



MAHARASHTRA GRAMIN BANK

(A Scheduled Bank established by Government of India)
Sponsor Bank: Bank of Maharashtra
H.O.: Plot No.42, Growth Centre, Waluj Mahanagar
CIDCO, AURANGABAD - 431 003

e mail: mgbhonnd@gmail.com Visit: www.mahagramin.in

HO/P&D/Cir No. 12 /2020-21

March 04, 2021

All the Branches and Offices of the Bank

35

Dear Sir/ Madam

REVISION OF SERVICE CHARGES W.E.F. 5th MARCH 2021.

Revision of the services charges of Bank was last made effective from 01.10.2018. The need was felt to revise the service charges & bring them all revised service charges under a single booklet.

The revised charges are arrived at keeping in view of operational cost, regulator prescriptions, and charges of sponsor bank. It has been decided to revise the Service Charges rate with effect from 05.03.2021.

- 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.
- Allowing operations through Power of Attorney / Mandate
- Bank has introduced interoperable RuPay ATM Debt Cards/KCC cards with the yearly maintenance charge of Rs. 100.00 p.a.
- SMS alert charges CBS transactions.

The revised service charges are exclusive of the Good & Service Tax. GST is to be collected separately at the rates applicable (18.00% at present).

The revised schedule of service charges is enclosed herewith in Annexure covering all the services extended by the Bank. Many service charges for which charges have been kept at existing level are also included in the enclosed Annexure for ready reference.

The revision in service charges shall be made applicable w.e.f. 05.03.2021

Yours faithfully

General Manager (C)

Enclosed: Schedule of service charges



MAHARASHTRA GRAMIN BANK

HEAD OFFICE CIDCO, AURANGABAD

ANNEXURE -I

SCHEDULE OF SERVICE CHARGES

Sr	Particulars	Existing Charges From 01.10.2018 (Excluding GST)	Revised Charges From 05.03.2021 (Excluding GST)	(S/ (M)	
1	<u>Incidental Charges</u>				
	a	Saving Bank A/c			
	With cheque book Minimum Bal. Charges	Charges for non-maintenance of min. balance (Quarterly average)		Rs. 1000 /- quarterly average balance 500+ to 1000 Rs 75/- Qly 250+ to 500 Rs 100/- Qly Upto Rs 250 Rs 150/- Qly	S
		For Metro/Urban Rs. 1500 /- monthly average balance : Penal charges are in proportion to the shortfall observed in minimum balance subject to maximum of Rs. 120 per quarter.			
		For Semi Urban Rs. 500 /- monthly average balance : Penal charges are in proportion to the shortfall observed in minimum balance subject to maximum of Rs. 80 per quarter.			
		For Rural Rs. 250 /- monthly average balance : Penal charges are in proportion to the shortfall observed in minimum balance subject to maximum of Rs. 40 per quarter.			
	Without cheque book Minimum Bal. Charges	-		Rs. 500 /- quarterly average balance 250+ to 500 Rs 30/- Qly 125+ to 250 Rs 50/- Qly Upto Rs 125 Rs 60/- Qly	S
		-		For Premium Saving A/C Rs 100000/- monthly average balance : Penal charges Rs. 1000 per quarter.	S
		If charges are levied for two consecutive quarters account may be closed after giving notice.	If charges are levied for two consecutive quarters account may be closed after giving notice.		M
		*(Minimum balance condition and related charges are not applicable for 'No Frills – basic accounts' 'PMJDY' other products where minimum balance is specifically mentioned.)	*(Minimum balance condition and related charges are not applicable for 'No Frills – basic accounts' 'PMJDY' other products where minimum balance is specifically mentioned.)		S



Sr	Particulars	Existing Charges From 01.10.2018 (Excluding GST)	Revised Charges From 05.03.2021 (Excluding GST)	(S)/ (M)
	b	Current Account		
	Minimum Bal. Charges	Min Balance quarterly Averages : Urban Branch/Semi Urban : Rs. 5000* Rural Branch : Rs. 2500*	Quarterly Average Bal. Rs 3000	S
		*Charges for non maintenance Individual : Rs. 250 p. q.(at all Branches) Others: Rs.500/- p.q. for Rural & Semi-Urban & Urban Brs. Charges of Rs. 400/- per annum. When balance falls below inoperative charges, a/c will be closed under advice to the customer.	Charges Rs 500/- per quarter For All Branches	
			Samruddhi Current Account Quarterly Average Bal : 100000/- Charges of Rs 2500/- quarterly	
			Unnati Current Account Quarterly Average Bal : 50000/- Charges of Rs 1000/- quarterly	S
	c	Closure of the account within a year.	With /Without cheque book Individual-Rs. 200 /- Non-Individual- Rs.500/- (Same charges for SB/Current Account)	S
	d	Inoperative A/cs	No charges to be levied irrespective of the balance in the account.	S
		Saving Account	No charges to be levied irrespective of the balance in the account.	S
		Current Account	No charges to be levied irrespective of the balance in the account.	S
	e	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 1 st deposit into the account.	S
	f	Excessive cash withdrawals in SB accounts (other than using alternate channels)	For entries over 30 per half Year Rs. 20/- per exceeded withdrawal to be recovered at the time of Interest application.	M
			<u>Cash Withdrawal transaction at Home and Non Home branch</u> Free – 5 cash transactions in a month at home and non home branch. After 5 transactions in a month Rs 50/- per transaction to be recovered at the time of interest application.	



Sr	Particulars	Existing Charges From 01.10.2018 (Excluding GST)	Revised Charges From 05.03.2021 (Excluding GST)	(S/ (M)
2	<u>Duplicate Pass Book/Account Statement</u>			
	a	Saving Account Rs.100/- per new PB (duplicate PB) with latest balance plus Rs. 20/- per group of 30 entries or part thereof. (Duplicate Passbook to be issued from the CBS Menu entry)	Rs.100/- 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
	b	Current Account For current accounts of other than individuals Rs. 50/- per statement of 30 entries or part thereof beyond one free statement.	For current accounts of other than individuals Rs. 100/- per statement of 30 entries or part thereof beyond one free statement.	S
	c	Issue of Duplicate Deposit Receipt NIL	NIL	
3	<u>Cheque Leaves (CTS /MICR/Non MICR)</u>			
	a	Saving Account First cheque book free per annum Rs.5.00 per additional leaf exceeding 40 free leafs p.a. No charges for issuing a CTS cheque book for first time to SB account holder as per RBI guidelines.	First cheque book free per annum Rs.10.00 per additional leaf exceeding 40 free leafs p.a. No charges for issuing a CTS cheque book for first time to SB account holder as per RBI guidelines.	S
	b	Current Account First cheque book of 50 leaves free per annum Rs. 5.00 per leaf.	First cheque book of 50 leaves free per annum Rs. 10.00 per leaf.	S
4	Loss of Cheque book		NIL	NIL
5	<u>Cheque Return</u>			
	a	Outward (Return of Cheques drawn on our bank) Rs. 300/- per cheque per occasion due to financial reason, Rs. 150/- per cheque for other reason (+ interest @ base rate + 8.00% for number of days the bank is out of funds in clg house)	Rs. 500/- per cheque per occasion due to financial reason, Rs. 150/- per cheque for other reason (+ interest @ base rate + 8.00% for number of days the bank is out of funds in clg house)	S
	b	Inward (Return of Cheque deposited by our customer) Upto Rs.1.00 lakh Rs. 200/- (per cheque per occasion) Above Rs.1.00 lakh Rs. 300/- (per cheque per occasion)	Upto Rs.1.00 lakh Rs. 300/- (per cheque per occasion) Above Rs.1.00 lakh Rs. 300/- (per cheque per occasion)	S
6	Standing Instructions		NIL	NIL



Sr	Particulars	Existing Charges From 01.10.2018 (Excluding GST)	Revised Charges From 05.03.2021 (Excluding GST)	(S/ (M)																				
7	Stop Payment Instructions	SB:- Rs. 200/- per cheque Max. Rs. 1000/- per reference	SB:- Rs. 200/- per cheque Max. Rs. 1000/- per reference	S																				
		CA/CC/OD- Rs. 300. Per cheque. Max. Rs. 2000/- per reference	CA/CC/OD- Rs. 300. Per cheque. Max. Rs. 2000/- per reference	S																				
8	Ledger Folio Charges/Account Maintenance Charges For Current Account	<p>Once in year Rs. 100/- per folio. Per electronic page for part there of Before 31st March One folio = group of 30 entries or part thereof.</p> <table border="1"> <thead> <tr> <th>Average Cr. Bal. Rs.</th> <th>Free Folios</th> </tr> </thead> <tbody> <tr> <td>Less than Rs. 25,000</td> <td>0</td> </tr> <tr> <td>Rs.25001 to Rs. 50000</td> <td>3</td> </tr> <tr> <td>Rs. 50001 to Rs. 2,00,000</td> <td>5</td> </tr> <tr> <td>Above Rs. 2,00,000</td> <td>All</td> </tr> </tbody> </table>	Average Cr. Bal. Rs.	Free Folios	Less than Rs. 25,000	0	Rs.25001 to Rs. 50000	3	Rs. 50001 to Rs. 2,00,000	5	Above Rs. 2,00,000	All	<p>Once in Quarter Rs. 100/- per folio. Per electronic page for part there of Before 31st March One folio = group of 30 entries or part thereof.</p> <table border="1"> <thead> <tr> <th>Average Cr. Bal. Rs.</th> <th>Free Folios</th> </tr> </thead> <tbody> <tr> <td>Less than Rs. 25,000</td> <td>0</td> </tr> <tr> <td>Rs.25001 to Rs. 50000</td> <td>3</td> </tr> <tr> <td>Rs. 50001 to Rs. 2,00,000</td> <td>5</td> </tr> <tr> <td>Above Rs. 2,00,000</td> <td>All</td> </tr> </tbody> </table> <p>• A/c maintenance/ Ledger folio charges not applicable to BCA and Govt Accounts.</p>	Average Cr. Bal. Rs.	Free Folios	Less than Rs. 25,000	0	Rs.25001 to Rs. 50000	3	Rs. 50001 to Rs. 2,00,000	5	Above Rs. 2,00,000	All	S
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Above Rs. 2,00,000	All																							
9	OBC/ IBC (Cheques)																							
	a	Rs. Upto 5000/-	Rs. 50/- per instrument	Rs. 50/- per instrument	S																			
	b	Rs. 5001 to 10000/-																						
	c	Rs. 10,001 to Rs. 100,000/-	Rs. 100/- per instrument	Rs. 100/- per instrument	S																			
	d	Rs. 1,00,001 to Rs. 10,00,000/-	Rs. 200/- per instrument	Rs. 200/- per instrument	S																			
	e	Over Rs. 10,00,000/-	Rs. 250/- per instrument No additional Charges such as courier charges, out of pocket expenses etc. are to be collected.	Rs. 250/- per instrument No additional Charges such as courier charges, out of pocket expenses etc. are to be collected.	S																			



Sr	Particulars	Existing Charges From 01.10.2018 (Excluding GST)	Revised Charges From 05.03.2021 (Excluding GST)	(S)/ (M)
	f 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.	S
	g 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	S
	h Purchase of local cheques	No Local Cheque Purchase Under BP	No Local Cheque Purchase Under BP	
10	OBC/ IBC (Bills)			
	a Upto Rs. 5000/-	Rs. 150/- per bill.	Rs. 150/- per bill.	S
	b Rs. 5001 to 10,000/-			
	c Rs. 10,001 to Rs. 1,00,000/-	Rs. 15/- per thousand or part thereof Min. Rs. 150/-	Rs. 15/- per thousand or part thereof Min. Rs. 150/-	S
	d Rs. 100001 to Rs. 10,00,000/-	Rs. 15/- per thousand or part thereof Min. Rs. 1500/-	Rs. 15/- per thousand or part thereof Min. Rs. 1500/-	S
	e Over Rs. 10,00,000/-	Rs. 15/- per thousand or part thereof. Min. Rs. 15,000/- Max. Rs. 20,000/-	Rs. 15/- per thousand or part thereof. Min. Rs. 15,000/- Max. Rs. 20,000/-	S
	f Additional Charges for retirement of IBC against cash	For Account holders: Normal charges as mentioned above For Others: Normal Charges + 50% above normal charges.(RBI directives do not permit acceptance of cash over Rs. 50,000/-)	For Account holders: Normal charges as mentioned above For Others: Normal Charges + 50% above normal charges.(RBI directives do not permit acceptance of cash over Rs. 50,000/-)	S
	g Additional Charges for retirement of IBC against NEFT/DD	Normal charges For Others + (NEFT charges or DD charges by which proceeds are remitted)	Normal charges For Others + (NEFT charges or DD charges by which proceeds are remitted)	
11	Outstation Cheque/Bills returned unpaid	50% of collection charges Min. Rs. 100/- + other bank charges if any.	50% of collection charges Min. Rs. 100/- + other bank charges if any.	M



Sr	Particulars	Existing Charges From 01.10.2018 (Excluding GST)	Revised Charges From 05.03.2021 (Excluding GST)		
12	SMS alert charges (CBS)	Rs. 20/- per half year	Rs. 20/- per Quarter	S	
		Following categories of customers are exempted from SMS alert charges: BSBDA/No frill/PMJDY Customers, Staff members including ex-staff members.	Following categories of customers are exempted from SMS alert charges: BSBDA/No frill/PMJDY Customers, Staff members including ex-staff members.		
13	a	Verification of Signature	Rs. 100/- per verification	Rs. 100/- per verification	M
	b	Recording reconstitution of account/change of signatures	Rs. 150/- per occasion	Rs. 150/- per occasion	M
	c	Attestation of photograph	Rs. 100/- per reference	Rs. 100/- per reference	M
14	<u>DD / MT / Pay Order</u>				
	a	Issue of DD/MT/PO	-Up to Rs. 5000/- Rs. 25/- per instrument. -Rs. 5001/- to Rs. 10000/- Rs. 50/- per instrument. Rs. 10/- per 1000 or part thereof. Min Rs. 100/- Max Rs. 15000/-	Rs. 100/- per occasion MT Removed	S
	b		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.	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.	
		Additional charges for handling cash	For account holders : 50% over & above normal charges For others: 50% over & above normal charges. (acceptance of cash of Rs.50,000/- & above not permitted)	For account holders : 50% over & above normal charges For others: 50% over & above normal charges. (acceptance of cash of Rs.50,000/- & above not permitted)	
15	<u>Issue of Duplicate DD / PO</u>				
	a	Up to Rs. 5,000/-	Rs. 100/-	Rs 200/- irrespective of amount.	S
	b	Above Rs. 5,000/-	Rs. 200/-		



Sr	Particulars	Existing Charges From 01.10.2018 (Excluding GST)	Revised Charges From 05.03.2021 (Excluding GST)		
16	Cancellation of DD / PO	Individual: up to Rs. 1000/- : Rs. 20/- per DD/ PO. For Rs. 1000/- & above: Rs. 100/- per DD/PO.	Individual: Rs. 100/- per DD/PO.	S	
		Non Individual: Rs.200/- per DD/PO or value of instrument whichever is lower.	Non Individual: Rs.100/- per DD/PO or value of instrument whichever is lower.	S	
17	Revalidation of DD/ PO	Rs. 150 per 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	Charges as applicable to OBC cheque. For local collection - NIL		
19	Remittances of Term Deposits on Maturity				
	a	To other Bank	As applicable to remittances.	NIL	
	b	To our branch	NIL	NIL	
20	Loss of Token	Rs. 100/- per lost token	Rs. 100/- per lost token + cost of token	M	
21	Safe Custody Charges	No charges for banker's keys accepted under mutual arrangements.	No charges for banker's keys accepted under mutual arrangements.	M	
22	Enquiry relating to Old records	Rs. 150/- per item for records less than 12 months old	Rs. 150/- per item for records less than 12 months old	M	
		Rs. 200/- per item for records more than 12 months old	Rs. 200/- per item for records more than 12 months old		
23	a	Electronic Clearing Services – Credit	As destination Branch – NIL As Sponsor bank – Rs. 5/- per transaction (Above Rs.2 Cr, additional Rs. 50 to be charged as clearing house charges)	As destination Branch – NIL As Sponsor bank – Rs. 5/- per transaction (Above Rs.2 Cr, additional Rs. 50 to be charged as clearing house charges)	S
		Min Rs. 2,750/-	Min Rs. 2,750/-		
		No charges to individual beneficiary's account.	No charges to individual beneficiary's account.		
	b	Electronic Clearing Service - Debit	As destination Branch – NIL As Sponsor bank – Rs. 3.50/- per transaction. (Above Rs. 2 Cr, additional Rs. 50 to be charged as clearing house charges)	As destination Branch – NIL As Sponsor bank – Rs. 3.50/- per transaction. (Above Rs. 2 Cr, additional Rs. 50 to be charged as clearing house charges)	S
		Min Rs. 2,750/-	Min Rs. 2,750/-		
		No charges to individual beneficiary's account.	No charges to individual beneficiary's account.		



Sr	Particulars	Existing Charges From 01.10.2018 (Excluding GST)	Revised Charges From 05.03.2021 (Excluding GST)	
24	NEFT			
	<i>Inward</i>	NIL	NIL	S
		Up to Rs. 10000/- -Rs. 2.50	Up to Rs. 10000/- -Rs. 2.50	S
		Rs. 10001/- to Rs. 1 lakh - Rs.5/-	Rs. 10001/- to Rs. 1 lakh - Rs.5/-	
		Above Rs. 1 lakh to Rs. 2 lakh: - Rs.15/- per transaction	Above Rs. 1 lakh to Rs. 2 lakh: - Rs.15/- per transaction	
		Above Rs. 2 lakh :- Rs. 25/- per transaction	Above Rs. 2 lakh :- Rs. 25/- per transaction	
25	RTGS			
	<i>Inward</i>	NIL	NIL	S
	<i>Outward</i>	(Including time varying tariff levied by RBI)	Removed by RBI	
	<i>Less than Rs.2 lakh</i>	Not Applicable (Minimum threshold Rs. 2 lakh)	Not Applicable (Minimum threshold Rs. 2 lakh)	
	Rs. 2 lakh to less than Rs. 5 lakh	Charges Rs. 30/-	Charges Rs. 30/-	S
	Rs. 5 lakh and above	Rs. 55/-	Rs. 55/-	S
26	CBS TRANSACTION			
	<i>Cash Deposit (Cash Handling Charges)</i>	For SB a/c holders: Free <ul style="list-style-type: none"> For CA, CC: - free for first 1000 pcs a day in any denomination. From 1001 pcs onwards - Rs. 25 per 100 pcs for all denominations. 	For SB/CA/CC Account <ul style="list-style-type: none"> Upto Rs 1,00,000/- per day -Free. Above Rs 1,00,000/- cash handling charges Rs 1/- per Rs 1000/- with a minimum of Rs 100/- and maximum Rs 10000/- per transaction. 	S
		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 pieces exceeds the exempted limit of 1000 pieces	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 of Rs 100000/- .	S
		Maximum amount of SC of Rs. 10,000/- done away with	Samruddhi and Unnati Current A/C - Free	M
		No charge for loan /NPA/ write off recovery	(For denomination of Rs 500/- and Rs 2000/-)	



Sr	Particulars		Existing Charges From 01.10.2018 (Excluding GST)	Revised Charges From 05.03.2021 (Excluding GST)	
	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.	Payment of Cheque at Non Home branch, cash payment only against self drawn cheque:- Free, Subject to cap of Rs. 50,000/- per day.	
	c	Transfer of Funds (Between accounts maintained in different branches)	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	Removed	
	d	Collection of cheques	Deposit of cheques/collection instrument at non-home branches	Deposit of cheques/collection instrument at non-home branches	
			For local clearing area : Free	For local clearing area : Free	
			Other areas – Upto inclusive of Rs.25,000/- per day : Free	Other areas – Upto inclusive of Rs.25,000/- per day : Free	S
			Above Rs.25,000/- per day : Rs.1.50/- p.t. on value of instrument Min. Rs.50/-, Max. Rs.2000/- per transaction	Above Rs.25,000/- per day : Rs.1.50/- p.t. on value of instrument Min. Rs.50/-, Max. Rs.2000/- per transaction	S
	e	Cash handling charges for late receipt (After Banking/ Cash hours). Acceptance of the cash will be at the discretion of branch head	NIL	NIL	
27	ATM Cards				
	a	1 st Card/ Staff	Free	Free	
	b	Card - Annual Maintenance Charges	Rs. 100/- per year	Rs. 100/- per year	S
	c	Duplicate on loss of Card	Rs. 150/-per occasion	Rs. 150/-per occasion	M
	d	Re Pin (Duplicate) for Debit Card	Rs. 50/-	Rs. 50/-	S



Sr	Particulars		Existing Charges From 01.10.2018 (Excluding GST)	Revised Charges From 05.03.2021 (Excluding GST)	
	e	ATM Usage Charges	Transactions (Financial and non financial)at our Bank's ATM free	Transactions (Financial and non financial)at our Bank's ATM free	
			Gen public SB/Staff SB & CC account Withdrawal at other Bank's ATM First five withdrawal during calendar month are free Subsequent withdrawal @ Rs.20/- per transaction CA Account @ Rs. 20/- per transaction. (Except metro cities where first 3 transactions in a month are free)	Gen public SB/Staff SB & CC account Withdrawal at other Bank's ATM First five withdrawal during calendar month are free Subsequent withdrawal @ Rs.20/- per transaction CA Account @ Rs. 20/- per transaction. (Except metro cities where first 3 transactions in a month are free)	S
			Gen public SB/Staff SB & CC account for Non Financial transaction (balance enquiry, Mini statement, PIN change, etc) at other Bank's ATM First five transactions during calendar month are free Subsequent transactions @ Rs.10/- per transaction CA Account @ Rs. 10/- per transaction. (Except metro cities where first 3 transactions in a month are free)	Gen public SB/Staff SB & CC account for Non Financial transaction (balance enquiry, Mini statement, PIN change, etc) at other Bank's ATM First five transactions during calendar month are free Subsequent transactions @ Rs.10/- per transaction CA Account @ Rs. 10/- per transaction. (Except metro cities where first 3 transactions in a month are free)	S
28		Allowing operations through Power of Attorney / Mandate	For Individual : Rs. 500/- Non- Individual : Rs. 1000/-	For Individual : Rs. 500/- Non- Individual : Rs. 1000/-	M
29	Issuance of Certificate				
	A No Dues Certificate				
	i	Rural & Semi Urban branches	For loans under Govt. sponsored schemes & Agri. Loans to SF/MF/Share croppers: NIL. For others: Individual – Rs. 25/- per occasion. Non Individual – Rs. 75/- per occasion	For loans under Govt. sponsored schemes & Agri. Loans to SF/MF/Share croppers: NIL. For others: Individual – Rs. 25/- per occasion. Non Individual – Rs. 75/- per occasion	M
	ii	Urban Branches	Individual – Rs. 100/- per occasion. Non Individual – Rs. 150/- per occasion	Individual – Rs. 100/- per occasion. Non Individual – Rs. 150/- per occasion	M
	B Interest Certificate				
	i	SB	First certificate free and Rs. 100/- for per additional copy	First certificate free and Rs. 100/- for per additional copy	M
	ii	For business purpose			



Sr	Particulars	Existing Charges From 01.10.2018 (Excluding GST)	Revised Charges From 05.03.2021 (Excluding GST)																																																																																																		
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30	<u>IMPORTANT</u>																																																																																																				
	<i>Out of Pocket Expenses</i>	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.	M																																																																																																	
31	<u>Locker Rent (per Annum)</u>																																																																																																				
	Due to upward revision in rent in Metro/urban/Semi-Urban & Rural Areas & also increase in other operational expenses (Electricity, Taxes & security) the Locker rent is revised as follows.																																																																																																				
	<u>Existing Charges</u>	<u>Revised Charges</u>																																																																																																			
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	Locker visit charges (all sizes) 12 visits per year free. Thereafter: Rs. 100/-+Taxes per visit. Bank should give receipt of Locker Rent.	Locker visit charges (all sizes) 12 visits per year free. Thereafter: Rs. 100/-+Taxes per visit. Bank should give receipt of Locker Rent.																																																																																																			
	Per annum means financial year. # No security deposit be insisted for existing locker holder as per RBI guidelines.																																																																																																				



Sr	Particulars	Existing Charges From 01.10.2018 (Excluding GST)	Revised Charges From 05.03.2021 (Excluding GST)	
i	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.	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
ii	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)	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
iii	Penalty for Rent in Arrears	There would be a penalty of 2% 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.	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
iv	Special discount for advance payment of Rent for Customers and Staff.	No discount at Present	No discount at Present	M
	I. <u>No refund of advance rent in case of surrender of locker.</u> Advance locker rent will not be refunded by bank in case of premature surrender. II. <u>Security Deposit Mandatory for all new locker holders - including staff.</u> The security deposit is mandatory for all new locker holders including staff. Similarly difference in security deposit if any is also recovered.			M



SERVICE CHARGES -CREDIT

Sr	Particulars	Existing Charges From 01.10.2018 (Excluding GST)	Revised Charges From 05.03.2021 (Excluding GST)	
1.	Interest on TOD	Base rate + 8.00% p.a. with monthly reset	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.	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.	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	BP/BD of cheques Outstation Cheques	Commission for OBC cheques (Purchased under BP customer service. No interest to be charged) Commission as per OBC cheque + Interest @ 0.30% which covers interest for 7 days. To be recovered at the time of purchase.	Commission for OBC cheques (Purchased under BP customer service. No interest to be charged) Commission as per OBC cheque + Interest @ 0.30% which covers interest for 7 days. To be recovered at the time of purchase.	M
	a. For cheques upto Rs. 15000/- More than Rs. 15,000 –	For realization period beyond 7 days, interest to be charged at base rate + 8.00% p.a.	For realization period beyond 7 days, interest to be charged at base rate + 8.00% p.a.	M
	Immediate purchase of Local Cheques: Up to Rs. 15000/- b. More than Rs. 15000/-:-	Not relevant now - CTS environment	Not relevant now - CTS environment	
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.	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, interest to be recovered for the overdue period along with penal interest.	Commission as per OBC bills+ interest based on credit rating. If the bills remain overdue, interest to be recovered for the overdue period along with penal interest.	M

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Sr	Particulars	Existing Charges From 01.10.2018 (Excluding GST)	Revised Charges From 05.03.2021 (Excluding GST)		
06	<u>Solvency Certificate</u>				
	A	Amount upto Rs. 2 lakh	Rs. 500/-	0.30% of Solvency certificate amount Min: Rs 1000/-, Maximum Rs 30000/ M	
	B	Above Rs. 2 lakh to 5 lakh	Rs. 1,500/-		
	C	Above Rs. 5 lakh to Rs. 15 lakh	Rs. 3,000/-		
	D	Above Rs. 15 lakh to Rs. 25 lakh	Rs. 5,000/-		
	E	Above Rs. 25 lakh to RS. 50 lakh	Rs. 7,500/-		
	F	Above Rs. 50 lakh to Rs. 1 Crore	Rs. 10,000/-		
	G	Above Rs. 1 Crore	Rs.25000/-		
07		Providing Credit Report at the request of client	Rs. 1000/- per occasion	Rs. 1000/- per occasion	M
08	<u>Commitment Charges</u>				
	a	For funded credit limit up to Rs. 1 Crore	NIL	NIL	M
	b	<u>For Credit limit Above Rs. 1 Crore</u> In case of New Sanction Working capital limits : If sanctioned amount is not utilized within 3 months In case of existing working capital limits In case, annual average utilization is less than 50% of sanctioned amount.	0.50% p.a. from the date of documentation to actual date of utilization. 0.50% p.a. from the date fixed for availment to the date of actual availment.	0.50% p.a. from the date of documentation to actual date of utilization. 0.50% p.a. from the date fixed for availment to the date of actual availment.	M
			0.50% p.a. on unutilized limits	0.50% p.a. on unutilized limits	M
09	<u>Revalidation of sanction</u>				
		For funded credit limit up to Rs. 1 Crore	0.25% of the limits	0.25% of the limits	M
		For Credit limit Above Rs. 1 Crore	0.25% of the limits. Maximum Rs. 1.00 lakh	0.25% of the limits. Maximum Rs. 1.00 lakh	M



Sr	Particulars	Existing Charges From 01.10.2018 (Excluding GST)	Revised Charges From 05.03.2021 (Excluding GST)		
10	Restructuring of credit facilities	As per processing charges as mentioned under Sr. no. 09 of for additional facilities if considered plus amendment charges up to 0.50% of sanction	As per processing charges as mentioned under Sr. no. 09 of for additional facilities if considered plus amendment charges up to 0.50% of sanction	M	
11	Bank Guarantee Commission (BG)				
	a	Performance Guarantees	Up to Rs. 5 Crs – 2.5% p.a. (minimum – Rs. 500/-) Above Rs. 5 Crs to Rs. 10 Crs – 2.00% p.a Above Rs. 10 Crs – 1.75% p.a.	Up to Rs. 5 Crs – 2.5% p.a. (minimum – Rs. 500/-) Above Rs. 5 Crs to Rs. 10 Crs – 2.00% p.a Above Rs. 10 Crs – 1.75% p.a.	M
		Financial Guarantees	Upto Rs. 5 Crs – 3.00% p.a (Minimum – Rs. 500/-) Above Rs. 5 Crs to Rs. 10 Crs – 2.50% p.a. Above Rs. 10 Crs – 2.00% p.a.	Upto Rs. 5 Crs – 3.00% p.a (Minimum – Rs. 500/-) Above Rs. 5 Crs to Rs. 10 Crs – 2.50% p.a. Above Rs. 10 Crs – 2.00% p.a.	M
	b	Concession in Bank Guarantee	Concession of 50 basis p.a. if collateral coverage is 50% or more.	Concession of 50 basis p.a. if collateral coverage is 50% or more.	M
	c	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.	M
	d	Guarantees fully secured by deposits	25% of regular commission as above.	25% of regular commission as above.	M
	e	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 charged but for the expired period plus 3 months. This is applicable only when original guarantee bond is received back by the branch.	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 charged but for the expired period plus 3 months. This is applicable only when original guarantee bond is received back by the branch.	M

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Sr	Particulars	Existing Charges From 01.10.2018 (Excluding GST)	Revised Charges From 05.03.2021 (Excluding GST)	
12	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/-	Actual cost for Photocopies + Rs. 100/-	M
b	For Credit facilities above 2.00 lakh	Actual cost for Photocopies + Rs. 200/-	Actual cost for Photocopies + Rs. 200/-	M
13	Earmarking of limits*			
	For credit facilities up to Rs.100 lakhs	NIL	NIL	M
	For credit facilities above Rs.100 lakhs	Rs. 1500/- per occasion	Rs. 1500/- per occasion	M
	For sublimit at branches *CC/TL/BD/STL/ etc allowed by earmarking other sanctioned limits.	Rs. 5000/- per branch per year.	Rs. 5000/- per branch per year.	M
14	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 to Rs. 50.00 Crore : Rs. 100 per lakh and Max. Rs.1.00 lakh.	For total limit (Fund + Non-Fund) Up to Rs. 20.00 lakh : NIL Above Rs. 20.00 lakh to Rs. 50.00 Crore : Rs. 100 per lakh and Max. Rs.1.00 lakh.	M
15	Credit Information Company (CIC) Report charges	NIL	Individual(CIBIL and Crif) Rs 100 per instance/report, Non individual Rs 1500/for corporate and Rs 500 for MSME Scoring	M
16	CERSAI Charges	NIL	Loan Upto 5.00 lakh : Rs 50 Above Rs5.00 lakh : Rs 100	M
17	7/12 Download Charges	NIL	Rs 50 per customer.	M



Sr	Particulars	Existing Charges From 01.10.2018 (Excluding GST)	Revised Charges From 05.03.2021 (Excluding GST)	
1	Supervision /Inspection Charges			
A	For NACC and KGKCC	Upto Rs 25000:- Nil Above Rs 25000/-: @0.25% p.a Min: Rs 250/-p.a Max:Rs5000/-p.a	Upto Rs 25000:- Nil Above Rs 25000/-: @0.25% p.a Min: Rs 250/-p.a Max:Rs10000/-p.a	S
B	Term Loan	MSME & Agri Term Loan: Upto Rs 25000/-:Nil Above Rs.25000/-: @0.25% Min: Rs 250/- p.a Max:-Rs 5000/-p.a Retail Loan(Housing): Upto 10 Lakh: Rs 1000/-P.a. Above Rs 10 Lakh: Rs 2000/-p.a.	MSME & Agri Term Loan: Upto Rs 25000/-:Nil Above Rs.25000/-: @0.25% Min: Rs 250/- p.a Max:-Rs 10000/-p.a Retail Loan(Housing): Upto 10 Lakh: Rs 1000/-p.a. Above Rs 10 Lakh: Rs 2000/-p.a.	S
C	No Inspection/Supervision charges for LAD, Education Loan,Personal Loan, Consumer loan, Adhar loan, Two wheeler loan, Gold Loan and Solar unit Loan			
2	Processing Fees			
A	NACC and KGKCC To be recovered for new accounts as well as annually at the time review/ renewal.	Upto Rs 25000/-:-Nil Rs 25001 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.	Upto Rs 25000/-:-Nil Rs 25001 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.	S

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Sr	Particulars	Existing Charges From 01.10.2018 (Excluding GST)	Revised Charges From 05.03.2021 (Excluding GST)	
B	Term Loan	<p>MSME and Agri Term Loan:</p> <p>Upto Rs 25000/-:Nil Rs 25000/- to 1.00 Lakh: @1% Rs 1.00 Lakh to Rs 100 Lakh 0.50 % Min Rs 1000/- and Above:Rs 100 Lakh -@0.35% Min 0.50 Lakh</p> <p>Retail Loan:</p> <p>1.Two wheeler:-0.25% (Min Rs 500) 2.Four wheeler:- Nil 3.Housing Loan: Nil 4.Personal Loan:1.00% (Min Rs 1000/-) 5.Adhar Loans: 0.50% (Min Rs 500/-) 6.SHG other than SGSY- Upto Rs 1.00 Lakh -Nil Above Rs1.00 Lakh-1.00% 7.Gold Loan-Nil</p>	<p>MSME and Agri Term Loan:</p> <p>Upto Rs 25000/-:Nil Rs 25000/- to 25.00 Lakh: @1% Rs 25.00 Lakh and Above:- @0.80%</p> <p>Retail Loan:</p> <p>1.Two wheeler:-0.25% (Min Rs 500) 2.Four wheeler:- 0.25% (Min Rs 1000/- Max Rs 15000/-) 3.Housing Loan: 0.25% (0.125% till 31st March 2021) (Min Rs 1000/- Max Rs 15000/-) 4.Personal Loan:1.00% (Min Rs 1000/-) 5.Adhar Loan: 0.50% (Min Rs 500/-) 6.SHG other than SGSY- Upto Rs 1.00 Lakh -Nil Above Rs1.00 Lakh-1.00% 7.Gold Loan-Nil</p>	S
C	Bill discounting under LC	Nil	@0.01% (Min Rs.500/-,Max Rs 5000/-)	M
D	Review of Stand alone Term Loan/Non Fund Facilities	Nil	<p>Term Loan- Rs 25 Lakh to Rs100 Lakh-Rs 2000+GST Above Rs 100 Lakh- 0.05%+GST(Max Rs 50000+GST) BG/ LC Rs 25 Lakh to Rs100 Lakh-Rs 1000+GST Above Rs 100 Lakh- 0.02%+GST(Max Rs 25000+GST) Cash Creit:- As per Product Specied.</p>	M



Sr	Particulars	Existing Charges From 01.10.2018 (Excluding GST)	Revised Charges From 05.03.2021 (Excluding GST)	
3	Documentation Charges			
A	NACC And KGKCC	NACC Upto Rs 2.00 Lakh:Nil Above Rs 2.00 to Rs 1000Lakh:0.20%(Min Rs 500/- Max Rs 25000/-) KGKCC Upto Rs 2.00 Lakh:Nil Above Rs2.00 Lakh :0.20%(Min Rs 500/- Max Rs 25000/-)	NACC Upto Rs 2.00 Lakh:Nil Above Rs 2.00 Lakh:0.20% (Min Rs 500/- Max Rs 50000/-) KGKCC Upto Rs 1.00 Lakh:Nil Above Rs 1.00 Lakh:0.20%(Min Rs 500/- Max Rs 1000/-)	S
B	Term Loan	MSME,Retail and Agri Term Loan Upto Rs 2.00 Lakh:Nil Above Rs 2.00 to Rs 1000Lakh:0.20%(Min Rs 500/- Max Rs 25000/-) Above Rs 1000 Lakh Rs 50000/- Gold Loan Upto Rs 2.00 Lakh :Nil Above 2.00 Lakh-0.20%(Min Rs 500 Max Rs 25000/-) LAD: Nil	MSME,Retail and Agri Term Loan Upto Rs 2.00 Lakh:Nil Above Rs 2.00 Lakh:0.20%(Min Rs 500/- Max Rs 50000/-) Gold Loan Upto Rs 2.00 Lakh :Nil Above 2.00 Lakh-0.20% (Min Rs 500)	S



