

UNION BANK OF INDIA
Latest Schedule of Service Charges on Inland Transactions
(Inclusive of Service Tax & Education Cess @10.30%)

I. Products and Services Provided free of Service Charges

Sr. No.	Nature of Service
1	Remittances for creation of a term deposit or payment of installment of UIRD/ cumulative deposit through DD,PO,Cash,RTGS/NEFT/ Intersol Fund Transfer
2	Repayment of loan through cash
3	Safe custody of Bank's own Deposit Receipt
4	Statement of account
5	Updation of passbook
6	Issuance of duplicate deposit receipt
7	Issuance of Debit/ATM Cards
8	Balance enquiry from any bank ATM in India
9	Enquiry/statement of account (downloaded/printed) through Internet Banking/Telebanking

II. Transfer, Collection & Remittance Services

Sr. No.	Nature of Service	Particulars	Service Charges (Rs.)		
			Unit	Non-individuals	Individuals
1	Fund Transfer through the following modes:				
(i)	RTGS (Minimum amount of remittance under RTGS - Rs. 1 lac)	Upto Rs. 5 lacs	Per Transaction	25.00	25.00
		Above Rs. 5 lacs	Per Transaction	50.00	50.00
(ii)	National Electronic Fund Transfer (NEFT)	Upto Rs. 1 lac	Per Transaction	5.00	5.00
		Rs. 1 lac & above	Per Transaction	25.00	25.00
(iii)	Intersol fund transfer through cheques drawn on Union Bank or other banks/ Multicity Cheques/ Sweeps facility/ Standing Instructions	Upto Rs. 5 lacs	Per Transaction	25.00	25.00
		Above Rs. 5 lacs	Per Transaction	50.00	50.00
2	Speed Clearing	Upto Rs. 1 lac			
		Rs. 1 lac & above	Per Transaction	165.00	165.00
3	Electronic Clearing Service (Applicable for bulk uploading)	Applicable for debit as well as credit clearing	per transaction	1.10	1.10
4	Collection of Outstation cheques	Upto Rs. 10000	Per cheque	55.00	55.00
		Rs. 10001 - 100000	Per cheque	110.00	110.00
		Above Rs. 100000	Per cheque	165.00	165.00
5	Collection of Bills	Upto Rs. 10000	Per bill	120.00	120.00
		Rs. 10001 - 1 lacs	Per 1000	10.00	10.00
			Minimum	120.00	120.00
		> Rs. 1 lacs - Rs. 25 lacs	Per 1000	9.00	9.00
			Minimum	990.00	990.00
Above Rs. 25 lacs	Flat	27575.00	27575.00		
6	Demand Draft/ Pay Order	Upto Rs. 5000	Per remittance	25.00	18.75
		Rs. 5001 - 10000	Per remittance	50.00	37.50
		Rs. 10001 - 1 lac	Per 1000	3.85	3.85
			Minimum	50.00	50.00
		Above Rs. 1 lac	Per 1000	3.30	3.30
			Minimum	440.00	440.00
		Maximum	12500.00	12500.00	
8	Remittances against tender of cash (DD/PO) (Maximum remittance Rs. 50000)			Applicable DD/PO charges plus 50% of normal charges	Upto Rs. 1000 - Normal charges Above Rs. 1000 - Applicable DD/PO charges plus 50% of normal charges
9	Purchase of DD / PO for educational purpose by students	Upto Rs. 1000	Per DD/PO	N.A.	15.00
		Above Rs. 1000			

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10	Issue of duplicate DD/ PO /Cancellation/Revalidation of DD/PO	Upto Rs.5000	Per DD/PO	15.00	11.25	
		Rs.5001 - 10000	Per DD/PO	25.00	18.75	
		Rs. 10001 - 50000	Per DD/PO	35.00	35.00	
		Rs.50001 - Rs. 1 lac	Per DD/PO	75.00	75.00	
		Above Rs. 1 lac		100.00	100.00	
		For students	Per DD/PO	N.A.	15.00	
12	Cash transactions in SB/CD/CC accounts	Cash Withdrawal			Nil	Nil
		Cash Deposit				
		A) Upto Rs.1 lac				
		i) At base branch & base branch centre			Nil	Nil
		ii) At non-base centre (to be recovered manually)			Rs. 25 per transaction	Rs.25 per transaction
		B) Above Rs.1 lac per day				
			Per Rs.1000	1.00	1.00	
			Minimum	10.00	10.00	
	Maximum	10000.00	10000.00			
Note: i.Cash withdrawal upto Rs.1 lac will be allowed at non base branch ii. No third party cash withdrawal will be allowed at non-base branch						

III. Other Charges

Sr. No.	Nature of Service	Particulars	Service Charges(Rs.)		
			Unit	Non-individuals	Individuals
1	Duplicate Statement/ Pass book	For entries upto one year (40 entries will be treated as one ledger folio)	SB - Per folio	50.00	37.50
			CD -Per folio	50.00	37.50
			Minimum	100.00	75.00
		For entries older than one year (40 entries will be treated as one ledger folio)	SB - Per folio	60.00	45.00
CD - Per folio	145.00		108.75		
2	Duplicate Deposit Receipt		Nil	Nil	
3	Issue of cheque books including Multi City Cheque Books	MICR	Per ch. Leaf	3.30	2.50
		Non-MICR	Per ch. Leaf	3.30	2.50
		Subject to 40 free cheque leaves in a financial year in SB and as per scheme features in schemes like UCCA/MGSA etc.			
4	Stop Payment Instructions (Note: Cheque Retrun Charges will not be recovered additionally)	Single cheque	Per instruction	120.00	90.00
		Range of cheques	SB - Per instruction	275.00	200.00
			CD - Per instruction	600.00	450.00
5	Inability to carry out standing instructions due to insufficient balance in the account		Per occasion	50.00	50.00
6	Enquiry relating to old records (More than 12 months old)	1 to 3 yrs. old	Per item	115.00	115.00
		3 to 5 yrs. old	Per item	170.00	170.00
		More than 5 yrs. Old	Per item	245.00	245.00
7	Charges for non-maintenance of minimum Average Quarterly Balance	SB - With ch.book	Per quarter	90.00	90.00
		- Without ch.book	Per quarter	60.00	60.00
		SB(Pension) - with / without chequebook		N.A.	Nil
		SB of senior citizens		N.A.	Nil
		CD - Companies	Per quarter	385.00	385.00
		CD - Others	Per quarter	295.00	295.00
8	Closure of Account within 12 months	i) SB			
		- with cheque book		150.00	112.50
		- without cheque book		100.00	75.00
		ii)CD - Companies		510.00	510.00
		- Others		300.00	300.00
9	Inoperative/Dormant Account	i) Account with minimum balance or above		Nil	Nil
		ii) Account below minimum balance but above Rs.100			
		- Metro/Urban	Per annum	100.00	100.00
		- Semi-urban/ Rural	or outstanding	50.00	50.00

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		iii) Account with Balance Rs.100 or less	Full balance amount to be appropriated and a/c to be closed. Letter will be sent to accountholder informing closure of account.	
		Note:1) Dormancy period: 1 year		
		Note:2) Folio charges in CC/CD accounts will be applicable to dormant CC/CD accounts.		
		Note:3) Charges for non-maintenance of minimum balance will also be recovered wherever applicable.		
10	Charges for entries in excess of 60 entries per quarter in SB A/c	Per entry	15.00	15.00
11	Ledger Folio used in CD/OD/CC A/cs (For Accounts maintained on computer 40 entries or part thereof to be treated as one ledger folio.)	Per folio	90.00	90.00
		<i>Subject to free folios p.a. as under:</i>		
		Avg. cr. Bal.(Rs.)	No. of Free Folios	No. of Free Folios
		Upto 25,000	Nil	Nil
		>25,000-50,000	3	3
		>50,000-1 lac	5	5
		>1 lac	All	All
12	Presentation of Usance Bills for acceptance	Per bill	120.00	120.00
13	Safe Custody charges	Per scrip	10.00	10.00
		Minimum	100.00	100.00
		Per cover	200.00	200.00
		Sealed boxes:		
		Per box	550.00	550.00
		Per box	1100.00	1100.00
		Per box	1650.00	1650.00
		Per cc	0.15	0.15
		Minimum	3300.00	3300.00
		Bank's Own Deposit Receipt	Nil	Nil

IV. Safe Deposit Vault Rental (Rs. p.a.)

Type of Lockers	Rural/ Semi Urban Branches	Metro/ Urban Branches
A	825.00	1100.00
B	825.00	1100.00
C	1650.00	2750.00
D	1650.00	2750.00
E	1650.00	2750.00
F	2750.00	3300.00
G	2750.00	3300.00
H	2750.00	3300.00
H-1	1650.00	2750.00
L	4410.00	5515.00
L-1	4410.00	5515.00

· SDV/Strong Rooms, etc. of sizes other than A to L-1 - proportionate rent of the SDV of maximum size that can be fitted into would be charged.

· Penal interest @ 18% on rent overdue with the minimum of Rs.5 will be levied.

· Lockers can be leased for a period upto 3 years at a time subject to advance payment of rent. However, there would not be any concession in case advance rent is paid by customers.

· The rent payable for the overdue period to the date of revision i.e. 14.06.2009 would be recovered at old rate and w.e.f. 15.06.2009 the rent at the revised rate would be recovered. Where rent for 3 years has been recovered prior to revision, no difference would be recovered. Such calculations should be rounded off to the nearest 6 months.

· Refund of advance rent may be allowed for the unexpired period in case the locker is surrendered before the expiry of the period of 3 years for which advance rent is paid. The refund will be made for unexpired period in complete years i.e. fraction of a year remaining in the year of surrender will be ignored. e.g. if the locker is surrendered after 1 year 4 months the refund will be allowed only for the period of 1 year and not for 1 year 8 months.

V. Service charges which are not subject to Service Tax

Sr. No.	Nature of Service	Particulars	Service Charges(Rs.)		
			Unit	Non-individuals	Individuals
1	Handling charges for cheques returned unpaid (including cash/transfer cheques)	i) Local			
		a) Outward (Due to Insufficient funds & technical reasons)	Per cheque	50	50
		b) Inward clearing cheques returned unpaid due to financial reasons	Per cheque	50	50
		ii) Outstation		50% of collection charges	50% of collection charges
		Minimum	50	50	
2	Handling charges for bills returned	Local	Per cheque	100	100

Latest Schedule of Service Charges on Inland Transactions

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	unpaid	Outstation		50%of collection charges	50%of collection charges
		Minimum		100	100
3	Returning charges on Debit clearing under ECS		Per transaction	50	50
4	Attestation of customer's signature	i) For obtaining loan from other banks/ institutions	Per occasion	35	35
		ii) For other purposes	Per occasion	35	35
5	Issuance of any other certificate e.g. No Dues, Balance Confirmation, Maintenance of A/c., etc. on behalf of our clients as well as clients referred by other banks other than for govt. sponsored schemes	SB	Per certificate	35	35
6	Loss of Safe Deposit Locker Key			Actual expenses subject to Minimum Rs.1000	Actual expenses subject to Minimum Rs.1000

Charges at Table I to V are effective from 15.06.2009 except RTGS & Intersol Fund Transfer which are revised w.e.f. 01.01.2010

VI. Advance Related Service Charges (Inclusive of service tax)

Sr. No.	Nature of Service	Particulars	Unit	Service Charges (Rs.)
1	Processing charges on advances proposals excluding retail lending schemes (other than Union Trade)	Fund Based + Non-Fund Based		
		Upto Rs.25,000		Nil
		i) Priority Sector	Per Proposal	275.75
		ii) Other than Priority Sector	Per Proposal	441.20
		Above Rs.25,000 - Rs.2 lacs	Per Rs.1 lac	330.90
		Above Rs.2 lacs - Rs.10 lacs	Per Rs.1 lac	275.75
		Above Rs.10 lacs - Rs.1 crore	Minimum	3860.50
		Above Rs.1.00 crore	Per Rs.1 lac	220.60
			Minimum	27575.00
			Maximum	1103000.00
2	Renewal / Modifications			Normal Charges
	(i) Renewal at existing level			Normal Charges
	(ii) Renewal with enhancement	On original limits renewed		Normal Charges
	(iii) If enhancement is subsequent to renewal of original limit	On enhanced portion of limits	Normal charges would be levied on pro-rata basis for the relevant period so as to coincide with expiry date of original limit	
	(iv) In case of gap between expiry date of original facility and its actual renewal with or without enhancement		Processing charges from the date of actual renewal (with or without enhancement) as per prescribed rates would be levied.	
	a) In case the facility is utilised during the intermittent period i.e. from the expiry of original limits till its renewal		Processing charges at prescribed rates on pro-rata basis could be levied.	
	b) In case the facility is kept under abeyance during the intermittent period		No processing charges would be levied.	
(v) Adhoc sanctions		150% of normal charges for actual period of adhoc limit (Penal interest will be charged)		
3	Processing charges on Term Loan / DPGL / Demand Loan	i) At the time of sanction		1% upfront plus service tax
		ii) At the time of review		
		a) In case there are no overdues in respect of installment interest		25% of normal charges
		b) In case there are overdues in respect of installment / interest		Normal charges
4	Processing charges on short term loan			Processing charges (Prorata)
5	Processing charge for in-principle sanction			25% of normal charges in advance along with formal application (other than retail) 75% of normal charges before handing over of sanction advice
6	Processing charges for misc. request	upto Rs.1.00 crore	Per request	5515.00

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	given below:	above Rs. 1.00 crore	Per request	11030.00
	i. Modification in limits (Incl. Sanction of new line of credit by earmarking existing limit)			
	ii. Revalidation of limits			
	iii. Sanction/Roll over of FCL			
	iv. Issue of Comfort Letter for Buyers Credit			
	v. Issue of NOC			
	vi. Restructuring/Re-schedulement of Term Loan			
	vii. Interest concession			
	viii. Reduction in commission/ other service charges			
	ix. Reduction in margin/ collateral coverage			
	x. Waiver of personal/corporate gaurantee			
	xi. Waiver of any other sanction stipulation			
	xii. Any other miscellaneous request			
	xiii. Invocation of Guarantee/ Devolvement of LC			
7	CDR A/C Debt Involved			
	Upto Rs.100 crs.	One time fee for referring Inst.(RI)		551500.00
		for Mon. Inst.		220600.00
		for TRA Bank		551500.00
	> Rs.100 crs. to Rs.500 crs.	One time fee for referring Inst.(RI)		1654500.00
		for Mon. Inst.		551500.00
		for TRA Bank		827250.00
	> Rs.500 crs. to Rs.1000 crs.	One time fee for referring Inst.(RI)		5515000.00
		for Mon. Inst.		1103000.00
		for TRA Bank		1103000.00
	> Rs.1000 crs.	One time fee for referring Inst.(RI)		11030000.00
		for Mon. Inst.		1654500.00
		for TRA Bank		2206000.00
	MI fee if more than 5 CDR lenders	Upto Rs.100 crs.		330900.00
		> Rs.100 crs. to Rs.500 crs.		827250.00
	For TRA Bank if more than 10 CDR lenders	> Rs.501 crs. to Rs.1000 crs.		1654500.00
		> Rs.1000 crs.		2481750.00
8	Marking of / lifting of lien with RTO/ Revenue authority		Per account	551.50
9	Marking of / lifting of lien on NSC/ RBI Bonds/ KVP/ IVP Assignment of LIC Policy		Per account	110.30
10	TUF subsidy application processing fee	Upto Rs.1 crore		1103.00
		Above Rs.1 crore		2757.50
11	Guarantee Commission			
	i) Performance Guarantee		Per LG	169.86+2.26 per 100 p.a
		Minimum (Minimum charges - Charges applicable for 2 quarters)		1.13%
	ii) Other Guarantees		Per LG	169.86+3.34 per 100 p.a.
		Minimum (Minimum charges - Charges applicable for 2 quarters)		1.67%
	Renewal / Extension of Guarantee			Same charges as applicable for issuance of fresh guarantee except that the claim period not to be charged if the renewal is effected before the expiry date of the original guarantee
	Guarantees Secured by 100% cash margin		Per LG	551.50
	Guarantee secured by 100% term deposit including third party deposits of our bank		Per LG	275.75+25% of normal commission
12	Inland Letter of Credit			

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i) LC opening charges	a) Usance charge and	a) Usance charges : 2.40% p.a. for the usance period for complete month or part thereof. In case of sight bills / usance for less than 1 month, minimum 1 month charge @ 2.05% minimum Rs.750 plus service tax	
	b) Commitment charge would be levied for the period of liability (from the date of opening of credit to the last date of its validity)	b) Commitment charges : 1.20% p.a. with a minimum period of 1 month or part thereof as @0.13 plus service tax	
ii) Extension of period		Prorata plus service tax; Minimum Rs.827.25	
iii) Increase in amount of credit		Prorata plus service tax; Minimum Rs.827.25	
iv) Revolving LC		Same as per LC opening charges + on each reinstatement usance charges 2.40% p.a. according to tenor and commitment charge of 1.20% p.a. on reinstated amount - min. Rs.750 plus service tax	
v) Advising of LCs			827.25
vi) Advising of amendments		Per amendment	551.50
vii) Confirmation of LC		As applicable to LC opening charges	
viii) Transferable LC		Per transfer	1103.00
ix) Acceptance commission		On all LCs established by other banks calling for usance drafts to be drawn on & accepted by our Bank, an acceptance commission @2.40% p.a. with a minimum of Rs.750 plus service tax	
x) Bills received under LC			0.2206% Minimum Rs.2206.00
xi) Negotiation charges	With a minimum plus discount at applicable rate of interest from the date of negotiation to the date of reimbursement.		
	For bills upto Rs.2.50 lacs		0.441%
	Minimum		1103.00
	For bills over Rs.2.50 lacs		0.441%
	Minimum		1103.00
	Collection of LCs established by other banks	Negotiation charges and interest thereon will be collected for the LC's established by other banks. In such case, collection charges would not be levied.	
In case of LCs established by our bank branches	In case of LC's established by our bank branches, only collection and interest as per rating should be collected for the usance period. In case of sight documents interest for a maximum period of 15 days would be collected subject to a minimum Rs.750 plus service tax.		
xii) Guarantees on account of discrepancies in documents	1. If payment received under reserve is credited to beneficiary's account		0.28
	Minimum		827.25
	2. If payment received under reserve at the request of the customer is not parted with		0.00
	3. When called upon to refund payment made to them under reserve		0.00
	Presentation of usance bills for acceptance		275.75
xiii) LC secured by 100% cash margin / term deposit		25% of normal charges in respect of L/C opening charges subject to a minimum of Rs.750 plus service tax	
13	Documentation Charges (Fund Based)	Rs.2.00 lacs to 25.00 lacs	2757.50
		Above Rs.25 lacs to Rs.1.00 crore	5515.00
		Above Rs.1.00 crore	11030.00
14	Inspection Charges	Rs.2.00 lacs to 25.00 lacs	per visit 275.75
		Above Rs.25 lacs to Rs.1.00 crore	per visit 551.50
		Above Rs.1.00 crore	per visit 1103.00
		(out of pocket expenses including travel / stay)	
15	Charges for supplying copy of document	Upto Rs.1.00 crore (Other than Govt. Sponser Schems and Priority Sector upto Rs.25000/-)	551.50

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		Over Rs.1.00 crore (Other than Govt. Sponser Schemes and Priority Sector upto Rs.25000/-)		1103.00
16	Project Appraisal Charges (Technical Inspection Charges)		Reimbursement of actual payment +0.10% of fee plus service tax	
17	Lead Bank Charges (Fund Based +Non-fund Based)	Upto Rs.50 crores Above Rs.50 crores		0.28% 0.17%
18	Holding of consortium meeting		Reimbursement of actual expenses + Rs.5000	
19	Providing credit opinion including introduction	when no credit limit availed from us when credit limits are availed from us		551.50 1103.00
20	ROC registration/ modification / satisfaction charges		Actual + Rs.500 plus service tax	
	Search Report		Actual + Rs.500 plus service tax	
21	Commitment charges for unutilised limit / underutilise limit		0.5% p.a. on unutilised WCFB limits/Non Fund based limits is applicable for borrower with WCFB limits / Non Fund based limits of Rs.5 crores and above.	
22	Registration of power of attorney		Per P.A.	551.50
23	Issuance of any other certificate e.g. No Dues, Balance confirmation, Maintenance of Account, etc. on behalf of our clients as well as clients referred by other banks other than for govt. sponsored schemes	For business purposes	per certificate	551.50
24	Issuance of Solvency Certificate	Upto Rs.1 lac Rs.1 lac - 5 lacs Rs.5 lacs - 10 lacs Rs.10 lacs - 25 lacs Rs.25 lacs - 50 lacs Rs.50 lacs - 1 crore Above Rs.1 crore	per certificate per certificate per certificate per certificate per certificate per certificate per certificate	275.75 1103.00 2206.00 2757.50 5515.00 16545.00 27575.00
25	Letter of Credit	Overdue Interest	Overdue interest would be charged if the bill is not paid on due date. This is applicable to demand / usance bills negotiated under LC opened by the branches. The reason for the same is that in case of any default, the Bank, which has opened the LC would be liable to honour the commitment under the LC. The position where the LC is opened by another branch of the negotiating bank or by a branch of a bank other than the negotiating bank, does not affect the position of the negotiating bank / branch.	
		Attestation of commercial invoice	At the time of negotiation	0.00
			Subsequent occasion	110.30
		Out of pocket expenses	All out of pocket expenses such as postages, telegrams, telexes, cables shall be collected from the beneficiary unless otherwise specified.	
		Charges of authorised signatory including reconstitution of account	per charge	551.50
		Redemption of securities(other than loan against deposit)		Actual exp. + Rs.250/- plus service tax

Average Quarterly Balance Requirement

(Amount in Rs.)

CENTRES	Average Quarterly Balance (AQB)			
	Savings Bank Accounts		Current Deposit Accounts	
	Without chequebook	With chequebook	Company	Others
Metro	500	1000	10000	5000

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Urban	500	1000	10000	3000
Semi-urban	250	500	10000	2000
Rural	100	250	5000	1000

Pension Accounts	
- Account without chequebook	Rs.20
- Account with chequebook	Rs.250

No Frills Accounts	
(i) Bio-metric Smart Card Enabled Accounts	Nil
(ii) Other than Bio-metric Smart Card Enabled Accounts	
a. In north-eastern regions	Nil
b. In other than north-eastern regions	Rs.25