

PART-I
Service Charges

BILLS, REMITTANCES, DEPOSITS, LOCKERS & SAFE CUSTODY				
Service Charge (Rs.) (Incl. of Service Tax @ 14%)				
1.	Collection of outstation cheques			
	For Amount Slab			
	Upto and including Rs.5000/-	Rs.25/-+Service Tax. At present Rs.29/-		
	Above Rs.5000/= upto and including Rs10,000/=	Rs50/-+Service Tax. At present Rs.57/-		
	Above Rs. 10000/=and upto and including Rs.1,00,000/-	Rs.100/-+Service Tax. At present Rs.114/-		
	Above Rs. 100000/=	RS.150/-+Service Tax. At present Rs.171/-		
Note: In all the cases postage and other expenses will be taken separately on actual basis.				
2.	Service Charges for Speed Clearing			
	Upto Rs.1.00 lakh	NIL		
	Above Rs. 1.00 lakh	Rs.171/-		
3.	SERVICE(PROCESSING) charges for local clearing, by Clearing Houses from the member Banks:			
		System	Presenting Bank	Drawee Bank
		Clearing at MICR - CPC	Rs.1.00	Rs.1.50
		Cheque Truncation	Rs.0.50	Rs.1.00
4.	Collection of Bills			
	For Amount Slab	Service Charge (Inclusive of Service Tax & Postage)		
	Upto Rs.5000/=	Rs. 88/-		
	Above Rs.5000/= upto Rs1.00 lac.	Rs. 9/- per thousand or part thereof + Rs.35/- Minimum Rs.92/-		
	Above Rs. 1,00,000/-	Rs. 8/- per thousand or part thereof + Rs.35/-. Minimum Rs.812/-		
5.	Handling/ Collection charges for Bills/ Cheques returned unpaid (Outward) Name of the Item	Service Charge (Uniform for all category of branches)		
	Local Cheques & Bills	Rs.104/- per instrument, other Bank charges extra. (postal and out of pocket expenses are to be realized additionally)		
	Outstation Cheques & Bills	Rs.130/- per instrument. Other Bank charges extra (postal and out of pocket expenses are to be realized additionally)		

Note: Postage, Telegram and other out of pocket expenses to be realised in full.

6.	Purchase/Discount of Cheques/Bills Charges against clearing i) Local Cheque/Bill ii) Outstation Bills/Cheques purchased	Service charge a) DD purchase(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.
7.	Cheque Return Charges	
	(i) Return of Inward Clearing Cheques Individual/Non-Individual (ii) Return of outstation cheques (iii) Return of Outward Clearing Cheque	Individual - Rs. 104/- per instrument. For Pensioner/Sr Citizen 10% rebate. Non-Individual- Rs.156/- per instrument Rs.156/- per instrument + other Bank's charges for OCC. Individual - Rs.104/- per instrument (10% rebate for Pensioners & Senior Citizen) Non-Individual - Rs156/- per instrument.
8	Presentation of usance Bills for acceptance	Rs.52/- per bill

9	Inward Bill																													
	Charges on Inward Bills for collection when documents are delivered free of payment	<p>Service Charges (Uniform to all category of branches)</p> <p>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.</p> <p>Local Cheques & Bills -Rs.78/- per instrument, + out of pocket expenses. Outstation cheques & Bills - Rs.155/- per instrument + out of pocket expenses.</p>																												
10.	Collection through other bank																													
	Sharing commission when instrument is collected through branch of another Bank	<p>Service Charges (Uniform to all category of branches)</p> <p>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.</p>																												
11.	ECS																													
	a) ECS CHARGES	Credit - NO CHARGE Debit - NO CHARGE																												
	b) ECS RETURN CHARGES	Return of Credit ECS - Rs. 52/- per instrument Return of Debit ECS- Rs.104/- 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.58/- per transaction																												
13.	NEFT																													
	<table border="1"> <thead> <tr> <th rowspan="2">Value Band (Amount in Rs)</th> <th rowspan="2">Existing Service Charges</th> <th colspan="3">Revised Service Charge inclusive of service Tax</th> </tr> <tr> <th>Through Banking</th> <th>Internet</th> <th>Others</th> </tr> </thead> <tbody> <tr> <td>Upto Rs 10000.00</td> <td>Nil</td> <td>Nil</td> <td></td> <td>Rs.3.00</td> </tr> <tr> <td>Above 10000 to Rs 1 Lac</td> <td>Nil</td> <td>Nil</td> <td></td> <td>Rs.6.00</td> </tr> <tr> <td>Above Rs 1 Lac to Rs 2 Lac</td> <td>Rs 18.00</td> <td>Rs 19.00</td> <td></td> <td>Rs 19.00</td> </tr> <tr> <td>Above Rs 2 Lac</td> <td>Rs 29.00</td> <td>Rs 30.00</td> <td></td> <td>Rs 30.00</td> </tr> </tbody> </table>		Value Band (Amount in Rs)	Existing Service Charges	Revised Service Charge inclusive of service Tax			Through Banking	Internet	Others	Upto Rs 10000.00	Nil	Nil		Rs.3.00	Above 10000 to Rs 1 Lac	Nil	Nil		Rs.6.00	Above Rs 1 Lac to Rs 2 Lac	Rs 18.00	Rs 19.00		Rs 19.00	Above Rs 2 Lac	Rs 29.00	Rs 30.00		Rs 30.00
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Above Rs 2 Lac	Rs 29.00	Rs 30.00		Rs 30.00																										

14.	Instant Credit of Cheques	
	At present instant credit limit is Rs.15,000/- per cheque subject to change as per directive if RBI from time to time	Rs.4.50 per thousand. Minimum Rs.46/- + postage & out of pocket expenses. Maximum slab for instant credit Rs.15000/-.
	REMITTANCE	
15.	Issue of Demand Draft	
	For Amount Slab	Service Charge (Uniform for all category of branches)
	Upto Rs.1 0000/=	Rs.42/-
	Above Rs.10,000/=	Rs.4.50 per thousand or part thereof, Minimum Rs.51/-, Maximum Rs.15,000/-. 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. 78/- per instrument. Above Rs. 1.00 lakh, Rs. 155/- per instrument.
17.	Revalidation of Draft	
		Upto Rs. 1.00 lakh Rs. 104/- per instrument Above Rs. 1.00 lakh Rs. 155/- per instrument.
18.	Cancellation of Demand Draft	
		Rs.104/- per instrument.
19.	Issuance of Pay Order	
	For Amount Slab	Service Charge (Uniform for all category of branches)
	Upto Rs.10,000/=	Rs. 43/-
	Above Rs. 10,000/=	Rs. 4.50 per thousand or part thereof Minimum Rs.51/- For Pensioners/ Senior Citizen, Student, 10% rebate on the service charge will be allowed.
20.	Cancellation of Pay Order	
		Rs.104/- per instrument.
21.	Duplicate Pay Order	
		Upto Rs.1.00 lakh Rs. 79/- per instrument. Above Rs. 1.00 lakh Rs. 156/- per instrument.
22.	Revalidation of Pay Order	
		Upto Rs.1.00 lakh Rs. 104/- Above Rs. 1.00 lakh Rs. 156/-

23.	CASH HANDLING CHARGES	
	Savings Bank Account (cash deposit)	No Cash Handling Charges
	CD/CC/OD Accounts (cash deposit)	10 packets free. Above 10 packets, Rs.13/- per packet or part thereof. Maximum Rs. 15,220/-.
	Cash Handling charges from those borrowers who intend to make Cash Withdrawals, which are more than 5% of the Sanctioned Limit after being sanctioned by the competent authority, vide HO circular No. CRMTR/CASH HND/1/OM-051/14-15 Dt. 24-04-2014.	
	Up to Rs. 5.00 Lacs Above Rs.5.00lacs to Rs. 10 lacs Above Rs. 10 lacs	NIL Rs.508/- @Rs.1015/- per Rs.10 lac and part thereof.
24.	INTERSOL CASH TRANSACTION (DEPOSIT)	
	Local Non-parent branches	Outstation Branches
	No Intersol Charge, No Limit. Cash Handling Charges to be realized. Above Rs.50000/- PAN No. is required.	No Intersol Charge, No Limit. Cash Handling Charges to be realized. Above Rs.50000/- PAN No. is required
25.	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.

IMPORTANT

In order to sensitize the customers, a notice containing the following message should be displayed at a prominent place in the branch premises:

NOTICE

WE MAKE CASH PAYMENT TO THE ACCOUNT HOLDER AGAINST CHEQUES DRAWN ON OTHER BRANCHES (INTERSOL) OF THE BANK FOR AN AMOUNT UPTO RS.100,000/- .PAYMENT OF ALL SUCH CHEQUES FOR AN AMOUNT ABOVE RS.10,000/- IS SUBJECT TO PRODUCTION OF PHOTO IDENTITY CARD/PROOF BY THE ACCOUNT HOLDER

26.	INTERSOL RECEIPT/PAYMENT THROUGH TRANSFER MODE AT OUTSTATION BRANCHES	
	Receipt/payment upto Rs.1.00 lakh	NIL
	Receipt/payment above Rs.1.00 lakh upto Rs.2.00 lakh	NIL
	Receipt / payment above Rs.2.00 lakh upto Rs.5.00 lac.	NIL
	Receipt/payment over Rs.5.00 lakh	NIL

27.	Inter-bank transfer of entire balance in SB or CD A/c		
	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.	
28.	Issue of cheque book		
		Individual	Non-Individual
	i SB A/c MICR/Non-MICR Cheque One Cheque of 20 leaves free in a calendar year available to all types of customers.	Rs.3/- per cheque leaf. Pensioner/Senior Citizen Rs.3/- per cheque leaf. One Cheque Book of 20 leaves free in a calendar year.	Rs.4/- per cheque leaf. One Cheque Book of 20 leaves free in a calendar year.
	ii. CD/OD/CC A/C MICR/Non-MICR Cheque.	Rs.3/- per cheque leaf. Pensioner/Senior Citizen Rs.2.50 per cheque leaf. No Free Cheque Book.	Rs.4/- per cheque leaf. No Free Cheque Book.
	iii) United Gold Current A/c: Multi city Cheque/Normal Cheque	One Cheque Book of 25 leaves each free per month.	One Cheque Book of 25 leaves each free per month
	iv) United Platinum Current Account: Multi city Cheque/Normal Cheque	Two Cheque Books of 25 leaves each free per month.	Two Cheque Books of 25 leaves each free per month.
29	Addition/Deletion of Name		
		Rs.104/- per occasion (No charge for deletion of name of deceased customer) No Charge for the first time on conversion of single a/c to joint a/c. of pensioner a/c.	

30.	Closure of SB a/c within 12 months of its opening	
		<p>SB A/c. with cheque book Rs.156/-. SB A/c without Cheque Book Rs.104/-</p> <p>Exemption :</p> <p>(i) Closure due to death of the depositor.</p> <p>(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.</p>
31.	Closure of a CD Account within 12 months of its opening	
		<p>Rs.260/-</p> <p>Exemption:</p> <p>(i) Closure due to death and also closing of unremunerative account.</p> <p>(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.</p>
32.	Closure of RD Account within 3 months of its opening	
		NIL
33.	Change in Operational instructions	
		Rs.52/- per occasion
34.	Exceeding limit of number of withdrawals in SB Account (If the no. exceeds 50 in a calendar half year)	
		Rs.13 /- per entry in excess of 50 per calendar half year

35.	Minimum Balance for SB A/c		
		With Ch.Book	Without Ch.book
	Rural Branch	Rs.500/-	Rs.50/-
	Metro/Urban/Semi-Urban Branches	Rs.500/-	Rs.100/-
		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.	
36.	Minimum balance in CD A/C	Rs.1000/-	
37.	Fall in minimum balance in		
	SB Account CD A/c	Rs.43/- per occasion with or without cheque book Rs.155/- per occasion	
38.	I/C for Inoperative account		
	i) Accounts maintaining stipulated minimum balance: ii) If the balance falls below Rs.25/- 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).	Rs.27/- per quarter. The entire balance is to be appropriated towards service charge and the account closed under advice to account holder with intimation for returning cheques.	
39.	Stop Payment Instruction (All types of A/cs)		
	SB A/c CD/CC/OD A/c	Rs.78/= per instrument. For multiple cheques Rs.155/- maximum. Rs.84/- per cheque. For multiple cheques Rs.260/- Maximum.	
40.	Duplicate Statement/Pass Book		
	SB - i) With latest balance ii) With multiple entries CD Statement	Rs.104/= per pass book Rs.104/- + Additional Rs.104/= per ledger folio or part thereof. (40 entries or part thereof will be treated as a folio) One statement of account per month free for duplicate or additional Statement Rs.27/- per folio or part thereof.	

41.	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.52/- per occasion Rs.52/- for each attestation in joint account.
42.	Attestation of customer's photograph	
		Rs.52- per occasion.
43.	Record Copy of the Cheque	
		Rs.52/- per instrument.
44.	Issue of Duplicate Deposit Receipt	
		Rs.52/- per request per instrument.
45.	Operation in account through power of attorney/mandate in SB/CC/OD/CD	
		SB - Rs.78/- CC/OD/CD - Rs.156/-.
46.	Charge for storage of postal parcel beyond due date of the payment of Bill	
		Rs.47/- per parcel per day.
47.	Issuance of no dues certificate	
		Prisec Individual/Pensioners/Senior Citizen in all areas (R/SU/U/M) Rs.52.00 per Certificate. Prisec – Non Individual - Rs.104/- Non-Priority Sector Non-Rural (SU/U/M)Branches Non-individual -Rs.155/- Per certificate. Individual -Rs.104/- Non-Priority Sector - Rural Branches – Individual– Rs.79/- per Certificate. Non-individual-Rs.104/-
48.	Ledger Folio Charges for SB/Current/OD/CC Accounts	
	SB A/c	Individual – Nil Non-individual Rs.23/- per folio . No Free Folio.
	CD/CC/OD	Individual Rs.63/- per folio Non-individual –Rs.78/- per folio. No Free Folio.

Note: For account maintained on computer, 40 entries or part thereof be treated as one ledger folio.

49.	Loss of Token	
	Service Charge (Uniform for all category of branches)	Rs. 104/- per token loss
50.	Collection of Interest/Dividend warrant directly received by the Branch	
	Service Charge (Uniform for all category of branches)	Rs.13 /- per instrument.
51.	Call Deposit	
	Call Deposit Receipt	Rs.46/= per receipt

52.	Standing Instructions	
	Service Charge (Uniform for all category of branches) For Registration only	Rs. 104/- per registration

Note: Postal and remittance charges if any are to be levied on actual basis.

53.	Safe Custody	
	Scripts	Rs.104/= per script, minimum Rs.205/= per year or part thereof.
	Sealed cover	Rs.52/= per cover per year or part thereof. Sealed Cover –from Govt. Bodies/Organisation- Rs.260/- per cover per year or part thereof.
	Sealed boxes	For small boxes (30cm.x30cm.x30cm.)- Rs.518/= per box per year or part thereof. Sealed Boxes from Govt. Bodies/Organisation (30 cm x 30 cm x30 cm) Rs.2,070/- per box per year or part thereof.
	Bank's own Deposit Receipt	No Charge.
54.	Issuance of solvency certificate	
		Rs. 260/- per lakh. Minimum –Rs.1035/- Maximum- Rs.20,800/-
55.	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/-.
56.	ENQUIRY RELATING OLD RECORDS	
	3-12 MONTHS OLD	Rs.31/- per item
	Above 12 months upto 3 years	Rs.56/- per item.
	Above 3 years upto 7 years	Rs.112/- per item.
	Above 7 years	Rs.280/- per item.

57.	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 excepting Co-operative Banks and Regional Rural Banks vide Cir. No. GT/CC/108/OM-789/06-07 dt 31-03-2007			Rs.2/- per packet of 100 pcs.	
58.	DEMAT ACCOUNT:				
	AMC for Staff			Rs.119/-	
	AMC for Others			Rs.260/-	
	AMC for Corporates			Rs.935/-	
59	ATM CHARGES				
	Activities	Revised Charges (₹)	Service tax to be collected at the prevailing rate of 14% (rounded to the next rupee) (₹)	Total charge to be collected (₹)	Charges to be realized by
	Issuance of Primary Card	Free	NA	Nil	---
	Issuance of add on card (in case of joint account holders)	100.00	14.00	114.00	Branch : at the time of issuance of card
	Annual charges for primary & add on card	100.00	14.00	114.00	HO: After 1 yr of issuance of card and thereafter at the end of every completed year
	Duplicate card (in case of lost / damaged card)	150.00	21.00	171.00	Branch : at the time of issuance of card
	Re-PIN	50.00	7.00	57.00	Branch: at the time of delivery of Re-PIN (duplicate PIN)

(For UBI employees, there will be no annual / duplicate card/Re-PIN charges.)

60.	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)	5 per month	Financial – Rs.23/- per transaction. Non-financial – Rs.9.00 per transaction.

61. Service Charge for Locker rent :					
Locker Type	Dimention of locker units (Height x Width x Depth in inches)	Volume of locker units (in cubic inches)	Revised Annual rent (w.e.f. 01.06.2015) (Amt. in Rs.)		
			<u>METRO</u>	<u>URBAN SEMI URBAN</u>	RURAL
A	4 1/2` x 5 7/8` x 20 3/8`	539	865	765	715
B	5 13/16` x 7 1/4` x 20 3/8`	859	1070	915	865
C	4 1/2` x 12 15/18` x 20 3/8`	1186	1170	990	940
D	7 1/2` x 5 7/8` x 20 3/8`	1337	1425	1270	1220
H1	12 3/8` x 7 1/4` x 20 3/8`	1828	1625	1475	1425
E	5 13/16` x 15 13/16` x 3/8`	1878	1625	1475	1425
F	10 1/2` x 12 15/16` x 20 3/8`	2766	2640	2335	2285
G	7 x 19 15/16` x 20 3/8`	2644	2335	2030	1980
H	12 3/8` x 15 13/16` x 20 3/8`	3987	3045	2845	2795
L	15 1/2` x 19 15/16` x 20 3/8`	6297	4975	4570	4515
62. 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	5.50P per Rs.100	do	
	Prof/Sales Tax	Receipt	Physical Challan Rs.50/- per Transaction e-transaction Rs.12/- per Transaction	Local RBI / SBI	
2(a) PENSION (Non-schematic):					
a)	Central Civil	Payment	Rs. 65/- per Transaction	CAS, RBI, Nagpur	
	Political	Payment	do.	do.	
	Defence	Payment	do.	do.	
	Railway	Payment	do.	do.	
b)	telecom	Payment	Rs.65/- per Transaction	Local RBI / SBI	
	State Govt.	Payment	Rs. 48.75p per Transaction	Do	
2(b) PENSION (Schematic):					
a)	DVC	Payment	₹ 60/- per Transaction		
b)	KMDA	Payment	₹ 50/- per Transaction		
c)	Coal Mines	Payment	₹ 30/- per Transaction		
d)	WBSEB	Payment	₹ 10/- per Transaction		

e)	KPT	Payment	₹ 10/- per Transaction	
f)	EPF	Payment	₹ 1.25 P% of Amt paid	
g)	KMWSA	Payment	₹ 1.25 P% of Amt paid	
h)	KIT	Payment	₹ 1.25 P% of Amt paid	
i)	HPT	Payment	₹ 0.15P% of Amt paid	
3) PPF		Receipt	Physical Challan Rs.50/- per Transaction e-transaction Rs.12/- per Transaction	Local RBI
		Payment	5.50 P per Rs.100/-	Do
4) SCSS		Receipt		CAS, RBI, Nagpur
		Payment	5.50 P per Rs.100/-	Do
5) SCHOOL SALARY	Secondary School	LINK	₹ 1.25 P % of amt paid	D.I. of Schools
		Non-link	75% of ₹1.25 P % of amt	Link Branch.
	Primary School	LINK	₹ 1.00 P % of amt paid	D.I. of Schools
		Non-link	75% of ₹1.00 P % of amt	Link Branch.
6) TREASURY:		Receipt	₹ 50/- per Transaction	Local RBI
		Payment	1) Other than Pension 5.50P per Rs. 100/- 2) Pension Payment Rs. 65/- Per Transaction	Do
63.	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.			
64.	Service charges applicable to LICICI			
	It is determined on the basis of MOU signed by Bank and LICICI time to time. Service charges applicable as per MOU are informed to the branches through circulars from Marketing Department.			
65.	Commission & other charges on Gift Cheques			
	No charge for issuing Gift Cheques			

PART-II

1.	Inclusive of Service Tax. (Service Tax Rate 14%)	
	Annual Review of Working Capital Limits and Processing of advance Proposals.	
	Processing Charge	
	For Amount Slab	Service Charge (Uniform for all category of branches)
	a) Fresh Working Capital limit	Priority Sector – Upto Rs.2.00 lakh – NIL >Rs.2.00 lakh & Part thereof: Rs.343/- per lakh, Max Rs.34.50 lakh. Non-Priority Sector Upto Rs.25,000/- - NIL >Rs.25,000/- & part thereof : Rs.343/- per lakh Maximum Rs.34.50 lakh
	b) For Term Loan (to be realized at the time of sanction)	PRIORITY SECTOR Upto Rs.25,000/- - Nil >Rs.25,000/- to Rs. 20.00 crore : 1.14% of loan amount >Rs.20.00 crore : Rs.23.35 lakh + 0.58% of loan Exceeding Rs.20.00 Crore NON-PROORITY SECTOR Upto Rs.25,000/- - NIL >Rs.25,000/- to Rs. 20.00 Crores : 1.14% of loan amount >Rs.20.00 Crores - Rs.23.35 lakh + 0.58% of loan exceeding Rs.20.00 Crores
	Processing charges in case of enhancement of working capital limit:	
	Priority Sector	Upto Rs.2.00 lakh - Nil Above Rs.2.00 lakh & part thereof : Rs.343/- per lakh for whole amount subject to Maximum Rs.34.50 lakh
	Non-Priority Sector	Upto Rs.25000/- - Nil Above Rs.25000/- & part thereof : Rs.343/- per lakh for whole amount subject to Maximum Rs.34.50 lakh -
2.	RENEWALCHARGES:Working capital limit (WITHOUT ENHANCEMENT)	
	WORKING CAPITAL PRIORITY SECTOR	Upto Rs.2.00 lakh NIL Above Rs.2.00 lakh & part thereof – Rs. 343.00 per lac ; Maximum – Rs. 34.50 lac.

	NON-PRIORITY SECTOR:	Upto Rs.25,000/- - NIL Above Rs.25,000/- & part thereof- Rs. 343.00 lac ; Maximum – Rs. 34.50 lac.
	TERM LOAN: REVIEW/RENEWAL CHARGES (except Retail credit & Corporate loans)	Refer Bank's Circular No.O&M/SC/13/OM-0760/12-13 dated 16.03.2013.
	Existing	Revised
	Upto Rs. 2.00 lac	NIL
	Above Rs.2.00 lac to less than Rs. 1.00 Cr.	NIL
	For Rs.1.00 Crore	Rs.10000/-
	Above Rs.1.00 Crore upto Rs.10.00 Crore	Rs.20000/-
	Above Rs.10.00 Crore	Rs.25000/-
		NIL
		10% of normal processing charge subject to Max. Rs. 10000/- (+) Service Taxes as applicable. (Normal processing charge is 1% of limit)
		40% of normal processing charge subject to Max. Rs. 40000/- (+) Service Taxes as applicable. (Normal processing charge is 1% of limit)
		40% of normal processing charge subject to Max. Rs. 40000/- (+) Service Taxes as applicable. (Normal processing charge is 1% of limit)
		50% of normal processing charge subject to Max. Rs. 55000/- (+) Service Taxes as applicable. (Normal processing charge is 1% of limit)
	CHARGES FOR AD-HOC SANCTION:	
	FOR PRIORITY & NON-PRIORITY SECTOR	
	Upto Rs.2.00 lakh	NIL
	Above Rs.2.00 lakh upto Rs.10.00 lakh	Rs.1,500/- + Service Tax. (Total :Rs. 1710/-)
	Above Rs.10.00 lakh upto Rs.1.00 Crore	Rs.7,500/- + Service Tax (Total : Rs. 8550/-)
	Above Rs.1.00 Crore upto Rs. 10.00 Crore	Rs.15,000/- + Service Tax. Total : Rs.17100/-)
	Above Rs.10.00 Crore	Rs.30,000/- + Service Tax. (Total : Rs.34200/-)
	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	
	Supervising Charges	
	For Amount Slab	Service Charge (Uniform for all category of branches)
	a) Upto Rs.25,000/-	Nil
	b) More than Rs.25,000/- but upto Rs.1 lakh	Rs. 100/- +Service Tax (Total : Rs.114/-) per inspection
	c) More than Rs.1 lakh but upto Rs.2 lakh	Rs. 150/- + Service Tax (Total : Rs.171/-) per inspection

	d) More than Rs.2 lakh but upto Rs.5 lakh	Rs. 250/- + Service Tax (Total : Rs.285/-) per inspection
	e) More than Rs.5 lakh but upto Rs.10 lakh	Rs. 1150/- + Service Tax (Total : Rs. 1311/-) per inspection
	f) More than Rs.10 lac but upto Rs.20 lakh	Rs. 2250/- + Service Tax (Total : Rs.2565/-) per inspection
	g) More than Rs.20 lac but upto Rs.50 lakh	Rs. 3400/- + Service Tax (Total : Rs. 3876) per inspection
	h) More than Rs. 50 lac but upto Rs.200 lakh	Rs. 6750/- + Service Tax (Total : Rs.7695/-) per inspection
	i) More than Rs.200 lakh	Rs.11,250/- + Service Tax (Total : Rs.12825/-) per inspection
	OUTSTATION INSPECTION	In addition to the above charges, actual expenses Paid by the Bank to Officials against T.A. Haltage etc.
	Consortium leader fees :	
	Service Charge (Uniform for all category of branches)	Not less than 0.18% per annum fund based WC Limits extended by the consortium. Maximum Rs.34.50 lakh
	Guarantee :	
	Name of the item	Service Charge (Uniform for all category of branches)
	Charges for both Financial & Non-Financial Guarantees with Cash Margin below 10%	@ 3.43% per annum & Minimum 2 quarters
	Charges for both Financial & Non-Financial Guarantees with Cash Margin 10% - below 20%	@ 3.14% per annum & Minimum 2 quarters
	Charges for both Financial & Non-Financial Guarantees with Cash Margin 20% - below 30%	@ 2.86% per annum & Minimum 2 quarters
	Charges for both Financial & Non-Financial Guarantees with Cash Margin 30% - below 40%	@ 2.29% per annum & Minimum 2 quarters
	Charges for both Financial & Non-Financial Guarantees with Cash Margin 40% - 99%	@ 1.72% per annum & Minimum 2 quarters
	Charges for both Financial & Non-Financial Guarantees with Cash Margin 100%	@ 0.87% per annum & Minimum 2 quarters
	MORTGAGE CHARGES:	
	Upto Rs.10.00 lakh	Rs.600/- + Service Tax (Total: Rs.684) per lakh
	Above Rs.10.00 lakh To Rs.5.00 Crore	Rs.13,000/- + Service Tax. (Total : Rs.14820/-)
	Above Rs.5.00 crore	Rs.18,000/- + Service Tax. (Total Rs.20520/-)

	DOCUMENTATION CHARGES	
	Upto Rs.25000/-	NIL
	25,000.00- 50,000.00	Rs. 200.00 + Service Tax. (Total : 228/-)
	>50,000.00- 2.00 lakh	Rs.1, 000.00 + Service Tax. (Total : 1140/-)
	>2.00 lakh to 5.00 lakh	Rs.2, 000.00 + Service Tax. (Total : 2280/-)
	>5.00 lakh to 20.00 lakh	Rs.2, 500.00 + Service Tax. (Total : 2850/-)
	>20.00 lakh to 1.00 crore	Rs.3, 500.00 + Service Tax. (Total : 3990/-)
	>1.00 crore to 5.00 crore	Rs.5, 000.00 + Service Tax. (Total : 5700/-)
	Above 5.00 crore	Rs.14, 000.00 + Service Tax. (Total : 15960/-)
	Where Mortgage charges are realized, Documentation Charges are not to be realized.	
	COMMITMENT CHARGE: Term Loan	Cir.No CPPMI/ADV/51/OM-0480/12-13 Dt. 08.11.2012
	All the existing and future borrowal accounts with overall credit limit of Rs. 1.00 crore and above.	i) 0.26% per annum (p.a.) on the balance of Term Loan remaining undrawn vis-à-vis the draw down schedule for more than 90 days. To be realized at the end of each quarter(Jun, Sept, Dec, Mar)
	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.	iii) 0.57% (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)
		iv) 0.86% (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)
	SERVICE CHARGES RELATING TO LOAN TO CORPORATES	
	Nature of Service	
	1. Prepayment of Term Loan	1.14% of amount pre-paid
	2. Term Loan above Rs.25.00 crores Renewal/Review charges	Rs.2.50 lacs + Service Tax for every renewal/review (Total : Rs.285000/-)
	3. Term & Working Capital above Rs.25.00 crores (for modification in terms of sanction including issuance of NOC/Interest Reduction/or any other issues that may constitute a part of modification.	Rs.1.00 lakh + Service Tax for each modification. (Total Rs. 114000/-)

CHARGES ON INLAND LETTER OF CREDIT (Inclusive of Service Tax)

Service Tax Rate 14%

	ITEM	Rate of Charges
	a) Usance charges : According to the tenor of the bill at the rate of :	i) 0.29% for the bills upto 7 days' sight ii) 0.57% for bills over 7 days and upto 3 months' sight iii) 0.57% for the first 3 months + 0.29% per month in excess of 3 months. Min. Rs.343/-
	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 0.29% for every period of 3 months or part thereof Minimum - Rs.100/- + Service Tax (Total Rs.114/-)
	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 @ 0.29% for further period of 3 months to be levied, min. Rs.225/- + Service Tax (Total Rs.257/-).
	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.225/- + Service Tax (Total : Rs.257/-).
	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.225/- + Service Tax (Total : Rs.257/-).
	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.500/- + Service Tax (Total: Rs.570/-) if such credit does not carry the confirmation. A bank shall charge a flat commission of Rs.100/- + Service Tax (Total: Rs.114/-) for advising each amendment to L/C.	
	Revolving Letter of Credit	
	LC opening charges plus on each reinstatement, usance charge according to tenor and commitment charge @ 0.29% + Service Tax will be charged on the reinstated amount, Min. Rs.250/- + Service Tax (Total : Rs.285/-).	
		Rate of charge
	Usance charges/Commitment Charges	LC opening charges plus on each reinstatement, usance charge according to tenor and commitment charges @ 0.29% will be charged on the reinstated amount. Minimum - Rs.250.00 + Service Tax (Total : Rs.285/-).

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
Transferable Letter of Credit	
Rs.270.00 + Service Tax (Total: Rs.310/-) per transfer except when the name of the beneficiary is changed under instructions from opening Bank.	
Negotiation Charges	
Negotiating bank shall levy negotiation charges at the following rates :	
Items of Charge	Rate of Charge
For bills upto Rs.2.50 lac	@ 0.57% with a minimum of Rs.135/- + Service Tax (Total :Rs.154/-).
For bills over Rs.2.50 lac	@ 0.35% with a minimum of Rs.1000/- + Service Tax (Total :Rs.1140/-) plus discount at applicable rate of interest from the date of negotiation to the date of reimbursement.
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.	
Guarantees on account of discrepancies in documents	
The commission of 0.29%, with a minimum of Rs.500/- + Service Tax (Total : Rs.570/-) shall be charged for joining in customer's guarantee and for giving guarantees on behalf of customers to other.	
Clean payment received under L/C	
A flat charge of Rs.270/- + Service Tax (Total : Rs.310/-) will be levied by the beneficiary's bank for receiving clean payment and crediting beneficiary's account.	
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.24/- per invoice, minimum Rs.57/- should be levied on each and every occasion he finds it necessary to do so.	
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 PERTAINING TO RETAIL CREDIT (Inclusive of Service Tax)

Service Tax Rate 14%

Various Service Charges under Retail Credit Products	
Processing Fee	
Name of Scheme	Charges w.e.f. 01-08-2006
Housing Loan (incl. Pensioners' Housing Loan)	0.57% Min. Rs.1000/- + Service Tax (Total : Rs.1140/-) Max Rs.10,000/- + Service Tax (Total : Rs.11400/-)
Cash Rental	1.14%
Mortgage Loan	1.14%
Trade Credit	1.14%
Consumer Loan	0.57%
Car Loan (incl. Pensioners' Car Loan)	0.57% Min. Rs.500/- + Service Tax (Total : Rs.570/-) Max Rs.10,000/- + Service Tax (Total : Rs.11400/-)
Personal Loan for salaried person	1.14%
Personal Loan for pensioners	1.14%
Education Loan	Nil
Reverse Mortgage	0.57%
Smart Loan	2.30%
Charges for creation of Equitable mortgage	
Upto Rs.10 lac	Rs.600/- + Service Tax (Total : Rs.684/-) per lakh
Above Rs.10 lac upto Rs. 5.00 Crores	Rs.13000/- + Service Tax (Total : Rs.14820/-)
Above Rs.5.00 crore	Rs.18000/- + Service Tax (Total : Rs.20520/-)
Charges for creation of Equitable mortgage	
No Equitable Mortgage CHARGE is to be TAKEN for UNITED HOUSING LOAN & HOUSING LOAN TO PENSIONERS. ONLY DOCUMENTATION CHARGE IS TO BE CHARGED.	
Mortgage charge is to be realised from all mortgage-based borrowers except those mentioned above.	
Charges for Documentation	
Upto Rs.25000/-	Nil
> Rs.25000/- to Rs.50000/-	Rs.200/- + Service Tax (Total : Rs.228/-)
> Rs.50000/- to Rs.2.00 lac	Rs1,000/- + Service Tax (Total : Rs.1140/-)
> Rs.2.00 lac to Rs.5.00 lac	Rs.2000/- + Service Tax (Total : Rs.2280/-)
> Rs.5.00 lac to Rs.20.00 lac	Rs.2500/- + Service Tax (Total : Rs.2850/-)
> Rs.20.00 lac to Rs.1.00 crore	Rs.3500/- + Service Tax (Total : Rs.3990/-)
> Rs.1.00 crore to Rs.5.00 crore	Rs.5000/- + Service Tax (Total : Rs.5700/-)
Above Rs.5.00 crores	Rs.14000/- + Service Tax (Total : Rs.15960/-)

	Where equitable mortgage charges are recovered, documentation charges will not be recovered.	
	Supervision / Inspection Charges (to be realised as per terms & conditions of the respective scheme)	
	Upto Rs.25000/-	Nil
	> Rs.25000/- to Rs.1.00 lac	Rs.100/- + Service Tax (Total :Rs.114/-) per inspection
	>Rs. 1.00 lac to Rs. 2.00 lac	Rs.150/- + Service Tax (Total : Rs.171/-) per inspection
	> Rs.2.00 lac to Rs.5.00 lac	Rs.250/- + Service Tax (Total : Rs.285/-) per inspection
	> Rs.5.00 lac to Rs.10.00 lac	Rs.1150/- +Service Tax (Total:Rs.1311/-)per inspection
	> Rs.10.00 lac to Rs.20.00 lac	Rs.2250/- +Service Tax(Total:Rs.2565/-) per inspection
	> Rs.20.00 lac to Rs.50.00 lac	Rs.3400/- +Service Tax (Total:Rs.3876/-)per inspection
	> Rs.50.00 lac to Rs.2.00 crore	Rs.6750/- +Service Tax (Total:Rs.7695/-)per inspection
	Above Rs.2.00 crores	Rs.11250/-+ServiceTax(Total:Rs.12825/-)per inspection
	Outstation Inspection	In addition to the above charges, actual expenses paid by Bank to Officials against TA, Haltage etc.
	Pre-payment Charge	
	Housing Loan Scheme	Fixed Rate of Interest - In case of take over of Loan by Banks/FIs & Housing Finance Cos., 2.30% 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.
	Trade Credit Scheme	2.30% 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.	

PART- III

Revised Rate of Service Tax 14%

Service charges on various Forex Transactions- detailing of few RULES (Inclusive of Service Tax)		
Very Important Points		
<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 you may contract IBD. 		
Service Tax on conversion to be realised as per HO circular No-ACT/ST/8/OM-95/15-16 dated 29-05-2015		
Value of Foreign Exchange/Currency(In INR) (Per transaction)	Revised Service Tax Rate With Effect From 01-06-2015	
Up to Rs 1,00,000/-	0.14% of the amount of currency, subject to minimum of Rs.35/-	
From Rs. 1,00,001/- to Rs 10,00,000/-	Rs.140/- + 0.07% of (total amount of currency exceeding Rs. 1,00,001/- & upto Rs.10,00,000/-)	
Above Rs. 10,00,000/-	Rs. 770/- + 0.014% of (total amount of currency exceeding Rs.10,00,001/-) subject to Maximum Rs. 7000/-.	
Schedule-I: Export Transaction		
Sr. No.	Type of Transaction	Amount to be Charged
1	Charge for bill negotiated/ discounted/ purchased in foreign currency	a. Up to Rs.3 lac- Rs.620/-. b. Above Rs.3 lac- Rs.1250/-.
2	Charge for Rupee Export bills	@0.16% minimum Rs.1250/-.
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 lac- Rs.620/-. b. Above Rs.3 lac- Rs.1250/-.
4	When reimbursement under LC is claimed by an AD in India from our Bank	Rs.880/- 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.	@ 0.26% with a minimum of Rs.620/-.

	6	For forwarding documents to another Bank for negotiation to whom LC is restricted by the Bank which has booked the Forward Contract	Rs.880/-.
	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 lac Rs.260/- per quarter or part there of and above Rs. 3 lac Rs.520/- per quarter or part there of. Maximum Rs.2070/-.
	8	Discrepancies in export documents under LC	Rs.1140/-.
	9	Export bills for collection or consignment basis (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.	@ 0.130%, Minimum Rs.520/-; Maximum-Rs.10340/-. For INR export bills or where exchange is not earned additional commission @ 0.078%, 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 GR/SDF is submitted by the exporter for release	Rs.1140/- per bill.
	11	Overdue export bill sent on collection	Rs.520/- per quarter or part there of irrespective of the amount of the bill.

12	<u>Export Letter of Credit</u> a) Advising Letter of Credit b) Pre advising or second advising of LC c) Advising of amendment d) Transfer of LC e) Adding confirmation to LC 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	Rs.1250/- for customers and Rs.1865/- for non-customers. Rs.620/- for customers and Rs.830/- for non-customers Rs.620/- per amendment. Rs.620/- for customers and Rs.1140/- for non-customers in addition to LC amendment charge. i) 0.16% per quarter-Minimum one quarter-Beyond one quarter-0.05% per month (part of the month to be treated as full month) ii) Sight LC-0.16% flat. Usance LC up to 3 months- 0.31% Usance LC beyond 3 months- 0.31%+0.10% per month beyond three months. Minimum Rs.1035/-.
13	<u>Certificate related to Exporters</u> a) Attestation of Export invoice b) Issue of Bank Realization Certificate(BRC) for export and issuance of duplicate BRC c) Certificate issued on security paper d) Certificate issued on Bank's Letter head e) GR waiver certificate	a) Rs.62/- per invoice b) Rs.125/- per certificate c) Rs. 210/- d) Rs.210/- e) Rs.520/-
14	Processing of Exporter's application in respect of export bills written off under "Self Write Off" scheme of RBI	Rs.1035/- per proposal (Not bill wise).
15	For fate enquiry/ other messages sent either by airmail or courier or SWIFT	Rs.310/- or actual out of pocket expenses whichever is higher to be realized.
16	EEFC Accounts (Commission in lieu of exchange) a) Where an outward remittance is effected b) Where the proceeds are credited to EEFC	a) 0.078%, Maximum- Rs.10340/-. b) 0.078% (If money is kept with us no charges will be levied)

Schedule-II: Import Transaction		
	Type of Transaction	Amount to be Charged
	<p><u>Import LC</u></p> <p>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.</p> <p>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</p> <p>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</p> <p>iv) Exceeding Rs.10 crores at the time of establishment of the LC including tolerance and/or permissible interest amount</p>	<p>i) 0.16% per quarter-Minimum one quarter-Beyond one quarter-0.06% per month (part of the month to be treated as full month)</p> <p>ii) a) Sight LC-0.16% flat. b) Usance LC up to 3 months- 0.31% Beyond 3 months- 0.31% up to 3 months +0.10% per month beyond three months. Minimum charge - Rs.1250/-.</p> <p>iii) Normal commitment charge as per point no.(i) above Usance charge up to Rs.5 crores as stated in point number (ii) above + 52% of the normal charge for an amount exceeding Rs.5 crores.</p> <p>iv) Normal charge up to Rs.10 crores as stated in point number 1 above + 26% of the normal charge for an amount exceeding Rs.10 crores.</p>
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)	26% of the charges as mentioned in point number 1 above or Rs.1250 whichever is higher.

3.	<u>Amendment of LC</u> a) Amendment involving extension of period, change of tenor from usance to sight and/ or enhancement of LC amount for which charges have been recovered b) Amendment involving extension of period, change of tenor from sight to usance and/ or enhancement of LC amount for which charges have been recovered c) Any other amendment d) Revival or reinstatement of an expired LC (at the option of Disbursing Bank) within a period of 3 months from the date of expiry. e) Revival or reinstatement of an expired LC (at the option of Disbursing Bank) after a period of 3 months from the date of expiry.	a) Rs.620/- per amendment. b) Charges as per point number 1 to 5 above (whichever applicable) minimum Rs.620/-. c) Rs.620/- per amendment. d) Charges as per point number 1 to 5 above (whichever applicable) minimum Rs.620/-. e) Normal charges treating the transaction as a fresh LC as per point number 1 to 5 above (whichever applicable)
	Discrepancy charge (in both cases where LC provides for reimbursement or the payment is made on receipt of documents)	USD 50 per set of discrepant document- In equivalent INR at appropriate market exchange rate prevailing on the date of conversion.
	Revolving LC	For each revolving LC as per point number 1 above
	Back to Back LC	50% of commission as per point number 1 above
	SWIFT charge for Import transactions	@ Rs.1555/- if only MT 700 is sent. If MT700 & MT 701 both are sent Rs. 2070/- is to be realized.
	<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 b) Import bill received under LC denominated in Indian Rupees – at the time of retirement or crystallization whichever is earlier in point of time c) Additional commission on import bills under LC crystallized due to non-payment by the importer on due date (both sight & Usance)	a) 0.16% per bill – Minimum Rs.620/-. b) 0.16% per bill – Minimum Rs.620/- + Commission in lieu of exchange @0.078%- MinimumRs.260/-. c) 0.16% per crystallized bill – Minimum Rs.620/-.

	<u>Import Collection Bills (Not under LC)</u> a) On each bill denominated in Foreign Currency, where Bank earns exchange margin b) On each bill denominated in rupees and on each bill drawn in Foreign Currency, where Bank does not earn 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	a) 0.21%- Minimum Rs.620/- b) 0.21%- Minimum Rs.620/- + Commission in lieu of exchange @0.078%- MinimumRs.260/- c) 0.10%- Minimum Rs.620/- Note: All charges for collection bill to be realized upfront.
	Import document received directly by importers submitted to bank for lodgment and retirement	0.21%- Minimum Rs.620/-.
	Import advance payments against submission of confirmed contract with seller	0.21%- Minimum Rs.620/-.
	<u>Import Direct Remittance</u> Import remittance against submission of evidence of import as per RBI guidelines, relevant invoice and transport document Or Import document received directly by importers submitted to bank for retirement along with evidence of import as per RBI guidelines	0.10%- Minimum Rs.620/-.
	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.620/-.
	Forwarding of import documents to another bank for retirement / remittance of proceeds to the foreign bank abroad.	Rs.1140/- flat
	Attestation of invoice	Rs.65/- per invoice.
	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.1140/- per guarantee for first quarter – Afterwards Rs.1760/- per quarter.
	Issuing of Delivery order in favour of Air courier for obtaining delivery of goods pending production of Airway Bill/receipt of import bill	Rs.1140/- per delivery order for first quarter – Afterwards Rs.1555/- per quarter.
	Countersigning the Bill of Exchange drawn on the importer/ co-acceptance of the drafts (Availing / Co-acceptance of Bill of Exchange)	0.26% up to 3 months and 0.088% per month beyond 3 months -Minimum Rs.620/-.
	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)	0.52% per quarter or part thereof on the amount of liability at the beginning of every quarter.

	Handling charges for dishonor/return of import bills unpaid	Rs.1140/- per bill + out of pocket expenses.
	Charges for non-submission of evidence of import (AD's should issue reminder as per RBI guideline before realizing the charge)	Rs.260/- per month per bill of entry- Maximum Rs.5690/-.
	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 @0.16%.
	Issuance of Rate certificate	Rs.315/- for a block of 4 different currency rates or part thereof for non-customers. For customers 50% of the above charge.
	Commission on foreign currency import bills where no exchange income is accrued	@ 0.16%- Minimum Rs.620/-.

Schedule-III: Remittances

Sr. No.	Type of Transaction	Amount to be Charged
	Outward Remittance	
1	Through SWIFT	For individual non-trade transactions- 0.10%- Minimum Rs.260/-; Maximum-Rs.2590/-. For trade transactions- 0.16%- Minimum Rs.620/-, Maximum-Rs.20675/-.
2	Through Foreign Demand Draft	For individual non-trade transactions- 0.16%- Minimum Rs.260/-, Maximum-Rs.25840 /-. For trade transactions- 0.26%- Minimum Rs.620/-
3	Remittance of FCNR closure	No Charge. No out of pocket expenses.
4	SWIFT charges for individual non-trade transactions	<u>For Non-Trade transactions</u> Rs.315/- per message. <u>For Trade transactions</u> Rs.520/- per message.
5	SWIFT charges for trade transactions	Rs.620/- per message.
6	Cancellation/ Issuance of duplicate Foreign Demand Draft	For individual non-trade transactions- Rs.125/- flat. For trade transactions- Rs.620/- flat.
7	Issue of Travelers' cheque	1% of INR equivalent of TCs sold at the TC selling rate- Minimum Rs. 125/-.

8	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/-.
9	Commission in lieu of exchange wherever applicable	0.078%- Minimum Rs.260/-.
10	Remittances from Non-Resident accounts	Non-Trade transaction- NIL Trade transaction- Rs.620/- per transaction.
	Inward Remittance	
11	Under instruction from Foreign Correspondent	Rs.260/- for customers Rs.365/- for non-customers
12	To be paid in foreign currency by way of DD/MT/PO/TT	0.16%- Minimum Rs.365/-.
13	Advance remittance received from overseas buyers and the foreign currency funds are held in Nostro account at the specific request of the customer	0.21%- Minimum Rs.620/-.
14	Credit to the account of the NRI's for collection of instruments	NIL
15	Clean instrument sent for collection for individual non-trade transactions	0.16%-Minimum Rs.125/-, Maximum Rs.2070/-.
16	Clean instrument sent for collection for trade transactions	0.16%-Minimum Rs.620/-, Maximum Rs.10340/-.
17	Issue of certificate against Inward remittance/Encashment of foreign TC/Currency note sale	Rs.315/- per certificate in security paper. Rs.125/- per certificate in non-security paper. NIL for the Non-Resident accounts
18	Purchase of Foreign Currency instruments payable abroad like personal cheque, D/D, Bankers Cheque etc.	For individual- 0.10% minimum Rs. 260/-. For Trade transactions- 0.16% minimum Rs. Rs.620/-, Maximum- Rs. 10340/-.

Schedule- IV: Guarantee

Sr. No.	Type of Transaction	Amount to be Charged	
	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 Crores	Amount exceeding Rs. 5 Crores
1	i) Cover from ECGC	0.62% per annum(p.a.)	0.52% p.a. - Min. Rs.310100/-
	ii) 100% counter- guarantee by the Government of India/ State Government	0.47% p.a.	0.388% p.a.-Min.Rs.2.33 lac
	iii) 100% Cash Margin/Deposits	0.31%p.a.	0.16% p.a.-min. Rs.1.56lac
	iv) Not covered by (i), (ii) or (iii) above	1.25% p.a.	1.05% p.a.-min. Rs.6.21 lac.

2	Export other than Project Exports	
	i) Advance payment guarantee	1.86% p.a.-Minimum 0.31%
	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	1.55% p.a.- Minimum 0.26% With 75% ECGC cover 50% of the charges + ECGC premium to be recovered. With 90% ECGC cover 40% of the charges + ECGC premium to be recovered.
	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 – Minimum 0.26%.
3	Deferred payment guarantees covering import of goods into India	0.45% per quarter or part there of on the amount of liability at the beginning of every quarter
4	Guarantee issued against foreign bank counter guarantee	1.24% p.a.- Minimum 0.26%.
5	Guarantee issued against counter guarantee of one or more Authorized Dealer backed by counter guarantee of a foreign bank	1.24% p.a.- Minimum 0.26% to be shared with other banks equally.
6	Any other guarantee not covered above related to foreign trade	2.06% p.a.- Minimum 0.31%
7	Shipping guarantee in lieu of Bill of Lading	Rs.1140/- per guarantee for first quarter-Afterwards Rs.1760/- per quarter.

Schedule- V: Forward Contract

Sr. No.	Type of Transaction	Amount to be Charged
1	Booking	Rs.620/-
2	Cancellation	Rs.620/- + Swap Cost

Schedule- VI: Foreign Currency Loans

Sr. No.	Type of Transaction	Amount to be Charged
1	FCL up to & inclusive of USD 5,00,000	Rs.15,510/-
2	FCL beyond USD 5,00,000	Rs.25840/-
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.20,675/-

Schedule-VII: Overseas Direct Investments (Joint ventures & wholly own subsidiaries)
Foreign Direct Investments

External Commercial Borrowing

Sr. No.	Type of Transaction	Amount to be Charged
1	Processing of ODI(JV/WOS) proposal	Rs.10, 340/- per proposal flat one time charge.
2	Process of Foreign Direct Investment(FDI) proposal	Rs.10, 340/- per proposal flat one time charge.
3	Processing of External Commercial Borrowing(ECB) Proposal	Rs.10, 340/- per proposal flat one time charge.

Schedule-VIII: Buyer's Credit

Sr. No.	Type of Transaction	Amount to be Charged
1	Issuance of letter of Comfort/ Guarantee/ Standby Letter of Credit/ Letter of undertaking for Buyer's Credit amount + Interest payable from the date of issue till the date of expiry of Buyer's Credit	1.86% p.a. - Minimum Rs.5700/-.
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	0.078% - Minimum Rs.5700/-.
3	Repayment of Buyer's credit from the foreign currency sources of the importer where Bank does not earn any exchange.	As per point no. 1 above + Commission @0.078%- minimum Rs.260/-.
4	If the guarantee is issued against 100% cash deposit	26% of the charges stated above.
5	Wherever Bank has not issued any guarantee but has effected import remittance with the proceeds of the Buyer's Credit Note: i) Wherever under usance import LC the beneficiary is paid on sight basis, the value of the document shall be treated as Buyer's Credit and authorized branches shall recover the difference between the commission already charged for LC and commission to be charged for Buyer's Credit. ii) Commission in lieu of exchange shall be recovered wherever applicable @ 0.075%- minimum Rs.200/-.	Commission to be realized @ 0.078%- minimum Rs.260/-.

Schedule-IX: 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 maintain accounts of vostro a/c vide circular No.IBD/Control/7/OM-065/13-14 dated 03-05-2013:

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
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 addition Service Tax on conversion of foreign currency to INR is to be taken vide Circular No. ACT/ST/8/OM-95/15-16 dated 29-May-2015.

PART-IV

Concession in Service Charges	
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.	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.
3.	Collection of subsidy cheques issued by the Central and State Government under any programme whenever applicable is to be collected at par.
4.	Collection of cheques at par and free remittance facilities by way of DD/RTGS/NEFT may be allowed to blind and physically handicapped 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..
5.	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.
6.	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. i) Collection of cheque ii) Remittance by DD/RTGS/NEFT

7.	<p>Concessions to Regional Rural Banks (RRBs) sponsored by our Bank, provided their Deposits are duly maintained with our Bank :</p> <ul style="list-style-type: none"> i) Collection of charges in the following cases will be shared at 50:50 between our Bank and RRBs :- <ul style="list-style-type: none"> a) Collection charges on instruments tendered by us to RRBs for collection. b) Collection charges on instruments tendered by RRBs to us for collection. ii) Issuance of Demand Draft on account of customers of our sponsored RRB's at 50:50 commission sharing basis. 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. iv) No ledger folio charges are to be levied in A/cs maintained by our sponsored RRBs with our Bank's branches.
8.	<p>Concessions for Staff Members (existing & retired) :</p> <ul style="list-style-type: none"> a) No Service Charge should be levied on transaction conducted by our staff members. b) No service charge should be levied on transaction conducted by ex-staff member if he is not employed gainfully. c) Minimum balance maintenance criteria not applicable. <p>Note : All out of pocket expenses to be recovered.</p>
9.	<p>Conversion of single pension account into joint pension account with the spouse permitted under Government order.</p>
10.	<p>Concession for Service Charges of Ramkrishna Mission and Math and their <u>connected organisation</u></p> <ul style="list-style-type: none"> a) Collection of instrument – Free of commission b) Issue of Draft/MT and other remittance facilities – Free of commission c) Out of pocket expenses e.g., postage, registration, etc. – Free of cost. d) Issue of cheque leaves (MICR and others) – Free of charge.
11.	<p>Concession for Govt. Departments, Ministries, Co-operative Banks, Land Development Bank, etc.</p> <p><u>Accounts of Govt. Departments, Ministries etc.</u></p> <p>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>	
12	<p><u>Co-operative Banks, Land Development Banks, Service Co-operatives, District Rural Development Agencies etc.</u></p>	
	<p>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.</p> <p>(b) Concession of 50% of the usual service charges for issuing DDs, MTs and TTs 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.</p>	
	<p>(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 :</p>	
	(i) For amount upto Rs.5000/-	3p% with a minimum 25p.
	(ii) For above Rs.5,000/-	2p% with a minimum Rs.1.50p

13.	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.
14.	<p>Waiver of Exchange on Demand Draft drawn in favour of National Foundation for Communal Harmony</p> <p>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>
15.	<p>Concessional Banking facilities to Central Industrial Security Force (CISF) :</p> <p>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
	<p><u>CONCESSIONS IN SERVICE CHARGES</u></p> <p>In order to retain High Value Customers and to increase the volume of business, the Bank allows concession in service charges to selected customers the discretion for the same was vested with the Regional Heads vide Circular No. O&M/DP/16/OM-310/06-07 dated 29-08-2006.</p> <p>For effective utilization of the system of allowing concession in service charge for achieving the corporate goal as far as profitability is concerned, the discretion for allowing concession in service charges is vested only with ED/CMD. Specific recommendation of the Regional Heads for allowing concession to deserving cases for increasing business shall be forwarded to Head Office, for consideration by ED/CMD vide Circular No. CPPMI/ADV/27/OM-0296/13-14 Dt. 14-08-2013.</p> <p>The discretion for allowing concession in service charges in loans and advances is vested only with Credit Approval Committee (CAC). Specific recommendation of the RLCCs for allowing concession to deserving cases shall be forwarded to Convener of CAC Head Office, for consideration by CAC as per HO Circular No. CPPMI/ADV/27/OM-0296/13-14 Dt. 14-08-2013.</p> <p>On review of the present situation the Competent Authority of the Bank has allowed restoring of discretionary power of HO & RO Level Credit Committees for allowing concession of Service Charges. Accordingly power for allowing all types of concession on Service Charges is vested with HLCC-1 as per Circular No: CROP/ ADV/1/OM-0177/14-15 Dt. 20/06/2014</p>