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Service Charges (w.e.f. 01-04-2017)

PART-I

GENERAL OPERATIONS

(Inclusive of Service Tax @ 15%)

Sl. No.	Particulars	
1.	Collection of Outstation Cheques	
	Upto Rs.5000/-	Rs.35/-
	Above Rs.5000/- upto Rs.10000/-	Rs.65/-
	Above Rs.10000/- upto Rs.100000/-	Rs.130/-
	Above Rs. 100000/-	Rs.230/-
Note: In all the cases postage and other expenses will be realised separately on actual basis.		
2.	Collection of Bills (Inclusive of postage)	
	Upto Rs.5000/-	Rs.120/-
	Above Rs.5000/- upto Rs.100000/-	Rs.13/- per thousand or part thereof + Rs.35/- Minimum Rs.140/-
	Above Rs.100000/-	Rs.10/- per thousand or part thereof + Rs.35/-. Minimum Rs.1150/- and Maximum Rs.17250/-
3.	Handling/ Collection charges for Bills/ Cheques returned unpaid (Outward)	
	Local Cheques & Bills	Rs.170/- per instrument, other Bank charges extra. (postal and out of pocket expenses are to be realized additionally)
	Outstation Cheques & Bills	Rs.210/- per instrument. Other Bank charges extra (postal and out of pocket expenses are to be realized additionally)
Note: Postage and other out of pocket expenses to be realised in full.		

Sl. No.	Particulars	
4.	Purchase/Discount of Cheques/Bills	Service charge
	Charges against clearing i) Local Cheque/Bill ii) Outstation Bills/Cheques purchased	a) DD purchase(ch cheque/Drafts) Local Cheques/Drafts Interest as applicable to clean advance for the number of days funds are advanced depending upon the time taken at different clearing centres. No collection charges are to be levied. Outstation cheques/drafts 50 paise per cent plus collection charges as applicable for respective slabs b) Purchase/Discount of Demand Bills -50 paise per cent + collection charge. Usance Bill (Clean/Documentary) 55 paise percent plus collection charges for bills as applicable for respective slabs Usance Bills (Clean/Documentary) Interest/discount from the date of purchase/discount till due date at the interest rate applicable for working capital advances to the respective borrower plus collection charges as applicable to bills for collection for the respective slab.
5.	Cheque Return Charges	
	(i) Return of Inward Clearing Cheques	Individual - Rs. 250/- per instrument. For Pensioner/Sr Citizen 10% rebate.
		Non-Individual- Rs.300/- per instrument
	(ii) Return of outstation cheques	Rs.300/- per instrument + other Bank's charges for OCC.
	(iii) Return of Outward Clearing Cheque	Individual - Rs.250/- per instrument (10% rebate for Pensioners & Senior Citizen)
Non-Individual – Rs.300/- per instrument.		
6.	Presentation of usance Bills for acceptance	Rs.70/- per bill
7.	Inward Bill	
	Charges on Inward Bills for collection when documents are delivered free of payment	Service Charges (Uniform to all category of branches) Whenever documents under IBCs are delivered free of payment to the drawee of the bill by a bank, under specific instruction of the drawer, the collecting bank should levy handling charges in conformity with the charges leviable in case of bill returned unpaid. Local Cheques & Bills –Rs.100/- per instrument,+ out of pocket expenses. Outstation cheques & Bills – Rs.200/- per instrument + out of pocket expenses.

Sl. No.	Particulars			
8.	Collection through other bank			
	Sharing commission when instrument is collected through branch of another Bank	Service Charges (Uniform to all category of branches) At centres where the remitting Bank has no branch and the bills/cheques are sent for collection to a branch of another Bank, the commission on bills and cheques should be shared by the remitting bank and the collecting bank on 50:50 basis i.e., the remitting Bank to charge 50% of the applicable rate and the collecting Bank to charge 50% of their applicable rate.		
9.	ECS			
	a) ECS CHARGES	Credit - NO CHARGE Debit - NO CHARGE ECS Registration Charge- Rs.120/-		
	b) ECS RETURN CHARGES	Return of Credit ECS - Rs.100/- per instrument Return of Debit ECS- Rs.200/- per instrument.		
10.	Charge for storage of postal parcel beyond due date of the payment of Bill	Rs.60/- per parcel per day.		
11.	Collection of Interest/Dividend warrant directly received by the Branch			
	Service Charge	Rs.25/- per instrument.		
12.	RTGS			
	RTGS CHARGES	Rs.2.00 lakh to Rs. 5.00 lakh - Rs.30/- per transaction.		
		Above Rs.5.00 lakh. - Rs.60/- per transaction		
13.	NEFT			
	Value Band	Through Internet Banking	Others	
	Upto Rs. 10000/-	NIL	Rs.3/-	
	Above 10000/- to Rs. 1 Lac	Rs. 6/-	Rs.6/-	
	Above Rs. 1 Lac to Rs. 2 Lac	Rs. 20/-	Rs. 20/-	
	Above Rs. 2 Lac	Rs. 30/-	Rs. 30/-	
14.	IMPS/ UPI charges through Internet Banking, Mobile banking and branch channel (IMPS Charges are also applicable for United Fund transfer & Quick Fund transfer for Interbank payments)	Transaction Amount		Charges
		Upto Rs.10000/-		NIL
		Rs.10001/- to Rs.25000/-		Rs.6/-
		Rs.25001/- to Rs.1 lakh		Rs.12/-
		Above Rs.1 lakh		Rs.20/-
15.	Issue of Demand Draft			
	Upto Rs.1 0000/=	Rs.50/-		
	Above Rs.10,000/=	Rs.4.50 per thousand or part thereof, Minimum Rs.70/-, Maximum Rs.17250/-. For Pensioners/ Senior Citizen, Student, 10% rebate on the service charge will be allowed, subject to a maximum as stipulated.		
16.	Issuance of Duplicate Draft			
	Upto Rs.1.00 lakh- Rs.130/- per instrument. Above Rs. 1.00 lakh- Rs.230/- per instrument.			

Sl. No.	Particulars	
17.	Revalidation of Draft	Upto Rs. 1.00 lakh Rs.140/- per instrument
		Above Rs. 1.00 lakh- Rs.230/- per instrument.
18.	Cancellation of Demand Draft	Rs.140/- per instrument.
19.	Issuance of Pay Order	Upto Rs.10000/-
		Rs. 50/-
	Above Rs.10000/-	Rs. 4.50 per thousand or part thereof Minimum Rs.70/- For Pensioners/ Senior Citizen, Student, 10% rebate on the service charge will be allowed.
20.	Cancellation of Pay Order	Rs.140/- per instrument.
21.	Duplicate Pay Order	Upto Rs.1.00 lakh- Rs.130/- per instrument.
		Above Rs. 1.00 lakh - Rs.230/- per instrument.
22.	Revalidation of Pay Order	Upto Rs.1.00 lakh- Rs.140/- per instrument.
		Above Rs. 1.00 lakh- Rs.230/- per instrument.
23	INTERSOL RECEIPT/PAYMENT THROUGH TRANSFER MODE AT OUTSTATION BRANCHES	
	Receipt/Payment	NIL
24.	Cash Handling Charges	
	Savings Bank Account (cash deposit)	No Cash Handling Charges
	CD/CC/OD Accounts (cash deposit per day per account)	10 packets free. Above 10 packets, Rs.25/- per packet or part thereof. Maximum Rs.17250/-.
25.	INTERSOL Cash Transaction (Deposit)	
	Local Non-parent branches	Outstation Branches
	No Intersol Charge, No Limit. Cash Handling Charges to be realized.	No Intersol Charge, No Limit. Cash Handling Charges to be realized.
26.	INTERSOL Cash Transaction (Withdrawal)	
		Local Non-parent/Outstation Branches
		Withdrawal by drawer personally and by cheque only. Maximum Limit Rs.100,000/-. For withdrawal above Rs.10,000/-, photo identity card of the drawer must be produced. No Charge for intersol cash withdrawal.
27.	CHARGES TO BE REALISED BY CURRENCY CHEST BRANCHES FOR DEPOSIT OF CASH BY OTHER BANKS	
	RBI Linked Scheme. Service Charges to be levied by our Currency Chest Branches on cash deposited by Non-Currency Chest Branches of other Banks.	Rs.5/- per packet of 100 pcs

Sl. No.	Particulars		
28.	Issue of cheque book		
		Individual	Non-Individual
	SB Account (One Cheque Book of 20 leaves free in a calendar year)	Rs.3.50 per cheque leaf. Pensioner/Senior Citizen Rs.3/- per cheque leaf.	Rs.4/- per cheque leaf.
29.	CD/OD/CC Account (No Free Cheque Book)		
		Rs.3.50 per cheque leaf. For Pensioner/Senior Citizen- Rs.3/- per cheque leaf.	Rs.4/- per cheque leaf.
29.	Stop Payment Instruction (All types of Accounts)		
	SB Account	Rs.120/= per cheque. For multiple cheques, Maximum Rs.290/-	
	CD/CC/OD Account	Rs170/- per cheque. For multiple cheques, Maximum Rs.520/-	
30.	Record Copy of the Cheque	Rs.170/- per instrument.	
31.	Addition/Deletion of Name		
	Rs.150/- per occasion (No charge for deletion of name of deceased customer and No Charge for the first time conversion of single a/c to joint a/c of pensioners)		
32.	Closure of SB Account within 12 months of its opening		
	Exemption :	Account with cheque book- Rs.250/-	
	(i) Closure due to death of the depositor. (ii) If the customer is not happy about his /her choice of SB a/c or services provided by the bank, he / she may within 14 days of making the first payment into the account, approach the bank to switch to any of our other accounts. Alternatively, he / she may ask for refund of the amount which will be given back to him / her with any interest it may have earned. The bank will not levy any service charge for closure of the account within 14 days from the date of making the first payment into the account.	Account without Cheque Book- Rs.160/-	
33.	Closure of a CD Account within 12 months of its opening		
	Exemption:	Individual- Rs.350/-	
	(i) Closure due to death and also closing of unremunerative account. (ii) If the customer is not happy about his / her choice of CD a/c or services provided by the bank, he / she may within 14 days of making the first payment into the account , approach the bank to switch to any of our other accounts. Alternatively, he / she may ask for refund of the amount which will be given back to him / her with any interest it may have earned. The bank will not levy any service charge for closure of the account within 14 days from the date of making the first payment into the account	Other- Rs.580/-	

Sl. No.	Particulars		
34.	Closure of RD Account within 3 months of its opening		
		NIL	
35.	Change in Operational instructions		
		Rs.120/- per occasion	
36.	Exceeding limit of number of withdrawals in SB Account (If the no. exceeds 50 in a calendar half year)		
		Rs.15/- per entry in excess of 50 per calendar half year	
37.	Minimum Balance for SB A/c		
		With Cheque Book	Without Cheque Book
	Rural Branch	Rs.500/-	Rs.50/-
	Metro/Urban/Semi-Urban Branches	Rs.500/-	Rs.100/-
	Note: Maintenance of account with '0' balance is permissible for Pensioners/Senior Citizen/Students/Physically Handicapped persons/Women/Visually and mentally retarded persons/No Frill A/cs and accounts opened under United Salary Payment Scheme.		
38.	Minimum Balance for CD A/C		
		Rs.1000/-	
39.	Fall in minimum balance in SB Account		
		Rs.72/- per occasion with cheque book (for all branches)	
		Rs.72/- per occasion without cheque book (for Semi-urban, Urban & Metropolitan Branches)	
		Rs.44/- per occasion without cheque book (for Rural Branches)	
	Penal charges for fall in minimum balance will be realized according to following slabs :		
	i) For SB A/c with Cheque Book facility (for all branches) (Where minimum balance to be maintained is Rs.500/-)		
	Available Balance in SB Account	Charges (Actual out of pocket expense for sending letters, if any, is to be realized separately & manually by the branch)	
	Less than Rs.500/- upto Rs.375/-	Rs.18/- (25% of penal charge)	
	Less than Rs.375/- upto Rs.250/-	Rs.36/- (50% of penal charge)	
	Less than Rs.250/- upto Rs.125/-	Rs.54/- (75% of penal charge)	
	Less than Rs.125/-	Rs.72/- (100% of penal charge)	
	ii) For SB A/c without cheque book facility – (For Semi-Urban, Urban & Metropolitan Branches) (Where minimum balance to be maintained is Rs.100/-)		
	Available Balance in SB Account	Charges (Actual out of pocket expense for sending letters, if any, is to be realized separately & manually by the branch)	
	Less than Rs.100/- upto Rs.75/-	Rs.18/- (25% of penal charge)	
	Less than Rs.75/- upto Rs.50/-	Rs.36/- (50% of penal charge)	
	Less than Rs.50/- upto Rs.25/-	Rs.54/- (75% of penal charge)	
	Less than Rs.25/-	Rs.72/- (100% of penal charge)	

Sl. No.	Particulars	
	iii) For SB A/c without cheque book facility – (For Rural Branches) (Where minimum balance to be maintained is Rs.50/-)	
	Balance in SB Account	Charges (Actual out of pocket expense for sending letters, if any, is to be realized separately & manually by the branch)
	Less than Rs.50/- upto Rs.38/-	Rs.11/- (25% of penal charge)
	Less than Rs.38/- upto Rs.25/-	Rs.22/- (50% of penal charge)
	Less than Rs.25/- upto Rs.13/-	Rs.33/- (75% of penal charge)
	Less than Rs.13/-	Rs.44/- (100% of penal charge)
40.	Fall in minimum balance in CD Account	Rs.250/- per occasion
41.	I/C for Inoperative account	
	i) Accounts maintaining stipulated minimum balance	Rs.30/- per quarter.
	ii) If the balance falls below Rs.25/-	The entire balance is to be appropriated towards service charge and the account closed under advice to account holder with intimation for returning cheques.
	Note : All accounts which are dormant for a period of two years or more are to be treated as inoperative, irrespective of whether such accounts have been transferred to inoperative ledger or not (Circular No.ACT/IC/07/OM-421/97 dated 24.2.97).	
42.	Duplicate Statement/ Pass Book	
	SB Account	
	i) With latest balance	Rs.120/- per pass book
	ii) With multiple entries	Rs.120/- + Additional Rs.120/- per ledger folio or part thereof. (40 entries or part thereof will be treated as a folio)
	CD Statement	One statement of account per month free, for duplicate or additional Statement Rs.50/- per folio or part thereof.
43.	Attestation of customer's signature	
	Attestation of customer's signature whenever Bank attests signature of a customer as per recorded specimen in a document as required by a customer	Rs.170/- per occasion Rs.170/- for each attestation in joint account.
44.	Attestation of customer's photograph	Rs.170/- per occasion.
45.	Operation in account through power of attorney/mandate in SB/CC/OD/CD	SB - Rs.120/- CC/OD/CD - Rs.270/-

Sl. No.	Particulars	
46.	Issuance of no dues certificate	Priority Sector Loan
		Non- Priority Sector Loan
		Individual Pensioners/Senior Citizen in all areas (R/SU/U/M) – Rs.65/- per Certificate
		Individual Non-Rural (SU/U/M)Branches- Rs.140/- Per certificate Individual Rural Branches- Rs.110/- per Certificate.
	Non Individual - Rs.140/- per Certificate	Non-individual Non-Rural (SU/U/M)Branches- Rs.170/- Per certificate Non-Individual Rural Branches- Rs.140/- per Certificate
47.	Ledger Folio Charges for SB/Current/OD/CC Accounts	
	SB A/c (40 entries or part thereof be treated as one ledger folio)	Individual – Nil Non-individual Rs.35/- per folio . No Free Folio.
	CD/CC/OD (40 entries or part thereof be treated as one ledger folio)	Individual Rs.90/- per folio Non-individual –Rs.210/- per folio, Maximum- Rs.1150/- per quarter, No Free Folio.
48.	Loss of Token	
	Service Charge	Rs. 140/- per token loss
49.	Standing Instructions	
	Service Charge for Registration only Note: Postal and remittance charges if any are to be levied on actual basis.	Rs. 140/- per registration
50.	Service charges on Current Account maintained by other banks with United Bank of India	Where the clearing house is managed by United Bank of India, the following charges are to be realized: a) <u>Cheques drawn in the Account</u> : A levy of commission @ 6 paisa % will be applied in respect of cheques drawn favouring third parties including cheques favouring other banks. b) <u>Collection of local cheques</u> : Collection of local cheques on behalf of agency banks will also be charged at the above rate i.e. 6p %. c) <u>Cash deposit by third parties</u> : Cash deposit by third parties will not be permitted.
51.	Interest certificate & Balance Certificate	Rs.120/- per certificate (Except Housing/ Educational Loan certificates)
52.	Change in Registered Nominee	Rs.60/- per occasion
53.	Address confirmation	Rs.30/- per occasion
54.	Issue of Duplicate Deposit Receipt	Rs.120/- per request per instrument
55.	Call Deposit Receipt	Rs.65/= per receipt

Sl. No.	Particulars		
56.	DEMAT ACCOUNT		
	Account Maintenance Charges	For Staff	Rs.120/- per annum
		For Individual	Rs.350/- per annum
		For Non-Individual	Rs.1150/- per annum
	Account Opening	Free	
	Account Closing	Free as per SEBI guidelines	
	Transaction Charges (sales): On-market/ Off-market/ Inter-DP	For Individual- 0.04% of Market Value Minimum.-Rs.15/-, Maximum -Rs.200/- per transaction. For Non-Individual -0.04% of Market value Minimum -Rs.15/-, Maximum-Rs.5000/- per transaction	
	Commercial Paper/Cds MIBOR linked paper purchase/sales	0.04% of CP/CD Minimum -Rs.15/-, Maximum -Rs.5000/- per transaction	
	Dematerialization/ Destatementization	Rs.2/- per certificate, Minimum- Rs.15/- per request+ courier charges	
	Rematerialization/ Restatementization	For CDSL a/c: Rs.2/- per certificate, Minimum - Rs.15/- per request+ courier charges For NSDL a/c: Rs.2/- per certificate, Minimum - Rs.15/- per request+ NSDL actual + courier charges	
	Creation/Confirmation of pledge Closure of pledge Invocation of pledge	0.03% M.V. Minimum- Rs.30/-, Maximum- Rs.100/-	
	Transaction Statement	For Regular Demat a/c: Monthly free if transaction in that month For BSDA Demat a/c: As per SEBI guideline	
	Additional Statement	Rs.10/- per statement of 3 pages. Additional pages Rs.2/- per page . Courier charges will be applicable if dispatched through post	
	Freezing / De-freezing charges	Rs.25/- per transaction	
	Failed Transaction	Rs.25/- per transaction	
	Delivery Instruction Slip	For Regular Demat Account: One DIS Booklet of 10 leaves free of cost at the time of a/c opening or in every financial year. For BSDA Demat Account: Two DIS slips only will be issued at the time of account opening. Subsequent DIS will be issued @ Rs.25/- per Booklet of 10 leaves.	

Sl. No.	Particulars	
57.	ATM Charges	
	Debit card - RUPAY -EMV	Issuance of Primary Card - NIL
		Issuance of add on card - Rs.120/-
		Annual charges for primary & add on card - Rs.120/-
		Duplicate Card (in case of lost/ damaged card)- Rs.170/-
		Duplicate PIN (Re-PIN) - Rs.60/-
		Card issue against expiry- NIL
	Debit card- VISA -EMV	Issuance of Primary Card - Rs.170/-
		Issuance of add on card - Rs.170/-
		Annual charges - Rs.120/-
		Duplicate Card (in case of lost/ damaged card)- Rs. 230/-
		Duplicate PIN (Re-PIN) - Rs.60/-
		Card issue against expiry- NIL
	Debit card - RUPAY-PLATINUM	Issuance of Primary Card - Rs.230/-
		Issuance of add on card - Rs.230/-
		Annual charges - Rs.230/-
		Duplicate Card (in case of lost/ damaged card) - Rs. 230/-
		Duplicate PIN (Re-PIN) - Rs.60/-
		Card issue against expiry- NIL
	Debit card - RUPAY-PLATINUM MOMENTS	Issuance of Primary Card - Rs.580/-
		Issuance of add on card - Rs.580/-
		Annual charges - Rs. 230/-
		Duplicate Card (in case of lost/ damaged card) - Rs. 230/-
		Duplicate PIN (Re-PIN) - Rs.60/-
		Card issue against expiry- NIL
	Debit card - RUPAY-Domestic EMV	Issuance of Primary Card - NIL
		Issuance of add on card - Rs.120/-
Annual charges - Rs.120/-		
Duplicate Card (in case of lost/ damaged card) - Rs.170/-		
Duplicate PIN (Re-PIN) - Rs.60/-		
Card issue against expiry- NIL		
Debit card- RUPAY KCC EMV	Issuance of Primary Card - NIL	
	Issuance of add on card - NIL	
	Annual charges - Rs.120/-	
	Duplicate Card (in case of lost/ damaged card) - Rs.170/-	
	Duplicate PIN (Re-PIN) - Rs.60/-	
	Card issue against expiry- NIL	

Sl. No.	Particulars		
	Debit card- RUPAY MUDRA EMV	Issuance of Primary Card - NIL	
		Issuance of add on card - NIL	
		Annual charges - Rs. 120/-	
		Duplicate Card (in case of lost/ damaged card) – Rs. 170/-	
		Duplicate PIN (Re-PIN) - Rs.60/-	
		Card issue against expiry- NIL	
	Debit card- RUPAY PMJDY EMV (For BSBD account:- Issuance charge for Primary card/Add on card and Annual charge- NIL)	Issuance of Primary Card - NIL	
		Issuance of add on card - NIL	
		Annual charges - Rs.120/-	
		Duplicate Card (in case of lost/ damaged card)- Rs.170/-	
		Duplicate PIN (Re-PIN) - Rs.60/-	
	Debit card- WALLET Prepaid Physical card	Issuance charge- Rs.120/-	
		Annual charges - NIL	
		Duplicate Card issuance charge- Rs.170/-	
		Card issue against expiry- NIL	
Note: For UBI employees, there will be no annual / duplicate card/Re-PIN charges.			
58.	Internet Banking Registration	Through debit card- NIL	
		Through Insta PIN at branch (where card is not issued)- Rs.25/-	
59.	Rules for ATM Operation		
	Category of Service	No. of Transactions (Financial & Non-financial) Free of charge	Charges applicable for transaction (financial + Non-financial) beyond free limit
	Cash withdrawal from UBI ATM	NO LIMIT	NO CHARGE
	Transaction from other Bank ATM (Financial & Non-financial) for Savings Bank account holders	5 per month	Financial – Rs.25/- per transaction. Non-financial – Rs.10/- per transaction.
	Note- Cards linked to current or overdraft account will attract charge from the very 1st transaction, if used at other Banks ATM.		
60.	SMS Alert Charges	All financial transactions resulting in Debit/Credit of the account @ Rs. 0.15 realized on Calendar Year Basis on SB, CD, CC & OD accounts. Charged on default basis wherever Mobile number is registered. Exemption: 1) Staff accounts including retired staff, No frill and Basic SB Accounts (BSBD Accounts). 2) Missed call balance alert, Non financial txns including sending of OTP, promotional messages, Stop cheque alerts etc.	
61.	Safe Custody		
	Scripts	Rs.130/- per script, minimum Rs.290/- per year or part thereof.	
	Sealed cover	Rs.230/- per cover per year or part thereof. Sealed Cover –from Govt. Bodies/Organisation- Rs.580/- per cover per year or part thereof.	
	Sealed boxes	For small boxes (30cm.x30cm.x30cm.)- Rs.1150/- per box per year or part thereof. Sealed Boxes from Govt. Bodies/Organisation (30 cm x 30 cm x30 cm) - Rs.2880/- per box per year or part thereof.	
	Bank's own Deposit Receipt	No Charge.	

Sl. No.	Particulars					
62.	Issuance of solvency certificate	Rs.300/- per lakh. Minimum –Rs.1380/- Maximum- Rs.28750/-				
63.	Postal & Telecommunication Tariff					
	Postal/communication charges to be recovered unless and otherwise specified to the contrary	Ordinary -Actual Expenses, Minimum Rs.15/- Registered/Courier/Speed Post- Actual Expenses Minimum Rs.35/-.				
64.	Enquiry Relating to Old Records					
	3-12 Months Old	Rs.120/- per item				
	Above 12 Months upto 3 years	Rs.170/- per item				
	Above 3 years upto 7 years	Rs.290/- per item				
	Above 7 years	Rs.400/- per item				
65.	Service charges applicable to LICI					
	It is determined on the basis of MOU signed by Bank and LICI time to time. Service charges applicable as per MOU are informed to the branches through circulars from Marketing Department.					
66.	Commission & other charges on Gift Cheques	No charge for issuing Gift Cheques				
67.	Inter-bank transfer of entire balance in SB or CD Account					
	i) Collecting Bank		Need not levy any service charge as it is getting the benefit of deposit.			
	ii) Remitting Bank		It shall levy service charges as applicable to Remittance/Pay Order. After transfer of the entire balance, the account is to be closed with notice to the depositor.			
68.	Service Charge for Locker rent :					
Locker Type	Dimension of locker units (Height x Width x Depth in inches)	Volume of locker units (in cubic inches)	Annual rent (Amt. in Rs.)			
			METRO	URBAN	SEMI URBAN	RURAL
A	4 1/2" x 5 7/8" x 20 3/8"	539	1275	1250	1250	900
B	5 13/16" x 7 1/4" x 20 3/8"	859	1750	1500	1500	1300
C	4 1/2" x 12 15/18" x 20 3/8"	1186	2250	2000	1750	1500
D	7 1/2" x 8 3/4" x 20 3/8"	1337	3000	2750	2250	2000
H1	12 3/8" x 7 1/4" x 20 3/8"	1828	3450	3000	2900	2500
E	5 13/16" x 15 13/16" x 20 3/8"	1878	3450	3000	2900	2700
F	10 1/2" x 12 15/16" x 20 3/8"	2768	4000	3750	3450	3000
G	7" x 19 15/16" x 20 3/8"	2844	4300	4000	3700	3250
H	12 3/8" x 15 13/16" x 20 3/8"	3987	6900	6000	5750	5000
L	15 1/2" x 19 15/16" x 20 3/8"	6297	8100	7000	6900	6000

- NOTE:**
- 24 operations per annum free; beyond which Rs 100/-per operation will be charged.
 - Operations in the locker will be stopped if rent is not paid on due date.
 - In case of loss of key of the lockers, a service charge of Rs 510/- 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 locker to be recovered manually.

Sl. No.	Particulars			
69.	Penal Charges for Locker Rent in Default			
	Size of Locker		Penal charges	
	A,B,C,D		Rs.70/- per Quarter or part thereof	
	H1,E,F,G		Rs. 90/- per Quarter or part thereof	
	H,L		Rs.150/- per Quarter or part thereof	
70.	TURNOVER COMMISSION (AGENCY COMMISSION)			
	To be realized by the concerned Office only			
TOC RATE				
PARTICULARS	TYPE	Mode	Rate	Re-imbursing Authority
1) TAX	CBDT/CBEC	Receipt	Physical Challan Rs.50/- per Transaction e-transaction Rs.12/- per Transaction	CAS, RBI, Nagpur
	do.	Payment	5.50 paise per Rs.100	Do
	Prof/Sales & Other State Taxes	Receipt	Physical Challan Rs.50/- per Transaction e-transaction Rs.12/- per Transaction	Local RBI / SBI
2(a) PENSION (Non-schematic)				
a)	Central Civil (CPAO)	Payment	Rs. 65/- per Transaction	CAS, RBI, Nagpur
	Political	Payment	do.	do.
	Defence	Payment	do.	do.
	Railway	Payment	do.	do.
	Postal	Payment	do	do.
b)	Telecom	Payment	Rs.65/- per Transaction	do
	State Govt.	Payment	Rs. 48.75 per Transaction	Local RBI / SBI
2(b) PENSION (Schematic)				
a)	DVC	Payment	₹ 60/- per Transaction	
b)	KMDA	Payment	₹ 50/- per Transaction	
c)	Coal Mines	Payment	₹ 30/- per Transaction	
d)	KPT	Payment	₹ 10/- per Transaction	
e)	EPF	Payment	1.25 % of Amt paid	
f)	KMWSA	Payment	1.25 % of Amt paid	
g)	KIT	Payment	1.25 % of Amt paid	

h)	HPT	Payment	0.15 % of Amt paid	
3) PPF /SSA/SCSS		Receipt	Physical Challan Rs.50/- per Transaction e-transaction Rs.12/- per Transaction	CAS, RBI, Nagpur
		Payment	5.50 paise per Rs.100/-	Do
4) SCHOOL SALARY	Secondary School	LINK	1.25 % of amt paid	D.I. of Schools
		Non-link	75% of 1.25 % of amt paid	Link Branch.
	Primary School	LINK	1.00 % of amt paid	D.I. of Schools
		Non-link	75% of 1.00 % of amt paid	Link Branch.
5) TREASURY		Receipt	₹ 50/- per Transaction	Local RBI
		Payment	1) Other than Pension 5.50 paise per Rs.100/- 2) Pension Payment Rs. 65/- per Transaction	Do

Service Charges (w.e.f. 01-04-2017)

PART-II

LOANS AND ADVANCES

(Inclusive of Service Tax @ 15%)

Sl. No.	Particulars	
1.	Processing Charges	
	a) Fresh Working Capital limit	Priority Sector and Non- Priority Sector
		Upto Rs.2.00 lakh – NIL
		Above Rs.2.00 lakh to Rs.500.00 lakh or part thereof- Rs.360/- per lakh
		Above Rs.500.00 lakh & part thereof- Rs. 410/- per lakh Maximum -Rs.41.00 lakh
	b) For Term Loan (to be realized at the time of sanction)	Priority Sector
		Upto Rs.25000.00 - NIL
		Above Rs.25000.00 to Rs. 20.00 crore - 1.15% of loan amount
		Above Rs.20.00 crore - Rs.23.56 lakh + 0.586% of loan exceeding Rs.20.00 Crore
		Non-Priority Sector
Upto Rs.25000.00 - NIL		
Above Rs.25000.00 to Rs.20.00 Crore - 1.15% of loan amount		
	Above Rs.20.00 Crore - Rs.23.56 lakh + 0.586% of loan exceeding Rs.20.00 Crore	
2.	Processing charges in case of enhancement of working capital limit	
	Priority Sector and Non- Priority Sector	
	Upto Rs.2.00 lakh – NIL	
	Above Rs.2.00 lakh to Rs.500.00 lakh or part thereof- Rs.360/- per lakh	
	Above Rs.500.00 lakh & part thereof- Rs.410/- per lakh Maximum -Rs.41.00 lakh	
3.	Renewal Charges Working capital limit (Without Enhancement)	
	Priority Sector and Non- Priority Sector	
	Upto Rs.2.00 lakh – NIL	
	Above Rs.2.00 lakh to Rs.500.00 lakh or part thereof- Rs.360/- per lakh	
	Above Rs.500.00 lakh & part thereof- Rs.410/- per lakh Maximum -Rs.41.00 lakh	
4.	Term Loan: Review/Renewal charges (except Retail credit & Corporate loans)	0.10% of limit or part thereof Maximum- Rs.1.00 lakh
5.	Service Charges for Loan to Corporates	
	Prepayment of Term Loan- 1.15% of amount pre-paid	
	For Term Loan above Rs.5.00 crore- Renewal/Review charges: Rs.2.50 lakh + Service Tax for every renewal /review (Total : Rs.287500/-)	

Sl. No.	Particulars	
		<p>Term Loan & Working Capital above Rs.25.00 crore-</p> <p>(for modification in terms of sanction including issuance of NOC/Interest Reduction/ or any other issues that may constitute a part of modification):</p> <p>Rs.1.00 lakh + Service Tax for each modification. (Total: Rs.115000/-)</p>
6.	Charges for ADHOC Sanction for Priority & Non-Priority Sector	
	Upto Rs.2.00 lakh	Rs.1000/-
	Above Rs.2.00 lakh upto Rs.10.00 lakh	Rs.3500/-
	Above Rs.10.00 lakh upto Rs.1.00 Crore	Rs.25000/-
	Above Rs.1.00 Crore upto Rs. 10.00 Crore	Rs.100000/-
	Above Rs.10.00 Crore	Rs.250000/-
7.	For Loans and Advances against Liquid Instruments Namely, Bank's own Term Deposit ,NSC ,LIP, KVP , Units of UTI etc.	No processing charge is to be realised
8.	Mortgage Charges	
	Upto Rs.10.00 lakh	Rs.920/- per lakh
	Above Rs.10.00 lakh to Rs.5.00 Crore	Rs.17250/-
	Above Rs.5.00 crore	Rs.28750/-
	Note: Where Mortgage charges are realized, Documentation Charges are not to be realized.	
9.	Documentation Charges	
	Upto Rs.25000/-	NIL
	Above Rs.25000/- to Rs.50000/-	Rs.230/-
	Above Rs.50000/- to Rs.2.00 lakh	Rs.1380/-
	Above Rs.2.00 lakh to Rs.5.00 lakh	Rs.3220/-
	Above Rs.5.00 lakh to Rs.20.00 lakh	Rs.3450/-
	Above Rs.20.00 lakh to Rs.1.00 crore	Rs.5750/-
	Above Rs.1.00 crore to 5.00 crore	Rs.8050/-
	Above 5.00 crore	Rs.23000/-
	Note- (1) Where Mortgage charges are realized, Documentation Charges are not to be realized. (2) Actual Legal Vetting charges are to be realized.	
10.	Commitment Charges	
	<p>Term Loan</p> <p>All the existing and future borrowal accounts with overall credit limit of Rs. 1.00 crore and above.</p>	<p>0.575% per annum (p.a.) on the balance of Term Loan remaining undrawn vis-à-vis the draw down schedule for more than 90 days.</p> <p>To be realized at the end of each quarter(Jun, Sept, Dec, Mar)</p>

Sl. No.	Particulars	
	Working Capital (Both Fund & Non Fund Based) All the existing and future borrowal accounts with overall credit limit of Rs. 1.00 crore and above.	i) 0.575% (0.50 plus service tax there on) per annum on the undrawn part, if average utilization during a quarter is below 80% and up to 60% of both fund & non fund based overall working capital limit. To be realized at the end of each quarter(Jun, Sept, Dec, Mar)
		ii) 0.863% (0.75 plus service tax there on) per annum on unavailed portion, if average utilization during a quarter is below 60% of both fund & non-fund based overall working capital limit. To be realized at the end of each quarter(Jun, Sept, Dec, Mar)
11.	Prepayment of Term Loan (except floating rate term loan of Individual borrower and Retail credit)	Upto Rs.10 lakh- NIL Above Rs.10 lakh- if loan is taken over, prepayment charges@ 1.15% to be realized
12.	Charges for giving copies of documents (Copies If sought by the customer)	Charges for copy of the documents for submission to any statutory authority- Actual photocopying charges + Rs. 1150/-
13.	Charges for amendment/ modification of sanctioned terms And for issuing NOC	Upto Rs.1.00 crore- Rs.10000/- per modification
		Above Rs.1.00 crore to Rs. 5.00 crore- Rs.20000/- per modification
		Above Rs.5.00 crore to Rs. 25.00 crore- Rs.1.00 lakh per modification
		Above Rs.25.00 crore- 0.20% per modification Subject to Maximum Rs.15.00 lakh
14.	Providing credit report at the request of client	Rs.1150/- per occasion
15.	Supervision / Inspection Charges (to be realised as per terms & conditions of the respective scheme)	
	Upto Rs.25000/-	NIL
	Above Rs.25000/- to Rs.1.00 lakh	Rs. 170/- per inspection
	Above Rs.1.00 lac to Rs. 2.00 lakh	Rs. 230/- per inspection
	Above Rs.2.00 lac to Rs.5.00 lakh	Rs. 350/- per inspection
	Above Rs.5.00 lac to Rs.10.00 lakh	Rs. 1730/- per inspection
	Above Rs.10.00 lac to Rs.20.00 lakh	Rs. 2880/- per inspection
	Above Rs.20.00 lac to Rs.50.00 lakh	Rs. 4370/- per inspection
	Above Rs.50.00 lakh to Rs.2.00 crore	Rs. 8170/- per inspection
	Above Rs.2.00 crore	Rs. 17250/- per inspection
	Outstation Inspection	In addition to the above charges, actual expenses paid by Bank to Officials against TA, Haltage etc to be realized.

Sl. No.	Particulars	
16.	Revalidation of sanction	For credit limits upto Rs.1 crore- 0.288% of limits
		For credit limit above Rs.1 crore-0.288% of limits Maximum- Rs. 1.15 Lakh
17.	Charges if presence of bank official is required along with the documents for photo copies	Actual photocopying charges + Rs. 2300/- + Out of pocket expenses
18.	Charges for cancellation of Bank's lien on Government Securities /LIC Policies on closure of the Loan	Within one month from the date of closure of the loan- at the rate of Rs. 120/- per instrument + Out of pocket expenses
19.	Renewal of Guarantee	The charges are same as those applicable for issuance of fresh guarantees, except that the claim period is not charged for, if the renewal is effected before the expiry date of original Guarantee. In essence the charges should be on total final claim including the enhanced period plus claim period
20.	CIBIL & CERSAI charges	Individual-Rs.60/- for each search
		For Commercial- Rs.920/- for each search
21.	Service Charges for Retail Credit Products	
	Processing Fee	
	Name of Scheme	Charges
	Housing Loan (incl. Pensioners' Housing Loan)	0.575%, Minimum Rs.1150/- Maximum Rs.11500/-
	Cash Rental	1.15%
	Mortgage Loan	1.15%
	Trade Credit	1.15%
	Consumer Loan	0.575%
	Car Loan (incl. Pensioners' Car Loan)	0.575% Minimum Rs.580/- Maximum Rs.11500/-
	Personal Loan for salaried person	1.15%
	Personal Loan for pensioners	1.15%
	Education Loan	NIL
	Reverse Mortgage	0.575%
	Smart Loan	2.32%
	Note:	
(1) No Equitable Mortgage Charge is to be realised for United Housing Loan & Housing Loan to Pensioners . Only Documentation Charge is to be charged.		
(2) Where equitable mortgage charges are recovered, documentation charges will not be recovered.		
22.	Pre-payment Charge for Retail Credit	
	Housing Loan Scheme	Fixed Rate of Interest - In case of takeover of Loan by Banks/FIs & Housing Finance Cos., 2.32% prepayment charge shall be levied. But no prepayment charge will be levied if prepayment is made out of own source of Fund. Floating Rate of Interest - No prepayment charge irrespective of source of fund in case of Floating Rate of Interest.

Sl.No.	Particulars	
	Trade Credit Scheme	2.32% of the outstanding balance of the loan amount
	Smart Loan	Same as Housing Loan Scheme
	United Housing Loan for Pensioners	Same as Housing Loan Scheme. However, no prepayment charges shall be realised where loan is extended for securing shelter in Old-Age Home.
	Smart loan will come under the purview of documentation charge.	
	No Processing & Documentation charge for loan against BANK'S OWN TD, NSC, KVP S.V. OF LIP etc.	
23.	Consortium leader fees	
	Service Charge	Not less than 0.40% per annum fund based WC Limits extended by the consortium. Maximum Rs.75.00 lakh
24.	Guarantee	
	Name of the item	Service Charge
	Charges for both Financial & Non-Financial Guarantees with Cash Margin below 10%	@ 3.460% per annum & Minimum 2 quarters
	Charges for both Financial & Non-Financial Guarantees with Cash Margin 10% - below 20%	@ 3.167% per annum & Minimum 2 quarters
	Charges for both Financial & Non-Financial Guarantees with Cash Margin 20% - below 30%	@ 2.886% per annum & Minimum 2 quarters
	Charges for both Financial & Non-Financial Guarantees with Cash Margin 30% - below 40%	@ 2.310% per annum & Minimum 2 quarters
	Charges for both Financial & Non-Financial Guarantees with Cash Margin 40% - 99%	@ 1.735% per annum & Minimum 2 quarters
	Charges for both Financial & Non-Financial Guarantees with Cash Margin 100%	@ 0.877% per annum & Minimum 2 quarters
25.	Charges on Inland Letter of Credit	
	Item	Rate of Charges
	a) Usance charges : According to the tenor of the bill at the rate of :	i) 0.293% for the bills upto 7 days' sight ii) 0.575% for bills over 7 days and upto 3 months' sight iii) 0.575% for the first 3 months + 0.293% per month in excess of 3 months. Minimum Rs.350/-
	b) Commitment Charges for the period of liability (from the date of opening of credit to the last date of its validity)	At the rate of 0.293% for every period of 3 months or part thereof Minimum Rs.120/-
	c) Commitment charges for extended period	If the extension does not run into a fresh period of 3 months, no commitment charge will be levied. If the extension runs into a fresh period of 3 months, charge @ 0.293% for further period of 3 months to be levied, Minimum Rs.260/-
	d) Amendment by way of increase in the value of L/C	When the amount of credit is subsequently increased both usance and commitment charges shall be made on the amounts so increased. The minimum charges shall be Rs.260/-
	e) Amendment other than by way of extension of the validity period or increase in the value of L/C	It shall attract a flat rate of Rs.260/-

Sl. No.	Particulars	
26.	Advising Inland Letter of Credit	
	Bank shall levy Advising Commission at the rate of 0.08% of each L/C with a minimum of Rs.580/- if such credit does not carry the confirmation. A bank shall charge a flat commission of Rs.120/- for advising each amendment to L/C.	
27.	Revolving Letter of Credit	
	LC opening charges plus on each reinstatement, usance charge according to tenor and commitment charge @ 0.293% + Service Tax will be charged on the reinstated amount, Minimum Rs.290/-.	
28.	Usance charges/Commitment Charges	LC opening charges plus on each reinstatement, usance charge according to tenor and commitment charges @ 0.293% will be charged on the reinstated amount. Minimum -Rs.290/-.
29.	Confirmation of Letter of Credit	
	If an advising bank confirms a Correspondent's credit, it should collect a commitment charge for the full validity of credit.	As per LC opening charges
30.	Transferable Letter of Credit	
	Rs.310/- per transfer except when the name of the beneficiary is changed under instructions from opening Bank.	
31.	Negotiation Charges	
	For bills upto Rs.2.50 lakh	@ 0.575% with a minimum of Rs.160/-.
	For bills over Rs.2.50 lakh	@ 0.353% with a minimum of Rs.1150/- plus discount at applicable rate of interest from the date of negotiation to the date of reimbursement.
32.	Out of pocket expenses	
	All out of pocket expenses such as postages, telegrams, telex, cable charges, fax etc. shall be collected from the beneficiary, unless otherwise specified.	
33.	Guarantees on account of discrepancies in documents	
	The commission of 0.293%, with a minimum of Rs.580/- shall be charged for joining in customer's guarantee and for giving guarantees on behalf of customers to other.	
34.	Clean payment received under L/C	
	A flat charge of Rs.310/- will be levied by the beneficiary's bank for receiving clean payment and crediting beneficiary's account.	
35.	Certificates	
	When the beneficiary asks for attestation of commercial invoice at the time of negotiation/collection, such attestation, may be done free of charge but should the beneficiary ask for attestation of invoices on a subsequent occasion then charge of Rs.25/- per invoice, minimum Rs.60/- should be levied on each and every occasion he finds it necessary to do so.	
36.	Letter of Credit issued against 100% cash margin	
	25% of the normal charges	
	Overdue Interest	
	Overdue interest is to be charged in case of default by the beneficiary to honour the commitment under L/C.	

Service Charges (w.e.f. 01-04-2017)

PART- III

FOREIGN EXCHANGE

(Inclusive of Service Tax @ 15%)

Service charges on various Forex Transactions- detailing of few RULES (Inclusive of Service Tax)		
<u>Very Important Points</u>		
<ul style="list-style-type: none"> Actual out of pocket expenses such as postage, fax and other incidental charges are to be credited to commission accounts. For any clarification, one may contact IBD. 		
Service Tax on conversion to be realised as per HO circular No-ACT/ST/2/OM-152/ 16-17 dated 26-05-2016		
Value of Foreign Exchange/Currency(In INR) (Per transaction)	Amount to be Charged	
Up to Rs 1,00,000/-	0.150% of the amount of currency, subject to minimum of Rs.40/-	
From Rs. 1,00,001/- to Rs 10,00,000/-	Rs.150/-+ 0.0750% of (total amount of currency exceeding Rs. 1,00,001/- & upto Rs.10,00,000/-)	
Above Rs. 10,00,000/-	Rs.830+ 0.0150% of (total amount of currency exceeding Rs.10,00,001/-) subject to Maximum Rs. 7500/-.	
<u>Schedule-I: Export Transaction</u>		
Sl. No.	Type of Transaction	Amount to be Charged
1.	Charge for bill negotiated/ discounted/ purchased in foreign currency	a. Up to Rs.3 lakh- Rs.630/-. b. Above Rs.3 lakh- Rs.1260/-.
2.	Charge for Rupee Export bills	@0.162% minimum Rs.1260/-.
3.	For forwarding export documents on which no collection commission or exchange accrues to the bank (i.e. from one bank to the other bank in India)	a. Up to Rs.3 lakh- Rs.630/-. b. Above Rs.3 lakh- Rs.1260/-. Note: Entire charges to be realised upfront
4.	When reimbursement under LC is claimed by an AD in India from our Bank	Rs.890/- per reimbursement.
5.	Commission for joining in customers' guarantee/indemnity on behalf of the customer to other banks in India in respect of discrepancies in documents negotiated under LC	@ 0.262% with a minimum of Rs.630/-.
6.	For forwarding documents to another Bank for negotiation to whom LC is restricted by the Bank which has booked the Forward Contract	Rs.890/-.
7.	Export bills negotiated/discounted/ purchased where proceeds are not received in Nostro account on or before due date i.e. Overdue bills Note: In case of export bills drawn on countries with externalization problems which are paid in local currency and the exporter has applied for extension of realization period as per RBI guidelines, this charges shall not be recovered	Up to bill amount of Rs. 3 lakh- Rs.260/- per quarter or part thereof and above Rs. 3 lakh- Rs.530/- per quarter or part thereof. Maximum Rs.2090/-
8.	Handling of Discrepancies in export documents under LC (at the time of negotiation/collection) in addition to negotiation/collection charges or processing of discrepant notice received through SWIFT	Rs.1150/-

Sl. No.	Type of Transaction	Amount to be Charged
9.	Export bills for collection or consignment basis (Entire charges including out of pocket expenses to be recovered upfront). Forex conversion tax to be realised at the time of conversion. (Applicable to both Foreign Currency and Rupee export bills) Note: Above charges are also applicable where the entire set of documents has been sent by the exporter to the overseas buyer and GR/SDF is submitted to our bank for lodgment and collection of proceeds.	@ 0.131%, Minimum Rs.530/-; Maximum Rs.10430/-. For INR export bills or where exchange is not earned additional commission @ 0.0787%, minimum Rs.260/- to be realized. Note: Entire charges including out of pocket expenses to be realized upfront.
10.	Where 100% advance payment of the export bill has been received by our Bank and Documents submitted by the exporter for BRC	Rs.1150/- per bill.
11.	Overdue export bill sent on collection where payment of the bill has not been received in stipulated time.	Rs.530/- per quarter or part there of irrespective of the amount of the bill at the end of each quarter.
12.	Export Letter of Credit	
	a) Advising Letter of Credit	a) Rs.750/- for customers and Rs.1260/- for non-customers.
	b) Pre advising or second advising of LC	b) Rs.630/- for customers and Rs.840/- for non-customers. If the charges are not received from second advising Bank within 7 days (by sending MT710), claim of USD25 or Eqv is to be lodged with Lc issuing Bank as per extant UCPDC
	c) Advising of amendment	c) Rs.630/- per amendment for our customer and Rs.1150/- for non-customers
	d) Transfer of LC	d) Rs.690/- per transfer
	e) Adding confirmation to LC (subject to approval of competent authority) i) commitment charge (for full validity of the LC i.e. from the date of opening to the expiry date of the LC) ii) Usance charge	e) For adding confirmation both commitment & usance charges as applicable to import LC
13.	Certificate related to Exporters	
	a) Attestation of Export invoice b) Issue of FIRC c) EDF (GR) waiver certificate	NIL charges for e-BRC. & Rs.150/- for issuance of other certificates.
14.	Processing of Exporter's application in respect of export bills written off under "Self Write Off" scheme of RBI	Rs.1050/- per proposal (Not bill wise).
15.	For fate enquiry/ other messages sent either by airmail or courier or SWIFT	Actual pocket expenses for courier and airmail and for Swift Rs.530/-
16.	EEFC Accounts (Commission in lieu of exchange)	
	a) Where an outward remittance is effected	a) 0.08% with minimum Rs.120/- & maximum Rs.10500/-
	b) Where the proceeds are credited to EEFC	b) 0.08% with minimum Rs.120/- & maximum Rs.10500/- (if money is kept with us no charges will be levied) c) Encashment of balances in EEFC – Rs.260/-
17.	Follow up for submission of document related to advance remittance already received against export	Rs. 230/- per quarter

Sl. No.	Type of Transaction	Amount to be Charged
<u>Schedule- II: Import Transaction</u>		
1.	<u>Import LC</u> i) Commitment charge (for full validity of the LC i.e. from the date of opening to the expiry date of the LC) applicable in all cases.	i) Commitment charge a) Upto Rs 5.00 crore - 0.162% per quarter b) Above Rs 5.00 crore & upto Rs 20.00 crore- full charges up to Rs 5.00 crore +50% charges amount exceeding Rs 5.00 crore. c) If the amount is more than Rs 20.00 crore- charges will be applicable upto Rs 20.00 crore as mentioned above + one-fourth of charges exceeding Rs 20.00 crore
	ii) Usance charge Up to and inclusive of Rs.5 crores at the time of establishment of the LC including tolerance and/or permissible interest amount	ii) Usance Charge a) Up to Rs 5.00 crore- Sight LC up to 10 days- 0.162 %, Minimum Rs.1260/- b) Usance LC beyond 10 days up to 3 months- 0.313% Minimum Rs.1260/- c) Beyond 3 months- 0.313% up to 3 months +0.10% per month beyond three months. Minimum Rs.1260/-.
	iii) Above Rs. 5 crores and inclusive of Rs.10 crores at the time of establishment of the LC including tolerance and/or permissible interest amount	iii) Above Rs 5.00 crore to Rs 20.00 crore- Usance charge up to Rs.5 crore + 50% of the normal charge for an amount exceeding Rs.5 crore.
	iv) Exceeding Rs.10 crores at the time of establishment of the LC including tolerance and/or permissible interest amount	iv) Above Rs 20.00 crore- As mentioned in point iii + 25% of the normal charge for an amount exceeding Rs.20 crore .In all cases at the time of establishment of LC including tolerance and permissible interest amount are to be included for calculation of commission
2.	Import LC against 100% and above of cash margin including tolerance and/or permissible interest amount (100% if the forward contract is booked for entire amount)	25% of the charges as mentioned in point number 1 above
3.	<u>Amendment of LC</u> a) Amendment involving extension of validity of LC within 3 months period where commitment charges have already been taken	a) Rs.630/- per amendment.
	b) Amendment involving extension of validity of LC beyond 3 months period	b) Charges as per point number 1
	c) Any other amendment	c) Rs.630/- per amendment.

Sl. No.	Type of Transaction	Amount to be Charged
	d) Revival or reinstatement of an expired LC within a period of 3 months & beyond 3 months from the date of expiry.	d) Usance + Commitment charge from the date of original expiry upto the new validity period of the received LC Minimum Rs.630/- as per point no.1
	e) Discrepancy charge (in both cases where LC provides for reimbursement or the payment is made on receipt of documents)	e) USD 50.00 per set of discrepant document- In equivalent INR at TT selling rate prevailing on the date of conversion.
	f) Revolving LC / Stand by LC / Back to Back LC	For each revolving LC as per point number 1 above
	g) SWIFT charge for Import transactions	For LC/LOU/BG @ Rs.1570/- if additional page is used (MT701) then charges will be Rs.2090/-- For other cases Rs.530/-
4.	<u>Import bill drawn under LC</u> a) Import bill received under LC denominated in Foreign Currency– at the time of retirement or crystallization whichever is earlier in point of time	a (i) upto Rs. 5 crore-0.162% Minimum Rs. 1150/- ii) If the amount is more than Rs. 5 crore upto Rs. 20 crores- 0.162% upto Rs.5 crore + 0.08% above Rs. 5 crore up to Rs.20 crore iii) If the amount is more than Rs.20 Crore- Up to Rs.20 crore as mentioned in point ii + 0.04%>Rs. 20 crore.
	b) Import bill received under LC denominated in Indian Rupees – at the time of retirement or crystallization whichever is earlier in point of time	b) charges as point a (i,ii,iii) + commission in lieu of exchange 0.10%
	c) Additional commission on import bills under LC crystallized due to non-payment by the importer on due date (both sight & Usance)	c) 0.162% on crystallized amount minimum Rs.630/-
5.	<u>Import Collection Bills (Not under LC)</u> a) On each bill denominated in Foreign Currency, where Bank earns exchange margin	a) 0.211%- Minimum Rs.630/-.
	b) On each bill denominated in rupees and on each bill drawn in Foreign Currency, where Bank does not earn exchange margin	b) 0.211%- Minimum Rs.630/- + Commission @0.10% in lieu of exchange margin
	c) Overdue import collection bill retired after a period of 30 days from the due date (both sight & usance), additional commission shall be charged	c) 0.211%- Minimum Rs.630/- + additional 0.10%
6.	Import document received directly by importers submitted to bank for lodgment and retirement of bill against docs for evidence of import	0.211%- Minimum Rs.630/-.
7.	Import document received directly by importers submitted to bank for lodgment and retirement of bill	0.211%- Minimum Rs.630/-.
8.	Import advance payments against submission of confirmed contract with seller	0.211%- Minimum Rs.630/-.

Sl. No.	Type of Transaction	Amount to be Charged
9.	Import document on collection basis covering project imports under international government aid scheme (Including those financed by international agencies like world bank, IMF, and ADB etc.) Where no LC is opened.	0.10%- Minimum Rs.630/-.
10.	Forwarding of import documents to another bank for retirement / remittance of proceeds to the foreign bank abroad.	Rs.1150/- flat
11.	Attestation of invoice	Rs.150/- per invoice.
12.	Issuing of a guarantee in favour of a shipping company for clearance of goods pending production of Bill of Lading /receipt of import bill	Rs.1150/- per guarantee for first quarter – Afterwards Rs.1780/- per quarter.
13.	Issuing of Delivery order in favour of Air courier for obtaining delivery of goods pending production of Airway Bill/receipt of import bill	Rs.1150/- per delivery order for first quarter –Afterwards Rs.1780/- per quarter.
14.	Countersigning the Bill of Exchange drawn on the importer/ co-acceptance of the drafts (Availing / Co-acceptance of Bill of Exchange)	0.261% up to 3 months and 0.0887% per month beyond 3 months -Minimum Rs.630/-
15.	Deferred payment LC (LC covering import of goods on deferred payment terms involving payments beyond a period of 6 months from the date of shipment in installments over a period of time as per RBI guideline under FEMA)	0.525% per quarter or part thereof on the amount of liability at the beginning of every quarter.
16.	Handling charges for dishonor/return of import bills unpaid	Rs.1150/- per bill + out of pocket expenses.
17.	Follow up for submission of Bill of entry (AD branches shall issue reminder as per RBI guidelines)	Rs.260/- per quarter per bill
18.	If payment of import bill is required to be made in a currency other than the currency of the bill as per request of the exporter abroad	Additional commission @0.162%.
19.	Issuance of Rate certificate	Rs.320/- for a block of 4 different currency rates or part thereof for non-customers. For customers 50% of the above charge.
20.	Commission on foreign currency import bills where no exchange income is accrued	@ 0.162%- Minimum Rs.630/-.
<u>Schedule-III: Remittances</u>		
Outward Remittance		
1.	Non-Trade transaction	For non-trade transactions- 0.10% Minimum- Rs.260/-; Maximum-Rs.1150/-. (no commission for remittance of proceeds of NRE/FCNR deposits). Swift charges- Rs.320/-
	Trade transaction	As per Schedule II (Import transaction)
2.	Through Foreign Demand Draft	For individual non-trade transactions- 0.162%, Minimum- Rs.260/-, Maximum-Rs.1150/-.
		For trade transactions- 0.261% Minimum Rs.630/-
3.	Remittance of FCNR closure	No Charge, No out of pocket expenses.

Sl. No.	Type of Transaction	Amount to be Charged
4.	Cancellation/ Issuance of duplicate Foreign Demand Draft	For individual non-trade/ Trade transactions- Rs.130/- plus SWIFT charges Rs.530/- (Total- Rs. 660/- flat)
5.	Issue of Travelers' cheque	1% of INR equivalent of TCs sold at the TC selling rate, Minimum-Rs. 130/-.
6.	Issue of Travelers' cheque out of foreign currency accounts like EEFC or RFC(D) accounts	1% of INR equivalent of TCs sold at the TC selling rate + Commission @0.078%, Minimum- Rs.260/-.
7.	Commission in lieu of exchange wherever applicable	0.078%, Minimum- Rs.260/-.
8.	Remittances from Non-Resident accounts	Non-Trade transaction- NIL Trade transaction- Rs.630/- per transaction.
Inward Remittance		
9.	Under instruction from Foreign Correspondent	Rs.260/- for customers Rs.370/- for non-customers. For credit to NRI A/c of our customer- NIL Inward remittance where MT103 mentions charges are on "ours" basis then charges will be Eqv USD10
10.	To be paid in foreign currency by way of DD/TT	0.162%, Minimum Rs.370/-.
11.	Advance remittance received from overseas buyers and the foreign currency funds are held in Nostro account at the specific request of the customer	0.211%, Minimum Rs.630/-.

Schedule- IV: Guarantee

1.	Project Exports		
	Bid-Bond, Bond for earnest money, Guarantee for advance payment by foreign buyer to Indian Exporter-Against	Up to and inclusive of Rs.5 Crore	Amount exceeding Rs. 5 Crore
	i) Cover from ECGC	0.626% per annum(p.a.)	0.522% p.a. – Minimum-Rs.312820/-
	ii) 100% counter- guarantee by the Government of India/ State Government	0.475% p.a.	0.392% p.a.- Minimum-Rs.2.36 lakh
	iii) 100% Cash Margin/Deposits	0.313%p.a.	0.162% p.a. Minimum-Rs.1.58 lakh
iv) Not covered by (i), (ii) or (iii) above	1.261% p.a.	1.06% p.a. Minimum-Rs.6.27 lakh	
2.	Export other than Project Exports		
	i) Advance payment guarantee	1.877% p.a.-Minimum 0.313%	
	ii) Export Performance guarantee covering export obligations in terms of foreign trade policy/Bid-Bond guarantee/ Guarantees connected with deemed exports as defined in foreign trade policy	1.564% p.a.	In case of ECGC cover 50% of actual charges
iii) Guarantee stated in point no. (i) and (ii) above against 100% cash margin /Deposit	25% of the charges stated in 2(i) & (ii) above		
3.	Deferred payment guarantees covering import of goods into India	0.461% per quarter or part thereof on the amount of liability at the beginning of every quarter	
4.	Guarantee issued against counter guarantee of foreign bank	1.252% p.a., Minimum 0.263%.	

Sl. No.	Type of Transaction	Amount to be Charged
5.	Guarantee issued against counter guarantee of one or more Authorized Dealer backed by counter guarantee of a foreign bank	1.252% p.a. to be shared with other banks equally.
6.	Any other guarantee not covered above related to foreign trade	2.08% p.a. Minimum 0.313%
<u>Schedule- V: Forward Contract</u>		
1	Booking	Rs.630/-
2	For each request of early delivery, extension, cancellation	Rs.630/- + Swap Cost
<u>Schedule- VI: Foreign Currency Loans</u>		
1	FCL up to & inclusive of USD 5,00,000	Rs.17180/-
2	FCL beyond USD 5,00,000	Rs.28630/-
3	Roll over of FCL Note: i) Branches shall recover up-front transaction fee stated above in addition to the charges for processing the credit proposal of the borrower. ii) Branches shall recover commission in lieu of exchange where bank does not earn any exchange income @ 0.075%, Minimum Rs.200/-.	Rs.23000/-
<u>Schedule-VII: Overseas Direct Investments (Joint ventures & wholly own subsidiaries)</u>		
Foreign Direct Investments		
External Commercial Borrowing		
1	Processing of ODI(JV/WOS) proposal	Rs.11460/- per proposal flat one time charge.
2	Process of Foreign Direct Investment(FDI) proposal	Rs.11460/- per proposal flat one time charge.
3	Processing of External Commercial Borrowing(ECB) Proposal	Rs.11460/- per proposal flat one time charge.
<u>Schedule-VIII: Buyer's Credit</u>		
1.	Issuance of letter of Comfort for undertaking for Buyer's Credit amount. (Amount of buyer's credit and Interest payable from the date of issue till the date of expiry of Buyer's Credit to be considered for calculating amount of commission.)	2.00% p.a., Minimum Rs.5750/-.
2.	Commission on the Buyer's Credit amount for issuing a No Objection Certificate to the other bank arranging the Buyer's Credit. This commission shall be in addition to the commission on the import bill/ import transaction	0.08%, Minimum Rs.260/-. In addition commission on the import bill/ import transaction is to be realized.
3.	Repayment of Buyer's credit from the foreign currency sources of the importer where Bank does not earn any exchange.	Commission @0.08%, Minimum Rs.260/-.
4.	Wherever Bank has not issued any guarantee but has effected import remittance with the proceeds of the Buyer's Credit	0.08%, Minimum Rs.260/-. In addition commission on the import bill/ import transaction is to be realised

Sl. No.	Type of Transaction	Amount to be Charged	
Schedule-IX: Merchanting Trade			
	If foreign currency remittances are received in advance by the exporter from the overseas buyer and the funds are held in Nostro account at the specific request of the exporter	Commission @ 0.085% on each transaction. Minimum Rs.2880/- and Maximum Rs.17250/-	
Schedule-X: Vostro Account			
Sr. No.	Currency of the Account	Minimum Balance in respective currency	Charges in each occasion in respective currency for fall in minimum balance
1.	USD,EURO,SGD,INR	500	5
2.	INR	5000	100
Charges for execution of Debit instruction by Branches maintaining accounts of vostro a/c			
Sr. No.	Currency wise slab of Vostro Account	Banks in Bangladesh maintain Vostro A/cs	
1	Upto 10000	25	
2	From 10001 to 50,000	50	
3	Above 50000	100	
Sr. No.	Currency wise slab of Vostro Account	Banks in Myanmar maintain Vostro A/cs*	
1	5000	20	
2	5001-10000	30	
3	10001-100000	50	
4	Above 100000	100	
* In case of Inward Remittance to the credit of NRI a/cs maintained with our bank- NIL charge			
Note- In addition, service tax on conversion of foreign currency to INR is to be recovered.			

Service Charges (w.e.f. 01-04-2017)

PART-IV

CONCESSIONS IN SERVICE CHARGES

(A) GENERAL

(Inclusive of Service Tax @ 15%)

Sl. No.	Particulars								
1.	<p>Discretionary Power for allowing concession in service charges: In order to retain High Value Customers and to increase the volume of business, the discretion for allowing concession in service charges has been vested with the different committee as under:</p>								
	<p>For Service Charges - General Operations and Loans & Advances</p>								
	<table border="1" style="width: 100%;"> <tr> <td style="width: 80%;">Regional level credit committee (RLCC)</td> <td style="text-align: right;">Upto 25%</td> </tr> <tr> <td>Head office level credit committee 2 (HLCC-2)</td> <td style="text-align: right;">Upto 50%</td> </tr> <tr> <td>Head office level credit committee 1 (HLCC-1)</td> <td style="text-align: right;">Upto 75%</td> </tr> <tr> <td>Credit Approval committee (CAC)</td> <td style="text-align: right;">Upto 100%</td> </tr> </table>	Regional level credit committee (RLCC)	Upto 25%	Head office level credit committee 2 (HLCC-2)	Upto 50%	Head office level credit committee 1 (HLCC-1)	Upto 75%	Credit Approval committee (CAC)	Upto 100%
Regional level credit committee (RLCC)	Upto 25%								
Head office level credit committee 2 (HLCC-2)	Upto 50%								
Head office level credit committee 1 (HLCC-1)	Upto 75%								
Credit Approval committee (CAC)	Upto 100%								
	<p>For Service Charges - Foreign Exchange</p>								
	<table border="1" style="width: 100%;"> <tr> <td style="width: 80%;">Head office level credit committee 2 (HLCC-2)</td> <td style="text-align: right;">Upto 50%</td> </tr> <tr> <td>Head office level credit committee 1 (HLCC-1)</td> <td style="text-align: right;">Upto 75%</td> </tr> <tr> <td>Credit Approval committee (CAC)</td> <td style="text-align: right;">Upto 100%</td> </tr> </table>	Head office level credit committee 2 (HLCC-2)	Upto 50%	Head office level credit committee 1 (HLCC-1)	Upto 75%	Credit Approval committee (CAC)	Upto 100%		
Head office level credit committee 2 (HLCC-2)	Upto 50%								
Head office level credit committee 1 (HLCC-1)	Upto 75%								
Credit Approval committee (CAC)	Upto 100%								

(B) OTHERS

Sl. No.	Particulars
1.	<p>Concession to Pensioners :</p> <p>a) No service charges to be levied on collection/discount of Pension bills/Pension cheques of Pensioners and Armed forces. However, out of pocket expenses to be recovered.</p> <p>b) Concerned Government Authorities have clarified that payment of initial D.C.R.G also constitute one of the pensionary benefits for which no service charge is to be levied.</p>
2.	<p>Concession for Service Charges of Ram krishna Mission and Ram krishna Math and their connected organization:</p> <p>a) Collection of instrument – Free of commission</p> <p>b) Issue of Draft/MT and other remittance facilities – Free of commission</p> <p>c) Out of pocket expenses e.g., postage, registration, etc. – Free of cost.</p> <p>d) Issue of cheque leaves (MICR and others) – Free of charge</p>
3.	<p>No service charge in respect of the following service are to be recovered from Defence Personnel in service. Out of pocket expenses to be recovered.</p> <p>i) Collection of cheque</p> <p>ii) Remittance by DD/RTGS/NEFT</p>

Sl. No.	Particulars				
4.	<p>Concessional Banking facilities to Central Industrial Security Force (CISF) : Central Industrial Security Forces (CISF) is eligible to get concessional banking facility at par with defence personnel. The following concession, as enjoyed by Defence Personnel shall be extended to them also :</p> <ol style="list-style-type: none"> 1) At par collection of salary/ terminal dues 2) At par remittance to family upto Rs.5,000/- per month 3) At par custody of WILLS. 4) In-house standing instructions free of charge 				
5.	<p>Waiver of Exchange on Demand Draft drawn in favour of National Foundation for Communal Harmony Waiver of 100% of the exchange is allowed on the purchase of demand drafts by the donors towards donation of fund to National Foundation for Communal Harmony , an autonomous organisation under the Ministry of Home Affairs, Govt. of India.</p>				
6.	<p>Concession for Govt. Departments, Ministries, Co-operative Banks, Land Development Bank, etc. Free remittance facility in account of Ministries/Govt. Departments may be allowed until further instructions.</p> <p>At par collection and remittance facilities now available to Central Government Departments/Ministries' Accounts, under the Scheme of departmentalization, be also extended to the departments of State Government. To clarify, the cheques tendered by Govt. Departments for credit to Govt. Account should be collected at par and this is applicable to all Govt. Transactions including State, Railways, Defence etc. However, cheques drawn at centres where the agency banks do not have their branches and our required to collect the cheques through some other schedule/co-operative banks, collecting bank's commission be charged by the Agency Bank.</p> <p>In this connection, particular reference is to be made on a Circular issued by Reserve Bank of India bearing No. DGBA 127(Ref.GA No.1335/31.30.020/97-98) dated June 17, 1998. The Circular inter alia states " Central/State Govt. departments/Ministries are entitled to remit fund "at par" between two centres where Reserve Bank of India has its own offices or branches or has established its currency chest managed by the agencies viz. SBI & Associate Banks, Treasuries and Sub-Treasuries. Thus, as already stated in our Circulars dated 30th May, 1992 (Circular of RBI) the branches of SBI and Associate Banks which are not equipped with currency chest may charge commission from Govt. Departments that are not accredited to them. Nationalised Banks, however, have not been brought under purview of the Scheme. Hence, it is incumbent on them to issue Demand Draft at par to Govt. departments that are not accredited to them. However, as per instruction contained in our Circular GA No. 686 /43.50.002/96-97 dated December 19, 1996 the accredited banks are required to issue DDs at par. Any commission, charges in arranging such remittance should be borne by the accredited bank themselves and should not be charged to Government." Thus, Bank accredited to particular Govt. Deptt/ Ministry is to provide free remittance facility for transfer of funds towards the department it is accredited to.</p>				
7.	<p>Co-operative Banks, Land Development Banks, Service Co-operatives, District Rural Development Agencies etc.</p> <ol style="list-style-type: none"> a) No charges are to be levied for collection of cheques deposited by DRDA, Farmers' Co-operative Societies (bank's own sponsored), Primary Agricultural Societies (banking with us). However, postages and other out-of-pocket expenses are to be recovered. (b) Concession of 50% of the usual service charges for issuing DDs only in favour of beneficiaries of the Co-operative Banks may be extended provided that those banks maintained their accounts with us and such banks should give an undertaking at their H.O. level that they would charge their customers same charges as levied by us. (c) Charges as per RBI Remittance Facility Scheme may be levied for transfer of funds from the account of Co-operative Bank at one centre to that at another centre. The charges as per RBI Remittance Facility Scheme are as follows: <table border="1" data-bbox="236 1854 1492 1948"> <tbody> <tr> <td data-bbox="236 1854 804 1899">(i) For amount upto Rs.5000/-</td> <td data-bbox="804 1854 1492 1899">3p% with a minimum 25p.</td> </tr> <tr> <td data-bbox="236 1899 804 1948">(ii) For above Rs.5,000/-</td> <td data-bbox="804 1899 1492 1948">2p% with a minimum Rs.1.50</td> </tr> </tbody> </table>	(i) For amount upto Rs.5000/-	3p% with a minimum 25p.	(ii) For above Rs.5,000/-	2p% with a minimum Rs.1.50
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Sl. No.	Particulars
8.	<p>Concessions for Staff Members (existing & retired) :</p> <p>a) No Service Charge should be levied on transaction conducted by our staff members.</p> <p>b) No service charge should be levied on transaction conducted by ex-staff member if he is not employed gainfully.</p> <p>c) Minimum balance maintenance criteria not applicable.</p> <p>Note : All out of pocket expenses to be recovered.</p>
9.	<p>Collection of instruments favoring Welfare Service, Charitable & Religious Institution may be allowed at par provide that these institutions are exempted from payment of Income Tax and also bank with us. However, actual postage / transmission charges and out of pocket expenses must be recovered while collecting instruments for the above customers.</p>
10.	<p>Collection of subsidy cheques issued by the Central and State Government under any programme whenever applicable is to be collected at par.</p>
11.	<p>Concession to Blind and Physically challenged and related Institutions:</p> <p>Collection of cheques at par and free remittance facilities by way of DD/RTGS/NEFT may be allowed to blind and physically challenged and also to institutions set up for their welfare / benefit, provided they Bank with us. However, postage and other out of pocket expenses should be recovered.</p>
12.	<p>Concessions to Regional Rural Banks (RRBs) sponsored by our Bank, provided their Deposits are duly maintained with our Bank :</p> <p>i) Collection of charges in the following cases will be shared at 50:50 between our Bank and RRBs</p> <p style="padding-left: 40px;">a) Collection charges on instruments tendered by us to RRBs for collection.</p> <p style="padding-left: 40px;">b) Collection charges on instruments tendered by RRBs to us for collection.</p> <p>ii) Issuance of Demand Draft on account of customers of our sponsored RRB's at 50:50 commission sharing basis.</p> <p>iii) Free Remittance facilities may be allowed on remittance of funds by our sponsored RRBs from their own account to another. However, actual postage and out of pocket expenses should always be recovered from RRBs. Above concession will be allowed only when funds are remitted / transferred between their H.O. / Branch A/cs and our Branch.</p> <p>iv) No ledger folio charges are to be levied in A/cs maintained by our sponsored RRBs with our Bank's branches.</p>
13.	<p>Cheques / Drafts favouring Prime Minister's Relief Fund / Chief Minister's Relief Fund are to be collected at par. However, actual expenses like postage etc. should be recovered.</p>
14.	<p>No commission is to be charged for issuing demand draft when such draft is issued in favour of a supplier to ensure the end use of the bank's funds by the borrowers under priority sector lending in compliance with the stipulation in the terms of sanction.</p>
15.	<p>Conversion of single pension account into joint pension account with the spouse permitted under Government order.</p>