Registration of Mandate	Rs.125/-
2.ECS Inward & Outward	Rs.2/- per transaction
3.ECS failed Mandate	Rs. 350/- per transaction
4. ECS Return	
i. Inward Return	i. Upto 1 Lac Rs.200/- ii. Above 1 Lac Rs.500/-
ii. Outward Return	i. Upto 1 Lac Rs.150/- ii. Above 1 Lac Rs.400/-

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9. Ledger Folio Charges from Cash Credit/ Overdraft/ Current Account:

Description	No. of Free Ledger Folios	Charges for Each additional folio
Accounts with Average Balance		
Up to Rs. 25000/-	One Folio	Rs.80/- Per folio
Above Rs. 25000/- and up to Rs. 50000/-	Three Folios	Rs.80/- Per folio
Above Rs. 50000/- and up to Rs.100000/-	Five Folios	Rs.80/- Per folio
Above Rs. 100000/- and up to Rs.500000/-	Ten Folios	Rs.80/- Per folio
Above Rs. 500000/-	No folio Charges	No folio Charges

*One ledger folio is 40 entries in Finacle

10. Charges for Stop payment instruction on SB /Cash Credit / Current Account:

Description	Revised Charge
SB Account	Rs. 100/- per instrument max. 300/- per occasion
Current Account & Cash Credit Account	Rs. 200/- per instrument max. 1200/- per occasion
Loss of SB cheque book	Rs. 250/- per cheque Book
Loss of Cash Credit / Current Account cheque book	Rs. 500/- per cheque Book
Cancellation/Revocation of stop Payment	Rs. 50/- per instance

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11. Charges for Issue of Duplicate Pass Book:

Description	Individual Account	Other than Individual Account
With latest balance entry only	Rs.100/-	Rs.100/-
With previous entries per ledger page or part thereof	Rs.30/-(additional)	Rs.30/-(additional)

12. Charges for other Services provided in Deposit accounts:

Description	Revised Charge
Maintenance of Inoperative SB Account	Rs.40/- per half year(to be collected in September and March every year)
Maintenance of Inoperative Current Account	Rs.100/- per half year(to be collected in September and March every year)
Issue of Duplicate Deposit Receipt	Rs.100/- per Receipt
Issue of Duplicate Account Statement (Loans and Deposits)	Rs.40/-for each 40 entries.
Issue of Cheque Books(Savings Bank)	Rs.4/- per leaf of cheque
Issue of Cheque Books(Current Bank)	Rs.4/- per leaf of cheque
Closure of SB A/c upto 14 days of opening and if closed after 1 year	NIL
Closure of SB Account without cheque facility after 14 days of opening up to 12 months	Rs.100/-
Closure of SB Account with cheque facility after 14 days of opening up to 12 months	Rs.200/-
Closure of Current Account	Rs.1000/-
Change of operational instruction and addition or deletion of names in deposit accounts	Rs.100/- in SB Account and Rs.100/- in Current Account

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Closure charges for PMJDY A/cs, BSBD A/cs and Deceased Customer's a/c	NIL
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13. Standing Instruction (SI):

Description	Service Charge
a. Registration of SI	
Intra Bank	Nil
b. (At Branch) to execute, credit to deposit/RD/Loan	
Inter Bank	Rs. 100
c. Execution/Processing of SI	
Intra Bank	Nil
d. (At Branch) credit to deposit/RD/Loan	
Inter Bank	Rs. 100 per transaction
Other than Bank transfer	Rs. 50 per transaction
e. Failed SI due to insufficient funds (other than technical reasons)	
Inter, Intra and Other than Bank Transfer	Rs. 200/-
f. Registration of Nomination	
First time Registration	Free
For Subsequent Registration (Modification/Change)	Rs.50/- per occasion

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14. Charges for Miscellaneous Services

Description	Service Charge
Enquiry of old records (except enquiry of records under RTI Act) and Old record means matter relating to previous years of the continuing year.	Rs.200/- per item up to 2 years and thereafter additional Rs.100/- per year for each item.
Verification / Attestation of signature of Account holder	Rs.100/- per instance
Penalty for loss of Token	Rs.200/- per token.
Issue of credit worthiness /Solvency Certificate	0.20% of amount involved min Rs.1000/- max Rs.20000/-
Discount for late deposit of Recurring Deposit Instalments	At Rs.1.20 for each Rs.100/- of RD instalment per month of default which will be deducted automatically by the system at the time of closure.

15. Cash Handling Charges:

Description	Charges to be collected	
For all types of current account/cash credit account	i. 1000 pieces	Free
	ii. Above 1000 pieces	Rs.20/- per 100 pieces with a maximum of Rs.5000/- per day
Cash received for all categories of deposits, loan accounts, SB accounts	Free	

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PART-B

SERVICE CHARGES APPLICABLE FOR GENERAL ADVANCES

16. Charges for Services under Loans and Advances Section:

Description	Service Charge
Issue of No-dues Certificate / Credit Reports on Parties to other Banks except under Government sponsored schemes / Agricultural Finances	Rs.500/- per certificate

17. PROCESSING FEE:

Description	Service Charge
Demand loan/CC against Bank's TDR	Nil
Jewel Loan- Others	Loans up to Rs. 3.00 lakh= 0.25% Loans above Rs. 3.00 lakh= 0.50%
CC under Priority Sector up to Rs.25000/-(Other than agriculture and Retail credit scheme)	CC Rs. 25,001 to 2,00,001 = Rs. 600 CC Rs. 2,00,001 to Rs. 50.00 crore : 0.5% max up to Rs. 20.00 lakh
TL/CC under Government Sponsored Programmes	Upto Rs.50000/- Nil Above Rs.50000/- 0.25%
Loans to bank staffs	Nil
TL / CC to JLGs/SHGs	Nil
TL/CC to JLGs/SHGs if per member borrowing exceeds Rs.25000/-	0.50% of the loan/CC account
KCC limits up to Rs 300000/-	i. Upto Rs.50000/- Nil
	i. Above Rs.50000/- to Rs.3.00 Lakhs 0.20%
KCC limit above Rs.300000/-	0.30%

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Loans against NSC /KVP/LIC Policy	0.50 % of the loan amount subject to Minimum Rs.100/- and maximum of Rs.10000/-
Term Loans under Priority Sector/Non priority (other than Agriculture advance and retail credit scheme)	Upto Rs.25000/- Nil
	Above Rs. 25000/- to Rs. 5.00 crore = 1.25% of loan amount
	Above Rs 5.00 crore = Rs. 6.25 Lakh + 1.20% of Loan amount max up to Rs. 50 Lakh.
Agricultural Term Loans	Upto Rs.25000/- = Nil
	Above Rs. 25,000/- to Rs. 3,00,000/- = 0.30% Above Rs. 3,00,000/- = 0.71%
Housing Loan up to Rs 25.00 lacs	0.50 % of the loan amount subject to minimum of Rs.2000/- and maximum of Rs.12500/-
Housing Loan above Rs 25.00 lacs	0.50 % of the loan amount subject to minimum of Rs.12500/- and maximum of Rs.20000/-
Working Capital (CC,MCC & NFB etc.)	
Rs.25000/- upto Rs. 2 Lacs (For both Fresh & Renewal accounts)	Rs.600/-
above Rs. 2 Lacs (for Both Fresh & Renewal accounts)	CC Rs. 2,00,000 to Rs. 150.00 crore : 0.5% max up to Rs. 5.00 lakh
OGB Car Loan	0.50 % of the loan amount

18. Mortgage Charges (for Equitable Mortgage and each subsequent supplementary narration)

Description	Service Charge
For all TL/CC	0.75% of the loan amount subject to minimum of Rs. 500/- and maximum of Rs.2000/-.

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19. CERSAI FEE

Description	Service Charge
For TL/CC up to Rs. 500000/-	Rs.50/- per plot
For TL/CC above Rs. 500000/-	Rs.100/- per plot

20. CIBIL

Description	Service Charge
Commercial	Rs.1200/-
Individual	Rs.200/-

21. INSPECTION CHARGES

Description	Service Charge
Jewel Loans, Loans against TDR/ NSC/ KVP/ LIC Policy, Government Sponsored Programmes ,SHGs, KCC, Clean loan to salaried persons, Staff Loans, all priority sector loans up to Rs.25000/-	Nil
All other loans/CC up to Rs 25000/-	Rs.150/- per quarter
All other loans/CC above Rs25000/- and up to Rs200000/-	Rs.200/- per quarter
All other loans/CC above Rs200000/-	Rs.250/- per lac per quarter max Rs.5000/- p.a.

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22. Commission for Issue of Bank Guarantee

Description	Revised Charge
Upto Rs.5.00 Cr	0.75 % per quarter minimum Rs.750/-
Above RS.5.00 Cr	0.65 % per quarter subject to Minimum 3.75 lakh
LGs secured by 100 % margin by term deposit	Upto Rs.2.00 lac-100% of the applicable charges
	Above Rs.2.00 Lacs-25 % of applicable charges with a minimum of Rs.1400/- per quarter
a. LG Charges will be recovered in multiple of months for the actual period of LG liability outstanding in Bank's books, with a minimum period of one month. For this purpose, broken days in a month will be treated as full month for recovery of commission.	
b. The guarantee commission should be collected for the full specified period of liability at the time of issuing the guarantee.	
c. The specified period of liability shall mean the actual validity period of the guarantee plus additional period, if any, during which claim can be made on the bank under the guarantee.	
Refund of Guarantee Commission	For guarantees refunded for cancellation before the date of expiry, only a portion of the guarantee commission already recovered may be refunded to the customer. Accordingly, an amount computed at half of the original rate for the unexpired period

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23. PRE PAYMENT/PRE-CLOSURE CHARGES

Description	Service Charge
Jewel Loans, Loans against TDR/ NSC/ KVP/ LIC Policy, Government Sponsored Programmes, SHGs, JLGs, KCC, Staff Loans, All Priority Sectors Loans Upto Rs. 25000/-	Nil
Loans granted with floating rate of Interest	Nil
All other loans	2% of the prepaid amount only in case of loans taken over by other Banks

24. DOCUMENTATION CHARGES

Description	Service Charge	
Jewel loans up to Rs 25000/-	Nil	
Jewel loans above Rs 25000/-	Nil	
Loans against TDR/NSC/KVP/LIC Policy /Government Sponsored Programmes/KCC/Staff Loans	Nil	
Loans against SHG/JLG	Per Member Rs.25000/-	Nil
	Above Rs.25000/-	Rs.500/-
	Up to Rs.200000/-	0.25 % of the loan/limit subject to min.Rs.100/- and Max.Rs.500/
	Above Rs.200000/- to 1000000/-	Rs.500/-

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	Above Rs.1000000/- to Rs.1.00cr	Rs.750/-
	Above Rs.1.00cr to Rs.10.00cr	Rs.2000/-
	Above Rs.10.00cr	Rs.5000/-

25. Miscellaneous Charges on Loans/ CC accounts

Description	Service Charge
Cancellation of Bank's lien on NSC/KVP/ LIC Policy pledged in favour of Bank	Within 3 months from the date of closure of loan at the rate of Rs. 100/- per instrument out of pocket expenses If lien cancellation is sought after 3 months from the date of closure of loan charges will be rs. 200/- per instrument + out of pocket expenses
Issue of Demand Notice to Defaulters	Rs.50/- per instance + Actual postage
Expenditure incurred for Recovery	Actual expenditure Incurred
Re-phasing of Loan	0.05% of limit Min Rs.2000/--Max Rs.10000/-
b. Substitution of collateral Security/ Personal guarantee	0.05% of limit Min Rs.2000/--Max Rs.20000/-

Charges on Resetting of Interest rate on Term loans under retail schemes: 0.5% on outstanding amount of term loan where interest concession is given at applicable interest rate on request of the borrower, maximum of Rs. 10000/-. However, the discretion for such concessions lies with Regional Offices (for loans sanctioned by them and Branches) and Head Office for loans sanctioned by Head Office.

26. Jewel Loan Insurance

Insurance premium @ Rs 2/- per each Rs 1000/- of loan outstanding or part thereof in individual jewel loan accounts as on 31st March of each year should be collected and credited to GL code **** **73003000005**.

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PART-C

27. Locker Charges — Chargeable annual- in advance for the period from April to March each year on 1st April.

Locker Type	Locker size in cubic inch	Service Charge			
		Rural /Semi urban		Urban	
		Public	Staff	Public	Staff
Small	450-535	1000	700	1300	900
Medium	536-880	1500	900	1700	1100
Large	881-1350	2000	1200	2100	1400

On vacating the lockers, only the unexpired quarterly rent will be refunded.

28. Other Related Locker Charges

Description	Service Charge
i) Locker Visit Charge	
For all types	Free 12 operation per calendar year. Rs.100/- per operation over and above 12 free operation in a calendar year.
ii) Locker rent overdue charges	1st Quarter - 10% of the annual rent in addition to locker rent.
	2nd Quarter - 20% of the annual rent in addition to locker rent.
	3rd Quarter - 30% of the annual rent in addition to locker rent.
	4th Quarter - 40% of the annual rent in addition to locker rent.
iii) For loss of Locker keys	Rs. 600/- plus actual breaking charges

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29. ATM cum Debit Card Charges

Description	Service Charge
EMV Card Issuance Charge	Rs. 100/-
Annual Maintenance Charge from second year	Rs. 150/-
Card replacement charge at Customer Request for loss/damage of the card	Rs. 200/-
Charge for Replacement of Magnetic Stripe card at Customer Request	Rs. 100/-
Re-PIN Charges	Rs. 50/-
SMS Alert Charges	Rs.15/- per quarter

30. ATM Transactions

Description	Service Charge
5 transactions per month at OGB ATMs in a month	Free
5 transactions (Both financial & non-financial) at other Bank's ATMs including Metro Cities in a month	Free
After free transactions	
• per financial transaction	Rs.22/-
• per non-financial transaction	Rs.5/-

The above ATM charges are also applicable to staff accounts.