

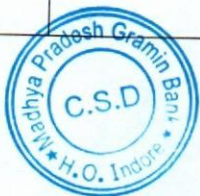
**Annexure 1**  
**Madhya Pradesh Gramin Bank**

Service Charges for General Banking Operation  
(effective from 01.04.2019)

No	Nature of Service	Service Charge		Service Charges to be applied by
1.	Cheques for Collection (Excluding Home SOL)	<b>Particulars</b>	<b>Charges per Instrument Rs.</b>	By System (If collection is through BM menu, otherwise manually)
		a) Up to Rs.5000/-	25/-+GST	
		b) Above Rs.5,000/- up to & including Rs.10000/-	50/-+GST	
		c) Above Rs 10000/-upto & including Rs. 1 lac	100/-+GST	
		d) Above Rs. 1 lac upto Rs 5 Lac	200/-+GST	
		e) Above Rs. 5 lac upto Rs 10 Lac	225/-+GST	
		f) Above 10 Lac	250/-+GST	
<p>a. Above charges are inclusive of Courier charges, out of pocket expenses.  b. 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.  c. Cheques received from the customers of other SOL (Excluding Local station branches) will be treated as outstation cheque and charges will be levied accordingly.</p>				
2.	Issue of Demand Draft/Bankers' Cheque/Pay Order	<b>Slab</b>	<b>Service Charge</b>	By System
		Upto Rs.10000/-	50/-+GST	
		Above Rs 10000/- to 100000/-	Rs 5.00 +GST per thousand or part their of (Mini. Rs 55)	
	Above Rs. 1.00 Lac	Rs. 4/- +GST per thousand or part their of (Mini 505/- Max. 15000/-)		
	Issue of Demand Draft against cash	Upto Rs.10000/-	Rs 75/- +GST	
		Above Rs 10000 up to Rs 50,000/	Rs. 300/- +GST	
	Bankers' Cheque / Pay Order against cash	Upto Rs.10000/-	Rs 75/- +GST	
		Above Rs 10000 up to Rs 50,000/-	Rs. 300/- +GST	
<p>Note : Bankers' Cheque / Pay Order 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>				
3	RTGS – Outward (Real Time Gross Settlement)	<b>Slab</b>	<b>Charges</b>	By System
		Rs 2 lac up to 5 lac	25/-+GST	
		Above Rs 5 Lac	50/-+GST	
	RTGS – Inward	Nil	--	



No	Nature of Service	Service Charge		Service Charges to be applied by	
4.	National Electronic Funds Transfer (NEFT) – Outward	<b>Slab</b>		By System	
		Upto Rs.10,000/-	2.50/-+GST		
		Above Rs.10,000/- up to Rs.1,00,000/-	5.00/-+GST		
		Above Rs.1,00,000/- up to 2,00,000/-	15.00/-+GST		
		Above Rs 2 Lac	25.00/-+GST		
	NEFT- Inward	Nil			
	RTGS/NEFT Charges for Online Transactions	Same as Above.			
5	National Automated Clearing House (NACH) Mandate (including 'E' mandate)	One time Mandate Authorization Charges per mandate : Rs. 150/-+GST Failed Mandate : Rs. 250/-+GST		Branch Manually	
6.	Electronic Clearing System (ECS)	Inward ECS : Nil		Branch Manually	
		Non Individuals :			
			Credit Clearing(per entry / item):		Debit Clearing (per entry/ item):
		NCC Clearing House	No charge		No charge
		Destination Bank –	No charge		No charge
	Sponsor Bank –	Rs. 5.50 (Min. Rs. 2500/-)+GST	Rs. 4.00 (Min.Rs.2500)+GST		
7	ECS Return	Rs. 100/-+ GST per instrument			
8.	Issue of duplicate DD/ Bankers Cheque	Up to Rs 500/	Charge Rs 50/	Branch Manually	
		Over Rs 500/ to 10000/	Charge Rs 100/		
		Over Rs 10000/	Charge Rs 150/		
9.	Cancellation/ Revalidation of DD/ PO/ Bankers Cheque	50% of Instrument Amount or Rs. 100/- per instrument, Whichever is lower. +GST		By System	
10	Duplicate Statement / Pass Book	Rs. 100/- + GST per Pass Book/Statement (with latest balance) Duplicate Statement of current month – No charge		Branch Manually.	
11	Stop Payment instructions	Rs. 120/- + GST per instrument (All Centers) Max. Rs 500/-+GST per occasion. However, for the loss of cheque book charges are: S/B – Rs. 280/-  Other Accounts – Rs. 600/- +GST(flat) are to be recovered. In the above case, the service charges for return of cheques may not be recovered. Otherwise it would amount to double charging.		By System	



No	Nature of Service	Service Charge		Service Charges to be applied by						
12	<b>Standing Instructions</b>	Rs. 50/- + ST per transaction involving credits to another account other than those of customers within the same branch		Branch Manually						
		<p>Note: Even if the standing instructions could not be carried out for insufficient balance in the account the charge of Rs.150/- is to be levied. However, standing instructions in respect of the following should be carried out free of charge:</p> <p>i) Crediting /Remitting interest in Term Deposit.  ii) Crediting/Remitting Recurring Deposit installments.  iii) Crediting/Remitting installments in Loan a/c</p>								
13	<b>Issue of cheque books</b>	MICR cheques →Rs. 4/- +GST per cheque leaf at the time of issue. (All centres)		By System						
		However, for S/B a/cs of individuals, 20 cheque leaves per calendar year will be free.								
14	<b>Cheques returned Charges – Drawn on us</b>	<b>Cheque returned unpaid:</b> Local cheques : Rs. 250/- +GST per instrument. <b>Out Station Cheques:</b> 50% of prescribed collection charges subject to min. Rs.250/- +GST (Not to be charged where customer is not at fault as per RBI guidelines)		By System						
15	<b>Cheques/Bills returned Unpaid – Drawn on Others</b>	<b>Local &amp; Outstation:---</b> 50% of prescribed collection charges subject to min.Rs.250/- +ST Out of pocket expenses/post, if any, should be recovered.		Branch Manually						
16	<b>Minimum balance charges</b>	<b>Current Deposit A/cs (Including inoperative CD A/cs)</b>	<b>Quarterly Average Balance (QAB) for :</b> Individual – Rs. 3000/- Other than individual –Rs. 5,000/-  Penal Charges for non-maintenance of AQB in CD accounts : Rs. 200/- +GST per Month	Data Center						
		<b>Saving Bank Accounts :</b>	<b>No Penal charges if customer maintains MAB (Monthly Average Balance) as under :</b>  <b>SB A/c with cheque Book facility :</b> MAB Rs. 500/-. Maximum Penal charges Rs. 50/- per month.							
			<table border="1"> <thead> <tr> <th>MAB below 50%</th> <th>MAB below 75%</th> <th>MAB below 100%</th> </tr> </thead> <tbody> <tr> <td>Rs. 50/- +GST</td> <td>Rs. 40/- +GST</td> <td>Rs. 30/- +GST</td> </tr> </tbody> </table>	MAB below 50%	MAB below 75%	MAB below 100%	Rs. 50/- +GST	Rs. 40/- +GST	Rs. 30/- +GST	
MAB below 50%	MAB below 75%	MAB below 100%								
Rs. 50/- +GST	Rs. 40/- +GST	Rs. 30/- +GST								
			<b>SB A/c without cheque Book facility :</b> MAB Rs. 100/-. Maximum Penal charges Rs. 20/- per month.							



		In case of non-maintenance of MAB, charges will be as under :							
		<table border="1"> <tr> <td>MAB below 50%</td> <td>MAB below 75%</td> <td>MAB below 100%</td> </tr> <tr> <td>Rs. 20/- +GST</td> <td>Rs. 15/- +GST</td> <td>Rs. 10/- +GST</td> </tr> </table>	MAB below 50%	MAB below 75%	MAB below 100%	Rs. 20/- +GST	Rs. 15/- +GST	Rs. 10/- +GST	
MAB below 50%	MAB below 75%	MAB below 100%							
Rs. 20/- +GST	Rs. 15/- +GST	Rs. 10/- +GST							
	BSBDA/Small Saving Bank/PMJDY A/cs	Nil	--						
	Inoperative SB A/cs	Nil	--						
17	Ledger Folio used in CD/OD/CC A/cs	<p>In CBS environment ledger folio charges has been stopped ,however, account maintenance Charges per annum is as under</p> <p>Current Account:- Rs500/ Cash Credit/ Overdraft- Limit exceeding Rs 25000/ Rs 500/ Note: No account maintenance Charges for KCC &amp; Saving Bank A/cs</p>	By System						
18	Attestation of customer's signature	Rs.150/-+GST per signature	Branch Manually						
19	Closure of Account within 12 months (A/c Transfer not included)	Within 14 days from the date of opening – No Charges. Above 14 days Charge- SB 200/ +GST CD 500/+GST.	By System						
20	Issuance of No Dues Certificate	<p>Priority Sector : NIL</p> <p>Others :</p> <p>Individuals : Rs. 150/- per occasion</p> <p>Firms/Non Individuals : Rs. 250/- per occasion</p>	Branch Manually						
21	Issuance of any other certificate e.g. Balance Confirmation , Maintenance of Account, etc	S/B → Rs. 150/- +GST per certificate.	Branch Manually						



No	Nature of Service	Service Charge		Service Charges to be applied by
22	Collection of Bills	Upto Rs 10000/-	Rs 200/-+GST per bill	By System
		Above Rs 10000/- & upto RS 1.00 lac	@ Rs 15/-+GST per Thousand min Rs 250/-	
		Above Rs 1 lac –	Rs 12/-+GST per thousand min Rs 1500/-	
		<b>plus out of pocket expenses</b>		
23	Enquiry of Old entries (more than 12 months old)	Rs 250/-+GST per item, subject to availability of records		Manually
24	Solvency Certificate	A . Non Commercial : Rs 300/-+GST		Manually
		B. Commercial : Rs 250/-+GST per lac, Minimum 1000/- Maximum Rs 15000/-		
25	Penal charges for late payment of installments in Recurring Deposits.	b) Deposit tenure up to 5 years:		By System
		@ Rs.2/-+GST for every Rs.100/- p.m.		
		b) Deposit tenure above 5 years		
26	Issue of statement	Statement- Once in a month-free		By System
		Daily/weekly/fortnightly- One statement free		
		Subsequent statements-Rs 100/-+GST for 40 entries or part thereof		
27	Inoperative account	No Charges.		--
28	Charge for excess debit entries in SB (ATM /Internet transactions not to be counted)	Upto 10 customer induced debit entries a month – free Beyond 10 debit entries –Rs 10/-+GST per entry		By System
29	Cash handling charges for CA/CC Deposit (other than personal banking segment, TDR,RD and Loan customers)	SB accounts – First 5 transection freeP.M. Beyond 5 transection P.M. per transection Rs 10/ CC/OD/CD Accounts- Cash Deposit above Rs One Lakh per account per day or above 10 packet i.e. 1000 pieces of notes : Rs 1 per 1000 or part thereof , Min Rs 100 Max 8000/ Above 10 packet -i.e 1000 pieces of notes charges will be levied @ Rs. 10/-+GST per packet Max Rs 8000/- per occasion.Cash Handling charge in kcc & NPA accounts : NIL		Branch Manually
30	Photo attestation charges	Rs 150/- +GST per occasion		Branch Manually



No	Nature of Service	Service Charge	Service Charges to be applied by
31	Record copy of the cheque	Rs 100/-+GST up to 3 months old entries Rs 150/-+GST for older entries subject to availability of the instruments	Branch Manually
32	Interest certificate	Once free, additional copies Rs 150/-+GST per copy	Branch Manually
33	Payment of deposit receipts to another bank	Upto Rs 10000/- Charge Rs 50/ Above Rs 10000/ Charge Rs 100/	Branch Manually
34	ATM Annual Maintenance Charges (Recovered at the beginning of the second year onwards)	Rs. 100/- Per Year	By System
35	ATM Card Replacement Charges	Rs. 200/-+GST	By System
36	Duplicate PIN/Regeneration of PIN	Rs. 50/- +GST	By System
37	ATM Card /KIT returned by couriers due to wrong address	Rs. 100/-+GST	Manually
38	SMS Alert	Rs. 15/- per quarter (if the number of SMS go beyond 5 per quarter from the customers registered for SMS alert, other than staff,ex-staff, PMJDY accounts)	By System
39	INTER-SOL TRANSACTIONS CHARGES Note: Withdrawal from other branch is allowed upto Rs 50,000/- only against the cheque drawn on self. Payment against withdrawal slip is not permitted.	<b>NIL</b>	----
40	Change in signatory cc od	per occasion Rs 300/	Manually
41	Addition / Deletion of name instruction change	First time free thane Rs 100/ per oc.	Manually
42	Conversion of inoperative TO Optative A/C	Rs 50/	Manually
43	Locker Orations	12 OPERATION PER YEAR FREE Beyond 12 op. Rs 100/ per visit	Manually
44	Debit Card Maintenance Charge	Rs. 100/-+GST Annual charge	By System
45	SMS Charges for ATM,NFS/POS transection	Rs. 15/- per quarter (if the number of SMS go beyond 5 per quarter from the customers registered for SMS alert, other than staff,ex-staff, PMJDY accounts)	By System



46	ATM Transection chrges	First Five transection free in a month After five transection Rs 20/ +GST FOR BOTH Financial and Non financial	By System
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**Staff & Ex-staff members**

No	Nature of Service	Service Charges	Service Charges to be applied by
1.	Cheques for collection	<b>Staff &amp; Ex-staff members:</b> 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 <b>with his/her spouse or children.</b> In case of ex-staff member, he should establish his/her identity as an ex-staff member of our bank for availing the exemption. <b>Money representing in the transaction be pertaining to staff member or ex-staff member only.</b>	--
2.	Remittances: DD, Banker's Cheques, Pay Orders, Cancellation/R evaluation/ Duplicate issuance of these.	<b>Staff &amp; Ex-staff members:</b> 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 <b>with his/her spouse or children.</b> In case of ex-staff member, he should establish his/her identity as an ex-staff member of our bank for availing the exemption. <b>Money representing in the transaction be pertaining to staff member or ex-staff member only.</b>	--

**GOVT. ACCOUNTS :**

No	Nature of Service	Service Charges	Service Charges to be applied by
1	Cheques for collection	No charges for collection of cheques deposited in Govt. a/cs for funds of govt. sponsored schemes.	--
2	Remittances: DD, Banker's Cheques, Pay Orders, Cancellation/R evaluation/ Duplicate issuance of these.	No charges for transfer of funds in govt. sponsored schemes.	--



**Madhya Pradesh Gramin Bank**  
**Service Charges on various Advances portfolio**

S. No	Particulars	Service Charges		Service Charges to be applied by
1.	<b>Processing Charges:</b>	<b>New Proposals</b>	<b>Review Proposals</b>	
	i) Upto Rs 50,000	NIL	NIL	
	ii) Above Rs.50,000/- to Rs.1 Lakh	Rs. 400/-+GST	Rs. 400/-+GST	
	iii) Above Rs. 1 .00 Lakh to 5 Lakh	Rs. 300/-+GST per Lakh or part thereof	Rs. 300/-+GST per Lakh or part thereof	
	iv) Above Rs 5 Lakh	Rs. 300/-+GST per Lakh or part thereof	Rs.1500 + +GST (Rs. 150/- per Lakh or part thereof over Rs.5.00 lakh	
<b>MSME ADVANCES : NO PROCESSING CHARGES FOR MSME ADVANCES UPTO RS. 5.00 LACS</b>				
2.	<b>Documentation Charges</b>	<b>Priority Sector</b>	<b>Non-Priority Sector</b>	Data Center
	a. Up to Rs.50000/-	NIL	Rs.150/-+GST	
	b. Above 50000/- to Rs.2 lakh	Rs.700/-+GST	Rs.700/-+GST	
	c. Above Rs.2 Lakh and up to Rs.5 Lakh	Rs.2000/-+GST	Rs. 2000/-+GST	
	d. Above Rs.5 Lakh and up to Rs.20 Lakh	Rs.3000/-+GST	Rs.3000/-+GST	
	e. Above Rs.20 Lakh and up to Rs.50 Lakh	Rs.4500/-+GST	Rs.4500/-+GST	
	f. Above Rs.50 Lakh up to Rs.5 crore	Rs 10000/-+GST	Rs 10000/-+GST	
	g. Above Rs.5 Crores	Rs. 25000/-+GST	Rs. 25000/-+GST	
<b>Note : No Documentation charge is applicable on Loan/OD against WHR, Bank TDR,NSC, KVP, Insurance Policy.</b>				
3	<b>Inspection Charges (As per sanction Amt)</b>	<b>Charges per Insp</b>	<b>Max Insp.Charges Per Year</b>	Data Center
	a. Up to Rs 50000/-	Nil	Nil	
	c. Above Rs.50,000/- to Rs.2 Lakh	Rs 100/-+GST	Rs 400/-+GST	
	d. Beyond Rs.2 Lakh to Rs.5 Lakh	Rs 250/-+GST	Rs. 1000/-+GST	
	e. Above Rs.5 Lakh to 20 Lakh	Rs. 500/-+GST	Rs. 2000/-+GST	
	f. Above Rs.20 Lakh to 50 Lakh	Rs. 1000/-+GST	Rs. 4000/-+GST	
	g. Above Rs.50 Lacs	Rs. 1500/-+GST	Rs. 6000/-+GST	
<b>Note : Frequency of travel/visit will be as per terms of scheme and proposal. Please ensure Inspection Report to be attached with loan documents.</b>				
4	<b>Guarantee – Inland</b>	Rs 180/-plus 0.85% per quarter or part thereof with a minimum for 2 quarters +GST		Branch Manually
	<b>A. Performance Guarantees</b>			
	<b>B. Financial Guarantees</b>	Rs 180/-plus 0.85% per quarter or part thereof with a minimum for 2 quarters+GST		
5	<b>Providing Photocopy of Loan Documents</b>	Up to Rs. 2 Lacs	Rs.50/-+GST per occasion/File Excluding Photocopy Expenses.	Branch Manually
		Above Rs. 2 Lacs	Rs.150/-+GST per occasion/File Excluding Photocopy Expenses.	





S. N	Particulars	Service Charges			Service Charges to be applied by
			MSME	General	
6	Equitable Mortgage Charges (charged to be levied both for original and extension of mortgages) (Excluding Home Loan)				Branch Manually
		i) Up to Rs. 5 lakh	Nil	Nil	
		ii) Above Rs.5 lakh upto Rs. 10 lakh	Nil	5000+GST	
		iii) Above Rs.10 lakh upto Rs. 25 Lac	Nil	10000+GST	
		iv) Above Rs.25 lakh upto Rs. 50 Lac	4000+GST	10000+GST	
		v) Above Rs.50 lakh upto Rs. 01 Crore	8000+GST	10000+GST	
		vi) Above Rs. 1 crore	8000+GST	15000+GST	
7	<b>Tech. Inspection/ Project Appraisal charges</b>			Branch Manually	
a. 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/-+GST			
	Above Rs.50 Lakhs up to Rs.300 lakhs	Rs.6000/-+GST Plus 0.25 % of amount exceeding Rs.50 Lakhs			
	Above Rs. 300 Lakhs	Rs 68500/-+GST Plus 0.35 % of amount exceeding Rs.300 Lakhs (Max. Rs.3.25 Lakhs)			
b. 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				
8	<b>CIC (Credit Information Company such as CIBIL etc) Report</b>	Rs. 50/- per Report from CIC.		Branch Manually	



## Madhya Pradesh Gramin Bank

SERVICE CHARGES ON RETAIL BANKING ADVANCES:

S. No	Particulars	Service Charges	Service Charges to be applied by						
Home Loan	Processing Charges	One time Charge @1.00% of loan Sanction amount. +GST	By System						
	Inspection Charges	One Inspection –Per Year, Visits during disbursement period and for Recovery are chargeable as per applicable Inspection Charge Slab							
	Documentation & Mortgage Charges	NIL	--						
	<b>CM Rural Housing Scheme -</b> Inspection Charges: Per Inspection Rs.100/- +GST, Maximum Rs.400/-+GST (No inspection charges applicable after completion of unit.) Processing & Documentation : NIL								
Mortgage Loan (Loan against Property)	Processing Charges	For Loan /OD One time @ 1% of loan amount +GST min.Rs.1500/- and Max.Rs.50000/-	By System						
	Inspection Charges	One Inspection –Per Year, Visits during disbursement period and for Recovery are chargeable as per applicable Inspection Charge Slab							
	Mortgage Charges	Upto Rs.10.00 lakh : Rs.5000/-+GST Above Rs.10.00 lakh & upto 01 Crore : Rs.10000/-+GST Above Rs.1 Crore : Rs.20000/-+GST							
Education Loan	Processing Charges/Documentation Charges	<p><b>No processing/Documentation charges.</b> However, if there is change of institution either in domestic studies or in foreign studies due to any reason, a processing fee of Rs. 250/-+GST (Domestic studies) &amp; Rs. 500/-+GST (Studies Abroad) is permitted to be leviable. In respect of loans for foreign study, letter of sanction may be issued for obtaining VISA, upon recovery of processing charges of Rs. 1000/-. However, this can be refunded if the actual loan is availed.</p> <p><b>One time charges for any Deviations from the scheme norms including approval of courses outside scheme :</b></p> <table border="1"> <tr> <td>Upto Rs. 4.00 lacs</td> <td>Rs. 500/-+GST</td> </tr> <tr> <td>Over Rs. 4.00 lacs to Rs. 7.50 lacs</td> <td>Rs. 1500/-+GST</td> </tr> <tr> <td>Over Rs. 7.50 lacs to Rs. 20.0 lacs</td> <td>Rs. 3000/-+GST</td> </tr> </table>	Upto Rs. 4.00 lacs	Rs. 500/-+GST	Over Rs. 4.00 lacs to Rs. 7.50 lacs	Rs. 1500/-+GST	Over Rs. 7.50 lacs to Rs. 20.0 lacs	Rs. 3000/-+GST	Manually
Upto Rs. 4.00 lacs	Rs. 500/-+GST								
Over Rs. 4.00 lacs to Rs. 7.50 lacs	Rs. 1500/-+GST								
Over Rs. 7.50 lacs to Rs. 20.0 lacs	Rs. 3000/-+GST								



S. No	Particulars	Service Charges		Service Charges to be applied by	
Personal Loan /OD (including Consumer Loan etc/Vehicle Loan	<b>Processing Charges</b>	One time @ 1.00% of loan amount +GST		By System	
	<b>Documentation Charges</b>	As per Slab in Part 2 (2)			
	<b>Inspection Charges</b>	<b>Personal Loan/ Consumer Loan</b>	Nil	--	
		<b>Vehicle Loan</b>	As per Slab in Part 2 (3), (Accounts under tie up will attract inspection charges as per term of tie up arrangement)	Data Centre	
Loan/OD against Ware House Receipt: Since the facility is issued only for 6 months the charges are half yearly & minimum.	<b>Slab ( Sanction Amount)</b>		<b>Processing Charges</b>	<b>Inspection Charges</b>	Data Centre
	a.	Up to Rs 2 Lac	Rs. 300/- +GST	Rs 200/- +GST	
	b.	Above Rs.2 lakh upto Rs 5 Lac	Rs. 1000/- +GST	Rs 500/- +GST	
	c.	Above Rs 5 Lac upto 10 Lac	Rs. 1500/- +GST	Rs 700/- +GST	
	d.	Above Rs 10 Lac up to 20 Lac	Rs. 2000/- +GST	Rs 1000/- +GST	
	e.	Above Rs 20 Lac up to 30 Lac	Rs. 2500/- +GST	Rs 1200/- +GST	
	f.	Above Rs 30 Lac up to 50 Lac	Rs. 3000/- +GST	Rs 1500/- +GST	
	g.	Above Rs 50 Lac up to 75 Lac	Rs. 3500/- +GST	Rs 2000/- +GST	
	h.	Above Rs 75 Lac up to 100 Lac	Rs. 4000/- +GST	Rs 2500/- +GST	
	i.	Above Rs 1 Crore	Rs. 5000/- +GST	Rs 3000/- +GST	

**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 upto Rs. 2.00 lacs. The charges for PMEGP borrower will be applicable as per Service Charges for other advances.
3. No service charges are applicable in loan/ OD against Bank's own deposits.
4. Loan against NSC/KVP/Life Insurance Policy flat charges Rs. 100 / which includes lien charges at post office/assignment with Insurance Co. plus actual conveyance charges for making lien over NSCs / KVPs/Assignment with Insurance Co.

**Note:** In order to mobilize and acquire high value business, the Bank, some times 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 To the extent of
1	Chairman	100%
2	General Manager	75%
3	Regional Manager	50%



**Madhya Pradesh Gramin Bank**  
Table Showing fees prescribed by CERSAI

Sr. No.	Nature of transaction to be register	Rule	Form	Amount of fee payable
1	Particulars of creation or modification of security interest by way of mortgage by deposit of title deeds.	Sub-rule (2) of rule 4	Form I	Rs. 200/- for creation and for any subsequent modification of security interest for a loan above Rs. 5 lakh. For a loan upto Rs. 5 lakh the fee would be Rs. 100/- for both creation and modification of security interest
2	Particulars of creation or modification of security interest by way of mortgage of immovable property other than by deposit of title deeds	Sub-rule (2A) of rule 4	Form I	NIL
3	Particulars of creation or modification of security interest in hypothecation of plant and machinery, stocks, debt including book debt or receivables, whether existing or future.	Sub-rule (2B) of rule 4	Form I	Rs. 200/- for creation and for any subsequent modification of security interest for a loan above Rs. 5 lakh. For a loan upto Rs. 5 lakh. the fee would be Rs. 100/- for both creation and modification of security interest.
4	Particulars of creation or modification of security interest in intangible assets, being know-how, patent copyright, trade mark, licence, franchise or any other business or commercial right of similar nature	Sub-rule (2C) or rule 4	Form I	Rs. 200/- for creation and for any subsequent modification of security interest for a loan above 5 lakh. For a loan upto Rs. 5 lakh, the fee would be Rs. 100/- for both creation and modification of security interest.
5	Particulars of creation or modification of security interest in any under construction residential or commercial building or a part thereof by an agreement or instrument other than by mortgage.	Sub-rule (2D) or rule 4	Form I	Rs. 200/- for creation and for any subsequent modification of security interest for a loan above Rs. 5 lakh. For a loan upto Rs. the fee would be Rs. 100/- for both creation and modification of security interest
6	Particulars of satisfaction of charge for security interest filed under sub-rule (2) and (2A) to (2D) of rule 4	Sub-rule (2), (2A), (2B), (2C), (2D) or rule 4	Form II	NIL
7	Particulars of securitization or reconstruction of financial assets	-	Form III	Rs. 500/-
8	Particulars of satisfaction of securitization or reconstruction transaction	-	Form IV	Rs. 50/-
9	Any application for information recorded/maintained in the Register by any person	-	-	Rs. 10/-
10	Any application for condonation of delay up to 30 days	Sub-rule (2) of rule 5	-	Not exceeding 10 times of the basic fee, as applicable



**ADDITIONAL FEE APPLICABLE FOR DELAY IN FILING OF RECORDS**

Sr. No.	Number of days of delay in filing of chargeable transaction	Additional fee to charged	Illustration
1	Form 31 to 40 days	Twice the amount of applicable fee	If the applicable fee is Rs. 100/- then additional fee applicable will be Rs. 200/-
2	Form 41 to 50 days	Five times the amount of applicable fee	If the applicable fee is Rs. 100/- then additional fee applicable will be Rs. 500/-
3	Form 51 to 60 days		If the applicable fee is Rs. 100/- then additional fee applicable will be Rs. 1000/-



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## Annexure 5

Locker Rent for Public (w.e.f 01-04-2019)				Service Charges to be applied by
Type of Locker	Locker Size Height X width X Depth (Size in MM)	For Metro/Urban Centres Charges Per Year in Rs.	For Semi Urban/Rural Centres Charges Per Year in Rs.	
A	125 X 175 X 492	1100	900	By system  Service Tax is exclusive. i.e. Charges+GST
B	159 X 210 X 492	1300	1000	
C	125 X 352 X 492	2600	1700	
D	189 X 263 X 492	2500	1500	
E	159 X 423 X 492	2800	2200	
F	278 X 352 X 492	6000	5000	
G	189 X 529 X 492	6000	5000	
H	321 X 423 X 492	6000	5000	
H1	321 X 210 X 492	2800	1800	
L	404 X 529 X 492	8000	7000	
L1	385 X 529 X 492	8000	7000	

Locker Rent for Staff (w.e.f 01-04-2019)				Service Charges to be applied by
Type of Locker	Locker Size Height X width X Depth (Size in MM)	For Metro/Urban Centres Charges Per Year in Rs.	For Semi Urban/Rural Centres Charges Per Year in Rs.	
A	125 X 175 X 492	650	500	By system  Service Tax is exclusive. i.e. Charges+G ST
B	159 X 210 X 492	800	600	
C	125 X 352 X 492	1000	800	
D	189 X 263 X 492	1100	900	
E	159 X 423 X 492	1200	1000	
F	278 X 352 X 492	1700	1400	
G	189 X 529 X 492	1500	1400	
H	321 X 423 X 492	2300	1900	
H1	321 X 210 X 492	1200	1000	
L	404 X 529 X 492	3000	2500	
L1	385 X 529 X 492	2500	2200	

**Note : 1.** New Locker rentals would be applicable from the date of renewal. If the locker rent falls in arrears and is paid after the implementation of revised rates, the new /revised rates will be applicable.

**2.** In case of loss of key of the lockers, a service charge of Rs. 500/- + GST has to be recovered from hirer in addition to the actual expenditure incurred in breaking open the locker and changing of key by manufacturer of lockers.

#### Locker Rent Overdue Charges :

1st Quarter	10% of Annual Rent
2 <sup>nd</sup> Quarter	25% of Annual Rent
3 <sup>rd</sup> Quarter	40% of Annual Rent
1 year	50% of Annual Rent

