



# **MAHARASHTRA GRAMIN BANK**

*(A Scheduled Bank established by Government of India)*

Sponsor Bank: Bank of Maharashtra

**(PLANNING DEPARTMENT)**

**HEAD OFFICE: CIDCO, AURANGABAD - 431 003**


## **SERVICE CHARGES**

**(Cir.No. HO/P&D/ 24 /2016 (56) Dt.**

**31.03.2016)**

**w.e.f. 01.04.2016**

**(For Internal Circulation only)**

<b>महाराष्ट्र ग्रामीण बँक</b> (भारत सरकार द्वारा स्थापित शेड्युल्ड बँक) पुरस्कृत बँक : बँक ऑफ महाराष्ट्र मुख्य कार्यालय : 'जीवन्श्री', प्लॉट नं. ३५, सेक्टर जी टाऊन सेंटर, सिडको, औरंगाबाद - ४३१ ००३		<b>MAHARASHTRA GRAMIN BANK</b> (A Scheduled Bank established by Government of India) Sponsor Bank: Bank of Maharashtra H.O. : 'Jeevanshree', Plot No.35, Sector G Town Centre, CIDCO, AURANGABAD - 431 003
(0240) 2476139, 2476140/41	FAX: (0240) 2476143	e mail: mgbhond@gmail.com Visit: www.mahagramin.in

**HO/P&D/Cir No. 24 /2015-16**

**March 31, 2016**

56

All the Branches and Offices of the Bank

Dear Sir/ Madam

**REVISION OF Service Charges W.E.F. 1<sup>st</sup> APRIL 2016**

The need was felt to revise the Service Charges and bring them in line with sponsor bank. Revision of the Service Charges of Bank was last made effective from 01.09.2013. 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 01.04.2016.

- The periodicity of minimum balance charges on saving Bank accounts is now changed to monthly and the quantum is reduced proportionately. This will reduce the burden on account holder and also provide opportunity to customer to correct the irregularity and avoid penalty from next month.
- Bank has introduced interoperable RuPay ATM Debt Cards/KCC cards. The charges for first five withdrawals for saving bank customers during calendar month are free. Subsequent withdrawals will be @Rs.20 per transaction, and for current account holders Rs. 20/- per transaction. (Except metro cities where first 3 transactions in a month are free.)
- Supervision/inspection charges are applicable to retail loans up to Rs. 1000 p.a.

The revised service charges, like existing service charges are exclusive of the service tax. Service Tax is to be collected separately at the rates applicable (14.50% at present).

All branches/ offices are advised to recover the Service Charges as per the rates w.e.f. from 01.04.2016 and strictly adhere to the charges given in the schedule. The schedule of charges is displayed on our website and is given to data centre for incorporating the same in system w.e.f. 01.04.2016.

Yours faithfully,



**General Manager**

Enclosed: Schedule of Service Charges.

# MAHARASHTRA GRAMIN BANK

HEAD OFFICE CIDCO, AURANGABAD

## ANNEXURE -I

### SCHEDULE OF SERVICE CHARGES

<b>❖ SERVICE CHARGES - OTHERS</b>				
Sr	Particulars	Existing Charges From 01.09.2013 (Excluding Service Tax)	Revised Charges From 01.04.2016 (Excluding Service Tax & Swachh Bharat cess)	System (S)/ Manual (M)
<b>1</b>	<b><u>Incidental Charges</u></b>			
	<b>a</b>	<b>Saving Bank A/c</b>		
	<b>With/ Without cheque book Minimum Bal. Charges</b>	Min Bal : Urban Branch : Rs. 1000*  Semi Urban : Rs. 500* Rural Branch : Rs. 250* *Charges for non maintenance Rs. 70 per Month/per occasion for metro & Urban and semi urban. & Rs. 35 per Month per occasion for rural branches	Min Bal : <b>Urban Branch : Rs. 1500*</b> Semi Urban : Rs. 500* Rural Branch : Rs. 250* *Charges for non maintenance of minimum balance Rs. <b>40 per Month</b> for Rural, Semi-Urban, Urban & Metro	S
		If charges are levied for three consecutive months A/C should be closed after giving notice.	If charges are levied for three consecutive months A/C should be closed after giving notice.	M
		(Minimum balance condition and related charges are not applicable for 'No Frills – basic accounts' & 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
	<b>b</b>	<b>Current Account</b>		
	<b>Minimum Bal. Charges</b>	Min Bal : Urban Branch/Semi Urban : Rs. 5000* Rural Branch : Rs. 2000* *Charges for non maintenance Individual : Rs. 250 p. q.( at all Branches)  Others: Rs.500/- p.q. for Rural & Semi Urban Brs.  : Rs.700/- p.q at Urban Brs.  No service charges if min bal is maintained. If not, Rs. 400/- per annum. When balance falls below inoperative charges, a/c will be closed under advice to the customer.	Min Balance quarterly : Urban Branch/Semi Urban : Rs. 5000* <b>Rural Branch : Rs. 2500*</b> *Charges for non maintenance Individual : Rs. 250 p. q.( at all Branches)  Others: Rs.500/- p.q. for Rural & Semi- Urban & Urban Brs.  No service charges if min bal is maintained. If not, Rs. 400/- per annum. When balance falls below inoperative charges, a/c will be closed under advice to the customer.	S

Sr	Particulars	Existing Charges From 01.09.2013 (Excluding Service Tax)	Revised Charges From 01.04.2016 (Excluding Service Tax & Swachh Bharat cess)	System (S)/ Manual (M)	
	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)	With /Without cheque book Individual-Rs. 200 /- Non-Individual- Rs.500/- (Same charges for SB/Current Account)	S
	d	Inoperative A/cs <b>Saving Account</b>	No. Service Charges if Min. Balance is Maintained. if not, 150 p.a. If Bal. is < 150, a/c will be closed under advice to customer.	No charges to be levied irrespective of the balance in the account	S
	d	<b>Current Account</b>	No Service Charges if Min. Balance is Maintained. if not, 400 p.a. If Balance falls below minimum charges inoperative charges a/c will be closed under advice to customer.	No charges to be levied irrespective of the balance in the account.	S
	e	Excessive cash withdrawals in SB accounts (other than using alternate channels)	For entries over 30 per half Year Rs. 10/- per exceeded withdrawal to be recovered at the time of Interest application	For entries over 30 per half Year Rs. 20/- per exceeded withdrawal to be recovered at the time of Interest application	S
<b>2</b>	<b><u>Duplicate Pass Book/Account Statement</u></b>				
	a	Saving Account	Rs.50/- per PB with latest balance plus Rs. 10per group of 30 entries part thereof for previous entries	Rs.50/- per new PB (duplicate PB) with latest balance plus Rs. 10 per group of 30 entries or part thereof. <b>(Duplicate Passbook to be issued from the CBS Menu entry)</b>	S
	b	Current Account	Other than individual Rs50/- per PB with latest balance plus Rs. 10per group of 30 entries part thereof for previous entries	For current accounts of other than individuals Rs. 50/- per statement of 30 entries or part thereof beyond one free statement.	S
	c	Issue of Duplicate Deposit Receipt	Rs. 50.00 per receipt	<b>NIL</b>	
<b>3</b>	<b><u>Cheque Leaves (CTS /MICR/Non MICR)</u></b>				
	a	Saving Account	40 free leaves per annum Rs. 2.50 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.	<b>First cheque book free per annum (20 leaves)</b> <b>Rs. 5.00 per additional leaf exceeding 20 free leafs p.a.</b> No charges for issuing a CTS cheque book for first time to SB account holder as per RBI guidelines.	S
	b	Current Account	Rs. 2.50 per leaf.	<b>First cheque book free per annum</b> <b>Rs. 5.00 per leaf. (20 leaves per annum)</b>	S
<b>4</b>		<b>Loss of Cheque book</b>	<b>SB:-</b> Rs. 50/- per cheque Max. Rs. 500/- per reference. <b>CA/CC/OD-</b> Rs.100 per leaf. Max (No upper limit)	<b>NIL</b> <b>NIL</b>	<b>M</b>

Sr	Particulars	Existing Charges From 01.09.2013 (Excluding Service Tax)	Revised Charges From 01.04.2016 (Excluding Service Tax & Swachh Bharat cess)	System (S/ Manual (M)																				
<b>5</b>	<b><u>Cheque Return</u></b>																							
	a Outward (Return of Cheques drawn on our bank)	Rs. 150/- per cheque due to financial reason, Rs. 75/- per cheque for other reason (+ interest @ base rate + 8.00% for number of days the bank is out of funds in clg house)	<b>Rs. 300/- per cheque</b> per occasion due to financial reason, <b>Rs. 150/- per cheque</b> for other reason (+ interest @ base rate + 8.00% for number of days the bank is out of funds in clg house)	M																				
	b Inward (Return of Cheque deposited by our customer)	Rs. 50/- per cheque.	Upto Rs.1.00 lakh Rs: 200/- (per cheque per occasion) Above Rs.1.00 lakh Rs. 300/- (per cheque per occasion)	M																				
<b>6</b>	<b>Standing Instructions</b>	One time SI registration charges Rs. 50/- per SI	NIL																					
		SI processing charges : 1. Within the bank no charges 2. Others: Rs. 10/- transaction+ remittance charges applicable.	NIL																					
	Where balance is not sufficient to carry out SI	--	NIL																					
<b>7</b>	<b>Stop Payment Instructions</b>	<b>SB:-</b> Rs. 50/- per cheque Max. Rs. 250/- per reference	<b>SB:-</b> Rs. 200/- per cheque <b>Max. Rs. 1000/- per reference</b>	S																				
		<b>CA/CC/OD-</b> Rs. 100. Max Rs. 1000/- per reference	<b>CA/CC/OD-</b> Rs. 300. <b>Per cheque.</b> <b>Max. Rs. 2000/- per reference</b>	S																				
<b>8</b>	<b>Ledger Folio Charges/Account Maintenance Charges For Current Account</b>	Once in year Rs. 60/- per folio. Per electronic page for part there of Before 31st March One folio = group of thirty entries or part thereof.	Once in year Rs. 60/- per folio. Per electronic page for part there of Before 31st March One folio = group of 30 entries or part thereof.	S																				
		<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. 1,00,000</td> <td>5</td> </tr> <tr> <td>Above Rs. 1,00,000</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. 1,00,000	5	Above Rs. 1,00,000	All	<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. 1,00,000</td> <td>5</td> </tr> <tr> <td>Above Rs. 1,00,000</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. 1,00,000	5	Above Rs. 1,00,000	All	
Average Cr. Bal. Rs.	Free Folios																							
Less than Rs. 25,000	0																							
Rs.25001 to Rs. 50000	3																							
Rs. 50001 to Rs. 1,00,000	5																							
Above Rs. 1,00,000	All																							
Average Cr. Bal. Rs.	Free Folios																							
Less than Rs. 25,000	0																							
Rs.25001 to Rs. 50000	3																							
Rs. 50001 to Rs. 1,00,000	5																							
Above Rs. 1,00,000	All																							

Sr	Particulars	Existing Charges From 01.09.2013 (Excluding Service Tax)	Revised Charges From 01.04.2016 (Excluding Service Tax & Swachh Bharat cess)	System (S)/ Manual (M)
<b>9</b>	<b>OBC/ IBC (Cheques)</b>			
a	Rs. Upto 5000/-	Rs. 25/- per instrument	Rs. 25/- per instrument	M
b	Rs. 5001 to 10000/-	Rs. 50/- per instrument	Rs. 50/- per instrument	M
c	Rs. 10,001 to Rs. 100,000/-	Rs. 100/- per instrument	Rs. 100/- per instrument	M
d	Rs. 1,00,001 to Rs. 10,00,000/-	Rs. 150/- per instrument	<b>Rs. 200/- per instrument</b>	M
e	Over Rs. 10,00,000/-	Rs. 150/- per instrument (The above charges will be all inclusive. No additional Charges such as courier charges, out of pocket expenses are to be collected.)	<b>Rs. 250/- per instrument</b> No additional Charges such as courier charges, out of pocket expenses etc. are to be collected.	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.	M
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	M
h	Purchase of local cheques	Rs. 0.35 per 100 Min. Rs. 25/-	<b>No Local Cheque Purchased Under BP</b>	
<b>10</b>	<b>OBC/ IBC (Bills)</b>			
a	Upto Rs. 5000/-	Rs. 50/- per instrument	<b>Rs. 100/- per bills</b>	M
b	Rs. 5001 to 10,000/-	Rs. 75/- per instrument	<b>Rs. 100/- per bills</b>	M
c	Rs. 10,001 to Rs. 1,00,000/-	Rs. 7.50 per thousand or part thereof	<b>Rs. 10/- per thousand or part thereof Min. Rs. 100/-</b>	M
d	Rs. 100001 to Rs. 10,00,000/-	Rs. 6/- per thousand or part thereof. Min. Rs. 750/-	<b>Rs. 10/- per thousand or part thereof Min. Rs. 1000/-</b>	M
e	Over Rs. 10,00,000/-	Rs. 5 per thousand or part thereof. Min. Rs. 6000/- Max. Rs. 15000/-	<b>Rs. 8 per thousand or part thereof. Min. Rs. 10,000/- Max. Rs. 15,000/-</b>	M
f	Additional Charges for retirement of IBC against cash	Normal Charges + 50% above normal charges.( RBI directives do not permit acceptance of cash over Rs. 50,000/-	<b>For Account holders:</b> Normal charges as mentioned above <b>For Others:</b> Normal Charges + 50% above normal charges.( RBI directives do not permit acceptance of cash over Rs. 50,000/-)	M

Sr	Particulars	Existing Charges From 01.09.2013 (Excluding Service Tax)	Revised Charges From 01.04.2016 (Excluding Service Tax & Swachh Bharat cess)	System (S/ Manual (M)
	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)	M
11	<b>Outstation Cheque/Bills returned unpaid</b>	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
12	<b>Speed Clearing</b>	--	<b>NIL</b> (Since introduction of CTS speed clearing has lost its relevance)	
13	a <b>Verification of Signature</b>	Rs. 50/- per verification	<b>Rs. 100/- per verification</b>	M
	b Recording reconstitution of account/change of signatures	Rs. 150/- per occasion	Rs. 150/- per occasion	M
	c <b>Attestation of photograph</b>	Rs. 50/- per transaction	<b>Rs. 100/- per reference</b>	M
14	<b><u>DD / MT / Pay Order</u></b>			
	a Up to Rs.10,000/-	Individuals : Rs 25/-	Individuals : Rs 25/-	S
		Non Individual : Rs. 35/-	Non Individual : Rs. 35/-	S
	b Rs. 10,001 and above	<b>Individuals:</b> Rs. 3/- per Rs thousand or part thereof. Min Rs. 50/- max Rs.12,500/-	<b>Individuals: Rs. 5/- per Rs thousand or part thereof. Min Rs. 50/- Max Rs. 12,500/-</b>	S
		<b>Non-Individuals:</b> Rs. 3.50/-per Rs. thousand or part thereof. Min Rs. 50/- max Rs. 12500/-	<b>Non-Individuals: Rs. 6/-per thousand or part thereof. Min Rs. 60/- max Rs. 12500/-</b>	S
		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.	S
	Additional charges for handling cash	--	<b>For account holders : 50% over &amp; above normal charges</b>  <b>For others: 50% over &amp; above normal charges. (acceptance of cash of Rs.50,000/- &amp; above not permitted)</b>	S
15	<b><u>Issue of Duplicate DD / PO</u></b>			
	a Up to Rs. 5,000/-	Rs. 50/-	<b>Rs. 100/-</b>	S
	b Above Rs. 5,000/-	Rs. 100/-	<b>Rs. 200/-</b>	S

Sr	Particulars	Existing Charges From 01.09.2013 (Excluding Service Tax)	Revised Charges From 01.04.2016 (Excluding Service Tax & Swachh Bharat cess)	System (S/ Manual (M)	
16	Cancellation of DD / PO	Individual: Rs. 50/- per DD/ PO or value of instrument whichever is lower.	Individual: up to Rs. 1000/- : Rs. 20/- per DD/ PO. For Rs. 1000/- & above :Rs. 100/- per DD/PO.	S	
		Non Individual: Rs.100/- per DD/PO or value of instrument whichever is lower.	Non Individual: Rs.200/- per DD/PO or value of instrument whichever is lower.	S	
17	Revalidation of DD/ PO	Rs. 100 per DD/PO	Rs. 150 per DD/PO	M	
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	M	
19	<b>Remittances of Term Deposits on Maturity</b>				
	a	To other Bank	As applicable to remittances. In case of local remittances charges applicable to banker's cheque/ PO.	As applicable to remittances.	M
	b	To our branch	NIL	NIL	S
20	Loss of Token	Rs. 100/- per lost token	Rs. 100/- per lost 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. 100/- per item for records less than 12 months old (else Rs. 150/-)	Rs. 150/- per item for records less than 12 months old	M	
			Rs. 200/- per item for records more than 12 months old	M	
23	a	Electronic Clearing Services – Credit	As destination Branch – NIL	As destination Branch – NIL	M
			As Sponsor bank – Rs. 5/- per transaction (Above Rs.2 Cr, additional Rs. 50 to be charged as clearing house charges)	As Sponsor bank – Rs. 5/- per transaction (Above Rs.2 Cr, additional Rs. 50 to be charged as clearing house charges)	
			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 destination Branch – NIL	M
			As Sponsor bank – Rs. 3.50/- per transaction. (Above Rs. 2 Cr, additional Rs.50 to be charged as clearing house charges)	As Sponsor bank – Rs. 3.50/- per transaction. (Above Rs. 2 Cr, additional Rs. 50 to be charged as clearing house charges)	
			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 01.09.2013 (Excluding Service Tax)	Revised Charges From 01.04.2016 (Excluding Service Tax & Swachch Bharat cess)	System (S/ Manual (M)	
	c	<b>ECS Debit Return</b>	As destination Bank: Rs. 100/- per transaction As sponsor bank: Nil	As destination Bank: Rs. 100/- per transaction As sponsor bank: Nil M	
<b>24</b>	<b>NEFT</b>				
		<b>Inward</b>	NIL	NIL S	
		<b>Outward :</b>	Upto Rs. 1 lakh: - Nil Above Rs. 1 lakh to Rs. 2 lakh: - Rs.15/- per transaction Above Rs. 2 lakh :- Rs. 25/- per transaction	Upto Rs. 1 lakh :- Nil <b>Above Rs. 1 lakh to Rs. 2 lakh: -</b> Rs.15/- per transaction <b>Above Rs. 2 lakh :-</b> Rs. 25/- per transaction S	
<b>25</b>	<b>RTGS</b>				
		<b>Inward</b>	--	NIL S	
		<b>Outward</b>	--	(Including time varying tariff levied by RBI)	
		Less than Rs.2 lakh	--	<b>Not Applicable</b> (Minimum threshold Rs. 2 lakh)	
		<b>Rs. 2 lakh to less than Rs. 5 lakh</b>	--	<b>Time band</b> <b>Charges</b>	
				9.00 hrs to 12.00 hrs	Rs. 25/- S
				After 12.00 hrs to 15.30 hrs	Rs. 26/- S
				After 15.30 hrs to 17.30 hrs	Rs. 30/- S
				After 17.30 hrs	Rs. 30/- S
		<b>Rs. 5 lakh and above</b>	--	<b>Time band</b> <b>Charges</b>	
				9.00 hrs to 12.00 hrs	Rs. 50/- S
				After 12.00 hrs to 15.30 hrs	Rs. 51/- S
				After 15.30 hrs to 17.30 hrs	Rs. 55/- S
				After 17.30 hrs	Rs. 55/- S
<b>26</b>	<b>CBS TRANSACTION</b>				
	a	<b>Cash Deposit Other than home branch (Cash Handling Charges)</b>	At Non Home branch upto Rs 25000 :- Nil Loose cash counting charges @ 50/- per bundle (1000 pieces) Fake note detection and contingency charges (which include note counting and sorting) @ Rs. 50/- per bundle (1000 pieces.) No charges for cash deposit at Non home branches.	<b>For SB a/c holders: Free</b> • For CA, CC: - free for first 1000 pcs a day in any denomination. • From 1001 pcs onwards ; 1. <b>Rs. 20 per</b> 100 pcs for denomination of Rs. 500 & Rs.1000. 2. <b>Rs. 25 per</b> 100 pcs for denomination of Rs. 100 & lower denominations. 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 Maximum amount of SC of Rs. 10,000/- done away with No charge for loan /NPA/ write off recovery M M M	

Sr	Particulars	Existing Charges From 01.09.2013 (Excluding Service Tax)	Revised Charges From 01.04.2016 (Excluding Service Tax & Swachh Bharat cess)	System (S/ Manual (M)
	b	<b>Cash Withdrawal</b>	Payment of Cheque at Non Home branch, cash payment only against self drawn cheque:- Free, Subject to cap of Rs. 50,000/- per day.	M
	c	<b>Transfer of Funds</b> (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	M
	d	<b>Collection of cheques</b>	Deposit of cheques/collection instrument at non-home branches For local clearing area : Free Other areas – Upto inclusive of Rs.25,000/- per day : Free Above Rs.25,000/- per day : Rs.1.50/- p.t. on value of instrument Min. Rs.50/-, Max. Rs.2000/- per transaction	M M M M
	f	<b>Cash handling charges for late receipt</b> (After Banking/ Cash hours). Acceptance of the cash will be at the discretion of branch head	At present no charges	NIL M
<b>27</b>	<b>ATM Cards</b>			
	a	1 <sup>st</sup> Card/ Staff	Free	Free M
	b	Renewal of Card	Rs. 100/- per occasion	Rs. 100/- per occasion M
	c	Surrender of Card (within 1 year)	Rs. 100/-	Rs. 100/- M
	d	Duplicate on loss of Card	Rs. 150/-per occasion	Rs. 150/-per occasion M
	e	Re Pin (Duplicate) for Debit Card	Rs. 50/-	Rs. 50/- M
	f	<b>ATM Usage Charges</b>	Transactions ( Financial and non financial) at our Bank's ATM free	Transactions (Financial and non financial)at our Bank's ATM & Bank of Maharashtra 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	Gen public SB/Staff SB & CC account <b>Withdrawal</b> 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. <b>(Except metro cities where first 3 transactions in a month are free )</b>

Sr	Particulars	Existing Charges From 01.09.2013 (Excluding Service Tax)	Revised Charges From 01.04.2016 (Excluding Service Tax & Swachch Bharat cess)	System (S/ Manual (M)	
			Gen public SB/Staff SB & CC account for <b>Non Financial transaction</b> (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 <b>CA Account @ Rs. 10/- per transaction.</b> <b>(Except metro cities where first 3 transactions in a month are free)</b>		
28	<b><u>Issuance of Certificate</u></b>				
	<b>A No Dues Certificate</b>				
	i	Rural & Semi Urban branches	For loans under Govt. sponsored schemes & Agri. Loans to SF/MF/Share croppers and like- <b>NIL,</b> <b>For others:</b> <b>Individual – Rs. 15/- per occasion.</b> <b>Non Individual – Rs. 30/- per occasion</b>	<b>For loans</b> under Govt.sponsored schemes & Agri. Loans to SF/MF/Share croppers: <b>NIL.</b>  <b>For others:</b> <b>Individual – Rs. 25/- per occasion.</b> <b>Non Individual – Rs. 75/- per occasion</b>	M
	ii	Urban Branches	<b>Individual – Rs. 50/- per occasion.</b> <b>Non Individual – Rs. 100/- per occasion</b>	<b>Individual – Rs. 100/- per occasion.</b> <b>Non Individual – Rs. 150/- per occasion</b>	M
	<b>B Interest Certificate</b>				
	i	SB	No charges at present	<b>First certificate free and Rs. 100/- for per additional copy</b>	M
	ii	For business purpose			
	<b>C Balance Certificate</b>				
	i	SB	No charges at present	<b>First certificate free and Rs. 100/- for per additional copy</b>	M
	ii	For business purpose			
29	<b><u>IMPORTANT</u></b>				
		<b><u>Out of Pocket Expenses</u></b>	All out of Pocket Expenses including Ordinary Post to be recovered at actual. <b>Postage recovered to be credited to Postage and not to Commission account.</b> 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. <b>Postage recovered to be credited to Postage and not to Commission account.</b> Interest component to be credited to respective P/L Interest A/c & not to Commission A/c.	M

Sr	Existing Charges From 01.09.2013 (Excluding Service Tax)				Revised Charges From 01.04.2016 (Excluding Service Tax & Swachh Bharat cess)				System (S) Manual (M)																																																																																																																	
30	<b>Locker Rent (per Annum)</b>																																																																																																																									
	<table border="1"> <thead> <tr> <th rowspan="2">T y p e</th> <th colspan="2">Urban/Semi Urban</th> <th colspan="2">Rural Places</th> </tr> <tr> <th>Rent</th> <th>Security Deposit</th> <th>Rent</th> <th>Security Deposit</th> </tr> </thead> <tbody> <tr> <td>A</td> <td>Rs. 1100/-</td> <td>Rs. 5000/-</td> <td>Rs. 750/-</td> <td>Rs. 5000/-</td> </tr> <tr> <td>B</td> <td>Rs. 1200</td> <td>Rs. 10000/-</td> <td>Rs. 800/-</td> <td>Rs. 10000/-</td> </tr> <tr> <td>C</td> <td>Rs. 2500/-</td> <td>Rs. 20000/-</td> <td>Rs. 1500/-</td> <td>Rs. 20000/-</td> </tr> <tr> <td>D &amp; E</td> <td>Rs. 2500/-</td> <td>Rs. 20000/-</td> <td>Rs. 1500/-</td> <td>Rs. 20000/-</td> </tr> <tr> <td>H 1</td> <td>Rs. 2500/-</td> <td>Rs. 25000/-</td> <td>Rs. 1500/-</td> <td>Rs. 20000/-</td> </tr> <tr> <td>F</td> <td>Rs. 3000/-</td> <td>Rs. 30000/-</td> <td>Rs. 2500/-</td> <td>Rs. 25000/-</td> </tr> <tr> <td>G</td> <td>Rs. 3000/-</td> <td>Rs. 30000/-</td> <td>Rs. 2500/-</td> <td>Rs. 30000/-</td> </tr> <tr> <td>H</td> <td>Rs 3500/-</td> <td>Rs. 40000/-</td> <td>Rs. 2800/-</td> <td>Rs. 35000/-</td> </tr> <tr> <td>L &amp; K</td> <td>Rs 5500/-</td> <td>Rs. 50000/-</td> <td>Rs. 4000/-</td> <td>Rs. 40000/-</td> </tr> </tbody> </table>				T y p e	Urban/Semi Urban		Rural Places		Rent	Security Deposit	Rent	Security Deposit	A	Rs. 1100/-	Rs. 5000/-	Rs. 750/-	Rs. 5000/-	B	Rs. 1200	Rs. 10000/-	Rs. 800/-	Rs. 10000/-	C	Rs. 2500/-	Rs. 20000/-	Rs. 1500/-	Rs. 20000/-	D & E	Rs. 2500/-	Rs. 20000/-	Rs. 1500/-	Rs. 20000/-	H 1	Rs. 2500/-	Rs. 25000/-	Rs. 1500/-	Rs. 20000/-	F	Rs. 3000/-	Rs. 30000/-	Rs. 2500/-	Rs. 25000/-	G	Rs. 3000/-	Rs. 30000/-	Rs. 2500/-	Rs. 30000/-	H	Rs 3500/-	Rs. 40000/-	Rs. 2800/-	Rs. 35000/-	L & K	Rs 5500/-	Rs. 50000/-	Rs. 4000/-	Rs. 40000/-	<table border="1"> <thead> <tr> <th rowspan="2">T y p e</th> <th colspan="2">Metro/Urban /Semi Urban</th> <th colspan="2">Rural Places</th> </tr> <tr> <th>Rent</th> <th>Security Deposit</th> <th>Rent</th> <th>Security Deposit</th> </tr> </thead> <tbody> <tr> <td>A</td> <td>Rs. 1400/-</td> <td>Rs. 6000/-</td> <td>Rs. 950/-</td> <td>Rs. 6000/-</td> </tr> <tr> <td>B</td> <td>Rs. 1500</td> <td>Rs. 6400/-</td> <td>Rs. 1000/-</td> <td>Rs. 6400/-</td> </tr> <tr> <td>C</td> <td>Rs. 3150/-</td> <td>Rs. 11250/-</td> <td>Rs. 1900/-</td> <td>Rs. 11250/-</td> </tr> <tr> <td>D</td> <td>Rs. 3150/-</td> <td>Rs. 11250/-</td> <td>Rs. 1900/-</td> <td>Rs. 11250/-</td> </tr> <tr> <td>E</td> <td>Rs. 3150/-</td> <td>Rs. 11250/-</td> <td>Rs. 1900/-</td> <td>Rs. 11250/-</td> </tr> <tr> <td>H 1</td> <td>Rs. 3150/-</td> <td>Rs. 11250/-</td> <td>Rs. 1900/-</td> <td>Rs. 11250/-</td> </tr> <tr> <td>F</td> <td>Rs. 3750/-</td> <td>Rs. 13150/-</td> <td>Rs. 3150/-</td> <td>Rs. 13150/-</td> </tr> <tr> <td>G</td> <td>Rs 3750/-</td> <td>Rs. 13150/-</td> <td>Rs. 3150/-</td> <td>Rs. 13150/-</td> </tr> <tr> <td>H</td> <td>Rs 4400/-</td> <td>Rs. 15000/-</td> <td>Rs. 3500/-</td> <td>Rs. 15000/-</td> </tr> <tr> <td>L &amp; K</td> <td>Rs 6900/-</td> <td>Rs. 22500/-</td> <td>Rs. 5000/-</td> <td>Rs. 22500/-</td> </tr> </tbody> </table>				T y p e	Metro/Urban /Semi Urban		Rural Places		Rent	Security Deposit	Rent	Security Deposit	A	Rs. 1400/-	Rs. 6000/-	Rs. 950/-	Rs. 6000/-	B	Rs. 1500	Rs. 6400/-	Rs. 1000/-	Rs. 6400/-	C	Rs. 3150/-	Rs. 11250/-	Rs. 1900/-	Rs. 11250/-	D	Rs. 3150/-	Rs. 11250/-	Rs. 1900/-	Rs. 11250/-	E	Rs. 3150/-	Rs. 11250/-	Rs. 1900/-	Rs. 11250/-	H 1	Rs. 3150/-	Rs. 11250/-	Rs. 1900/-	Rs. 11250/-	F	Rs. 3750/-	Rs. 13150/-	Rs. 3150/-	Rs. 13150/-	G	Rs 3750/-	Rs. 13150/-	Rs. 3150/-	Rs. 13150/-	H	Rs 4400/-	Rs. 15000/-	Rs. 3500/-	Rs. 15000/-	L & K	Rs 6900/-	Rs. 22500/-	Rs. 5000/-	Rs. 22500/-	M
T y p e	Urban/Semi Urban		Rural Places																																																																																																																							
	Rent	Security Deposit	Rent	Security Deposit																																																																																																																						
A	Rs. 1100/-	Rs. 5000/-	Rs. 750/-	Rs. 5000/-																																																																																																																						
B	Rs. 1200	Rs. 10000/-	Rs. 800/-	Rs. 10000/-																																																																																																																						
C	Rs. 2500/-	Rs. 20000/-	Rs. 1500/-	Rs. 20000/-																																																																																																																						
D & E	Rs. 2500/-	Rs. 20000/-	Rs. 1500/-	Rs. 20000/-																																																																																																																						
H 1	Rs. 2500/-	Rs. 25000/-	Rs. 1500/-	Rs. 20000/-																																																																																																																						
F	Rs. 3000/-	Rs. 30000/-	Rs. 2500/-	Rs. 25000/-																																																																																																																						
G	Rs. 3000/-	Rs. 30000/-	Rs. 2500/-	Rs. 30000/-																																																																																																																						
H	Rs 3500/-	Rs. 40000/-	Rs. 2800/-	Rs. 35000/-																																																																																																																						
L & K	Rs 5500/-	Rs. 50000/-	Rs. 4000/-	Rs. 40000/-																																																																																																																						
T y p e	Metro/Urban /Semi Urban		Rural Places																																																																																																																							
	Rent	Security Deposit	Rent	Security Deposit																																																																																																																						
A	Rs. 1400/-	Rs. 6000/-	Rs. 950/-	Rs. 6000/-																																																																																																																						
B	Rs. 1500	Rs. 6400/-	Rs. 1000/-	Rs. 6400/-																																																																																																																						
C	Rs. 3150/-	Rs. 11250/-	Rs. 1900/-	Rs. 11250/-																																																																																																																						
D	Rs. 3150/-	Rs. 11250/-	Rs. 1900/-	Rs. 11250/-																																																																																																																						
E	Rs. 3150/-	Rs. 11250/-	Rs. 1900/-	Rs. 11250/-																																																																																																																						
H 1	Rs. 3150/-	Rs. 11250/-	Rs. 1900/-	Rs. 11250/-																																																																																																																						
F	Rs. 3750/-	Rs. 13150/-	Rs. 3150/-	Rs. 13150/-																																																																																																																						
G	Rs 3750/-	Rs. 13150/-	Rs. 3150/-	Rs. 13150/-																																																																																																																						
H	Rs 4400/-	Rs. 15000/-	Rs. 3500/-	Rs. 15000/-																																																																																																																						
L & K	Rs 6900/-	Rs. 22500/-	Rs. 5000/-	Rs. 22500/-																																																																																																																						
<p><b>Per annum means financial year.</b>  <b># No security deposit be insisted for existing locker holder as per RBI guidelines.</b></p>																																																																																																																										
i	<b>Loss of Keys</b>	rent in arrears (if any) plus actual expenses incurred towards replacement of keys plus Rs.1000/- towards administrative cost is to be recovered			rent in arrears (if any) plus actual expenses incurred towards replacement of keys <b>plus Rs.2000/-</b> towards administrative cost is to be recovered			M																																																																																																																		
ii	<b>Concession to Staff</b>	The member of staff would get a concession of 0.25% in A type of lockers only. In case there is no A type Lockers, then the concession can be extended to 'B' type locker also. The facility is for single locker only.			The member of staff would get a concession of 25% in A type of lockers only. In case there is no A type Lockers, then the concession can be extended to 'B' type locker also. The facility is for single locker only.			M																																																																																																																		
iii	<b>Penalty for Rent in Arrears</b>	There would be a penalty of 2% per month 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 2% per month 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	<b>Special discount for advance payment of Rent for Customers and Staff.</b>	No discount at Present			No discount at Present			M																																																																																																																		
<p><b>I. No refund of advance rent in case of surrender of locker.</b>  <b>Advance locker rent will not be refunded by bank in case of premature surrender.</b>  <b>II. Security Deposit Mandatory for all new locker holders - including staff.</b>  <b>The security deposit is mandatory for all new locker holders including staff. Similarly difference in security deposit if any be also recovered.</b></p>										M																																																																																																																

**❖ SERVICE CHARGES -CREDIT**

Sr	Particulars	Existing Charges From 01.09.2013 (Excluding Service Tax)	Revised Charges From 01.04.2016 (Excluding Service Tax & Swachch Bharat cess)	System (S/ Manual (M)
1.	Interest on TOD	--	Base rate+8.00% p.a. with monthly reset	S
2.	Interest on EOD	--	Existing rate of interest on working capital limits + 2% p.a. with monthly resets.	S
3	Against Clearing	Interest at Base Rate + 8.5% (Interest to be charged only for days the bank remains out of funds) Min Rs. 20/-	<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)  <b>Cash Credit Limit :</b> Existing rate of interest on working capital limits + 2% p.a. with monthly resets.	S
4	<b>BP/BD of cheques</b> <b>Outstation Cheques</b>  a. For cheques upto Rs. 15000/-  More than Rs. 15,000 –  b. <b>Immediate purchase of Local Cheques:</b> Up to Rs. 15000/-  More than Rs. 15000/-:-	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 purchasing.  For realization period beyond 7 days, interest to be charged at base rate + 8.00% p.a.  – Rs. 10/- per cheque if requested by the customer  Interest at base rate + 8.00%p.a. till the Cheque is realized.	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.  For realization period beyond 7 days, interest to be charged at base rate + 8.00% p.a.  <b>Not relevant now - CTS environment.</b>	S
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 interest.	M

Sr	Particulars	Existing Charges From 01.09.2013 (Excluding Service Tax)	Revised Charges From 01.04.2016 (Excluding Service Tax & Swachh Bharat cess)	System (S)/ Manual (M)
06	<b>Solvency Certificate</b>			M
	A Amount upto Rs. 2 lakh	Rs. 500/-	Rs. 500/-	M
	B Above Rs. 2 lakh to 5 lakh	Rs. 1,500/-	Rs. 1,500/-	M
	C Above Rs. 5 lakh to Rs. 15 lakh	Rs. 3,000/-	Rs. 3,000/-	M
	D Above Rs. 15 lakh to Rs. 25 lakh	Rs. 5,000/-	Rs. 5,000/-	M
	E Above Rs. 25 lakh to RS. 50 lakh	Rs. 7,500/-	Rs. 7,500/-	M
	F Above Rs. 50 lakh to Rs. 1 Crore	Rs. 10,000/-	Rs. 10,000/-	M
	E Above Rs. 1 Crore	No charges at present	<b>Rs. 25,000/-</b>	M
07	<b>Supervision/ Inspection charges</b>	Up to Rs. 25000/- : Nil  Above Rs. 25,000/- @0.25% p.a. Min.:- Rs.250/- p.a. Max.:- Rs. 5000/- p.a.  No supervision Charges for retail loans like Housing, Personal, Consumer, Vehicle, Education, and Solar loans & Aadhar Loans	Up to Rs. 25000/- : Nil  Above Rs. 25,000/- @0.25% p.a. Min.:- Rs.250/- p.a. Max.:- Rs. 5000/- p.a.  <b>For Retail loans:</b> Upto Rs. 10 lakh : <b>Rs. 1000/- p.a.</b> Above Rs. 10 lakh : <b>Rs. 2000/-p.a.</b>  <b>No supervision Charges for LAD &amp; Aadhar Loans</b>  <b>Crop Loan / KCC/ Agri Gold Loan :</b> Upto Rs. 25000/- : <b>NIL</b>  <b>Above 25000/- @ 0.25% p.a</b> (To be recovered while opening the account) Min.:- Rs.250/- p.a. Max.:- Rs. 5000/- p.a.	          S          S
08	<b>Providing Credit Report at the request of client</b>	Rs. 1000/- per occasion	Rs. 1000/- per occasion	M

Sr	Particulars	Existing Charges From 01.09.2013 (Excluding Service Tax)	Revised Charges From 01.04.2016 (Excluding Service Tax & Swachh Bharat cess)	System (S)/ Manual (M)
09	<b>Processing fees/Evaluation fees</b>			
a.	<b>NACC and KGKCC- To be recovered in cash for new accounts as well as annually at the time review/renewal of the accounts Processing Charges –</b>			
b	- Up to Rs. 25000/-	NIL	NIL	S
c	- Rs. 25,001/- to Rs. 1,00,000/-	1%	1%	S
d	<b>Above 1 Lakh to Rs.100 Lakh :</b>	0.50%, minimum Rs.1000/-	0.50%, minimum Rs.1000/-	S
e	<b>Above Rs.100 lakh</b>	0.35%, minimum 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 under Govt. sponsored schemes and against our own deposits.	0.35%, minimum 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 under Govt. sponsored schemes and against our own deposits.	S
f.	<b>Medium &amp; Long Term Advances</b> (excluding Rs. 25,000/- of all sector advances excluding personal loan)	1% of sanctioned amount Max. Rs.100 lakh	1% of sanctioned amount Max. Rs.100 lakh	S
g.	LAD, NSC, KVP Above Rs. 25,000/-	Rs. 200 per account (As documentation charges excluding stamp duty paid by the borrower)	Rs. 200 per account (As documentation charges excluding stamp duty paid by the borrower) <b>Excluding LAD</b>	S
h.	TOD / BG / LC/ EOD	<b>Base rate +8% with monthly rest</b>	<b>TOD/EOD : For the period of sanction on prorata basis</b>  <b>BG/LC: Regular processing fee to be charged.</b>	S
i.	<b>RETAIL LOAN:</b> Loans to two/ four wheelers	<b>Two Wheeler: - 1% of loan amount subject to maximum of Rs. 500/-</b>  <b>Four Wheeler :- 0.75% of loan amount sanctioned with min: Rs.1000, Max:- Rs. 15000/-</b>	<b>Two Wheeler: - 0.25% of loan amount subject to Minimum of Rs. 500/-</b>  <b>Four Wheeler :- 0.25% of loan amount sanctioned with Min: Rs.1000, Max:- Rs. 15000/-</b>	S
j.	Loans to consumer durable	0.50% of loan amount sanctioned with Min: Rs. 500/-	0.50% of loan amount sanctioned with Min: Rs. 500/-	S

Sr	Particulars	Existing Charges From 01.09.2013 (Excluding Service Tax)	Revised Charges From 01.04.2016 (Excluding Service Tax & Swachh Bharat cess)	System (S)/ Manual (M)
	k Housing loans	Upto Rs. 20 lakh 0.40% of loan subject to minimum Rs.1,000/- Above Rs. 20 lakh 0.50 % of loan subject to Max Rs.50,000/-	<b>0.25% of the loan amount with a Minimum of Rs.1000/- and Maximum of Rs. 15,000/-</b>	S
	l Gold loan	--	<b>Agriculture : Rs. 500/- per application.</b> <b>Non-Agriculture : Rs. 500/- per application.</b> If the limit is renewed due to enhancement within a year full processing fees will have to be recovered prior to disbursement	S
	m Personal loan Scheme	1.5% of the loan amount subject to minimum Rs.500/-	<b>1.0% of the loan amount subject to a Minimum of Rs.1000/-</b>	S
	n For SHG (Other than SGSY)	Up to Rs. 1.00 lakh - NIL - Above Rs. 1.00 lakh 1% of sanctioned amount.	Up to Rs. 1.00 lakh - NIL - Above Rs. 1.00 lakh 1% of sanctioned amount	S
	o Aadhar loans	NIL	<b>0.5% of the loan amount subject to a minimum of Rs. 500/-</b>	S
<b>10</b>	<b><u>Commitment Charges</u></b>			
	a For funded credit limit up to Rs. 1 Crore	No charges at Present	<b>NIL</b>	M
	<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	No charges at Present	0.50% p.a. from the date of <b>documentation</b> to actual date of utilization.	M
	b Term Loan : if not availed within 3 months as per drawdown schedule. <b>In case of existing working capital limits</b> In case, annual average utilization is less than 50% of sanctioned amount.	No charges at Present	0.50% p.a. from the date fixed for availment to the date of actual availment. 0.50% p.a. on unutilized limits.	M
<b>11</b>	<b><u>Revalidation of sanction</u></b>			
	For funded credit limit up to Rs. 1 Crore	No charges at Present	0.25% of the limits	M
	For Credit limit Above Rs. 1 Crore	No charges at Present	0.25% of the limits. Maximum Rs. 1.00 lakh	M
<b>12</b>	<b>Restructuring of credit facilities</b>	No charges at Present	As per processing charges as mentioned under Sr. no. 09 of for additional facilities if considered plus amendment charges <b>up to 0.50% of sanction.</b>	M



Sr	Particulars	Existing Charges From 01.09.2013 (Excluding Service Tax)	Revised Charges From 01.04.2016 (Excluding Service Tax & Swachh Bharat cess)	System (S) Manual (M)	
13	<b>Bank Guarantee Commission (BG)</b>				
	a	Performance Guarantees	Rs. 250/- + 1 % p.a. if 50% collateral coverage, otherwise 1.50% 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.	S
		Financial Guarantees	Rs. 250/- + 1.50 % p.a. if 50% collateral coverage, otherwise 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.	S
	b	Concession in Bank Guarantee	No charges at present	Concession of 50 basis p.a. if collateral coverage is 50% or more.	S
	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.	S
	d	Guarantees fully secured by deposits	Fixed amount of Rs 250 + 0.25 per quarter of normal commission charges or part there of Min. being Rs. 250/-	25% of regular commission as above.	S
	e	Refund of BG commission in case of return of BG before the maturity period	No charges at present	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.	S
14	<b>Documentation charges -</b>				
	a	For all Govt. sponsored Schemes	Nil	S	
	b	For Credit facilities from others Up to Rs.2.00 lakh	Nil	S	
	c	Above Rs. 2.00 lakh	Above 2 lakh @ 0.20% Minimum Charges: Rs. 500/- Maximum Charges: Rs.15000/- (Excluding LAD)	S	
	d	Crop Loan /KGKCC Up to Rs. 2 lakh : NIL Above Rs. 2 lakh : @ 0.20% Minimum Charges: Rs. 500/- Maximum Charges: Rs.1500/-	Crop Loan /KGKCC Up to Rs. 2 lakh : NIL Above Rs. 2 lakh : @ 0.20% Minimum Charges: Rs. 500/- Maximum Charges: Rs.15000/-	S	
	e	--	Agri Gold Loan : Up to 25,000/- : NIL Above 25,000/- : @ 0.20% Minimum Charges: Rs. 500/- Maximum Charges: Rs.15000/-		

Sr	Particulars	Existing Charges From 01.09.2013 (Excluding Service Tax)	Revised Charges From 01.04.2016 (Excluding Service Tax & Swachh Bharat cess)	System (S)/ Manual (M)	
15	<b>Charges for giving copies of documents (Copies if sought by the customer)</b>				
	a	For credit facilities up to Rs. 2.00 lakhs & for all retail loans in consumer finance	Actual cost for Photocopies + Rs. 50/-	Actual cost for Photocopies + Rs. 100/-	M
	b	For Credit facilities above 2.00 lakh	Actual cost for Photocopies + Rs. 100/-	Actual cost for Photocopies + Rs. 200/-	
16	<b>Earmarking of limits*</b>				
		For credit facilities up to Rs.100 lakhs	No charges at Present	NIL	M
		For credit facilities above Rs.100 lakhs	No charges at Present	Rs. 1500/- per occasion	
		For sublimit at branches *CC/TL/BD/STL/ etc allowed by earmarking other sanctioned limits.	No charges at Present	Rs. 5000/- per branch per year.	
17		<b>Charges for amendment/ modification of sanctioned term/ reduction in ROI/ Concessions/ NOC etc</b>	No charges at Present	For total limit (Fund + Non-Fund) Up to Rs. 20.00 lakh : NIL Above Rs. 20.00 lakh to Rs. 50.00 Crore : <b>Rs. 100 per lakh and Max. Rs.1.00 lakh.</b>	M

## ANNEXURE II

### CONCESSIONS IN SERVICE CHARGES

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