

	AREA OF BANKING SERVICE	SERVICE CHARGES (FLOOR RATES)			SERVICE CHARGES INCLUSIVE OF SERVICE TAX @15% w.e.f. 01.06.16		
		For Individual	For Non-individual		For Individual	For Non-individual	
2	<p>a) Charges for issue of Duplicate Statement / Pass Book with latest balance only</p> <p>Charges for previous entries (if required)</p>	<p>For Individual ₹ 50/- per Page/ per Pass Book</p> <p>₹ 50/- per ledger folio (30 Records) or part thereof</p>	<p>For Non-individual ₹ 100/- per Page/ per Pass Book</p> <p>₹ 100/- per ledger folio (30 Records)page or part thereof</p>		<p>For Individual ₹ 58/- per Page/ per Pass Book</p> <p>₹ 58/- per ledger folio (30 Records) or part thereof</p>	<p>For Non-individual ₹ 115/- per Page/ per Pass Book</p> <p>₹ 115/- per ledger folio (30 Records)page or part thereof</p>	
		<p>Note:</p> <p>1. These Charges for Duplicate PassBook/Statement should be charged manually at the time of giving the same.</p> <p>2. For accounts maintained in FINACLE, 30 entries or part thereof be treated as one ledger page.</p> <p>3. Normally statement of accounts is free once in a month.</p>					
	b) Issue of letter of acknowledgement or Duplicate TDR in case of loss of TDR	For Acknowledgement ₹ 25/- For Duplicate TDR ₹ 100/-			For Acknowledgement ₹ 29/- For Duplicate TDR ₹ 115/-		
3	<p>Cheque Book Issuance Charges</p> <p>a) Savings Bank :</p> <p>b) CA/CC/OD A/c etc. :</p>	<p>In SB Accounts 20 leaves will be free in a every six months. Subsequent cheque book @ ₹ 2.50 per leaf for MICR/NON MICR Cheque books.</p> <p>50 Leaves free for First Time Subsequent cheque book @ ₹ 2.50 per leaf for MICR/NON MICR cheque books.</p>			<p>Subsequent cheque book @ ₹ 2.875 per leaf for MICR/NON MICR Cheque books.</p> <p>Subsequent cheque book @ ₹ 2.875 per leaf.</p>		
4	Opening & Minimum balances	Rural Branches	Semi-Urban Branches	Urban Branches	Rural BOs	Semi-Urban	Urban Branches
	a) Current Accounts	₹ 1000/-	₹ 1000/-	₹ 2000/- (Personal A/c) ₹ 3000/- (Other A/c)	₹ 1000/-	₹ 1000/-	₹ 2000/- (Personal A/c) ₹ 3000/- (Other A/c)
	b) Premium Current Accounts	₹ 100000/-	₹ 100000/-	₹ 100000/-	₹ 100000/-	₹ 100000/-	₹ 100000/-
	c) Savings Bank Accounts						
	(i) With Cheque Book facility	₹ 500/-	₹ 500/-	₹ 500/-	₹ 500/-	₹ 500/-	₹ 500/-
	(ii) Without Cheque Book facility	₹ 250/-	₹ 500/-	₹ 500/-	₹ 250/-	₹ 500/-	₹ 500/-
	d) Flexi Saving Bank Accounts	₹ 10000/-	₹ 10000/-	₹ 10000/-	₹ 10000/-	₹ 10000/-	₹ 10000/-
	e) Basic Saving Bank Account (No frills A/c)	NIL	NIL	NIL	NIL	NIL	NIL

	AREA OF BANKING SERVICE	SERVICE CHARGES (FLOOR RATES)		SERVICE CHARGES INCLUSIVE OF SERVICE TAX @15% w.e.f. 01.06.16																								
		Rural Branches	Semi-Urban/Urban Branches	Rural Branches	Semi-Urban/Urban																							
5	Charges for not maintaining minimum balance a) Current Accounts b) Premium Current Accounts c) Savings Bank Accounts (Sch. SB 101,129,130) (i) With Cheque Book facility Balance Short From require Min. Balance : a) Upto Rs. 100/- b) Rs. 101/- to 200/- c) Rs. 201/- to 300/- d) Rs. 301/- to 400/- e) Rs. 401/- to 500/- (ii) Without Cheque Book facility Balance Short From require Min. Balance: <table style="width: 100%; border: none;"> <tr> <td style="text-align: center;"><u>Rural</u></td> <td style="text-align: center;"><u>Semi-Urban/Urban</u></td> <td></td> <td></td> </tr> <tr> <td>a) Upto Rs. 50/-</td> <td>Upto Rs. 100/-</td> <td>₹ 9/- per quarter</td> <td>₹ 20/- per quarter</td> </tr> <tr> <td>b) Rs. 51/- to 100/-</td> <td>Rs. 101/- to 200/-</td> <td>₹ 18/- per quarter</td> <td>₹ 40/- per quarter</td> </tr> <tr> <td>c) Rs. 101/- to 150/-</td> <td>Rs. 201/- to 300/-</td> <td>₹ 27/- per quarter</td> <td>₹ 60/- per quarter</td> </tr> <tr> <td>d) Rs. 151/- to 200/-</td> <td>Rs. 301/- to 400/-</td> <td>₹ 36/- per quarter</td> <td>₹ 80/- per quarter</td> </tr> <tr> <td>e) Rs. 201/- to 250/-</td> <td>Rs. 401/- to 500/-</td> <td>₹ 45/- per quarter</td> <td>₹ 100/- per quarter</td> </tr> </table> d) Flexi Saving Bank Accounts e) Other Saving Bank Accounts (Sch. SB 112, 122, 123,124,125,126,127,128, 131,150, 223, 323)	<u>Rural</u>	<u>Semi-Urban/Urban</u>			a) Upto Rs. 50/-	Upto Rs. 100/-	₹ 9/- per quarter	₹ 20/- per quarter	b) Rs. 51/- to 100/-	Rs. 101/- to 200/-	₹ 18/- per quarter	₹ 40/- per quarter	c) Rs. 101/- to 150/-	Rs. 201/- to 300/-	₹ 27/- per quarter	₹ 60/- per quarter	d) Rs. 151/- to 200/-	Rs. 301/- to 400/-	₹ 36/- per quarter	₹ 80/- per quarter	e) Rs. 201/- to 250/-	Rs. 401/- to 500/-	₹ 45/- per quarter	₹ 100/- per quarter	₹ 150/- per quarter ₹ 500/- per quarter ₹ 15/- per quarter ₹ 30/- per quarter ₹ 45/- per quarter ₹ 60/- per quarter ₹ 75/- per quarter ₹ 9/- per quarter ₹ 18/- per quarter ₹ 27/- per quarter ₹ 36/- per quarter ₹ 45/- per quarter ₹ 75/- per quarter NIL	₹ 300/- per quarter ₹ 500/- per quarter ₹ 20/- per quarter ₹ 40/- per quarter ₹ 60/- per quarter ₹ 80/- per quarter ₹ 100/- per quarter ₹ 20/- per quarter ₹ 40/- per quarter ₹ 60/- per quarter ₹ 80/- per quarter ₹ 100/- per quarter ₹ 100/- per quarter NIL	₹ 173/- per quarter. ₹ 575/- per quarter. ₹ 18/- per quarter ₹ 35/- per quarter ₹ 52/- per quarter ₹ 69/- per quarter ₹ 87/- per quarter ₹ 23/- per quarter ₹ 46/- per quarter ₹ 69/- per quarter ₹ 92/- per quarter ₹ 115/- per quarter ₹ 11/- per quarter ₹ 21/- per quarter ₹ 32/- per quarter ₹ 42/- per quarter ₹ 52/- per quarter ₹ 23/- per quarter ₹ 46/- per quarter ₹ 69/- per quarter ₹ 92/- per quarter ₹ 115/- per quarter ₹ 87/- per quarter NIL
<u>Rural</u>	<u>Semi-Urban/Urban</u>																											
a) Upto Rs. 50/-	Upto Rs. 100/-	₹ 9/- per quarter	₹ 20/- per quarter																									
b) Rs. 51/- to 100/-	Rs. 101/- to 200/-	₹ 18/- per quarter	₹ 40/- per quarter																									
c) Rs. 101/- to 150/-	Rs. 201/- to 300/-	₹ 27/- per quarter	₹ 60/- per quarter																									
d) Rs. 151/- to 200/-	Rs. 301/- to 400/-	₹ 36/- per quarter	₹ 80/- per quarter																									
e) Rs. 201/- to 250/-	Rs. 401/- to 500/-	₹ 45/- per quarter	₹ 100/- per quarter																									
6	Addition or deletion of names in Accounts or Nominations Change in operational instructions (incl. Lockers)	₹ 25/- per occasion. ₹ 25/- per occasion.		₹ 29/- per occasion. ₹ 29/- per occasion.																								
7	Charges for Standing instructions i) Within same branch ii) In case of credits for outside the branch whether in same city or other cities i.e in other branches / Offices such as LIC etc.	NIL ₹ 25/- per transaction		NIL ₹ 29/- per transaction																								
8	Charges for inability to carry out standing instructions due to insufficient balance in the A/c	₹ 40/- per transaction		₹ 46/- per occasion.																								

	AREA OF BANKING SERVICE	SERVICE CHARGES (FLOOR RATES)	SERVICE CHARGES INCLUSIVE OF SERVICE TAX @15% w.e.f. 01.06.16
9	Charges for Stop Payment instructions a) For Stop Payment of Instrument S.B. – CA./CC./OD -- b) In case of loss of complete cheque book S.B. – CA./CC./OD --	₹ 50/- per instrument ₹ 100/- per instrument ₹ 200/- per Book ₹ 400/- per Book NOTE : Branches to inform the a/c holder at the time of opening the account as also while issuing the cheque book about such charges so that the a/c holder keeps the cheque book in proper security and follows its safe keeping.	₹ 58/- per instrument ₹ 115/- per instrument ₹ 230/- per Book ₹ 460/- per Book
10	Charges for Cheque returned unpaid Local cheques : (a) Returned in Outward Clearing (b) Return of Inward Clearing i) For Financial Reasons ii) For Non-Financial Reasons Return of Outstation Cheques sent for collection	₹ 100/- per instrument. (irrespective of nature of reasons) ₹ 200/- per instrument ₹ 100/- per instrument 50% of our collection charges subject to a minimum of ₹ 100/-	₹ 115/- per instrument. ₹ 230/- per instrument ₹ 115/- per instrument 58.00% of our collection charges subject to a minimum of ₹ 115/-
		NOTE: 1. In respect of inward clearing cheques returned unpaid due to financial reasons, Intt. @ 17 % p.a. for the period, the bank was out of funds is also to be recovered. The Intt. is to be credited to P/L Intt. Received A/C (Others). 2. The above charges to be credited to P/L incidental charges. 3. Charges to be recovered for both inward and outward clearing, including Inter Branch Clearing. 4. For transfer cheques received at the branch, charges to be recovered from the drawer of the cheque. 5. No charges to be recovered in case of outward return of cheques on account of stop payment instructions. 6. Branch Manager can double the said charges in cases where the incidence of cheque return is high.	

	AREA OF BANKING SERVICE	SERVICE CHARGES (FLOOR RATES)	SERVICE CHARGES INCLUSIVE OF SERVICE TAX @15% w.e.f. 01.06.16
11	Incidental charges for inoperative accounts A) Inoperative Savings Bank a/cs. - i) Account maintaining stipulated minimum balance - ii) Account not maintaining stipulated minimum balance - B) For Inoperative Current Accounts --	Nil Nil ₹ 100/- per Half Year	Nil Nil ₹ 115/- per Half Year.
		NOTE : 1. Charges should be levied at the end of each Half Year i.e. Sept. & March 2. If the balance in the a/c is ₹ 115 or less for Current A/c resp., the entire balance to be appropriated towards service charges under advice to the account holder. 3. Branch should take care that in no case overdraft is created in the a/c due to recovery of Incidental charges in inoperative A/Cs. Branch should endeavor for making inoperative A/Cs into operative by follow up.	
12	Charges for issuance of Balance Certificate , at the request of customer i) For Individuals – All Type of accounts ii) For All Others – All Type of accounts	₹ 50/- per certificate ₹ 75/- per certificate	₹ 58/- per certificate ₹ 87/- per certificate
13	Premature closure of A/cs - (within a year) a) SB A/c * b) Current Account * c) RD/ ISJY A/c d) Closure of Account due to death of A/c Holder e) Closure of A/cs which are of Irregular/ Non- profitable nature i) Current A/c - ii) SB A/c	Rural / Semi-Urban Branches - ₹ 100/- Urban Branches - ₹ 200/- Rural / Semi-Urban Branches - ₹ 100/- Urban Branches - ₹ 200/- ₹ 100/- No Charges Only Folio Charges to be charged. No Charges Note: 1. * No Charges will be applicable if the Customer choose to close the A/C within 14 days of 1st. deposit into Account. 2. No Charges will be applicable if the A/C is being transferred to our bank's another branch.	Rural / Semi-Urban Branches - ₹ 115/- Urban Branches - ₹ 230/- Rural / Semi-Urban Branches - ₹ 115/- Urban Branches - ₹ 230/- ₹ 115/- No Charges Only Folio Charges + S.T. to be charged. No Charges

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14	Allowing operations in an a/c through- a) Power of Attorney - For Current, CC, OD Account b) Mandate - For Savings Bank Accounts	₹ 200/- per half year ₹ 50/- per half year	₹ 230/- per half year ₹ 58/- per half year
15	Change of authorized signatory including reconstitution of A/c in Current, CC, OD Account --	₹ 100/- per change	₹ 115/- per change
16	Issue of Solvency Certificate i) Upto ₹ 5.00 lacs ---- ii) Above ₹ 5.00 lac--- 1. For issuance of capacity certificate for obtaining VISA etc for educational purpose for students 2. For issuance of above certificate to staff members for educational loan of their children	₹ 500/- ₹ 100/- per lac & part thereof subject to maximum of ₹ 15,000/- 50% of the charges as mentioned above subject to maximum ₹ 1500/- No charges should be recovered. NOTE: Branch Manager is not authorised to issue Solvency Certificates.	₹ 575/- ₹ 115/- per lac & part thereof subject to maximum of ₹ 17250/- 50% of the charges as mentioned above subject to maximum ₹ 1725/- No Charges should be recovered.
17	Opening accounts with restrictive operations i) Current, Cash Credit, Over Draft Account -- ii) Savings Bank Account --	₹ 200/- per half year ₹ 50/- per half year	₹ 230/- per half year ₹ 58/- per half year
18	Panel Charges for Late Payment of Instalment in Recurring Deposit Accounts (Irrespective of Tenure)	₹ 2/- per month per ₹ 100/- Note : System will debit the account for charges & amount will be adjusted through Intt. Paid Account and hence no Service Tax will be levied on the charges.	₹ 2/- per month per ₹ 100/-

	AREA OF BANKING SERVICE	SERVICE CHARGES (FLOOR RATES)	SERVICE CHARGES INCLUSIVE OF SERVICE TAX @15% w.e.f. 01.06.16
SECTION – II : ADVANCES & GUARANTEES			
1	<p>Unified Processing Charges (Inclusive of Documentation Charges) Processing charges are to be recovered on per annum basis for all kind of advances at the time of initial processing as well as at each renewal (including agricultural advances)</p> <p>(A1) General Loan/CC/OD (excluding KCC) (a) Upto ₹ 50000/- (i) Govt. Sp. Programmes/Priority Sector Advances (ii) All other Advances</p> <p>(b) Above ₹ 50000/- upto ₹ 2.00 Lacs (i) Govt. Sp. Programmes (ii) All other Advances</p> <p>(c) Above ₹ 2.00 Lacs & upto ₹ 1.00 Crore</p> <p>(d) Above ₹ 1.00 Crore</p> <p>(A2) KCC Loan : (1) Up to ₹ 50000 (2) Above ₹ 50000 & upto ₹ 100000 (3) Above ₹ 100000 & upto ₹ 200000 (4) Above ₹ 200000 & upto ₹ 10000000</p> <p>(B) Non-Fund Based (LC/Guarantee) (a) Up to ₹ 2.00 Lacs (b) Above ₹ 2.00 Lacs, upto ₹ 1.00 Crore (PS & NPS) (c) Above ₹ 1.00 Crore</p> <p>(C) Processing charges for Ad-hoc/Excess sanctions: Upto ₹ 50,000/- Above ₹ 50,000/- upto ₹ 2.00 lacs Above ₹ 2.00 lacs & upto ₹ 1.00 Crore Above ₹ 1.00 Crore</p> <p>(D) Loans sanctioned against NSC, KVP or LIC Policy</p>	<p>NIL ₹ 500/-</p> <p>NIL @0.50%, Min. ₹ 500/-</p> <p>@ 0.25%, Min ₹ 1000/-</p> <p>@ 0.20%, Min ₹ 25000/- Max ₹ 500000/-</p> <p>NIL @ 0.25% or Min. ₹ 250/- @ 0.50% or Min ₹ 500/- @ 0.25% or Min ₹ 1000/-</p> <p>@ 0.25%, Min ₹ 500/- @ 0.15%, Min ₹ 1000/- @ 0.10%, Min ₹ 25000/-</p> <p>₹ 500/- @ 0.50% Min. ₹ 500/- @ 0.25% Min. ₹ 1000/- @ 0.20% Min. ₹ 25,000/- & Max ₹ 5,00,000/-</p> <p>@ 0.25%, Min. ₹ 100/- Max ₹ 1000/- (One time charges at the time of sanction)</p>	<p>NIL ₹ 575/-</p> <p>NIL @0.575%, Min. ₹ 575/-</p> <p>@0.287% Min ₹ 1150/-</p> <p>@ 0.23%, Min ₹ 28750/- Max ₹ 575000/-</p> <p>NIL @ 0.287% or Min. ₹ 288/- @ 0.575% or Min ₹ 575/- @ 0.287% or Min ₹ 1150/-</p> <p>@ 0.287%, Min ₹ 575/- @ 0.173%, Min ₹ 1150/- @ 0.115%, Min ₹ 28750/-</p> <p>₹ 575/- @0.575%, Min. ₹ 575/- @ 0.287% Min ₹ 1150/- @ 0.23%, Min ₹ 28750/- Max ₹ 575000/-</p> <p>@ 0.287%, Min. ₹ 115/- Max ₹ 1150/- (One time charges at the time of sanction)</p>

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	(E) Sampatti Rin scheme (Loan against Property) (i) For Term Loan (ii) For Over Draft	1.00%, Min. ₹ 1000/- (One time only at the time of disbursement) 0.50% Min. ₹ 500/- (At the time of first disbursement & renewal every year)	1.15% Min. ₹ 1150/- (One time only) 0.575% Min. ₹ 575/- (Every Time)
	(F) General Credit Card	NIL	NIL
	(G) Swarojgar Credit Card	₹ 50/- (One time)	₹ 58/- (One time)
	(H) Housing Loan Scheme (One Time)	@ 0.50% of Sanctioned Amt Min. ₹ 500/- (At the time of disbursement)	@ 0.575% of Sanctioned Amt. Min. ₹ 575/-
	(I) Take Over of Home Loan (One Time)	@ 0.25% of Sanctioned Amount Min. ₹ 500/- (At the time of disbursement)	@ 0.287% of Sanctioned Amt. Min. ₹ 575/-
	(J) Housing Repairs/Maintanance Loan	@ 0.50% of Sanctioned Amount Min. ₹ 500/- (At the time of disb.)	@ 0.575% of Sanctioned Amt. Min. ₹ 575/-
	(K) Farmer's Housing Repairs/Maintanance Loan (i) Upto ₹ 50,000/- (ii) Above ₹ 50,000/-	NIL ₹ 250/- (One time only)	NIL ₹ 287/- (One time only)
	(L) Two Wheeler Rin Yojana (i) Upto ₹ 50,000/- (ii) Above ₹ 50,000/-	₹ 500/- @ 1.00% of Sanctioned Amt Min. ₹ 500/-	₹ 575/- @ 1.15% of Sanctioned Amt Min. ₹ 575/-
	(M) Apna Vahn Rin Yojana (i) Upto ₹ 2.00 Lac (ii) Above ₹ 2.00 Lacs Upto ₹ 10.00 Lacs (iii) Above ₹ 10.00 Lacs	@ 1.00% of Sanctioned Amt Min. ₹ 1000/- @ 0.75% of Sanctioned Amt Min. ₹ 2000/- @ 0.50% of Sanctioned Amt Min. ₹ 10000/-	@ 1.15% of Sanctioned Amt Min. ₹ 1150/- @ 0.863% of Sanctioned Amt Min. ₹ 2300/- @ 0.575% of Sanctioned Amt Min. ₹ 11500/-
	(N) Trader's Loans (i) Upto ₹ 50,000/- (ii) Above ₹ 50,000/- Upto ₹ 2.00 Lac (iii) Above ₹ 2.00 Lacs	₹ 500/- @ 0.50% of Sanctioned Amt Min. ₹ 500/- @ 0.25% of Sanctioned Amt Min. ₹ 1000/-	₹ 575/- @ 0.575% of Sanctioned Amt Min. ₹ 575/- @ 0.287% of Sanctioned Amt Min. ₹ 1150/-
	(O) Loan to Doctors (Presently Scheme is not in Bank)	@ 0.35% of Sanctioned Amt Min. ₹ 1000/-	@ 0.403% of Sanctioned Amt Min. ₹ 1150/-
	(P) Pensioners Loan (Scheme is not in Bank)	₹ 200/- (Fixed)	₹ 230/- (Fixed)
	(Q) Loan for Laptop/PC (Scheme is not in Bank)	@ 1.00% of Sanctioned Amt Min. ₹ 500/-	@ 1.15% of Sanctioned Amt Min. ₹ 575/-
	(R) Education Loan (i) For Study in India (ii) For Study in Abroad	NIL 1.0 % of Sanctioned Limit (Charges Refundable on availment of Loan)	NIL 1.15 % of Sanctioned Limit (Charges Refundable on availment of Loan)

NOTE :

1. **Processing Charges are inclusive of Documentation Charges, hence no separate charges should be levied for Documentation.**
2. **No processing charges should be levied for loans sanctioned under DRI/LABOD/OD against Bank's Deposit/SGSY/SCDC/Bank Gurantee/ SHG/JLG/ HWG/ Educational Loan/Staff Loans.**
3. Above charges are payable on limit sanctioned.
4. 50% of Processing charges should be levied at the time of proposal received by branch (before initiating processing) and rest 50% charges should be levied at the time of loan disbursement.
5. Above charges should be levied only once in the case of term loan a/c and no charges should be levied at the time of annual review/renewal of a/c.
6. Processing Charges should be levied in the case of Cash Credit Limits at the time of every renewal. In the case of delay in renewal, charges should be levied for delay period also.
7. **Processing Charges on KCC should be levied as per rates given above at the time of fresh disbursement as well as every renewal. (No Card charges to be levied)**
8. **No processing charges should be levied for loans sanctioned under MSE upto Rs. 5.00 Lacs.**

	AREA OF BANKING SERVICE	SERVICE CHARGES (FLOOR RATES)		SERVICE CHARGES INCLUSIVE OF SERVICE TAX @15% w.e.f. 01.06.16	
		<u>Accounts with limits</u>	<u>Charges per inspection</u>	<u>Accounts with limits</u>	<u>Charges per inspection</u>
2	Charges for carrying out inspection of securities charged to the Bank.	Upto ₹ 50000/- - Above ₹ 50000/- to Rs. 2 lacs - Above ₹ 2 lacs to Rs.20 lacs - Above ₹ 20 lacs to Rs.1 Crore - Above ₹ 1 Crore to Rs. 5 Crs. - Above ₹ 5 crores -	Nil ₹ 250/- per inspection ₹ 500/- per inspection ₹ 1000/- per inspection ₹ 3000/- per inspection ₹ 5000/- per inspection	Upto ₹ 50,000/- - Above ₹ 50000/- to ₹ 2 lacs Above ₹ 2 lacs to ₹ 20 lacs Above ₹ 20 lacs to ₹ 1 Crore Above ₹ 1 Crore to ₹ 5 Crs. Above ₹ 5 crores	Nil ₹ 288/- ₹ 575/- ₹ 1150/- ₹ 3450/- ₹ 5750/-
		Note 1. No inspection charges for Loan/OD against Banks own Deposits, Loan against NSC/KVP/LIC Policy. 2. 50% inspection charges should be levied for borrowers of weaker section. 3. Actual pocket expenses/vehicle expenses should be levied in addition to above charges.			
3	Exchange on Bills purchased/Bill Discounted (i) For Out Station cheques drawn on other Bank/ Bills a) Where we have branches. b) In other cases (ii) Overdue Interest In case of above (i)(a), from 11th day In case of above (i)(b), from 15th day (iii) In case of return unpaid In case of above (i)(a), from 11th day In case of above (i)(b), from 15th day (iv) Charges for change in original instructions	@ 0.35% of the Amt. + Collection Charges (inclusive of Interest for 10 days) @ 0.70% of the Amt. + Collection Charges (inclusive of Interest for 14 days) @ 18% @ 18% @ 18% @ 18%	@ 0.403% of the Amt. + Collection Charges (inclusive of Interest for 10 days) @ 0.805% of the Amt. + Collection Charges (inclusive of Interest for 14 days) @ 18% @ 18% @ 18% @ 18%	₹ 50/- per occasion ₹ 58/- per request	
	Note Interest calculation, as mentioned above, on overdue or instrument return unpaid should be carried out till date of adjustment on daily basis. This calculation should be based on actual date when bank received amount. In addition, Postage expenses, other pocket expenses and charges levied by other collecting bank should be charged on actual basis.				

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4	Bank Guarantees		
	(i) Performance Guarantee	₹ 150/- + 0.50% per quarter or part thereof for the Guarantee Amt. (The charges applicable to 6 months minimum)	₹ 173/- + 0.575% per quarter or part thereof
	(ii) Other than Performance Guarantee (i.e. guarantee for mobilisation of advances/Advance Money/Earnest Money/Concessional duty Guarantee favouring customes Deptt.)	₹ 150/- + 0.75% per quarter or part thereof (the charges applicable to 6 months minimum)	₹ 173/- + 0.863% per quarter or part thereof
	(iii) Guarantee against 100% Cash Margin/FDRs	₹ 150/- + 25% of amount of Commission applicable to the guarantee of similar amount not secured by 100% cash margin.	₹ 173/- + 25% of amount of Commission (Incl. S.Tax) applicable to the guarantee of similar amount not secured by 100% cash margin.
	(iv) Refund for guarantees tendered for cancellation before the expiry date.	Portion of Guarantee Commission already recovered be refunded as under: An amount computed at half the original rate for the unexpired period of guarantee less -3- months, may be refunded as per rate charged originally (Should be for a complete month)	
	(v) Payment of Bank's Gaurantee, as and when invoked	At par payment	
	(vi) For Staff members	Commission to be charged as per above rates (Except Gaurantee issued for the purpose of education of children of staff members.)	
5	Issuance of No Dues Certificate (Charges per occasion)		
	(i) For Loans under Govt. Sponsored Programme / Priority Sector Advances	NIL	NIL
	(ii) For Non Priority Sector Loans		
	a) Rural Branches	₹ 20/-	₹ 23/-
	b) Semi-urgan/Urban Branches	₹ 100/-	₹ 115/-
Note : Actual position as per Branch Record shold be mentioned on No Dues Certificate in place of writing "Obtain Affidavit"			

	AREA OF BANKING SERVICE	SERVICE CHARGES (FLOOR RATES)	SERVICE CHARGES INCLUSIVE OF SERVICE TAX @15% w.e.f. 01.06.16
	<u>SECTION III : COLLECTIONS</u>		
1	Collection of outstation Other Bank's Cheques (By sending cheques physically) a) Through our bank's branches (i) Up to ₹ 5000/- (ii) Up to ₹ 10,000/- (iii) Above ₹ 10,000 to ₹ 1 lac (iv) Above ₹ 1 lac to ₹ 5 lac (v) Above ₹ 5 lac to ₹ 10 lac (vi) Above ₹ 10 lac	₹ 25/- ₹ 50/- ₹ 100/- ₹ 200/- ₹ 225/- ₹ 250/-	₹ 29/- ₹ 58/- ₹ 115/- ₹ 230/- ₹ 259/- ₹ 288/-
	Note : Above charges are inclusive of all out of pocket expenses i.e. POSTAGE etc)		
	b) Direct collection through other banks i.e. instruments drawn at a centre where we have no branch.	Our Bank's charges as mentioned above to be recovered, out of which 50% should be paid to other Bank	Our Bank's charges (inclusive of Service Tax) as mentioned above to be recovered, out of which 50% should be paid to other Bank
2	Cheques collected through our branch for another bank including Bank of Baroda	50% of our Bank's charges to be recovered as mentioned above (Inclusive of postage etc.)	50% of our charges (inclusive of Service Tax) to be recovered as mentioned above
3	a) Collection of Bills (Clean/Doc.-Demand & Usance) Applicable to IBCs/OBCs for Bills for Amount : Upto ₹ 1.00 Lac Above ₹ 1.00 Lac upto ₹ 10.00 Lacs Above ₹ 10.00 Lacs	₹ 9.00 per Rs.1000/- Or part thereof subject to Minimum ₹ 100/-. ₹ 8.00 per Rs.1000/- or part thereof subject to a min. of ₹ 900/- ₹ 6.00 per Rs.1000/- Min. ₹ 8000/-	₹ 10.35 Per Rs.1000/- Or part thereof subject to Minimum ₹ 115/-. ₹ 9.20 per Rs.1000/- or part thereof subject to a min. of ₹ 1035/- ₹ 6.90 per ₹ 1000/- or part thereof subject to a Min. ₹ 9200/-
	NOTE : Postage is to be recovered on actual basis.		
	b) Return of Bills Unpaid Applicable to IBCs/OBCs for Bills for Amount : Upto ₹ 100000/- Above ₹ 1 lac upto ₹ 10.00 lacs Above ₹ 10.00 Lacs	₹ 4.50 Per ₹ 1000/- Or part thereof subject to Minimum ₹ 100/-. ₹ 4.00 per ₹ 1000/- or part thereof subject to a min. of ₹ 450/- ₹ 3.00 per Rs.1000/- Min. ₹ 4000/-	₹ 5.175 Per ₹ 1000/- Or part thereof subject to Minimum ₹ 115/-. ₹ 4.60 per ₹ 1000/- or part thereof subject to a min. of ₹ 518/- ₹ 3.45 per ₹ 1000/- or part thereof subject to a Min. ₹ 4600/-
	NOTE : Postage is to be recovered on actual basis.		

	AREA OF BANKING SERVICE	SERVICE CHARGES (FLOOR RATES)	SERVICE CHARGES INCLUSIVE OF SERVICE TAX @15% w.e.f. 01.06.16
Section IV : REMITTANCES			
1	a) Issuance of DD/MT/BC Up-to ₹ 1000/-- Above ₹ 1000/- upto ₹ 10000/- Above ₹ 10000/-	₹ 40/- ₹ 50/- @ ₹ 4.00 per ₹ 1000/- or part thereof subject to Min. ₹ 50/- & Max. ₹ 15000/-	₹ 46/- ₹ 58/- @ ₹ 4.60 per ₹ 1000/- or part there of subject to Min. ₹ 58/- & Max. ₹ 17250/-
	b) Against tender of cash for any mode of remittance	50% higher charges over floor rates	50% higher charges over floor rates + service tax
2	a) Cancellation of DD/Bankers' cheque	₹ 60/- per instrument	₹ 69/- per instrument
SECTION – V : MISCELLANEOUS SERVICES			
1	Cash Handling charges (i) Saving Bank Account cash deposit - Any amount (ii) CA/CC/OD & Others Cash deposit upto 50,000/- or upto 10 packets i.e. 1000 pieces of notes of any denomination taken together, whichever is higher, per day Above 10 packets i.e. 1000 pieces of notes per day	(At Base Branch) Nil Nil @ Rs. 10/- per packet or part thereof (Min. Rs. 10/- and Max. Rs. 10,000/-)	 Nil Nil @ Rs. 11.50 per packet or part thereof (Min. Rs. 12/- and Max. Rs. 11,500/-)
NOTE : 1. No cash handling charges for all types of Loan Accounts excluding CC/OD Accounts. 2. Regional Manager may take decision to give rebate/relaxation of Cash Handling Charges in Current A/cs of good customers of branches on case to case basis, subject to PSS from Head Office on monthly basis. 3. Branch Manager may take decision to give rebate/relaxation of Cash Handling Charges in all types of Deposit A/cs (except Current A/cs) of good customers of branches on case to case basis, subject to PSS from Regional Office on monthly basis.			
2	Attestation of customer's signature	₹ 50/- per instrument /occasion	₹ 58/- per instrument /occasion
3	Providing credit report (including opinion and introduction)	₹ 500/- per occasion	₹ 575/- per occasion
4	Inquiries relating to old records. (i) 3 to 12 months old (ii) Above 12 months	₹ 50/- per item ₹ 200/- per item	₹ 58/- per item ₹ 230/- per item

	AREA OF BANKING SERVICE	SERVICE CHARGES (FLOOR RATES)	SERVICE CHARGES INCLUSIVE OF SERVICE TAX @15% w.e.f. 01.06.16
Section - VI : INTER SOL CHARGES In CBS Operations			
1.	<u>INTER-SOL CASH TRANSACTION (DEPOSIT & WITHDRAWALS)</u> (a) Local Non-base branches (b) Out-station Non-base branches (i) Upto ₹ 25000/- (ii) Above ₹ 25000/-	Free of charge * in respect of any amount /any number of cash Deposit/withdrawals per day per account. (*Instead of Inter-SOL CBS charges, the local non-base branch will levy cash handling charge as applicable to base branch.) Free of charges, ₹ 2/- per thousand or part thereof	Free of charge Free of charges, ₹ 2.30 per thousand or part thereof
		NOTE : 1. Maximum Limit for Self Cash Withdrawal in Inter SOL for our Bank is ₹ 50000/- 2. System will apply Inter-SOL charges if both branches are not in the same District. If both the branches are in same District, Branch doing Inter SOL transaction should apply Inter SOL charges manually on same day. 3. Inter SOL cash payments to third parties is not permitted. 4. Per transaction limit of ₹ 50000/- to BH/Officer is fixed for cash withdrawal by drawer by self cheque at Non Base CBS branches irrespective of nature of accounts. 5. In order to avoid duplication, this Inter-SOL charge should not be clubbed with the Cash handling charges which is being recovered at present for deposit of cash at base branch & local Non-base CBS branches beyond certain amount per day. 6. Only Cash handling charges will be levied at base branch & Local Non-base CBS branches.	
2.	FUND TRANSFER/CLEARING (Inter-SOL) (a) Transfer of funds through cheque amongst the customers of CBS branches will as under : (i) Transfer of funds within the same clearing area through cheque (ii) Fund Transfer amongst CBS branches outside the clearing area through cheques drawn on any of our CBS branches OR Funds transfer amongst CBS branches through collection of outstation cheques drawn on our CBS branches (iii) Fund Transfer in Loan Accounts	Free of charge transfer of funds through cheque irrespective of any amount Up to ₹ 1 Lac - Free per day Above ₹ 1 Lac to ₹ 5Lac - ₹ 25/- per txn Above ₹ 5Lac - ₹ 50/- per txn (to recover from drawer of the cheque) Free of Charge	Free of charge transfer of funds through cheque irrespective of any amount Up to ₹ 1 Lac - Free per day Above ₹ 1 Lac to ₹ 5Lac - ₹ 29/- per txn Above ₹ 5Lac - ₹ 58/- per txn (to recover from drawer of the cheque) Free of Charge

AREA OF BANKING SERVICE	SERVICE CHARGES (FLOOR RATES)		SERVICE CHARGES INCLUSIVE OF SERVICE TAX @15% w.e.f. 01.06.16	
SECTION-VII : CHARGES FOR REMITTANCE THROUGH NEFT				
(a) NEFT Transaction (Inward)	NIL		NIL	
(b) NEFT Transaction (Outward)				
(i) Up to ₹ 10000/-	₹ 2.50 per Transaction		₹ 3.00 per Transaction	
(ii) Above ₹ 10000/- Up to ₹ 1.00 Lac	₹ 5.00 per Transaction		₹ 6.00 per Transaction	
(iii) Above ₹ 1.00 Lac upto ₹ 2.00 Lacs	₹ 15.00 per Transaction		₹ 18.00 per Transaction	
(iv) Above ₹ 2.00 Lacs	₹ 25.00 per Transaction		₹ 29.00 per Transaction	
(c) RTGS Tansaction (Outward)	Amt. ₹ 2 lac to ₹ 5 lac	Amt. above ₹ 5 lac	Amt. ₹ 2 lac to ₹ 5 lac	Amt. above ₹ 5lac
(i) Between 8.00 hrs to 11.00 hrs	₹ 25.00 per Transaction	₹ 50.00 per Transaction	₹ 29.00 per Transaction	₹ 58.00 per Transaction
(ii) Between 1100 hrs to 13.00 hrs	₹ 27.00 per Transaction	₹ 52.00 per Transaction	₹ 32.00 per Transaction	₹ 60.00 per Transaction
(iii) Between 13.00 hrs to 16.30 hrs	₹ 30.00 per Transaction	₹ 55.00 per Transaction	₹ 35.00 per Transaction	₹ 64.00 per Transaction
(iv) After 16.30 hrs	₹ 35.00 per Transaction	₹ 60.00 per Transaction	₹ 41.00 per Transaction	₹ 69.00 per Transaction
SECTION-VIII : CONCESSION TO VARIOUS CATEGORIES				
Donations to PM/CM's Relief Funds	I. At par collection of cheques favouring the fund.			
At Par Remittance	II. Free remittance.			
Government Sponsored Schemes	(a) At par remittance of maturity proceeds to Time Deposit as well as periodical interest to another Branch			
District Rural development Agency	(b) At par collection of cheques issued as per court orders for investment in Time Deposits.			
Dividend/Interest Warrant/ Refund Orders/ Gift Cheques :	(a) At par collection of cheques (only cheques issued by Government representing subsidy under IRDP and other Government Sponsored Schemes.)			
<u>Staff Members :</u>	(b) Issue of DD/Bankers Cheque "AT PAR" (For Drafts/Bankers' Cheques for disbursement of loans under Government Sponsored Schemes where payment is made direct to suppliers.)			
- Staff Members	At par collection of cheques deposited by DRDA.			
- Ex-staff Members	Collection "At Par" upto ₹ 100/-			
- Joint Accounts of staff members with close relatives.	No service charge for various transctons unless otherwise specified to the contrary.			
- Depositing loan instalment & transfer of the same to another branch of same for the credit to loan A/c	Conditions for Ex-staff Members :			
	(a) He/She should be able to establish his/her identity as an ex-staff member of our Bank.			
	(b) He/She should not be gainfully employed.			
	(Same Rules as for deposit A/cs.)			
	No service charges.			



BARODA RAJASTHAN KSHETRIYA GRAMIN BANK

(Head Office : Ajmer)

LIST OF UNIFORM SERVICE CHARGES (Updated up to 15.09.2016)

PART – B : UNIFORM SERVICE CHARGES TO BE APPLIED MANUALLY

	AREA OF BANKING SERVICE	SERVICE CHARGES (FLOOR RATES)	SERVICE CHARGES INCLUSIVE OF SERVICE TAX @15% w.e.f. 01.06.16
1.	Processing Charges for giving agreement in principle in respect of advances account (i) Upto ₹ 5.00 Crore (ii) Above ₹ 5.00 Crore Upto ₹ 10.00 Crore (iii) Above ₹ 10.00 Crore	Nil ₹ 25000/- ₹ 200000/-	Nil ₹ 28750/- ₹ 230000/-
2.	Collection of deposit receipts on maturity If the amount is kept in Branch as Term Deposit. If Amount is not kept as Term Deposit. Remittance of amount of Term Deposit	Free As per collection charges As per Charges for DD/Banker's Cheque	Free As per collection charges As per Charges for DD/Banker's Cheque
3.	Handling charges for Bills returned unpaid. Local Outstation	₹ 50/- per instrument 50% of the collection charges subject to a min. ₹ 100/- Note: Postage is to be recovered extra.	₹ 58/- per instrument 50% of the collection charges min. ₹ 115/- Note: Postage is to be recovered extra.
4.	To ascertain fate of local cheques lodged in clearing, at the request of the customer.	₹ 50/- plus actual conveyance charges	₹ 58/- plus actual conveyance charges
5.	Change of original instruction in respect of OBC/IBC e.g. a) Delivering free of payment b) waiving 'c' form etc c) Allowing rebate d) Extending time for retirement	₹ 60/- per instrument	₹ 69/- per instrument
6.	a) Issue of fresh DD/Bankers' cheque in lieu of lost one	Normal Remittance Charges applicable for DD	Normal Remittance Charges + service Tax applicable for DD
	b) Revalidation of DD/BC	₹ 60/- per instrument	₹ 69/- per instrument
		Note : In normal case, DD Revalidation is not allowed in CBS DD & new DD should be issued after Cancellation of old one.	

	AREA OF BANKING SERVICE	SERVICE CHARGES (FLOOR RATES)	SERVICE CHARGES INCLUSIVE OF SERVICE TAX @15% w.e.f. 01.06.16
7.	SAFE DEPOSIT LOCKERS		
	1. Locker Rent (i) Small Lockers (ii) Medium Lockers (iii) Large	Rural/Semi-urban ₹ 750/- p.a. ₹ 1500/- p.a. ₹ 4500/- p.a. Urban ₹ 950/- p.a. ₹ 2000/- p.a. ₹ 4500/- p.a.	Rural/Semi-urban ₹ 863/- p.a. ₹ 1725/- p.a. ₹ 5175/- p.a. Urban ₹ 1093/- p.a. ₹ 2300/- p.a. ₹ 5175/- p.a.
	2. Penalty for late payment of locker rent (i) for locker rent upto ₹ 1000/- (ii) For Locker rent morethan ₹ 1000/-	₹ 25/- per month or part thereof. ₹ 50/- per month or part thereof.	₹ 29/- per month or part thereof. ₹ 58/- per month or part thereof.
	3. Incidental charges to be recovered in case of Breaking Open of the Locker, over and above actual cost incurred for the same	₹ 250/-	₹ 288/-
	4. Locker operation more than 12 times in a year	₹ 50/- per occasion	₹ 58/- per occasion
	NOTES : 1. Allotment of lockers is on first-come-first served basis. For this purpose, a wait list is to be maintained. 2. When the rent is paid in advance for -3- years & above, 10% discount may be allowed. 3. Concession of 25% in rentals to staff members/Ex-staff in respect of only one locker allotted to them against undertaking that concession has not been availed in respect of any other locker in the bank.		
8.	Safe Custody Charges i) Bank's own deposit receipt ii) Scrips iii) Sealed Covers iv) Sealed boxes-measuring not more than 200 cubic inches, proportionately higher charges for bigger boxes.	Nil ₹ 5/- per scrip – Min. ₹ 50/- p.a. or part thereof ₹ 100/- p.a. or part thereof ₹ 500/- per box p.a. or part thereof	Nil ₹ 5.75 per scrip – Min. ₹ 58/- p.a. or part thereof ₹ 115/- p.a. or part thereof ₹ 575/- p.a. per box or part thereof
9.	Services Charges for handling scrips	₹ 30/- per block of 10 scrips or part thereof – Min. ₹ 30/- per account	₹ 35/- per block of 10 scrips or part thereof – Min. ₹ 35/- per account
10.	Photo attestation	₹ 100/- per photo per occasion	₹ 115/- per photo per occasion
11.	Postal & Telecommunication Tariff a) Ordinary Post b) Registered Post c) Courier Charges (Charges are per instrument per occasion)	Actual expenses, subject to minimum ₹ 10/- Actual expenses, subject to minimum ₹ 50/- Actual charges, subject to a minimum of ₹ 50/-	Actual expenses + Service Charges @15.00%, subject to minimum ₹ 12/- Actual expenses + Service charges @ 15.00%, subject to minimum ₹ 58/- Actual charges + Service charges @ 15.00%, subject to a minimum of ₹ 58/-
12.	Service Charges for non customers for all Banking Services	150% of Normal Charges	150% of Normal Charges + Service tax @ 15.00%

	AREA OF BANKING SERVICE	SERVICE CHARGES (FLOOR RATES)	SERVICE CHARGES INCLUSIVE OF SERVICE TAX @15% w.e.f. 01.06.16
13	Issuing of NOC of all types like granting NOC for ceding parri passu charge, exclusive charge, 2 nd charge etc. (Not applicable in case of NOC/Exchange of Parripassu letter in Cosortium) i) Ac/s with limit upto ₹ 25.00 lacs ii) Above ₹ 25.00 lacs	₹ 500/- ₹ 5000/-	₹ 575/- ₹ 5750/-
14	Revision of Repayment schedule in respect of TL/DL with limit i) Up to ₹ 10.00 lacs ii) Above ₹ 10.00 lacs upto ₹ 1.00 Crore iii) Above ₹ 1.00 Crore	₹ 250/- ₹ 2000/- ₹ 5000/-	₹ 288/- ₹ 2300/- ₹ 5750/-
15	Modification in Terms & Conditions of sanction – Accounts with limit i) Up to ₹ 1.00 Crore ii) Above ₹ 1.00 Crore	₹ 1000/- ₹ 5000/-	₹ 1150/- ₹ 5750/-
16	Fee for opening/operating Escrow/TRA (Trust & Retentions) A/cs – Our Share Limit i) Upto ₹ 5.00 Crore ii) Above ₹ 5.00 Crore upto ₹ 10.00 Crore iii) Above ₹ 10.00 Crore	₹ 100000/- ₹ 200000/- ₹ 500000/-	₹ 115000/- ₹ 230000/- ₹ 575000/-
17	Inland L/Cs 1. Unified Charges (Commitment + Usance) (i) Sight LCs and upto 30 day- usances (ii) Beyond 30 days usance	0.70% 0.20%	0.805% 0.23%
		Note :- The period is to be calculated from the date of opening of LC to the last date of its validity + usance period of bill and part of a month should be construed as a completed month.	
	2. Commitment Charges	₹ 5000/- Min.	₹ 5750/- Min.
	3. Extension/Amendment of LC	₹ 500/- per amendment + as above	₹ 575/- per amendment + as above
	4. Enhancement of the value of LC shall be recovered for the additional amount, on the outstanding liability under the LC.	Charges As above	Charges As above including service tax
	5. Discrepancy fee	0.15% Min. ₹ 500/- Max. ₹ 10000/-	0.173% Min. ₹ 573/- Max. ₹ 11500/-

	AREA OF BANKING SERVICE	SERVICE CHARGES (FLOOR RATES)	SERVICE CHARGES INCLUSIVE OF SERVICE TAX @15% w.e.f. 01.06.16
18	Revolving Letter of Credit (at the time of opening and on each reinstatement on the amount of reinstatement, period of reinstatement and usance period of bill.)	As applicable in LCs	As applicable in LCs
	<p>Note: -</p> <ol style="list-style-type: none"> Charges are to be recovered when a LC is Opened or amended and no refund may be allowed in any circumstances whatsoever, whether a credit is cancelled, is only partly availed or expired wholly unavailed of. Telex/Fax and cable charges shall be recovered additionally. While issuing a standby LC. Service charges equivalent to commission on Financial or Performance Guarantee be recovered, according to the nature of the guarantee provided by the standby LC 		
19	Other Charges		
	1. Advising LCs (only where LC opening and advising banks are different)	₹ 500/-	₹ 575/-
	2. Confirmation of LC (only where LC opening and advising banks are different)	For addition of confirmation, 0.20% p.m. for the period of validity and usance on the amount of LC	0.23% p.m.
	3. Transferable LCs	₹ 500/- for each transfer in part of full	₹ 575/- for each transfer in part of full
	4. Acceptance commission where usance draft are to be accepted.	0.10% p.m., min. ₹ 500/-	0.115% p.m., min. ₹ 575/-
	5. Negotiation Charges	₹ 500/-	₹ 575/-
	6. Clean payment received under LC	₹ 500/-	₹ 575/-
	7. Attestation of commercial invoice i) At the time of negotiation collection ii) Each subsequent occasion	Nil ₹ 50/-	Nil ₹ 58/-
	8. Guarantees due to discrepancies in documents i) if payment is credited to beneficiary's a/c ii) if payment not made	0.25% Min. ₹ 500/- ₹ 500/-	0.288% Min. ₹ 575/- ₹ 575/-
	9. Providing Credit opinion (including introduction)	₹ 250/- \$ 50.00 in respect of Foreign Banks	₹ 288/- \$ 58.00 in respect of Foreign Banks
	10. New Credit related Areas Allowing interchangeability within fund based limits, based facilities and between fund based and non fund based limits (to be charges on adhoc/temp interchangeability)	0.25% Min. ₹ 500/- Max. ₹ 1000/-	0.288% Min. ₹ 575/- Max. ₹ 1150/-

IMPORTANT REMARKS/POINTS

1. 50% additional Service charges should be levied from Non-customers.
2. Rebate may be given of collection charges for part of amount of cheque if it is kept with bank for a minimum period of one year as Term Deposit. A remark should be marked on Term Deposit Receipt for rebate given to customers and in case of premature payment, amount of rebate must be recovered.
3. Regional Manager may take decision to give rebate in collection charges for out station cheques/instruments, deposited to credit salary of employees of Govt. Institute/Department/Employers through accounts in branch.
4. If accounts are maintained by any Firm/Organisation or its subordinate agencies in different branches of Bank, Regional Manager may take decision on case to case basis to give rebate in exchange for remittance of funds. These cases must be reported to Head Office on monthly basis and must be reviewed on annual basis.