



ARYAVART BANK

HEAD OFFICE,

A-2/46, VIJAY KHAND, GOMTI NAGAR, LUCKNOW

HP/P&MIS/VA/

Circular No. 03/37

Date: 03.06.2021

The General Manager,
The Assistant General Manager,
The Chief Managers,
All the departments & Principal STCs,
Head Office,

The Regional Manager,
All the Regions,

&

The Chief/Senior/Branch Manager,
All the Branches & Staff

Sub: SERVICE CHARGES ON VARIOUS SERVICES (excluding GST) w.e.f. 10.06.2021
(Revised)

Please refer Ho Circular ref. HO/P&MIS/MKD/01/05 dtd. 01.04.2019, HO/P&MIS/MKD/01/107 dtd. 12.04.2019, HO/P&MIS/VA/01/248 dtd. 09.12.2019 and HO/P&MIS/MS/02/144 dtd. 14.10.2020. Further, new charges for Registration of Mandate on NACH platform & ECS/NACH Return have been introduced.

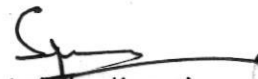
Therefore, we are again issuing service charges circular after incorporating various changes as informed vide above mentioned circulars as well as newly introduced charges mentioned as above.

The charges applicable on various Banking Services are mentioned in PART- I and the charges applicable on various Advance Portfolio are mentioned in PART-II. Further, the charges mentioned in PART I & PART II enclosed herewith are excluding GST and Branches are advised to collect applicable GST on the respective charges.

All Branches to ensure recovery of applicable charges on various services to avoid revenue leakage.

Please follow the instructions meticulously.

Encl.: As above


(Satyendra Kumar)
General Manager



PART -1
Service Charges for Deposits & Operational Matters (Effective from 10.06.2021)

S.N.	Nature of Service	Service Charges Chargeable (w.e.f. 10.06.2021)
1.	Cheques for Collection	<p>a) Rs.500/- to Rs.5000/- Rs.25/- per instrument</p> <p>b) Above Rs.5,000/- upto & including Rs.10000/- Rs.50/- per instrument</p> <p>c) Above Rs 10000/-upto & including Rs. 1 Lakh Rs. 100/-</p> <p>Rs. 1 Lakh to Rs. 5 Lakh : Rs. 200/-</p> <p>Rs. 5 Lakh to Rs. 10 Lakh Rs. 225/-</p> <p>Above Rs. 10 Lakh Rs. 250/-</p> <p>Note: For collection between our bank and other banks, the commission will be shared on 50:50 basis i.e. each branch will charge 50% of the stipulated Commission / service charges at its end.</p> <p>Note : Ordinary Post – Actual subject to min. Rs 15/- Registered/ courier (inland) – Actual, Min. Rs.50/-</p>
2.	Remittances (DD/TT/MT) (charges Per remittance)	<p>Individuals and Non Individuals Both - Upto Rs. 5000/- : Rs. 35/-</p> <p>Above Rs. 5000/- to Rs. 10000/-: Rs. 45/-</p> <p>Above Rs. 10,000/- to Rs.1 Lakh:- Rs. 3.50/- per 1000/- Minimum Rs. 45/-.</p> <p>Above Rs. 100000/- : Rs. 4/- per 1000/- . Minimum 505/-; Maximum 17400/-</p> <p>Issue of DD against Cash - 50% extra charges over applicable rates.</p>
3.	Remittances (RTGS) (charges per remittance)	<p>Below Rs. 2 Lakh – Not applicable.</p> <p>Rs 2 Lakh upto Rs. 5 Lakh Rs. 30/-</p> <p>Above Rs 5 Lakh Rs. 50/-</p> <p>In ward- Nil</p> <p>Note: Minimum amount of transaction for RTGS is Rs. 2 Lakh</p>
4.	Bankers' Cheque / Pay Order	<p>Through Account :</p> <p>Upto Rs. 5000/-: Rs. 25/-</p> <p>Above Rs. 5000/- to Rs. 10000/-: Rs. 50/-</p> <p>Above Rs. 10,000/- to 1 Lakh :-</p> <p>Rs. 5/- per thousand,</p> <p>Minimum Rs. 60/-</p> <p>Above Rs. 100000/- : Rs. 4/- per thousand.</p> <p>Minimum Rs. 600/-</p> <p>Max. Rs 15000/-</p> <p>Through Cash :</p> <p>50% extra charges over applicable rates i.e.</p> <p>Upto Rs. 5000/-: Rs. 38/-</p> <p>Above Rs. 5000/- to Rs. 10000/-: Rs. 75/-</p> <p>Above Rs. 10,000/- to below 50,000/- :- Rs. 7.50 per thousand,</p> <p>Minimum Rs. 90/-</p> <p>(Presently, maximum permissible limit of cash DD is upto Rs. 50,000/-)</p> <p>Note: The Banker's cheques /Pay-Orders will be issued to parties within the limits of a center and they will be made payable within that center only. Demand Drafts should not be issued which would be payable at the same center except for the purpose of payment of fees by students / job application fees / payment of Government dues etc. Branches may issue Demand Draft in lieu of Banker's cheque / Pay Order for local payment on account of Government dues. Service charges as applicable to issue of Pay Order will be levied for issuing such Demand Draft.</p>
5.	National Electronic Funds Transfer (NEFT) / Electronic Funds Transfer (EFT)	<p>Outward: Maximum Charges (Inclusive of Service Tax)</p> <p>1. Upto Rs.10,000/- → Rs. 2.50 per transaction</p> <p>2. Above Rs.10,000/- upto Rs.1,00,000/- → Rs. 5.00 per transaction</p> <p>3. Above Rs.1,00,000/- upto Rs.2,00,000/- → Rs. 15.00 per transaction</p> <p>4. Above Rs.2,00,000/- → Rs. 25.00 per transaction</p> <p>Inward : NIL</p>



S.N.	Nature of Service	Service Charges Chargeable (w.e.f. 10.06.2021)																							
6.	Electronic Clearing System (ECS)	Credit Clearing (per entry/ item): Non Individuals Nil NCC Clearing House – No charge Destination Bank – No charge Sponsor Bank –Rs. 5.50 (Min. Rs. 3000/-) Debit Clearing (per entry/ item): NCC Clearing House – No charge Destination Bank – No charge Sponsor Bank –Rs. 4.00 (Min.Rs.2670/-)																							
7.	Issue of duplicate DD/ Bankers Cheque	Upto Rs.500/- : Rs.50/- Above Rs.500/- : Rs.100/-																							
8.	Revalidation of DD/PO/ Bankers Cheque	Upto Rs.500/- : Rs.20/- Above Rs.500/- : Rs.100/-																							
9.	Cancellation of DD/PO/ Bankers Cheque	Upto Rs.500/- : Rs.20/- Above Rs.500/- : Rs.100/- (Out of pocket expenses, postages, if any, to be recovered in full)																							
10	Duplicate Statement / Pass Book	Saving Bank Accounts- Rs. 100/- with balances and entries from the date of last printing and additional Rs. 50/- per page or part of (24 entries/ page). Duplicate / Additional Statement (CA/CC/OD/SB accounts): Rs.150/- per page or part thereof (40 entries/page) Note: Splitting of entry for operational convenience of finacle shall be treated as one entry. Duplicate Statement of current month – No charge																							
11	Stop Payment instructions	SB A/cs: Rs.100/- per cheque and Max.Rs.500/- per occasion (range of cheque). CD/CC/OD A/cs.: Rs.200/- per cheque and Max.Rs.600/- (range of cheque) per occasion. New Charge Revoking of Stop payment instruction : For SB a/c per occasion Rs. 50/-. For CD/CC/OD A/cs per occasion: Rs. 100/-.																							
12	Standing Instructions	Rs. 50/- for one time registration for all SI. For intra-bank SI transaction Charges : NIL For interbank SI Charges: Rs.50/- for execution of transaction and Rs.150/- in case of failure to execute such instruction. Additionally normal remittance charges should also be recovered in case of interbank.																							
13	Issue of cheque books	Issue of MICR Cheques-CD/CC/OD: MICR cheques →Rs. 4/- per cheque leaf at the time of issue. (All Centres) Issue of MICR Cheques – SB: 25 cheque leaves per calendar year will be free and thereafter charges will be Rs.3/ per cheque leaf. Non-MICR cheques should not be issued by the branches.																							
14	Handling charges for cheques returned unpaid (including cash / transfer cheques) / bills returned unpaid	Cheque returned unpaid: Local cheques: Rs. 160/- per instrument for financial reason & Rs 110/- per instrument for other reason Out Station Cheques: 50% of prescribed collection charges subject to min. Rs.160/- Bills returned unpaid : Local& Outstation Bills: 50% of prescribed collection charges subject to min.Rs.210/- Out of pocket expenses/post and telegraph charges, if any, should be recovered.																							
15	Minimum balance charges	<table border="1"> <thead> <tr> <th>Type of Account</th><th>Average Quarterly Balance</th><th>Penal Charges</th></tr> </thead> <tbody> <tr> <td colspan="2">Current Account :</td><td></td></tr> <tr> <td>Individual</td><td>Rs.5000/-</td><td rowspan="2">Rs.400 per quarter</td></tr> <tr> <td>Other than Individual</td><td>Rs.10000/-</td></tr> <tr> <td colspan="2">SB Account :</td><td>Rs.105 per quarter</td></tr> <tr> <td>With cheque book</td><td>Rs.500/-</td><td>For AQB between Rs.250 – 499 : 50%</td></tr> <tr> <td>Without cheque book</td><td>Rs.100/-</td><td>For AQB between Rs.100 – 249 : 80%</td></tr> <tr> <td></td><td></td><td>For AQB below Rs.100/- : 100%</td></tr> </tbody> </table>	Type of Account	Average Quarterly Balance	Penal Charges	Current Account :			Individual	Rs.5000/-	Rs.400 per quarter	Other than Individual	Rs.10000/-	SB Account :		Rs.105 per quarter	With cheque book	Rs.500/-	For AQB between Rs.250 – 499 : 50%	Without cheque book	Rs.100/-	For AQB between Rs.100 – 249 : 80%			For AQB below Rs.100/- : 100%
Type of Account	Average Quarterly Balance	Penal Charges																							
Current Account :																									
Individual	Rs.5000/-	Rs.400 per quarter																							
Other than Individual	Rs.10000/-																								
SB Account :		Rs.105 per quarter																							
With cheque book	Rs.500/-	For AQB between Rs.250 – 499 : 50%																							
Without cheque book	Rs.100/-	For AQB between Rs.100 – 249 : 80%																							
		For AQB below Rs.100/- : 100%																							



S.N.	Nature of Service	Service Charges Chargeable (w.e.f. 10.06.2021)
16	Account Maintenance Charges (Ledger Folio used in CD/OD/CC A/cs)	Now in CBS environment ledger folio charges is being stopped, however, account maintenance CHARGES PER ANNUM IS AS UNDER : Current Account – Rs.550/- Cash Credit / Overdraft – Limit exceeding Rs.25000/- Rs.550/-
17	Attestation of customer's signature and Photo	Non Individuals and Individuals - Rs.150/- per signature/record
18	Closure of Account within 12 months (Account transfer not included)	Account Closure Charges: Upto 14 days from opening of Account : NIL From 15 days to one year: Rs.350/- for SB Account and Rs.750/- for CD Account. After one Year : Nil BSBD Accounts : Exempted
19	Issuance of any other certificate e.g. No-dues, Balance Confirmation Maintenance of Account, etc.	S/B →Rs. 150/- per certificate For business purposes →Rs. 150/- per certificate. For agricultural purpose. No Dues Certificate / N.O.C. to be issued free of cost as per RBI guidelines
20	Collection of Bills	Upto Rs 10000/- Rs 150/- Above Rs 10000/- Rs.10/- per thousand min Rs.150/- and Max Rs.15000/-
21	Presentation of Usance Bills for acceptance.	Rs. 100/- per bill (Presently item No. 20 and 21 related to Bills are Not Applicable in our Bank)
22	a) Photo / Record copy of the Cheque paid b) Meeting customer's enquiries relating to old records/entries (more than 12 months old).	For records old upto 1 year: Rs. 150/- per cheque. For records over 1 year: Rs. 250/- per cheque. Upto 2 years: Rs. 250/- per entry / item. Over 2 Years: Rs. 500/- per entry / item. (Actual charges of photo copy etc. should be recovered separately, if no. of pages are more than 20)
23	Loss of Token	Rs.150/- from the customer's a/c who has lost the token
24	Solvency Certificate	Commercial : Rs.300/- per Lakh. Min. Rs.1200/-, Max. Rs.20000/- Non-Commercial : Rs.300/- per Lakh, Min. Rs.1200/-, For students seeking for visa purposes : Max. Rs.5000/- For extra/additional originals of the same certificate: @Rs.500/- per original.
25	Addition / deletion of names in joint accounts / Nominations /Change in operational instructions (including Lockers) <u>first nomination will be free</u>	Rs.100/- per occasion
26	Penal charges for late payment of installments in Recurring Deposits.	a) Deposit tenure up to 5 years: @ Rs.2/- for every Rs.100/- p.m. b) Deposit tenure above 5 years : @ Rs.3/- for every Rs.100/- p.m.
27	Pledging/ Releasing charges of term deposit receipt in favour of other institution	Rs.55/- per receipt per occasion



S.N.	Nature of Service	Service Charges Chargeable (w.e.f. 10.06.2021)																																																																																			
28	Rentals of Safe Deposit Vault Lockers	<table><tr><th rowspan="2">Size : Dimension</th><th colspan="2">Semi Urban & Rural</th><th colspan="2">Urban</th><th colspan="2">Metro</th></tr><tr><th>Cust.</th><th>Staff</th><th>Cust.</th><th>Staff</th><th>Cust.</th><th>Staff</th></tr><tr><td>A. 125mm x 175mm x 492mm or 539 Cub. Inch. (Small)</td><td>900</td><td>650</td><td>1100</td><td>750</td><td>1100</td><td>750</td></tr><tr><td>B. 159mm x 210mm x 492mm or 859 Cub. Inch. (Medium)</td><td>1000</td><td>700</td><td>1300</td><td>900</td><td>1300</td><td>900</td></tr><tr><td>C. 125mm x 352mm x 492mm or 1186 Cub. Inch.</td><td>1700</td><td>1200</td><td>2600</td><td>1800</td><td>2600</td><td>1800</td></tr><tr><td>D. 1337 Cub. Inch. (Medium)</td><td>2700</td><td>1890</td><td>3200</td><td>2240</td><td>3200</td><td>2240</td></tr><tr><td>E. 1828 Cub. Inch. (Large 1)</td><td>4000</td><td>2800</td><td>5000</td><td>3500</td><td>5000</td><td>3500</td></tr><tr><td>F. 1878 Cub. Inch. (Large 1)</td><td>4000</td><td>2800</td><td>5000</td><td>3500</td><td>5000</td><td>3500</td></tr><tr><td>G. 2786 Cub. Inch. (Large 2)</td><td>5000</td><td>3500</td><td>6000</td><td>4200</td><td>6000</td><td>4200</td></tr><tr><td>H. 2844 Cub. Inch. (Large 2)</td><td>5000</td><td>3500</td><td>6000</td><td>4200</td><td>6000</td><td>4200</td></tr><tr><td>I. 3987 (Very Large)</td><td>8000</td><td>5600</td><td>10000</td><td>7000</td><td>10000</td><td>7000</td></tr><tr><td>J. 6297 (Extra Large)</td><td>10000</td><td>7000</td><td>12000</td><td>8400</td><td>12000</td><td>8400</td></tr></table> <div>Note: 12 operations per years free. Beyond 12 visits Rs.100/- per visit. Penal Charges for overdue rent : Upto first quarter: 10% of annual rent. Upto two quarters: 25% Upto three quarters: 40% Upto four quarters 50% More than one year: 100% of annual rent.</div>	Size : Dimension	Semi Urban & Rural		Urban		Metro		Cust.	Staff	Cust.	Staff	Cust.	Staff	A. 125mm x 175mm x 492mm or 539 Cub. Inch. (Small)	900	650	1100	750	1100	750	B. 159mm x 210mm x 492mm or 859 Cub. Inch. (Medium)	1000	700	1300	900	1300	900	C. 125mm x 352mm x 492mm or 1186 Cub. Inch.	1700	1200	2600	1800	2600	1800	D. 1337 Cub. Inch. (Medium)	2700	1890	3200	2240	3200	2240	E. 1828 Cub. Inch. (Large 1)	4000	2800	5000	3500	5000	3500	F. 1878 Cub. Inch. (Large 1)	4000	2800	5000	3500	5000	3500	G. 2786 Cub. Inch. (Large 2)	5000	3500	6000	4200	6000	4200	H. 2844 Cub. Inch. (Large 2)	5000	3500	6000	4200	6000	4200	I. 3987 (Very Large)	8000	5600	10000	7000	10000	7000	J. 6297 (Extra Large)	10000	7000	12000	8400	12000	8400
Size : Dimension	Semi Urban & Rural			Urban		Metro																																																																															
	Cust.	Staff	Cust.	Staff	Cust.	Staff																																																																															
A. 125mm x 175mm x 492mm or 539 Cub. Inch. (Small)	900	650	1100	750	1100	750																																																																															
B. 159mm x 210mm x 492mm or 859 Cub. Inch. (Medium)	1000	700	1300	900	1300	900																																																																															
C. 125mm x 352mm x 492mm or 1186 Cub. Inch.	1700	1200	2600	1800	2600	1800																																																																															
D. 1337 Cub. Inch. (Medium)	2700	1890	3200	2240	3200	2240																																																																															
E. 1828 Cub. Inch. (Large 1)	4000	2800	5000	3500	5000	3500																																																																															
F. 1878 Cub. Inch. (Large 1)	4000	2800	5000	3500	5000	3500																																																																															
G. 2786 Cub. Inch. (Large 2)	5000	3500	6000	4200	6000	4200																																																																															
H. 2844 Cub. Inch. (Large 2)	5000	3500	6000	4200	6000	4200																																																																															
I. 3987 (Very Large)	8000	5600	10000	7000	10000	7000																																																																															
J. 6297 (Extra Large)	10000	7000	12000	8400	12000	8400																																																																															
29	Issue of Pass Book/ Balance certificate	Issue of pass book-free Statement- Once in a month-free Subsequent statements-RS 150/- for 40 entries or part thereof Issue of balance certificate-Rs 150/-																																																																																			
30	Postal charges	Ordinary Post – Actual subject to min. Rs 20/- Registered/ courier (inland) – Actual, Min. Rs.50/- Fax - Actual, Min. Rs.60/-																																																																																			
31	Inoperative account	No minimum balance is applicable in Inoperative Accounts and also no charges for changing status from inoperative to operative accounts																																																																																			
32	Charge for excess debit entries in SB	Upto 50 customer induced debit entries per half year – free Beyond 50 debit entries –Rs 10/- per entry																																																																																			



S.N.	Nature of Service	Service Charges Chargeable (w.e.f. 10.06.2021)																														
33	Cash handling charges for SB/CA/CC/OD Accounts (other than personal banking segment, TDR, RD and Loan customers)	<p>A. SB accounts (excluding Financial Inclusion accounts) -</p> <ul style="list-style-type: none"> Cash Deposit First 5 transaction per month (excluding alternate channel transaction) – free Beyond 5 transaction (excluding alternate channel transaction) – Rs.50/- per transaction. <p>B. CC/OD/CA Accounts - Maximum of I or II (i.e. maximum of charges calculated on Amount wise or No. of Packet wise)</p> <p>I. Amount wise:</p> <ul style="list-style-type: none"> Cash Deposit upto Rs. 1.00 Lakh per account per day: Free Cash Deposit above Rs. 1.00 Lakh per day: Re. 1 per Rs. 1000/-, Min Rs. 100, Max Rs. 10000/- <p><i>Note: Cash deposit exceeding exempted limit of Rs. 1.00 Lakh per account (in single or multiple transactions in a day at single or multiple branches, cash handling charges are applicable.</i></p> <p>II. No. of Packet wise:</p> <ul style="list-style-type: none"> Up to 10 packet per day i.e. 1000 pieces of notes: NIL. Above 10 packet i.e. more than 1000 pieces of notes: charges will be levied @Rs.10/- per packet, Min Rs. 100/-, Max Rs.10000/- <p><i>Note: Branches should calculate cash handling charges to be levied in CC/OD/CA Accounts for both cases i.e. I or II manually. However, maximum of I or II to be levied in the account.</i></p> <p>Note: Cash Handling charge in KCC and NPA accounts: Nil.</p> <p>Note: In Order to acquire High Value Business and retain existing Business the authorities i.e. Regional Manager and above are authorized to waive off partially or fully the cash handling charges after assessing/examining the business needs of the Branches/Regional Office on case to case basis. (Please refer Cir. Ref. HO/P&MIS/VA/01/248 dtd. 09.12.2019.</p>																														
34	Photo attestation charges	Rs 150/- per occasion																														
35	Interest certificate	Once free, additional copies Rs 100/- per copy																														
36	Charges for SMS alerts	Rs.10/- per quarter in advance.																														
37	ATM Related Charges	<p style="text-align: right;">Amt in Rs.</p> <table border="1"> <thead> <tr> <th>Types of Charges</th><th>Customer</th><th>Staff</th></tr> </thead> <tbody> <tr> <td>Annual Charges (metro and urban area)</td><td>120*</td><td>Nil</td></tr> <tr> <td>Annual Charges (Semi Urban and Rural area)</td><td>60</td><td>Nil</td></tr> <tr> <td>Card Reissuance on loss/replacement</td><td>120</td><td>60</td></tr> <tr> <td>Additional Card Charges</td><td>120</td><td>60</td></tr> <tr> <td>Card Issuance Charges (for 1st year) *</td><td>Nil</td><td>Nil</td></tr> <tr> <td>Insta-PIN Charges</td><td>Nil</td><td>Nil</td></tr> <tr> <td>1st time in case of Personalized Card</td><td></td><td></td></tr> <tr> <td>Insta-PIN Charges</td><td>25</td><td>Nil</td></tr> <tr> <td>In case of Ready kit Card and from 2nd time in personalized card</td><td></td><td></td></tr> </tbody> </table>	Types of Charges	Customer	Staff	Annual Charges (metro and urban area)	120*	Nil	Annual Charges (Semi Urban and Rural area)	60	Nil	Card Reissuance on loss/replacement	120	60	Additional Card Charges	120	60	Card Issuance Charges (for 1 st year) *	Nil	Nil	Insta-PIN Charges	Nil	Nil	1st time in case of Personalized Card			Insta-PIN Charges	25	Nil	In case of Ready kit Card and from 2nd time in personalized card		
Types of Charges	Customer	Staff																														
Annual Charges (metro and urban area)	120*	Nil																														
Annual Charges (Semi Urban and Rural area)	60	Nil																														
Card Reissuance on loss/replacement	120	60																														
Additional Card Charges	120	60																														
Card Issuance Charges (for 1 st year) *	Nil	Nil																														
Insta-PIN Charges	Nil	Nil																														
1st time in case of Personalized Card																																
Insta-PIN Charges	25	Nil																														
In case of Ready kit Card and from 2nd time in personalized card																																
38	The charges of cash withdrawal at mPOS	@ 1% of transaction amount.																														



S.N.	Nature of Service	Service Charges Chargeable (w.e.f. 10.06.2021)			
39	Transactions based charges on ATM transactions in SB Accounts	1) Monthly Limit SB A/cs : Number of Free ATM Transactions (Both financial & Non- Financial Transactions) Upto Rs. 1.00 Lakh monthly average Balance			
		Descriptions	Other ATM 6 Metro Centres	Other ATM Other Centres	Our/BOI ATM 6 Metro & Other Centres.
		No. of free transactions	3	5	10
		Charges for financial transactions beyond the set limit	Rs. 20/-	Rs. 20/-	Rs. 10/-
		Charges for Non-financial transactions beyond the set limit	Rs. 8/-	Rs. 8/-	Rs. 8/-
		2) SB accounts with AMB of Rs1.00 lakh & above – No charge to be levied.			
		3) This charge will not be applicable to Small/PMJDY Account holders. These customers will continue to get 5 free transactions, irrespective of the Centre, as hitherto.			
40	Transactions based charges on ATM transactions in CC/OD/CD a/cs.	Charges of Rs. 20/- for every financial & Rs. 8/- for every non-financial transaction.			
41	International Cash transaction	Rs. 125/- per transaction.			
42	Safe Custody Charges	Name of Items		Rates	
		Scraps		Rs.130 per Scrip per year or part thereof, Min: Rs.300 p.a.	
		Sealed Cover		Rs.600 per cover per year p.a.	
		Sealed Boxes- 200 cu. Cm.		Rs.10500 per Box per year p.a.	
		Bank's own Deposit Receipt		Nil	
43	Indo-Nepal NEFT Remittance Charges	<p>A. <u>For beneficiaries maintaining accounts with Nepal State Bank Ltd. (NSBL):</u> For remittance from a bank account in India to a bank account with any branch of Nepal State Bank Ltd., there shall be no charge i.e. the remittance is free of charge</p> <p>B. <u>For beneficiaries not maintaining account with Nepal State Bank Ltd. (NSBL):</u> If the beneficiary is not maintaining any account with NSBL and the funds are distributed through the channel of the Agents of NSBL:</p> <p>a. All remittances (cash remittances/disbursements) up to INR 5000, a flat charge of INR 51 exclusive of Taxes for every remittance.</p> <p>b. Remittances (cash remittances/disbursements) above INR 5000 and up to INR 50000, a flat charge of INR 77 exclusive of Taxes</p> <p>These charges will be passed on to NSBL who in turn will share the same with the affiliated Money Transfer agencies.</p> <p>The entire amount of charges collected from the remitter would be remitted to Nepal and would form a part of the message format. Thus, remitting banks in India originating remittances under the scheme would transfer funds free of charge.</p>			
44	Remittance through IMPS	Transaction Amount		Revised Branch/Mobile Banking/ Internet Banking/Banking Correspondent channel	
		Upto Rs.10000		Rs.2.60	
		Rs.10001 to Rs.50000		Rs.5.20	
		Rs.50001 to Rs.100000		Rs.5.20	
		Rs.100000 to Rs.200000		Rs.14.80	
45	Registration of Mandate on NACH Platform (per occasion)\$	Rs. 100.00			
46	ECS/NACH Return (Per occasion)\$	Rs. 100.00			

\$ The charges are not applicable to Pradhan Mantri Kisan Maan-dhan Yojna (PMKMY), Pradhan Mantri Shram Yogi Maan-Dhan Yojna (PMSMY) and Pradhan Mantri Laghu Vyapari Maan Dhan Yojna (PMLVMY).



INTER-SOL TRANSACTIONS CHARGES

	SLAB	CHARGES
1.	CASH TRANSACTIONS – DEPOSITS / WITHDRAWAL OTHER THAN PARENT / HOME BRANCH	
A-	Cash Deposit/Withdrawal upto Rs.25,000/-	NIL
B-	Cash Deposit above Rs.25,000/-	Rs. 2/- per thousand or on its part
	Note: For Cash Withdrawal from other than Parent/Home branches: Allowed up to Rs. 25000/- through cheque to Account Holder only. Note: For Staff Salary Accounts or OD Accounts inter sol Cash withdrawal without any ceiling to be permitted from Branches other than Parent/Home Branch without any charges.	
2.	TRANSFER OF FUND FROM ONE BRANCH TO ANOTHER BRANCH	
A-	Fund transfer in same customer ID A/cs	NIL
B-	Fund transfer in Different customer ID A/cs	
	i- Upto Rs. 1,00,000/- per day (only one entry)	NIL
	ii- Upto Rs. 1,00,000/- per day (more than one entry)	Rs. 5/- per transactions
	iii- Above Rs. 1,00,000/-	Rs. 50/- per transactions

Service Charges for Deposits & Operational Matters (Effective from 10.06.2021)

S. N.	Nature of Service	Description of customers to whom concessions/exemptions are allowed
1.	Cheques for collection	Staff & Ex-staff members: No charges for collection of cheques are to be levied in accounts of staff members and ex-staff members for their single a/c or joint a/c with his/her spouse or children. In case of ex-staff member, he should establish his/her identity as an ex-staff member of our bank for availing the exemption. Money representing in the transaction be pertaining to staff member or ex-staff member only. Senior Citizens: 50% concession in collection charges is allowed to senior citizens. They must submit the proof of Age for claiming the concession. Senior citizens, who are retired teachers and maintaining their pension a/c with the branch, are entitled for 100% concession. Govt. a/cs: No charges for collection of cheques deposited in Govt. a/cs for funds of govt. sponsored schemes.
2.	Remittances: DD, Banker's Cheques, Pay Orders, Cancellation/Re validation/Duplicate issuance of these.	Staff & Ex-staff members: No charges for these services are to be levied in accounts of staff members and ex-staff members for their single a/c or joint a/c with his/her spouse or children. In case of ex-staff member, he should establish his/her identity as an ex-staff member of our bank for availing the exemption. Money representing in the transaction be pertaining to staff member or ex-staff member only. Senior Citizens: 50% concession in these charges is allowed to senior citizens. They must submit the proof of Age for claiming the concession. Senior citizens, who are retired teachers and maintaining their pension a/c with the branch, are entitled for 100% concession. Govt. a/cs: No charges for transfer of funds in govt. sponsored schemes. Loan a/cs: No charges for issuance of D.D., Banker's cheque or pay order out of loan amount to ensure end use of advance.



S.N.	Nature of Service	Service Charges Chargeable (w.e.f. 10.06.2021)																			
39	Transactions based charges on ATM transactions in SB Accounts	<div>1) Monthly Limit SB A/cs : Number of Free ATM Transactions (Both financial & Non- Financial Transactions) Upto Rs. 1.00 Lakh monthly average Balance</div> <table><tr><th>Descriptions</th><th>Other ATM 6 Metro Centres</th><th>Other ATM Other Centres</th><th>Our/BOI ATM 6 Metro & Other Centres.</th></tr><tr><td>No. of free transactions</td><td>3</td><td>5</td><td>10</td></tr><tr><td>Charges for financial transactions beyond the set limit</td><td>Rs. 20/-</td><td>Rs. 20/-</td><td>Rs. 10/-</td></tr><tr><td>Charges for Non-financial transactions beyond the set limit</td><td>Rs. 8/-</td><td>Rs. 8/-</td><td>Rs. 8/-</td></tr></table> <div>2) SB accounts with AMB of Rs1.00 lakh & above – No charge to be levied.</div> <div>3) This charge will not be applicable to Small/PMJDY Account holders. These customers will continue to get 5 free transactions, irrespective of the Centre, as hitherto.</div>				Descriptions	Other ATM 6 Metro Centres	Other ATM Other Centres	Our/BOI ATM 6 Metro & Other Centres.	No. of free transactions	3	5	10	Charges for financial transactions beyond the set limit	Rs. 20/-	Rs. 20/-	Rs. 10/-	Charges for Non-financial transactions beyond the set limit	Rs. 8/-	Rs. 8/-	Rs. 8/-
Descriptions	Other ATM 6 Metro Centres	Other ATM Other Centres	Our/BOI ATM 6 Metro & Other Centres.																		
No. of free transactions	3	5	10																		
Charges for financial transactions beyond the set limit	Rs. 20/-	Rs. 20/-	Rs. 10/-																		
Charges for Non-financial transactions beyond the set limit	Rs. 8/-	Rs. 8/-	Rs. 8/-																		
40	Transactions based charges on ATM transactions in CC/OD/CD a/cs.	Charges of Rs. 20/- for every financial & Rs. 8/- for every non-financial transaction.																			
41	International Cash transaction	Rs. 125/- per transaction.																			
42	Safe Custody Charges	<table><tr><th>Name of Items</th><th>Rates</th></tr><tr><td>Scrips</td><td>Rs.130 per Scrip per year or part thereof, Min: Rs.300 p.a.</td></tr><tr><td>Sealed Cover</td><td>Rs.600 per cover per year p.a.</td></tr><tr><td>Sealed Boxes- 200 cu. Cm.</td><td>Rs.10500 per Box per year p.a.</td></tr><tr><td>Bank's own Deposit Receipt</td><td>Nil</td></tr></table>				Name of Items	Rates	Scrips	Rs.130 per Scrip per year or part thereof, Min: Rs.300 p.a.	Sealed Cover	Rs.600 per cover per year p.a.	Sealed Boxes- 200 cu. Cm.	Rs.10500 per Box per year p.a.	Bank's own Deposit Receipt	Nil						
Name of Items	Rates																				
Scrips	Rs.130 per Scrip per year or part thereof, Min: Rs.300 p.a.																				
Sealed Cover	Rs.600 per cover per year p.a.																				
Sealed Boxes- 200 cu. Cm.	Rs.10500 per Box per year p.a.																				
Bank's own Deposit Receipt	Nil																				
43	Indo-Nepal NEFT Remittance Charges	<div>A. <u>For beneficiaries maintaining accounts with Nepal State Bank Ltd. (NSBL):</u> For remittance from a bank account in India to a bank account with any branch of Nepal State Bank Ltd., there shall be no charge i.e. the remittance is free of charge</div> <div>B. <u>For beneficiaries not maintaining account with Nepal State Bank Ltd. (NSBL):</u> If the beneficiary is not maintaining any account with NSBL and the funds are distributed through the channel of the Agents of NSBL:<div>a. All remittances (cash remittances/disbursements) up to INR 5000, a flat charge of INR 51 exclusive of Taxes for every remittance.</div><div>b. Remittances (cash remittances/disbursements) above INR 5000 and up to INR 50000, a flat charge of INR 77 exclusive of Taxes</div></div> <div>These charges will be passed on to NSBL who in turn will share the same with the affiliated Money Transfer agencies.</div> <div>The entire amount of charges collected from the remitter would be remitted to Nepal and would form a part of the message format. Thus, remitting banks in India originating remittances under the scheme would transfer funds free of charge.</div>																			
44	Remittance through IMPS	<table><tr><th>Transaction Amount</th><th>Revised Branch/Mobile Banking/ Internet Banking/Banking Correspondent channel</th></tr><tr><td>Upto Rs.10000</td><td>Rs.2.60</td></tr><tr><td>Rs.10001 to Rs.50000</td><td>Rs.5.20</td></tr><tr><td>Rs.50001 to Rs.100000</td><td>Rs.5.20</td></tr><tr><td>Rs.100000 to Rs.200000</td><td>Rs.14.80</td></tr></table>				Transaction Amount	Revised Branch/Mobile Banking/ Internet Banking/Banking Correspondent channel	Upto Rs.10000	Rs.2.60	Rs.10001 to Rs.50000	Rs.5.20	Rs.50001 to Rs.100000	Rs.5.20	Rs.100000 to Rs.200000	Rs.14.80						
Transaction Amount	Revised Branch/Mobile Banking/ Internet Banking/Banking Correspondent channel																				
Upto Rs.10000	Rs.2.60																				
Rs.10001 to Rs.50000	Rs.5.20																				
Rs.50001 to Rs.100000	Rs.5.20																				
Rs.100000 to Rs.200000	Rs.14.80																				
45	Registration of Mandate on NACH Platform (per occasion)\$	Rs. 100.00																			
46	ECS/NACH Return (Per occasion)\$	Rs. 100.00																			

\$ The charges are not applicable to Pradhan Mantri Kisan Maan-dhan Yojna (PMKMY), Pradhan Mantri Shram Yogi Man-Dhan Yojna (PMSMY) and Pradhan Mantri Laghu Vyapari Maan Dhan Yojna (PMLVMY).



PART - 2
Service Charges on various Advances portfolio (Effective from 10.06.2021)

(A) SERVICE CHARGES RELATED TO PRIORITY SECTOR ADVANCES (Other than KCC)

S. No	Particulars	(w.e.f. 10.06.2021)
1.	Processing Charges:	
	i) Up to Rs 50,000	NIL
	ii) Above Rs.50,000/- to Rs.2 Lakh	Rs. 200/-
	iii) Above Rs. 2 .00 Lakh	Rs. 200/- per Lakh or part thereof max. Rs. 2 lakh
2.	Charges upon review of term loan / limits	
	i) Upto Rs.50000	Nil
	ii) Above Rs.50000/- to Rs.2 Lakh	Rs.250/-
	iii) Above Rs. 2 Lakh	Rs.75/- per Lakh or part thereof
3.	Documentation Charges	
	a. Up to Rs.50000	NIL
	b. Above 50000/- to Rs.2 lac	Rs. 500/-
	c. Above Rs.2 Lakh and up to Rs.5 Lakh	Rs. 1,500/-
	d. Above Rs.5 Lakh and up to Rs.20 Lakh	Rs.2,500/-
	e. Above Rs.20 Lakh and up to Rs.50 Lakh	Rs.3,750/-
	f. Above Rs.50 Lakh up to Rs.5 crore	Rs 7,500/-
	g. Above Rs.5 Crores	Rs. 20,000/-
4	Inspection Charges per year	
	a. Up to Rs.50,000/-	Nil
	b. Above Rs.50,000/- to Rs.2 Lakh	Rs 150/-
	c. Beyond Rs.2 Lakh to Rs.5 Lakh	Rs 300/-
	d. Above Rs.5 Lakh to 20 Lac	Rs. 500/-
	e. Above Rs.20 Lakh & up to Rs.50 Lakh	Rs. 1000/-
	f. Above Rs.50 Lakh to Rs.1 crore	Rs. 1200/-
	g. Above Rs.1 crore to Rs. 5 crore	Rs. 2000/-
	g. Above Rs.5 crore	Rs. 3000/-
5.	Equitable Mortgage Charges (charged to be levied both for original and extension of mortgages)	i) Upto Rs. 5 lakh -----Nil ii) Above Rs.5 lakh upto Rs. 10 lakh Rs. 5000/- iii) Above Rs.10 lakh upto Rs. 1 crore Rs. 10000/- iv) Above Rs. 1 crore Rs. 15000/-

Note: As per RBI Circular ref. RBI/2018-19/07 FIDD.FID.BC.No.04/12.01.033/2018-19 July 02, 2018
No loan related and ad hoc service charges/inspection charges should be levied on priority sector loans up to ₹ 25,000. In the case of eligible priority sector loans to SHGs/ JLGs, this limit will be applicable per member and not to the group as a whole.

(B) SERVICE CHARGES ON KISAN CREDIT CARDS

Sr. No.	Name of Service	(w.e.f. 10.06.2021)
1.	Processing Charges	
	i) Up to Rs. 3.00 Lakh	NIL
	ii) Above Rs.3 Lakh	Rs.200/- per lakh or part thereof
	Charges upon review of term loan/limits	
	i) upto Rs.3.00 Lakh	NIL
	ii) Above Rs.3.00 lakh	Rs. 75/- per lakh or part thereof
2.	Documentation Charges	
	i) upto Rs.3.00 Lakh	NIL
	ii) Above Rs.3 Lakh upto Rs.5Lakh	Rs.1500/-
	iii) Above Rs.5 Lakh upto Rs.20 lakh	Rs.2500/-
	iv) Above Rs. 20 lakh up to Rs.50 Lakh	Rs.3750/-
3.	Inspection Charges	
	i) up to Rs.3.00 Lakh	NIL
	ii) Above Rs.3 lakh to Rs.5 lakh	Rs.300/-
	v) Above Rs.5 Lakh to Rs.20 lakh	Rs.500/-
	vi) Above Rs. 20Lakh to Rs.50 lakh	Rs.1000/-



PART - 2

Service Charges on various Advances portfolio (Effective from 10.06.2021)

(C) SERVICE CHARGES RELATED TO C & IC ADVANCES

S. No	Particulars	(w.e.f. 10.06.2021)
	Processing Charges: (Working Capital) Upto Rs.25000	NIL
	Above Rs.25000/-to upto Rs.2 Lakh	Rs. 350 per Lakh subject to a max. of Rs. 35.00 Lakh
	Beyond Rs.2 Lakh	
A.	Processing Charges (Term Loan)	(a) 1.25 % with a maximum cap of Rs. 100 Lakh for project related loans and medium term / long term loans. (b) For short term loans and demand loans whose maturity is not exceeding one year and corporate loans upto 3 years. *Loan upto Rs.25 Cr @1.00% Rs. 12,00,000(Max) * Loan more than Rs. 25 Cr. Rs. 25,00,000/
B.	Annual Review of term Loans / Limits	Rs. 100/- Per Lakh or part thereof Maximum Rs. 5,00,000/-
C.	Charges For amendments/modifications of sanction terms	*Limit Sanctioned 0.05% Minimum Rs.10000/- Maximum Rs.2.00 Lakh 0.04% Minimum Rs.2.00 Lakh- Maximum Rs.5.00 Lakh
2.	Documentation Charges	NIL
	a. Upto Rs.2 Lakh	
	b. Above Rs.2 Lakh & upto Rs.5 Lakh	Rs. 4000/-
	c. Above Rs.5 Lakh & upto Rs.10 Lakh	Rs. 6000/-
	d. Above Rs.10 Lakh & upto Rs.20 Lakh	Rs. 8000/-
	e. Above Rs.20 Lakh & upto Rs.50 Lakh	Rs. 10000/-
	f. Above Rs.50 Lakh	Rs. 20000/-
3.	Inspection Charges per visit	Rs. 500/-
	Up to Rs.2 Lakh	
	Beyond Rs.2 Lakh & up to Rs.20 Lakh	Rs. 1000/-
	Above Rs.20 Lakh & up to Rs.50 Lakh	Rs. 3000/-
	Above Rs.50 Lakh & up to Rs.100 Lakh	Rs. 4000/-
	Above Rs.1 crores	Rs. 5000/-
4.	Charges for supplying copies of documents	Rs. 100/- flat rate
5.	Guarantees – Inland Performance Guarantees	Rs.180/- plus 0.75% per quarter or part thereof with a minimum for 2 quarters + Service tax
	Financial Guarantees	Rs.180/- plus 0.75% per quarter or part thereof with a minimum for 1.50% + Service tax
6.	Equitable Mortgage Charges (charged to be levied both for original and extension of mortgages)	Rs. 20,000/- per equitable mortgage/per occasion
7.	Tech. Inspection/ Project Appraisal charges (Inclusive of Service Tax)	
	Up to Rs.30 Lakh	NIL
	Above Rs.30 Lakhs up to Rs.50 lakhs	Rs.5650/=
	Above Rs.50 Lakhs up to Rs.300 lakhs	Rs.6000/= Plus 0.25 % of amount exceeding Rs.50 Lakhs
	Above Rs.300 Lakhs upto Rs 500 Lakhs	Rs.68500/= Plus 0.35 % of amount exceeding Rs.300 Lakhs (Max. Rs.3.25 Lakhs)
	Above Rs.500 Lakh	0.60% of Aggregate Fund-Based Limits subject to a Min. of Rs.12,500/= and Maximum of Rs.6.00 Lakhs



PART - 2

Service Charges on various Advances portfolio (Effective from 10.06.2021)

(D) SERVICE CHARGES ON RETAIL BANKING ADVANCES:

	Charges	(w.e.f. 10.06.2021)
Home Loan	Processing Charges	One time @0.25% of loan amount min. Rs.1500/- and Max. Rs.20000/-
	Documentation Charges	One time Rs.1000/-
Mortgage Loan	Processing Charges	For Loan /OD [reducible as per repayment schedule] One time @ 1% of loan amount min.Rs.2000/- and Max.Rs.50000/- Overdraft Limit [reducible / non reducible as per repayment schedule] 0.50% of the sanctioned limit min.Rs.2000/- and Max. Rs.30000/- on annual basis.
	Documentation Charges	One time Rs.1000/-
	Mortgage Fee	Limits upto Rs. 10 Lakh Rs. 5000/- Limits exceeding Rs. 10 Lakh upto Rs. 1 crore Rs. 10,000/- Limits exceeding Rs.1 Crore upto 5 Crore Rs.20,000/-
Personal Loan (including clean overdraft like Consumer Loan etc)	Processing Charges	One time @ 2.00% of loan amount Min.Rs.1000/- and Max. Rs. 10000/- Pensioners: One time @ 2.00% of loan amount Min. Rs.500/- and Max. Rs.2000/- (No Processing Charges for senior citizen whose age is 60 years or above and Staff)
Vehicle Loan – 4 Wheeler	Processing Charges	0.25% of loan amount, Min. of Rs. 1000/- & Max. of Rs. 5000/-
Vehicle Loan – 2 Wheeler & 2 nd Hand Vehicle (both 2 & 4 Wheelers)	Processing Charges	1.00% of loan amount, Min. of Rs. 500/- & Max. of Rs. 10000/-
Annapurna Loan	Processing Charges	One time @ 1.00% of Loan amount Min. Rs.500/- and Max. Rs.5000/-
Education Loan	Processing Charges	(i) up to Rs. 4 Lakh-----Rs.500/- (ii) over Rs. 4 Lakh upto Rs. 7.50 Lakh--Rs.1500/- (iii) over Rs. 7.50 Lakh-----Rs.3000/- (Processing charges is waived off for staff wards members)

(E) – SERVICE CHARGES FOR SME ADVANCES (w.e.f. 10.06.2021)I-

Range of Limits (Rs.)		Processing Charges (Including for New Term Loans)		Documentation Charges	Inspection Charges per visit
From	To	Charges Per lakh	Max. Charges	Charges	Charges Per Visit
Upto Rs.5.00 Lakh		NIL		NIL	
5 lakhs	10 lakhs	Rs.125/-	Rs.800/-	Rs.1500/-	Rs.150/-
10 lakhs	25 lakhs	Rs.150/-	Rs.2700/-	Rs.2200/-	Rs.300/-
25 lakhs	100 lakhs	Rs.150/-	Rs.7500/-	Rs.3600/-	Rs.400/-
100 lakhs and above		Rs.200/-	Rs.75000/-	Rs.5500/-	Rs.600/-
Review of Term Loans Above Rs.5.00 Lakh		Rs.60/- per lakh Max. Rs.70000/-		*****	*****



Range of Limits	Tech. Inspection/ Project Appraisal charges (Inclusive of Service Tax)
	Micro and Small Enterprises (Manufacturing) (for classification please refer Credit Policy of the Bank)
Up to Rs.30 Lakhs	NIL
Above Rs.30 Lakhs up to Rs.50 lakhs	Rs.5650/-
Above Rs.50 Lakhs up to Rs.300 lakhs	Rs.6000/- Plus 0.25 % of amount exceeding Rs.50 Lakhs
Above Rs.300 Lakhs	Rs.68500/- Plus 0.35 % of amount exceeding Rs.300 Lakhs (Max. Rs.3.25 Lakhs)
Medium Enterprises (Manufacturing) (for classification please refer Credit Policy of the Bank)	0.60% of Aggregate Fund-Based Limits subject to a Min. of Rs.12,500/- and Maximum of Rs.6.00 Lakhs
Mortgage Fee	
Limits Exceeding Rs.25 Lakhs & Up to Rs.50 lakhs	Rs 4000/-
Limits Exceeding Rs.50 Lakhs	Rs 8000/-

CHARGES FOR CERSAI TRANSACTIONS:

S. No.	Nature of Transaction	Charges excluding taxes
1.	Particulars of creation or modification of security interest by way of EQM/Mortgage/, Hypothecation of P&M/Stock/Book Debts/Receivables, Security Interest on Intangible Assets (Patents, Copy Right/Trademark/ License/Franchise or Business/Commercial Rights) in favor of Secured Creditor, Other Creditors	➤ Rs. 50 for a Loan upto Rs. 5.00 Lakh ➤ Rs. 100 for a Loan above Rs. 5.00 Lakh
2.	Satisfaction of any existing Security Interest	NIL
3.	Particulars of securitization or reconstruction of Financial Asset	Rs. 500
4.	Satisfaction of securitization or reconstruction of Financial Asset	Rs. 50
5.	Search for information in CERSAI	Rs. 10
6.	Assignment of Receivables	➤ Rs. 10 for assignment of receivables of less than Rs. 5.00 Lakh ➤ Rs. 100 for assignment of receivables of Rs. 5.00 Lakh & above
7.	Satisfaction of registration on release of receivables	NIL
8.	Condonation of delay upto 30 days for Assignment of receivables	Ten times of the basic fee, as applicable

Advances:

1. No processing Charges for fund based or non-fund based facilities for staff members.
2. No processing charges in case of Govt. sponsored schemes other than PMEGP. The charges for PMEGP borrower will be applicable as per Service Charges for SME advance.
3. No service charges are applicable in loan/ OD against Bank's own deposits.
4. Loan against NSC/KVP flat charges Rs. 100 / which includes lien charges at post office plus actual conveyance charges for making lien over NSCs / KVPs.

