

**SERVICE CHARGES WITH EFFECT FROM 01.11.2017**  
(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.40/-	Shortfall < 50%
Shortfall > 50-75%		Rs.50/-	Shortfall > 50-75%	Rs. 80/-
Shortfall> 75%		Rs.60/-	Shortfall> 75%	Rs.100/-
Current Account	Shortfall < 50%	Rs.100/-	Shortfall < 50%	Rs.150/-
	Shortfall > 50-75%	Rs.125/-	Shortfall > 50-75%	Rs. 200/-
	Shortfall> 75%	Rs.150/-	Shortfall> 75%	Rs. 250/-

**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 centres 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.		

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.150/-
c.Above Rs. 100000/-		Rs.200/-

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 staff.

4 Cheques return unpaid

PARTICULARS	charges	
a. Cheque Return — Local Clearing inward Return (Cheque drawn on us - issued by our customer)	Upto 100000	Rs.150/-
	Above 1 lac	Rs.250/-

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.250/-
c. Cheque Return — Outstation Cheque Inward Return (Cheque drawn on us issued by our customer)	Upto 100000	Rs.150/-
	Above 1 lac	Rs.250/-
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.200/-

#### Charges for Outward/Inward Collection of Bills

##### 5 (Clean, Documentary, Demand/Usance including supply 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.7/- per Rs.1000/- Min. Rs.150/- and Max Rs.25,000/-.
Above Rs. 1000000/-	Rs.7/- per Rs.1000/- Min. Rs.150/- and Max 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. 4.50 per Rs. 1000/- or part thereof subject to minimum of Rs. 500/--maximum of Rs. 15000/-	
Above Rs. 1000000/-	Rs. 4.50 per Rs. 1000/- or part thereof subject to minimum of Rs. 500/--maximum of Rs. 15000/-	
Issue of Duplicate Instrument	Rs.125/-per instrument	
Revalidation of Instrument	Rs.100/-per instrument. Validation is restricted to one occasion only. No revalidation, which are less 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/-		

##### 7 Charges for NEFT / RTGS

Outward NEFT	Service Charges
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	Charges
1.ECS Registration of Mandate	Rs.100/-
2.ECS Inward & Outward	Rs.2/- per transaction
3.ECS failed Mandate	Rs. 200/- per transaction

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

PARTICULARS

Charges per ledger folio (40 entries in computer consist of one ledger folio)	Rs.65/- subject to availability of free folios as details below
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Accounts with Average Balance	Free Folios Available
Up to Rs. 25000/-	Nil
Above Rs. 25000/- and up to Rs. 50000/-	Three Folios
Above Rs. 50000/- and up to Rs.100000/-	Five Folios
Above Rs. 100000/- and up to Rs.200000/-	Ten Folios
Above Rs. 200000/-	No folio Charges

10	Charges for Stop payment instruction on SB /Cash Credit / Current Account
PARTICULARS	Charges
SB Account	Rs. 60/- per instrument max. 300/- per occasion
Current Account & Cash Credit Account	Rs. 150/- per instrument max. 1000/- per occasion
Loss of SB cheque book	Rs. 250/- per cheques Book
Loss of Cash Credit / Current Account cheque book	Rs. 500/- per cheques Book

11.Charges for Issue of Duplicate Pass Book

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

12.Charges for other Services provided in Deposit accounts

Particulars of Service to be provided	Charges to be collected
Maintenance of Inoperative SB Account	Rs.30/- 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.

Bank for. credit to loan, RD Deposits.	NIL
Failed standing Instruction due to insufficient fund	Rs.50/-
Carrying out Standing Instruction for other than the above(Inter Bank)	Rs.50/- per transaction
Issue of Cheque Books(Savings Bank)	Rs.3/- per leaf of cheque
Issue of Cheque Books(Current Bank)	Rs.3/- 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	Rs.150/-
Closure of Current Account	Rs.500/-
Change of operational instruction and addition or deletion of names in deposit accounts	Rs.100/- in SB Account and Rs.100/- in Current Account
Closure charges free for PMJDY A/cs, BSBD A/cs and Deceased Customer's a/c	

### 13. Charges for Miscellaneous Services

PARTICULARS	Charges to be collected
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.

### PART-B

#### SERVICE CHARGES APPLICABLE FOR GENERAL ADVANCES

### 14. Charges for Services under Loans and Advances Section

PARTICULARS	Charges to be collected
Issue of No-dues Certificate / Credit Reports on Parties to other Banks except under Government sponsored schemes / Agricultural Finances	Rs.100/- per certificate

### 15.PROCESSING FEE

PARTICULARS	Fees
TL/CC against Bank's TDR / Jewel Loans	Nil
TL/CC under Priority Sector up to Rs.25000/-	Nil
TL/CC under Government Sponsored Programmes	Nil
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/-	Nil
KCC limit above Rs.300000/-	0.20%
Loans against NSC /KVP/LIC Policy	0.50 % of the loan amount subject to minimum of Rs.100/-
Term Loans under Priority Sector above Rs 25000/- and up to Rs 200000/-	1.00 % of the loan amount subject to minimum of Rs.1000/- and maximum of Rs.20000/-
Term Loans under Priority Sector above Rs 200000/- (other than Housing Sector)	
Housing Loan up to Rs 25.00 lacs	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.25000/-
Term Loans under Non Priority Sector	1 % of the loan amount
Working Capital (CC,MCC & NFB etc.) Rs.25000/- upto Rs. 2 Lacs ( For both Fresh & Renewal accounts)	Rs.500/-
Working Capital (CC,MCC & NFB etc.) above Rs. 2 Lacs (for Both Fresh & Renewal accounts)	0.50% of the limit.
OGB Car Loan	0.50 % of the loan amount

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

PARTICULARS	Charges to be collected
For TL/CC up to Rs. 500000/-	0.50% of the loan amount maximum Rs.10000/-
For TL/CC above Rs. 500000/-	

17.CERSAI FEE

PARTICULARS	Charges to be collected
For TL/CC up to Rs. 500000/-	Rs.50/- per khata
For TL/CC above Rs. 500000/-	Rs.100/- per Khata

18.CIBIL

PARTICULARS	Charges to be collected
Commercial	Rs.700/-
Individual	Rs.100/-

#### 19.INSPECTION CHARGES

PARTICULARS	Charges to be collected
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.150/- per lac per quarter max Rs.2000/- p.a.

#### 20.Commission for Issue of Bank Guarantee

PARTICULARS	Charges to be collected
Upto Rs.5.00 Cr	0.75 % per quarter minimum Rs.600/-
Above RS.5.00 Cr	0.50 % per quarter
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

1.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.

2.The guarantee commission should be collected for the full specified period of liability at the time of issuing the guarantee.

3.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 of guarantees less three months may be refunded.
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#### 21. PRE PAYMENT/PRE-CLOSURE CHARGES

PARTICULARS	Charges to be collected
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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	1 % of the prepaid amount only in case of loans taken over by other Banks

## 22.DOCUMENTATION CHARGES

PARTICULARS	Charges to be collected
Jewel loans up to Rs 25000/-	Rs.50/-
Jewel loans above Rs 25000/-	Rs.100/-
Loans against TDR/NSC/KVP/LIC Policy /Government Sponsored Programmes/KCC/SHG/JLG/Staff Loans	Nil
All other Loans / CC limits	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/- 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/-

## 23. Miscellaneous Charges on Loans CC accounts

PARTICULARS	Charges to be collected
Cancellation of Bank's lien on NSC/KVP/ LIC Policy pledged in favour of Bank	Rs.120/- per instance
Issue of Demand Notice to Defaulters	Rs.50/- per instance+Actual postage
Expenditure incurred for Recovery	Actual expenditure incurred

## PART-C

### 23.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	Charges	
		For General Public	For Bank's own Staff
Small	450-535	1100	750
Medium	536-880	1500	1000
Large	881-1350	2000	1400

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

### 24.Other Related Locker Charges

Items of Service	Charges to be collected
Charges per visit/ operation	Free 12 operation per calendar year. Rs.50/- per operation over and above 12 free operation in a calendar year.
Penalty for late payment of locker rent	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.

For loss of Locker keys	Rs. 500/- per instant plus actual breaking charges
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#### 25. ATM cum Debit Card Charges

a.	EMV Card Issuance Charge	Rs. 100/-
b.	Annual Maintenance Charge from second year	Rs. 100/-
c.	Replacement Charge at Customer Request for EMV Card	Rs. 200/-
d.	Replacement Charge at Customer Request for Mag Stripe Card	Rs. 100/-
e.	Re-PIN Charges	Rs. 50/-
f.	SMS Alert Charges	As per actual uses

#### 26 ATM Transactions

a.	10 transactions per month at OGB ATMs in a month	Free
b.	5 transactions (Both financial & non-financial) at other Bank's ATMs including Metro Cities in a month	Free
c.	After free transactions	
	• per financial transaction	Rs.22/-
	• per non-financial transaction	Rs.5/-

The above ATM charges are also applicable to staff accounts.

#### 27 OTHER CHARGES not included earlier

##### a. Registration of Nomination

First time Registration	Free
For Subsequent Registration (Modification/Change)	Rs.50/- per occasion
b. Rephasement of Loan	0.05% of limit Min Rs.2000/--Max Rs.10000/-
c. Substitution of collateral Security/ Personal guarantee	0.05% of limit Min Rs.2000/--Max Rs.20000/-

#### General Guidelines:

- So far as any banking service to the Non-Customers is concerned, Branches are advised to collect additional amount of 50% of the service charges over and above the service charges fixed/prescribed for the customers of the Bank.
- GST @ 18% should be collected in addition to the service charges in all cases .
- Actual Postage Expenditure and other out of pocket expenses, telephone bills, if any incurred, should also be recovered in addition to the service charges.