

# महाराष्ट्र ग्रामीण बँक

(भारत सरकार द्वारा स्थापित शेड्युल्ड बँक)  
पुरस्कृती बँक: बँक ऑफ महाराष्ट्र  
मुख्य कार्यालय: प्लॉट नं. 42, गट नं. 33 (भाग), गोलवाडी, ग्रोथ सेंटर, वाळूज  
महानगर- IV, सिडको, छत्रपती संभाजीनगर - 431010

# MAHARASHTRA GRAMIN BANK

(A Scheduled Bank established by Government of India)  
Sponsor Bank: Bank of Maharashtra  
H.O.: Plot No. 42, in Gut No.33(Part), Village Golwadi Growth Centre, In Waluj  
Mahanagar-IV of CIDCO, Chhatrapati Sambhajnagar - 431 010  
Visit: [www.mahagramin.in](http://www.mahagramin.in)

HO/P & D/ Circular No./ 02 /2025-26

Date:02.05.2025

All branches and offices of the Bank

02

## Service Charges of Maharashtra Gramin Bank

Central government in exercise of the powers conferred by sub-section (1) of section 23A of the Regional Rural Banks Act, 1976 (21 of 1976) issued the notification CG-DL-E-07042025 -262329 dated 07 April 2025 for the amalgamation of Maharashtra Gramin Bank and Vidarbha Konkan Gramin Bank into a single Regional Rural Bank named "Maharashtra Gramin Bank" with effect from the 1st day of May, 2025.

As per National Level Standard Operating Procedure provided by NABARD for Phase-IV amalgamation of Regional Rural Bank; Steering Committee under the Chairmanship of Chairman of transferee RRB (Maharashtra Gramin Bank) in its meeting held on 30.04.2025 on its perusal has approved the 'Service Charges'.

The schedule of service charges is enclosed herewith in Annexure I covering all the services charges extended by the Bank. The service charges are exclusive of the Good & Service Tax. GST is to be collected separately at the rates applicable (18.00% at present).

Yours Faithfully



Chief Manager  
Planning & FI



General Manager

Enclosed – Schedule of Service Charges



**Schedule of Service Charges –Deposit**

Sr No	Particulars	Service charges (excluding 18% GST)		S/M				
1	<b>Incidental Charges</b>							
	<b>a Saving Bank Account</b>							
	Minimum Balance Charges With Cheque Book	Rs. 1000/- quarterly average balance. Charges – Rs. 150/- quarterly		S				
	Minimum Balance Charges Without Cheque Book	Rs. 500/- quarterly average balance. Charges – Rs. 75/- quarterly		S				
	<b>Premium Saving A/C</b>	<table border="1"> <tr> <td><b>Balance less than</b></td> <td><b>Quarterly Charges</b></td> </tr> <tr> <td>Rs. 100000/-</td> <td>Rs. 1000/-</td> </tr> </table>	<b>Balance less than</b>	<b>Quarterly Charges</b>	Rs. 100000/-	Rs. 1000/-		S
<b>Balance less than</b>	<b>Quarterly Charges</b>							
Rs. 100000/-	Rs. 1000/-							
	<b>Remarks</b>	Minimum balance condition and related charges are not applicable for 'No Frill, BSBDA & PMJDY' & other products where minimum balance is specifically mentioned.						
	<b>b Current Account</b>							
	Minimum Balance Charges	<b>Quarterly Average Balance less than Rs. 3000</b> Charges Rs 500/- per quarter for All Branches.		S				
	Samruddhi Current Account	<b>Quarterly average Balance less than: 100000/-</b> Charges Rs. 2500 per quarter.		S				
	Unnati Current Account	<b>Quarterly average Balance less than: 50000/-</b> Charges Rs. 1000 per quarter.		S				
	<b>c Inoperative Saving Account</b>	No charges to be levied irrespective of the balance in the account.		S				
	<b>Inoperative Current Account</b>	No charges to be levied irrespective of the balance in the account.		S				
	<b>d Closure of Saving/Current account within 14 Days</b>	No charges to be levied for closing a Saving/Current account, if the customer chooses to close the account within 14 days of 1 <sup>st</sup> deposit into the account.		S				
	<b>e Closure of the account within a year (From 15 Days to 1 Year)</b>	<b>For SB Account</b> With /Without cheque book -Rs. 500/- <b>For Current Account</b> Charges – Rs. 1000/-		S				
	<b>Remarks</b>	<ul style="list-style-type: none"> <li>• BSBDA accounts are exempted</li> <li>• No Closure charges on the account of death of account holder</li> <li>• Closure charges after 1 year – Nil</li> </ul>						



Sr No	Particulars	Service charges (excluding 18% GST)	S/M
2	<b>Duplicate Pass Book/Account Statement</b>		
a	Saving Account	<p><b>Initial or continued passbook: Free</b></p> <p>Rs.100/- per new 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)</p> <p><b>Statement</b> – Once in a month free Duplicate/additional : Rs. 10/- per page</p>	<b>S</b>
b	Current Account	For current accounts one free statement per month, beyond that Rs. 10/- per page.	<b>M</b>
c	Issue of Duplicate Receipt	<b>NIL</b>	
3	<b>Cheque Leaves (CTS /MICR/Non MICR)</b>		
a	Saving Account	<p>First cheque book of 20 pages free per annum. Rs.10/- per additional leaf. No charges for issuing a CTS cheque book for first time to SB account holder as per RBI guidelines.</p> <p><b>Premium SB Acct</b> – 100 Cheque leaves free per annum</p>	<b>S</b>
b	Current Account	<p>First cheque book of 50 leaves free per annum. Rs. 10/- per additional leaf.</p> <p><b>Samruddhi CA</b> – 500 Cheque leaves free per annum <b>Unnati CA</b> – 300 Cheque leaves free per annum</p>	<b>S</b>
4	<b>Loss of Cheque book</b>	For SB Account Rs. 1000/- For Other Account Rs. 2000/-	<b>M</b>
5	<b>Check Return</b>		
a	Outward (Return of Cheques drawn on our bank)	Rs. 500/- per cheque per occasion due to financial reason Rs. 150/- per cheque for other reason	<b>S</b>
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	<b>S</b>
6	Standing Instructions	<b>NIL</b>	



Sr No	Particulars	Service charges (excluding 18% GST)	S/M
7	Stop Payment Instructions	SB:- Rs. 200/- per Cheque Max. Rs. 1000/- per reference	S
		CA/CC/OD- Rs. 300. Per Cheque Max. Rs. 2000/- per reference	S
8	Ledger Folio Charges/Account Maintenance charges	For SB Account -NIL  Rs. 150/- to all Current Account & CC Accounts on quarterly Basis. A/c maintenance charges not applicable to BCA and Govt. Accounts.	S
9	<b>OBC/ IBC (Cheque)</b>		
a	Upto Rs. 10,000/-	Rs. 50/- per instrument	S
b	Rs. 10,001 to Rs. 1,00,000/-	Rs. 150/- per instrument	S
c	Rs. 1,00,001 to Rs. 10,00,000/-	Rs. 300/- per instrument	S
d	Above Rs. 10,00,000/-	Rs. 350/- per instrument  No additional Charges such as courier charges, out of pocket expenses etc. are to be collected.	S
e	Sharing of Commission	100% by collecting branch	S
f	Collection of cheques/warrants by mandate (except salary / pension cheques/ECS credit)	Rs. 10/- per credit entry of warrant/Cheque	S
10	<b>OBC/ IBC (Bill)</b>		
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.1,00,001 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	<b>For Account holders:</b> Normal charges as mentioned above  <b>For Others:</b> 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	SMS alert charges (CBS)	<b>Rs. 20/- per Quarter</b>  Following categories of customers are exempted from SMS alert charges: BSBDA/No frill/PMJDY Customers, Staff members.	S



Sr No	Particulars	Service charges (excluding 18% GST)	S/M
12	<b>Reconstitution of Account</b>		
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 <sup>st</sup> registration of Nomination – Free per account Change in registered nomination – Rs. 100 per occasion Nomination Re-registration (in case of the deceased nominee) - NIL	M
g	Change in address /mobile no/email id	NIL	M
	* Change of signatures – Charges <b>NIL</b> –for Samruddhi CA/ Unnati CA/ Premium SB Account/ Mahagramin Loan linked Salary Account * Attestation of Photograph – Charges <b>NIL</b> – for Samruddhi CA & Unnati CA		
13	<b>DD / MT / Pay Order</b>		
	Issue of DD/MT/PO	Rs. 100/- per occasion MT Removed 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
	Remark	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.	
14	Issue of Duplicate DD/ PO	Rs 200/- irrespective of amount.	S
15	Cancellation of DD / PO	Individual: Rs. 100/- per DD/PO Non Individual: Rs.100/- per DD/PO or value of instrument whichever is lower	S
16	Revalidation of DD/ PO	Rs. 150 per DD/PO	S
17	Collection of Deposit Receipt of the other Bank	Charges as applicable to OBC cheque. For local collection - NIL	
18	<b>Remittances of Term Deposits on Maturity</b>		
a	To other <b>Bank</b>	As applicable to outward NEFT/ RTGS	S
b	To our branch	NIL	
19	Safe Custody Charges	No charges for banker's keys accepted under mutual arrangements.	M
20	Enquiry relating to Old records	Rs. 150/- per item for records less than 12 months old Rs. 200/- per item for records more than 12 months old	M



Sr No	Particulars	Service charges (excluding 18% GST)	S/M
21	<b>ECS Physical Mandate</b>	Registration Charges – Rs. 200	<b>M</b>
22	<b>ECS e- Mandate</b>	Registration Charges – Rs. 150	<b>M</b>
23	<b>ECS Debit Return Charges</b>	Rs. 200/-	<b>S</b>
24	<b>NEFT</b>		
	a Inward	NIL	
	b Outward		
	Up to Rs. 10000/-	Rs. 2.50/-	<b>S</b>
	Rs. 10001/- to Rs. 1 lakh	Rs.5/-	<b>S</b>
	Rs. 1 lakh to Rs. 2 lakh	Rs.15/-	<b>S</b>
	Above Rs. 2 lakh	Rs. 25/-	<b>S</b>
25	<b>RTGS</b>		
	a Inward	NIL	
	b Outward		
	Less than Rs. 2 Lakh	Not Applicable (Minimum threshold Rs. 2 Lakh)	<b>S</b>
	Rs. 2 Lakh to Less than Rs. 5 Lakh	Rs. 25/-	<b>S</b>
	Rs. 5 Lakh and above	Rs. 50/-	<b>S</b>
26	<b>CBS Transaction</b>		
	Cash Deposit (Cash Handling Charges)	<b>SB/CA Account</b> 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	<b>S</b>
	Remark	<b>CC/OD/Loan Account - Free</b> <b>Govt./Bank/ BC Account - Free</b> <b>Samruddhi CA/ Premium SB Account – Free</b>	
	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	



Sr No	Particulars	Service charges (excluding 18% GST)	S/M
27	ATM Cards		
a	<b>Issuance</b>		
	Classic Card	Free	S
	PMJDY Card	Free	S
	KCC Card	Free	S
	RuPay Platinum Card	150	S
b	<b>Annual Maintenance Charges</b>		
	Classic Card	100	S
	PMJDY Card	NIL	S
	KCC Card	NIL	S
	RuPay Platinum Card	300	S
c	Duplicate on loss of Card	Rs. 200/per occasion	M
d	Re Pin	Green pin - No charges (Through digital channel)	
e	ATM Usage Charges	First five transaction during calendar month – Free  Transaction above free limit – Rs. 20/-	S
	Remark - Mahagramin Loan linked salary account – issuance and maintenance of Classic Card – Free		
28	Allowing operations through Power of Attorney(Mandate)	<b>For Individual : Rs. 500/-</b> Non- Individual : Rs. 1000/-	M
29	<b>Issuance of Certificate</b>		
a	No Dues Certificate	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



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30	<b>Locker Rent (per Financial Year)</b>																																																				
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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.																																																				
a	Loss of Keys	Rent in arrears (if any) plus actual expenses incurred towards replacement of keys <b>plus</b> Rs.2000/- + <b>applicable Taxes</b> towards administrative cost is to be recovered.	M																																																		
b	Concession to Staff	The member of staff would get a concession of <b>25% in A type of lockers only</b> . 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.																																																				



**Schedule of Service Charges –Credit**

Sr. No.	Particulars	Maharashtra Gramin Bank	M/S
1	<b>Interest on TOD</b>	Base rate + 8.00% p.a. with monthly reset	M
2	<b>Interest on EOD</b>	Existing rate of interest on working capital limits + 2% p.a. with monthly resets.	M
3	<b>Against Clearing</b>	<p><b>Saving/Current A/c :</b> Base rate + 8.00% p.a. (Interest to be charged only for days the bank remain out of fund)</p> <p><b>Cash Credit Limit :</b> Existing rate of interest on working capital limits + 2% p.a. with monthly resets.</p>	M
4	<p><b><u>BP/BD of cheques</u></b></p> <p><b>Outstation Cheques</b></p> <p>a. For cheques upto Rs. 15000/-</p> <p>More than Rs. 15,000 –</p> <p><b>Immediate purchase of Local Cheques:</b></p> <p>Up to Rs. 15000/-</p> <p>b. More than Rs. 15000/-:-</p>	<p>Commission for OBC cheques (Purchased under BP customer service. No interest to be charged)</p> <p>Commission as per OBC cheque + Interest @ 0.30% which covers interest for 7 days. To be recovered at the time of purchase.</p> <p>For realization period beyond 7 days, interest to be charged at base rate + 8.00% p.a.</p> <p>Not relevant now - CTS environment</p>	M
5	<b>BP/BD Bills</b>		
a.	<b>Not rated accounts</b>	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.	<b>Rated accounts</b>	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 charges.	M
6		<b>Solvency Certificate</b>	Commercial & Non-commercial:  500/- per lakh  Min. 1500/-  Max 25000/-.  For Students seeking for visa purposes: Max : 5000/-  For extra/additional originals of the same certificate - @ 500/-per original	M
7		<b>Issuance of No Dues Certificate</b>	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		<b>Commitment Charges</b>		
	a	For funded credit limit up to Rs. 1 Crore	NIL	M
	b	<b><u>For Credit limit Above Rs. 1 Crore</u></b>  <b>In case of New Sanction</b>  Working capital limits: If sanctioned amount is not utilized within 3 months	0.50% p.a. from the date of <b>documentation</b> 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.	
	<b>In case of existing working capital limits</b>  In case, annual average utilization is less than 50% of sanctioned amount.	0.50% p.a. on unutilized limits	M
<b>9</b>	<b>Revalidation of Sanction</b>		
	For funded credit limit up to Rs. 1 Crore	0.25% of the limits	M
	For Credit limit <b>Above Rs. 1 Crore</b>	0.25% of the limits. Maximum Rs. 1.00 lakh	M
<b>10</b>	<b>Restructuring of credit facilities</b>	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
<b>11</b>	<b>Bank Guarantee Commission (BG)</b>		
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.	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.	M
b	<b>Concession in Bank Guarantee</b>	Concession of 50 basis p.a. if collateral coverage is 100% 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	M



			commission for claim period.	
	d	Guarantees fully secured by deposits	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.	M
<b>12</b>	<b><u>Charges for giving copies of documents (Copies if sought by the customer)</u></b>			
	a	For credit facilities <b>up to Rs. 2.00 lakhs</b> & for all retail loans in consumer finance	Actual cost for Photocopies + <b>Rs. 100/-</b>	M
	b	For Credit facilities <b>above 2.00 lakh</b>	Irrespective of Amount Rs. 10 per leaf (Loan Document Page)  Min : Rs. 100/-	M
<b>13</b>	<b><u>Earmarking of limits*</u></b>			
		For credit facilities up to Rs.100 lakhs	Rs. 1500/- per occasion	M
		For credit facilities above Rs.100 lakhs	Rs. 5000/- per occasion	M
		For sublimit at branches  *CC/TL/BD/STL/ etc allowed by earmarking other sanctioned limits.	Rs. 5000/- per branch per year.	M
<b>14</b>		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 : <b>NIL</b>  Above Rs. 20.00 lakh: <b>Rs. 100 per lakh and Max. Rs.1.00 lakh.</b>	M
<b>15</b>		Credit Information Company (CIC) Report charges	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	Loan Upto 5.00 lakh : Rs 50 Above Rs5.00 lakh :Rs 100	M
17		7/12 Download Charges	Rs 50 per customer.	M
18	<b>Supervision /Inspection Charges</b>			
	A	<b>For NACC and KGKCC</b>	Upto Rs 25000:- Nil Above Rs 25000/-: @0.25% p.a Min: Rs 250/-p.a Max: Rs10000/-p.a	S
	B	<b>Term Loan</b>	<b>MSME, Other Business &amp; Agri Term Loan:</b> Upto Rs 25000/-:Nil Above Rs.25000/-: @0.25% Min: Rs 250/- p.a Max:-Rs 10000/-p.a  <b>Retail Loan(Housing):</b> Rs 250/- p.a. + GST  <b>LAP Personal:</b> CC: 0.25% p.a. (on the limit) TL: 0.25% p.a. (on the outstanding balance)	S
	C	<b>No Inspection/Supervision charges for LAD, Education Loan, Personal Loan, Two wheeler loan, Gold Loan and Solar unit Loan</b>		
19	<b>Processing Fees</b>			
	A	<b>NACC and KGKCC</b>  <b>To be recovered for new accounts as well as annually at the time of review/ renewal.</b>	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	S



		<p>of processing fee as per last sanction.</p> <p>No charges to be levied on credit facilities sanctioned against our own deposits.</p> <p><b>Up-front Processing Fees (for Business Loans):</b></p> <p><b>Rs.1.00 cr and above:</b> 50% before handing over the sanction letter to the customer &amp; remaining 50% at the time of documentation</p> <p><b>Below Rs.1.00 crore:</b> 100% at the time of documentation.</p> <p><b>Note:</b></p> <p>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.</p> <p>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</p> <p>c. Processing charges recovered by the Bank on completion of documentation will not be refunded whether limit is availed fully or not.</p>	
B	<b>Term Loan</b>	<p><b>MSME, Other Business and Agri Term Loan:</b></p> <p>Upto Rs 25000/-:Nil</p> <p>Rs 25000/- to 25.00 Lakh: @1%</p> <p>Rs 25.00 Lakh and Above:-@0.80%</p> <p><b>Up-front Processing Fees (for Business Loans):</b></p> <p><b>Rs.1.00 cr and above:</b> 50% before handing over the sanction letter to the customer &amp; remaining 50% at the time of documentation</p>	S



		<p><b>Below Rs.1.00 crore:</b> 100% at the time of documentation.</p> <p><b>Note:</b></p> <p>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.</p> <p>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</p> <p>c. Processing charges recovered by the Bank on completion of documentation will not be refunded whether limit is availed fully or not.</p> <p><b>Retail Loan:</b></p> <p><b>1.Two wheeler:-</b>0.25% (Min Rs 500)</p> <p><b>2.Four wheeler:-</b> 0.25% (Min Rs 1000/- Max Rs 15000/-)</p> <p><b>3.Housing Loan:</b> 0.25%</p> <p>(Min Rs 1000/-      Max Rs 25000/-)</p> <p><b>4.Personal Loan:</b> 1.00% (Min Rs 1000/- Max Rs 10000/-)</p> <p><b>5.SHG other than SGSY-</b></p> <p>Upto Rs 1.00 Lakh –Nil</p> <p>Above Rs1.00 Lakh-1.00%</p> <p><b>6.Gold Loan:</b> Nil</p> <p><b>7.LAP:</b> 0.50% (Min Rs 1000/-)</p>	
C	<b>Bill discounting under LC</b>	<b>@0.01% (Min Rs.500/-,Max Rs 5000/-)</b>	M
D	<b>Review of Standalone Term Loan/Non Fund Facilities</b>	<p><b>Business Term Loan-</b></p> <p>Rs 25 Lakh to Rs100 Lakh - Rs 1000+GST</p> <p>Above Rs 100 Lakh - 0.01%+GST (Max Rs</p>	M



		50000+GST)  <b>BG</b>  Rs 25 Lakh to Rs100 Lakh-Rs 1000+GST  Above Rs 100 Lakh-0.01%+GST (Max Rs 25000+GST)  <b>Cash Credit:-</b>  <b>As per Product Specified.</b>	
20		<b>Documentation Charges</b>	
	A	<b>NACC (Non-Agri Cash Credit) And KGKCC (Krishi Ganga Kishan Credit Card)</b>	S
		<b>NACC</b>  Upto Rs 2.00 Lakh: Nil  Above Rs 2.00 Lakh:0.20% (Min Rs 500/- Max Rs 50000/-)  <b>Pledge CC: 0.10% of the sanctioned limit (Max. Rs 50,000/-)</b>  <b>LAP Personal: 0.10%</b>  <b>KGKCC</b>  Upto Rs 1.00 Lakh: Nil  Above Rs 1.00 Lakh:0.20%(Min Rs 500/- Max Rs 1000/-)	
	B	<b>Term Loan</b>	S
		<b>MSME, Retail, Agri Term Loan &amp; all other Business Loan</b>  Upto Rs 2.00 Lakh: Nil  Above Rs 2.00 Lakh:0.20%(Min Rs 500/- Max Rs 50000/-)  <b>Housing Loan</b>  Upto Rs 2.00 Lakh: Nil  Above Rs 2.00 Lakh:0.20%(Min Rs 500/-	



			<p>Max Rs 5000/-)</p> <p><b>LAP Personal:</b> 0.10%</p> <p><b>Gold Loan</b></p> <p>Upto Rs 2.00 Lakh : Nil</p> <p>Above 2.00 Lakh-0.20% (Min Rs 500)</p> <p><b>LAD:</b> Nil</p>	
21		<b>Lead Bank Charges (Where our Bank is Lead Bank)</b>	<p>0.35% of the total FB/NFB limits/WC/TL (Max Rs. 50 Lakh)</p> <p>Same for renewal of WC limits (except TL)</p>	M
22		<b>Penal Charges for Maintaining CA with other Bank while facility is granted under Sole Banking</b>	<p>1% p.a. additional levy over existing Rate of Interest (only where specific permission is not obtained)</p>	M
23		<b>Charges on Closure of Loan</b>		
	A	<b>Foreclosure Charges for CC</b>	<p>2% of sanctioned limit;</p> <p>Note: Applicable only in case of takeover to other FI.</p> <p>Not Applicable for MSME Loans</p>	M
	B	<b>Prepayment Charges</b>	<p><b>For Business Term Loan:</b></p> <p>2% of pre-paid amount, if the prepaid amount is more than 25% of the sanctioned limit.</p> <p>NIL for Retail Loans.</p> <p>Note: Applicable only in case of takeover to other FI</p> <p>Not Applicable for MSME Loans</p>	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.



