

उत्तर बिहार ग्रामीण बैंक

प्रधान कार्यालय, कलमबागचौक  
मुजफ्फरपुर, बिहार, 842001



UTTAR BIHAR GRAMIN BANK

HEAD OFFICE, KALAMBAGH CHOWK  
MUZAFFARPUR, BIHAR, 842 001

(Sponsored By: Central Bank of India)

Website: [www.ubgb.in](http://www.ubgb.in)

E-mail :: [ubgb@ubgb.in](mailto:ubgb@ubgb.in)

HO/OPR/14/2021-22/Circular no. 3

Date: 19.05.2021

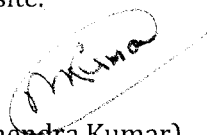
All Offices  
Uttar Bihar Gramin Bank

**Reg.: Revision of schedule of service charges on deposit w.e.f. 13/05/2021**

Our earlier service charges were effective from 02.02.2018. Now it has been revised and duly approved by our Hon'ble Board in its 79<sup>th</sup> meeting held on 27-04-2021. The revised service charges will be applicable from 13.05.2021.

No charges will be deducted from the current accounts opened during the FY 2021-22 (01-04-21 to 31-03-22). The service charges are exclusive of GST and hence shall attract GST as applicable.

A copy of revised schedule of service charges has been displayed in public domain of our website.

  
(Mahendra Kumar)  
General Manager

Encl.: 1. Schedule of service charges w.e.f. 13/05/2021  
2. Major changes in service charge

## MAJOR CHANGES IN SERVICE CHARGES W.E.F. 13/05/2021

### I. PART A -DEPOSIT ACCOUNTS.

SR. No.	Particulars	Proposed (w.e.f. 13/05/2021)
14.2	<p>Current Deposit Accounts</p> <p>Category <u>Minimum QAB</u></p> <p>Rural 3,000/-</p> <p>Semi-urban 3,000/-</p> <p>Urban 5,000/-</p>	<p>Per quarter -Rs. 200/-</p> <p>Per quarter -Rs. 300/-</p> <p>Per quarter -Rs. 500/-</p> <p><b><u>Note: No charges will be deducted from the current accounts opened during the FY 2021-22 (01-04-21 to 31-03-22).</u></b></p>
29	<p>Cash Deposit</p> <p>At Home Branch and Non-home Branch</p>	<p><b>(For Saving Accounts)</b></p> <p>a) Cash deposit charges at Base Branch: <b>Free</b></p> <p>b) Cash deposit at all Branches within same city (other than Base Branch)</p> <p>(i) Upto Rs. 5000/per day- <b>Free</b></p> <p>(ii) Above Rs. 5000- <b>Rs. 1 per Rs. 1000 or part thereof with a minimum of Rs. 25/- per transaction</b></p> <p>c) Cash deposit at Outstation Non-Base Branches (other than Base city Branch)-</p> <p>(i) Upto Rs. 5000/per day- <b>Free</b></p> <p>(ii) Above Rs. 5000- <b>Rs. 2 per Rs. 1000 or part thereof with a minimum of Rs. 25/- per transaction</b></p> <p><b>(For CA/CC/OD Accounts)</b></p> <p>a) Cash deposit charges at Base Branch:</p> <p>(i) <b>Upto Rs. 1 lakh per day: Free</b></p> <p>(ii) <b>Above Rs. 1 lakh per day : Rs. 1 per Rs. 1000 or part thereof</b></p> <p>b) Cash deposit at all Branches within same clearing centre &amp; city (other than Base Branch) : <b>Rs. 1 per Rs. 1000 or part thereof with a minimum of Rs. 25/- per transaction</b></p> <p>c) Cash deposit at Outstation Non-Base Branches (other than same clearing centre &amp; city)- <b>Rs. 2 per Rs. 1000 or part thereof with a minimum of Rs. 25/- per transaction</b></p> <p><b>Note:</b></p> <p>(i) There is no limit for depositing cash in all type of accounts.</p> <p>(ii) There are no charges for depositing cash in KCC, RD, Term loan, Demand loan including NPA accounts.</p>
30	<p>Cash Withdrawals</p> <p>At Home Branch</p> <p>Non-home branch</p>	<p>a) Cash withdrawal charges at Base Branch: <b>Free</b></p> <p><b>b) Cash withdrawal at local non-base branch</b></p> <p><b>(For Saving Accounts)</b></p> <p>No charges for cash withdrawal upto Rs. 1 lakh per day. Thereafter Rs. 1/- per Rs. 1000/- or part thereof.</p> <p><b>(For CA/CC/OD Accounts)</b></p> <p>No charges for cash withdrawal upto Rs. 25000/- per day. Thereafter Rs. 1/- per Rs. 1000/- or part thereof.</p> <p><b>b) Cash withdrawal at outstation non-base branch</b></p> <p><b>(For Saving Accounts)</b></p> <p>No charges for cash withdrawal upto Rs. 50000 per day. Thereafter Rs. 2/- per Rs. 1000/- or part thereof.</p> <p><b>(For CA/CC/OD Accounts)</b></p> <p>No charges for cash withdrawal upto Rs. 25000/- per day. Thereafter Rs. 2/- per Rs. 1000/- or part thereof.</p>

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**UTTAR BIHAR GRAMIN BANK**

**SCHEDULE OF REVISED SERVICE CHARGES  
Schedule I - BASIC BANKING SERVICES**

(Service charges as under are exclusive of GST, which would be levied at appropriate rates over & above the charges)

**I. PART A -DEPOSIT ACCOUNTS.**

SR. No.	Particulars	Existing (W.e.f-02/02/2018)	Applicable (w.e.f. 13/05/2021)
<b>1</b>	<b>MICR &amp; NON-MICR Cheque Book charges.</b>		
1.1	SB & BSBD A/Cs	(i) Up to 20 leaves per half year :Free (ii) > 20 leaves per half year- Urban Centres :Rs.4.00 per leaf Semi Urban/Rural Centers :Rs. 3.00 per leaf	(i) Up to 20 leaves per half year :Free (ii) > 20 leaves per half year- Urban Centres :Rs.4.00 per leaf Semi Urban/Rural Centers :Rs. 3.00 per leaf
1.2	CD/CC/OD A/Cs	(i) At the time of opening of New a/c-1 st chq book of 50 leaves :Free (ii) All additional chq Book – Urban Centres: :Rs.4.00 per leaf Semi Urban/Rural Centers :Rs. 3.00 per leaf	(i) First 50 cheque leaves free in a financial year (ii) All additional chq Book – Urban Centres: :Rs.3.00 per leaf Semi Urban/Rural Centers :Rs. 3.00 per leaf
<b>2</b>	<b>Issue of Passbook / Balance Certificate.</b>		
2.1	Issue of Pass Book/Statement of Account	FREE	FREE
2.2	Issue of Balance Certificate / Interest Certificate at request of customer.	(i) First time Interest. Certificate : Free (ii) Per Balance Certificate/ Duplicate Interest Certificate/ Duplicate TDS Certificate: Rs. 100/-	(i) First time Interest. Certificate : Free (ii) Per Balance Certificate/ Duplicate Interest Certificate/ Duplicate TDS Certificate: Rs. 100/-
<b>3</b>	Issue of Duplicate Pass Book / Statement of A/C.	Per Pass Book with last balance Rs.100/- Saving Non-Individual Account Rs.100/- For previous entries Rs.100/- (Per ledger page of 40 entries)	Per Pass Book /Statement of Account with latest balance only -Rs.100/-. Charges For previous entries ( if required) Rs.100/- per ledger page or part thereof ( 40 entries or part thereof is consider as per ledger page)

4	Stop Payment Instructions.	Per instrument /SB Per instrument /CD/CC/OD For range of Cheques /SB For range of Cheques/CD/CC/OD No "Cheque Returning" charges to be levied while actually returning such instruments through clearing" FREE	- Rs. 100/- - Rs. 150/- -Rs.400/- -Rs.600/-	Per instrument / SB Per instrument / CD/CC/OD For range of four Cheques and above-SB- For range of four Cheques and above CD/CC/OD - No "Cheque Returning" charges to be levied while actually returning such instruments through clearing" FREE	Rs.100 Rs.150 Rs.400 Rs.600
5	Balance Enquiry	FREE			
6	Account maintenance Charge for CA/CC/OD Accounts (including OD Against FD)	Rs.300 per year		Rs.300 per year	
7	Closure of A/C.S. (within one year) SB Account & Current Account	Without Cheque book /SB With Cheque book /SB Individuals/Prop./Firm Company -	-Rs.100/- -Rs.200/- -Rs.500/- -Rs.600/-	Closure of A/c within 14 days of opening : NIL Closure of A/C after 14 days of opening of account and before 1 year: SB Without Cheque book SB With Cheque book Individuals/ Prop./ Firm Company	-Rs.100/- -Rs.200/- -Rs.500/- -Rs.600/-
8	Return of cheques				
8.1	Return of cheques (inward) Involving outlay of Bank's Fund.				

**A. Financial Reasons:**

(i) Cheque amount less than Rs.25 Lakhs

Rs.200/- + interest @ Base rate + 4% for no. of days Bank remains out of fund.

(ii) Cheque amount Rs25 Lakhs but less than Rs. 1 crore :Rs.500/- + interest @ Base rate + 4% for no. of days Bank remains out of fund.

(iii) Cheque amount Rs. 1 crore and above

Rs.700/- + interest @ Base rate + 4% for no. of days Bank remains out of fund.

**B. Other Reasons** - Rs.200/- per instrument

C. Cheque return charges shall be levied only in cases where the customer is at fault and is responsible for such returns. A list of objections where customer is not at fault is given in Cheque Collection Policy.

**A. Financial Reasons:**

(i) Cheque amount less than Rs.25 Lakhs

Rs.200/- + interest @ Base rate + 4% for no. of days Bank remains out of fund.

(ii) Cheque amount Rs25 Lakhs but less than Rs. 1 crore :Rs.500/- + interest @ Base rate + 4% for no. of days Bank remains out of fund.

(iii) Cheque amount Rs. 1 crore and above

Rs.700/- + interest @ Base rate + 4% for no. of days Bank remains out of fund.

**B. Other Reasons** - Rs.200/- per instrument

C. Cheque return charges shall be levied only in cases where the customer is at fault and is responsible for such returns. A list of objections where customer is not at fault is given in Cheque Collection Policy.

8.2	Return of cheques (outward)	<p><b>A. Financial Reasons:</b></p> <p>(i) Cheque amount less than Rs.25 Lakhs-- Rs.200/- per instrument</p> <p>(ii) Cheque amount Rs.25 Lakhs but less than Rs. 1 crore Rs.500/- per instrument</p> <p>(iii) Cheque amount Rs. 1 crore and above- Rs.700/- per instrument</p> <p><b>B. Other Reasons</b> - Rs.100/- per instrument</p>	<p><b>A. Financial Reasons:</b></p> <p>(i) Cheque amount less than Rs.25 Lakhs-- Rs.200/- per instrument</p> <p>(ii) Cheque amount Rs.25 Lakhs but less than Rs. 1 crore Rs.500/- per instrument</p> <p>(iii) Cheque amount Rs. 1 crore and above- Rs.700/- per instrument</p> <p><b>B. Other Reasons</b> - Rs.100/- per instrument</p>
9	Attestation of Customer signature/ photo	Per instrument/per occasion. <b>Rs.100/-</b>	Per instrument/per occasion. <b>Rs.100/-</b>
<b>10</b>	<b>Ledger Folio charges</b>		
10.1	Saving A/Cs	<b>FREE</b>	<b>FREE</b>
10.2	Current /CC /OD A/Cs.	<b>FREE</b>	<b>FREE</b>
11	Change of authorized signatory in respect of Company/Current/CC/OD A/Cs.	Per occasion - <b>Rs.300/-</b> (exempted in case of death)	Per occasion - <b>Rs.300/-</b> (exempted in case of death)
12	Addition/ Deletion of names in joint a/c /Nomination / Change in operational instructions including SDV lockers.	First option <b>-Free</b> Subsequent changes <b>-Rs-100/-</b> (per occasion)	First option <b>-Free</b> Subsequent changes <b>-Rs-100/-</b> (per occasion)
13	Inoperative A/Cs	If minimum balance maintained----- <b>Free</b> If not maintained- <b>Rs 100 per year</b>	<b>FREE</b>
14	Quarterly Average Balance (QAB)	Charges for not maintaining minimum quarterly average balance	Charges for not maintaining minimum quarterly average balance
14.1	Saving Bank Accounts Category Of Branch Minimum QAB* Rural 500/- Semi-urban 1000/- Urban 2000/-	Charges for not maintaining minimum QAB <b>Rural:</b> (i) QAB between Rs.250-Rs.500/- <b>Rs.50/- p q.</b> (ii) QAB less than Rs.250/-- <b>Rs.100/- p.q.</b> <b>Semi-Urban :</b> (i) QAB between Rs.500-Rs.1000/- <b>Rs.75/- p.q.</b> (ii) QAB less than Rs.500/- <b>Rs.150/- p.q.</b>	Charges for not maintaining minimum QAB <b>Rural:</b> (i) QAB between Rs.250-Rs.500/- <b>Rs.50/- p q.</b> (ii) QAB less than Rs.250/-- <b>Rs.100/- p.q.</b> <b>Semi-Urban :</b> (i) QAB between Rs.500-Rs.1000/- <b>Rs.75/- p.q.</b> (ii) QAB less than Rs.500/- <b>Rs.150/- p.q.</b>

	*Quarterly Average Balance	<b>Urban :</b> (i) QAB between Rs. 1000-Rs.2000/- (ii) QAB less than Rs. 1000 /-	<b>Urban :</b> (i) QAB between Rs. 1000-Rs.2000/- (ii) QAB less than Rs. 1000 /-	<b>Rs. 100/- p.q.</b> <b>Rs. 200/- p.q.</b>
14.2	Current Deposit Accounts <u>Category Minimum QAB</u> Rural 3,000/- Semi-urban 3,000/- Urban 5,000/-	-Rs. 200/- -Rs. 300/- -Rs. 500/-	-Rs. 200/- -Rs. 300/- -Rs. 500/-	
15	Loss of Token	Per token -Rs.100/-	Per token -Rs.100/-	<b>Note: No charges will be deducted from the current accounts opened during the FY 2021-22 (01-04-21 to 31-03-22).</b>
16	Allowing operations in an Account through (a) Power of Attorney (b) Mandate	Individual account - <b>Rs. 500</b> Current/Cash Credit/Overdraft Account- <b>Rs. 1000</b> At the time of acceptance/modification of instruction.	Individual account - <b>Rs. 500</b> Current/Cash Credit/Overdraft Account- <b>Rs. 1000</b> At the time of acceptance/modification of instruction.	
17	Standing Instruction	Per registration - <b>Rs.50/-</b> Insufficient balance - <b>Rs.50/-</b> ( per transaction charge and penalty for standing instruction on account of insufficient balance)	Per registration - <b>Rs.50/-</b> Insufficient balance - <b>Rs.100/-</b> ( per transaction)	
18	Issue of Duplicate Deposit Receipt	<b>Rs. 100 per Receipt</b>	<b>Rs. 100 per Receipt</b>	
19	Issue of ATM Cards/ Debit Cards	-Free	-Free	
20	Issue of Duplicate ATM Card/ATM PIN	Per Card replacement. - <b>Rs.200/-</b> Per PIN regeneration. - <b>Free if it is system generated</b> Per PIN regeneration. - <b>Rs 50/- if it is not system generated</b>	Per Card replacement. - <b>Rs.200/-</b> Per PIN regeneration. - <b>Free if it is system generated</b> Per PIN regeneration. - <b>Rs 100/- if it is not system generated</b>	
21	ATM/Debit card Annual charges (Except No frill/PMJDY/KCC accounts)	Rs. 100/-	Rs. 200/-	

22	ATM Transaction Charges		<p><b>Free-</b> For Debit card of UBGB using ATM machine of Central Bank of India</p> <p><b>No. of free transactions</b> in non-CBI ATM, financial and Non-financial: In six metro- Delhi, Mumbai, Kolkata, Chennai, Bangalore &amp; Hyderabad- <b>3(Three)</b></p> <p>Other Centres- <b>5(Five)</b></p> <p>Service charges beyond free transactions: Financial transaction- Rs. 20/- + GST Non-financial transaction- Rs. 5/- + GST</p>
23	Enquiry relating to old records	Up to one yr- per record. <b>-Rs.100/-</b> > one yr- per record. <b>-Rs.500/-</b>	Up to one yr- per record. <b>-Rs.200/-</b> > one yr- per record. <b>-Rs.700/-</b>
24	SMS Alert	Rs 15/-per account on quarterly basis	Rs 15/-per account on quarterly basis
25	Change of authorized signatory in respect of Company/ CD /CC/OD A/c	Rs 300/ Per occasion (exempted in case of death)	Rs 300/ Per occasion (exempted in case of death)
26	Issue of Solvency Certificate	Rs.1000/- per lakh Minimum Rs. 5000/- Maximum Rs. 25000/-	Rs.1000/- per lakh Minimum Rs. 5000/- Maximum Rs. 25000/-
27	Postal Tariff	Ordinary Post Regd/courier/fax (domestic/foreign) <b>-Rs.15/-</b> <b>-Min.Rs.50/-</b> or actual whichever is higher	Ordinary Post Regd/courier/fax (domestic/foreign) <b>-Rs.15/-</b> <b>-Min.Rs.50/-</b> or actual whichever is higher
28	SAFE CUSTODY CHARGES: i. Account opening charges ii. Sealed Covers iii. Sealed Boxes	(i) Free (ii) Per cover p.a. <b>-Rs.500/-</b> (iii) Per Box p.a. <b>- Rs.3000/-</b>	(i) Free (ii) Per cover p.a. <b>-Rs.500/-</b> (iii) Per Box p.a. <b>-Rs.3000/-</b>
29	Cash Deposit At Home Branch and Non-home Branch	(For Savings A/cs) Home Branch - Free Non-home Branch (i) Up to Rs. 25000/- per Day Free (ii) Beyond Rs. 25000/- Per day Rs.1.00 per Rs. 1000/- minimum Rs.25/-	<b>(For Saving Accounts)</b> a) Cash deposit charges at Base Branch: <b>Free</b> b) Cash deposit at all Branches within same city (other than Base Branch) (i) Upto Rs. 5000/per day- <b>Free</b> (ii) Above Rs. 5000- <b>Rs. 1 per Rs. 1000 or part</b>

		<p>(For CA/CC/OD A/cs) Home Branch - Free Non-home Branch (i) Up to Rs. 50000/- per Day Free (ii) Beyond Rs. 50000/- Per day Rs.1.00 per Rs. 1000/- minimum Rs.25/-</p>	<p><b>thereof with a minimum of Rs. 25/- per transaction</b> c) Cash deposit at Outstation Non-Base Branches (other than Base city Branch)- (i) Upto Rs. 5000/per day- <b>Free</b> (ii) Above Rs. 5000- <b>Rs. 2 per Rs. 1000 or part thereof with a minimum of Rs. 25/- per transaction</b> <b>(For CA/CC/OD Accounts)</b> a) Cash deposit charges at Base Branch: (i) <b>Upto Rs. 1 lakh per day: Free</b> (ii) <b>Above Rs. 1 lakh per day : Rs. 1 per Rs. 1000 or part thereof</b> b) Cash deposit at all Branches within same clearing centre &amp; city (other than Base Branch) : <b>Rs. 1 per Rs. 1000 or part thereof with a minimum of Rs. 25/- per transaction</b> c) Cash deposit at Outstation Non-Base Branches (other than same clearing centre &amp; city)- <b>Rs. 2 per Rs. 1000 or part thereof with a minimum of Rs. 25/- per transaction</b> <b>Note:</b> (i) There is no limit for depositing cash in all type of accounts. (ii) There are no charges for depositing cash in KCC, RD, Term loan, Demand loan including NPA accounts.</p>
30	<p>Cash Withdrawals At Home Branch Non-home branch</p>	<p>For Saving accounts Home Branch - Free Non-home Branch (i) Up to Rs. 25000/- per Day Free (ii) Beyond Rs. 25000/- Per day Rs.1.00 per Rs. 1000/- minimum Rs.25/-  (For CA/CC/OD accounts) At Home Branch - Free</p>	<p>a) Cash withdrawal charges at Base Branch: <b>Free</b> <b>b) Cash withdrawal at local non-base branch (For Saving Accounts)</b> No charges for cash withdrawal upto Rs. 1 lakh per day. Thereafter Rs. 1/- per Rs. 1000/- or part thereof. <b>(For CA/CC/OD Accounts)</b> No charges for cash withdrawal upto Rs. 25000/-</p>



		<p>Non-home Branch  (i) Up to Rs. 50000/- per Day Free  (ii) Beyond Rs. 50000/- Per day Rs. 1.00 per Rs. 1000/- minimum Rs.25/-</p>	<p>per day. Thereafter Rs. 1/- per Rs. 1000/- or part thereof.  <b>b) Cash withdrawal at outstation non-base branch</b>  <b>(For Saving Accounts)</b>  No charges for cash withdrawal upto Rs. 50000 per day. Thereafter Rs. 2/- per Rs. 1000/- or part thereof.  <b>(For CA/CC/OD Accounts)</b>  No charges for cash withdrawal upto Rs. 25000/- per day. Thereafter Rs. 2/- per Rs. 1000/- or part thereof.</p>
31	No Dues Certificate	<p>For Rural Centers - Free  No charges for Government sponsored Schemes</p>	<p>For Urban and Semi-urban – Rs. 100/- per certificate  For Rural- Free  No charges for Government sponsored Schemes</p>

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**II. PART B - REMMITANCE FACILITIES**

SR. No.	Particulars	Existing (W.e.f-02/02/2018)	Applicable (w.e.f. 13/05/2021)
1	Issue of DD/Bankers Cheque 1. Upto Rs.10000 2. Above Rs.10001 upto Rs. 100000 3. Above Rs. 100001	1. Rs.50/- per DD/ Bankers Cheque 2. Rs.4/- per thousand or part thereof Min Rs 50/- 3. Rs.4/- per thousand or part thereof Max. Rs.12000/- additional charge + 25% for DD by cash.	1. Rs.50/- per DD/ Bankers Cheque 2. Rs.4/- per thousand or part thereof Min Rs 50/- 3. Rs.4/- per thousand or part thereof Max. Rs.12000/- additional charge + 25% for DD by cash
2	Cancellation of DD/Bankers Cheque	50% of normal applicable charges or minimum Rs. 100	50% of normal applicable charges or minimum Rs. 100
3	Revalidation of DD/Bankers Cheque	50% of normal applicable charges or minimum Rs. 100	50% of normal applicable charges or minimum Rs. 100
4	Issuance of Duplicate DD/Bankers Cheque	Upto Rs.10000/- Rs.100/- per DD/Bankers Cheque Rs.10001/-to Rs.1 Lac Rs.150/- per DD/Bankers Cheque Above Rs.1 Lac Rs.200/- per DD/Bankers Cheque	Upto Rs.10000/- Rs.100/- per DD/Bankers Cheque Rs.10001/-to Rs.1 Lac Rs.150/- per DD/Bankers Cheque Above Rs.1 Lac Rs.200/- per DD/Bankers Cheque
5	Bankers Cheque/Pay order-Issue	Rs.4/- per thousand or part there of Min Rs -50/-	Rs.4/- per thousand or part there of Min Rs -50/-
6	ECS Debit Return Charges	Returning. Charges Rs.100/-	Returning. Charges Rs.100/-
7	ECS Debit Mandate Verification charges(one time)	Rs. 100/- (Per request/registration)	Rs. 100/- (Per request/registration)
8	National Automated Clearing House(NACH) Mandate(including 'E' Mandate) charges	One-time mandate Authorization charges for mandate -Rs.50/- Failed Mandate -Rs. 100/- (per mandate)	One-time mandate Authorization charges for mandate -Rs.100/- Failed Mandate -Rs. 250/- (per mandate)
9	NEFT Inward  NEFT Outward	FREE  NEFT Outward: Upto Rs. 10000/- : Rs. 2.50/-	NEFT Inward: Free  NEFT Outward: Upto Rs. 10000/- : Rs. 2.50/-

		Above Rs. 10000 upto Rs. 1 lakh : Rs. 5/- Above Rs. 1 lakh upto Rs. 2 lakh : Rs. 15/- Above Rs. 2 lakh : Rs. 25	Above Rs. 10000 upto Rs. 1 lakh : Rs. 5/- Above Rs. 1 lakh upto Rs. 2 lakh : Rs. 15/- Above Rs. 2 lakh :
10	IMPS (through Branches)		Rs. 5

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**III PART C - COLLECTION OF CHEQUES/BILLS etc.**

SR. No.	Particulars	Existing (W.e.f-02/02/2018)	Applicable (w.e.f. 13/05/2021)
1	Collection of Cheques- Local	FREE	FREE
2	Collection of Cheques - Outstation Amount upto Rs.5000/- Amount from Rs.5001/-to Rs.10000/- Amount above Rs10001/- to Rs 1 Lac Above Rs 100001/- (Charges are inclusive of all expenses i.e. courier, postage, out-of-pocket etc.No additional expenses has to be levied).	Rs 25/- Rs 50/- Rs 100/- Rs 350/-  Note:- Charges are inclusive of all expenses i.e. Courier, postage, out of pocket etc. No additional expenses has to be levied)	Rs 50/- Rs 50/- Rs 100/- Rs 350/-
3	Cheques for Collection- Returned Unpaid (Outward): i) Local cheques ii) Outstation cheques Note- Postage at prescribed rate would be levied in addition to above service charges	i) Rs.100/- per instrument ii)50% of collection charges subject to a minimum of Rs.100  Note:- Postal charge of registered letter at actual in addition to above service charges.	i) Rs.100/- per instrument ii)50% of collection charges subject to a minimum of Rs.100
4	Collection of Bills: 1. Up to Rs. 10000 2. Above Rs.10000 Schedule of collection of cheques applicable to bills will	Rs.200/- @ Rs.8/- per thousand or part of thereof Min. Rs.200/- + out of pocket exp. Max. Rs.12000/- Note:-	Rs.200/- @ Rs.8/- per thousand or part of thereof Min. Rs.200/- + out of pocket exp. Max. Rs.12000/- Note:-

	Postal charge of registered letter at actual in addition to above service charges.	Postal charge of registered letter at actual in addition to above service charges.
5 apply to supply bills also 1.Charges for presentation of Usance Bill for acceptance 2. Change of Original Instructions. 3. Post parcel for collection	1. Rs.100/- per bill 2. Rs.100/- per request 3. Usual collection charges + storage charges@Rs.5/-per day Note:- Postal charge of registered letter at actual in addition to above service charges.	1. Rs.100/- per bill 2. Rs.100/- per request 3. Usual collection charges + storage charges@Rs.5/-per day Note:- Postal charge of registered letter at actual in addition to above service charges.
6 (Local & Outstation) Bills for Collection Returned Unpaid	Local – Rs.100/- per bill Outstation – 50% of collection charges subject to minimum of Rs.100/- Note:- Postal charge of registered letter at actual in addition to above service charges.	Local – Rs.100/- per bill Outstation – 50% of collection charges subject to minimum of Rs.100/- Note:- Postal charge of registered letter at actual in addition to above service charges.

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**- RENTAL RATES FOR SAFE DEPOSIT LOCKER**

(The rent is not proposed to be revised that will be same as earlier effective from 26.10.2016)

Type	Dimensions				Volume in cu.cms	w.e.f 26.10.2016		Amount
	in (Rs.)					Rural/ Semi-urban	Urban	
	Height	Width	Depth					
<b>Group I</b>	A	11.74	13.33	34.29	5366.18	900	1200	
	A	11.43	14.92	51.75	8825.21	900	1200	
	A-1	11.43	16.19	51.75	9576.42	900	1200	
	A	11.43	19.05	55.88	12167.39	900	1200	
<b>Group II</b>	B	14.76	18.41	51.75	14062.11	900	1200	
	B	15.55	19.68	46.99	14380.06	900	1200	
<b>MMO</b>	A	13.65	26.35	45.08	16214.00	-	1200	
<b>Group III</b>	C	11.74	34.29	46.99	18916.51	1500	2500	
	C-1	11.43	32.86	51.75	19436.77	1500	2500	
	C	11.43	34.13	51.75	20187.98	1500	2500	
<b>Group-IV</b>	D	17.78	23.81	51.75	21907.93	1500	2500	
	B-1	14.76	19.68	77.72	22575.85	1500	2500	
	D-1	17.78	25.08	51.75	23076.48	1500	2500	
	B	11.43	38.01	55.88	24277.30	1500	2500	

MMO	B/BB	19.05	26.35	45.08	22628.69	2500
<b>Group-V</b>	H-1	31.43	18.41	51.75	29943.91	2500
	E	15.55	41.27	46.99	30155.76	2500
	E	14.76	40.16	51.75	30675.41	2500
<b>Group-VI</b>	F	26.67	34.29	46.99	42973.02	3000
	F	26.67	32.86	51.75	45352.47	3000
	G	17.78	50.64	51.75	46594.62	3000
	F	22.86	38.01	55.88	48554.61	3000

**SAFE DEPOSIT LOCKER related Service Charges/ Information:**

S. No.	Particulars	Service Charges
1	Locker operations	12 times FREE during one Financial Year
2	Break Open of Locker	For more than 12 times during Financial Year- Rs. 100 per occasion Rs. 1000/- plus actual expenditure incurred for breaking open the locker and changing the lock by manufacturer of lockers
3	Security/ Caution Money Deposit	The locker holder (the Lessee) is required to keep an amount equivalent to three years rent + charges for break opening of the locker + Rs. 1000/- in the form of Term Deposit
4	Saving/ Current Account	While letting out the locker, the customer must have a Saving/ Current A/c or open a Saving/ Current A/c, link with locker amount, and submit Standing instruction to debit his/her a/c for recovery of annual rent and overdues, if any, as per Banks' norms. The existing locker holders without linked Saving/ Current A/c must also open Saving/ Current A/c link with locker account, and submit Standing instruction to debit his/her a/c for recovery of annual rent and overdues, if any, as per Banks' norms.

If Locker is not operated during the financial year- Rs.200/-per year

**Locker Rent Overdue Charges (All Sizes):**

1 <sup>st</sup> Quarter	10.00%*
2 <sup>nd</sup> Quarter	20.00%*
3 <sup>rd</sup> Quarter	30.00%
1 Year	40.00%

\*Of the Annual rent to be recovered in addition to locker Rent

Overdue period is clarified as under:

S.I. Set up on say, for advance rental for the financial year 2020-21, recoverable on 01.04.2020:

Overdue charge @10%/20%/30%/40% of annual rent to be levied on 1<sup>st</sup> July /1<sup>st</sup> October 2017/1<sup>st</sup> January 2018 / 1<sup>st</sup> April 2018 respectively if rent remains unpaid till concerned quarter)

**SMS Alert**

**Reg: Service charges for SMS Alerts to Customers.**

Our Bank will charge Rs.15/- (Rs. Fifteen only) for SMS alert in advance on quarterly basis. The detail guidelines are as follow

- 1) The Customer will be charged Rs.15/- (Rs. Fifteen only) on quarterly basis per account.
- 2) The Service charge will be recovered in advance on quarterly basis on 1<sup>st</sup> December, 1<sup>st</sup> March 1<sup>st</sup> June and 1<sup>st</sup> September every year.
- 3) The service charge will be recovered from the new as well as existing customer if facility has been availed by him/her, irrespective of whether transaction is done or not by the customer in his account during the period.
- 4) In case the customer does not desire SMS Alert facility, he has to give in writing to his Home Branch.
- 5) If the customer requests for withdrawal of SMS facility subsequent to recovery of service charges, no refund will be given for that quarter. However from the next quarter, no service charges will be recovered.
- 6) Staff, Ex-Staff and Senior Citizen accounts will be exempted for SMS Alerts charges.
- 7) SMS Alert facility will be optional on opening of account, as hitherto.



## Concession / Exemptions / Discretion in Service Charges

### 1. Staff & Ex. Staff

- i) No need to maintain minimum balance
- ii) No incidental charges
- iii) 25 % concession in locker rent for all staff for one locker of smallest size
- iv) No charge for cheque book
- v) Collection of cheque free of service charge
- vi) No commission on issuance of banker's cheque / DD

### 1. Free collection / Remittance facilities

- i) Govt. Dept, attached to the Ministry of Commerce / Food & Civil Suppliers / textiles & Dept. of State Govt./ Railways/ Defence etc.
- ii) Cheques issued by Govt. authorities representing subsidy under special programs.
- iii) Blind, Physically handicapped individuals and institutions set up for their benefits.
- iv) Cheques deposited by DRDC, Zillaparasad, MahakumaParasad, DPSC, DEPE, PACs etc, banking with our Bank.
- v) Collections of pension bills / cheques of pensions of Central/ State Govt. and Armed forces.
- vi) Free remittance / collection for Prime Minister's Relief fund / National Defence Fund.
- vii) No service charge to be levied on collection / discount of pension bills/ cheques of the freedom fighters
- viii) Discretionary powers for granting concession in Service Charges in case of remittances, DD, IT, RTGS, NEFT, Banker's Cheque, Collection charges (Cheques/Bills), Deposit account charges(Ledger folios, Cheque book, Cheque return charges, Minimum Balance, Standing Instruction stop payment, Duplicate pass book, statement of accounts etc.) and other misc. charges for ancillary services (safe custody charges, solvency certificate charges, NOC charges, Signature attestation, Duplicate DD etc.) revision are proposed as under :

Delegates	Revision Proposed
GM	25%
Chairman	Full Discretion

END