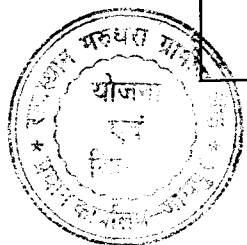


REVISED SERVICE CHARGES W.E.F. 20.06.2016

S.No & Segment	Particulars	Present Charges (Excluding ST)	New Charges Proposed (Excluding ST)
1* P&SB	Safe Deposit Lockers Registration charge (one time)	Rs 453/-	Rs 500/-
	SMALL Metro and Urban	Rs 1200/-	Rs 1200/-
	Semi Urban & Rural	Rs 1000/-	Rs 1000/-
	MEDIUM Metro and Urban	Rs 2500/-	Rs 2800/-
	Semi Urban & Rural	Rs 1500/-	Rs 1800/-
	LARGE Metro and Urban	Rs 5000/-	Rs 6000/-
	Semi Urban & Rural	Rs 4000/-	Rs 5000/-
	EXTRA LARGE Metro and Urban	Rs 10000/-	Rs 10000/-
	Semi Urban & Rural	Rs 7500/-	Rs 10000/-
	In case of loss of key of the Lockers, a service charge of Rs 750 has to be recovered from hirer in addition to the actual expenditure incurred for breaking open the locker and changing the lock by manufacturers of lockers will also be charged	Rs 750/-	Rs 750/-
	Locker rent overdue charge		
	1st quarter	10% of annual rent	10% of annual rent
	2nd Qtr	25% of annual rent	25% of annual rent
	3rd Qtr	40% of annual rent	40% of annual rent
	1 Year	50% of annual rent	50% of annual rent
	For more than 1 year	Locker to be broken	Locker to be broken
	Note : Overdue period has been clarified as under Standing instruction set up on 1st April 2015 for advance rent for the financial year 2015-16, overdue charge @ 10%/25%/40%/50% of annual rent to be levied on 1st July 2015/1st Oct 2015/ 1st Jan 2016/1st April 2016, if remaining unpaid till that date.		



S.No & Segment	Particulars	Present Charges (Excluding ST)	New Charges Proposed (Excluding ST)
2 P&SB	No of Locker visits per year – 12 visits per year free: thereafter per instance	Rs 100/-	Rs 100/-
3 All Segments	Safe Deposit Articles: All One time charge for all kind of Safe Deposit Articles Additional Charge for envelope Additional Charge for packet (p.a.) Additional Charge for large packet/box (maximum 100 cms.) p.a. Subject to maximum total dimensions (i.e. length + breadth + Height) not exceeding 100 c.m.. If exceeds 100 c.m. Rs.50 per cm (subject to availability of space available)	Rs 550/- Rs 125/- Rs 550/- Rs 1100/- Rs 50/-	Rs 600/- Rs 150/- Rs 600/- Rs 1200/- Rs 50/-
4 All Segments	Safe Custody charges Banks own term deposits Other scrips	No charges Scrip : Rs 150/- per scrip with a minimum Rs 300/- per annum Sealed cover : Rs 150/- (each) with a minimum of Rs 300/- per annum	No charge Scrip: Rs 150/- per scrip with min Rs 300/- per annum or part thereof Sealed cover: Rs 300/- (each) with a minimum of Rs 300/- per annum or part thereof
5* All segments	AQB- Non maintenance charges per quarter Current Accounts (For Segment other than SME)	Rs 750/- per quarter(P&SB)	Rs 750/- per quarter(P&SB)



S.No & Seg-ment	Particulars		Present Charges (Excluding ST)	New Charges Proposed (Excluding ST)
	Corporate Salary Package		Rs 1350/- per quarter (others)	Rs 1350/- per quarter (others)
	Current Account (SME) excluding CA of BCs			
	Saving Bank (For Segment other than SME) Penalty for not maintaining Minimum Balance		No charges	Nil
	Saving Bank (SME) Penalty for not maintaining Minimum Balance.			Nil
6 * All segme-nts	Issue of Multicity Cheque Books-Saving Bank			
	For PER & AGL Seg-ment	If QAB<25000	Rs 3.00/- per leaf First 20 leaves free	Rs 3.00/- per leaf First 20 leaves free
		If QAB=&> 25000	Rs 2 per leaf First 20 leaves free	Rs 2 per leaf First 20 leaves free
		Emergency Cheque request (10 leaves set)	Rs 3 per leaf	Rs 50/- for cheque book of 10 leaves set
	For SME Seg-ment	If QAB<25000	Not Mention	Rs 3.00 per leaf First 20 leaves free
		If QAB=&> 25000	Not Mention	Rs 2/- per leaf First 20 leaves free
		Emergency Cheque request (10 leaves set)	Not Mention	Rs 3 per leaf
	*	Issue of Multicity Cheque Books: Current Account(CA)/ Cash Credit		
All Seg-ment exce- pt SME seg		Current Account (All segment except SME segment)/ CC accounts	Rs 2/ per leaf (first 50 cheque leaves free)	40 cheques leaves free per year thereafter Rs 2/- per leaf
		Emergency cheque book (10 leaves set)	Rs 3/- per leaf	Rs 50/- for cheque book of 10 leaves set, Rs 5/- per leaf
SME segm-ent		Current Account/CC account	Not Mention	Rs 2/ per leaf (first 50 cheque leaves free)
		Emergency Cheque book (10 leaves set)	Not Mention	Rs 3 per leaf



S.No & Segment	Particulars	Present Charges (Excluding ST)	New Charges Proposed (Excluding ST)
7 P&SB	Issue of original passbook	Free	Free
	Issue of duplicate passbook (other than SME)	With latest balance Rs 100/- (Rs 100 additional per 40 entries for previous entries)	With latest balance Rs 100/- (Rs 100 additional per 40 entries for previous entries)
	Duplicate passbook (SME)	Not Mention	With latest balance Rs 100/- (Rs 100 additional per 40 entries for previous entries)
8 All segments	Statement of account		
	Statement of accounts(First/original): Monthly	No Charge	Free
	(For Segment other than SME)		
	Statement of accounts(First/original): Monthly (For SME segment)		Free (For old entries Rs 100 per page of statement) (Old entries mean above current month)
	Duplicate statement (For Segment other than SME)	With latest balance Rs 100/- (Rs 100 additional per 40 entries for previous entries)	With latest balance Rs 100/- (Rs 100 additional per 40 entries for previous entries)
	Duplicate statement (SME segment)		With latest balance Rs 100/- (Rs 100 additional per 40 entries for previous entries)



S.No & Segment	Particulars	Present Charges (Excluding ST)	New Charges Proposed (Excluding ST)
9* All segments	Stop payment instructions		
	SB Accounts (For Segment other than SME)	Rs 110/- per instrument For a range of cheques Rs 220/- (Number of continuous cheques for more than one at one instance)	Rs 110/- per instrument For a range of cheques Rs 220
	SB Accounts (SME Segment)		Rs 110/- per instrument For a range of cheques Rs 220
	CA/CC (For segment other than SME)	Rs 110 per instrument For a range of cheques Rs 220 (Number of continuous cheques for more than one at one instance)	Rs 100/- per instrument upto 3 leaves Range of cheques Rs 500/-
	CA/CC (SME Segment)		Rs 100/- per instrument upto 3 leaves Range of cheques Rs 250/-

S.No & Segment	Particulars	Present Charges (Excluding ST)	New Charges Proposed (Excluding ST)
10* All segments	A/c Closure (SB/CA) a) Within 14 days	Nil	Nil
	b) Beyond 14 days but up to 6 months Individual I) Individual Accounts for all segment other than SME	Rs 300 Excluding Basic & small accounts opened under FI	Rs 500/- excluding Basic & Small accounts opened under FI
	II) Individual Accounts of SME segment		Rs 500/- excluding Basic & Small accounts opened under FI
	III) Company/ Non-individual Accounts for all Segment		Rs 1000/-
	c) After 6 months but before 12 months individual		
	I) Individual Accounts for all segment other than SME	Rs 200 Excluding Basic & small accounts opened under FI	Rs 200 Excluding Basic & small accounts opened under FI
	II) Individual Accounts of SME segment		Rs 300/- Excluding Basic & small accounts opened under FI
	III) Company/ Non-individual Accounts for all Segment		Rs 500/-
11* All segments	Transfer of Accounts (SB and CA) per occasion (inclusive of postal charge)	Rs 100 per occasion	Rs 100 per occasion



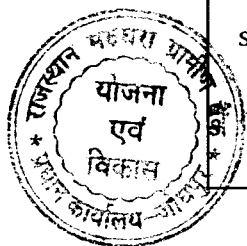
S.No & Segment	Particulars	Present Charges (Excluding ST)	New Charges Proposed (Excluding ST)
12* All Segments	Cheque returned charges a) Cheques drawn on us (for insufficient funds only)	For cheques up to Rs 1,00,000- Rs 225 + Out of pocket expenses, if any For cheques above Rs 1,00,000/- Rs 350 + out of pocket expenses, if any (Rs 500 per cheque after 3 cheques Return in a quarter)	For cheques up to Rs 1,00,000/- Rs 300/- + Out of pocket expenses, if any For cheques above Rs 1,00,000/- Rs 400/- + out of pocket expenses, if any (Rs 500 per cheque after 3 cheques Return in a quarter)
13* All Segments	b) Cheque returned charges -cheques drawn on us (for technical reasons, Post dated cheque, date not mention, sign mismatch) Including over the counter Presented cheque (Not to be charged where customer is not at fault as per RBI guidelines)	Rs 100/- + out of pocket expenses, if any	Rs 150/-+ out of pocket expenses, if any
14 All Segments	Cheque/ bill deposited with us returned unpaid by others (Local/outstation) Cheque/ bill up to Rs.1 lacs Cheque/bill above Rs. 1 lacs	Rs 100/- plus out of pocket expenses Rs 200/- plus out of pocket expenses (Rs 350/- per cheque after 3 cheque/ bills Return in a quarter)	Rs 150/- plus out of pocket expenses Rs 250/- plus out of pocket expenses (Rs 350/- per cheque after 3 cheque/ bills Return in a quarter)
15 All Segments	Collection of Bills	Up to Rs 10,000/- Rs 100- + out of pocket expenses Above Rs 10,000/- Rs 10/- per Rs 1,000/- Min Rs 100/- Maximum of Rs 12500/- plus out of pocket expenses	Up to Rs 10,000/- Rs 150/- + out of pocket expenses Above Rs 10,000/- Rs 10/- per Rs 1,000/- Min Rs 150/- Maximum of Rs 10000/- plus out of pocket expenses



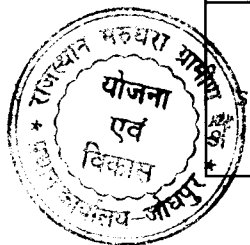
S.No & Segment	Particulars	Present Charges (Excluding ST)	New Charges Proposed (Excluding ST)
16* All segments	S.I, (Failed SI)	Rs 225/- per S.I.	Rs 250/- per S.I (Failed SI regarding loan account: only failed EMI charges will be applicable)
	Setting of SI (One time Fee)	Rs 50/- per S.I.	Rs 50 per S.I For salary Packages: waived
	Failed EMI (excluding Government sponsored schemes, per EMI)	Not Mention	Rs 500 per EMI
17* All Segments	Account keeping charges per annum CA CC/OD limit exceeding Rs 25000 Note : P Segment accounts and Government accounts are exempted from account keeping charges	Rs 550/- Rs 550/-	Rs 550/- Rs 550/-
18 All Segment	Gold Loan Safe Keeping Charges To be charged 30 days after the expiry of the prescribed tenure of gold loan in Per segments	Rs 750 per annum	Rs 750/- for AGR Rs 1000/- for others
19 P&SB	No. of Cash deposit transaction in SB A/c (Excluding Financial Inclusion Accounts) (including home & Non-home branches)	First 5 transactions in a month- Nil. Thereafter Rs 100 per transaction in a month (excluding alternate channel transactions)	First 5 transactions in a month- Nil. Thereafter Rs 100 per transaction in a month (excluding alternate channel transactions)



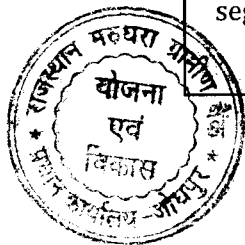
S.No & Segment	Particulars	Present Charges (Excluding ST)	New Charges Proposed (Excluding ST)
20* All segments	Issue of Demand Draft/ Bankers' Cheque	<p>Up to Rs 5,000/- --- Rs 25/-</p> <p>Above Rs 5,000/-up to Rs 10,000/- Rs 50/-</p> <p>Above Rs 10,000/- up to Rs 1.00 lacs: Rs 5/-per 1000/- or part thereof, Min Rs 55/-</p> <p>Above Rs 1.00 lac: Rs 4/- per Rs 1000/-or part thereof. Min.Rs 404/- and Max. Rs 15000/-</p> <p>For petrol pump dealers who have cash credit borrowing with us and the utilization of which is at least 50% every month. : Rs 3.00 per Rs 1000 flat Minimum Rs 50/- Maximum Rs 12500/-</p>	<p>Up to Rs 5,000/- --- Rs 25/-</p> <p>Above Rs 5,000/-up to Rs 10,000/- Rs 50/-</p> <p>Above Rs 10,000/- up to Rs 1.00 lacs: Rs 5/-per 1000/- or part thereof, Min Rs 55/-</p> <p>Above Rs 1.00 lac: Rs 4/- per Rs 1000/-or part thereof. Min. Rs 505/- and Max. Rs 15000/-</p> <p>For petrol pump dealers who have cash credit borrowing with us and the utilization of which is at least 50% every month. : Rs 3.00 per Rs 1000 flat Minimum Rs 50/- Maximum Rs 12500/-</p>
21 All segments	Against tender of Cash for any mode of remittance below Rs 50000/-	<p>For remittances by cash deposit, cash handling charges will be extra or Rs 20/- per draft, whichever is higher.</p>	<p>For remittances by cash deposit, cash handling charges will be extra or Rs 20/- per draft, whichever is higher.</p>



S.No & Segment	Particulars	Present Charges (Excluding ST)	New Charges Proposed (Excluding ST)
22 All segments	Revalidation/cancellation and issuance of duplicate of drafts/Bankers' cheque	Rs 100 (In case of lost instrument Rs 200)	Rs 100 (In case of lost instrument Rs 200)
23 All segments other than P&SB	Cash Handling charges for CA/CC account at Home branch (other than P Segment customer)	Up to one bundle : No charges Above one bundle Rs 200 per bundle of same denomination (Rs 20 per packet. Loose notes less than 100 of the same denomination will be treated as one packet). Min. Rs 50/- Max Rs 15000/-	Up to one bundle : No charges Above one bundle Rs 250 per bundle of same denomination (Rs 25 per packet. Loose notes less than 100 of the same denomination will be treated as one packet). Min. Rs 50/- Max Rs 20000/-
	Cash handling charges from other banks remittances Note : No cash handling charges from Co-Banks and RRBs to be recovered (As per RBI notification RBI/2006-07/283.DCM(NPD)No.6316/09.40.02/2006-07)	Rs 2 per packet Note : No cash handling charges from Co-Banks and RRBs to be recovered	Rs 5 per packet Note : No cash handling charges from Co-Banks and RRBs to be recovered
24 P & SB	Cash handling charges for P Segment customers for CA/SB accounts		
	Up to I Bundle More than I bundle (Home Branch)	Nil Nil	Nil Nil
25 All segments	Addition/deletion of names in Joint Accounts/ Change in Nomination / Change in instruction regarding operations (Including locker)	Rs 100 per occasion	Rs 100 per occasion



S.No & Segment	Particulars	Present Charges (Excluding ST)	New Charges Proposed (Excluding ST)
26 All segments	Change of Authorised Signatory including reconstitution of A/c.	Current, Cash credit, Over Draft Account- Rs 100 per change	Current, Cash credit, Over Draft Account- Rs 100 per change
27* All segments	Penal charge for late payment of Installment in Recurring Deposit A/c.	Irrespective of tenure uniform rate of Rs 2 per Rs 100 per month across the board.	Irrespective of tenure uniform rate of Rs 2 per Rs 100 per month across the board.
28* All segments	SMS alert (per Quarter)	Rs 15	Rs 15
29 All segments	TDS certificate	If collected from the branch :Free If dispatched by post/ courier- Out of pocket charges to be charged manually at branch level.	If collected from the branch :Free If dispatched by post/ courier- Out of pocket charges to be charged manually at branch level.
30 All segments	Balance Certificate per instance	Rs 150/-	Rs 150/-
31 P&SB	Interest Certificate – First Free Extra copy per certificate	Rs 150/-	Rs 150/-
32 All segments	Signature verification per instance	Rs 150/-	Rs 150/-



S.No & Segment	Particulars	Present Charges (Excluding ST)	New Charges Proposed (Excluding ST)
33 All segments	No. Dues certificate- Priority Sector others	No charge Individual Rs 100/- Firm Rs 200/-	No charge Individual Rs 100/- Firm Rs 200/-
34 All segments	Presentation of usance bills per instance	Rs 110/-	Rs 110/-
35 All segments	Postal charges Ordinary Registered	 Rs 18/- Rs 45/-	 Actual expenditure (Min Rs 20/-) Actual Expenditure (Min Rs 50/-)
36 All segments	Solvency certificate Non-commercial per lac Commercial per lac	 Rs 300/- Rs 300/-(min Rs 1200/- max Rs 18000/-)	 Rs 300/- Rs 300/-(min Rs 1200/- max Rs 18000/-)
37 All segments	Photo attestation charges per instance	Rs 150/-	Rs 150/-



S.No & Segment	Particulars	Present Charges (Excluding ST)	New Charges Proposed (Excluding ST)
38 All segments	Record copy of the cheque per instance	Rs 150/-	Rs 150/-
39 All segments	Enquiries relating to old records (applicable to beyond 12 months old) per item (Other than SME)	Rs 150 per item up to 2 years thereafter additional Rs 100/- per additional year	Rs 150/- per item upto 2 year and thereafter, additional Rs 100/- per additional year.
	For SME	Rs 150/- per item up to 2 years thereafter additional Rs 100/- per additional year	Rs 150/- per item upto 2 year and thereafter, additional Rs 200/- per additional year.
40 All segments	ATM card/KIT returned by courier due to wrong address	Rs 100/-	Rs 100/-
41	Allowing operations through Power of Attorney / Mandate	N/A	Rs 500/- for individuals Rs 1000/- for Non- individuals
42* P&SB Seg	Loan to pensioners One time processing charge	Rs.500/-	0.50% of the loan amount Min Rs 500/-
43* All Segment	Cash Handling charges for CASH Transaction at non home branches		
	P Segment Cash Deposit Max Rs 25000/- per day	Rs 2 per Rs 1000/- Min. Rs 25 per transaction	Free
	SME Segment Cash Deposit Max Rs 25000/- per day		Rs 3 per Rs 1000/-



S.No & Segment	Particulars	Present Charges (Excluding ST)	New Charges Proposed (Excluding ST)
		(Free upto Rs 25000/- for P segment saving account customers. Max deposit Rs 25000/- for all customer per day)	Min. Rs 50 per transaction
44*	NEFT/ SBGRPT (Inward - Free, No Charges to be levied.) (All transaction upto Rs 1 lacs through internet banking free) Upto Rs 10000/-	Free	Rs 5.00/-
	Above Rs 10000/- and upto Rs 1 lacs	Free	Rs 5.00/-
	Above Rs 1 lacs and upto Rs 2 lacs	Rs 17 (Incl. S.T)	Rs 15/-
	Above Rs.2 lacs	Rs 28 (Incl. S.T)	Rs 25
45*	RTGS (Inward - Free, No Charges to be levied.) Rs 2 lacs to Rs 5 lacs		
	08:00 Hours to 12.00 Hours	Rs 28 (incl. S.T)	Rs 25/-
	After 12.00 Hours to 15.30 Hours	Rs 29 (incl. S.T)	
	After 15.30 Hours to 16.30 Hours For inter Bank 15.30 Hours to 19.45 Hours	Rs 33 (incl. S.T)	
	Above Rs 5 lacs		Rs 50/-
	08:00 Hours to 12 12.00 Hours	Rs 56/- (incl. S.T)	
	After 12.00 Hours to 15.30 Hours	Rs 57/- (incl. S.T)	
	After 15.30 Hours to 16.30 Hours For inter Bank 15.30 Hours to 19.45 Hours	Rs 61/- (incl. S.T)	
46*	National Automated clearing House (NACH) Mandate charges		
All Segment	One time Mandate Authorization Charges per mandate	NA	Rs 50/-
	Failed Mandate	NA	Rs 250/-



S.No & Segment	Particulars	Present Charges (Excluding ST)	New Charges Proposed (Excluding ST)
47* All Segment	ECS	ECS debits- Nil ECS credits- Nil Returning charges Rs 75/- if returned on account of insufficient funds.	ECS debits- Nil ECS credits- Nil Returning charges Rs 75/- if returned on account of insufficient funds.
	Note : Remittance facility through ECS/NEFT/RTGS etc. to Ministries/ Departments of Central and State Govt. to which they are accredited should be provided free of cost irrespective of the mode of such remittance.		
48* All Segment	Core Power (Inter-branch transaction) (Transfer of funds to self or 3rd Party)	NIL	Nil
49* All Segment	Cash withdrawal (At non-home branch) permitted through cheques only	Free (Ceiling of cash payment of Rs 2,00,000/- of Multicity cheques at non home branches to the drawer only)	Free (Ceiling of cash payment of Rs 2,00,000/- of Multicity cheques at non home branches to the drawer only)
50* All Segment	Collection of Cheques outstation		
	Upto Rs 5000/-	Rs 25/- (Excl S.T)	Rs 25/-
	Above Rs 5000/- upto Rs 10000/-	Rs 50/- (Excl S.T)	Rs 50/-
	Above Rs 10000/-upto Rs 1.00 lac	Rs 100/- (Excl S.T)	Rs 100/-
	Above Rs 1.00 lacs upto Rs 5.00 lacs	Rs 200/- (Excl S.T)	Rs 200/-
	Above Rs 5.00 lacs upto Rs 10.00 lacs	Rs 225/- (Excl S.T)	Rs 225/-
	Above Rs 10.00 lacs (Maximum)	Rs 250/- (Excl S.T)	Rs 250/-



S.No & Segment	Particulars	Present Charges (Excluding ST)	New Charges Proposed (Excluding ST)
51*	Collection of cheques under Speed Clearing System		
All segment	(Inclusive of postage and out of pocket expenses)		
	(a) For SB a/c customers		
	Upto and including Rs 1.00 lacs	Nil	Nil
	Above Rs 1.00 lacs upto Rs 5.00 lacs	Not Mention	Rs 175/-
	Above Rs 5.00 lac upto Rs 10.00	Not Mention	Rs 200/-
	Above Rs 10.00 lac	Not Mention	Rs 225/-
	(b) For CA and other customers		
	Upto and including Rs 1.00 lacs	Not Mention	Rs 20/-
	Above Rs 1.00 lacs upto Rs 5.00 lacs	Not Mention	Rs 175/-
	Above Rs 5.00 lac upto Rs 10.00 lacs	Not Mention	Rs 200/-
	Above Rs 10.00 lacs	Not Mention	Rs 225/-
52*	RMGB Debit Card		
	Debit Card Issuance Charges		
	Classic Debit Card	Nil	Nil
	Silver/Gold international Card	Nil	Nil
	Gold Debit Card (Chip based)	Not Mention	Rs 100/-
	Platinum Debit Card	Not Mention	Rs 300/-



S.No & Segment	Particulars	Present Charges (Excluding ST)	New Charges Proposed (Excluding ST)
53*	Debit Card Annual Maintenance Charges (Recovered at the beginning of the second year onwards)		
	Classic Debit Card	Rs 104/- (Incl. S.T.)	Rs 100/-
	Silver/ Gold Card	Not Mention	Rs 150/-
	Platinum Debit Card	Not Mention	Rs 200/-
54	Debit Card Replacement charges	Rs 204/- (Incl. S.T.)	Rs 200/-
55	Duplicate PIN/ Regeneration of PIN through branches	Rs 51/- (Incl. S.T.)	Rs 50/-
56	International Transaction charges		
	Balance enquiry at ATMs	NA	Rs 25/-
	ATM cash withdrawal transactions	Not Mention	Rs 100/- min + 3.5% of Txn. Amt)
	Point of sale (PoS)	Not Mention	3% of transaction amount
57	Card based (Debit Cards) and Cardless Transactions through CDMs/ Cash Recyclers/ Cash Points		
	Deposit through Debit Card(Card Linked Accounts) for P segment	Nil	NIL
	Deposit through Debit Card (Third Party Account)	Nil	Rs 22/-
	Cardless Transaction	Nil	Rs 22/-



Annexure

S.No & Seg-ment	Particulars	Present Charges (Excluding ST)	New Charges Proposed (Excluding ST)
58*	Self generation ATM PIN through ATM/INB/Contact centre	Rs 50/-	Nil
59	IRCTC FEE	Rs 10	Rs 10/-
60*	IMPS service charges		
	IMPS through Mobile Banking	--	Presently free upto the prescribed limit as per IT Deptt., subject to a maximum limit of Rs 1.00 lacs .[Rs 15 per transaction + service tax to be levied thereafter] .
	IMPS through Internet Banking (INB) facility	Rs 5/- per entry upto 1 lacs Rs 15/- per entry above 1 lacs	i)Upto Rs 1.00 lacs : Free ii)Transactions exceeds Rs 1.00 lacs : Rs 15.00 per transaction + service tax.
61*	Charges for excess debit entries in SB A/c. (For entries over 30 per 1/2 year) (Other than alternate channel)	Rs 5/- per entry.	Rs 5/- per entry.



Segment	Particulars	Present Charges (Excluding ST)	New Charges Proposed (Excluding ST)
62	Cash withdrawal (At non-home branch) permitted through cheques only)	FREE (Celling Rs. 50000/- per day has been fixed for cash withdrawal through cheque to self or third party).	FREE (Celling Rs. 50000/- per day has been fixed for cash withdrawal through cheque to self or third party).
63*	Deposits of cheques/instruments		
	1. Transaction within the home centre (i.e. (i) Deposit of cheques/ instrument at home branch, and drawn on home branch/other RMGB/other	FREE FREE	FREE FREE
	2. Transaction involving non-home centre (i) Deposit of cheques/ Instruments at any outstation branch (for credit to the account at home branch) , which are drawn on that outstation	- Upto Rs. 25000/- - FREE - Above Rs. 25000/- and upto Rs. 5 lacs Rs. 25/- - Above Rs. 5 lacs -- Rs. 50/-	- Upto Rs. 25000/- - FREE - Above Rs. 25000/- and upto Rs. 5 lacs Rs. 25/- - Above Rs. 5 lacs -- Rs. 50/-
	3. Deposit of cheques/ Instruments at any outstation branch (for credit to the account at home branch) , which are drawn on that outstation centre of other Bank branches. (Where clearing house is involved)	- Upto Rs. 5 lacs - Rs. 25/- - Above Rs. 5 lacs - Rs. 50/- on clearance, proceeds of such cheques/instruments will be credited to the customer's account at the home branch. (in case of return of cheque in clearing, normal returning charges will be debited to the customer's account)	- Upto Rs. 5 lacs - Rs. 25/- - Above Rs. 5 lacs - Rs. 50/- on clearance, proceeds of such cheques/instruments will be credited to the customer's account at the home branch. (in case of return of cheque in clearing, normal returning charges will be debited to the customer's account)

IMPORTANT :-

1. All necessary information such as account details, specimen signature etc. will be accesible online, to facilitate transactions as well as identification, especially at non-home branches. In order to facilitate is, home branches are to ensure that scanning of signature is kept up-to-date and available online. The instruments/vouchers relating to non-home branch transactions will be retained at the branch where the transaction is conducted. The separate Voucher Verification Report, which will be generated by the system, will be checked against these instruments/vouchers.
2. The aforesaid facilities are not available in respect of dormant/inoperative accounts from the non-home branches.



REVISED SERVICE CHARGES W.E.F. 27.07.2018

REVISED SERVICE CHARGES W.E.F. 27.07.2018			
S.No & Segment	Particulars	Present Charges (Excluding GST)	New Charges Proposed (Excluding GST)
1.	Statement of account (System)		
	Statement of accounts(First/original): Monthly (For segment other than SME)	No Charge	No Charge
	Statement of accounts: Monthly (For SME segment)	Free(For old entries Rs 100 per page of statement) (Old entries means above current month)	Duplicate statement (For all Segments) Rs 100/- per page (40 entries)
	Duplicate statement (For Segment other than SME)	With latest balance Rs 100/- (Rs 100 additional per 40 entries for previous entries)	
	Duplicate statement (SME segment)	With latest balance Rs 100/- (Rs 100 additional per 40 entries for previous entries)	
2.	Stop payment instructions (System)		
	SB Accounts (For Segment other than SME)	Rs 110/- per instrument For a range of cheques Rs 220	For SB account, Current Account, Cash Credit Account - Rs 100/- + GST per instrument, Maximum Rs 500/- + GST per instance
	SB Accounts (SME Segment)	Rs 110/- per instrument For a range of cheques Rs 220	
	CA/CC (For segment other than SME)	Rs 100/- per instrument upto 3 leaves Range of cheques Rs 500/-	
	CA/CC (SME Segment)	Rs 100/- per instrument upto 3 leaves Range of cheques Rs 250/-	



REVISED SERVICE CHARGES W.E.F. 27.07.2018

S.No & Segment	Particulars	Present Charges (Excluding GST)	New Charges Proposed (Excluding GST)
Cheque Returned Charges (System)			
3. All Segments	a) Cheques drawn on us (for insufficient funds only)	<p>For cheques up to Rs 1,00,000/- Rs 300/- + Out of pocket expenses, if any</p> <p>For cheques above Rs 1,00,000/- Rs 400/- + out of pocket expenses, if any</p> <p>(Rs 500 per cheque after 3 cheques Return in a quarter)</p>	For all customers Rs 500/-, irrespective of the amount.
Cheque/ bill deposited with us returned unpaid by others (Local/ Outstation) (System)			
4. All Segments	Cheque/ bill up to Rs.1 lacs Cheque/bill above Rs. 1 lacs	<p>Rs 150/- plus out of pocket expenses</p> <p>Rs 250/- plus out of pocket expenses</p> <p>(Rs 350/- per cheque after 3 cheque/ bills Return in a quarter)</p>	<p>Rs 150/- (Upto 1 Lac)</p> <p>Rs 250/- (Above 1 Lac)</p>
Collection of cheques under Speed Clearing System (Manual)			
(Inclusive of postage and out of pocket expenses)			
(a) For SB a/c customers			
Upto and including Rs 1.00 lacs		Nil	



REVISED SERVICE CHARGES W.E.F. 27.07.2018

S.No & Segment	Particulars	Present Charges (Excluding GST)	New Charges Proposed (Excluding GST)
5 All Segments	Above Rs 1.00 lacs upto Rs 5.00 lacs	Rs 175/-	Rs 200/-
	Above Rs 5.00 lac upto Rs 10.00	Rs 200/-	Rs 200/-
	Above Rs 10.00 lac	Rs 225/-	Rs 225/-
	(b)For CA and other customers		
	Upto and including Rs 1.00 lacs	Rs 20/-	Rs 20/-
	Above Rs 1.00 lacs upto Rs 5.00 lacs	Rs 175/-	Rs 200/-
	Above Rs 5.00 lac upto Rs 10.00 lacs	Rs 200/-	Rs 200/-
	Above Rs 10.00 lacs	Rs 225/-	Rs 225/-
6	Debit Card Replacement charges (Staff exempted) (Manual)	Rs 200/-	Rs 300/-
7	Breaking Open of Locker : (Manual) Loss of Key or Non Payment of Locker Rent	Rs 750/-	Rs 1000/-
8	Annual Maintanence Charges of ATM card 2nd year onwards (Staff exempted) for Rupay debit card (System)	Rs 100/-	Rs 125/- (including GST)
9	ATM transaction charges (Staff exempted) beyond permissible free limit (System)		
9a	Financial Charges		Rs 24/- (including GST)
9b	Non Financial Charges		Rs 8/- (including GST)
10	Re Pin (Staff exempted) (Manual)		Rs 50/- (including GST)





आरएमजीबी
R M G B

e-Circular

Planning & Development

Sl.No. : 12 /2018-19

Circular No : 93 /2018-19

August 27, 2018

राजस्थान मरुधरा ग्रामीण बैंक की
सभी शाखाओं एवं कार्यालयों के लिये

शुद्धि पत्र

विषयान्तर्गत परिपत्र संख्या 85/2018-19 दिनांक 03.08.2018 का संदर्भ ग्रहण करें, जिसमें विभिन्न सेवाओं पर वसूली योग्य सेवा प्रभार (शुल्क) दरों हेतु सूचित किया गया था।

इस परिपत्र के बिन्दु संख्या 8 व 10 में परिवर्तन किया गया है जो कि निम्नानुसार है।

Sr No.	Particular	Charges
8.	Annual Maintainence Charges of ATM card 2nd year onwards (Staff exempted) for Rupay debit card (System)	Rs 125/- (Excluding GST)
10.	Re Pin (Staff exempted) (Manual)	Rs 50/- (Excluding GST)

इस परिपत्र की विषयवस्तु सभी शाखा प्रबन्धक/क्षेत्रीय प्रबन्धक/विभागाध्यक्ष, एवं उनके अधीन कार्यरत स्टाफ के ध्यान में लाकर अनुपालना सुनिश्चित करें।

भवदीय

महाप्रबंधक

राजस्थान मरुधरा ग्रामीण बैंक, प्रधान कार्यालय, जोधपुर

सभी शाखाओं को पत्र संख्या/ 58 /2016-17/योजना- 07


दिनांक 06.08.2016

सेवा प्रभार दरें – शुद्धि पत्र

विषयान्तर्गत हमारे परिपत्र सं./38/2016-17/योजना-06 दिनांक 13.06.2016 का संदर्भ ग्रहण करें। उक्त परिपत्र के अनुलग्नक -। में उल्लेखित बिन्दु निम्नानुसार है :-

S.No & Seg- ment	Particulars	New Charges Proposed (Excluding ST)
49* All Segment	Cash withdrawal (At non-home branch) permitted through cheques only	Free (Celling of cash payment of Rs 2,00,000/- of Multicity cheques at non home branches to the drawer only)
62	Cash withdrawal (At non-home branch) permitted through cheques only	FREE (Celling Rs. 50000/- per day has been fixed for cash withdrawal through cheque to self or third party).

उक्त बिन्दुओं में से बिन्दु क्रमांक 62 को निरस्त समझे। At non-home branch द्वारा चैक द्वारा निर्धारित सीमा तक केवल Drawer को ही भुगतान किया जावे।


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महाप्रबन्धक

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Quarterly Charges for Non-Maintenance of Average Quarterly Balance (AQB) in Savings Bank Accounts (w.e.f 01-01-2023)

Account Category	Minimum Average Quarterly Balance (Without Cheque Book) (₹)	Quarterly Charges (₹)	Minimum Average Quarterly Balance (With Cheque Book) (₹)	Quarterly Charges (₹)
Rural	250	100 +GST	500	250+GST
Non Rural	500	250+GST	1000	250+GST

The above mentioned charges will be applicable on the below mentioned product codes of SB accounts.

S NO	TYPE	INT_CAT	DESCRIPTION	MINIMUM AVG QUARTERLY BALANCE
1	1111	1221	SBNCHQ-PUB-IND-RURAL-INR	250
2	1111	2221	SBNCHQ-PUB-OTH-RURAL-INR	250
3	1111	7221	SBNCHQ-SHG-RUARL-INR	250
4	1011	1221	SBCHQ-GEN-PUB-IND-Rural-INR	500
5	1011	2221	SBCHQ-GEN-PUB-OTH-Rural-INR	500
6	1011	7221	SBCHQ-SHG-RUARL-INR	500
7	1030	1221	SBPENSION-PUB-IND-RURAL	500
8	1031	1221	SBGIRLS-PUB-IND-RURAL	500
9	1111	1101	SBNCHQ-PUB-IND-NONRURAL-INR	500
10	1111	2101	SBNCHQ-PUB-OTH-NONRURAL-INR	500
11	1111	7101	SBNCHQ-SHG-NONRUARL-INR	500
12	1011	1101	SBCHQ-GEN-PUB-IND-NONRURAL-INR	1000
13	1011	2101	SBCHQ-GEN-PUB-OTH-NonRural-INR	1000
14	1011	7101	SBCHQ-SHG-NONRUARL-INR	1000
15	1030	1101	SBPENSION-PUB-IND-NONRURAL	1000
16	1031	1101	SBGIRLS-PUB-IND-NONRURAL	1000

Charges for Cash Deposit by Self/Third Party (Effective from 17-12-2020)

Cash Deposit by	Home Branch	Non-Home Branch		
Self/Third party	For All Types of Account	For Saving Account		For CA, CC and All Loan Accounts
	NIL	Up to ₹ 25000/-	NIL	NIL
		Above ₹ 25000/- to Maximum Limit 1 Lakh	200+GST	

Maximum limit of cash deposit in non-home branches by (self/third party) is Rs. 1 lakh per day in SB & CA Accounts. (There will not be any limit for deposit in loan accounts)