

## SERVICE CHARGES W.E.F 16.08.2017

### BASIC SERVICE CHARGES RELATING TO DEPOSIT ACCOUNTS



Sr No	Particular	Discription	Exisiting Charges w.e.f. 01.04.2017 (Inclusive of Service Tax)	Proposed Charges w.e.f. 16.08.2017
1	Issue of MCC- Savings Bank	For all amounts	Rs.3.5/- per cheque leaf. First 25 leaves free per calendar year	Rs.3.5/- +GST per cheque leaf. First 25 leaves free per calendar year
2	Issue of MCC- CA/CC	For all amounts	Rs 2.5/- per cheque leaf. First 50 leaves free.	Rs 2.5/-+GST per cheque leaf. First 50 leaves free.
3	Account closure (SB/CA)	Within 14 days (SB)	Nil	Nil
		Beyond 14 days and up to 06 Months (SB)	Rs 250/- (Excluding Basic, Small accounts & PMJDY account opened under FI)	Rs 250/-+GST (Excluding Basic, Small accounts & PMJDY account opened under FI)
		Beyond 06 Months and up to 12 Months(SB)	Rs.500/-	Rs.500/-+GST
		CA	Rs 750/-	Rs 750/-+GST
4	Transfer of Account (SB/CA) : All Segments	Per occasion (Inclusive of Postal charge)	Rs.125/- (To be deducted manually by Home Branch)	Rs.125/- +GST (To be deducted manually by Home Branch)
5	Account Keeping Charges(CA/PB/CC/OD)	Limit less than Rs 25000	Nil	Rs 350/- + GST #
		Limit More than Rs 25000	Rs 235 (Includes taxes)	Rs 350/- + GST #
# NIL in case of Teacher's OD scheme				
6	Quarterly Average Balance (QAB) Non Maintenance Charges	Current Account* Excluding CA of BCs	Rs 750/- per quarter	Rs 750/-+GST per quarter

		Saving Bank ( All Segments)**	Per Segment Free	Per Segment Free
			SME, C&I & AGL Segment	SME, C&I & AGL Segment
			Urban/SU : Rs 225/- per qtr	Urban/SU: Rs 225/-+GST per qtr
			Rural : Rs 115/- per qtr	Rural :Rs 115/- +GST per qtr
*For Current Account Initial Deposit Amount for the purpose of opening of account shall be Rs 1000/- at all branches.				
**For Saving Bank account Initial Deposit Amount for the purpose of account opening shall be Rs 500/- except otherwise mentioned in Basic Saving Bank Account, Small Accounts & PMJDY Accounts.				
7	Pass book	Issue of Passbook	Free	Free
		Duplicate Passbook	With latest balance Rs 125/- (Rs. 30/- additional per page for previous entries)	With latest balance Rs 125/- +GST (Rs. 30/- + GST additional per page for previous entries)
8	Stop payment Instructions^	SB Accounts (All segments)	Rs 100/- per instrument maximum Rs. 500/- (Charges are deducted by CBS system. Branches are instructed to reverse the charges in excess of Rs. 500/- for series of cheques if deducted by the CBS system.)	Rs 100/-+GST per instrument maximum Rs. 500/-+GST (Charges are deducted by CBS system. Branches are instructed to reverse the charges in excess of Rs. 500/- +GST for series of cheques if deducted by the CBS system.)
		CA/CC (All segments)	Rs 100/- per instrument, maximum Rs. 500/- (Charges are deducted by CBS system. Branches are instructed to reverse the charges in excess of Rs. 500/- for series of cheques if deducted by the CBS system.)	Rs 100/- +GST per instrument, maximum Rs. 500/- +GST (Charges are deducted by CBS system. Branches are instructed to reverse the charges in excess of Rs. 500/- +GST for series of cheques if deducted by the CBS system.)
^These charges are to be levied only once i.e. at the time of accepting the instructions for stop payment and no charges be levied while actually returning such instruments through clearing.				

9	Cheque returned charges – (For all segments)	a) Cheques drawn on us (for insufficient funds only)	Rs.400/- + out of pocket expenses, if any	Rs.450/- +GST + out of pocket expenses, if any
		b) Cheque returned charges- Cheques drawn on us (for technical reasons -Not to be charged where customer is not at fault as per RBI guidelines)	Rs 180/- + out of pocket expenses if any.	Rs 150/- + GST + out of pocket expenses, if any
Note: Please note if there are any additional expenses i.e. Out of pocket expense, Other Bank Charges, it should be recovered manually.				
10	Charges for excess debit entries in SB	Other than alternate channel / ATM txn. Other than SBI ATMs)	Rs. 5.50 per entry. (For entries over 30 per half year)	Rs. 5.50 +GST per entry. (For entries over 30 per half year)
11	Issue of IOI ( Inter Office Instruments), Demand Draft / Bankers' Cheque	Upto Rs. 5000/-	Rs 25/-	Rs 22/-+GST
		Rs. 5001/- to Rs. 10000/-	Rs 50/-	Rs 44/- +GST
		Rs. 10001/- to Rs. 1 Lac	Rs 5/- Per Rs 1000/- (Min Rs 60/-)	Rs 4/- +GST Per Rs 1000/- (Min Rs 60/-+GST)
		Above Rs. 1 Lac	Rs 4/- Per Rs 1000/- (Min 600/- & Max 2000/-)	Rs 3/- + GST Per Rs 1000/- (Min 600/- + GST & Max 2000/-+ GST)
No charges to be levied for issuance of demand draft issued for payment of proceeds due to restrictions under Income tax Act for paying in cash in respect of matured deposit accounts like Term Deposits.				
12	Standing Instruction	Failed S.I.	Rs 20/-	Rs 20/-+GST
		Setting of SI (one time free)	NIL	NIL

13	EMI (In case of PDC provided)	Failed EMI charges All segment, Excluding Govt. sponsored scheme.	Rs. 325/-+out of pocket expenses per EMI (Manual Deduction)	Rs. 325/-+GST + out of pocket expenses per EMI(Manual Deduction)
14	Signature verification	All segments	Rs 190/- per instance (Manual Deduction)	Rs 190/-+GST per instance (Manual Deduction)
15	Balance Certificate	All segments	Rs.175/- per instance, <i>Free Once in a Financial Year.</i>	Rs.175/-+GST per instance, <i>Free Once in a Financial Year.</i>
16	Interest Certificate	All segments	Rs.175/- per instance, <i>Free Once in a Financial Year</i>	Rs.175/- +GST per instance, <i>Free Once in a Financial Year</i>
17	No dues certificate	Priority sector	No charge	No charge
		Others	Individual Rs 120/- (Manual Deduction) Firm Rs 240/- (Manual Deduction)	Individual Rs 120/-+GST (Manual Deduction) Firm Rs 240/- +GST (Manual Deduction)
18	Photo Attestation charges	All segments	Rs.175/- per instance. (Manual Deduction)	Rs.170/- +GST per instance. (Manual Deduction)
19	Record – copy of the cheque	All segments	Rs.175/- per instance. (Manual Deduction)	Rs.170/- +GST per cheque. (Manual Deduction)
20	Enquiries relating to old records	All segments	Rs 175/- per item upto 2 years and thereafter additional 112/- per additional year (Manual Deduction)	Rs 220/- +GST per item upto 2 years and thereafter additional 120/-+GST per additional year (Manual Deduction)
21	Solvency certificate	Non Commercial per lac	Rs.360/- (Manual Deduction)	Rs.380/-+GST (Manual Deduction)
		Commercial per lac	Rs.360/- (Manual Deduction)	Rs.380/-+GST (Manual Deduction)
		Min	Rs. 1440/- (Manual Deduction)	Rs. 1440/- +GST (Manual Deduction)
		Max	Rs. 21600/- (Manual Deduction)	Rs. 21600/- +GST (Manual Deduction)
22	Postal charges	Ordinary	Actual Expenses , Min Rs 25/-	Actual Expenses , Min Rs 20/-+GST

		Regd/Speed post/courier	Actual Expenses , Min Rs 60/-	Actual Expenses , Min Rs 50/- +GST
23	Cash handling Charges For P seg. Customers for CA/SB accounts***	Upto one bundle (1000 pieces)	NIL	NIL
		Upto TWO bundle	Rs 15/- per packet containing 100 notes of same denomination. Rs 0.90 per loose note. (Manual Deduction)	NIL
		More than two bundle	Rs 15/- per packet containing 100 notes of same denomination. Rs 0.90 per loose note. (Manual Deduction)	Rs 17/- +GST per packet containing 100 notes of same denomination. Rs 0.90 +GST per loose note. (Manual Deduction)
24	Cash handling Charges for CA/CC accounts (Other than P Seg. customers)***	Upto one bundle (1000 pieces)	NIL	NIL
		Upto TWO bundle	Rs 300/- per bundle of same denomination. Loose notes Rs 0.90 per note, Min Rs 75/- Max Rs 20000/- (Manual Deduction)	NIL
		More than two bundle	Rs 300/- per bundle of same denomination. Loose notes Rs 0.90 per note, Min Rs 75/- Max Rs 20000/- (Manual Deduction)	Rs 30/-+GST per packet of same denomination. Loose notes Rs 0.90+GST per note, Min Rs 75/-+GST Max Rs 20000/-+GST (Manual Deduction)
*** If daily average balance in current account is above Rs 3.00 Lakh, Regional Manager may waive these charges upto full extent.				
25	Allowing operations through Power of Attorney/Mandate	All segments	Rs.600/- (Manual Deduction)	Rs.600/-+GST (Manual Deduction)
26	Collection of Outstation Cheques (inclusive of postage and out of pocket expenses.) (Manual Deduction)	Up to Rs.5,000/-	Rs.35/-	Rs.35/- +GST
		Above Rs. 5,000/- up to Rs.10,000/-	Rs.65/-	Rs.65/-+GST
		Above Rs.10,000/- upto	Rs.120/-	Rs.120/-+GST

		Rs.1.00 lac		
		Above Rs.1.00 lac up to Rs.5.00 lacs	Rs.240/-	Rs.240/- +GST
		Above Rs.5.00 lacs up to Rs.10.00 lacs	Rs.290/-	Rs.290/- +GST
		Above Rs.10.00 lacs	Rs.360/- (Max)	Rs.360/- +GST (Max)
		Speed Clearing (CTS) Upto Rs 1.00 lac	No charges	No charges
		Above Rs 1.00 lac	Rs 115/-	Rs 115/-+GST
27	Revalidation / cancellation of drafts / Bankers' cheque	All segments	Rs.180/- per instance (Manual Deduction)	Rs.200/- +GST per instance (Manual Deduction)
28	Issuance of duplicate demand draft / Bankers' cheque	All segments	Rs.180/- per instance (Manual Deduction)	Rs.200/- +GST per instance (Manual Deduction)
29	Payment of Deposit receipts to another bank	All segments	Local Charges as applicable for Banker's Cheque/outstation charges as applicable to remittances.	Local Charges as applicable for Banker's Cheque/outstation charges as applicable to remittances.
30	Penalty charges for depositing delayed instalments in Recurring Deposit accounts	All segments	PENALTY CHARGES to be levied for delayed instalments in Recurring Deposit Accounts @ Rs.1.50 for Rs.100/ p.m. irrespective of periodicity of deposit	PENALTY CHARGES to be levied for delayed instalments in Recurring Deposit Accounts @ Rs.1.50 +GST for Rs.100/ p.m. irrespective of periodicity of deposit
31	Nomination charges	All segments	Rs 100/-	Rs 102/-+GST
Note: 1st option of nomination to be done free of charge, after exercising 1st option of nomination, for every change in nomination chrges to be taken				
32	Statement of Account	Monthly	Once Free, thereafter, Rs. 2/- per entry, Minimum Rs.100/- per request.	Once Free, thereafter, Rs. 1.70 +GST per entry, Minimum Rs.93/- +GST per request.

		Weekly	Rs.450/- per year, for repeat request, Rs. 2/- per entry, Minimum Rs.100/- per request.	Rs.424/- +GST per year, for repeat request, Rs. 2/- per entry, Minimum Rs.93/-+GST per request.
		Daily	Rs.1000/- per year. For repeat request, Rs. 2/- per entry. Minimum Rs.100/- per request	Rs.932/- +GST per year.For repeat request, Rs. 1.70 +GST per entry. Minimum Rs.93/-+GST per request
33	Charges on Inward Collection (Bank to Bank)		Remittance charges to be collected from the drawee.- Where remitting bank has no branch, commission to be shared on 50:50 basis	Remittance charges to be collected from the drawee.- Where remitting bank has no branch, commission to be shared on 50:50 basis
34	LOCAL CHEQUES DISHONoured –OUTWARD CLEARING i.e. cheques received by our customers and deposited for presentation in clearing house	For Cheques up to Rs.1 Lac	Rs.100/- per instrument + out of pocket expenses if any	Rs.127/- +GST per instrument + out of pocket expenses if any
		Above Rs.1 Lac	Rs.200/- per instrument. + out of pocket expenses if any	Rs.212/- +GST per instrument + out of pocket expenses if any
35	CHARGES FOR RECORDING RECONSTITUTION OF ACCOUNT		Rs.200/- PER OCCASION (exempted in case of death of the existing signatory)	Rs.212/-+GST PER OCCASION (exempted in case of death of the existing signatory)
36	CHANGE OF AUTHORISED SIGNATORY IN ACCOUNTS		Rs. 300/- Per Occasion (exempted for change due to death of the existing signatory),	Rs. 297/-+GST Per Occasion (exempted for change due to death of the existing signatory),
37	Copy of original of cheque/draft (paid by the bank)		Rs 115/- per instance	Rs 127/-+GST per instance
38	CHARGES FOR DRAWING CHEQUE LESS THAN RS. 50/-	If more than 2 cheques per month drawn	Rs. 20/- Per Cheque	Rs. 21/-+GST Per Cheque
39	TRANSFER OF ENTIRE BALANCE IN SAVINGS BANK ACCOUNT TO SOME OTHER BANK		Remittance Charges + Out of pocket expenses	Remittance Charges + Out of pocket expenses

40	E SMS ALERTS CHARGES^^		Rs.10/- + Service Tax per quarter from the customers registered for SMS Alerts	Rs. 10/- +GST per quarter from the customers registered for SMS Alerts
^^The following categories of accounts have been exempted for SMS Alerts charges: UGB Staff and Pensioners, Senior Citizen accounts, Bank Mitra accounts				
41	Per & Agri segment Gold Loan Safe Keeping Charge		Rs. 750/- per annum	Rs. 750/- +GST per annum
42	Coin Handling Charge	Up to 500 coin	NIL	NIL
		Above 500 to 1000	Rs 50/-	Rs 47/- + GST
		Beyond 1000 coins	Rs 100/- per thousand or part of there of  (Manual Deduction) e.g: for deposit of 1125 coin fee will be 50+11=61)	Rs 89/- +GST per thousand or part of there of  (Manual Deduction) e.g: for deposit of 1125 coin fee will be 47+ GST +11+ GST = 58 + GST
<b><u>Kindly Note in case of Manual deduction of any charges, Branch Staff must round off amount to nearest Zero.</u></b>				



**NOTE: CONCESSIONS IN SERVICE CHARGES**

**(i) Service charges for certain categories of customer like individuals in rural areas, pensioners and senior citizens, the service charges has been reduced to 50% of applicable prescribed charges in respect of following services :**

- a) Issue of duplicate Passbook/statement of accounts.
- b) Issue of cheque books.
- c) Noting of Standing Instructions.
- d) Stop payment instructions.
- e) Charges for non-maintenance of minimum balance.
- f) Issue of balance certificate.
- g) Signature verification.
- h) Ledger folio (Account Keeping) charges.

**(ii) No service charges will be levied for “Basic saving Bank account” , Small Accounts & PMJDY accounts.**

## **1. ELECTRONIC TRANSFER CHARGES TO BE DEDUCTED BY SYSTEM (ALL SEGMENTS)**

S.No.	Inter-Core Charges between our branches	Max. Amt.	Existing Charges	Proposed Charges
1.	Transfer transaction between UGB branches Local/Outstation	Subject to restriction for non-home transactions for different branches.	NIL	Nil
2.	Cash Transaction between UGB Branches: Local /Outstation			
(i).	Deposit of cash at non-home CBS branches	P-Segment-Rs.25,000/- per day SME Segment- Rs.2.00 lac per day	Nil	Nil
(ii).	Encashment of cheque at non home branch	P-Segments; Max.limit:Rs.50,000/- SME segment: Max.Limit:1.00 lacs	upto Rs.10,000/- Free, Above Rs.10,000/- and upto Rs.50,000/- Rs.2.50/- per Rs.1000/-Min Rs.50/-per transaction	upto Rs.10,000/- Free, Above Rs.10,000/- and upto Rs.50,000/- Rs.2.50/- +GST per Rs.1000/-Min Rs.50/-+GST per transaction

## 2. NEFT CHARGES

S. No.	Items	Transaction Slab	Present Charges	Proposed Charges
1.	NEFT	<b>Inward NEFT</b>	<b>Free</b>	<b>Free</b>
2.	Outward NEFT for customer related transactions	Up to Rs. 10,000/-	<b>Rs. 3/-</b>	<b>Rs. 3/- +GST</b>
		From Rs. 10,001/- to Rs. 1 lakh	Rs.5/-	Rs.5/- +GST
		Above Rs. 1 lakh to 2 lakh	Rs.15/-	Rs.15/- +GST
		Above Rs. 2 lakh	Rs.25/-	Rs.25/- +GST
If handling of cash is involved, cash handling charges would be levied @ 30% extra of normal charges.				

## 3. RTGS CHARGES

Facility is available to Limited Branches with prior permission of Accounts Deptt, HO.

### a) RTGS Customer Transactions

Time of settlement at the RBI		Charges Existing		Charges Proposed	
From	To				
09.00 Hours	12.00 Hours	Rs. 2.00 lacs to Rs. 5.00 lacs	Rs.28/-	Rs. 2.00 lacs to Rs. 5.00 lacs	Rs.25/- +GST
After 12.00 Hours	15.30 Hours				
After 15.30 Hours	16.30 Hours (on week days)	Above Rs. 5.00 lacs	Rs.55/-	Above Rs. 5.00 lacs	Rs.50/- +GST

**NOTE:**

- Charges are to be recovered from the account where the credit is afforded.
- Charges recovered are to be credited to the branch which puts through the transactions.
- Non-home transactions will be allowed to be conducted without any service charges from all Staff/UGB Pensioners.
- Above charges are applicable to all type of transactions.
- No additional charges such as Courier charges, out of pocket expenses etc., need to be levied from the customers.
- The charges are applicable only to transactions originated and payable within India.
- To reduce the Clearing Cycle and to promote electronic mode of payment, the drawee branches should use electronic modes like RTGS/NEFT, wherever available, to remit proceeds to the collecting branches.

**4. BASIC SERVICE CHARGES: SAFE DEPOSIT LOCKER / SAFE CUSTODY**

<i>S.no.</i>	<i>Items</i>	<i>Description</i>	<i>Present Charges (Inclusive of tax)</i>	<i>Proposed Charges</i>
1.	<i>Safe Deposit Lockers</i>	<i>Registration Charges (One Time)</i>	<i>NIL</i>	<i>100+GST</i>
	<i>New Size/ Type</i>	<i>Annual Rent</i>		<i>Rs 800+GST (50% discount to staff)</i>
		<i>Size A 125 X 175 x 492</i>		
		<i>Size B 159 X 210 X 492</i>		
		<i>(Metro &amp; Urban Centres)</i>	<i>Rs. 880/-</i>	
		<i>(Semi- urban &amp; Rural)</i>	<i>(50% discount to staff)</i>	

		<i>Registration Charges (One Time)</i>	<i>NIL</i>	<i>300+GST</i>
<i>Medium</i>		<i>Size C 125 X 352 X 492</i>		<i>Rs 1400+GST (50% discount to staff)</i>
		<i>Size D 189 X 263 X 492</i>		
		<i>Size E 159 X 423 X 492</i>		
		<i>Size H1 325 X 210 X 492</i>		
		<i>(Metro &amp; Urban Centres)</i>		
		<i>(Semi- urban &amp; Rural)</i>		

**Note** – Above Charges will be recovered by system, only if branch will issue locker in B@ncs-24 software. Otherwise ensure that **these charges are to be recovered manually.**

- In case of loss of key of the lockers, a service charge of Rs.1000/- has to be recovered from hirer in addition to the actual expenditure incurred in breaking open the locker and changing of key by manufacturer of lockers.
- No. of Locker visits per year: 12 visits free: thereafter Rs.140/- per visit to be recovered manually.
- Locker Rent Overdue Charges:

<i>1<sup>st</sup> Quarter</i>	<i>10% of annual rent.</i>
<i>2<sup>nd</sup> Quarter</i>	<i>20% of annual rent</i>
<i>3<sup>rd</sup> Quarter</i>	<i>30% of annual rent</i>
<i>1yr</i>	<i>40% of annual rent.</i>
<i>For more than 1 year</i>	<i>Locker to be broken</i>

2.	Safe custody charges	a) Scrips (for each scrip) Sealed cover (each )	Rs 200/- per scrip Min. Rs 400/- pa	Rs 200/- +GST per scrip Min. Rs 400/- +GST pa
3.	Safe deposit articles	One time charge for all kinds of Safe Deposit Articles.	Rs 750/-	Rs 750/- +GST
		Additional Charge for envelope (p.a)	Rs 170/-	Rs 170/- +GST
		Additional charge for packet (p.a)	Rs 750/-	Rs 750/- +GST
		Additional charge for Large packet/ Box- (Max 100 cms) p.a	Rs 1500/-	Rs 1500/- +GST
Subject to max. total dimensions (i.e Length+Width+Height) not exceeding 100cm., if exceeds 100 cm Rs 56 per cm. (subject to availability of space available.			Rs 65/- per cm	Rs 65/- +GST per cm

### **Service Charges pertaining to ATM/Debit Cards**

Sl.No.	Particulars of charges	Existing Charges	Proposed Charges
1	EMV Card issuance charges	Rs. 115/-	Rs. 100/- +GST
2	Other ATM/Debit Card issue charges	Free	Free
2a	ATM/Debit Card (including Add on Cards) Annual Fee on completion of one year and thereafter to be charged on yearly basis.	Rs. 125	Rs. 125 +GST

<b>3</b>	Charges for issuing Add on card	<b>Rs. 125/-</b>	<b>Rs. 125/- +GST</b>
<b>4</b>	Charges for issue of duplicate PIN (However, if the Card has not been used even once due to error in printing of PIN, issue of Duplicate PIN shall be free)	<b>Rs. 125/-</b>	<b>Rs. 100/- +GST</b>
<b>5</b>	Charges for issue of Duplicate ATM/Debit Card/Replacement of ATM/Debit card.	<b>Rs. 250/-</b>	<b>Rs. 250/- +GST</b>
<b>6</b>	<b>Internet Banking Login:</b>		
	Duplicate Password	<b>Rs. 75/-</b>	<b>Rs. 75/-+GST</b>
	Transaction Password	<b>Rs. 75/-</b>	<b>Rs. 75/- +GST</b>
<b>7</b>	IMPS	Upto 1000/- : <b>No Charges</b> Rs 1001/- to Rs 100000/-: <b>Rs 5/- per transaction + GST</b> Rs 100001/- to Rs 200000/-: <b>Rs 15/- per transaction + GST</b> Rs 200001/- to Rs 500000/-: <b>Rs 25/- per transaction + GST</b>	Upto 1000/- : <b>No Charges</b> Rs 1001/- to Rs 100000/-: <b>Rs 5/- per transaction + GST</b> Rs 100001/- to Rs 200000/-: <b>Rs 15/- per transaction + GST</b> Rs 200001/- to Rs 500000/-: <b>Rs 25/- per transaction + GST</b>

**अनुलग्नक -1**

<b>Service Charges on Loans &amp; Advances of all segments (Inclusive of all taxes)</b>				
<b>Sr No</b>	<b>Items</b>	<b>Particulars</b>	<b>Existing Charges w.e.f. 01.04.2017 (Inclusive of Service Tax)</b>	<b>Proposed Charges w.e.f. 16.08.2017</b>
1	Inspection Charges	All Loan limits up to Rs. 25000/- (Including. P.S.*)	No Inspection Charges to be levied.	No Inspection Charges to be levied.
		Loan limits above Rs. 25001/- & up to Rs. 3 lacs.	Rs. 800/- per annum.	Rs. 750/-+GST per annum.
		Loan limits above Rs. 3lacs & up to Rs. 100 lacs.	Rs. 300/- per lac/ per annum maximum Rs.18,000/- (Within same municipal limits.)	Rs. 300/- + GST per lac/ per annum maximum Rs.17,000/- + GST (Within same municipal limits.)
		Loan limit Over Rs. 100 lacs	Rs. 250/- per lacs /per annum Max. Rs. 40,000/- p.a. (Within same municipal limits.	Rs. 225/- +GST per lacs /per annum Max. Rs. 36,000/- p.a. + GST (Within same municipal limits.
		For Out station Inspection	125% of actual expenses incurred to be recovered at branch end. Min 25000/-	125% +GST of actual expenses incurred to be recovered at branch end. Min 25000/-+GST
<b>No Inspection Charges are to be levied on the Inspection of P-segment Loans Housing Loan/Car Loan/Personal Loan/Education Loan.</b>				
2	<b>UP front Evaluation Fees for Term Loan(Excluding P Segment)</b>	<b>Term Loans</b>		
		Upto Rs 50,000/-	NIL	NIL
		Rs 50,001 to Rs 1,00,000/-	0.60% of loan amount	0.60% + GST of loan amount
		Rs 1,00,001/- and upto Rs 5,00,000/-	1.25% of Loan amount	1.20% + GST of Loan amount
	Rs 5,00,001/- lacs and upto Rs 10 cr	2.50% of loan amount.	2.20% + GST of loan amount. ,Max Rs 6.25 lacs +GST	



			,Max 6.25 lacs	
		Above 10 crore	1.00% of loan amount, Max 10.00 lacs	1.00% + GST of loan amount, Max Rs 10.00 lacs +GST
3	<b>PROCESSING CHARGES</b>			
A	Cash credit limits : All types of Fund Based & Non Fund Based limits including Ad-hoc limits except against Banks own TDRs to be recovered each year at the time of each renewal	Up to Rs. 25000/-	No charges	No charges
		Rs. 25001/- upto Rs. 2 lacs	Rs. 800/-	Rs. 725/- + GST
		Above Rs. 2 lacs	0.35% of the loan amount minimum Rs. 1000.00 Maximum Rs 30.00 lacs.	0.30% + GST of the loan amount minimum Rs.1000/- + GST Maximum Rs 30 Lacs + GST
i. Processing charges DEMAND LOANS ON NSC ,KVP& IVP =Rs 300/-+GST (irrespective of loan amount				
ii. No Processing Charges to be recovered on loans against our own deposits.				
iii. Processing Charges are not applicable on Term Loans as upfront fee will be recovered.				
iv. The Processing Charges are to be recovered at the time of initial processing as well as at each renewal, in case other than Term Loans.				
v .Where account could not be renewed in time due to delayed submission of data by the borrower, the charges is to be recovered for continuing the advance.				
B	Personal /Consumer Loans		1.50% of the Loan irrespective of the loan amt.	1.30% + GST of the Loan irrespective of the loan amt. Minimum Rs 1300+GST
C	Housing Loans	Up to Rs.20.00 lacs	0.30% of the loan amount, minimum Rs.2000	0.30%+ GST of the loan amount, minimum Rs.2500+ GST
		Above Rs. 20.00 lacs	0.40% of loan amount, max RS 40000	0.40% + GST of loan amount, max RS 40000+ GST

D	Car Loans/Auto Loans		0.60%of the Loan amount subject to minimum of Rs.1000/- and maximum of Rs. 10,000/-	0.55 %+ GST of the Loan amount subject to minimum of Rs.1000/-+ GST and maximum of Rs. 10,000/-+ GST
E	Loan against E M of Property		2.00 % of the Loan amount subject to Maximum Rs.51000/-	1.75 % + GST of the Loan amount : Minimum Rs 10000 + GST & Maximum Rs.51000/-
	High VALUE LAP		1.00% of sanction /renewal amount	0.85%+ GST of sanction /renewal amount: Minimum Rs 10000+GST
F	Education Loan Documentation fees	<b>In India</b>		
		Up to Rs. 4.00 lacs.	Rs 400/-	Rs 400/-+ GST
		Above Rs. 4.00 Lacs to 15 Lacs	Rs 700/-	Rs 700/-+ GST
		Above Rs. 15.00 Lacs to 30 Lacs	Rs 1500/-	Rs 1500/-+ GST
		Above Rs. 30.00 Lacs	Rs 3000/-	Rs 3000/-+ GST
		<b>For Abroad Education</b>		
		Upto 15 Lacs	Rs 2500/-	Rs 2500/-+ GST
		Above Rs. 15.00 Lacs to 30 Lacs	Rs 5000/-	Rs 5000/-+ GST
	Above Rs. 30.00 Lacs	Rs 7500/-	Rs 7500/-+ GST	
<b>In case the student is going abroad. The Student has to Deposit Rs.10000/- towards processing. If he avails the loan the amount will be adjusted as his Margin Money/interest amount. If he does not avail the loan facility within 4 months the amount will be credited to commission a/c.</b>				
4	<b>PENAL RATE OF INTEREST (In case of Irregular accounts)</b>			
A		Irregular limits up-to Rs. 25000/-	Nil	Nil
B		Irregular limits above Rs. 25000/-	2% on irregular amt. but if irregular for more than 60 days, 2% on entire O/s.	2% on irregular amt. but if irregular for more than 60 days, 2% on entire O/s.
C		Non-submission of renewal data for more than 3 months, All irregular limits above Rs. 25000/-	@ 2% on entire outstanding	@ 2% on entire outstanding

D		Non-submission of Stock Statement for more than 10 days, (All irregular limits above Rs. 25000/-	@ 2% on entire outstanding	@ 2% on entire outstanding
E	Term Loans		2% of Outstanding for irregular period.	2% of Outstanding for irregular period.
F	Home Loans	Up toRs.25,000/-	Nil	Nil
		aboveRs.25,000/	2% of the Overdue amount if the entire amount of EMI (Installment+interest) remains overdue for a period of 1 month. If there is part recovery no Penal Interest should be levied.	2% of the Overdue amount if the entire amount of EMI (Installment+interest) remains overdue for a period of 1 month.
5	<b>Application of penal Interest (In case of regular accounts)</b>			
A	1) Cash Credit Limits Irregularity in Cash Credit accounts	Continuously irregular account for a period beyond 60 days In other Cases	2% on the entire loan outstanding. 2% on the irregular portion	2% on the entire loan outstanding. 2% on the irregular portion
B	Non-Submission of Stock Statements.	Upto Rs 05 lacs	Rs 300/-	Rs 300/-+ GST
		Rs 50001 to 10 Lac	Rs.500/-	Rs.500/- + GST
		Beyond Rs 10 lacs	Rs. 1000/-	Rs. 1000/-+ GST
C	Non-submission of Renewal Data, Including Audited Balance Sheet.	For listed companies if not submitted within 7 months	Rs.9000/- per month.	Rs.9000/- + GSTper month.
		For others, if not submitted within 9 months	Rs.3500/- per month.	Rs.3500/- + GSTper month.
D	Non-compliance with Financial covenants		1.25% of the entire outstanding.	1.25%+GST of the entire outstanding.

E	Term Loans	Non-Payment of interest/ instalment	2.0% of the entire outstanding for the period of default.	2.0% of the entire outstanding for the period of default.
<b>a) Submission of Stock Statements with delay beyond 10 days of the succeeding month to be considered as non-submission except where period extended by the sanctioning authority.</b>				
<b>b) The aggregate penal interest on account of non-compliance not to exceed 3% in aggregate.</b>				
6	Inland Guarantees	Up to Rs. 5.00 Crores.	2.10% per Annum	2.00% + GST per Annum
		Above Rs. 5.00 Crores & up to Rs.10.00 Crores.	1.60% per Annum	1.50% + GSTper Annum
<b>*If cash margin is 100%, then applicable charges will be 25% of above charges.</b>				
7	SERVICES CHARGES FOR PROVIDING - CREDIT INFORMATION REPORTS UNDER CREDIT INFORMATION COMPANIES.	For individual customers (All segments)	RS 150/-	RS 120/-+GST
		For Non-individual customers (All segments)	Rs900/-	Rs 800/-+GST
8	JLG	PROCESSING FEES	NIL	NIL
9	Documentation charges for KCC (Including KCC Card Charges)	Upto 0.25 Lacs	NIL	NIL
		Above 0.25 Lac to Rs 3 Lacs	Rs 250/-	Rs 250/-+GST
		Above 3 Lacs	Rs 350/-	Rs 350/-+GST