



ARYAVART BANK

HEAD OFFICE,

A-2/46, VIJAY KHAND, GOMTI NAGAR, LUCKNOW

PART -1

Service Charges for Deposits & Operational Matters (Effective from 01-04-2019)

S.N.	Nature of Service	Service Charges Chargeable (w.e.f. 01-04-2019)
1.	Cheques for Collection	<p>a) Rs.500/- to Rs.5000/- Rs.25/- per instrument b) Above Rs.5,000/- upto & including Rs.10000/- Rs.50/- per instrument c) Above Rs 10000/-upto & including Rs. 1 Lakh Rs. 100/- Rs. 1 Lakh to Rs. 5 Lakh : Rs. 200/- Rs. 5 Lakh to Rs. 10 Lakh Rs. 225/- above Rs. 10 Lakh Rs. 250/-</p> <p>Note: For collection between our bank and other banks, the commission will be shared on 50:50 basis i.e. each branch will charge 50% of the stipulated Commission / service charges at its end.</p> <p>Note : Ordinary Post – Actual subject to min. Rs 15/- Registered/ courier (inland) – Actual, Min. Rs.50/-</p>
2.	Remittances (DD/TT/MT) (charges Per remittance)	<p>Individuals and Non Individuals Both- Upto Rs. 5000/-: Rs. 35/- Above Rs. 5000/- to Rs. 10000/-: Rs. 45/- Above Rs. 10,000/- to Rs.1 Lakh :- Rs. 3.50/- per 1000/- Minimum Rs. 45/-. Above Rs. 100000/- : Rs. 4/- per 1000/-. Minimum 505/-; Maximum 17400/-</p> <p>Issue of DD against Cash - 50% extra charges over applicable rates.</p>
3.	Remittances (RTGS) (charges per remittance)	<p>Below Rs. 2 Lakh – Not applicable. Rs 2 Lakh upto Rs 5 Lakh Rs. 30/- Above Rs 5 Lakh Rs. 50/- In ward- Nil Note: Minimum amount of transaction for RTGS is Rs. 2 Lakh</p>
4.	Bankers' Cheque / Pay Order	<p>Through Account : Upto Rs. 5000/-: Rs. 25/- Above Rs. 5000/- to Rs. 10000/-: Rs. 50/- Above Rs. 10,000/- to 1 Lakh :- Rs. 5/- per thousand, Minimum Rs. 60/- Above Rs. 100000/- : Rs. 4/- per thousand. Minimum Rs. 600/- Max. Rs 15000/-</p> <p>Through Cash : 50% extra charges over applicable rates i.e. Upto Rs. 5000/-: Rs. 38/- Above Rs. 5000/- to Rs. 10000/-: Rs. 75/- Above Rs. 10,000/- to below 50,000/- :- Rs. 7.50 per thousand, Minimum Rs. 90/- (Presently, maximum permissible limit of cash DD is upto Rs. 50,000/-)</p> <p>Note: The Banker's cheques /Pay-Orders will be issued to parties within the limits of a center and they will be made payable within that center only. Demand Drafts should not be issued which would be payable at the same center except for the purpose of payment of fees by students / job application fees / payment of Government dues etc. Branches may issue Demand Draft in lieu of Banker's cheque / Pay Order for local payment on account of Government dues. Service charges as applicable to issue of Pay Order will be levied for issuing such Demand Draft.</p>



S.N.	Nature of Service	Service Charges Chargeable (w.e.f. 01-04-2019)
5.	National Electronic Funds Transfer (NEFT) / Electronic Funds Transfer (EFT)	Outward: Maximum Charges (Inclusive of Service Tax) 1. Upto Rs.10,000/- →Rs. 2.5/- per transaction 2. Above Rs.10,000/- upto Rs.1,00,000/- →Rs. 05/- per transaction 3. Above Rs.1,00,000/- upto Rs.2,00,000/- →Rs. 15/- per transaction 4. Above Rs.2,00,000/- →Rs. 25/- per transaction Inward : NIL
6.	Electronic Clearing System (ECS)	Credit Clearing (per entry/ item): Non Individuals Nil NCC Clearing House – No charge Destination Bank – No charge Sponsor Bank –Rs. 5.50 (Min. Rs. 3000/-) Debit Clearing (per entry/ item): NCC Clearing House – No charge Destination Bank – No charge Sponsor Bank –Rs. 4.00 (Min.Rs.2670/-)
7.	Issue of duplicate DD/ Bankers Cheque	Upto Rs.500/- : Rs.50/- Above Rs.500/- : Rs.100/-
8.	Revalidation of DD/PO/ Bankers Cheque	Upto Rs.500/- : Rs.20/- Above Rs.500/- : Rs.100/-
9.	Cancellation of DD/PO/ Bankers Cheque	Upto Rs.500/- : Rs.20/- Above Rs.500/- : Rs.100/- (Out of pocket expenses, postages, if any, to be recovered in full)
10	Duplicate Statement / Pass Book	Saving Bank Accounts- Rs. 100/- with balances and entries from the date of last printing and additional Rs. 50/- per page or part of (24 entries/ page). Duplicate / Additional Statement (CA/CC/OD/SB accounts): Rs.150/- per page or part thereof (40 entries/page) Note: Splitting of entry for operational convenience of finacle shall be treated as one entry. Duplicate Statement of current month – No charge
11	Stop Payment instructions	SB A/cs: Rs.100/- per cheque and Max.Rs.500/- per occasion (range of cheque). CD/CC/OD A/cs.: Rs.200/- per cheque and Max.Rs.600/- (range of cheque) per occasion. New Charge Revoking of Stop payment instruction : For SB a/c per occasion Rs. 50/-. For CD/CC/OD A/cs per occasion: Rs. 100/-.
12	Standing Instructions	Rs. 50/- for one time registration for all SI. For intra-bank SI transaction Charges : NIL For interbank SI Charges: Rs.50/- for execution of transaction and Rs.150/- in case of failure to execute such instruction. Additionally normal remittance charges should also be recovered in case of interbank.
13	Issue of cheque books	Issue of MICR Cheques-CD/CC/OD : MICR cheques →Rs. 4/- per cheque leaf at the time of issue. (All centres) Issue of MICR Cheques – SB : 25 cheque leaves per calendar year will be free and thereafter charges will be Rs.3/ per cheque leaf. Non-MICR cheques should not be issued by the branches.
14	Handling charges for cheques returned unpaid (including cash / transfer cheques) / bills returned unpaid	<u>Cheque returned unpaid:</u> <u>Local cheques :</u> Rs. 160/- per instrument for financial reason & Rs 110/- per instrument for other reason <u>Out Station Cheques:</u> 50% of prescribed collection charges subject to min. Rs.160/- <u>Bills returned unpaid :</u> Local & Outstation Bills: 50% of prescribed collection charges subject to min.Rs.210/- Out of pocket expenses/post and telegraph charges, if any, should be recovered.



S.N.		Service Charges Chargeable (w.e.f. 01-04-2019)			
15	Minimum balance charges	Type of Account		Average Quarterly Balance	Penal Charges
		Current Account :			
		Individual		Rs.5000/-	Rs.400 per quarter
		Other than Individual		Rs.10000/-	
		SB Account :			
		With cheque book		Rs.500/-	For AQB between Rs.250 – 499 : 50%
Without cheque book		Rs.100/-	For AQB between Rs.100 – 249 : 80% For AQB below Rs.100/- : 100%		
16	Account Maintenance Charges (Ledger Folio used in CD/OD/CC A/cs)	Now in CBS environment ledger folio charges is being stopped, however, account maintenance CHARGES PER ANNUM IS AS UNDER : Current Account – Rs.550/- Cash Credit / Overdraft – Limit exceeding Rs.25000/- Rs.550/-			
17	Attestation of customer's signature and Photo	Non Individuals and Individuals - Rs.150/- per signature/record			
18	Closure of Account within 12 months (Account transfer not included)	Account Closure Charges : Upto 14 days from opening of Account : NIL From 15 days to one year : Rs.350/- for SB Account and Rs.750/- for CD Account. After one Year : Nil BSBD Accounts : Exempted			
19	Issuance of any other certificate e.g. No-dues, Balance Confirmation Maintenance of Account, etc	S/B →Rs. 150/- per certificate For business purposes →Rs. 150/- per certificate. For agricultural purpose. No Dues Certificate / N.O.C. to be issued free of cost as per RBI guidelines			
20	Collection of Bills	Upto Rs 10000/- Rs 150/- Above Rs 10000/- Rs.10/- per thousand min Rs.150/- and Max Rs.15000/-			
21	Presentation of Usance Bills for acceptance.	Rs. 100/- per bill (Presently item No. 20 and 21 related to Bills are Not Applicable in our Bank)			
22	a) Photo / Record copy of the Cheque paid b) Meeting customer's enquiries relating to old records/entries (more than 12 months old).	For records old upto 1 year : Rs. 150/- per cheque. For records over 1 year : Rs. 250/- per cheque. Upto 2 years : Rs. 250/- per entry / item. Over 2 Years : Rs. 500/- per entry / item. (Actual charges of photo copy etc. should be recovered separately, if no. of pages are more than 20)			
23	Loss of Token	Rs.150/- from the customer's a/c who has lost the token			
24	Solvency Certificate	Commercial : Rs.300/- per Lakh. Min. Rs.1200/-, Max. Rs.20000/- Non-Commercial : Rs.300/- per Lakh, Min. Rs.1200/-, For students seeking for visa purposes : Max. Rs.5000/- For extra/additional originals of the same certificate : @Rs.500/- per original.			
25	Addition / deletion of names in joint accounts / Nominations /Change in operational instructions (including Lockers) <u>first nomination will be free</u>	Rs.100/- per occasion			
26	Penal charges for late payment of installments in Recurring Deposits.	a) Deposit tenure up to 5 years: @ Rs.2/- for every Rs.100/- p.m. b) Deposit tenure above 5 years : @ Rs.3/- for every Rs.100/- p.m			
27	Pledging/ Releasing charges of term deposit receipt in favour of other institution	Rs.55/- per receipt per occasion			



		Service Charges Chargeable (w.e.f. 01-04-2019)																																							
28	Rentals of Safe Deposit Vault Lockers	<table border="1"> <thead> <tr> <th rowspan="2">Size : Dimension</th> <th colspan="2">Semi Urban & Rural</th> <th colspan="2">Urban</th> <th colspan="2">Metro</th> </tr> <tr> <th>Cust.</th> <th>Staff</th> <th>Cust.</th> <th>Staff</th> <th>Cust.</th> <th>Staff</th> </tr> </thead> <tbody> <tr> <td>A. 125 x 175 x 492</td> <td>900</td> <td>650</td> <td>1100</td> <td>750</td> <td>1100</td> <td>750</td> </tr> <tr> <td>B. 159 x 210 x 492</td> <td>1000</td> <td>700</td> <td>1300</td> <td>900</td> <td>1300</td> <td>900</td> </tr> <tr> <td>C. 125 x 352 x 492</td> <td>1700</td> <td>1200</td> <td>2600</td> <td>1800</td> <td>2600</td> <td>1800</td> </tr> </tbody> </table> <p>Note : 12 operations per years free. Beyond 12 visits Rs.100/- per visit.</p> <p>Penal Charges for overdue rent : Upto first quarter : 10% of annual rent. Upto two quarters : 25% Upto three quarters : 40% Upto four quarters : 50% More than one year : 100% of annual rent.</p>						Size : Dimension	Semi Urban & Rural		Urban		Metro		Cust.	Staff	Cust.	Staff	Cust.	Staff	A. 125 x 175 x 492	900	650	1100	750	1100	750	B. 159 x 210 x 492	1000	700	1300	900	1300	900	C. 125 x 352 x 492	1700	1200	2600	1800	2600	1800
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29	Issue of Pass Book/ Balance certificate	Issue of pass book-free Statement- Once in a month-free Subsequent statements-RS 150/- for 40 entries or part thereof Issue of balance certificate-Rs 150/-																																							
30	Postal charges	Ordinary Post – Actual subject to min. Rs 20/- Registered/ courier (inland) – Actual, Min. Rs.50/- Fax - Actual, Min. Rs.60/-																																							
31	Inoperative account	No minimum balance is applicable in Inoperative Accounts and also no charges for changing status from inoperative to operative accounts																																							
32	Charge for excess debit entries in SB	Upto 50 customer induced debit entries per half year – free Beyond 50 debit entries –Rs 10/- per entry																																							
33	Cash handling charges for SB/CA/CC/OD Accounts (other than personal banking segment, TDR, RD and Loan customers)	SB accounts (excluding Financial Inclusion accounts) Cash Deposit First 5 transaction per month (excluding alternate channel transaction) – free Beyond 5 transaction (excluding alternate channel transaction) – Rs.50/- per transaction. CC/OD/CA Accounts- - Cash deposit upto one Lakh per account per day or upto 10 packet i.e. 1000 pieces of notes of any denominations taken together, whichever is higher : NIL. - Cash deposit above Rs. 1 Lakh per account per day or above 10 packet i.e. 1000 pieces of notes : Rs.1/- per thousand or part thereof, Min Rs.100, Max Rs.10000/- Above 10 packet i.e. 1000 pieces of notes charges will be levied @Rs.10/- per packet max Rs.10000/- Cash Handling charge in KCC and NPA accounts : Nil.																																							
34	Photo attestation charges	Rs 150/- per occasion																																							
35	Interest certificate	Once free, additional copies Rs 100/- per copy																																							
36	Charges for SMS alerts	Rs.10/- per quarter in advance.																																							
37	ATM Related Charges	<table border="1"> <thead> <tr> <th>Types of Charges</th> <th>Customer</th> <th>Staff</th> </tr> </thead> <tbody> <tr> <td>Annual Charges (metro and urban area)</td> <td>120</td> <td>Nil</td> </tr> <tr> <td>Annual Charges (Semi Urban and Rural area)</td> <td>60</td> <td>Nil</td> </tr> <tr> <td>Card Reissuance on loss/replacement</td> <td>120</td> <td>60</td> </tr> <tr> <td>Additional Card Charges</td> <td>120</td> <td>60</td> </tr> <tr> <td>Card Issuance Charges (for 1st year) *</td> <td>Nil</td> <td>Nil</td> </tr> <tr> <td>Insta-PIN Charges</td> <td>Nil</td> <td>Nil</td> </tr> <tr> <td>1st time in case of Personalised Card</td> <td></td> <td></td> </tr> <tr> <td>Insta-PIN Charges</td> <td>25</td> <td>Nil</td> </tr> <tr> <td>In case of Ready kit Card and from 2nd time in personalised card</td> <td></td> <td></td> </tr> </tbody> </table> <p style="text-align: right;">Amt in Rs.</p>						Types of Charges	Customer	Staff	Annual Charges (metro and urban area)	120	Nil	Annual Charges (Semi Urban and Rural area)	60	Nil	Card Reissuance on loss/replacement	120	60	Additional Card Charges	120	60	Card Issuance Charges (for 1st year) *	Nil	Nil	Insta-PIN Charges	Nil	Nil	1st time in case of Personalised Card			Insta-PIN Charges	25	Nil	In case of Ready kit Card and from 2nd time in personalised card						
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S.N.	Nature of Service	Service Charges Chargeable (w.e.f. 01-04-2019)																
38	The charges of cash withdrawal at mPOS	@ 1% of transaction amount.																
39	Transactions based charges on ATM transactions in SB Accounts	<p>1) Monthly Limit SB A/cs : Number of Free ATM Transactions (Both financial & Non- Financial Transactions) Upto Rs. 1.00 Lakh monthly average Balance</p> <table border="1"> <thead> <tr> <th>Descriptions</th> <th>Other ATM 6 Metro centres</th> <th>Other ATM Other centres</th> <th>Our/BOI ATM 6 Metro & Other centres.</th> </tr> </thead> <tbody> <tr> <td>No. of free transactions</td> <td>3</td> <td>5</td> <td>10</td> </tr> <tr> <td>Charges for financial transactions beyond the set limit</td> <td>Rs. 20/-</td> <td>Rs. 20/-</td> <td>Rs. 10/-</td> </tr> <tr> <td>Charges for Non-financial transactions beyond the set limit</td> <td>Rs. 8/-</td> <td>Rs. 8/-</td> <td>Rs. 8/-</td> </tr> </tbody> </table> <p>2) SB accounts with AMB of Rs1.00 lakh & above – No charge to be levied.</p> <p>3) This charge will not be applicable to Small/PMJDY Account holders. These customers will continue to get 5 free transactions, irrespective of the centre, as hitherto.</p>	Descriptions	Other ATM 6 Metro centres	Other ATM Other centres	Our/BOI ATM 6 Metro & Other centres.	No. of free transactions	3	5	10	Charges for financial transactions beyond the set limit	Rs. 20/-	Rs. 20/-	Rs. 10/-	Charges for Non-financial transactions beyond the set limit	Rs. 8/-	Rs. 8/-	Rs. 8/-
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40	Transactions based charges on ATM transactions in CC/OD/CD a/cs.	Charges of Rs. 20/- for every financial & Rs. 8/- for every non-financial transaction.																
41	International Cash transaction	Rs. 125/- per transaction.																
42	Safe Custody Charges	<table border="1"> <thead> <tr> <th>Name of Items</th> <th>Rates</th> </tr> </thead> <tbody> <tr> <td>Scripts</td> <td>Rs.130 per Scrip per year or part thereof, Min: Rs.300 p.a.</td> </tr> <tr> <td>Sealed Cover</td> <td>Rs.600 per cover per year p.a.</td> </tr> <tr> <td>Sealed Boxes- 200 cu. Cm.</td> <td>Rs.10500 per Box per year p.a.</td> </tr> <tr> <td>Bank's own Deposit Receipt</td> <td>Nil</td> </tr> </tbody> </table>	Name of Items	Rates	Scripts	Rs.130 per Scrip per year or part thereof, Min: Rs.300 p.a.	Sealed Cover	Rs.600 per cover per year p.a.	Sealed Boxes- 200 cu. Cm.	Rs.10500 per Box per year p.a.	Bank's own Deposit Receipt	Nil						
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43	Indo-Nepal Remittance Charges Neft	<p>A. <u>For beneficiaries maintaining accounts with Nepal State Bank Ltd. (NSBL):</u> For remittance from a bank account in India to a bank account with any branch of Nepal State Bank Ltd., there shall be no charge i.e. the remittance is free of charge</p> <p>B. <u>For beneficiaries not maintaining account with Nepal State Bank Ltd. (NSBL):</u> If the beneficiary is not maintaining any account with NSBL and the funds are distributed through the channel of the Agents of NSBL:</p> <p>a. All remittances (cash remittances/disbursements) up to INR 5000, a flat charge of INR 51 exclusive of Taxes for every remittance.</p> <p>b. Remittances (cash remittances/disbursements) above INR 5000 and up to INR 50000, a flat charge of INR 77 exclusive of Taxes</p> <p>These charges will be passed on to NSBL who in turn will share the same with the affiliated Money Transfer agencies. The entire amount of charges collected from the remitter would be remitted to Nepal and would form a part of the message format. Thus, remitting banks in India originating remittances under the scheme would transfer funds free of charge.</p>																
44	Remittance through IMPS	<table border="1"> <thead> <tr> <th>Transaction Amount</th> <th>Revised Branch/Mobile Banking/Internet Banking/Banking Correspondent channel</th> </tr> </thead> <tbody> <tr> <td>Upto Rs.10000</td> <td>Rs.2.60</td> </tr> <tr> <td>Rs.10001 to Rs.50000</td> <td>Rs.5.20</td> </tr> <tr> <td>Rs.50001 to Rs.100000</td> <td>Rs.5.20</td> </tr> <tr> <td>Rs.100000 to Rs.200000</td> <td>Rs.14.80</td> </tr> </tbody> </table>	Transaction Amount	Revised Branch/Mobile Banking/Internet Banking/Banking Correspondent channel	Upto Rs.10000	Rs.2.60	Rs.10001 to Rs.50000	Rs.5.20	Rs.50001 to Rs.100000	Rs.5.20	Rs.100000 to Rs.200000	Rs.14.80						
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Rs.50001 to Rs.100000	Rs.5.20																	
Rs.100000 to Rs.200000	Rs.14.80																	



INTER-SOLE TRANSACTIONS CHARGES

	SLAB	CHARGES
1.	CASH TRANSACTIONS – DEPOSITS / WITHDRAWAL OTHER THAN PARENT / HOME BRANCH	
A-	Upto Rs.25,000/-	NIL
B-	Above Rs.25,000/-	Rs. 2/- per thousand or on its part
Note: Cash Withdrawal by only cheque from other branch is allowed up to Rs. 25000/- only.		
2.	TRANSFER OF FUND FROM ONE BRANCH TO ANOTHER BRANCH OF THE SAME CUSTOMER	
A-	Fund transfer in same customer ID A/cs	NIL
B-	Fund transfer in Different customer ID A/cs	
	i- Upto Rs. 1,00,000/- per day (only one entry)	NIL
	ii- Upto Rs. 1,00,000/- per day (more than one entry)	Rs. 5/- per transactions
	iii- Above Rs. 1,00,000/-	Rs. 50/- per transactions

PART -1

Service Charges for Deposits & Operational Matters (Effective from 01-04-2019)

S. N.	Nature of Service	Description of customers to whom concessions/exemptions are allowed
1.	Cheques for collection	<p>Staff & Ex-staff members: No charges for collection of cheques are to be levied in accounts of staff members and ex-staff members for their single a/c or joint a/c with his/her spouse or children. In case of ex-staff member, he should establish his/her identity as an ex-staff member of our bank for availing the exemption. Money representing in the transaction be pertaining to staff member or ex-staff member only.</p> <p>Senior Citizens: 50% concession in collection charges is allowed to senior citizens. They must submit the proof of Age for claiming the concession. Senior citizens, who are retired teachers and maintaining their pension a/c with the branch, are entitled for 100% concession.</p> <p>Govt. a/cs: No charges for collection of cheques deposited in Govt. a/cs for funds of govt. sponsored schemes.</p>
2.	Remittances: DD, Banker's Cheques, Pay Orders, Cancellation/Revalidation/Duplicate issuance of these.	<p>Staff & Ex-staff members: No charges for these services are to be levied in accounts of staff members and ex-staff members for their single a/c or joint a/c with his/her spouse or children. In case of ex-staff member, he should establish his/her identity as an ex-staff member of our bank for availing the exemption. Money representing in the transaction be pertaining to staff member or ex-staff member only.</p> <p>Senior Citizens: 50% concession in these charges is allowed to senior citizens. They must submit the proof of Age for claiming the concession. Senior citizens, who are retired teachers and maintaining their pension a/c with the branch, are entitled for 100% concession.</p> <p>Govt. a/cs: No charges for transfer of funds in govt. sponsored schemes.</p> <p>Loan a/cs: No charges for issuance of D.D., Banker's cheque or pay order out of loan amount to ensure end use of advance.</p>



PART - 2

Service Charges on various Advances portfolio (Effective from 01-04-2019)

(A) SERVICE CHARGES RELATED TO PRIORITY SECTOR ADVANCES (Other than KCC)

S. No	Particulars	(w.e.f. 01-04-2019)	
1.	Processing Charges:		
	i) Up to Rs 50,000	NIL	
	ii) Above Rs.50,000/- to Rs.2 Lakh	Rs. 200/-	
	iii) Above Rs. 2 .00 Lakh	Rs. 200/- per Lakh or part thereof max. Rs. 2 lakh	
2.	Charges upon review of term loan / limits		
	i) Upto Rs.50000	Nil	
	ii) Above Rs.50000/- to Rs.2 Lakh	Rs.250/-	
	iii) Above Rs. 2 Lakh	Rs.75/- per Lakh or part thereof	
3.	Documentation Charges		
	a. Up to Rs.50000	NIL	
	b. Above 50000/- to Rs.2 lac	Rs. 500/-	
	c. Above Rs.2 Lakh and up to Rs.5 Lakh	Rs. 1,500/-	
	d. Above Rs.5 Lakh and up to Rs.20 Lakh	Rs.2,500/-	
	e. Above Rs.20 Lakh and up to Rs.50 Lakh	Rs.3,750/-	
	f. Above Rs.50 Lakh up to Rs.5 crore	Rs 7,500/-	
	g. Above Rs.5 Crores	Rs. 20,000/-	
4	Inspection Charges per year		
	a. Up to Rs.50,000/-	Nil	
	b. Above Rs.50,000/- to Rs.2 Lakh	Rs 150/-	
	c. Beyond Rs.2 Lakh to Rs.5 Lakh	Rs 300/-	
	d. Above Rs.5 Lakh to 20 Lac	Rs. 500/-	
	e. Above Rs.20 Lakh & up to Rs.50 Lakh	Rs. 1000/-	
	f. Above Rs.50 Lakh to Rs.1 crore	Rs. 1200/-	
	g. Above Rs.1 crore to Rs. 5 crore	Rs. 2000/-	
	g. Above Rs.5 crore	Rs. 3000/-	
5.	Equitable Mortgage Charges (charged to be levied both for original and extension of mortgages)	i) Upto Rs. 5 lakh -----Nil	
		ii) Above Rs.5 lakh upto Rs. 10 lakh	Rs. 5000/-
		iii) Above Rs.10 lakh upto Rs. 1 crore	Rs. 10000/-
		iv) Above Rs. 1 crore	Rs. 15000/-

(B) SERVICE CHARGES ON KISAN CREDIT CARDS

Sr. No.	Name of Service	(w.e.f. 01-04-2019)
1.	Processing Charges	
	i) Up to Rs. 3.00 Lakh	NIL
	ii) Above Rs.3 Lakh	Rs.200/- per lakh or part thereof
	Charges upon review of term loan/limits	
	i) upto Rs.3.00 Lakh	NIL
	ii) Above Rs.3.00 lakh	Rs. 75/- per lakh or part thereof
2.	Documentation Charges	
	i) upto Rs.3.00 Lakh	NIL
	ii) Above Rs.3 Lakh upto Rs.5Lakh	Rs.1500/-
	iii) Above Rs.5 Lakh upto Rs.20 lakh	Rs.2500/-
	iv) Above Rs. 20 lakh up to Rs.50 Lakh	Rs.3750/-
3.	Inspection Charges	
	i) up to Rs.3.00 Lakh	NIL
	ii) Above Rs.3 lakh to Rs.5 lakh	Rs.300/-
	v) Above Rs.5 Lakh to Rs.20 lakh	Rs.500/-
	vi) Above Rs. 20Lakh to Rs.50 lakh	Rs.1000/-



PART - 2

Service Charges on various Advances portfolio (Effective from 01-04-2019)(C) SERVICE CHARGES RELATED TO C & IC ADVANCES

S. No	Particulars	(w.e.f. 01-04-2019)
	Processing Charges: (Working Capital) Upto Rs.25000	NIL
	Above Rs.25000/-to upto Rs.2 Lakh	Rs. 350 per Lakh subject to a max. of Rs. 35.00 Lakh
	Beyond Rs.2 Lakh	
A.	Processing Charges (Term Loan)	(a) 1.25 % with a maximum cap of Rs. 100 Lakh for project related loans and medium term / long term loans. (b) For short term loans and demand loans whose maturity is not exceeding one year and corporate loans upto 3 years. *Loan upto Rs.25 Crs@1.00% Rs 12,00,000(Max) * Loan more than Rs. 25 crs. Rs25,00,000/
B.	Annual Review of term Loans / Limits	Rs. 100/- Per Lakh or part thereof Maximum Rs. 5,00,000/-
C.	Charges For amendments/modifications of sanction terms	*Limit Sanctioned 0.05% Minimum Rs.10000/- Maximum Rs.2.00 Lakh 0.04% Minimum Rs.2.00 Lakh- Maximum Rs.5.00 Lakh
2.	Documentation Charges	NIL
	a. Upto Rs.2 Lakh	
	b. Above Rs.2 Lakh & upto Rs.5 Lakh	Rs. 4000/-
	c. Above Rs.5 Lakh & upto Rs.10 Lakh	Rs. 6000/-
	d. Above Rs.10 Lakh & upto Rs.20 Lakh	Rs. 8000/-
	e. Above Rs.20 Lakh & upto Rs.50 Lakh	Rs. 10000/-
	f. Above Rs.50 Lakh	Rs. 20000/-
3.	Inspection Charges per visit	Rs. 500/-
	Up to Rs.2 Lakh	
	Beyond Rs.2 Lakh & up to Rs.20 Lakh	Rs. 1000/-
	Above Rs.20 Lakh & up to Rs.50 Lakh	Rs. 3000/-
	Above Rs.50 Lakh & up to Rs.100 Lakh	Rs. 4000/-
	Above Rs.1 crores	Rs. 5000/-
4.	Charges for supplying copies of documents	Rs. 100/- flat rate
5.	Guarantees – Inland Performance Guarantees	Rs.180/- plus 0.75% per quarter or part thereof with a minimum for 2 quarters + Service tax
	Financial Guarantees	Rs.180/- plus 0.75% per quarter or part thereof with a minimum for 1.50% + Service tax
6.	Equitable Mortgage Charges (charged to be levied both for original and extension of mortgages)	Rs. 20,000/- per equitable mortgage/per occasion
7.	Tech. Inspection/ Project Appraisal charges (Inclusive of Service Tax)	
	Up to Rs.30 Lakh	NIL
	Above Rs.30 Lakhs up to Rs.50 lakhs	Rs.5650/=
	Above Rs.50 Lakhs up to Rs.300 lakhs	Rs.6000/= Plus 0.25 % of amount exceeding Rs.50 Lakhs
	Above Rs.300 Lakhs upto Rs 500 Lakhs	Rs68500/= Plus 0.35 % of amount exceeding Rs.300 Lakhs (Max. Rs.3.25 Lakhs)
	Above Rs.500 Lakh	0.60% of Aggregate Fund-Based Limits subject to a Min. of Rs.12,500/= and Maximum of Rs.6.00 Lakhs



PART - 2

Service Charges on various Advances portfolio (Effective from 01-04-2019)

(D) SERVICE CHARGES ON RETAIL BANKING ADVANCES:

	Charges	(w.e.f. 01-04-2019)
Home Loan	Processing Charges	One time @0.50% of loan amount min. Rs.4000/- and Max. Rs10000/-
	Documentation Charges	One time Rs.1000/-
Mortgage Loan	Processing Charges	For Loan /OD [reducible as per repayment schedule] One time @ 1% of loan amount min.Rs.2000/- and Max.Rs.50000/- Overdraft Limit [reducible / non reducible as per repayment schedule] 0.50% of the sanctioned limit min.Rs.2000/- and Max. Rs.30000/- on annual basis.
	Documentation Charges	One time Rs.1000/-
	Mortgage Fee	Limits upto Rs. 10 Lakh Rs. 5000/- Limits exceeding Rs. 10 Lakh upto Rs. 1 crore Rs. 10,000/- Limits exceeding Rs.1 Crore upto 5 Crore Rs.20,000/-
Personal Loan (including clean overdraft like Consumer Loan etc)/ Vehicle Loan	Processing Charges	One time @ 2.00% of loan amount Min.Rs.1000/- and Max. Rs. 10000/- Pensioners: One time @ 2.00% of loan amount Min. Rs.500/- and Max. Rs.2000/- (No Processing Charges for senior citizen whose age is 60 years or above and Staff)
Annapurna Loan	Processing Charges	One time @ 1.00% of Loan amount Min. Rs.500/- and Max. Rs.5000/-
Education Loan	Processing Charges	(i) up to Rs. 4 Lakh----Rs.500/- (ii) over Rs. 4 Lakh upto Rs. 7.50 Lakh--Rs.1500/- (iii) over Rs. 7.50 Lakh----Rs.3000/- (Processing charges is waived off for staff wards members)

(E) – SERVICE CHARGES FOR SME ADVANCES (w.e.f. 01-04-2019)|-

Range of Limits (Rs.)		Processing Charges (Including for New Term Loans)		Documentation Charges	Inspection Charges per visit
From	To	Charges Per lakh	Max. Charges	Charges	Charges Per Visit
Upto Rs.5.00 Lakh		NIL		NIL	
5 lakhs	10 lakhs	Rs.125/=	Rs.800/=	Rs.1500/=	Rs.150/=
10 lakhs	25 lakhs	Rs.150/=	Rs.2,700/=	Rs.2200/=	Rs.300/=
25 lakhs	100 lakhs	Rs.150/=	Rs.7500/=	Rs.3,600/=	Rs.400/=
100 lakhs and above		Rs.200/=	Rs.75,000/=	Rs.5500/=	Rs.600/=
Review of Term Loans Above Rs.5.00 Lakh		Rs.60/= per lakh Max. Rs.70,000/=		*****	*****

II -

Range of Limits	Tech. Inspection/ Project Appraisal charges (Inclusive of Service Tax)
	Micro and Small Enterprises (Manufacturing) (Investments in Plant & Machinery up to Rs.5.Crores)
Up to Rs.30 Lakhs	NIL
Above Rs.30 Lakhs up to Rs.50 lakhs	Rs.5650/=
Above Rs.50 Lakhs up to Rs.300 lakhs	Rs.6000/= Plus 0.25 % of amount exceeding Rs.50 Lakhs



Above Rs.300 Lakhs	Rs.68500/= Plus 0.35 % of amount exceeding Rs.300 Lakhs (Max. Rs.3.25 Lakhs)
Medium Enterprises (Manufacturing) (Investments in Plant & Machinery above Rs.5.Crores up to Rs.10 crores)	0.60% of Aggregate Fund-Based Limits subject to a Min. of Rs.12,500/= and Maximum of Rs.6.00 Lakhs
Mortgage Fee	
Limits Exceeding Rs.25 Lakhs & Up to Rs.50 lakhs	Rs 4000/=
Limits Exceeding Rs.50 Lakhs	Rs 8000/=

Advances:

1. No processing Charges for fund based or non fund based facilities for staff members.
2. No processing charges in case of Govt. sponsored schemes other than PMEGP. The charges for PMEGP borrower will be applicable as per Service Charges for SME advance.
3. No service charges are applicable in loan/ OD against Bank's own deposits.
4. Loan against NSC/KVP flat charges Rs. 100 / which includes lien charges at post office plus actual conveyance charges for making lien over NSCs / KVPs.

Note:

In order to mobilize and acquire high value business, the Bank, sometimes waives certain service charges. Accordingly, to attract and bring high value business to the Bank, the Chairman as well as the General/Regional Managers are authorized to waive off the service charges as per details given below:

S. No.	Authority	Power to waive service charges related to processing / Documentation / Inspection etc to the extent of
1	Chairman	75%
2	General Manager	60%
3	Regional Manager	50%

