

SERVICE CHARGES W.E.F

BASIC SERVICE CHARGES RELATING TO DEPOSIT ACCOUNTS

Sr No	Particular	Description	Existing Charges w.e.f. 15.09.2018	Proposed Charges w.e.f. 01.04.2020
1	Issue of MCC- Savings Bank	For all amounts	Rs.3.5/- +GST 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/-+GST per cheque leaf. First 50 leaves free.	Rs 3/-+GST per cheque leaf. First 50 leaves free.

Sr No	Particular	Description	Existing Charges w.e.f. 15.09.2018	Description	Proposed Charges w.e.f. 01.04.2020
3	Account closure (SB/CA)	Within 14 days (SB)	Nil	Any Time (closed before 12 months)	Rs 300/-+GST (Excluding Basic, Small accounts & PMJDY account opened under FI)
		Beyond 14 days and up to 06 Months (SB)	Rs 250/-+GST (Excluding Basic, Small accounts & PMJDY account opened under FI)		
		Beyond 06 Months and up to 12 Months(SB)	Rs.500/-+GST		
		CA	Rs 750/-+GST		

Sr No	Particular	Description	Existing Charges 15.09.2018	w.e.f.	Proposed Charges 01.04.2020	w.e.f.
4	Transfer of Account (SB/CA) : All Segments	Per occasion (Inclusive of Postal charge)	Out of Pocket expenses Max. Rs50/-		Rs 50/- + GST #(Manual Deduction)	
5	Account Keeping Charges	(CA)	Rs 350/- + GST #		Rs 250/- + GST #	
		(CC/OD) Limit more than 25000/-	Rs 350/- + GST #		Rs 500/- + GST #	
# NIL in case of Teacher's OD scheme						
6	Quarterly Average Balance (QAB) Non Maintenance Charges	Current Account* Excluding CA of BCs	NA		NA	
		Saving Bank (All Segments)**	NA		NA	

*For Current Account Initial Deposit Amount for the purpose of opening of account shall be Rs 1000/- at all rural , semi urban/urban branches

**For Saving Bank account Initial Deposit Amount for the purpose of account opening shall be Rs 500/- except in Basic Saving Bank Account, Small Accounts & PMJDY Accounts.

Sr No	Particular	Description	Existing Charges 15.09.2018	w.e.f.	Proposed Charges 01.04.2020	w.e.f.
7	Pass book	Issue of Passbook	Free		Free	
		Duplicate Passbook	With latest balance Rs 125/- +GST (Rs. 30/- + GST additional per page for previous entries)		With latest balance Rs 125/- +GST (Rs. 30/- + GST additional per page for previous entries)(Manual Deduction for old entries)	

8	Stop payment Instructions^	SB Accounts (All segments)	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.)	Rs 100/-+GST per instrument maximum Rs. 500/-+GST per instance (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/- +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.)	Rs 500 +GST per instrument, maximum Rs 750/- +GST (Charges are deducted by CBS system. Branches are instructed to reverse the charges in excess of Rs. 750/-+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.500/- +GST + out of pocket expenses, if any	Rs.500 +GST (irrespective of amount) for first 3 cheque returns (in one year).Rs 1000/-+GST from 4 th cheque return onwards (in one year)+ Out of Pocket expenses (Manual)
		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 150/- + GST + out of pocket expenses, if any	Rs 150/- + GST + out of pocket expenses, if any (Manual)
Note: Please note if there are any additional expenses i.e. Out of pocket expense, Other Bank Charges, it should be recovered manually.				

Sr No	Particular	Description	Existing Charges w.e.f. 15.09.2018	Description	Proposed Charges w.e.f. 01.04.2020
-------	------------	-------------	------------------------------------	-------------	------------------------------------

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)	ATM txn. Other than SBI ATMs)	Rs. 6/- +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 22/-	Upto Rs. 5000/-	Rs 22/-+GST
		Rs. 5001/- to Rs. 10000/-	Rs 50/-	Rs. 5001/- to Rs. 10000/-	Rs 50/- +GST
		Rs. 10001/- to Rs. 1 Lac	Rs 4/- +GST Per Rs 1000/- (Min Rs 60/- & Max Rs 2000/- +GST)	Above Rs. 10000/-	Rs 4/- +GST Per Rs 1000/- (Min Rs 60/- & Max Rs 2000/- +GST)
		Above Rs. 1 Lac			
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.					

Sr No	Particular	Description	Existing Charges w.e.f. 15.09.2018	Proposed Charges w.e.f. 01.04.2020
12	Standing Instruction	Failed S.I.	Rs 25/-+GST	Rs 50/-+GST (manual Deduction)
		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. 500/-+GST + out of pocket expenses per EMI(Manual Deduction)	Rs. 500/-+GST per EMI (Manual Deduction)
14	Signature verification	All segments	Rs 225/-+GST per instance (Manual Deduction)	Rs 225/-+GST per instance (Manual Deduction)
15	Balance Certificate	All segments	Rs.200/-+GST per instance, <i>Free Once in a Financial Year.</i>	Rs.200/-+GST per instance, <i>Free Once in a Financial Year.</i> (manual Deduction)
16	Interest Certificate	All segments	Rs.200/- +GST per instance, <i>Free Once in a Financial Year</i>	Rs.200/- +GST per instance, <i>Free Once in a Financial Year</i> (manual Deduction)
17	No dues certificate	Priority sector	No charge	No charge

		Others	Individual Rs 120/-+GST (Manual Deduction) Firm Rs 240/- +GST (Manual Deduction)	Individual Rs 120/-+GST (Manual Deduction) Firm Rs 240/- +GST (Manual Deduction)
18	Photo Attestation charges	All segments	Rs.170/- +GST per instance. (Manual Deduction)	Rs.170/- +GST per instance. (Manual Deduction)
19	Record - copy of the cheque	All segments	Rs.170/- +GST per cheque. (Manual Deduction)	Rs.170/- +GST per cheque. (Manual Deduction)
20	Enquiries relating to old records	All segments	Rs 220/- +GST per item upto 2 years and thereafter additional 120/-+GST 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.380/-+GST (Manual Deduction)	Rs.380/-+GST (Manual Deduction)
		Commercial per lac	Rs.380/-+GST (Manual Deduction)	Rs.380/-+GST (Manual Deduction)
		Min	Rs. 1440/- +GST (Manual Deduction)	Rs. 1440/- +GST (Manual Deduction)
		Max	Rs. 21600/- +GST (Manual Deduction)	Rs. 21600/- +GST (Manual Deduction)
22	Postal charges	Ordinary	Actual Expenses , Min Rs 20/- +GST	Actual Expenses , Min Rs 25/- +GST(manual Deduction)
		Regd/Speed post/courier	Actual Expenses , Min Rs 50/-+GST	Actual Expenses , Min Rs 50/- +GST(manual Deduction)

Sr No	Particular	Description	Existing Charges w.e.f. 15.09.2018	Description	Proposed Charges w.e.f. 01.04.2020
23	Cash handling Charges For P seg. Customers for SB accounts***	Upto one bundle (1000 pieces)	NIL	-in accounts SB	In SB accounts cash deposit - 30 transactions in a half year are free, thereafter Rs 10/- +GST per transaction. (manual Deduction)
		More than Two bundle	Rs 20/- +GST per packet containing 100 notes of same denomination. Rs 1.00 +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	Upto bundle One	NIL
		Upto TWO bundle	NIL		

		More than two bundle	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)	More than one bundle	Rs 20/-+GST per packet of same denomination. Loose notes Rs 0.90+GST per note, Min Rs 50/-+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.					

Sr No	Particular	Description	Existing Charges w.e.f. 15.09.2018	Proposed Charges w.e.f. 01.04.2020
25	Allowing operations through Power of Attorney/Mandate	All segments	Rs.600/-+GST (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/- +GST	Rs.50/-+GST (Manual Deduction)
		Above Rs. 5,000/- up to Rs.10,000/-	Rs.65/-+GST	
		Above Rs.10,000/- upto Rs.1.00 lac	Rs.120/-+GST	Rs.100/-+GST (Manual Deduction)
		Above Rs.1.00 lac up to Rs.5.00 lacs	Rs.240/- +GST	Rs.200/-+GST (Manual Deduction)
		Above Rs.5.00 lacs up to Rs.10.00 lacs	Rs.290/- +GST	
		Above Rs.10.00 lacs	Rs.360/- +GST (Max)	
		Speed Clearing (CTS) Upto Rs 1.00 lac	No charges	No charges
		Above Rs 1.00 lac	Rs 150/-+GST	Rs 150/-+GST(manual Deduction)
27	Revalidation / cancellation of drafts / Bankers' cheque	All segments	Rs.200/- +GST per instance (Manual Deduction)	Rs.200/- +GST per instance(manual Deduction)
28	Issuance of duplicate demand draft / Bankers' cheque	All segments	Rs.200/- +GST 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.

				(manual Deduction)
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 +GST 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 (Change in nominataion)	All segments	Rs 31/-+GST	Rs 50/+GST (manual Deduction)
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. 1.70 +GST per entry, Minimum Rs.93/- +GST per request.	Once Free, thereafter, Rs 100 +GST on second instance(Upto 40 entries) (manual Deduction)
		Weekly	NA	NA
		Daily	NA	NA
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(manual Deduction)
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.127/- +GST per instrument + out of pocket expenses if any	Rs.150/- +GST per instrument + out of pocket expenses if any (Manual Deduction)
		Above Rs.1 Lac	Rs.212/- +GST per instrument + out of pocket expenses if any	Rs.250/- +GST per instrument + out of pocket expenses if any (Manual Deduction)
35	CHARGES FOR RECORDING RECONSTITUTION OF ACCOUNT		Rs.212/-+GST PER OCCASION (exempted in case of death of the existing signatory)	Rs.250/-+GST PER OCCASION (exempted in case of death of the existing signatory) (manual Deduction)

36	CHANGE OF AUTHORISED SIGNATORY IN ACCOUNTS (firm & Partnership firm)		Rs. 297/-+GST Per Occasion (exempted for change due to death of the existing signatory),	Rs. 300/-+GST Per Occasion (exempted for change due to death of the existing signatory) (manual Deduction)
37	Copy of original of cheque/draft (paid by the bank)		Rs 127/-+GST per instance	Rs 150/-+GST per instance(manual Deduction)
38	CHARGES FOR DRAWING CHEQUE LESS THAN RS. 50/-	If more than 2 cheques per month drawn	Rs. 21/-+GST Per Cheque	Rs. 25/-+GST Per Cheque(manual Deduction)
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(manual Deduction)
40	E SMS ALERTS CHARGES^^		Rs. 10/- +GST per quarter from the customers registered for SMS Alerts	Rs. 15/- +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/- +GST per annum	Rs. 500/- +GST per annum(manual Deduction)

Sr No	Particular	Description	Existing Charges w.e.f. 15.09.2018	Description	Proposed Charges w.e.f. 15.09.2018
42	Coin Handling Charge	Upto 100 coins	Nil	Upto 100 coins	Nil
		Above 100 coins	Rs. 15 for every 100 coins deposited	Above 100 coins	Rs. 15 for every 100 coins deposited (manual Deduction)

Kindly Note in case of Manual deduction of any charges, Branch Staff must round off amount to nearest Zero.

NOTE: CONCESSIONS IN SERVICE CHARGES 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 Charge
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					
		Description	Existing Charges	Description	Proposed Charges
(i).	Deposit of cash at non-home CBS branches	P-Segment- upto Rs.25000/- per day	Nil	P-Segment- upto Rs.25000/- per day	Nil
		P-Segment- Rs. 25001/- upto Rs. 2.00 Lacs	0.1% of entire amount	P-Segment- Rs. 25001/- upto Rs. 2.00 Lacs	0.1% of entire amount (Recovery in NPA and in loan accounts – No charges)
		SME Segment- Rs.2.00 lac per day	Nil	SME Segment- Rs.1.00 lac per day	Nil
		SME Segment- Rs. 100001/- to Rs. 5.00	0.1% of entire amount	SME Segment- Rs. 100001/- to Rs. 5.00	0.1% of entire amount (Recovery in NPA and in

		Lacs		Lacs	loan accounts – No charges)
(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/- +GST per Rs.1000/-Min Rs.50/- +GST per transaction	P-Segments; Max.limit:Rs.50,000/- SME segment: Max.Limit:2.00 lacs x.Limit:2.00 lacs	upto Rs.10,000/- Free, Above Rs.10,000/- and upto Rs.50,000/-(self only i.e a/c holder) 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	Inward NEFT	Free	Free
2.	Outward NEFT for customer related transactions	Up to Rs. 10,000/-	Rs. 3/- +GST	Rs. 3/- +GST
		From Rs. 10,001/- to Rs. 1 lakh	Rs.5/- +GST	Rs.5/- +GST
		Above Rs. 1 lakh to 2 lakh	Rs.15/- +GST	Rs.15/- +GST
		Above Rs. 2 lakh	Rs.25/- +GST	Rs.25/- +GST
If handling of cash is involved, cash handling charges would be levied @ 30% extra of normal charges.				

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		Description	Existing Charges	Description	Proposed Charges
From	To				
09.00 Hours	12.00 Hours	Rs. 2.00 lacs to Rs.	Rs.20/- +GST	Rs. 2.00 lacs to Rs.	Rs.20/- +GST
After 12.00 Hours	15.30 Hours				

After 15.30 Hours	16.30 Hours (on week days)	5.00 lacs Above Rs. 5.00 lacs	Rs.40/- +GST	5.00 lacs Above Rs. 5.00 lacs	Rs.40/- +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.

3. BASIC SERVICE CHARGES: SAFE DEPOSIT LOCKER / SAFE CUSTODY

S.no.	Items	Description	Present Charges	Proposed Charges	
1.	Safe Deposit Lockers	Registration Charges (One Time)	100+GST	100+GST	
		New Size/ Type	Annual Rent	Rs 1000+GST (50% discount to staff)	Rs 1000+GST (50% discount to staff)
	Size A 125 X 175 x 492				
	Size B 159 X 210 X 492				
	(Metro & Urban Centres)				
			(Semi- urban & Rural)		
			Registration Charges (One Time)	300+GST	300+GST
	Medium		Size C 125 X 352 X 492	Rs 1500+GST (50% discount to staff)	Rs 1500+GST (50% discount to staff)
			Size D 189 X 263 X 492		
			Size E 159 X 423 X 492		
		Size H1 325 X 210 X 492			
		(Metro & Urban Centres)			
		(Semi- urban & Rural)			

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 Penalty Charges:

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

2.	Safe custody charges	a) Scrips (for each scrip) Sealed cover (each)	Rs 200/- +GST per scrip Min. Rs 400/- +GST 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/- +GST	Rs 750/- +GST
		Additional Charge for envelope (p.a)	Rs 170/- +GST	Rs 170/- +GST
		Additional charge for packet (p.a)	Rs 750/- +GST	Rs 750/- +GST
		Additional charge for Large packet/ Box- (Max 100 cms) p.a	Rs 1500/- +GST	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/- +GST per cm	Rs 65/- +GST per cm

Service Charges pertaining to ATM/Debit Cards

Sl.No.	Particulars of charges	Existing Charges	Proposed Charges w.e.f.01.04.2020
1	EMV ATM/Debit Card issue charges (Replacement of ATM/Debit card for EVM feature and expiry of validity)	Free	Free
2	ATM/Debit Card (including Add on Cards) Annual Fee on completion of one year and thereafter to be charged on yearly basis.	Rs. 125 +GST	Rs. 125 + GST
3	Charges for issuing Add on card (Manual)	Rs. 125/- +GST	Rs. 125/- +GST
4	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) Manual	Rs. 100/- +GST	Rs. 50/- +GST
5	Charges for issue of Duplicate ATM/Debit Card. (Manual)	Rs. 250/- +GST	Rs. 125/- +GST
6	Internet Banking Login:		
	Duplicate Password (Manual)	Rs. 75/-+GST	NIL
	Transaction Password (Manual)	Rs. 75/- +GST	NIL
7	IMPS	Upto 1000/- : No Charges Rs 1001/- to Rs 100000/-: Rs 5/- per transaction + GST Rs 100001/- to Rs 200000/-: Rs 15/- per transaction + GST	Upto 1000/- : No Charges Rs 1001/- to Rs 100000/-: NIL Rs 100001/- to Rs 200000/-: NIL

अनुलग्नक .1

Changes in Service Charges on Loans & Advances of all segments

A. Inspection Charges				
Particulars	Existing Charges w.e.f. 15.09.2018	Particulars	Proposed Charges w.e.f. 01.04.2020	
All Loan limits up to Rs. 50000/- (Including. P.S.*)	No Inspection Charges to be levied.	All Loan limits up to Rs. 25000/-	Nil	
Loan limits above Rs. 50001/-& up to Rs. 3 lacs.	Rs. 750/-+GST per annum.	Loan limits above Rs. 25001/-& up to Rs. 2 lacs.	Rs. 600/-+GST per annum.	
Loan limits above Rs. 3 lacs	Rs. 300/- + GST per lac/ per annum maximum Rs.36,000/- p.a. + GST (Within same municipal limits.)	Loan limits above Rs. 2 lacs For Out station Inspection	Rs. 300/- + GST per lac/ per annum maximum Rs.36,000/- p.a. + GST (Within same municipal limits.)	
For Out station Inspection	Rs. 300/- + GST per lac/ per annum plus 110% +GST of actual expenses incurred to be recovered at branch end.	All Loan limits up to Rs. 25000/-	Rs. 300/- + GST per lac/ per annum Max. up to 36,000/-plus actual expenses incurred will be recovered at branch end	
1. No Inspection Charges are to be levied on the Inspection of P-segment Loans (Housing Loan/Car Loan/Personal Loan/Education Loan.) 2. No Inspection Charge to be levied in KCC/ACC loan upto 3 lakh. 3. Inspection charges are Nil in "Gold loan" scheme. 4. Inspection charges are to be recovered per borrower wise, irrespective of facilities.				
B. PROCESSING CHARGES				
Up-front Evaluation Fees for Term Loan /Agri Term Loan (Excluding P segment loans)	Particulars	Existing Charges w.e.f. 15.09.2018	Particulars	Proposed Charges w.e.f. 01.04.2020
	Up to Rs. 50000/-	NIL	Up to Rs. 25000/-	NIL
	Rs. 50001/- upto Rs. 2 lacs	1.20% + GST of loan amount	Rs. 25001/- upto Rs. 2 lacs	1.20% + GST of loan amount
	Above Rs. 2 Lacs	1.50% + GST of loan amount. Max Rs 6.25 lacs +GST	Above Rs. 2 Lacs	1.50% + GST of loan amount. Max Rs 6.25 lacs +GST

Processing charges on Cash credit limits : All types of Fund Based & Non Fund Based limits including Ad-hoc limits & KCC/ACC Limits above 3 Lakhs (except against Banks own TDRs) to be recovered at sanction or each year at the time of renewal.	Up to Rs. 25000/-	No charges	Up to Rs. 25000/-	No charges
	Rs. 25001/- upto Rs. 2 lacs	Rs. 750/- + GST	Rs. 25001/- upto Rs. 2 lacs	Rs. 600/- + GST
	Above Rs. 2 lacs	0.30% + GST of the loan amount minimum Rs.1500/- + GST Maximum Rs 10 Lacs + GST	Above Rs. 2 lacs Up to 10 Lacs. Above 10 Lakh	0.30% + GST of the loan amount minimum Rs. 1,000/- + GST 0.40% + GST of the loan Amt.
Demand Loan/overdraft against NSC/KVP/IVP/LIC	Any Loan amount	300+ GST	Any Loan amount	500+ GST
High VALUE LAP	1.00%+ GST of sanction /renewal amount: Minimum Rs 10000+GST		1.00%+ GST /renewal amount: Minimum Rs 10000+GST	
<ol style="list-style-type: none"> 1. No Processing Charges to be recovered on loans against our own deposits. 2. The Processing Charges are to be recovered at the time of initial processing as well as at each renewal, in case of other than Term Loans. 3. 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 4. No processing charges on KCC/ACC loan upto 3 lakh in fresh sanction as well as renewal. 5. Processing Charges are not applicable on Term Loans as upfront fee will be recovered. 6. Product specific processing charges are to be recovered wherever prescribed. 				

PROCESSING CHARGES FOR P SEGMENT

S.N	Type of Scheme	Particulars	Existing Charges w.e.f. 15.09.2018	Proposed Charges w.e.f. 01.04.2020	
A	Personal /Consumer Loans	Loan against MOU	As per MOU	Nil	
		Other than MOU	1.30% + GST of the Loan irrespective of the loan amt. Minimum Rs 1300 + GST	1.10% + GST of the Loan irrespective of the loan amt. Minimum Rs 1300 + GST	
B	Housing Loans	0.35% of the loan amount plus applicable service tax, minimum of Rs. 2,000/- plus applicable GST and maximum of Rs. 10,000/- plus applicable GST. (Effective from 20.09.2019)	0.35% of the loan amount plus applicable service tax, minimum of Rs. 2,000/- plus applicable GST and maximum of Rs. 10,000/- plus applicable GST.		
C	Purchase of Plot of land	0.35% of the loan amount plus applicable service tax, minimum Rs. 2,000/- plus applicable GST and maximum of Rs. 10,000/- plus applicable GST. (Effective from 20.09.2019)	0.35% of the loan amount plus applicable service tax, minimum Rs. 2,000/- plus applicable GST and maximum of Rs. 10,000/- plus applicable GST.		
D	Car Loans/Auto Loans (including SME Car Loan)	Nil From 20.09.2020	Up to Rs. 5.00 Lakhs- Rs. 1,000/- GST		
			Up to Rs. 5.00 Lakhs- Rs. 1,500/- GST		
E	Loan against E M of Property	1.75 % + GST of the Loan amount : Minimum Rs 10000 + GST & Maximum Rs.51000/- + GST	1.50 % + GST of the Loan amount Minimum Rs 10000 + GST & Maximum Rs.51000/- + GST		
F	GOLD LOAN	P –Segment Gold Loan 0.50% of the Loan amount + applicable Tax or Rs 500 + applicable Tax, whichever is higher AGRI –Segment Gold Loan Nil-Up to Rupees Three Lacs. And above Three Lacs @ 0.50% of the Loan amount + applicable Tax or Rs 500 + applicable Tax, whichever is higher (Effective from 20.09.2020)	P –Segment Gold Loan 0.50% of the Loan amount + applicable Tax or Rs 500 + applicable Tax, whichever is higher AGRI –Segment Gold Loan Nil-Up to Rupees Three Lacs. And above Three Lacs @ 0.50% of the Loan amount + applicable Tax or Rs 500 + applicable Tax, whichever is higher		
G	JLG	Upto Rs. 50000 (per head)	NIL	Upto Rs. 50000 (per head)	NIL
		Above Rs. 50000 (per head)	1.20% + GST	Above Rs. 50000 (per head)	1.20% + GST
H	Loan to Staff at Public Rates.	There will be no processing charges. Only actual charges (CIBIL, SARFAESI, etc.) will be applicable.			

C. DCOUMENTATION FEES

	Particulars	Existing Charges w.e.f. 15.09.2018	Proposed Charges w.e.f. 01.04.2020
Education Loan Documentation fees	In India		
	Up to Rs. 4.00 lacs.	Rs 400/-+ GST	Rs 400/-+ GST
	Above Rs. 4.00 Lacs to 15 Lacs	Rs 700/-+ GST	Rs 700/-+ GST
	Above Rs. 15.00 Lacs to 30 Lacs	Rs 1500/-+ GST	Rs 1500/-+ GST
	Above Rs. 30.00 Lacs	Rs 3000/-+ GST	Rs 3000/-+ GST
	For Abroad Education		
	Upto 15 Lacs	Rs 2500/-+ GST	Rs 2500/-+ GST
	Above Rs. 15.00 Lacs to 30 Lacs	Rs 5000/-+ GST	Rs 5000/-+ GST
	Above Rs. 30.00 Lacs	Rs 7500/-+ GST	Rs 7500/-+ GST

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.

PENAL RATE OF INTEREST (In case of Irregular & Irregular(NPA) accounts

	Existing Charges w.e.f. 15.09.2018	Proposed Charges w.e.f. 01.04.2020
CASH REDIT	a. Irregular limits up-to Rs. 25000/- :- Nil b. Irregular limits above Rs. 25000/- 2.5% on irregular amt. but if irregular for more than 60 days:- 2.5% on entire O/s.	1.Irregular limit up Rs. 25,000/-:- Nil 2.Irregular limit above Rs. 25,000/-5.00% per annum of the irregular portion for the period of irregularity
	Non-submission of renewal data for more than 3 months, All irregular limits above Rs. 25000/-:-2.5% on entire outstanding. (Manual)	a) All loans upto Rs 3.00 lacs: NIL b) For limits above Rs 3.00 lacs to Rs. 10.00 lakhs Non-submission of renewal data 30 days before the due date for renewal of limits: Flat Rs 500/- upto the due date of renewal & flat Rs 1,000/- pm there after till the date of submission. c) For limits above Rs. 10.00 lakhs Non-submission of renewal data 30 days before the due date for renewal of limits: Flat Rs 1,000/- upto the due date of renewal & flat Rs 2,000/- pm there after till the date of submission. Non submission of audited balance sheet (as applicable) within 6 months of the closure of the FY of the borrowing entity: <ul style="list-style-type: none"> • Delay of one month: NIL. • Delay of more than one month: Pricing to go up by 0.25% till the audited balance sheet is submitted.

	Non-submission of Stock Statement for more than 10 days, (All irregular limits above Rs. 25000/- :-2.5% on entire outstanding. (Manual)		<p>Non Submission of Stock statements in time: (Stock statements not submitted within 20 days of the succeeding month to be treated as non-submission except where period is extended / specified by the sanctioning authority or in the scheme).</p> <ul style="list-style-type: none"> • For limits up to Rs. 3.00 Lacs: Nil • For limits above Rs 3.00 lac to Rs. 10.00 Lacs- Rs. 500 + GST per month • For limits above Rs 10.00 lac- Rs. 100 per day <p>(Stock statement requirement)</p> <ol style="list-style-type: none"> 1. Scoring Model based SME Cash credit scheme: - Every year in the month of February. 2. Collateral based SME Smart Score scheme:- Every month. 3. Loan Against Property (LAP): Business Purpose: - In February, May, August & November.)
Term Loans	2.5% of Outstanding for irregular period.		<ol style="list-style-type: none"> 1. Irregular limit up Rs. 25,000/-:- Nil 2. Irregular limit above Rs. 25,000/-:-5.00% per annum of the irregular portion for the period of irregularity
Pre Closure Charges (Manual)			<p>2.00% of the pre-paid amount.</p> <p>Exemptions:</p> <ol style="list-style-type: none"> i) No charges will be levied on floating rate term loan sanctioned to individual borrowers ii) Micro & small Enterprises as defined under MSMD Act 2006 are exempted irrespective of the limits/out standings. However if a loan is being taken over by other banks/FIs, pre-payment charges will be applied. iii) No Pre-closure Charges will be taken in case of House loan & Car Loan
Home Loans/Plot Loan	Upto Rs.25,000/-	Nil	Nil
	Above Rs.25,000/	If the irregularity exceeds EMI or Instalment amount, for a period of one month , then penal interest should be recovered @2% p.a. over and above the applicable interest rate on the overdue amount for the period of default. If part instalment or part EMI remains overdue, then penal interest should not be levied. (Effective from 20.09.2020)	If the irregularity exceeds EMI or Instalment amount, for a period of one month , then penal interest should be recovered @2% p.a. over and above the applicable interest rate on the overdue amount for the period of default. If part instalment or part EMI remains overdue, then penal interest should not be levied.

	Particulars	Existing Charges w.e.f. 15.09.2018	Particulars	Proposed Charges w.e.f. 01.04.2020
Inland Guarantees (Manual)	All cases	2.00% + GST per annum	All cases	2.00% + GST per annum Note:- 1.in case of 100% Cash Margin- 25% of the effective commission rate will be charged 2.in case of 50% Cash Margin- 50% of the effective commission rate. Will be charged.
SERVICES CHARGES FOR PROVIDING - CREDIT INFORMATION REPORTS UNDER CREDIT INFORMATION COMPANIES. (Manual)	For individual customers (All segments)	RS 250/-+GST	For individual customers (All segments)	RS 250/-+GST
	For Non-individual customers (All segments)	Rs 1000/-+GST	For Non-individual customers (All segments)	Rs 1000/-+GST
Charges will be taken in advance by sourcing branch				