

# **THE NAINITAL BANK LIMITED**

(Regd. Office. G.B.Pant Marg, Nainital)



## **SERVICE CHARGES**

**Operations & Services Department  
Head Office, Nainital  
Ph: 05942-239280, 236335**

**SECTION I**  
**DEPOSIT AND ALLIED SERVICES**

S.No.	Subject matter	Particulars	Rates(exclusive of GST)
1.	Ledger Folio Charges	<b>For Current Accounts</b>	
		(i) Average Credit Balance above Rs.1 lakh	Nil
		(ii) Average Credit Balance upto Rs.1 lakh	Rs.125/- per folio
		<b>For Cash Credit</b>	Rs.125/- per folio
		<b>For Overdraft</b> For overdraft against term deposits	Rs.125/- per folio Nil
2.	Debit Charges	<b>Savings Bank Accounts(applicable to savings bank account only)</b>	
		(i) For 50 debit entries for 6 months(other than GST & system initiated debits)	Nil
		(ii) For more than 50 debit entries	Rs.20/debit entry
		<b>For BSBDA/Small Accounts</b>	Nil
3.	Duplicate Pass Book/ Statement	<b>Individual:</b>	
		i) Issuance of duplicate pass book/statement with latest balance only	Rs.100/-
		ii) For previous entries(if required)-----per ledger folio or part thereof	Rs.75/- per folio
		<b>Non Individual:</b>	
		i) Issuance of duplicate pass book/statement with latest balance only	Rs.150/-
		ii) For previous entries(if required)per ledger folio or part thereof	Rs.150/- per folio
4.	Duplicate TDR (in case of lost one)	Issuance of duplicate TDR in case of lost one	Rs.150/- per receipt
5.	Call Deposit Receipt	Issuance of Call Deposit Receipt	Rs.100/- per receipt
6.	Cheque Book MICR	<b>(i) Savings Bank: -</b>	
		-First Cheque book of 20 leaves for 6 months	Nil
		-Second Cheque book of 20 leaves issued after 6 months:	Nil
		-Subsequent cheque book/s of 20 leaves each	Rs.100/-
		<b>ii) CA / CC / OD: -</b>	
		-First cheque book of 50 leaves :	Nil
		-Subsequent cheque book/s of 50 leaves each:	Rs. 250/-
		*Issuance of more than one cheque book – discretion of the Branch Manager on the basis of business relationship with the party.	
		*Issuance of cheque book for giving post-dated cheques – should be discouraged.	
		*Valued customer – cheque book charges can be waived (subject to cost analysis) by the Branch Manager. The justification thereof should be recorded properly in a separate register.	
7.	Minimum balance for opening different accounts	<b>i) Savings Bank Account</b>	
		Rural-	Rs.500/-
		Semi urban-	Rs.1000/-
		Urban-	Rs.2000/-
		Metro-	Rs.2000/-
		<b>ii) Current Account</b>	
		Rural-	Rs.2000/-
		Semi urban-	Rs.3000/-
		Urban-	Rs.5000/-
		Metro-	Rs.10000/-



		iii) <b>BSBDA/Small Accounts</b>	No minimum balance required.
		*No minimum balance charges to be recovered from employees/ institutional salary accounts i.e. institutions as well as employees.	
8.	Minimum balance requirement as per banks' products	<b>1.Naini Mahila Samrudhi Savings Bank Account</b> Rural- Rs.1000/- Semi urban- Rs.2000/- Urban- Rs.3000/- Metro- Rs.3000/-	
		<b>2.Naini Gold Savings Bank Account</b> Rural/Semi urban/Urban/Metro- Rs.5000/-	
		<b>3.Naini Gold Current Account</b> Rural/Semi urban/Urban/Metro- Rs.10000/-	
9.	Minimum balance charges (Charged on Quarterly basis)	<b>1)Savings Bank Account</b> Rural- Rs.100/- Semi urban- Rs.100/- Urban- Rs.200/- Metro- Rs.200/-	
		<b>2)Current Account</b> Rural- Rs.250/- Semi urban- Rs.250/- Urban- Rs.500/- Metro- Rs.500/-	
		<b>3)BSBDA/Small Accounts</b>	Nil
10.	Addition/deletion of names in joint accounts /Nominations /Change in operational instructions in lockers/ accounts	In case of addition / deletion of names in joint accounts, extending nomination facility subsequently after opening of A/c change in operational instructions in any type of account or locker ( <u>per occasion</u> ) : Deletion of name due to Death: Nil Nomination first time: Nil Any modifications: Rs.100/-per occasion	
11.	Standing Instructions	Charges for carrying out standing instructions ( <u>per transaction</u> ) is to be levied to the account from which the amount is transferred:- i)Within the same bank: Rs 50/- per instruction ii)Outside the bank - in same city / outstation(exclusive of remittance and postage charges) Rs.100/- per transaction	
12.	Stop payment	Charges for carrying out stop payment instructions, per instrument:- i) Where complete information is available: a) CA, CC & OD : Rs.250/- b) Savings Bank: Rs.100/- ii) In case of loss of complete blank cheque book: - [ Maximum ceiling ] a) C/A, C/C & O/D : Rs.750/- b) Savings Bank : Rs.350/-	
13.	Cheque returned unpaid	A)Charges for local cheques returned unpaid, per instrument: - i) Cheque deposited & returned unpaid ( <u>inward returning</u> ), Self drawn cheques. Due to Financial reasons Upto Rs.1 lakh/-	Rs.150/-





		Above Rs.1 lakh/- upto Rs.1 crore Above Rs.1 crore	Rs.250/- Rs.500/-
		ii) Cheques drawn on us ( <b>outward returning</b> ) Due to Financial reasons	
		Upto Rs.1 lakh/- Above Rs.1 lakh/- upto Rs.1 crore Above Rs.1 crore	Rs.250/- Rs.500/- Rs.750/-
		iii)Other reasons	Rs.250/-
		iv)Technical reason having no fault of customer	Nil
		v) ECS returning charges	As per cheque return charges
		vi)Charges for <u>outstation cheques</u> returned unpaid, per instrument:	50% of collection charges subject to minimum of Rs 50/- plus postage charges.
		<b>Important:-</b> In case of C/C, O/D, D/L, T/L, ---- etc. in addition to usual returning charges, branch should recover actual interest for the period for which bank remains out of funds, at the rate: Note: The amount of interest should be credited to the P/L account under head "Interest received on advances".	(MCLR)+6.50%
14.	<b>Issuance of certificates</b>	Interest Certificate/Balance certificate i)First Certificate ii)Second/Additional Certificate	Nil Rs. 150/ copy
15.	<b>Premature closure of A/Cs (within a year)</b>	<b>Charges to be recovered at the time of premature (within a year) closing of an account: -</b> i)Savings Bank: ii)BSBDA/Small Account: iii)Current Account a) Individual b) Non Individual iv)if a Savings bank/current account is closed within 14 days of 1 <sup>st</sup> deposit into account v) R.D. A/C or similar type of a/c vi)Closure of a/c due to death of a/c holder	Rs.300/- Nil Rs.500 /- Rs.800 /- Nil Rs. 100/- Nil
16.	<b>Issue of solvency certificate</b>	Commercial/Non Commercial (Rates per lac & part thereof subject to minimum of Rs 1500/- & maximum of Rs.25000/-)  <b>NOTES: -</b> i) For issuance of capacity certificate for obtaining VISA for educational purpose for students ii) For issuance of above certificate to staff members for educational loan of their children: -	Rs.300/- per lac  Rs 150/-per lakh subject to maximum Rs.2500/-. Nil
17.	<b>Special operational instructions</b>	Allowing operations in an account through: i) Power of attorney – Current, Cash Credit & Overdraft A/Cs. ii) Mandate – Savings Bank Accounts	One time Charges Rs.1000/- Rs.500/-
18.	<b>Change of signatories</b>	Charges for change of authorized signatory including	



		reconstitution of a Current and Overdraft account: Transaction allowing through POA i)SAVINGS- ii)CA/CC/OD-	Rs.500/- per change  Rs.500/- per change Rs.1000/- per change
19.	Cash Counting Charges	For all denomination Bank notes :— a) Upto ten packets : b) Above ten packets :	Nil Rs. 10/packet + GST
20.	Issuance of banker's certificate	Charges for issuance of Banker's Certificate on behalf of contractor clients for participating in the Government tender	Rs.1000/- per certificate plus GST
21.	Verification charges for returns e.g Income tax/Wealth tax etc.	Charges for verification of returns	Rs.150/-per return plus GST
22.	Copy of original of cheque/DD (paid by the bank) per instrument	i)Records upto 6 month old: ii)Records older than 6 months:	Rs.100/- Rs.250/-
23.	Penal interest charges for Delay in payment of monthly instalments of Recurring deposits	i)Deposit tenure upto 5 years  ii)Deposit tenure of more than 5 years	Rs 1.20/- per month Per Rs 100/-  Rs 2.00/-per month Per Rs 100/-



**SECTION II**  
**ADVANCES, GUARANTEES, BILL DISCOUNTING & LC**

S.No.	Subject Matter	Particulars	Rates(exclusive of GST)
1.	(i) Processing Charges	<p>Processing charges (<u>per annum</u>) for all kind of advances, except Govt. sponsored schemes &amp; Staff /ex staff accounts, at the time of initial processing as well as at the time of each renewal/ <u>ad-hoc sanction</u>: -</p> <p><u>In case of bank's credit schemes, where charges to be levied have been mentioned specifically, are to be recovered accordingly.</u></p> <p><b>1.For General Advances:</b></p> <p>(i) Up to Rs.25000/-</p> <p>(ii) Above Rs.25000/-</p> <p><b>2.For Micro &amp; Small Enterprises (MSME):</b></p> <p>(i) Up to Rs. 5.00 Lakh</p> <p>(ii) Above Rs.5.00 Lakh. &amp; up to Rs. 5.00 crore.</p> <p>(iii) Above Rs.5.00 crore</p> <p><b>3.For Agriculture loans:</b></p> <p>(i) Upto Rs.25000/-</p> <p><u>Above Rs.25000/-</u></p> <p><b>(a) Short term loans</b></p> <p>(i) Above Rs.25000/- to Rs.2.00 lakhs</p> <p>(ii) Above Rs.2.00 lakhs</p> <p><b>Agriculture Term Loans with / without NABARD Refinance</b></p> <p>a) Above 25000/- to Rs.2.00 lacs.</p> <p>b) Above Rs.2 lacs to Rs.25 lacs</p> <p>c) Above Rs.25 lacs</p> <p>1.For KCCs-Processing fee to be collected at the time of sanction for the 5<sup>th</sup> year limit which will be the sanctioned limit)</p> <p>2.Loans for Rice, Seed &amp; Agro based, will attract charges as per the MSME charges schedule.</p> <p><b>4. For Education Loan(Gyani)</b></p> <p>1) Up to Rs.4.00 lakh</p> <p>2) From Rs.4.00 Lakh to Rs.10.00 Lakh</p>	<p>Rs.250.00 Flat</p> <p>Rs.350/-per Lakh or part thereof (Min. Rs.1000/- &amp; Max. Rs.10.00 Lakh)</p> <p>Nil</p> <p>Rs.350/- per Lakh or part thereof</p> <p>Rs.400/-per Lakh or part thereof Max Amount Rs.10.00 Lakh</p> <p>Nil</p> <p>Rs.300/-</p> <p>Rs.200/- per lakh or part thereof with a maximum of Rs.5.00 lakh</p> <p>0.50% of loan with a minimum of Rs.500/-.</p> <p>0.75% of the loan.</p> <p>1% of the loan(including appraisal charges) upto Maximum cap of Rs.15 lakhs)</p> <p>Nil</p> <p>1.00% in addition to</p>





		3)Above Rs.10.00 Lakh	documentation charges 0.50% in addition to documentation charges
		<b>5.For Loan against Govt. securities UTI/MF/NSCs/KVPs etc.(flat charges for one time)</b>	Rs. 500/-.
		<b>Processing charges for Adhoc facility:</b> If period is Up to 3 months- If period is beyond 3 months and up to 6 months- If period is beyond 6 months-  <b>Other Charges:</b> T.E.V study exemption T.E.V study	$\frac{1}{4}$ of applicable rates. $\frac{1}{2}$ of applicable rates. Full amount as per applicable rates.  Rs.25000/- Actual Fee of Consultant
		<b>Upfront Fee:</b> (In case of term loan of amount Rs.100.00 Lakh & above) Note- 1. Applicable GST should be recovered separately. 2. Documentation charges are chargeable separately as applicable. 3. Renewal charges :  (Excluding Following cases) 1-All retail lending scheme such as Suhana Safar(Car Loan), Apna Ashiyana(Home Loan), Naini sahyog(Personal Loan) and Gyani ( Education Loan)	1% of Sanctioned amount of term loan          0.10% of the loan amount (Minimum of Rs. 500/- & Maximum of Rs. 25,000/-)
	<b>(ii)Processing charges as per the lending schemes of bank:</b>	1.Home Loan, (Apna Ashiana)/ Naini Home Improvement/Naini Home Top Up Loan:	0.50% (Minimum Rs. 500/- & Max. Rs10000/- plus GST.
		2.Personal Loan (Naini Sahyog):-	2% in addition to documentation charges. (Minimum Rs. 500/-).
		3.Car Loan (Suhana Safar)/Two wheeler Loan	0.50% in addition to documentation charges (Minimum Rs.500/-plus GST).
		4.Takeover of Home Loans:	Nil. Only documentation charges to be recovered.
		5.Advance against Property including advances against Future rentals:	0.50% on sanctioned amount (No ceiling).
		6.Financing for Trading activity – (Vyapar Suvidha)	0.50% of sanctioned limit including documentation charges.
		7.Loan to Doctors (Naini Health Care): i)Upto Rs.1.00 crore  ii)Above Rs .1.00 crore	0.35% subject to minimum of Rs.750/-  0.30% subject to minimum of Rs.25000/-



	8.Advances to Contractors (Including Finance to Contractor under general scheme)	0.75% on sanctioned amount
	9.Financing to MSME Service Sector-Naini Udyog Suvidha	0.50% of sanctioned limit
	10.Financing to MSME Manufacturing Sector- Naini Udyog Prasar Scheme: 1)Up to Rs. 5.00 Lakh 2)Above Rs.5.00 Lakh. & up to Rs. 5.00 crore. 3)Above Rs.5.00 crore	Nil Rs.350/- per Lakh or part thereof. Rs.400/-per Lakh or part thereof Max Amount Rs.10.00 Lakh
	11.Education Loan(Gyani) 1)Up to Rs.4.00 lakh 2)From Rs.4.00 Lakh to Rs.10.00 Lakh 3)Above Rs.10.00 Lakh	Nil 1.00% in addition to documentation charges 0.50% in addition to documentation charges
	12.Loans against Gold under Naini Gold Loan Scheme of bank: i)Upto Rs.25000/- ii)Above Rs.25000/-	Nil 0.50% of sanctioned amount subject to minimum of Rs 500/- & maximum Rs 2500/- (applicable GST to be recovered separately)
	13.Festival Advance (Naini Utsav):	2.00% of sanctioned limit including documentation charges (minimum Rs. 200/- maximum Rs. 500/-)
	<b>(iii)Prepayment Charges:</b>	(i) Prepaid fully or Partially from own sources- (ii) Gold loan scheme: 1% prepayment charges on outstanding balance. NIL 2% prepayment charges on outstanding balance. (iii) Other cases: Loan a/c s other than above:
	No prepayment charges will be levied on all floating rate term loan sanctioned to individual borrowers as advised by RBI vide circular No. DBOD.Dir. BC. 110/13.03/00/ 2013-14 dated May 07, 2014.	
	<b>(iv)Penal Charges for Late Payment of EMI</b>	Charges for late payment of EMI: 2% on unpaid EMI
	<b>(v)Deviation Charges:</b>	i)Apana Ashiana(Home Loan): ii) Suhana safar(Car Loan): iii)In other Cases: Modification in Terms: (Other than Review): Rs.2000/ per deviation Rs.2000/ per deviation Rs.3500/-per deviation. Rs.5000/-





	(vi)CIBIL Report Charges:	Consumer: Individual Commercial: Firms/Company/Society	Rs.100/ per report. Rs.1000/-per report.
	(vii)Commitment Charges:	<p>Commitment charges are levied in case of non-utilization/underutilization of working capital limits for advance accounts <b>(Except for Rice Mill Industries, Seed Plants &amp; O.D. against immovable property)</b> with funds based working capital limits of Rs. 100.00 Lakhs( 1.00 crore ) and above.</p> <p>-Where average utilization is above 60% of the limit or as indicated in QIS Statement :</p> <p>-Where the average utilization is below 60% of the limit or as indicated in QIS statement :</p> <p>*Unutilized portion is the difference between the limit or declared utilization as per QIS statement <b>LESS</b> the actual average utilization).</p> <p>In case of line of credit, the average utilization of non-fund facility can also be counted as utilization for arriving at the overall underutilization.</p>	<p>Nil</p> <p>@ 0.50% per annum for the *unutilized portion</p>
<p><b>IMPORTANT CONDITIONS: - 50% OF APPLICABLE PROCESSING CHARGES ARE TO BE DEPOSITED BY THE PARTY IN ADVANCE / BEFORE PROCESSING THE PROPOSAL.</b></p> <p><b>NOTE: -</b></p> <ol style="list-style-type: none"> <li>1. No processing charges for staff and ex staff member's loan a/cs.</li> <li>2. No processing charges for loan / OD accounts against bank's term deposits.</li> <li>3. In Term Loan A/Cs processing charges/ upfront charges are to be recovered <u>one time only</u>, in subsequent renewals, renewal charges applicable as per point no.3 of upfront fee under processing charges on page no 6.</li> <li>4. Advances under consortium: - processing charges are to recovered as per/ in line with consortium agreement/or equivalent to charges of Lead Bank.</li> <li>5. It should be ensured that in all cash credit/over draft accounts processing charges is recovered once in twelve months.</li> <li>6. All charges at the time of sanction / review of credit facilities should be debited to operating account of borrowers (Saving Bank, Current account, Overdraft and Cash Credit). However, in case where such charges are debited to TL/DL account for any reason such charges should be recovered from operating account immediately.</li> <li>7. In case of all fresh advances and enhancement in existing limits (C.C./O.D.) processing charges on fresh/enhanced portion should be recovered proportionately for the period starting from the date of fresh sanction/ enhancement till next 31<sup>st</sup> May. Processing charges should be recovered for next 12 months (June to May) on 1st working day of June every year in all eligible standard advances a/c's weather the a/c is reviewed or not.</li> </ol>			
2.	Guarantees/Commission	<p>(i) Performance Guarantee:</p> <p>(ii) Financial Guarantee:</p> <p>(iii) Commission of Inland guarantees secured by 100% cash margin or term deposits:</p> <p>(iv) Guarantee Invocation charges:</p> <p><b>NOTES:</b></p> <p>(i) Refund for guarantee tendered for cancellation before the expiry date—an amount computed at the half the original rate for the unexpired period of guarantees less-3-months, may be refunded as per rate charged originally (should be for a complete month)</p>	<p>0.167% p.m. or 2.00% annual + GST.</p> <p>0.217% or 2.60% annual + GST.</p> <p>25% of normal commission + Rs. 250/-</p> <p>Rs.1000.00 +Applicable GST.</p>



		<p>(ii) Extending period for validity of guarantee due to restraints imposed by Court Orders at the instance of the constituents from meeting their obligations to beneficiaries, when guarantee is invoked, each such instance will be charged at:</p> <p>(iii) Remittances made by the bank under guarantee co-acceptance or similar obligation- commission / exchange as per usual rates in addition to invocation charges</p> <p>(iv) No commission, from staff/ex staff members, to be recovered when guarantee is issued for education of his/her dependent children.</p> <p>(v) Commission to be charged for a minimum period of 3 months, thereafter on monthly basis.</p>	Rs.250/- plus additional commission at applicable rates
3.	<b>Documentation charges (Fund-based only)</b>	<p>Up to Rs. 25000/-</p> <p>Above Rs.25000/- to Rs. 2.00 Lakh</p> <p>Above Rs.2.00 Lakh to Rs.5.00 Lakh</p> <p>Above Rs.5.00 Lakh to Rs.25.00 Lakh</p> <p>Above 25 Lakh to Rs.50.00 Lakh</p> <p>Above Rs.50.00 Lakh to Rs.2.00 Crore</p> <p>Above RS.2.00 Crore</p>	<p>Nil</p> <p>Rs.500/-</p> <p>Rs.1000/-</p> <p>Rs.4000/-</p> <p>Rs.6000/-</p> <p>Rs.8000/-</p> <p>Rs.10000/-</p>
		<p>-Documentation charges in case of</p> <p>1) LABOD/OD against bank's own deposits:</p> <p>2) Loan against NSC, KVP, Govt. Securities.</p> <p>3) Loan to staff members</p>	<p>Nil</p> <p>Nil</p> <p>Nil</p>
		<p><b>Note: When to be charged</b> New sanctions (Entire fund based limits including DPG, Usance LC and Financial Guarantees) At the time of obtaining the set of documents before disbursement.</p> <p><b>Review of a/c with existing limits</b> No charge if no fresh / additional documents are obtained.</p> <p><b>Review with increased limits</b> For the entire amount of reviewed limit.</p> <p><b>Ad-hoc limits</b> – At the time of taking documents for ad-hoc limits.</p> <p><b>Other Conditions:</b> a) In respect of fresh sanctions / new accounts, branches should invariably recover the charges as above in cash or debiting account.</p>	
4.	<b>Letter of acknowledgement of debt(LAD)</b>	Charges for obtaining Letter of acknowledgement of debt	Rs.150/- per LAD
5.	<b>Inspection Frequency</b>	<p><b>Inspection frequency</b> for all advances accounts except for commercial vehicles and machinery shall be as under:</p> <p>For Limit sanctioned up to Rs.25 Lakh:</p> <p>Above Rs.25 Lakh up to Rs.50 Lakh :</p> <p>Above Rs.50 Lakh up to Rs.1 Crore:</p> <p>Above Rs.1 Crore to Rs.5 Crore:</p> <p>Above Rs.5 Crore:</p>	<p>2 Times in a year (Half yearly)</p> <p>3 Times in a year (once in 4 Months)</p> <p>4 Times in year (Quarterly)</p> <p>6 Times in year (Bi-Monthly)</p> <p>12 Times in a year (Monthly)</p>





		<b>Inspection frequency</b> for advances for Commercial vehicles and machinery	2 Times in a year (Half yearly)
6.	<b>Inspection Charges</b>	<p><b>Charges (per inspection)</b> for carrying out inspection of securities charged to the bank except for agriculture loans:-</p> <p><b>Accounts with limits –</b>  For Limit sanction up to Rs.25.00 Lakh  Above Rs.25.00 Lakh up to Rs.50.00 Lakh  Above Rs.50.00 Lakh up to Rs.1.00 Crore  Above Rs1.00 Crore to Rs.5.00 Crore  Above Rs.5.00 Crore</p> <p><b>For Agriculture Loans:</b>  i)Upto Rs.25000/-  ii) Above Rs 25000/- upto Rs.2.00 lakhs    iii)Above Rs.2.00 lakhs</p> <p>Weaker section/Govt.sponsored schemes  i)Upto Rs.25000/-  ii)Above Rs 25000/- upto Rs.2.00 lakhs  iii)Above Rs.2.00 lakhs</p>	<p>Rs.1000/-  Rs.3500/-  Rs.4000/-  Rs.4500/-  Rs.5000/-</p> <p>Nil  Rs.200/-per inspection ,upto maximum of Rs.600 p.a.  Rs.200/- per inspection or actual expenses ,whichever is higher.</p> <p>Nil  Rs 200/- per inspection  Rs 300/- per inspection</p>
<p><b>NOTES:</b></p> <p>1. In case of advance facility against Real Estate and Housing Loans the inspection charges are to be recovered once at the time of sanction.</p> <p>2.In case of Loan accounts, other than commercial vehicles &amp; machinery, inspection charges are to be recovered once at the time of sanction.</p> <p>3.In case of agriculture advances Inspection charges include Pre-sanction inspection, Post-sanction inspection and godown inspection also. However, for loans above Rs.2 lakhs the charges prescribed are only minimum and branch may charge higher depending upon the workload involved. In case of SHGs, the Inspection charges are waived.</p>			
7.	<b>Charges/interest on Cheque Purchase/ Bill Discounted</b>	<p><b>Cheques purchased/discounted: -</b></p> <p><b>Charges on OUTSTATION cheque/bills:</b>  (i) For instruments drawn on our branches and on other banks where we have branches.  (ii) For instruments drawn on other banks where we do not have branch.</p> <p><b>LOCAL cheques / bills: -</b>  Charges &amp; interest on Bills purchased, where the cheque/bill is drawn on local bank and collectable through local clearing house/on presentation across the counter</p> <p><b>Bill discounted under confirmed LC of other banks</b>  For Usance up to 30 Days  For Usance above 30 days and up to 90 Days  For Usance above 90 days and up to 180 days  For Usance above 180 days  In addition to above courier charges</p>	<p>@ Rs. 9/- per thousand or part thereof.  @ Rs. 12.50/- per thousand or part thereof.</p> <p>@ Rs. 5.00/- per thousand subject to minimum of Rs. 50/-</p> <p>0.70% per month  0.40% per month  0.30% per month  0.20% per month  Rs.250 per bill</p>





		<p><b>NOTES: -</b></p> <p>(i) The above cheque purchase charges cover interest for 10 days for (I) and 14 days for (II).</p> <p>(ii) On cheques / bills returned unpaid, penal interest from 11<sup>th</sup>/15<sup>th</sup> day of purchase as the case may be till <u>date of actual reimbursement be charged at the rate:</u></p> <p>(iii) Overdue interest is also to be charged on cheques/ bills realized/returned unpaid from 11<sup>th</sup>/15<sup>th</sup> day as the case may be, at the rate</p> <p>(iv) Total amount so recovered will be credited in interest on B.P. (INTTBP).</p> <p>(v) Out of pocket expenses (postage, telegram etc.) and collecting bank's charges, if any, should be recovered in full.</p> <p>(vi) "Date of actual reimbursement": -  a) Where a bill is sent to our branch, the date on which funds is actually received at the drawee center/branch  b) Where bills are sent to other banks or where instruments are returned unpaid, the date of reversal of the B.P. entry at the purchasing branch.</p>	<p>MCLR + 7.50% p.a.</p> <p>2% p.a.</p>
8.	Payment against clearing/Un-cleared effects	<p>Where the branch allows payment against clearing / un-cleared effects, charges are to be recovered as under: -</p> <p>i) In case of C/C, O/D accounts, interest is to be recovered</p> <p>ii) In case of other accounts such as C/A interest is to be charged</p>	<p>Applicable to the concerned account for the period for which bank remains out of funds subject to minimum of Rs. 100/- per occasion.</p> <p>MCLR + 7.50% p.a. for the Period bank remains out of funds subject to minimum of Rs. 100/- per occasion.</p>
9.	Inland Letter Of Credit	<p><b>Issuance Charges: -</b></p> <p>For the period of liability (i.e. date of opening of LC to the last date of its validity) – for each quarter or part thereof</p> <p>i) For accounts rated A++ to A</p> <p>ii) For accounts rated B++ to B+</p> <p>iii) For accounts rated B</p> <p><b>No LC should be issued for accounts rated below B</b></p>	<p>0.25% per quarter subject to minimum Rs. 1000/-</p> <p>0.35% per quarter subject to minimum Rs. 1000/-</p> <p>0.50% per quarter Subject to minimum Rs. 1000/-</p>



	<p><b>(III) Extension of LC/Amendment of LC etc.</b></p> <p>NOTES: -</p> <p>a) Issuance Charges for extension if such extension does not run into another block of -3- months.</p> <p>b) If the LC amount and period of Usance is subsequently increased, both Usance &amp; commitment charges should be recovered on the amount so increased, with a minimum charge of:</p> <p>c) For any amendment other than extension of validity or increase in amount( flat charges).</p> <p>d) if the LC is secured by 100% cash margin or term deposits.</p> <p>e) In case of Revolving LC, the charges will be the same. At the time of issuing reinstatement, commitment charges will be on the reinstate amount only i.e.</p>	<p>Nil</p> <p>Rs.300/-</p> <p>Rs.300/- on each occasion</p> <p>25% of the normal charges</p> <p>0.25% subject to minimum of Rs. 300/-.</p>
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### SECTION III

#### Electronic Payment Products and Bills for Collection

S.No	Subject matter	Particulars	Rates(exclusive of GST))
	i)Electronic Payment Products	(A) Inward RTGS/NEFT/ECS	Nil
		(B) Outward transactions	
		(i)RTGS	
		Upto 2 lakhs	Nil
		Above Rs. 2 lakhs to Rs. 5 lakhs	Rs 24.50/transaction
		Above Rs. 5 lakhs	Rs. 49.50/- per transaction
		(ii)NEFT	
		Up to Rs. 10000/-	Rs.2.25 per transaction
		Above Rs 10000/- to 1 lakh	Rs.4.75 per transaction
		Above Rs 1 lakh to Rs. 2 lakh	Rs.14.75 per transaction
		Above Rs 2 lakh	Rs.24.75 per transaction
		(C) ECS Debit return charges (including ECS received through NACH)	As per the cheque returning charges
		(D) NACH Debit mandate received for verification through NPCI )	Rs 100/- per occasion
	ii)Outstation Cheque Collection*	For Individual & Non Individual (Except Saving Bank Account Customer, Pensioner and Sr. Citizen Customer)	
		Up to Rs.10000/-	Rs. 50.00 per instrument
		Above Rs.10000 upto Rs.1 lakh	Rs. 100/- per instrument
		Above Rs.1 lakh upto Rs 5 lakh	Rs. 200/- per instrument
		Above Rs.5 lakh upto Rs 10 lakh	Rs. 225/- per instrument
		Above Rs 10 lakh	Rs. 250/- per instrument
		The above charges will be exclusive of courier charges, out of pocket expenses, etc.	
		For Savings Bank Account Customers:	
		Up to Rs.5000/-	Rs.25/-
		Above Rs.5000/- upto Rs.10000/-	Rs.50/-
	iii)Collection of Bills (Clean/Documentary/Demand/Usance)	Above Rs.10000/-upto Rs.1 lakh	Rs.100/-
		Above Rs. 1 lakh/-	Rs.150/-
		For Pensioners and Sr. Citizens	
		Up to Rs. 10000/-	Rs. 40/- per instrument.
		Rs. 10001 to Rs. 100000/-	Rs. 80/- per instrument.
		Rs. 100001 and above	Rs. 120/- per instrument.
		Outstation cheque return charges	50% of collection charges.
		*The above charges will be exclusive of courier charges, out of pocket expenses, etc.	
		Up to Rs. 1 Lakh/-	Rs.10/- per Rs. 1000/- or part thereof subject to minimum of Rs. 100/-.
		Above Rs.1 lakh upto Rs.10 Lakh/-	Rs.9/- per Rs. 1000/- or part thereof subject to minimum of Rs.1200/-.
		Above Rs 10 lakh	Rs.8/- per Rs.1000/- or part thereof subject to minimum of Rs.10000/- & maximum of Rs.15000/-.





		NOTES: - i)Postage to be recovered separately. ii)Handling charges for bills returned unpaid:	
		a)Local:	Rs.100/-per instrument.
		b)Outstation:	50% of collection charges per instrument subject to minimum of Rs.150/-.
2.	Inward Bills for Collection (I.B.C.)	Up to Rs.1 Lakh/-	Rs.12/- per Rs. 1000/- or part thereof, subject to minimum of Rs.100/-.
		Above Rs.1 lakh upto Rs.10 Lakh/-	Rs.11/- per Rs.1000/- or part thereof, subject to min. of Rs. 1200/-.
		Above Rs.10 lakh/-	Rs.10/-per Rs.1000/- or part thereof subject to max. Rs.12000/-.
3.	IMPS Charges	<b>Transfers through SMS:</b> Under this facility one can transfer maximum of Rs.5000/-- in a single or cumulative transactions aggregating to Rs. 5000/- in a day)	NIL
4.	SMS Alert Charges	i)For Savings/Current/Cash/Credit/Overdraft Accounts	Rs.15/- per quarter
5.	Collection of deposit receipt on maturity	Charges for collecting fixed deposit receipts on maturity.	NIL
6.	Presentation of Usance Bill	Charges for presentation of per Usance bill & also for change in instructions (per request)	Rs 100/- per bill
7.	ATM/Debit Card charges- Transaction charges	<b>Saving Bank Accounts &amp; Current Accounts:</b>	
		1. For first-5-transactions in a month (inclusive of both financial & non-financial transactions)	NIL
		2. From 6 <sup>th</sup> transaction onwards:	
		(i)Financial transactions( Cash withdrawals)	Rs.20/-per transaction
		(ii)Non-Financial transactions(mini statement, Balance enquiry, PIN change)	Rs.10/-per transaction
		3.Debit Card Annual Charges	Rs.200/-
		4. Debit Card issued under Government sponsored schemes.	NIL
		5. Debit Card Issued under non-government sponsored schemes. i)For 1st years: ii)Subsequent years:	Nil(for 1st year) Rs.200/-per year
		6.Debit Card Re-issuance/replacement(on loss of cards)	Rs.200/-per issuance
		7.Debit Card Renewal(on expiry of card)	NIL
		8.PIN regeneration Charges per instance	Rs. 50/-



**SECTION IV**  
**Remittances**

S.No.	Subject Matter	Particular	Rates(exclusive of GST)
1.	Issuance of DD/MT/PO /Banker's Cheque	i)Upto Rs.10000/-	Rs.100/-
		(ii)Above Rs.10000/-	@Rs.5/-per Rs.1000/-or part thereof subject to minimum Rs. 60/-& maximum Rs.15000/- plus cash handling charges
		DRAFT/PO/Banker's Cheque/MT issued in respect of loan accounts	Nil
		if DD/MT/PO/MT/Banker's Cheque is issued against the tender of cash	150% of applicable charges
2.	Cancellation /issue of duplicate DD/MT/PO	1.Charges for cancellation of DD / MT / PO	Rs.100/-
		2.Issue of duplicate DD / MT / PO in lieu of lost one for amount above Rs 500/- (per instrument)	Rs.200/-
3.	Miscellaneous services	1. Revalidation of DD/PO (per instrument)	Rs.100/-
		2. Issuance of No Dues Certificate (per occasion) – (Except Govt. Sponsored Schemes & Crop Loans)	Rs.100/-
		3. Inquiries relating to old record [per entry] – i)Upto 3 months: ii)3-12 months: iii)Above 12 months upto 7 years iv)Above 7 years	Nil Rs.100/- per item Rs.500/- per item Rs.1000/- per item
		4. Providing credit report (per occasion)	Rs.200/-
		5.Attestation of customer's signature/Photograph (per occasion)	Rs.150/-
4.	Exemption/Concession in Service Charges	<b>1-Pensioners:</b> -Issuance of duplicate pass book -Noting of standing instruction -Noting of stop payment instruction -Non maintenance of minimum balance -Issue of balance certificate. -Signature verification. -No service charges for Small accounts <b>2-Ex Service Man/Widows of Ex-serviceman/ War Widows and disabled of services personal</b> - Not to levy service charges such on processing, documentation and inspection charges on loan granted to them. <b>3-Donation to PM/Chief Minister Relief Funds</b> - At par collection of cheques favouring the fund for remittances favouring the funds. <b>4-Physically challenged person</b> –Waiver of collection charges for physically challenged person including blind persons for instruments up to Rs.10000/- at par collection.	





**SECTION V**  
**SAFE DEPOSIT LOCKERS**

SAFE DEPOSIT LOCKERS						
S.no	Particulars	Rates(Exclusive of GST)				
1.	Locker rent(per annum)	<u>Class of Locker</u>	<u>Rural</u>	<u>Semi Urban</u>	<u>Urban</u>	<u>Metro</u>
		"A" Small	1200/-	1200/-	1500/-	2000/-
		"B" Medium	1500/-	1500/-	3000/-	3500/-
		"C" Large	2500/-	2500/-	5000/-	6000/-
2.	Advance payment for 3 years (for public & staff both) * Rent in advance can be accepted for 3 years only	10% concession				
3.	In case of break /open of lockers	Rs.1000/-to be recovered as incidental charges over and above actual cost incurred for the same.				
4.	Penalty for late payment of locker rent(from the due date)	Rs.100/-per month or part thereof for first 3 months and Rs.50/- per month thereafter(Applicable in old lockers also on or after next due date.				
5.	Locker operation(visit)charges-for more than-12-times in a year	Rs.100/-per occasion				
	NOTE: - 1.For <u>staff members only</u> – 25% of the normal rent should be recovered. 2.Only <u>ONE</u> locker should be allotted to staff member/s and an undertaking should also be taken from the concerned staff member/s that he/she has not hired any other locker at any other branch of our bank & the same should be kept on record. 3.At the time of letting out locker the account number & telephone/Mobile Number of the Locker holder should be noted clearly & in proper place/s in Bank's record. 4.Proper & timely follow up should be ensured for the recovery of locker rent.  <i>Branches are advised to follow the instructions conveyed vide HO Circular No 81/HO/Acctt/Cir-12/86 dated 24.06.2003, No 86/HO/Opns &amp; Servs/Cir- 14/111 dated 04.08.2008 &amp; No 86/HO/Oper &amp; Ser/Cir-18/139 dated 05.09.2008 with regard to operations of Safe deposit Locker facility.</i>					
6.	Safe Custody Charges	a)Banks own deposit receipt b)Sealed Cover for each cover of ( 4" x 12,- thickness x 1/2") size c)Scrips(for each scrip)			Nil  Rs.350/-per cover p.a. Rs.200/ Per Scrip	

