

Standard Service Charges w.e.f. 22.10.2018 inclusive of GST @18%

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SCHEDULE OF STANDARD SERVICE CHARGES

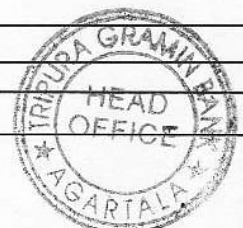
PART - I

GENERAL OPERATIONS

(Inclusive of GST@18%)

(w.e.f. 22.10.2018)

SL.NO.	PARTICULARS	RATES		
1	Collection of Outstation Cheques			
	Up to Rs.5000/-	Rs.35/-		
	Above Rs.5000/- up to Rs.10000/-	Rs.65/-		
	Above Rs.10000/- up to Rs.100000/-	Rs.130/-		
	Above Rs.100000/-	Rs.210/-		
Note:	In all the cases postage and other expenses will be realised seperately on actual basis			
2.	SERVICE (PROCESSING) charges for local clearing, by Clearing Houses from the member Banks.	System	Presenting Bank	Drawee Bank
		Clearing at MICR-CPC	Rs.1.00	Rs.1.50
		Cheque Transaction	Rs.0.50	Rs.1.00
3	Collection of Bills (Inclusive of Postage)			
	For Amount Slab	Service Charge(Inclusive of GST)		
	Up to Rs.5000/-	Rs.100/-		
	Above Rs.5000/- up to Rs.100000/-	Rs.13/- per thousand or part thereof + Rs.35/- Minimum Rs.118/-		
	Above Rs.100000/-	Rs.10/- per thousand or part thereof + Rs.35/- Minimum Rs.1215/- and Maximum Rs.17700/-		
4	Handling/Collection Charges for Bills/ Cheques returned unpaid (Outward)			
	Name of the Item	Service Charge (Uniform for all category of branches)		
	Local Cheques & Bills	Rs.150/ per instrument. Other Bank Charges extra. (Postal and out of pocket expenses are to be realised additionally)		
	Outstation Cheques & Bills	Rs.200/ per instrument. Other Bank Charges extra. (Postal and out of pocket expenses are to be realised additionally)		
Note:	Postage and other out of pocket expenses are to be realised in full.			
5	Purchase/ Discount of Cheques/ Bills			
	Charges Against Clearing			
	i) Local Cheque/ Bill	a) DD Purchase (Cheques/ Drafts)		
	ii) Outstanding Bills/ Cheques Purchased	Local Cheques/ Drafts		
		Interest as applicable to clean advance for the number of days funds are advanced depending upon the time taken at different clearing centres. No collection charges are to be levied.		
		Outstation Cheques/ Drafts		
		50 paise per cent plus collection charges as applicable for respective slabs.		
		b) Purchase/ Discount of Demand Bills		
		50 paise per cent plus collection charge Usance Bill (Clean/ Documentary)		
		55 paise per cent plus collection charges for bills as applicable for respective slabs Usance Bill (Clean/ Documentary)		
	Interest / discount from the date of purchase/discount till due date at the interest rate applicable for working capital advances to the respective borrower plus collection charges as applicable to bills for collection for the respective slab.			
	6	Cheque Return Charges		
(i) Return of Inward Clearing Cheques		Individual - Rs.200/- per instrument		
		For Pensioner/ Sr. Citizen - 10% rebate		
		Non - Individual - Rs.250/- per instrument		
(II) Return of Outstation Cheques		Rs.250/- per instrument + other Bank's Charges for OCC		
(iii) Return of Outward Clearing Cheque		Individual - Rs.200/- per instrument		
		(For Pensioner/ Sr. Citizen - 10% rebate)		
Presentation of Usance Bills for Acceptance		Non - Individual - Rs.250/- per instrument		
		Rs.70/- per Bill		



Inward Bill	
7	Charges on Inward Bills for collection when documents are delivered free of payment
	Service Charges
	(Uniform to all category of Branches)
	Whenever documents under IBCs are delivered free of payment to the drawee of the bill by a bank, under specific instruction of the drawer, the collecting bank should levy handling charges in conformity with the charges leviable in case of bill returned unpaid.
	Local Cheques & Bills
	Rs.100/- per instrument + out of pocket expenses.
	Outstation Cheques & Bills
	Rs.180/- per instrument + out of pocket expenses.

	Collection through other Bank			
8	Sharing commission when instrument is collected through branch of another Bank	Service Charge (Uniform to all category of Branches)		
		At centres where the remitting Bank has no branch and the bills/ cheques are sent for collection to a branch of another bank, the commission on bills and cheques should be shared by the remitting bank and the collecting bank on 50:50 basis i.e. , the remitting bank to charge 50% of the applicable rate and the collecting bank to charge 50% of their applicable rate.		
9	RTGS CHARGES			
	Rs.2.00 Lakh to Rs.5.00 Lakh	Rs.30/- per transaction		
	Above Rs.5.00 Lakh	Rs.60/- per transaction		
10	NEFT CHARGES		Through internet banking	Others
	Up to Rs.10000/-		Rs.3/-	Rs.3/-
	Above Rs.10000/- up to Rs.100000/-		Rs.6/-	Rs.6/-
	Above Rs.100000/- up to Rs.200000/-		Rs.20/-	Rs.20/-
	Above Rs.200000/-		Rs.30/-	Rs.30/-
11	REMITTANCE			
	Issue of Demand Draft			
	For Amount Slab	Service Charge (Uniform for all category of branches)		
	Up to Rs.10000/-	Rs.50/-		
	Above Rs.10000/-	Rs.4.50 per thousand or part thereof with a limit of minimum Rs.70/- and maximum Rs.17700/-. For Pensioner/Sr. Citizen, Student - 10% rebate on the service charge will be allowed, subject to a maximum limit as stipulated.		
12	Issuance of Duplicate Draft			
	Up to Rs.100000/-	Rs.100/- per instrument		
	Above Rs.100000/-	Rs.200/- per instrument		
13	Revalidation of Draft			
	Up to Rs.100000/-	Rs.140/- per instrument		
	Above Rs.100000/-	Rs.200/- per instrument		
14	Cancellation of Demand Draft		Rs.120/- per instrument	
15	Cash Handling Charges			
	Savings Bank Account (Cash Deposit)	No Cash Handling Charges		
	CD/OD/CC Accounts (Cash Deposit per day per account)	10 Packets free Above 10 packets - Rs.20/- per packet or part thereof, Maximum Rs.17700/-		
16	Intersol Cash Transaction (Deposit)			
	Local Non- Parent Branches	No Charges, no limit. Cash handling charges to be realised		
	Outstation Branches	No Charges, Maximum limit below Rs.100000/-. Cash handling charges to be realised.		
17	Intersol Cash Transaction (Withdrawal)			
	Local Non-parent/ Outstation Branches	Withdrawal by drawer personally and by cheque only. Maximum limit Rs.100000/- only. For withdrawal above Rs.10000/-, photo identity card of the drawer must be produced. No charge for intersol cash withdrawal.		

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Closure of a CD Account within 12 months of its opening			
23.	Exemption: (i) Closure due to death and also closing of unremunerative account.	Individual- Rs.350/-	
	(ii) If the customer is not happy about his / her choice of CD a/c or services provided by the bank, he / she may within 14 days of making the first payment into the account , approach the bank to switch to any of our other accounts. Alternatively, he / she may ask for refund of the amount which will be given back to him / her with any interest it may have earned. The bank will not levy any service charge for closure of the account within 14 days from the date of making the first payment into the account.		
		Other- Rs.500/-	
24.	Closure of RD Account within 3 months of its opening	NIL	
25.	Change in Operational instructions	Rs.100/- per occasion	
26.	Exceeding limit of number of withdrawals in SB Account (If the no. exceeds 50 in a calendar half year)	Rs.15/- per entry in excess of 50 per calendar half year	
27.	Minimum Balance for SB A/c		
		With Cheque Facility	Without Cheque Facility
	Rural Branch	Rs.500/-	Rs.100/-
	Metro/Urban/Semi-Urban Branches	Rs.500/-	Rs.100/-
NOTE:	Maintenance of account with '0' balance is permissible for Pensioners/Senior Citizen/Students/ Physically Handicapped persons/Women/Visually and mentally retarded persons/No Frill A/cs.		
28.	Minimum Balance for CD A/C	Rs.1000/-	
29.	Fall in minimum balance in SB Account	Rs.60/- per occasion with or without cheque book	
	Fall in minimum balance in CD Account	Rs.230/- per occasion	
30.	I/C for Inoperative account		
	i)Accounts maintaining stipulated minimum balance	Rs.30/- per quarter.	
	ii) If balance falls below Rs. 30/-	The entire balance is to be appropriated towards service charge and the account is to be closed under intimation to the account holder with an advice to return un used cheques.	
Note:	All accounts which are dormant for a period of two years or more are to be treated as inoperative, irrespective of whether such accounts have been transferred to inoperative ledger or not.		
31.	Stop Payment Instruction (All types of Accounts)		
	SB Account	Rs.100/- per cheque.	
		For multiple cheques, Maximum Rs.300/-	
	CD/CC/OD Account	Rs150/- per cheque.	
For multiple cheques, Maximum Rs.400/-			
32.	Duplicate Statement/Pass Book		
	SB Account		
	i) With latest balance	Rs.120/- per pass book	
	ii) With multiple entries	Rs.120/- + Additional Rs.120/- per ledger folio or part thereof. (40 entries or part thereof will be treated as a folio)	
	CD Statement	One statement of account per month free, for duplicate or additional Statement Rs. 50/- per folio or part thereof.	



Attestation of customer's signature			
33.	Attestation of customer's signature whenever Bank attests signature of a customer as per recorded specimen in a document as required by a customer.	Rs.130/- per occasion Rs. 130/- for each attestation in joint account.	
34.	Attestation of customer's photograph	Rs.130/- per occasion	
35.	Record Copy of the Cheque	Rs.150/- per instrument.	
36.	Issue of Duplicate Deposit Receipt	Rs.120/- per request per instrument	
37.	Operation in account through power of attorney/mandate in SB/CC/OD/CD	SB - Rs.120/-	
		CC/OD/CD - Rs.250/-	
38.	Issuance of no dues certificate	Priority Sector Loan	Non- Priority Sector Loan
		Individual/Pensioners/S enior Citizen in all areas (R/SU/U/M) – Rs.60/- per Certificate	Individual Non-Rural (SU/U/M)Branches- Rs.140/- Per certificate Individual Rural Branches- Rs.110/- per Certificate.
		Non Individual -Rs.140/- per Certificate	Non-individual Non-Rural (SU/U/M) Branches- Rs.170/- Per certificate Non-Individual Rural Branches- Rs.140/- per Certificate
39.	Ledger Folio Charges for SB/Current/OD/CC Accounts		
	SB A/c (40 entries or part thereof be treated as one ledger folio)	Individual – Nil Non-individual Rs.35/- per folio . No Free Folio.	
	CD/CC/OD (40 entries or part thereof be treated as one ledger folio)	Individual Rs.80/- per folio Non-individual– Rs.200/- per folio, Maximum- Rs.1100/-	
Note:	For account maintained on computer, 40 entries or part thereof be treated as one ledger folio.		
40.	Loss of Token Service Charge (Uniform for all category of branches)	Rs. 140/- per token loss	
41.	Collection of Interest/ Dividend warrant directly received by the Branch		
	Service Charge (Uniform for all category of branches)	Rs.25/- per instrument	
42.	Call Deposit Receipt	Rs.65/- per receipt	
43.	Standing Instructions		
	Service Charge for Registration only (Uniform for all category of branches)	Rs. 140/- per registration	
Note:	Postal and remittance Charges if any are to be levied on actual basis.		
44.	Issuance of solvency certificate	Rs.300/- per Lakh with limit of Minimum - Rs.1400/- & Maximum - Rs.29000/-	
45.	Postal & Telecommunication Tariff		
	Postal/communication charges to be recovered unless and otherwise specified to the contrary	Actual Expenses	
46.	Enquiry Relating to Old Records		
	3-12 Months Old	Rs.120/- per item	
	Above 12 Months upto 3 years	Rs.170/-per item	
	Above 3 years upto 7 years	Rs.300/- per item	
	Above 7 years	Rs.410/- per item	
47.	CHARGES TO BE REALISED BY CURRENCY CHEST BRANCHES FOR DEPOSIT OF CASH BY OTHER BANKS		
	RBI Linked Scheme. Service Charges to be levied by our Currency Chest Branches on cash deposited by Non-Currency Chest Branches of other Banks.	Rs.5/- per packet of 100 pcs	

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48.	ATM Charges			
	ATM Debit Card- RUPAY –EMV -	Issuance of Primary Card - Rs.120/-		
		Issuance of add on card - Rs.120/-		
		Annual charges for primary & add on card - Rs.120/-		
		Duplicate Card (in case of lost/ damaged card)- Rs.120/-		
		Duplicate PIN (Re-PIN) - Rs.50/-		
	Card issue against expiry- NIL			
Note:	For TGB employees, there will be no annual / duplicate card/Re-PIN charges.			
49.	Rules for ATM Operation			
	Category of Service	No. of Transactions (Financial & Non-financial) Free of charge	Charges applicable for transaction (financial + Non-financial) beyond free limit	
	Cash Withdrawal from own & UBI ATMs for both financial and non financial transactions	No Limit	No Charge	
	Transactions from other Bank ATMs (Financial & Non-financial).	5 per month	Financial – Rs.26.00 per transaction. Non-financial– Rs.11.00 per transaction.	
Note:	(1) Cards linked to current or overdraft account will attract charge from the very 1st transaction, if used at other Banks ATM.			
	(2) Staff/BSBD/No frill/Small Accounts will continue to enjoy unlimited free transactions at Bank's own ATMs.			
50.	Service Charge for Locker rent :			
Locker Type	Dimension of locker units (Height x Width x Depth in inches)	Volume of (in cubic inches)	Annual rent (Amt. in Rs.)	
			URBAN	SEMI URBAN RURAL
A	4 ½" x 5 7/8" x 20 3/8"	539	1280	1280 920
NOTE:	1. 24 operations per annum free; beyond which Rs 100/-per operation will be charged.			
	2. Operations in the locker will be stopped if rent is not paid on due date.			
	3. In case of loss of key of the lockers, a service charge of Rs 520/- has to be recovered from hirer in addition to the actual expenditure incurred in breaking open the locker and changing of key by manufacturer of locker to be recovered manually.			
51.	Penal Charges for Locker Rent in Default			
	Type of Locker	Penal Charges		
	A	Rs.70/- per quarter or part thereof		
52.	Change of Specimen Signature	Rs.30/- per occasion provided no charge is to be levied in a/cs of Student, Govt. & In case of medically unfit a/c holders.		
53.	Change in Registered Nominee	Rs.60/- per occasion		
54.	Address confirmation	Rs.30/- per occasion		
55.	Creation of third party Lien/assignment	Rs. 500/- per occasion		
56.	Cancellation of third party Lien/assignment	Rs. 500/- per occasion		
57.	SMS Alert Charges	Rs.18.00 per A/C per year (Account means where mobile number is linked for SMS alert)		
58.	Safe Custody			
	Scripts	Rs.130/- per script, minimum Rs.300/- per year or part thereof.		
	Sealed cover	Rs.240/- per cover per year or part thereof.		
		Sealed Cover –from Govt. Bodies/Organisation- Rs.600/- per cover per year or part thereof.		
	Sealed boxes	For small boxes (30cm.x30cm.x30cm.)- Rs.1180/- per box per year or part thereof.		
		Sealed Boxes from Govt. Bodies/Organisation (30 cm x 30 cm x30 cm) - Rs.2960/- per box per year or part thereof.		
	Bank's own Deposit Receipt	Rs.130/- Per Deposit Receipt per year or part thereof.		
Note:	PRESENTLY THERE IS NO PROVISIONS FOR SAFE CUSTODY, MAY BE INTRODUCED VERY SHORTLY.			

59	ECS	
	a) ECS Registration Charge	Rs.100/- per occasion
	b) ECS CHARGES	Credit - NO CHARGE
		Debit - NO CHARGE
	c) ECS RETURN CHARGES	Return of Credit ECS - Rs.80/- per instrument
		Return of Debit ECS - Rs.170/- per instrument
60	IMPS Charges through Internet Banking, Mobile Banking and Branch Channel	
	Up to Rs.25000/-	Rs.6/-
	Above Rs.25000/- up to Rs.100000/-	Rs.12/-
	Above Rs.100000/-	Rs.20/-
NOTE: PRESENTLY FREE OF CHARGES, MAY BE IMPOSED LATER ON.		
61	Intersol Receipt/ Payment through transfer mode at outstation Branches	
	Receipt/ Payment	NIL
62	Charge for storage of postal parcel beyond due date of the payment of Bill	Rs.60/- per parcel per day

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SCHEDULE OF STANDARD SERVICE CHARGES

PART - II

LOANS AND ADVANCES

(Inclusive of GST@18%)

(w.e.f. 22.10.2018)

SL.NO.	PARTICULARS	RATES
1.	Processing Charges	
	For Amount Slab	Service Charge (Uniform for all category of branches)
	a) Fresh Working Capital limit	Priority Sector
		Upto Rs.2.00 lakh – NIL
		Above Rs.2.00 lakh & up to Rs.5.00 Lakh or part thereof: Rs.370/- per lakh
		Above Rs.5.00 Lakh & part thereof: Rs.420.00 per Lakh
		Non- Priority Sector
		Up to Rs25000/- NIL
		Above Rs.25000/- & Up to Rs.5.00 Lakh or part thereof: Rs.420.00 par Lakh
		Above Rs.5.00 Lakh or part thereof: Rs.500.00 per Lakh
	b) For Term Loan (to be realized at the time of sanction)	Priority Sector
		Upto Rs.25000.00 - NIL
		Above Rs.25000.00 to Rs. 20.00 crore - 1.18% of loan amount
		Above Rs.20.00 crore - Rs.23.60 lakh + 0.601% of loan exceeding Rs.20.00 Crore
		Non-Priority Sector
		Upto Rs.25000.00 - NIL
	Processing charges in case of enhancement of limit	Above Rs.25000.00 to Rs.20.00 Crore - 1.18% of loan amount
		Above Rs.20.00 Crore - Rs.23.60 lakh + 0.601% of loan exceeding Rs.20.00 Crore
		Priority Sector
2.	Renewal Charges (Without Enhancement)	Upto Rs.2.00 lakh – NIL
		Above Rs.2.00 lakh to Rs.500.00 lakh or part thereof- Rs.370/- per lakh
		Above Rs.500.00 lakh & part thereof- Rs.420/- per lakh
		Maximum -Rs.42.07 lakh
		Non- Priority Sector
		Up to Rs.25,000/-NIL
		Above Rs. 25,000/- Rs.370/-per lakh for whole amount, Maximum Rs.42.07 lakh
		Priority Sector
		Upto Rs.2.00 lakh – NIL
		Above Rs.2.00 lakh to Rs.500.00 lakh or part thereof- Rs.370/- per lakh
	a)Working Capital	Above Rs.500.00 lakh & part thereof- Rs.420/- per lakh
		Maximum -Rs.42.07 lakh
		Non- Priority Sector
	Term Loan: Review/Renewal charges (except Retail credit & Corporate loans)	Up to Rs.25,000/-NIL
		Above Rs.25,000/-: 75% of the normal charges subject to maximum charges Rs. 42.07 lakh.
		0.103% of limit or part thereof Maximum- Rs.1.03 lakh



3.	Charges for ADHOC Sanction for Priority & Non-Priority Sector	
	Upto Rs.2.00 lakh	1000/-
	Above Rs.2.00 lakh upto Rs.10.00 lakh	Rs.3000/-
	Above Rs.10.00 lakh upto Rs.1.00 Crore	Rs.25650/-
	Above Rs.1.00 Crore upto Rs. 10.00 Crore	Rs.102610/-
	Above Rs.10.00 Crore	Rs.256520/-
	For Loans and Advances against Liquid Instruments Namely, Bank's own Term Deposit ,NSC ,LIP, KVP , Units of UTI etc.	No processing charge is to be realized

4.	Supervising Charges	
	Amount Slab	Service Charge (Uniform for all category of branches)
	Up to Rs.25000.00	NIL
	Above Rs.25000.000 but less than Rs.1.00 Lakh	Rs.160.00 per inspection
	Above Rs.1.00 Lakh but less than Rs.2.00 Lakh	Rs.230.00 per inspection
	Above Rs.2.00 Lakh but less than Rs.5.00 Lakh	Rs.350.00 per inspection
	Above Rs.5.00 Lakh but less than Rs.10.00 Lakh	Rs.1700.00 per inspection
	Above Rs.10.00 Lakh but less than Rs.20.00 Lakh	Rs.2960.00 per inspection
	Above Rs.20.00 Lakh but less than Rs.50.00 Lakh	Rs.4450.00 per inspection
	Above Rs.50.00 Lakh but less than Rs.200.00 Lakh	Rs.8300.00 per inspection
	Above Rs.200.00 Lakh	Rs.17500.00 per inspection
	OUTSTATION INSPECTION	In addition to the above charges, actual expenses paid by Bank to officials
	Gaurantee	
5.	Name of the item	Service Charge
	Cash Margin below 10%	3.55% per annum & Minimum 2 quarters
	Cash Margin above 10% to below 20%	3.25% per annum & Minimum 2 quarters
	Cash Margin above 20% to below 30%	2.961% per annum & Minimum 2 quarters
	Cash Margin above 30% to below 40%	2.37% per annum & Minimum 2 quarters
	Cash Margin above 40% to below 99%	1.78% per annum & Minimum 2 quarters
	Cash Margin 100%	0.90% per annum & Minimum 2 quarters
6.	Mortgage Charges	
	Upto Rs.10.00 lakh	Rs.900/- per lakh
	Above Rs.10.00 lakh to Rs.5.00 Crore	Rs.17700/-
	Above Rs.5.00 Crore	Rs.29500/-
7.	Documentation Charges	
	Upto Rs.25000/-	NIL
	Above Rs.25000/- to Rs.50000/-	Rs.240/-
	Above Rs.50000/- to Rs.2.00 lakh	Rs.1420/-
	Above Rs.2.00 lakh to Rs.5.00 lakh	Rs.3300/-
	Above Rs.5.00 lakh to Rs.20.00 lakh	Rs.3540/-
	Above Rs.20.00 lakh to Rs.1.00 crore	Rs.5900/-
	Above Rs.1.00 crore to 5.00 crore	Rs.8260/-
	Above 5.00 crore	Rs.23600/-
Note:	(1)Where Mortgage charges are realized, Documentation charges are not to be realized. (2) Actual Legal Vetting charges are to be realized.	



8.	Commitment Charges	
	Term Loan	0.59% per annum (p.a.) on the balance of Term Loan remaining undrawn vis-à-vis the draw down schedule for more than 90 days.
	All the existing and future borrowal accounts with overall	
	Working Capital(Both Fund & Non - Fund Based)	i) 0.59% per annum on the undrawn part, if average utilization during a quarter is below 60% of both fund & non fund based overall working capital limit.
	All the existing and future borrowal accounts with overall credit limit of Rs.1.00 Crore and above	ii) 0.59% per annum on unavailed portion, if average utilization during a quarter is below 60% of both fund & non fund based overall working capital limit.
Note:	The sanctioned credit limit available to the borrower at the beginning of each year will be considered for calculating the average utilization level during the half year.	
9.	Service Charges for Retail Credit Products	
	Processing Fee	
	Name of Scheme	Charges
	Housing Loan (incl. Pensioners' Housing Loan)	0.59%, Minimum Rs.1180/- Maximum Rs.11800/-
	Cash Rental	1.18%
	Mortgage Loan	1.18%
	Trade Credit	1.18%
	Consumer Loan	0.59%
	Car Loan (incl. Pensioners' Car Loan)	0.59%
		Minimum Rs.600/-
		Maximum Rs.11800/-
	Personal Loan for salaried person	1.18%
	Personal Loan for pensioners	1.18%
	Education Loan	NIL
	Reverse Mortgage	0.59%
	Smart Loan	2.38%
Note:	(1) No Equitable Mortgage Charge is to be realised for Housing Loan & Housing Loan to Pensioners. Only Documentation Charge is to be charged. (2) Where equitable mortgage charges are recovered, documentation charges will not be recovered.	
10.	Charges for giving copies of documents (copies If sought by the customer)	Charges for copy of the documents for submission to any statutory authority- Actual photocopying charges + Rs. 1180/-
11.	Providing credit report at the request of client	Rs.1180/- per occasion.
12.	Revalidation of sanction	For credit limits upto Rs.1 crore- 0.296% of limits
		For credit limit above Rs.1 crore-0.296% of limits Maximum- Rs. 1.18 Lakh
13.	Renewal of Guarantee	The charges are same as those applicable for issuance of fresh guarantees, except that the claim period is not charged for, if the renewal is effected before the expiry date of original Guarantee. In essence the charges should be on total final claim including the enhanced period plus claim period
14.	CIBIL & CERSAI charges	Individual-Rs.60/- for each search
		For Commercial- Rs.900/- for each search
15.	Switchover of existing housing loan accounts to MCLR	Rs. 1180/-
16.	Service Charges for Loan to Corporates	Prepayment of Term Loan- 1.18% of amount pre-paid. For Term Loan above Rs.5.00 Crore - Renewal/Review Charges: Rs.2.95 Lakh for every renewal/review



SCHEDULE OF STANDARD SERVICE CHARGES

PART - III

CONCESSIONS N SERVICE CHARGES

(Inclusive of GST@18%)

(w.e.f. 22.10.2018)

SL.NO.	PARTICULARS				
1.	Concessions for Staff Members (existing & retired) : a) No Service Charge should be levied on transaction conducted by our staff members. b) No service charge should be levied on transaction conducted by ex-staff member if he is not employed gainfully. C) Minimum balance maintenance criteria not applicable. Note : All out of pocket expenses to be recovered.				
2.	Discretionary Power for allowing concession in service charges: In order to retain High Value Customers and to increase the volume of business, the discretion for allowing concession in service charges has been vested with the different committee as under: For Service Charges - General Operations and Loans & Advances <table><tr><td>Head Office Level Committee under Chairman</td><td>100%</td></tr><tr><td>Head Office Level Committee under General Manager</td><td>50%</td></tr></table>	Head Office Level Committee under Chairman	100%	Head Office Level Committee under General Manager	50%
Head Office Level Committee under Chairman	100%				
Head Office Level Committee under General Manager	50%				

