



महाराष्ट्र ग्रामीण बँक

MAHARASHTRA GRAMIN BANK

शासकीय मालकीची शेड्यूल्ड बँक Scheduled Bank Owned by Government

Head Office: Plot No.42, Village Golwadi, Growth Centre, Waluj Mahanagar IV of CIDCO, Chh. Sambhajinagar- 431 010

नियोजन विभाग

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Planning Department

MGB/HO/P&D/ 54 /2026-27

Dated: 30 May 2026

All Branches and Offices of the Bank

222

Service charges of Maharashtra Gramin Bank

In response to evolving market conditions, competition and responses from field functionaries, there is need to review the Bank's Service Charges to align it with the charges prevailing in the market.

In order to align bank service charges with industry practices, it has been decided to revise the service charges applicable to various banking services.

The new charges introduced in the circular aims to:

- 1.Encourage customers to adopt digital banking channels
- 2.Promote efficient utilization of banking resources and infrastructure.
- 3.Recover a portion of the operational and administrative costs incurred in providing banking services.

Please note that the service charges will be effective from 01/06/2026 and onwards.

The schedule of service charges is enclosed as an Annexure covering all the service charges extended by the bank. The service charges are exclusive of Goods and Service taxes. GST is to be collected separately at the rates applicable.

Please take a note of the same and be guided accordingly

Yours faithfully,


Santosh B Prabhavati
Planning Dept




Shriram Bhor
General Manager

Encl: Schedule of service charges

Service Charges of Maharashtra Gramin BankSchedule of Service Charges – Deposit

Sr No	Particulars	Service Charges (Excl. GST)	S/ M
1	Incidental Charges		
a	Saving Bank Account		
	Minimum Balance Charges	Quarterly average balance below Rs.1000/-	S
	With Cheque Book	Charges Rs.200/- (Maximum) quarterly	S
	Minimum Balance Charges	Quarterly average balance below Rs.500/-	S
	Without Cheque Book	Charges Rs.100/- (Maximum) quarterly	S
		Premium Saving A/C Monthly average Balance below Rs.100000/- Charges Rs. 1000 per quarter.	S
	Remarks	Minimum balance condition and related charges are not applicable for 'No Frills — basic accounts' PMJDY' other products where minimum balance is specifically mentioned.	
b	Current Account		
	Minimum Balance Charges	Quarterly Averages Balance below Rs. 3000 Charges Rs 750/- per quarter For All Branches	S
		Samruddhi Current Account Quarterly average Balance below Rs.100000/- Charges Rs. 2500 per quarter.	S
		Unnati Current Account Quarterly average Balance below Rs.50000/- Charges Rs. 1000 per quarter.	S
c	Inoperative Saving Account	No charges to be levied irrespective of the balance in the account.	
	Inoperative Current Account	No charges to be levied irrespective of the balance in the account.	
d	Closure of Saving/Current account within 14 Days	No charges to be levied for closing a Saving/Current account, if the customer chooses to close the account within 14 days of 1st deposit into the account.	S
e	Closure of the account within a year (From 15 Days to 1 Year)	For SB Account With /Without cheque book Rs.500/- For Current Account Charges – Rs. 1000/-	S



	Remarks	<ul style="list-style-type: none"> • BSBDA accounts are exempted • No Closure charges on the account of death of holder • Closure charges after 1 year –Nil 	
2	Duplicate Pass Book/Account Statement		
a	Saving Account	Initial or continued passbook Free Maximum Rs.150/- per new PB (duplicate PB) with latest balance plus Rs. 50/- per group of 30 entries or part thereof. (Duplicate Passbook to be issued from the CBS Menu entry)	S
		One free statement per month, afterwards Rs.15/- per page	M
b	Current Account	One free statement per month, afterwards Rs.20/- per page	M
c	Issue of Duplicate Receipt	NIL	
3	Cheque Leaves (CTS /MICR/Non MICR)		
a	Saving Account	First cheque book of 30 pages free per annum Rs.10.00 per additional leaf No charges for issuing a CTS cheque book for first time to SB account holder as per RBI guidelin Premium SB acc-100 Leafs free per annum..	S
b	Current Account	First cheque book of 50 leaves free per annum Rs. 10.00 per leaf. Samruddhi CA – 500 Cheque leaves free per annum Unnati CA – 300 Cheque leaves free per annum Premium SB Acct – 100 Cheque leaves free per annum	S
4	Loss of Cheque book	Saving Account- Rs.1000/- All other –Rs.2000/-	

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5	Cheque Return		
a	Outward (Return of Cheques drawn on our bank)	Rs. 750/- per cheque per occasion due to financial reason Rs. 200/-per cheque for other Reason	S
b	Inward (Return of Cheque deposited by our customer)	Rs. 500/- per cheque per occasion due to financial reason Rs. 150/-per cheque for other Reason	
6	Standing Instructions	NIL	
7	Stop Payment Instructions	SB:- Rs. 200/- per Cheque Max. Rs. 1000/- per Cheque CA/CC/OD- Rs. 300. Per Cheque Max. Rs. 2000/- per reference	S
			S
8	Ledger Folio Charges/Account Maintenance charges	For SB Account - Nil Rs.200/-(Maximum) to all Current Account & CC Accounts on quarterly Basis.	S



9	OBC/ IBC (Cheque)			
a	Upto Rs. 10,000/-	Rs. 50/- per instrument		S
b	Rs. 10,001 to to Rs. 1,00,000/-	Rs. 100/- per instrument		S
c	Rs. 1,00,001 to Rs. 10,00,000/-	Rs. 200/- per instrument		S
d	Above Rs. 10,00,000/-	Rs. 250/- per instrument No additional Charges such as courier charges, out of pocket expenses etc. are to be collected.		S
e	Sharing of Commission	On 50:50 basis where collecting bank does not have a branch.		S
f	Collection of cheques/ warrants by mandate (except salary / pension cheques/ECS credit)	Rs. 10/- per credit entry of warrant/cheque		S
g	Purchase of local Cheque	No Local Cheque Purchase Under BP		
10	OBC/ IBC (Bill)			
a	Upto Rs. 10,000/-	Rs. 150/- per bill.		S
b	Rs. 10,001 to Rs. 1,00,000/-	Rs. 15/- per Rs.1,000/- or part thereof Min. Rs. 150/-		S
c	Rs.1,0,0001 to Rs. 10,00,000/-	Rs. 15/- per Rs.1,000/- or part thereof Min. Rs. 1500/-		S
d	Over Rs. 10,00,000/-	Rs. 15/- per Rs.1,000/- or part thereof. Min. Rs. 15,000/- Max. Rs. 20,000/-		S
e	Additional Charges for retirement of IBC against cash	For Account holders: Normal charges as mentioned above For Others: 50% above normal charges.(RBI directives do not permit acceptance of cash over Rs. 50,000/-)		S
f	Additional Charges for Retirement of IBC against NEFT/DD	Normal charges For Others + (NEFT charges or DD charges by which proceeds are remitted)		S
11	Outstation Cheque/Bills returned unpaid	50% of collection charges Min. Rs. 100/- + other bank charges if any.		S
12	SMS alert charges (CBS)	Rs. 20/- per Quarter Following categories of customers are exempted from SMS alert charges: BSBDA/No frill/PMJDY Customers, Staff members.		S
13	Reconstitution of Account			
a	Verification of Signature	Rs. 150/- per verification		M
b	Attestation of Photograph*	Rs. 150/- per reference		M
c	Change of signatures*	Rs. 150/- per occasion		M
d	Addition/Deletion of names in accounts	Rs. 200/- per occasion		M
e	Operational instructions (including locker)	Rs. 200/- per occasion		M
f	Nomination	1 st registration of Nomination – Free per account		M



		Change in registered nomination – Rs. 100 per occasion Nomination Re-registration (in case of the deceased nominee) - Nil	
g	Change in address /mobile no/email id	Nil	M
		* Change of signatures – Charges NIL –for Samruddhi CA/ Unnati CA/ Premium SB Account/ Mahagramin Loan linked Salary Account * Attestation of Photograph – Charges NIL – for Samruddhi CA & Unnati CA	

**BGL No for Reconstitution of Account
charges - 91333**

14	DD / MT / Pay Order		
a	Issue of DD/MT/PO	Rs. 200/- per occasion For Samruddhi CA – 2 DD per day free For Unnati CA – 1 DD per day free Premium SB Account – 5 DD per month free	S
b	Remarks	No charges are to be levied when DD/MT/ TT/ PO are issued directly in favor of suppliers/contractors or as part of disbursement of loan amount and premium to tie-up insurance company.	
15	Issue of Duplicate DD/ PO	Rs 200/- irrespective of amount	S
16	Cancellation of DD / PO	Individual: Rs. 200/- per DD/PO Non Individual: Rs.200/- per DD/PO	S
17	Revalidation of DD/ PO	Rs. 150 per DD/PO	S
18	Collection of Deposit Receipt of the other Bank	Charges as applicable to OBC cheque For local collection - NIL	S
19	Remittances of Term Deposits on Maturity		
a	To other Bank	NIL	
b	To our branch	NIL	
20	Safe Custody Charges	No charges for banker's keys accepted under mutual arrangements.	M
21	Enquiry relating to Old records	Rs. 200/- per item for records less than 12 months old Rs. 300/- per item for records more than 12 months old	M M

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22	Electronic Clearing Service		
a	ECS Debit – Manual Mandate	Registration Charges – Rs. 200	M
b	ECS Debit - e-Mandate	Registration Charges – Rs. 150	M
c	ECS Debit - return charges	Rs. 200	S
23	IMPS		
	Inward	NIL	



	Outward		
	Up to Rs. 25000/-	Rs.5/-	S
	Rs. 25001/- to Rs. 1 lakh	Rs. 10/-	S
	Rs. 1 lakh to Rs. 2 lakh	Rs. 25/-	S
	Rs. 2 lakh to Rs. 5 lakh	Rs. 30/-	S
	* IMPS Limit through CBS is Rs. 5 Lakh		
24	NEFT		
	Inward	NIL	
	Outward		S
	Up to Rs. 10000/-	Rs. 2.50/-	S
	Rs. 10001/- to Rs. 1 lakh	Rs.5/-	S
	Rs. 1 lakh to Rs. 2 lakh	Rs.15/-	S
	Above Rs. 2 lakh	Rs. 25/-	S
25	RTGS		
	Inward	NIL	
	Outward		S
	Less than Rs.2 lakh	Not Applicable (Minimum threshold Rs. 2 lakh)	S
	Rs. 2 lakh to less than Rs. 5 lakh	Rs. 25/-	S
	Rs. 5 lakh and above	Rs. 50/-	S
26	CBS TRANSACTION		
a	Cash Deposit (Cash Handling Charges)	SB Upto 1 Lakh per day Free Above 1 lakh cash handling Rs.1 per Rs.1000 with a min of Rs.100 and maximum Rs.10000 per txn CA Upto 1 Lakh per day Free Above 1 lakh cash handling Rs.1 per Rs.1000 with a min of Rs.100 and maximum Rs.10000 per txn CC/OD/LOAN*GOVT/BANK/BC/SAMRUDDHI CA/PREMIUM SB	M
	Remark	CC/OD/Loan Account – Free GOVT/BANK/BC Account – Free Samruddhi CA/PREMIUM SB Account – Free	
	Remark	If a customer makes two or more remittances of cash in a day, cash handling charges shall be collected by taking cumulative total of the cash deposited during the day. Charge applicable if the cash deposited amount exceeds the exempted limit. Not applicable to BSBDA, PMJDY, Cash recovery in NPA accounts.	
b	Cash Withdrawal	Payment of Cheque at Non Home branch, cash payment only against self drawn cheque:- Free Subject to cap of Rs. 50,000/- per day	



27	ATM Cards			
	a	Issuance		
		Classic Card	Free	S
		PMJDY Card	Free	S
		KCC Card	Free	S
		RuPay Platinum Card	Rs.0/-	M
	b	Annual Maintenance Charges		
		Classic Card	Rs.100	M
		PMJDY Card	NIL	S
		KCC Card	NIL	S
		RuPay Platinum Card	Rs.200/-	M
	c	Duplicate on loss of Card	Rs. 200/per occasion	M
	d	Re Pin	Green pin - No charges (Through digital channel)	
	Mahagramin Loan linked salary account – issuance and maintenance of Classic Card – Free			
	e	ATM Usage Charges	First five withdrawal during calendar month – Free Transaction above free limit Financial – Rs. 20/- Non Financial – Rs. 10/-	S

28	Allowing operations through Power of Attorney	For Individual : Rs. 500/- Non- Individual : Rs. 1000/-		M
29	Issuance of Certificate			
	a	No Dues Certificate		
		All Branches	For loans under Govt. sponsored schemes & Agri. Loans to SF/MF/Share croppers: NIL. For others:Rs.150/- per occasion	M
	b	Interest Certificate	First certificate free and Rs. 200/- for per additional copy	M
	c	Balance Certificate	First certificate free and Rs. 150/- for per additional copy	M
	d	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.	M

BGL No for Manual Charges – 91333

Sr No	Particulars	Service Charges (Excl. GST)		S/ M
30	Locket Rent (per Financial Year)			M
	Revised Charges			
	Type	Rent (per annum)	Security Deposit (For all places)	M
		Metro/Urban/SU	Rural	
	A	Rs. 2000/-	Rs. 1500/-	
	B	Rs. 2000/-	Rs. 1500/-	
	C	Rs. 4000/-	Rs. 2500/-	
	D	Rs. 3600/-	Rs. 2500/-	



E	Rs. 4000/-	Rs. 4000/-	Rs. 25000/-
H1	Rs. 4000/-	Rs. 3000/-	Rs. 25000/-
F	Rs. 7000/-	Rs. 4500/-	Rs. 25000/-
G	Rs. 7000/-	Rs. 4500/-	Rs. 25000/-
H	Rs. 7000/-	Rs. 5500/-	Rs. 25000/-
K	Rs. 10000/-	Rs. 8000/-	Rs. 50000/-
L	Rs. 10000/-	Rs. 8000/-	Rs. 50000/-

Locker visit charges (all sizes) – 12-visits per year free
Thereafter: Rs.100 /- + Taxes per visit
Bank should give receipt of locker rent.

a	Loss of Keys	Rent in arrears (if any) plus actual expenses incurred towards replacement of keys plus Rs.2000/- + applicable Taxes towards administrative cost is to be recovered.	M
b	Concession to Staff	The member of staff would get a concession of 25% in A type of lockers only . The facility is for single locker only. (No facility is for single other category of lockers/second locker)	M
c	Penalty for Rent in Arrears	There would be a penalty of 3% p.m.+ applicable taxes on the amount of locker arrears for the delay in payment of locker rent, if delay is more than a period of one month. The penalty is also applicable for staff members.	M
d	Special discount for advance payment of Rent for Customers and Staff.	No discount at Present	M
		A. Advance locker rent will not be refunded by bank in case of premature surrender. B. The security deposit is mandatory for all new locker holders including staff. Similarly difference in security deposit if any is also recovered.	

BGL No for Locker Rent - 91344
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Schedule of Service Charges – Credit

Sr. No.	Particulars	Service Charges (Excluding GST)	M/S
1	Interest on TOD	Base rate + 8.00% p.a. with monthly reset	M
2	Interest on EOD	Existing rate of interest on working capital limits + 2% p.a. with monthly resets.	M
3	Against Clearing	Saving/Current A/c : Base rate + 8.00% p.a. (Interest to be charged only for days the bank remain out of fund) Cash Credit Limit : Existing rate of interest on working capital limits + 2% p.a. with monthly resets.	M
4	<u>BP/BD of cheques</u> Outstation Cheques For cheques upto Rs. 15000/- More than Rs. 15,000 —	Commission for OBC cheques (Purchased under BP customer service. No interest to be charged) Commission as per OBC cheque + chares @ 0.30% which covers charges for 7 days. To be recovered at the time of purchase. For realization period beyond 7 days, interest to be charged at base rate + 8.00% p.a.	M
5	BP/BD Bills		
	a Not rated accounts	One time basis-commission on OBC bills + interest for discounted period @ the rate applicable to TOD i.e. Base rate + 8.00% p.a.	M
	b Rated accounts	Commission as per OBC bills+ interest based on credit rating. If the bills remain overdue, charges to be recovered @ 2% on the outstanding bill amount from the due date till realization/recovery.	M
6	Solvency Certificate	0.30% of Solvency certificate amount Min: Rs 1000/-, Maximum Rs 30000/	M
7	Issuance of No Dues Certificate	Metro/Urban: Individual-Rs100/-; Non-Individual-Rs150/- Rural/SU: Individual-Rs25/-; Non-individual-Rs 75/- No charges for Government sponsored schemes and Agri Loan to SF/MF/share croppers	M
8	Providing Credit Report at the request of client	Rs. 1000/- per occasion	M



9	Commitment Charges			
	a	For funded credit limit up to Rs. 1 Crore	NIL	M
	b	For Credit limit Above Rs. 1 Crore		
		In case of New Sanction		
Working capital limits: If sanctioned amount is not utilized within 3 months		0.50% p.a. from the date of documentation to actual date of utilization.	M	
	Term Loan : if not availed within 3 months as per drawdown schedule.	0.50% p.a. from the date fixed for availment to the date of actual availment.		
	In case of existing working capital limits			
	In case, annual average utilization is less than 50% of sanctioned amount.	0.50% p.a. on unutilized limits	M	
10	Revalidation of sanction			
a	For funded credit limit up to Rs. 1 Crore	0.25% of the limits	M	
b	For Credit limit Above Rs. 1 Crore	0.25% of the limits. Maximum Rs. 1.00 lakh	M	
11	Restructuring of credit facilities	As per processing charges as mentioned under Sr. no. 20 of for additional facilities if considered plus amendment charges up to 0.50% of sanction	M	
12	Bank Guarantee Commission (BG)			
a	Performance Guarantees	Up to Rs. 5 Crs – 2.5% p.a. (minimum – Rs. 500/-)	M	
		Above Rs. 5 Crs to Rs. 10 Crs – 2.00% p.a. Above Rs. 10 Crs – 1.75% p.a.		
b	Financial Guarantees	Upto Rs. 5 Crs – 3.00% p.a (Minimum – Rs. 500/-)	M	
		Above Rs. 5 Crs to Rs. 10 Crs – 2.50% p.a. Above Rs. 10 Crs – 2.00% p.a.		
		Above Rs. 10 Crs – 2.00% p.a.		
b	Collection of Commission	The commission will be charged for the guarantee period excluding claim period. The guarantee commission for the entire period has to be recovered at the time of issue of the guarantee.		
c	Concession in Bank Guarantee	Concession of 50 basis p.a. if collateral coverage is 100% or more.	M	
d	Renewal of Guarantee	As applicable for issuance of guarantees. The commission will be charged for the guarantee period excluding claim period.	M	
e	Guarantees fully secured by deposits	25% of regular commission as above.	M	
f	Refund of BG commission in case of return of BG before the maturity period	In case of return of BG before the maturity date and consequent request for the borrower to refund the commission for the unexpired period; Branch shall refund the commission at half the rate originally	M	



			charged but for the expired period plus 3 months. This is applicable only when original guarantee bond is received back by the branch.	
13	Charges for giving copies of documents (Copies if sought by the customer)			
	a	For credit facilities up to Rs. 2.00 lakhs & for all retail loans in consumer finance	Actual cost for Photocopies + Rs. 100/-	M
	b	For Credit facilities above 2.00 lakh	Irrespective of Amount Rs. 10 per leaf (Loan Document Page) Min : Rs. 100/-	M
14	Earmarking of limits*			
	a	For credit facilities up to Rs.100 lakhs	Rs. 1500/- per occasion	M
	b	For credit facilities above Rs.100 lakhs	Rs. 5000/- per occasion	M
	c	For sublimit at branches *CC/TL/BD/STL/ etc allowed by earmarking other sanctioned limits.	Rs. 5000/- per branch per year.	M
15	a	Charges for amendment/ modification of sanctioned term/ reduction in ROI/ Concessions/ NOC etc.	For total limit (Fund + Non-Fund) Up to Rs. 20.00 lakh : NIL Above Rs. 20.00 lakh: Rs. 100 per lakh and Max. Rs.1.00 lakh.	M
	b	EMI Default Charges	Rs 200/- per occasion of no-servicing of EMI on Due Date	M
	c	Cheque return charges in loan accounts	At the rate of applicable cheque, return charges	M
16		Credit Information Company (CIC) Report charges (For In-principal sanctions or for credit facilities not accepted by borrowers)	For fresh/renewal/enhancement sanction of all types of credit facilities clubbed with Account Handling Charges. Individual (CIBIL and CRIF) Rs 100 per instance/report, Non individual(CIBIL and CRIF) Rs 1500/- for corporate and Rs 500/- for MSME Scoring	M
17		CERSAI Charges	For creation and any subsequent modification of each movable/immovable/intangible secured asset for loan: Loan Upto 5.00 lakh : Rs 250 Above Rs 5.00 lakh : Rs 500 Search of each security with CERSAI: Clubbed with Account Handling Charges Charges related to the attachment order passed by a court or other authority under section 5 of section 26B to CERSAI, which involves debit to NPA account. To be paid by debiting P&L Legal Charges: Rs 250/- and to be recovered from borrower at the time of closure/satisfaction of loan.	M
18		7/12 Download Charges	Clubbed with Account Handling Charges	M
19	Mortgage Charges			



a	Mortgage Creation Charges (excluding retail loans & agriculture credit)	Per borrowing entity with FB + NFB limits <ul style="list-style-type: none"> Upto Rs 1.00 Crore: Rs 1500/- Above Rs 1.00 Crore to Rs 10.00 Crore: Rs 100 per Lakh max Rs 15000/- Above Rs 10.00 Crore: Rs 25000/- The charge specified is applicable per instance irrespective of the number of title deeds. The charges are applicable for extension of mortgage for enhancement and for substitution of title deeds also. The charge is applicable for extension of equitable mortgage record in favour of other lenders also	M
b	Mortgage creation charges – Agriculture Credit	Agriculture loan granted against charges on land by way of declaration: <ul style="list-style-type: none"> Upto Rs 3.00 Lakh: Nil Above Rs 3.00 Lakh: Rs 1000/- flat 	M
c	ROC Filing Charges	Rs 1500/- per occasion	M
d	Project Appraisal Fee (Project Term Loans only above Rs 10.00 Crore)	0.25% To be recovered in addition to upfront fee in case the appraisal note is shared with other lenders in consortium/MBA lending	M
20	Supervision /Inspection Charges		
a	For NACC and KGKCC	Clubbed in Account Handling Charges	S
b	Term Loan	Clubbed in Account Handling Charges	S
c	No Inspection/Supervision charges for LAD, Education Loan, Personal Loan, Two wheeler loan, Gold Loan and Solar unit Loan		
21	Processing Fees		
a	Cash Credit to - MSME & Non-MSME Business CC and LAP Business CC/Dropline OD To be recovered for new accounts as well as annually at the time of review/ renewal.	Upto Rs 50000/-:-Nil Rs 50001 To Rs 100000/-:-@1% Above Rs 1 Lakh To Rs 100 Lakh: 0.50% (Min Rs 1000) Above Rs 100 Lakh :0.35%(Min Rs 0.50 Lakh) Annual fee for renewal-same as above, however if enhancement is sought within one year from date of last sanction/review, then full processing fee shall be levied irrespective of processing fee as per last sanction. No charges to be levied on credit facilities sanctioned against our own deposits. Up-front Processing Fees (for Business Loans): Rs.1.00 cr and above: 50% before handing over the sanction letter to the customer & remaining 50% at the time of documentation Below Rs.1.00 crore: 100% at the time of documentation. Note: a. 75% of the charges recovered at the time of handing over the sanction letter to be refunded if sanction is not agreed when conveyed. b. However, if the consent / acceptance or otherwise for limit sanctioned is not given within 2 weeks from conveying of sanction by branch, the processing charges recovered upfront will be forfeited	S



		c. Processing charges recovered by the Bank on completion of documentation will not be refunded whether limit is availed fully or not.	
b	KGKCC and CC for other agri and agri-allied activity To be recovered for new accounts as well as annually at the time of review/ renewal.	For Loans upto Rs 3.00 Lakh to Small and Marginal Farmers (Land Holding upto 5 Acre): Nil For Others: Upto Rs 50000/-:Nil Rs 50001 To Rs 100000/-:@1% Above Rs 1 Lakh To Rs 100 Lakh: 0.50% (Min Rs 1000) Above Rs 100 Lakh :0.35%(Min Rs 0.50 Lakh) Annual fee for renewal-same as above, however if enhancement is sought within one year from date of last sanction/review, then full processing fee shall be levied irrespective of processing fee as per last sanction. No charges to be levied on credit facilities sanctioned against our own deposits.	
c	Term Loan to - MSME, Other Business, LAP Business and Agri Term Loan	MSME, Other Business, LAP Business and Agri Term Loan: Upto Rs 50000/-:Nil Rs 50001/- to 25.00 Lakh: @1% Rs 25.00 Lakh and Above:@0.80% Up-front Processing Fees: Rs.1.00 cr and above: 50% before handing over the sanction letter to the customer & remaining 50% at the time of documentation Below Rs.1.00 crore: 100% at the time of documentation. Note: a. 75% of the charges recovered at the time of handing over the sanction letter to be refunded if sanction is not agreed when conveyed. b. However, if the consent / acceptance or otherwise for limit sanctioned is not given within 2 weeks from conveying of sanction by branch, the processing charges recovered upfront will be forfeited c. Processing charges recovered by the Bank on completion of documentation will not be refunded whether limit is availed fully or not. Retail Loan: 1.Two wheeler: 0.25% (Min Rs 500) 2.Four wheeler: 0.25% (Min Rs 1000/- Max Rs 15000/-) 3.Housing Loan: 0.25% (Min Rs 1000/- Max Rs 25000/-) 4.Housing Top-up Loans: 0.25% (Min Rs 1000/- Max Rs 25000/-) 5.Personal Loan: 1.00% (Min Rs 1000/- Max Rs 10000/-) 6.SHG other than SGSY- Upto Rs 1.00 Lakh –Nil Above Rs1.00 Lakh-1.00% 7.Gold Loan: Upto Rs 2.00 Lakh: Nil Above Rs 2.00 Lakh to Rs 10.00 Lakh: Rs 500/-	S



		Above Rs 10.00 Lakh to Rs 20.00 Lakh: Rs 1000/- 8.LAP Personal Loan: 0.50% (Min Rs 1000/-) 9.Education Loan: Upto Rs 7.50 Lakh: Nil Above Rs 7.50 Lakh: 0.50% p.a. VIdyalaxmi Enrollment Charges: Rs 200/- 10.Solar Loan: Upto Rs 50000/-:Nil Rs 50001/- to 25.00 Lakh: @1% Rs 25.00 Lakh and Above:-@0.80%	
	d	Bill discounting under LC	@0.01% (Min Rs.500/-,Max Rs 50000/-) M
	e	Term Loan Review Charges (Excl. Retail Loans)	Term Loan- Below Rs 25 Lakh: Nil Rs 25 Lakh to Rs100 Lakh-Rs 2000+GST Above Rs 100 Lakh-0.05%+GST (Max Rs 50000+GST) Note: Review charges shall be collected on the exposure (i.e., outstanding liability plus un-availed limits) annually commencing from completion of one year from the date of first disbursement.
	f	Non-Fund Based Limits	As applicable to Fund Based Working Capital Limit
	g	No Processing Fees to be charged for loan facilities against Bank's Deposit	
22		Account Handling Charges	
	a	Cash Credit/OD other than KCC	NACC/Pledge CC/Personal LAP CC • Upto Rs 2.00 Lakh: Nil • Above Rs 2.00 Lakh to Rs 50.00 Lakh: 0.45% (Min Rs 1000/-) • Above Rs 50.00 Lakh to Rs 5.00 Crore: 0.35% (Min Rs 25000/- Max Rs 75000/-) • Above Rs 5.00 Crore: 0.15% (Max Rs 1.00 Lakh)
	b	KGKCC	KGKCC (Technical Charges for API expenses, 7/12, CIC, CERSAI) Upto Rs 50000/-: Nil Above Rs 50000/- to Rs 2.00 Lakh: Rs 1000/- Above Rs 2.00 Lakh: 0.25% (Min 1000/- Max Rs 5000/-)
	c	Term Loan	All Term Loans except Gold Loan and LAD • Upto Rs 2.00 Lakh: Nil • Above Rs 2.00 Lakh to Rs 50.00 Lakh: 0.45% (Min Rs 1000/-) • Above Rs 50.00 Lakh to Rs 5.00 Crore: 0.35% (Min Rs 25000/- Max Rs 75000/-) • Above Rs 5.00 Crore: 0.15% (Max Rs 1.00 Lakh)
		No Account Handling charges for LAD, Education Loan, Personal Loan, Two wheeler loan, Gold Loan and Solar unit Loan	
23		Documentation Charges	
	a	NACC (Non-Agri Cash Credit) and KGKCC (Krishi Ganga Kishan Credit Card)	Clubbed with Account Handling Charges
	B	Term Loan	Clubbed with Account Handling Charges
	c	Gold Loan	Upto Rs 2.00 Lakh: Nil Above 2.00 Lakh-0.20% (Min Rs 500) S
	d	LAD	Nil
24		Lead Bank Charges (Where our Bank is Lead Bank)	0.35% of the total FB/NFB limits/WC/TL (Max Rs. 50 Lakh) M Same for renewal of WC limits (except TL)



25		Penal Charges for Maintaining CA with other Bank while facility is granted under Sole Banking	1% p.a. additional levy over existing Rate of Interest (only where specific permission is not obtained)	M
26		Charges on Closure of Loan		
	a	Foreclosure Charges for CC	2% of sanctioned limit; Note: a) Applicable only in case of takeover to other FI. b) Not Applicable for Micro and Small Enterprises c) Also applicable on agri loans other than MSEs criteria	M
	b	Prepayment Charges (For other than Retail and Micro & Small Enterprises)	For Term Loan: 2% of pre-paid amount, if the prepaid amount is more than 25% of the sanctioned limit. NIL if principal outstanding is less than 25% of the sanctioned limit. Note: a) Applicable only in case of takeover to other FI b) Not Applicable for Micro and Small Enterprises	M
	c	Prepayment Charges (Loans for Non-Business Purposes – Retail Loans to individuals)	No pre-payment charges for all floating rate loans and advances	M
	d	Prepayment Charges (Loans for Business Purposes to Individuals and Micro & Small Enterprises)	No pre-payment charges for all floating rate loans and advances	M

Notes to Schedule of Service Charges

Concessions in Service Charges

1) To staff members and ex-staff members:

- a) 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).
* In respect of BGs issued to staff members & their wards for non-commercial purpose such as Education, concession is to be given, whereas for commercial purposes, no concession is to be given.
- b) NIL processing fee on retail loans (availed under public category). All other service charges and out of pocket expenses to be recovered.
- c) Ex-staff Members of our bank – No service charges will be applicable provided the ex-staff member is not gainfully employed. For joint accounts, the condition stipulated in (a) above is applicable.

