

BARODA RAJASTHAN KSHETRIYA GRAMIN BANK
(Head Office : Ajmer)

LIST OF UNIFORM SERVICE CHARGES (Updated up to 05.06.2018)

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

	AREA OF BANKING SERVICE	SERVICE CHARGES (FLOOR RATES) GST Charges extra																		
SECTION – I : DEPOSITS AND ALLIED SERVICES																				
1	<u>Ledger folio charges</u>																			
	-Current Accounts	<p>₹ 50/- per Folio (30 Records)</p> <p><u>Applicable to</u> - CA, CC, OD (Excluding loan against banks own deposits)</p> <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Average Cash Balance (Rs.)</th> <th colspan="2" style="text-align: center;">Free folios per year</th> </tr> <tr> <th></th> <th style="text-align: center;">Rural / Semi-Urban Branch</th> <th style="text-align: center;">Urban Branch</th> </tr> </thead> <tbody> <tr> <td>Upto 25000/-</td> <td style="text-align: center;">0</td> <td style="text-align: center;">0</td> </tr> <tr> <td>Above 25000/- & upto to 50000/-</td> <td style="text-align: center;">4</td> <td style="text-align: center;">4</td> </tr> <tr> <td>Above 50000/- & upto to 100000/-</td> <td style="text-align: center;">Unlimited</td> <td style="text-align: center;">6</td> </tr> <tr> <td>Above 100000/-</td> <td style="text-align: center;">Unlimited</td> <td style="text-align: center;">Unlimited</td> </tr> </tbody> </table> <p>NOTE: For a/cs maintained on computers, 30 entries or part thereof to be treated as one ledger page.</p>	Average Cash Balance (Rs.)	Free folios per year			Rural / Semi-Urban Branch	Urban Branch	Upto 25000/-	0	0	Above 25000/- & upto to 50000/-	4	4	Above 50000/- & upto to 100000/-	Unlimited	6	Above 100000/-	Unlimited	Unlimited
Average Cash Balance (Rs.)	Free folios per year																			
	Rural / Semi-Urban Branch	Urban Branch																		
Upto 25000/-	0	0																		
Above 25000/- & upto to 50000/-	4	4																		
Above 50000/- & upto to 100000/-	Unlimited	6																		
Above 100000/-	Unlimited	Unlimited																		
	-Savings Bank Accounts	<p>No folio charges</p> <ul style="list-style-type: none"> - However not more than 100 debit entries per half year should be allowed in SB a/c and in case the number of debit entries except Service Charges exceeds 100, a service charge of ₹ 15/- per debit entry should be charged. - Basic Saving Bank Account Scheme (No-Frill A/cs), 24 Debit entries per Half Year should be allowed and in case the number of debit entries exceeds, a service charge of ₹ 2.50 per debit entry should be charged. 																		
	NOTE : Ledger folio charges to be recovered on half yearly basis at the time of halfyearly closing i.e Sept. & March																			

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

	AREA OF BANKING SERVICE	SERVICE CHARGES (FLOOR RATES) GST Charges extra																									
5	<p>Charges for not maintaining minimum balance</p> <p>a) Current Accounts</p> <p>b) Premium Current Accounts</p> <p>c) Savings Bank Accounts (Sch. SB 101,129,130) (i) With Cheque Book facility Balance Short From require Min. Balance :</p> <p>a) Upto Rs. 100/- b) Rs. 101/- to 200/- c) Rs. 201/- to 300/- d) Rs. 301/- to 400/- e) Rs. 401/- to 500/-</p> <p>(ii) Without Cheque Book facility Balance Short From require Min. Balance:</p> <table border="0"> <tr> <td style="text-align: center;">Rural</td> <td style="text-align: center;">Semi-Urban/Urban</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> <p>d) Flexi Saving Bank Accounts</p> <p>e) Other Saving Bank Accounts (Sch. SB 112, 122, 123,124,125,126,127,128, 131,150, 223, 323)</p>	Rural	Semi-Urban/Urban			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	<p>Rural Branches</p> <p>₹ 150/- per quarter</p> <p>₹ 500/- per quarter</p> <p>₹ 15/- per quarter</p> <p>₹ 30/- per quarter</p> <p>₹ 45/- per quarter</p> <p>₹ 60/- per quarter</p> <p>₹ 75/- per quarter</p> <p>₹ 9/- per quarter</p> <p>₹ 18/- per quarter</p> <p>₹ 27/- per quarter</p> <p>₹ 36/- per quarter</p> <p>₹ 45/- per quarter</p> <p>₹ 75/- per quarter</p> <p>NIL</p>	<p>Semi-Urban/Urban Branches</p> <p>₹ 300/- per quarter</p> <p>₹ 500/- per quarter</p> <p>₹ 20/- per quarter</p> <p>₹ 40/- per quarter</p> <p>₹ 60/- per quarter</p> <p>₹ 80/- per quarter</p> <p>₹ 100/- per quarter</p> <p>₹ 20/- per quarter</p> <p>₹ 40/- per quarter</p> <p>₹ 60/- per quarter</p> <p>₹ 80/- per quarter</p> <p>₹ 100/- per quarter</p> <p>₹ 100/- per quarter</p> <p>NIL</p>
Rural	Semi-Urban/Urban																										
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e) Rs. 201/- to 250/-	Rs. 401/- to 500/-	₹ 45/- per quarter	₹ 100/- per quarter																								
6	<p>Addition or deletion of names in Accounts or Nominations</p> <p>Change in operational instructions (incl. Lockers)</p>	<p>₹ 25/- per occasion.</p> <p>₹ 25/- per occasion.</p>																									
7	<p>Charges for Standing instructions</p> <p>i) Within same branch</p> <p>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.</p>	<p>NIL</p> <p>₹ 25/- per transaction</p>																									
8	<p>Charges for inability to carry out standing instructions due to insufficient balance in the A/c</p>	<p>₹ 40/- per transaction</p>																									

	AREA OF BANKING SERVICE	SERVICE CHARGES (FLOOR RATES) GST Charges extra
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.
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/-
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 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 ₹ 118 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.

	AREA OF BANKING SERVICE	SERVICE CHARGES (FLOOR RATES) GST Charges extra
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
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.
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
15	Change of authorized signatory including reconstitution of A/c in Current, CC, OD Account --	₹ 100/- 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	₹ 500/- ₹ 100/- per lac & part thereof subject to maximum of ₹ 15,000/- 50% of the charges as mentioned above subject to maximum ₹ 1500/-

	etc for educational purpose for students 2. For issuance of above certificate to staff members for educational loan of their children	No charges should be recovered. NOTE: Branch Manager is not authorised to issue Solvancy Certificates.
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
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.

	AREA OF BANKING SERVICE	SERVICE CHARGES (FLOOR RATES) Charges Excluding GST 18%
SECTION – II : ADVANCES & GUARANTEES		
1	<p><u>Unified Processing Charges</u> (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/TL/DL</p> <p>(a) Upto ₹ 50000/-</p> <p>(i) Govt. Sp. Programmes/Priority Sector Advances</p> <p>(ii) All other Advances</p> <p>(b) Above ₹ 50000/- upto ₹ 2.00 Lacs</p> <p>(i) Govt. Sp. Programmes</p> <p>(ii) All other Advances</p> <p>(c) Above ₹ 2.00 Lacs & upto ₹ 1.00 Crore</p> <p>(d) Above ₹ 1.00 Crore</p> <p>(e) At the time of annual review/renewal of TL/DL a/c</p> <p>(A2) CC/OD (excluding KCC)</p> <p>(a) Upto ₹ 50000/-</p> <p>(i) Govt. Sp. Programmes/Priority Sector Advances</p> <p>(ii) All other Advances</p> <p>(b) Above ₹ 50000/- upto ₹ 2.00 Lacs</p> <p>(i) Govt. Sp. Programmes</p> <p>(ii) All other Advances</p>	<p>NIL</p> <p>₹ 500/-</p> <p>NIL</p> <p>@ 0.50%, Min. ₹ 500/-</p> <p>@ 0.50%, Min ₹ 1000/- P.A</p> <p>@ 0.50%, Min ₹ 50000/- P.A.</p> <p>@ 0.20% P.A Min.Rs.500/ Outstanding Amount</p> <p>NIL</p> <p>₹ 500/-</p> <p>NIL</p> <p>@ 0.35%, Min. ₹ 500/-</p>

<p>(c) Above ₹ 2.00 Lacs & upto ₹ 1.00 Crore</p> <p>(d) Above ₹ 1.00 Crore</p> <p>(A3) KCC Loan :</p> <p>(1) Up to ₹ 50000</p> <p>(2) Above ₹ 50000 & upto ₹ 100000</p> <p>(3) Above ₹ 100000 & upto ₹ 200000</p> <p>(4) Above ₹ 200000 & upto ₹ 10000000</p> <p>(B) Non-Fund Based (LC/Guarantee)</p> <p>(a) Up to ₹ 2.00 Lacs</p> <p>(b) Above ₹ 2.00 Lacs, upto ₹ 1.00 Crore (PS & NPS)</p> <p>(c) Above ₹ 1.00 Crore</p> <p>(C) Processing charges for Ad-hoc/Excess sanctions:</p> <p>Upto ₹ 50,000/-</p> <p>Above ₹ 50,000/- upto ₹ 2.00 lacs</p> <p>Above ₹ 2.00 lacs & upto ₹ 1.00 Crore</p> <p>Above ₹ 1.00 Crore</p> <p>(D) Loans sanctioned against NSC, KVP or LIC Policy</p>	<p>@ 0.35%, Min ₹ 700/-</p> <p>@ 0.35%, Min ₹ 35000/-</p> <p>NIL</p> <p>@ 0.25% or Min. ₹ 250/-</p> <p>@ 0.50% or Min ₹ 500/-</p> <p>@ 0.25% or Min ₹ 1000/-</p> <p>@ 0.20%, P.A. Min ₹ 500/-</p> <p>@ 0.20%, P.A. Min ₹ 500/-</p> <p>@ 0.20%, P.A.</p> <p>@ 0.35% P.A. Min. ₹ 500/-</p> <p>@ 0.35% P.A.</p> <p>@ 0.35% P.A.</p> <p>@ 0.35% P.A.</p> <p>@ 0.25%, Min. ₹ 100/- Max ₹ 1000/- (One time charges at the time of sanction)</p>	
<p>(E) Revalidation of Sanction</p>	<p>25% of the applicable Processing Charges</p>	
<p>(F) Sampatti Rin scheme (Loan against Property)</p> <p>(i) For Term Loan</p> <p>(ii) For Over Draft</p> <p>(G) General Credit Card</p>	<p>1.00%, Min. ₹ 1000/- (One time only at the time of disbursement)</p> <p>0.50% Min. ₹ 500/- (At the time of first disbursement & renewal every year)</p> <p>NIL</p>	

(H) Swarojgar Credit Card	₹ 50/- (One time)
(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/Maintanance Loan	@ 0.50% of Sanctioned Amount Min. ₹ 500/- (At the time of disb.)
(L) Farmer's Housing Repairs/Maintanance Loan (i) Upto ₹ 50,000/- (ii) Above ₹ 50,000/-	NIL ₹ 250/- (One time only)
(M) Two Wheeler Rin Yojana (i) Upto ₹ 50,000/- (ii) Above ₹ 50,000/-	₹ 500/- @ 1.00% of Sanctioned Amt Min. ₹ 500/-
(N) Apna Vahn Rin Yojana (i) Upto ₹ 2.00 Lac (ii) Above ₹ 2.00 Lacs Upto ₹ 10.00 Lacs (iii) Above ₹ 10.00 Lacs	@ 0.5% of sanctioned Amt. Min. Rs1000/ @ 0.5% of sanctioned Amt. Min. Rs1000/ @ 0.5% of sanctioned Amt. Min. Rs5000/
(O) Trader's Loans (i) Upto ₹ 50,000/- (ii) Above ₹ 50,000/- Upto ₹ 2.00 Lac (iii) Above ₹ 2.00 Lacs	₹ 500/- @ 0.50% Min.Rs.500/ @ 0.50% Min.Rs.1000/
(O-1) At the time of annual review/renewal of TL/DL a/c	@ 0.20% P.A Min.Rs.500/ Outstanding Amount
(P) Trader's Loans O/D limit (i) Upto ₹ 50,000/- (ii) Above ₹ 50,000/- Upto ₹ 2.00 Lac (iii) Above ₹ 2.00 Lacs	₹ 500/- @ 0.35% Min. ₹ 500/- @ 0.35% Min. ₹ 700/-
(Q) Loan to Doctors	@ 0.35% of Sanctioned Amt Min. ₹ 1000/-
(R) Pensioners Loan (Scheme is not in Bank)	₹ 200/- (Fixed)
(S) Loan for Laptop/PC (Scheme is not in Bank)	@ 1.00% of Sanctioned Amt Min. ₹ 500/-
(T) Education Loan (i) For Study in India (ii) For Study in Abroad	NIL 1.0 % of Sanctioned Limit (Charges Refundable on availment of Loan)

<p>(U) Commitment Charges(Fund based facilities)</p> <p>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.</p> <p>Where average utilization is 60% and above of the limit</p> <p>Where the average utilization is below 60% of the limit</p>	<p>No commitment charges to be recovered separately.</p> <p>Commitment charges to be recovered @ 0.50% p.a. for the unutilized portion</p>
<p>NOTE :</p> <ol style="list-style-type: none"> 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/ 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) 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 Processing charges should be levied in the case of Term loan a/c at the time of annual review/renewal of a/c. In the case of delay in renewal, charges should be levied for delay period also. 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) Charges Excluding GST 18%	
2	Charges for carrying out inspection of securities charged to the Bank.	<u>Accounts with limits</u> 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 -	<u>Charges per inspection</u> Nil ₹ 250/- per inspection ₹ 500/- per inspection ₹ 1000/- per inspection ₹ 3000/- per inspection ₹ 5000/- per inspection
		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% ₹ 50/- per occasion	
	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) Charges Excluding GST 18%
4	Bank Guarantees (i) Performance Guarantee (ii) Other than Performance Guarantee (i.e. guarantee for mobilisation of advances/Advance Money/Earnest Money/Concessional duty Guarantee favouring customers Deptt.) (iii) Guarantee against 100% Cash Margin/FDRs (iv) Refund for guarantees tendered for cancellation before the expiry date. (v) Payment of Bank's Guarantee, as and when invoked (vi) For Staff members	₹ 150/- + 0.50% per quarter or part thereof for the Guarantee Amt. (The charges applicable to 6 months minimum) ₹ 150/- + 0.75% per quarter or part thereof (the charges applicable to 6 months minimum) ₹ 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 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) At par payment Commission to be charged as per above rates (Except Guarantee 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 (ii) For Non Priority Sector Loans a) Rural Branches b) Semi-urban/Urban Branches	NIL ₹ 20/- ₹ 100/-
Note : Actual position as per Branch Record should be mentioned on No Dues Certificate in place of writing "Obtain Affidavit"		

	AREA OF BANKING SERVICE	SERVICE CHARGES (FLOOR RATES) Charges Excluding GST 18%	
	<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/-	
		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 GST) 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 GST) 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/-	
		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/-	
		NOTE : Postage is to be recovered on actual basis.	

	AREA OF BANKING SERVICE	SERVICE CHARGES (FLOOR RATES) Charges Excluding GST 18%
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/-
	b) Against tender of cash for any mode of remittance	50% higher charges over floor rates
2	a) Cancellation of DD/Bankers' cheque	₹ 60/- 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/-)
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
3	Providing credit report (including opinion and introduction)	₹ 500/- per occasion

	AREA OF BANKING SERVICE	SERVICE CHARGES (FLOOR RATES) Charges Excluding GST 18%
4	Inquiries relating to old records. (i) 3 to 12 months old (ii) Above 12 months	₹ 50/- per item ₹ 200/- per item
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
		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

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		
(ii) Above ₹ 10000/- Up to ₹ 1.00 Lac	₹ 5.00 per Transaction		
(iii) Above ₹ 1.00 Lac upto ₹ 2.00 Lacs	₹ 15.00 per Transaction		
(iv) Above ₹ 2.00 Lacs	₹ 25.00 per Transaction		
(c) RTGS Tansaction (Outward)	Amt. ₹ 2 lac to ₹ 5 lac	Amt. above ₹ 5 lac	
(i) Between 8.00 hrs to 11.00 hrs	₹ 25.00 per Transaction	₹ 50.00 per Transaction	
(ii) Between 1100 hrs to 13.00 hrs	₹ 27.00 per Transaction	₹ 52.00 per Transaction	
(iii) Between 13.00 hrs to 16.30 hrs	₹ 30.00 per Transaction	₹ 55.00 per Transaction	
(iv) After 16.30 hrs	₹ 35.00 per Transaction	₹ 60.00 per Transaction	
SECTION-VIII : CONCESSION TO VARIOUS CATEGORIES			
<p>Donations to PM/CM's Relief Funds</p> <p>At Par Remittance</p> <p>Government Sponsored Schemes</p> <p>All Loan/Advances Schemes</p> <p>District Rural development Agency</p> <p>Dividend/Interest Warrant/ Refund Orders/ Gift Cheques :</p> <p><u>Staff Members</u> :</p> <ul style="list-style-type: none"> - Staff Members - Ex-staff Members <p>- Joint Accounts of staff members with close relatives.</p> <p>- Depositing loan instalment & transfer of the same to another branch of same for the credit to loan A/c</p>	<p>I. At par collection of cheques favouring the fund.</p> <p>II. Free remittance.</p> <p>(a) At par remittance of maturity proceeds to Time Deposit as well as periodical interest to another Branch</p> <p>(b) At par collection of cheques issued as per court orders for investment in Time Deposits.</p> <p>(a) At par collection of cheques (only cheques issued by Government representing subsidy under IRDP and other Government Sponsored Schemes.)</p> <p>(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.)</p> <p>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</p> <p>At par collection of cheques deposited by DRDA.</p> <p>Collection "At Par" upto ₹ 100/-</p> <p>No service charge for various transctions unless otherwise specified to the contrary.</p> <p>Conditions for Ex-staff Members :</p> <p>(a)He/She should be able to establish his/her identity as an ex-staff member of our Bank.</p> <p>(b) He/She should not be gainfully employed. (Same Rules as for deposit A/cs.)</p> <p>No service charges.</p>		

**BAROI RAJASTHAN KSHETRIYA GRAMIN BANK**
(Head Office : Ajmer)

LIST OF UNIFORM SERVICE CHARGES (Updated up to 05.06.2018)

PART – B : UNIFORM SERVICE CHARGES TO BE APPLIED MANUALLY

	AREA OF BANKING SERVICE	SERVICE CHARGES (FLOOR RATES) Charges Excluding GST 18%
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/-
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
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.
4.	To ascertain fate of local cheques lodged in clearing, at the request of the customer.	₹ 50/- 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
6.	a) Issue of fresh DD/Bankers' cheque in lieu of lost one	Normal Remittance Charges applicable for DD
	b) Revalidation of DD/BC	₹ 60/- 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) Charges Excluding GST 18%		
7.	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	₹ 4500/- p.a.	₹ 4500/- p.a	₹ 4500/- p.a
	2. Penalty for late payment of locker rent			
	(i) for locker rent upto ₹ 1000/-	₹ 25/- per month or part thereof.		
	(ii) For Locker rent morethan ₹ 1000/-	₹ 50/- 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/-		
	4. Locker operation more than 12 times in a year	₹ 50/- 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	Nil		
	ii) Scrips	₹ 5/- per scrip – Min. ₹ 50/- p.a. or part thereof		
	iii) Sealed Covers	₹ 100/- p.a. or part thereof		
	iv) Sealed boxes-measuring not more than 200 cubic inches, proportionately higher charges for bigger boxes.	₹ 500/- per box p.a. or part thereof		
9.	Services Charges for handling scrips	₹ 30/- per block of 10 scrips or part thereof – Min. ₹ 30/- per account		
10.	Photo attestation	₹ 100/- per photo per occasion		
11.	Postal & Telecommunication Tariff			
	a) Ordinary Post	Actual expenses, subject to minimum ₹ 10/-		
	b) Registered Post	Actual expenses, subject to minimum ₹ 50/-		
	c) Courier Charges (Charges are per instrument per occasion)	Actual charges, subject to a minimum of ₹ 50/-		

12.	Service Charges for non customers for all Banking Services	150% of Normal Charges
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/-
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/-
15	Modification in Terms & Conditions of sanction – Accounts with limit i) Up to ₹ 1.00 Crore ii) Above ₹ 1.00 Crore	₹ 1000/- ₹ 5000/-
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/-
17	<u>Inland L/Cs</u> 1. Unified Charges (Commitment + Usance) (i) Sight LCs and upto 30 day- usances (ii) Beyond 30 days usance	0.70% 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/-

	AREA OF BANKING SERVICE	SERVICE CHARGES (FLOOR RATES) Charges Excluding GST 18%
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
	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	
19	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 LC
	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/-
	7. Attestation of commercial invoice i) At the time of negotiation collection ii) Each subsequent occasion	Nil ₹ 50/-
	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/-
	9. Providing Credit opinion (including introduction)	₹ 250/- \$ 50.00 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/-

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.