



MAHARASHTRA GRAMIN BANK

(A Scheduled Bank established by Government of India)

Sponsor Bank: Bank of Maharashtra

(PLANNING DEPARTMENT)

HEAD OFFICE: SHIVAJINAGAR, NANDED -431 602

SERVICE CHARGES

(For Internal Circulation only)

Cir. No. HO/P&D/Cir No. 28/2012 (087)Dt. 28/03/2012

MAHARASHTRA GRAMIN BANK

HEAD OFFICE SHIVAJINAGAR NANDED

ANNEXURE -I

STRUCTURE OF SERVICE CHARGES

Sr. No.	Particulars	Revised Charges w. e. f. Date of amalgamation	Revised Charges From 01.04.2012
1.	<u>Incidental Charges</u>		
	<u>Saving Bank A/c</u>		
a	Without cheque book Minimum Bal. Charges	Min Bal : Rs. 100 Charges for non maintenance : Rs. 50/- per quarter	Min Bal : Urban Branch : Rs. 1000* Semi Urban : Rs. 500* Rural Branch : Rs. 250* *Charges for non maintenance Rs. 200 per Quarter for Urban and semi urban. & Rs. 100 per quarter for rural branches
b	With cheque book Minimum Bal. Charges	Minimum Bal. Rs. 500/- Charges for non maintenance : Rs. 75/- per quarter	Min Bal : Urban Branch : Rs. 1000* Semi Urban : Rs. 500* Rural Branch : Rs. 250* * Charges for non maintenance Rs. 200 per Quarter for Urban and semi urban. & Rs. 100 per quarter for rural branches
c	No. of Withdrawals exceeding 50 per half year	Rs. 10/- per exceeded withdrawal to be recovered before 30 th September & 31 st March.	For entries over 30 per half Year Rs. 10/- per exceeded withdrawal to be recovered at the time of Interest application
d	Closure of the account within a year.	With cheque book Rs. 150/- without cheque book Rs. 100/-	With cheque book Rs. 200 & without cheque book Rs. 100/-
e	Inoperative A/cs	Rs. 100/- p. a.	No. Service Charges if Min. Balance is Maintained. if not, 150 p.a. If Bal. is < 150, a/c will be closed under advice to customer.
f.	For accounts opened under the schemes like Lok/seva Bachat Yojna, No frill Yuva bachat Yojna, Staff, No Frill accounts	NIL	NIL
	<u>Current Account</u>		
a.	Minimum Bal. Charges	Min Bal : Rs. 1000 Charges for non maintenance : Rs. 200/- per quarter	Min Bal : Urban Branch/Semi Urban : Rs. 3000* Rural Branch : Rs. 1000* *Charges for non maintenance Individual : Rs. 250 p. q.(at all Branches) Others: Rs.250/- p.q. for Rural & Semi Urban Brs. : Rs.500/- p.q at Urban Brs. p.q.

	b.	Closure of the account within a year	Individual - Rs. 150/- Others - Rs. 300/-	Individual : Rs. 200 Non- Individual : Rs. 500
	c.	Inoperative A/cs	Rs. 150/-	No. Service Charges if Min. Balance is Maintained. if not, 250 p.a. If Bal. is < 250, a/c will be closed under advice to customer.
2.	<u>Duplicate Pass Book/Account Statement</u>			
	a.	Saving Bank A/c*	Rs. 50/- per pass book with latest balance plus Rs. 10/- per ledger folio for previous entries.	Rs.25/- per PB with latest balance plus Rs. 10 per group of 30 entries part thereof for previous entries
	b.	Current Account	Rs. 50/- per pass book with latest balance plus Rs. 10 per ledger folio for previous entries.	Other than individual Rs. 50/- per statement of 30 entries or part thereof, beyond one free statement.
3.	<u>MICR Cheque</u>			
	a.	Saving Bank A/c	Rs. 2.50 exceeding 60 leaves p.a.	40 free leaves per annum Rs. 2.50 per additional leaf exceeding 40 free leafs p.a.
	b.	Current Account	Rs. 2.50 per leaf.	Rs. 2.50 per leaf.
4.	<u>Non MICR Cheque</u>			
	a.	Saving Bank A/c	Rs. 2.50 exceeding 60 leaves p.a.	40 free leaves per annum Rs. 2.50 per additional leaf exceeding 40 free leafs p.a.
	b.	Current Account/CC Account	Rs. 2.50 per leaf.	Rs. 2.50 per leaf.
5.	<u>Cheque Return</u>			
	a.	Outward(Return of Cheques drawn on our bank)	Rs. 60 per cheque.	Rs. 150/- per cheque due to financial reason, Rs. 75/- per cheque for other reason (+ interest @ base rate + 8.50% for number of days the bank is out of funds in clg house)
	b.	Inward (Return of Cheque deposited by our customer)	Rs. 40 per cheque.	Rs. 75/- per cheque.
6.	<u>Standing Instructions</u>		Rs. 25/- per Standing Instruction + DD/MT/PO charges (Dr. for transfer to Term Dep., RD, Loan, Locker Rent exempt)	One time SI registration charges Rs. 50/- per SI SI processing charges : 1. Within the bank no charges 2. Others: Rs. 10/- transaction+ remittance charges applicable.

	Where balance is not sufficient to carry out Standing Instructions	Rs. 50/-	Rs. 50/- per transaction																				
7.	Stop Payment Instructions	Saving Bank A/c - Rs. 50/- Current Account - Rs. 100/-	SB:- Rs. 50/- per cheque Max. Rs. 250/- per reference CA/CC/OD- Rs. 100. Max Rs. 1000/- per reference																				
8.	Loss of Cheque book	Saving Bank A/c - Rs. 50/- Current Account - Rs. 100/-	SB:- Rs. 50/- per cheque Max. Rs. 500/- per reference CA/CC/OD- Rs.100. Max (No upper limit)																				
9.	Overdraft along with overdraft amount - SB, CA, CC	Interest @ 16% p.a. should be recovered.	Interest at Base Rate + 8.5% p.a. with monthly rest																				
10.	Against Clearing	Interest @ 16% (Interest to be charged only for days the bank remains out of funds) Min Rs. 20/-	Interest at Base Rate + 8.5% (Interest to be charged only for days the bank remains out of funds) Min Rs. 20/-																				
11.	Ledger Folio Charges/Account Maintenance Charges For Current Account	Once in year Rs. 60/- per folio. Before 31st March One folio = group of thirty entries or part thereof.	Once in year Rs. 60/- per folio. Before 31st March One folio = group of thirty entries or part thereof.																				
		<table border="1"> <thead> <tr> <th>Average Cr. Bal. Rs.</th> <th>Free Folios</th> </tr> </thead> <tbody> <tr> <td>Rs. 25,000 to Rs. 50,000</td> <td>3</td> </tr> <tr> <td>Rs. 50001 to Rs. 1,00,000</td> <td>5</td> </tr> <tr> <td>Rs. 1,00,001 to Rs. 2,00,000</td> <td>10</td> </tr> <tr> <td>Above Rs. 2.00 lakhs</td> <td>No Folio Charges</td> </tr> </tbody> </table>	Average Cr. Bal. Rs.	Free Folios	Rs. 25,000 to Rs. 50,000	3	Rs. 50001 to Rs. 1,00,000	5	Rs. 1,00,001 to Rs. 2,00,000	10	Above Rs. 2.00 lakhs	No Folio Charges	<table border="1"> <thead> <tr> <th>Average Cr. Bal. Rs.</th> <th>Free Folios</th> </tr> </thead> <tbody> <tr> <td>Rs. 25,000 to Rs. 50,000</td> <td>3</td> </tr> <tr> <td>Rs. 50001 to Rs. 1,00,000</td> <td>5</td> </tr> <tr> <td>Rs. 1,00,001 to Rs. 2,00,000</td> <td>10</td> </tr> <tr> <td>Above Rs. 2.00 lakhs</td> <td>No Folio Charges</td> </tr> </tbody> </table>	Average Cr. Bal. Rs.	Free Folios	Rs. 25,000 to Rs. 50,000	3	Rs. 50001 to Rs. 1,00,000	5	Rs. 1,00,001 to Rs. 2,00,000	10	Above Rs. 2.00 lakhs	No Folio Charges
Average Cr. Bal. Rs.	Free Folios																						
Rs. 25,000 to Rs. 50,000	3																						
Rs. 50001 to Rs. 1,00,000	5																						
Rs. 1,00,001 to Rs. 2,00,000	10																						
Above Rs. 2.00 lakhs	No Folio Charges																						
Average Cr. Bal. Rs.	Free Folios																						
Rs. 25,000 to Rs. 50,000	3																						
Rs. 50001 to Rs. 1,00,000	5																						
Rs. 1,00,001 to Rs. 2,00,000	10																						
Above Rs. 2.00 lakhs	No Folio Charges																						
12.	NEFT																						
	Inward-	Nil	Nil																				
	Outward – Less Than Rs. 1 lakh Rs. 1 lakh to less than 2 lakhs Rs. 2 Lakhs and above		Rs 5 per transaction Rs. 15 per transaction Rs. 25 per transaction																				
13.	CBS TRANSACTION																						
	Cash Deposit		At Non Home branch upto Rs. 25000 – Free Beyond Rs. 25000/- , Rs.3/-per 1000/- or part thereof. Min. Rs. 100/-																				

Cash Withdrawal		Payment of Cheque at Non Home branch, cash payment only against self drawn cheque. Upto Rs. 25000 – Nil. > Rs. 50000 – Rs. 3/- per 1000/- or part thereof on the entire amount withdrawn, min Rs. 100/- with a cap on the amount of withdrawal to Rs. 50,000/- per day.
Transfer of Funds		1. Between accounts of the same account holder (with same customer ID): Free 2. Between accounts with different customer ID: Same as applicable to NEFT

14. OBC/ IBC (Cheques)

a.	Upto Rs. 1000/-	Rs. 20/- flat	Rs. 25/- per instrument
b.	Rs. 1001 to 5000/-	Rs. 30 flat	
c.	Rs. 5001 to 10000/-	Rs. 45/-	Rs. 50/- per instrument
d.	Rs. 10,001 to Rs. 100,000/-	Rs. 4.50 per 1000 subject to maximum Rs. 100/- per instrument.	Rs. 100/- per instrument
e.	Rs. 1,00,001 to Rs. 10,00,000/-	Rs. 150/- per instrument.	Rs. 150/- per instrument
f.	Over Rs. 10,00,000/-	Rs. 150/- per instrument.	Rs. 150/- per instrument (The above charges will be all inclusive. No additional Charges such as courier charges, out of pocket expenses are to be collected.)
g.	Sharing of Commission	On 50 : 50 basis where collecting bank does not have a branch.	On 50:50 basis where collecting bank does not have a branch.
h.	Collection of cheques/ warrants by mandate (except salary / pension cheques/ECS credit)	Rs. 10/- per credit entry of warrant/cheque	Rs. 10/- per credit entry of warrant/cheque
i.	Purchase of local cheques	Rs. 0.35 per 100 Min. Rs. 25/-	Rs. 0.35 per 100 Min. Rs. 25/-

15. OBC/ IBC (Bills)

a.	Upto Rs. 5000/-	Rs. 50/- flat	Rs. 50/- per instrument
----	-----------------	---------------	-------------------------

	b.	Rs. 5001 to 10000/-	Rs. 75/- flat	Rs. 75/- per instrument
	c.	Rs. 10001 to Rs. 100000/-	Rs. 7.50 per thousand or part thereof	Rs. 7.50 per thousand or part thereof
	d.	Rs. 100001 to Rs. 10,00,000/-	Rs. 6/- per thousand or part thereof. Min. Rs. 750/-	Rs. 6/- per thousand or part thereof. Min. Rs. 750/-
	e.	Over Rs. 10,00,000/-	Rs. 5 per thousand or part thereof. Min. Rs. 6000/- Max. Rs. 15000/-	Rs. 5 per thousand or part thereof. Min. Rs. 6000/- Max. Rs. 15000/-
	f.	Additional Charges for retirement of IBC against cash	Normal Charges + 50%.	Normal Charges + 50% above normal charges.(RBI directives do not permit acceptance of cash over Rs. 50,000/-
	g.	Additional Charges for retirement of IBC against NEFT/DD	--	Normal charges + (NEFT charges or DD charges by which proceeds are remitted)
16.	Outstation Cheque/ bills returned unpaid		50% of collection charges Min. Rs. 75/-.	50% of collection charges Min. Rs. 100/- + other bank charges if any.
17.	Bills Purchased /Bills Discounted		Commission as per OBC, In addition to collection charges & postage as applicable to collection of cheques, bills purchase charges are to be recovered as under - a. 0.35 paise per Rs. 100 which represent int. for 7 days and minimum Rs. 25/- b. Interest at 16% p.a. if payment is received after 7 days on overdue amount.	a) Outstation Cheques For cheques upto Rs. 15000 -- Commission for OBC cheques (Purchased under BP customer service. No interest to be charged) More than Rs. 15,000 – -- Commission as per OBC cheque + Interest @ 0.30% which covers interest for 7 days. To be recovered at the time of purchasing. For realization period beyond 7 days, interest to be charged at base rate + 8.50% p.a. b) Immediate purchase of Local Cheques: Upto Rs. 15000 – Rs. 10/- per cheque if requested by the customer More than Rs. 15000:- Interest at base rate(present rate @10.60%) + 8.50%p.a. till the Cheque is realized.
18.	Electronic Clearing Service - Credit		N/A	As destination Branch – NIL As Sponsor bank – Rs. 5/- per transaction (Above Rs. Rs. 2cr, additional Rs.

			50 to be charged as clearing house charges) Min Rs. 2,750/- No charges to individual beneficiary's account.
Electronic Clearing Service - Debit	N/A		As destination Branch – NIL As Sponsor bank – Rs. 3.50/- per transaction (Above Rs. Rs. 2cr, additional Rs. 50 to be charged as clearing house charges) Min Rs. 2,750/- No charges to individual beneficiary's account.
ECS Debit Return	N/A		As destination Bank: Rs. 100/- per transaction As sponsor bank: Nil

19.	Verification of signature	Rs. 50/- flat	Rs. 50/- per verification
	Recording reconstitution of account/change of signatures.	- - -	Rs. 150/- per occasion
	Attestation of Photograph	-	Rs. 50/- per transaction
20.	<u>Solvency Certificate</u>		
a.	Amount upto Rs. 50,000/-	Rs. 300/-	-
b.	Rs. 50,001 to 100,000/-	Rs. 650/-	-
c.	Rs. 1,00,001 to Rs. 5,00,000/-	Rs. 1,000/-	--
d.	Rs. 5,00,001 to Rs. 10,00,000/-	Rs. 1500/-	--
e.	Rs. 10,00,001 to Rs. 15,00,000/-	Rs. 2,000/-	--
f.	Rs. 15,00,001 to Rs. 20,00,000/-	Rs. 3,000/-	--
g.	Rs. 20,00,001 to Rs. 25,00,000/-	Rs. 5,000/-	--
h.	Rs. 25,00,001 to Rs. 50,00,000/-	Rs. 7,500/-	--
i.	Above Rs. 50,00,000/-	Rs. 10,000/-	--

	A	Amount upto Rs. 2,00,000/-			Rs. 500																																																	
	B	Rs. 2, 00,001 to 5, 00,000/-			Rs. 1500																																																	
	C	Rs. 5,00,001 to Rs. 15,00,000/-			Rs. 3000																																																	
	D	Rs. 15,00,001 to Rs. 25,00,000/-			Rs. 5000																																																	
	E	Rs. 25,00,000 to RS. 50,00,000/-			Rs. 7500																																																	
	F	Rs. 50,00,001 to Rs. 1,00,00,000/-			Rs. 10000																																																	
	G	Rs. 1,00,00,001/- and above			Rs. 15000																																																	
21.	Locker Rent *In case of loss of key, rent in arrears(if any) + actual expenses incurred towards replacement of keys plus Rs. 1000 towards administrative cost to be recovered. *The member staff would get 25% discount on A type lockers. *There would be a penalty of 2% p.m. on the amount of locker arrears for the delay in payment of locker rent.		<table border="1"> <thead> <tr> <th rowspan="2">Type</th> <th colspan="2">Metro City</th> <th colspan="2">Others Places</th> </tr> <tr> <th>Rent</th> <th>Security Deposit</th> <th>Rent</th> <th>Security Deposit</th> </tr> </thead> <tbody> <tr> <td>A</td> <td>Rs. 800/-</td> <td>Rs. 2,700/-</td> <td>Rs. 700/-</td> <td>Rs. 1,800/-</td> </tr> <tr> <td>B</td> <td>Rs. 850/-</td> <td>Rs. 3,000/-</td> <td>Rs. 750/-</td> <td>Rs. 2,000/-</td> </tr> <tr> <td>C</td> <td>Rs. 1,000/-</td> <td>Rs. 3,300/-</td> <td>Rs. 900/-</td> <td>Rs. 2,400/-</td> </tr> </tbody> </table>		Type	Metro City		Others Places		Rent	Security Deposit	Rent	Security Deposit	A	Rs. 800/-	Rs. 2,700/-	Rs. 700/-	Rs. 1,800/-	B	Rs. 850/-	Rs. 3,000/-	Rs. 750/-	Rs. 2,000/-	C	Rs. 1,000/-	Rs. 3,300/-	Rs. 900/-	Rs. 2,400/-	<table border="1"> <thead> <tr> <th rowspan="2">Type</th> <th colspan="2">Urban/Semi Urban</th> <th colspan="2">Rural Places</th> </tr> <tr> <th>Rent</th> <th>Security Deposit</th> <th>Rent</th> <th>Security Deposit</th> </tr> </thead> <tbody> <tr> <td>A</td> <td>Rs. 1100/-</td> <td>Rs. 4800/-</td> <td>Rs. 750/-</td> <td>Rs. 4,800/-</td> </tr> <tr> <td>B</td> <td>Rs. 1200</td> <td>Rs. 5100/-</td> <td>Rs. 800/-</td> <td>Rs. 5100/-</td> </tr> <tr> <td>C</td> <td>Rs. 2500/-</td> <td>Rs. 9000/-</td> <td>Rs. 1500/-</td> <td>Rs. 9000/-</td> </tr> </tbody> </table>		Type	Urban/Semi Urban		Rural Places		Rent	Security Deposit	Rent	Security Deposit	A	Rs. 1100/-	Rs. 4800/-	Rs. 750/-	Rs. 4,800/-	B	Rs. 1200	Rs. 5100/-	Rs. 800/-	Rs. 5100/-	C	Rs. 2500/-	Rs. 9000/-	Rs. 1500/-	Rs. 9000/-
Type	Metro City		Others Places																																																			
	Rent	Security Deposit	Rent	Security Deposit																																																		
A	Rs. 800/-	Rs. 2,700/-	Rs. 700/-	Rs. 1,800/-																																																		
B	Rs. 850/-	Rs. 3,000/-	Rs. 750/-	Rs. 2,000/-																																																		
C	Rs. 1,000/-	Rs. 3,300/-	Rs. 900/-	Rs. 2,400/-																																																		
Type	Urban/Semi Urban		Rural Places																																																			
	Rent	Security Deposit	Rent	Security Deposit																																																		
A	Rs. 1100/-	Rs. 4800/-	Rs. 750/-	Rs. 4,800/-																																																		
B	Rs. 1200	Rs. 5100/-	Rs. 800/-	Rs. 5100/-																																																		
C	Rs. 2500/-	Rs. 9000/-	Rs. 1500/-	Rs. 9000/-																																																		
22.	DD / MT / Pay Order		DD / MT	Pay Order	DD / MT/ Pay Order																																																	
	a.	Upto Rs. 500	Rs. 25/- flat	Rs. 20/- flat	Individuals : Rs 25/- Non Individual : Rs. 35/-																																																	
	b.	Rs. 501 to 1,000	Rs. 25/- flat	Rs. 20/- flat																																																		
	c.	Rs. 1001 to 5,000/-	Rs. 35/-	Rs. 30/-																																																		
	d.	Rs. 5001 to 10,000/-	Rs. 35/-	Rs. 30/-																																																		

	e.	Rs. 10,001 to Rs. 1,00,000/-	Rs. 3.00 per 1000 or part thereof Min Rs. 35/-	Rs. 2.00 per 1000 or part thereof Min. Rs. 35/-	Individuals: Rs. 3/- p.t. or part thereof. Min Rs. 50/- max Rs. 12500/- Non-Individuals: Rs. 3.50/- p.t. or part thereof. Min Rs. 50/- max Rs. 12500/-
	f.	Above Rs. 1,00,000/-	Rs. 2.50 per thousand or part thereof. Min 250	Rs. 1.50 per 1000 or part thereof Min. Rs. 150/-, Maxi Rs. 6,000/-	
23.	<u>Issue of Duplicate DD / PO</u>				
	a	Upto Rs. 5,000/-	Rs. 50/-		Rs. 50/-
	b	Above Rs. 5,000/-	Rs. 100/-		Rs. 100/-
24.	Cancellation of DD / PO		Rs. 100/-		Individual: Rs. 50/- per DD/PO or value of instrument whichever is lower. Non Individual: Rs. 100/- per DD/PO or value of instrument whichever is lower.
25.	Revalidation of Draft/ PO (Eligible for revalidation only once)		Rs. 40/-		Rs. 100 per DD/PO
26.	Collection of Deposit Receipt of the other Bank		Charges as applicable to OBC cheque. For local collection - N I L -		Charges as applicable to OBC cheque. For local collection - N I L -
27.	<u>Remittances of Term Deposits on Maturity</u>				
	a	To other Bank	As applicable to remittances. In case of local remittances charges applicable to banker's cheque/ PO.		As applicable to remittances. In case of local remittances charges applicable to banker's cheque/ PO.
	b	To our branch	- N I L -		- N I L -
28.	Loss of Token		Rs. 100/- per lost token		Rs. 100/- per lost token

29.	Supervision/ Inspection charges	Funded Limit	Charges Rs.	Funded Limit	Charges Rs.
		Upto Rs. 25000	NIL	Upto Rs. 25000	NIL
		Rs. 25,001 to Rs. 2,00,000	250/- p.a.	Rs. 25,001 to Rs. 2,00,000	Above Rs. 25,000 @0.25% p.a.
		Rs. 2,00,001 to Rs. 10,00,000	Rs. 1000 /- p.a.	Rs. 2,00,001 to Rs. 10,00,000	Min.: - Rs.250
		Rs. 10,00,001 to Rs. 50,00,000	Rs. 2000/- p.a.	Rs. 10,00,001 to Rs. 50,00,000	Max.: - Rs. 5000
		Above Rs. 50,00,000	Rs. 2500/- p.a.	Above Rs. 50,00,000	
No supervision Charges for retail loans like Housing, Personal, Consumer, Vehicle, Education, and Solar loans.					
30.	Safe Custody Charges	Banks own deposit receipt- NIL. Script- Rs. 4/- per script Min. Rs. 40/- p. a. or part thereof. Sealed Cover- Rs. 50/- p.a. or part thereof. Sealed Box- Rs. 500/- p.a. or part thereof per box of about 2000 Cubic inches and proportionately higher for big boxes.		Banks own deposit receipt- NIL. Script- Rs.100/- per scrip. Min. Rs. 200/- p. a. or part thereof. Sealed Cover- Rs. 200/- p.a. or part thereof. Sealed Boxes:- Small Box(Upto 1000 cubic cm) - Rs. 500/- p.a. per box Medium Box(Upto 8000 cubic cm) - Rs. 1000/- p.a. per box Large Box(Above 8000 cubic cm) - Rs. 2500/- p.a. per box No charges for banker's keys accepted under mutual arrangements.	
31.	<u>Issuance of No Dues Certificate</u>				
a.	Rural & Semi Urban branches	For loans under Govt. sponsored schemes & Agri. Loans to SF/MF/Share croppers and like-NIL, For others Rs. 20/- Flat.		For loans under Govt. sponsored schemes & Agri. Loans to SF/MF/Share croppers and like-NIL, For others: Rural & Semi Urban Branches: Individual - Rs. 15/- per occasion. Non Individual – Rs. 30/- per occasion	
b.	Urban Branches	Loans under Govt. Sch. NIL. For others Rs. 50/- Flat		Individual - Rs. 50/- per occasion. Non Individual – Rs. 100/- per occasion	

Sr. No.	Particulars	Revised Charges w. e. f. Date of amalgamation	Revised Charges w. e. f. from 01.04.2012
32.	Providing Credit Report at the request of client	Rs. 200/- per occasion.	Rs. 1000/- per occasion
33.	<u>Processing fees/Evaluation fees</u>		
a.	NACC and KGKCC- To be collected in cash for new accounts as well as annually at the time review/renewal of the accounts Processing Charges -		
	- Up to Rs. 25000/-	NIL	NIL
	- Rs. 25,001/- to Rs. 1,00,000/-	Rs. 250/-	Rs. 250/-
	- Rs. 100,001/- to Rs. 2,00,000/-	Rs. 250/- per lakhs or part thereof	Rs. 250/- per lakhs or part thereof
	- Rs. 200,001/- to Rs. 10,00,000/-	Rs. 250/- per lakhs or part thereof	Rs. 250/- per lakhs or part thereof
	- Over Rs. 10,00,000/-	Rs. 250/- per lakhs or part thereof Min. Rs. 3000/-	Rs. 250/- per lakhs or part thereof Min. Rs. 3000/-
b.	Medium & Long Term Advances (excluding Rs. 25,000/- of all sector advances excluding personal loan)	1.00 %	1.50% of sanctioned amount on onetime basis
c.	LAD, NSC, KVP Above Rs. 25,000/-	- N I L -	Rs. 200 per account(As documentation charges excluding stamp duty paid by the borrower)
d.	Loans to two/ four wheelers	0.30% of the amount sanctioned. Min. Rs. 100/- Max. Rs. 300/-	Two Wheeler: - 1% of loan amount subject to maximum of Rs. 500 Four Wheeler :- 0.75% of loan amount sanctioned with min: Rs.1000, Max:- Rs. 15000
e.	Loans to consumer durable & personal loan (Non priority)	0.30% of the amount sanctioned. Min. Rs. 100/- Max. Rs. 300/-	0.50% of loan amount sanctioned with Min: Rs. 500/-
f.	TOD / EOD / BG / LC	1.00% For the period of sanction on pro rata basis.	1.00%

	g.	For SHG (Other than SGSY)	Up to Rs. 1.00 lakhs - NIL - Above Rs. 1.00 lakh 1% of sanctioned amount.	Up to Rs. 1.00 lakhs - NIL - Above Rs. 1.00 lakh 1% of sanctioned amount.
34.	Guarantee Commission			
	a.	Performance Guarantees	Rs. 150/- + 0.50% per quarter for minimum of two quarters	Rs. 250/- + 0.50% per quarter for minimum of two quarters
		Financial Guarantees	Rs. 150/- + 0.75% per quarter for minimum of two quarters	Rs. 250/- + 0.75% per quarter for minimum of two quarters
	b.	Renewal of Guarantee	As applicable for issuance of guarantees; if renewal is effected before expiry date of original guarantee and if commission was earlier charged for claim period, no commission for claim period.	As applicable for issuance of guarantees; if renewal is effected before expiry date of original guarantee and if commission was earlier charged for claim period, no commission for claim period.
	c.	Guarantees fully secured by deposits	Rs 150 + 0.25 per quarter of normal commission charges or part there of Min. being Rs. 150/-	Fixed amount of Rs 250 + 0.25 per quarter of normal commission charges or part there of Min. being Rs. 250/-
35.	Enquiry relating to Old records		Rs. 100/- per item for records less than 12 months old (else Rs. 150/-)	Rs. 100/- per item for records less than 12 months old (else Rs. 150/-)
36.	Documentation charges -			
	a.	For credit facilities up to Rs. 1.00 lakhs & for all retail loans in consumer finance	NIL	For all Govt. sponsored Schemes: Nil
	b.	For Credit facilities from others - Rs. 1,00,001/- to Rs. 2,00,000/-	Rs. 200/-	Nil
	c.	Rs. 2,00,001/- to Rs. 10,00,000/-	Rs. 350/-	Above 2lakhs @0.20% Minimum Charges: Rs. 500 Maximum Charges: Rs.1500
	d.	Rs. 10,00,001/- to 50,00,000/-	Rs. 750/-	
	e.	Rs. 50,00,000/- & above	Rs. 1,000/-	

37.	<u>Charges for giving copies of documents (Copies if sought by the customer)</u>		
a.	For credit facilities up to Rs. 2 lakhs & for all retail loans in consumer finance	Actual cost for Photocopies + Rs. 150/-	Actual cost for Photocopies + Rs. 50/-
b.	For Credit facilities from- Rs. 2,00,001/- & above	Actual cost for Photocopies + Rs. 250/-	Actual cost for Photocopies + Rs. 100/-
38.	<u>ATM Cards -</u>		
a.	1 st Card	Free	Free
b.	Renewal of Card	Rs. 100/- per occasion	Rs. 100/- per occasion
c.	Surrender of Card (within 1 year)	Rs. 100/-	Rs. 100/-
d.	Duplicate on loss of Card	Rs. 150/-per occasion	Rs. 150/-per occasion
e.	Re Pin for Debit Card		Rs. 50/-
39.	<u>Letters of Credit</u>		
a.	Issue Charges	On all inland letters of credit, the following charges with a minimum of Rs. 150/- shall be collected.	On all inland letters of credit, the following charges with a minimum of Rs. 150/- shall be collected.
b.	<u>Usance Charges -</u>		
	- Usance period 0 to 7 days	Rs. 150 + 0.25%	Rs. 150 + 0.25%
	- Above 7 days & up to 3 months	Rs. 150 + 0.50%	Rs. 150 + 0.50%
	- Above 3 months and up to 4 months	Rs. 150 + 0.50% for first three months + 0.25% for additional months	Rs. 150 + 0.50% for first three months + 0.25% for additional months
	- Above 4 months	Rs. 150 + 0.50% for first three months + 0.25% for additional months.	Rs. 150 + 0.50% for first three months + 0.25% for additional months.

Sr. No.	Particulars	Revised Charges w. e. f. Date of amalgamation	Revised Charges w. e. f. from 01.04.2012
c.	<u>Commitment Charges</u> - For the period from date of issue to last date of negotiation mentioned in the LC.	0.25% per quarter on the face value of the LC Minimum Rs. 150/-	0.25% per quarter on the face value of the LC Minimum Rs. 150/-
d.	When the amount of credit under LC is subsequently increased/ Validity extended.	Both the Usance and commitment charges to be recovered on the amount so increased. The minimum charge shall be Rs. 400/-	Both the Usance and commitment charges to be recovered on the amount so increased. The minimum charge shall be Rs. 400/-
e.	Amendment Charges: Amendment other than increase in LC amount/ Validity period	Flat Commission at Rs. 200/-	Flat Commission at Rs. 200/-
f.	Reinstatement charges in case of Revolving Letters of Credit	Usance charges on amount reinstated + Fixed Commitment Charges @ 0.25%. Minimum Rs. 400/-.	Usance charges on amount reinstated + Fixed Commitment Charges @ 0.25%. Minimum Rs. 400/-.
g.	LC Advising charges	0.05% with Min. of Rs. 500/-	0.05% with Min. of Rs. 500/-
h.	Confirmation of Inland LC	Rs. 500 + usance charges + commitment charges	Rs. 500 + usance charges + commitment charges
i.	<u>Negotiation Charge</u>		
	- For Bills upto Rs. 2.50 lakh	0.40% - Min. Rs. 250/-	0.40% - Min. Rs. 250/-
	- For Bills above Rs. 2.50 lakhs	0.25% Min. Rs. 1,000/- + Discount at applicable rate of interest from the date of negotiation to the date of reimbursement.	0.25% Min. Rs. 1,000/- + Discount at applicable rate of interest from the date of negotiation to the date of reimbursement.
j.	<u>Out of Pocket Expenses</u> Postage /Mail / Telegram / Courier etc.	Actual Basis	Actual Basis

40. IMPORTANT

- Out of Pocket Expenses

All out of Pocket Expenses including Ordinary Post to be recovered at actual.

Postage recovered to be credited to Postage and not to Commission account.

Interest component to be credited to respective P/L Interest A/c & not to Commission A/c.

All out of Pocket Expenses including Ordinary Post to be recovered at actual.

Postage recovered to be credited to Postage and not to Commission account.

Interest component to be credited to respective P/L Interest A/c & not to Commission A/c.

CONCESSIONS IN SERVICE CHARGES

1. Government / Semi Government Departments DRDA, Zilla Parishad, Panchayat Samitee, Gram Panchayat. : No Charges are to be levied for collection of cheques deposited by above offices and is subject to these offices having account with our District/Block level branch.
2. Direct payment to suppliers by Pay Orders/ DD's while disbursing loan, No charges are to be levied for issuance of pay orders, D Ds for such transactions.
3. Remittances for Chief Minister's Relief Fund/ Prime Minister's Relief Fund: Free Remittance.
4. Borrowal Accounts: Remittance towards repayment of loan at par
5. Sponsor Bank-Bank of Maharashtra: No Collection charges/ commission on cheques/ drafts tendered by Sponsor Bank branches for collection.
6. To staff members and ex-staff members:
 - i. Staff members: No service charges should be levied on transactions conducted by our staff members. This exemption is applicable also in respect of accounts held by staff members jointly with another person/s provided the Joint account holder is a close relative (Same rules as applicable for deposit accounts). Close relative of an individual means: (1) A current or former spouse; (2) A father, mother, guardian, brother, sister, son, daughter; or (3) A father-in-law, mother-in-law, brother-in-law, sister-in-law, son-in-law, or daughter-in-law. Out of pocket expenses to be recovered at actual
 - ii. Ex - Staff members: Our Bank - No service charges will be applicable provided the ex-staff member is not gainfully employed. For joint accounts the condition stipulated in (i) above is applicable. Out of pocket expenses to be recovered at actual

...