



BARODA RAJASTHAN KSHETRIYA GRAMIN BANK

(Head Office : Ajmer)

LIST OF UNIFORM SERVICE CHARGES (w.e.f 21.07.2021)

PART - A: UNIFORM SERVICE CHARGES TO BE APPLIED BY FINACLE

AREA OF BANKING SERVICE

SERVICE CHARGES (FLOOR RATES) Excluding GST 18%

SECTION - I : DEPOSITS AND ALLIED SERVICES

1	Ledger folio charges			
		₹ 125/- per Folio (25 Records) After the free folio charges mentioned bellow		
		Applicable to- CA, CC, OD (Excluding loan against banks own deposits)		
		Average Credit Balance (Rs.)	Free folios per quarter	
			Rural / Semi-Urban Branch	Urban Branch
		Upto ₹ 25000/-	NIL	NIL
		Above ₹ 25,000/- & upto to ₹ 1,00,000/-	2	2
		Above ₹ 1,00,000/- to ₹ 2,00,000/-	5	5
		Above ₹ 2,00,000/- to ₹ 5,00,000/-	10	10
		Above ₹ 5,00,000/-	Folio charge not applicable	
		NOTE : Ledger folio charges to be recovered on Quarterly basis. Excluding transactions done through ADC, System generated RTGS/NEFT charges in CA/CC/OD		
		NOTE: For a/cs maintained on computers, 25 entries or part thereof to be treated as one ledger page (Folio) For CC,OD accounts - No folio is free. For KCC- No folio charges applicable.		
	Savings Bank Accounts	No folio charges - in Savings Bank Account		
2	a) Charges for issue of Duplicate Statement / Pass Book with latest balance only (First Pass Book/Statement - Not chargeable)	For Individual		For Non-individual
		₹ 100/- Per Pass Book		₹ 150/- Per Pass Book
	Charges for previous entries (if required)	Rs 75/- per ledger folio or part thereof		Rs 150/- per ledger folio or part thereof

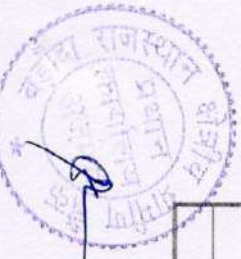
Note: 1.These Charges for Duplicate Pass Book/Statement should be charged manually at the time of giving the same. 2.Normally statement of accounts is free once in a month.





AREA OF BANKING SERVICE	SERVICE CHARGES (FLOOR RATES) Excluding GST 18%		
b) Issue of letter of acknowledgement or Duplicate TDR in case of loss of TDR	For Acknowledgement Rs 100/-		
	For Duplicate TDR Rs 125/-		
3	Cheque Book Issuance Charges		
	a) Savings Bank :	In SB Accounts individual- after 30 leaves in a Financial year charges Rs 3/- per leaf. For personalise cheque book Rs 4.00 per leaf.(only two cheque book will be issued at a time) (For Quarterly Average Balance treated from 16 Mar. to 15 Jun,16 Jun to 15 Sept,16 Sept. to 15 Dec. and 16 Dec to 15 Mar. every year)	
	b) CA/CC/OD A/c etc. :	In CA/CC/OD Accounts - 50 leaves will be free for First Time. Subsequent Rs 4.00 per leaf. personalise cheque book Rs 4.00 per leaf. For	
4	Opening & Minimum balances (Quarterly Average Balance to be mentioned)	Rural Branches	Semi-Urban Branches
	a)Current Accounts	₹ 1000/-	₹ 2000/-
	b)Premium Current Accounts	₹ 250000/-	₹ 250000/-
	c)Savings Bank Accounts		
	(i) With Cheque Book facility	₹ 500/-	₹ 500/-
	(ii) Without Cheque Book facility	₹ 100/-	₹ 500/-
	d)Flexi Saving Bank Accounts	₹ 100000/-	₹ 100000/-
	e)Basic Saving Bank Account (No frills A/c)	NIL	NIL
No minimum balance charges on Staff accounts and salary Institutions a/cs who are paying salary to their employees having a/cs with us and employees where salary credit in our bank's a/c and No Frill A/Cs (SB 124, SB 150 etc)			

AREA OF BANKING SERVICE	SERVICE CHARGES (FLOOR RATES) Excluding GST 18%		
5	Charges for not maintaining minimum balance (Quarterly Average Balance) as mentioned in para 4 above	Rural Branches	Semi-Urban
a) Current Accounts	AQB Rs 1000/- not maintained Rs 250/- per quarter	AQB Rs 2000/- not maintained Rs 300/- per quarter	AQB Rs 5000/- not maintained Rs 550/- per quarter
b) Premium Current Accounts	AQB Rs 250000/- not maintained ₹ 600/- per quarter	AQB Rs 250000/- not maintained Rs 600/- per quarter	AQB Rs 250000/- not maintained Rs 600/- per quarter
c) Savings Bank Accounts			
(i) With Cheque Book facility	Rural Branches/ semi urban	Metro/Urban Branches	
Balance Short From require Min. Balance :	Rs100/- per quarter	Rs 175/- per quarter	
a) Shortfall in QAB upto 25%	25	Rs 44/- per quarter	
b) Shortfall in QAB upto 25% to 50%	50	Rs 88/- per quarter	
c) Shortfall in QAB upto 50% to 75%	75	Rs 132/- per quarter	
d) Shortfall in QAB more than 75%	100	Rs 175/- per quarter	
(ii) Without Cheque Book facility			
Balance Short From require Min. Balance	Rural Branches/ semi urban	Metro/Urban Branches	
Balance Short From require Min. Balance :	Rs100/- per quarter	Rs 175/- per quarter	
a) Shortfall in QAB upto 25%	25	Rs 44/- per quarter	
b) Shortfall in QAB upto 25% to 50%	50	Rs 88/- per quarter	
c) Shortfall in QAB upto 50% to 75%	75	Rs 132/- per quarter	
d) Shortfall in QAB more than 75%	100	Rs 175/- per quarter	
e) Other Saving Bank Accounts (Sch. SB111, SB 112, 124, 125, 126, 127, 128, 131, 150, 223, 323)	NIL	NIL	
6	Addition or deletion of names in Accounts , change in Nominations and change in operational instructions.		
Addition/deletion in name and Change in operational instructions (incl. Lockers)	₹ 150/- per occasion	(Not applicable for deletion of name on account of death of customer in joint A/c)	
Change in Nomination	₹ 100/- per occasion		





AREA OF BANKING SERVICE		SERVICE CHARGES (FLOOR RATES) Excluding GST 18%
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 ₹ 50/- per transaction
8	Charges for inability to carry out standing instructions due to insufficient balance in the A/c	₹ 100/- per transaction
9	Charges for Stop Payment Instructions a) For Stop Payment of Instrument (i) S.B. -- (ii) CA./CC./OD -- b) In case of loss of complete cheque book (i) S.B. -- (ii) CA./CC./OD --	₹ 100/- per instrument ₹ 200/- per instrument ₹ 500/- per Book ₹ 1000/- per Book
<p>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.</p>		
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	<p>Cheque returned :- For Financial reason : Upto Rs 1 lac - Rs 200/- per instrument. Above Rs 1 lac less than Rs 1 crore - Rs 300/- For Rs 1crore and above - Rs 500/- For other reasons : Rs 200/- per instrument. Cheque return due to technical reason - not at the fault of the customer - No charge</p> <p>Upto Rs 1 crore - Rs 200/- per instrument. Rs 1 crore and above - Rs 400/- per instrument. ₹ 150/- per instrument. Cheque return due to technical reason - not at the fault of the customer - No charge 50% of our collection charges subject to a minimum of ₹ 100/- plus actual postage charges.</p> <p>Note:- Charges for entries DR received through ECS and not respond, treated as cheque return charges.</p>
11	Incidental charges for inoperative accounts A) Inoperative Savings Bank a/cs. - B) For Inoperative Current Accounts --	NIL NIL NIL



AREA OF BANKING SERVICE		SERVICE CHARGES (FLOOR RATES) Excluding GST 18%
12	Charges for issuance of Balance Certificate , at the request of customer	
	i) For Individuals - All Type of accounts	₹ 100/- per certificate
	ii) For All Others - All Type of accounts	₹ 125/- per certificate
13	iii) Charges for issuance interest certificate, at the request of the customer	₹ 100/- per certificate (For the second/Additional certificate)
	Premature closure of A/c - (within a year)	If account is closed after 14 days but within one year customer induce transaction
	a) SB A/c * (Excluding Small SB ac and BSBD ac)	Rural / Semi-Urban Branches - Rs 150/- Urban Branches - Rs 200/-
	b) Current Account *	Rural / Semi-Urban Branches -Rs 400/- Urban Branches - Rs 600/-
	c) RD/ IS/Y A/c	₹150/-
	d) Closure of Account due to death of A/c Holder	No Charges
	e) Closure of A/c's which are of Irregular/ Non-profitable nature	Only Folio Charges to be charged.
14	i) Current A/c -	No Charges
	ii) SB A/c	No Charges
	Note:	
15	1. * No Charges will be applicable if the Customer choose to close the A/C within 14 days of first customer induced credit into Account.	
	2. No Charges will be applicable if the A/C is being transferred to our bank's another branch.	
	3. No charges if account closed due to death of account holder	
16	Allowing operations in an a/c through-	
	a) Power of Attorney - For Current, CC, OD Account b) Mandate - For Savings Bank Accounts	Saving banks a/c - ₹500/- one time charges at the time of acceptance of instructions. C/A / CC / OD - ₹1000/- one time charges at the time of acceptance of instructions.
16	Change of authorized signatory including reconstitution of A/c in CA, CC, OD Account --	₹300/- per change
	Issue of Solvency Certificate	₹200/- per lac & part thereof subject to Min. Rs. 1000/- maximum of Rs. 20000/-
	1. For issuance of capacity certificate for obtaining VISA etc for educational purpose for students	50% of the charges as mentioned above, subject to maximum ₹ 1500/-
16	2. For issuance of above certificate to staff members for educational loan of their children	No charges should be recovered
	3. Charges for issuance of bankers certificate on behalf of contractor clients for participating in the government tender	Rs 1000/- per certificate
	NOTE: Branch Manager is not authorised to issue Solvency Certificates.	



AREA OF BANKING SERVICE	SERVICE CHARGES (FLOOR RATES) Excluding GST 18%
17	
Opening accounts with restrictive operations	
i) Current, Cash Credit, Over Draft Account	₹400/-one time charges at the time of acceptance of instructions
ii) Savings Bank Account	₹100/-one time charges at the time of acceptance of instructions
18	
Panel Charges for Late Payment of Instalment in Recurring Deposit Accounts (Irrespective of Tenure)	₹1/- per month per ₹ 100/-
COLLECTIONS	
1	
Collection of outstation Other Bank's Cheques (By sending cheques physically)	
a) Through our bank's branches	
(i) Up to ₹ 5000/-	₹25/-
(ii) Up to ₹ 10,000/-	₹50/-
(iii) Above ₹10,000 to ₹1 lac	₹100/-
(iv) Above ₹1 lac to ₹ 5 lac	₹200/-
(v) Above ₹5 lac to ₹ 10 lac	₹225/-
(vi) Above ₹10 lac	₹250/-
Note : Above charges are exclusive of out of pocket expenses i.e. Postage /Courier extra.	
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
2	
Cheques collected through our branch for another bank including Bank of Outstation cheques return charges	50% of our Bank's charges to be recovered as Mentioned above (Inclusive of postage etc.)For immediate credit of outstations cheques our usual collection charges should be 50% of collection charges applicable
3	
a) Collection of Bills	
Applicable to IBCs/OBCs for Bills for Amount	
Upto ₹1.00 Lac	₹10.00 per Rs.1000/- Or part thereof subject to Minimum ₹100/-.
Above ₹1.00 Lac upto ₹ 10.00 Lacs	₹9.00 per Rs.1000/- or part thereof subject to a min. of ₹1000/-
Above ₹10.00 Lacs	₹8.00 per Rs.1000/- Min. ₹9000/-
NOTE : Postage is to be recovered on actual basis.	
b) Return of Bills Unpaid	
Applicable to IBCs/OBCs for Bills for Amount	
Upto ₹100000/-	₹8.00 Per ₹1000/- Or part thereof subject to Minimum ₹100/-.
Above ₹1 lac upto ₹ 10.00 lacs	₹7.00 per ₹1000/- or part thereof subject to a min. of ₹800/-
Above ₹ 10.00 Lacs	₹6.00 per ₹1000/- Min. ₹7000/-
NOTE : Postage is to be recovered on actual basis and Rs 100/- per bill (also in case of BP/BD where there is a change in instructions)	

REMITTANCES

AREA OF BANKING SERVICE	SERVICE CHARGES (FLOOR RATES) Excluding GST 18%
1	
a) Issuance of DD/MT/B/C	
Upto ₹ 5000/-	Rs 50/-
Above ₹ 5000/- upto ₹ 25000/-	Rs 2.50 per Rs1000/- or part thereof subject to Min. Rs 50/- & Max. Rs 250/-
Above ₹ 25000/- upto ₹ 100000/-	Rs 3.00 per Rs1000/- or part thereof subject to Min. Rs 75/- & Max. Rs 300/-
Above ₹ 100000/-	Rs 4.00 per Rs1000/- or part thereof subject to Min. Rs 400/- & Max. Rs15000/-
b) Against tender of cash for any mode of remittance	50% higher charges over floor rates
2	
Cancellation of DD/Bankers' cheque	Up to Rs500/- Nil more than Rs500/- ₹100/- per instrument
In case of lost of instruments-	Up to Rs500/- charges Rs200/- Above Rs 500/- Rs 200/- per instrument
In case of Duplicate DD	As per Issuance of new DD charges

MISCELLANEOUS SERVICES

1	
Cash Handling charges	
(i) Saving Bank Account	
cash deposit - Any amount	NIL
(ii) CA/C/OD & Others	
(a) 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	NIL
(b) Above 10 packets i.e. 1000 pieces of notes per day	@ Rs. 10/- per packet or part thereof (Min. Rs. 10/- and Max. Rs. 10,000/-)

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, savings bank a/c, cash credit a/cs, over draft 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	₹100/- per instrument per occasion and for joint customer Rs 150 per instrument per occasion
3	Providing credit report (including opinion and introduction)	₹600/- per occasion
4	Inquiries relating to old records.	
	(i) 3 to 12 months old	₹ 100/- per item
	(ii) Above 12 months upto 3 year	₹ 250/- per item
	(iii) Above 3 year upto 7 year	₹ 400/- per item
	(ii) Above 7 year	₹ 800/- per item



INTER SOL CHARGES in CBS Operations

AREA OF BANKING SERVICE	SERVICE CHARGES (FLOOR RATES) Excluding GST 18%
1	
INTER-SOL CASH TRANSACTION	
DEPOSIT	
(a) Local (Non-base branches)	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.)
(b) Cash deposit Outstation branch	Charges will be levied above- 5- per transaction per month at any branch- Rs 50/- per transaction. CA/CC/OD/Other: Chargeable in case of cash deposit in excess of Rs.25000/- per day per account at Rs. 2.50 per thousand or part thereof in addition to cash handling charges. Charges applicable on whole deposited amount.
(C) Withdrawals	SB/CA/CC/OD: Beyond first five transactions per month (excluding withdrawals from ATM) charges of Rs 125/- per transaction.
NOTE :	
1. Maximum withdrawal allowed at outstation branch is Rs 50000/- per day to the account holder only.	
2. System will apply Inter-SOL charges.	
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 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	Free of charge transfer of funds through cheque irrespective of any amount
(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	Up to ₹ 1 Lac- Free per day Above ₹ 1 Lac to ₹ 5Lac - ₹ 25/- per txn Above ₹ 5Lac - ₹ 50/- per txn (To be recovered from drawer of the cheque)
(iii) Fund Transfer in Loan Accounts	Free of Charge





AREA OF BANKING SERVICE	SERVICE CHARGES (FLOOR RATES) Excluding GST 18%
REMITTANCE THROUGH NEFT / RTGS	
(a) NEFT Transaction (Inward)	NULL
(b) NEFT Transaction (Outward)	
(i) Up to ₹ 10000/-	₹ 2.25 per Transaction
(ii) Above ₹ 10000/- up to ₹ 1.00 Lac	₹ 4.75 per Transaction
(iii) Above ₹ 1.00 Lac upto ₹ 2.00 Lacs	₹ 14.75 per Transaction
(iv) Above ₹ 2.00 Lacs	₹ 24.75 per Transaction
(c) RTGS Transaction (Outward)	
(i) Between 8.00 hrs to 11.00 hrs	Amt. ₹ 2 lac to ₹ 5 lac
(ii) Between 11.00 hrs to 13.00 hrs	
(iii) Between 13.00 hrs to 16.30 hrs	Rs. 24.50/-
(iv) After 16.30 hrs	Rs. 49.50/-
CONCESSION TO VARIOUS CATEGORIES	
Donations to PM/CW's Relief Funds	. At par collection of cheques favouring the fund. I. Free remittance.
At Par Remittance	(a) At par remittance of maturity proceeds to Time Deposit as well as periodical interest to another Branch (b) At par collection of cheques issued as per court orders for investment in Time Deposits.
Government Sponsored Schemes	(a) At par collection of cheques (only cheques issued by Government representing subsidy under RDP and other Government Sponsored Schemes.) (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.)
All Loan/Advances Schemes	Issue of DD/Bankers Cheque/NEFT/RTGS "AT PAR" (For payment of assets created through loans / advances where payment is made direct to suppliers/sellers) As per Cir. 214 dtd. 07.10.2017
District Rural Development Agency	At par collection of cheques deposited by DRDA
Dividend/Interest Warrant/ Refund Orders/ Gift Cheques :	Collection "At Par" upto ₹ 100/-
Staff Members :	
Staff Members	No service charge for various transactions unless otherwise specified to the contrary.
Ex-staff Members	Conditions for Ex-staff Members (a) He/She should be able to establish his/her identity as an ex-staff member of our Bank. He/She should not be gainfully employed. (Same Rules as for deposit A/cs.)
Joint Accounts of staff members with close relatives.	
Depositing loan instalment & transfer of the same to another branch of same for the credit to loan A/c	No service charges.



AREA OF BANKING SERVICE	SERVICE CHARGES (FLOOR RATES) Excluding GST 18%
SECTION - II : Advances Related	
1 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)	
(A1) General Loan/TL/DL (Non agriculture/ Agriculture/ SRTD/ Allied agriculture/ SME Rin/ TUFF/ Saral Krishi Rin)	
(a) Upto ₹50000/-	
(i) Govt. Sp. Programmes/Priority Sector Advances	NIL
(ii) All other Advances	₹500/-
(b) Above ₹50000/- upto ₹2.00 Lacs	NIL
(i) Govt. Sp. Programmes	NIL
(ii) All other Advances	@ 0.50%, Min. ₹500/-
(c) Above ₹2.00 Lacs & upto ₹1.00 Crore	@ 0.50%, Min ₹1000/- P.A.
(d) Above ₹1.00 Crore	@ 0.50%, Min ₹50000/- P.A.
(e) At the time of annual review/renewal of TL/DL a/c	@ 0.20% P.A. on Outstanding Amount Min. Rs.500/-
(A2) CC/OD/Saral Krishi OD (excluding KCC)	
(a) Upto ₹50000/-	
(i) Govt. Sp. Programmes/Priority Sector Advances	NIL
(ii) All other Advances	₹ 500/-

AREA OF BANKING SERVICE	SERVICE CHARGES (FLOOR RATES) Excluding GST 18%
(b) Above ₹50000/- upto ₹2.00 Lacs	
(i) Govt. Sp. Programmes	NIL
(ii) All other Advances	@ 0.35%, Min. ₹500/-
(c) Above ₹2.00 Lacs & upto ₹1.00 Crore	@ 0.35%, Min ₹700/-
(d) Above ₹1.00 Crore	@ 0.35%, Min ₹35000/-
(A) KCC Loan :	No Processing Charges to be charged on loan amount upto Rs. 3.00 Lac to Small and Marginal Farmers at the time of sanction only.
(1) Up to ₹50000	NIL
(2) Above ₹ 50000 & upto ₹ 100000	@ 0.25% or Min. ₹ 250/-
(3) Above ₹100000 & upto ₹ 200000	@ 0.35% or Min ₹ 350/-
(4) Above ₹200000 & upto ₹10000000	@ 0.35% or Min ₹1000/-
(B) Non-Fund Based (LC/Guarantee)	@ 0.20%, P.A. Min ₹ 500/-
(C) Processing charges for Ad-hoc/ Excess sanctions:	@ 0.35%, P.A. Min. ₹500/-
(D) Loans sanctioned against NSC, KVP or LIC Policy (One time charges at the time of sanction)	@ 0.25%, Min. ₹ 100/- Max ₹ 1000/-
(E) Revalidation of Sanction	25% of the applicable Processing Charges
(F) Sampati Rin scheme (Loan against Property)	
(i) For Term Loan	1.00%, Min. ₹ 1000/- (One time only at the time of disbursement)
(ii) For Over Draft	0.50%, Min. ₹ 500/- (At the time of first disbursement & renewal every year)
(G) General Credit Card	NIL
(H) Swarojgar Credit Card (One time)	₹50/-





AREA OF BANKING SERVICE	SERVICE CHARGES (FLOOR RATES) Excluding GST 18%
(I) Housing Loan Scheme (One Time)	@0.35% of Loan Amt Min. ₹ 500/- (At the time of disbursement)
(J) Take Over of Home Loan (One Time)	@ 0.10% OF Sanction Amount Min. Rs. 500/-
(K) Housing Repairs/Maintenance Loan (One Time)	@ 0.50% of Sanctioned Amount Min. ₹ 500/- (At the time of disb.)
(L) Farmer's Housing Repairs/Maintenance Loan (One Time)	NIL
(i) Up to ₹50,000/-	₹250/-(One time only)
(ii) Above ₹50,000/-	
(M) Two Wheeler Rin Yojana (One Time)	
(i) Up to ₹50,000/-	₹500/-
(ii) Above ₹50,000/-	@ 1.00% of Sanctioned Amt Min. ₹ 500/-
(N) Apna Yahn Rin Yojana (One Time)	
(i) Up to ₹10.00 Lac	@ 0.5% of sanctioned Amt. Min. Rs1000/-
(ii) Above ₹ 10.00 Lacs	@ 0.5% of sanctioned Amt. Min. Rs5000/-
(O) Trader's Loans (Saral Vyapar / Premium Saral Vyapar)	
(i) Upto ₹ 50,000/-	₹ 500/-
(ii) Above ₹ 50,000/- Upto ₹ 2.00 Lac	@ 0.50% Min. Rs.500/-
(iii) Above ₹ 2.00 Lacs	@ 0.50% Min. Rs.1000/-
(O-1) At the time of annual review/renewal of TL/DL a/c	@ 0.20% P.A on Outstanding Amount Min. Rs. 500/-
(P) Trader's Loans O/D limit (Saral Vyapar / Premium Saral Vyapar)	
(i) Upto ₹ 50,000/-	₹ 500/-
(ii) Above ₹ 50,000/- Upto ₹ 2.00 Lac	@ 0.35% Min. ₹ 500/-
(iii) Above ₹ 2.00 Lacs	@ 0.35% Min. ₹ 700/-
(Q) Loan to Doctors (One Time)	@ 0.35% of Sanctioned Amt Min. ₹ 1000/-
(R) Pensioners Loan	NIL
(S) Loan for Laptop/PC (Scheme is not in Bank)	@ 1.00% of Sanctioned Amt Min. ₹ 500/-



AREA OF BANKING SERVICE	SERVICE CHARGES (FLOOR RATES) Excluding GST 18%
(T) Education Loan	NIL
(i) For Study in India	
(ii) For Study in Abroad	1.00 % of Sanctioned Limit (Charges Refundable on avalliment of Loan)
(U) Top up Loan (One Time)	0.50% of Sanctioned Limit
(V) Future Rental Scheme	0.50% of Sanctioned Limit
(V-1) At the time of annual review/renewal of Future Rental a/c	0.20% on Outstanding Amount Min. Rs.500/-
(W) Sulabh Rin/Premium Sulabh Rin (One Time)	0.50% of Sanctioned Limit
(X) Loan Against WHR	0.15% of Sanctioned Limit Min ₹ 500/-
(Y) Commitment charges (Fund based facilities) Commitment charges will be levied in case of non-utilization / under utilization of working capital limits for advance account with fund based working capital limits of Rs.50 lacs (Fifty Lacs) and above. NO commitment charges shall be levied on any type of Agriculture Advances	No commitment charges to be recovered separately.
(i) Where average utilization is 60% and above of the limit	
(ii) Where the average utilization is below 60% of the limit	Commitment charges to be recovered @ 0.50% p.a. for the unutilized portion
(Z) Pre Closure Charges on above ₹ 25 Lac senction limit (Sampati Rin /Premium Sampati Rin / Saral Vyapar / Premium Saral Vyapar / Project loan for Non Agriculture / CC Limit / SME Rin / Loan against WHR)	
(i) CC Limit	1.00 % of Sanction Amount
(ii) OD Limit	1.00 % of Sanction Amount
(iii) Term Loan	0.50 % P.A. of Out standing loan amount at the time of take over for remaining period of Loan
(AA) Fee for opening/operating Escrow/TRA (Trust & Retentions) A/cs - Our Share Limit	
(i) Upto ₹ 5.00 Crore	₹ 100000/- per year (To be recovered upfront on Annual basis)
(ii) Above ₹ 5.00 Crore upto ₹ 10.00 Crore	₹ 200000/- per year (To be recovered upfront on Annual basis)
(iii) Above ₹ 10.00 Crore	₹ 500000/- per year (To be recovered upfront on Annual basis)

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 DR/LABOD/OD against Bank's Deposit/SGSY/SCDC/ SHG/JLG/ HWG/ Educational Loan/Staff Loans under staff scheme and public scheme.
3. Above charges are payable on limit sanctioned (excluding KCC) and in case of KCC, charges are payable on yearly drawing power limit. (As per Cir. 136 dtd. 07.07.2017 and 214 dtd. 07.10.2017) - For Small/Marginal farmers- NO charges for sanction of KCC limit up to Rs. 3.00 Lac, however all applicable charges will be recovered at the time of review every year.
4. Pre closure charges on out standing Accounts with effect from the Date of Review and on New Accounts from the Date of Senction
5. 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.
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.
9. GST CHARGES EXTRA (Present rate of GST is 18%)





AREA OF BANKING SERVICE	SERVICE CHARGES (FLOOR RATES) Excluding GST 18%	
	Accounts with limits	Charges per inspection
2 Charges for carrying out inspection of securities charged to the Bank.	Upto ₹ 50000/-	Nil
	Above ₹ 50000/- to Rs. 2 lacs -	₹ 250/- per inspection
	Above ₹ 2 lacs to Rs. 5 lacs -	₹ 500/- per inspection
	Above ₹ 5 lacs to Rs. 20 lacs -	₹ 750/- per inspection
	Above ₹ 20 lacs to Rs. 1 Crore -	₹ 1000/- per inspection
	Above ₹ 1 Crore to Rs. 5 Crs. -	₹ 3000/- per inspection
	Above ₹ 5 crores -	₹ 5000/- per inspection
Note		
1. No inspection charges for Loan/OD against Banks own Deposits, Loan against NSC/KVP/LLC 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 Outstation 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		

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.

AREA OF BANKING SERVICE	SERVICE CHARGES (FLOOR RATES) Excluding GST 18%
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)
(ii) Other than Performance Guarantee (i.e. guarantee for mobilisation of advances/Advance Money/Earnest Money/Concessional duty Guarantee favouring custom Deptt.)	₹ 150/- + 0.75% per quarter or part thereof (the charges applicable to 6 months minimum)
(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. Portion of Guarantee Commission already recovered be refunded : 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)
(iv) Refund for guarantees tendered for cancellation before the expiry date	At par payment
(v) Payment of Bank's Guarantee, as and when invoked	Commission to be charged as per above rates (Except Gaurantee issued for the purpose of education of children of staff members.-)
(vi) For Staff members	
5 Issuance of No Dues Certificate (Charges per occasion)	
(i) For Loans under Govt. Sponsored Programme / Priority Sector Advances	NIL
(ii) For Non Priority Sector Loans	
a) Rural Branches	₹ 20/-
b) Semi-urban/Urban Branches	₹ 100/-
Note : Actual position as per Branch Record should be mentioned on No Dues Certificate in place of writing "Obtain Affidavit"	
6 Deviation charges (For all Retail Loan and MSME Loan schemes)	
i) Deviation in conditions of the Loan Scheme	0.10 % on the sanction amount - Max.-5000/- (Concession in interest rate and processing charges shall not be considered as Deviation in condition of the scheme)



AREA OF BANKING SERVICE

SERVICE CHARGES (FLOOR RATES) Excluding GST 18%

SECTION - III : Digital / ADC charges

1		Internet Banking	
Password Printing (charges on regeneration only, free for new user)		Retail User- Rs. 25/-	Corporate User - Rs. 50/-
2		IMPS	
Upto Rs. 1,000/-		Rs. 1/-	
For 1,001/- to 25,000/-		Rs. 1.5/-	
3		NEFT	
Upto Rs. 10,000/-		Charges through Digital channel in SB ac (excluding GST)	Charges through Digital channel in other than SB ac (excluding GST)
Rs. 10,001/- to Rs. 1,00,000/-		0.00	Rs 2.25/-
Rs. 1,00,001/- to Rs. 2 Lac		0.00	Rs 4.75/-
Above Rs 2 Lac		0.00	Rs 14.75/-
4		NACH	
Return charges		Rs 250/-	
Mandate		Rs 100/-	
5		Debit Card Issuance	
RuPay Classic (Non Personalised)		NIL	
RuPay PMJDY		Govt Sponsored Scheme - Fee exempted	
RuPay KCC		Govt Sponsored Scheme - Fee exempted	
6		Debit Card Annual Fee	
RuPay Classic (Non Personalised)		1st year Free & Second year onwards Rs. 150/- Per year	
RuPay PMJDY		Govt Sponsored Scheme - Fee exempted	
RuPay KCC		Govt Sponsored Scheme - Fee exempted	





AREA OF BANKING SERVICE	SERVICE CHARGES (FLOOR RATES) Excluding GST 18%
7 Debit Card PIN Regeneration	Rs. 50/- Per Generation
RuPay Classic (Non Personalised)	Govt Sponsored Scheme - Fee exempted
RuPay PMJDY	Govt Sponsored Scheme - Fee exempted
RuPay KCC	Govt Sponsored Scheme - Fee exempted
8 Debit Card Regeneration	Rs. 200/- Per Generation
9 Debit Card other charges	Rs. 400/- per retrieval
Charge-slip retrieval charges	Rs. 10/-
Surcharges for Rail Tickets and Petrol / Fuel / Gas Stations	Metro ATM-3, Non Metro-5
10 ATM	Metro ATM-3, Non Metro-5
Number of Free OFFUS transactions	Metro ATM-3, Non Metro-5
Charges After Free OFFUS transactions	Rs. 20/-
For Financial Transaction	Rs. 10/-
For NON-Financial Transaction	Rs. 10/-
11 SMS Alerts Charges	Rs 15/- Per Quarter
Saving Account	Rs 15/- Per Quarter
Current/ Overdraft/ Cash credit Account	Rs 25/- Per Quarter



BARODA RAJASTHAN KSHETRIYA GRAMIN BANK

(Head Office : Ajmer)

LIST OF UNIFORM SERVICE CHARGES

PART - B : UNIFORM SERVICE CHARGES TO BE APPLIED MANUALLY

SECTION - I : DEPOSITS AND ALLIED SERVICES

AREA OF BANKING SERVICE	SERVICE CHARGES (FLOOR RATES) Excluding GST 18%
1 Collection of deposit receipts on maturity	Free
If the amount is kept in Branch as Term Deposit	Free
If Amount is not kept as Term Deposit.	Flate Rs 50/-
Remittance of amount of Term Deposit	As per Charges for DD/Banker's Cheque
2 Handling charges for Bills returned unpaid.	
Local	₹ 100/- per instrument
Outstation	50% of the collection charges subject to a min. ₹ 200/-
	Note: Postage is to be recovered extra.
3 To ascertain fate of local cheques lodged in clearing, at the request of the customer.	₹ 50/- plus actual conveyance charges
4 Change of original instruction in respect of OBC/IBC e.g.	
a) Delivering free of payment	₹ 75/- per instrument
b) waiving 'c' form etc	₹ 75/- per instrument
c) Allowing rebate	₹ 75/- per instrument
d) Extending time for retirement	₹ 75/- per instrument
5 (a) Issue of fresh DD/Bankers' cheque in lieu of lost one	Normal Remittance Charges applicable for DD
(b) Revalidation of DD/BC	Charges applicable for New DD/BC
	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) Excluding GST 18%

SAFE DEPOSIT LOCKERS				
1. Locker Rent		Rural		
		Semi-urban		Urban
(i) Small Lockers	₹ 900/- p.a.	₹ 1000/- p.a.		₹ 1500/- p.a.
(ii) Medium Lockers	₹ 1500/- p.a.	₹ 1500/- p.a.		₹ 2500/- p.a.
(iii) Large	₹ 5000/- p.a.	₹ 5000/- p.a.		₹ 6000/- p.a.
2. Penalty for late payment of locker rent				
(i) for locker rent upto ₹ 3000/-		First three month ₹ 200/- per month there after Rs 50/- per month or part thereof.		
(ii) For Locker rent more than ₹ 3000/-		First three month ₹ 500/- per month there after Rs 100/- 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		₹ 1000/-		
4. Locker operation more than 12 times in a year		₹ 100/- per occasion		

NOTES :

- Allotment of lockers is on first-come-first served basis. For this purpose, a wait list is to be maintained.
- When the rent is paid in advance for -3- years & above, 10% discount may be allowed.
- Concession of 50% 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.

7	Safe Custody Charges	Nil		
	i) Bank's own deposit receipt	₹ 5/- per scrip - Min. ₹ 50/- p.a. or part thereof		
	ii) Scrips	₹ 250/- per cover per Annum		
	iii) Sealed Covers	₹ 2000/- per box per Annum		
	iv) Sealed boxes-measuring not more than 200 cubic inches, proportionately higher charges for bigger boxes			
8	Services Charges for handling scrips	₹ 50/- per block of 10 scrips or part thereof - Min. ₹ 50/- per account		
9	Photo attestation	₹ 100/- per photo per occasion		
10	Postal & Telecommunication Tariff			
	(a) Ordinary Post	Actual expenses, subject to minimum ₹ 10/-		
	(b) Registered Post	Actual expenses, subject to minimum ₹ 50/-		
	(c) Courier Charges	Actual charges, subject to a minimum of ₹ 50/-		
	(Charges are per instrument per occasion)			
11	Service Charges for non customers for all Banking Services	150% of Normal Charges		



SECTION - II : Advances Related

AREA OF BANKING SERVICE	SERVICE CHARGES (FLOOR RATES) Excluding GST 18%
1 Processing Charges for giving agreement in principle in respect of advances account	
(i) Upto ₹ 5.00 Crore	Nil
(ii) Above ₹ 5.00 Crore Upto ₹ 10.00 Crore	₹ 25000/-
(iii) Above ₹ 10.00 Crore	₹ 200000/-
2 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 Parri passu letter in Consortium)	
(i) Ac/s with limit upto ₹ 25.00 lacs	₹ 500/-
(ii) Above ₹ 25.00 lacs	₹ 5000/-
3 Revision of Repayment schedule in respect of TL/DL with limit	
(i) Up to ₹ 10.00 lacs	₹ 250/-
(ii) Above ₹ 10.00 lacs upto ₹ 1.00 Crore	₹ 2000/-
(iii) Above ₹ 1.00 Crore	₹ 5000
4 Modification in Terms & Conditions of sanction - Accounts with limit	
(i) Up to ₹ 1.00 Crore	₹ 1000/-
(ii) Above ₹ 1.00 Crore	₹ 5000/-





AREA OF BANKING SERVICE	SERVICE CHARGES (FLOOR RATES) Excluding GST 18%
5	
Inland L/Cs	
1. Unified Charges (Commitment + Usance)	
(i) Slight LCs and upto 30 day- usances	0.70%
(ii) Beyond 30 days usance	0.20%
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.
3. Extension/Amendment of LC	₹ 500/- 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
5. Discrepancy fee	0.15% Min. ₹ 500/- Max. ₹ 10000/-
6	
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.)	
Note: -	
1. 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 of or expired wholly unavailed of.	
2. Telex/Fax and cable charges shall be recovered additionally.	
3. 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	
7	
Other Charges	
1. Advising LCs (only where LC opening and advising banks are different)	₹ 500/-
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
3. Transferable LCs	₹ 500/- for each transfer in part of full
4. Acceptance commission where usance draft are to be accepted	0.10% p.m., min. ₹ 500/-
5. Negotiation Charges	₹ 500/-
6. Clean payment received under LC	₹ 500/-



AREA OF BANKING SERVICE	SERVICE CHARGES (FLOOR RATES) Excluding GST 18%
7. Attestation of commercial invoice	NIL
(i) At the time of negotiation collection	NIL
(ii) Each subsequent occasion	₹ 50/-
8. Guarantees due to discrepancies in documents	0.25% Min. ₹ 500/-
(i) if payment is credited to beneficiary's a/c	₹ 500/-
(ii) if payment not made	₹ 500/-
9. Providing Credit opinion (including introduction)	₹ 250/- (\$ 50.00 in respect of Foreign Banks)
10. Other Credit related Areas Allowing interchangeability within fund based limits, within non-fund based facilities and between fund based and non fund based limits (to be charged on adhoc/temp interchangeability)	0.25% of the amount involved subject to Min. ₹ 500/-
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.	