

Uttar Banga Kshetriya Gramin Bank
 Schedule of Service Charges (Revised w.e.f. 01-01-2018)
 Schedule 1-Basic Banking Services

Service Charge as under are exclusive of GST, to be levied as applicable at Point of Sale (POS)

I. Part A-Deposit Accounts					
Sl No	Services	Particulars		Existing	Revised
Cheque Book Charges					
1	SB A/C No Frill A/C	Non Micr	Upto 20 leaf per half year	Free	Free
			>20 Leaves per half year	Rs. 3.00/leaf	Rs. 4.00/leaf
2	CD/CC/OD/A/C	Chq Book of 50 Leaves with new A/C		Free	Free
		All additional chq books		Rs. 3.00/leaf	Rs. 4.00/leaf
Issue of passbook/balance certificate/TDS certificate					
3	Issue of passbook/statement of a/c at monthly intervals.			Free	Free
4	Issue of Balance certificate at request of customer			Rs. 75.00	Rs. 100.00
5	Issue of First Interest Certificate			Free	Free
6	Issue of Duplicate Interest Certificate				Rs. 100.00
7	Duplicate TDS Certificate			Free	Rs. 100.00
8	Issue of Duplicate Pass Book statement	Per pass book with last balance		Rs. 50.00	Rs. 100.00
		Saving Non Individual A/C		Rs. 100.00	Rs. 100.00
		Per previous entries(per ledger page of 40 entries)		Rs. 100.00	Rs. 100.00
9	Stop Payment Instruction	Per instrument /Sb		Rs. 75.00	Rs. 100.00
		Per instrument /CD/CC/OD		Rs.100.00	Rs.150.00
		For range of Cheques/SB		Rs. 400.00	Rs. 400.00
		For range of cheques/CD/CC/OD		Rs. 600.00	Rs. 600.00
10	Balance Enquiry			Free	Free
11	Closure of A/C within one year	SB without cheque book		Rs. 100.00	Rs. 100.00
		SB with cheque book		Rs. 200.00	Rs. 200.00
		CD individual/prop/firm/		Rs. 500.00	Rs. 500.00
		CD company		Nil	Rs. 600.00
12	Account Maintenance Charges for CA/CC/OD A/C	CD/CC/OD(Including OD against Time Deposit) A/C		Free	Rs. 300.00/annum
Return of Cheques					
13	Return of cheques(inward) involving outlay of Bank's Fund	Cheque Amount Less Than 25 lakh		Rs. 200/-+interest @14.25% for no of days bank remains out of fund	Rs. 200/-+interest @14.25% for no of days bank remains out of fund

Sl No	Services	Particulars		Existing	Revised
		Cheque Amount 25 lakh to less than 1 crore		Rs. 500/-+interest @14.25% for no of days bank remains out of fund	Rs. 500/-+interest @14.25% for no of days bank remains out of fund
		Cheque Amount 1 crore and above		Rs. 700/-+interest @14.25% for no of days bank remains out of fund	Rs. 700/-+interest @14.25% for no of days bank remains out of fund
		Other Reason		Rs. 200.00 per instrument	Rs. 200.00 per instrument
14	Return of cheques(outward) involving outlay of Bank's Fund	Cheque Amount Less Than 25 lakh		Rs. 200/-+interest @14.25% for no of days bank remains out of fund	Rs. 200/-+interest @14.25% for no of days bank remains out of fund
		Cheque Amount 25 lakh to less than 1 crore		Rs. 500/-+interest @14.25% for no of days bank remains out of fund	Rs. 500/-+interest @14.25% for no of days bank remains out of fund
		Cheque Amount 1 crore and above		Rs. 700/-+interest @14.25% for no of days bank remains out of fund	Rs. 700/-+interest @14.25% for no of days bank remains out of fund
		Other Reason		Rs. 100.00 per instrument	Rs. 100.00 per instrument
15	Attestation of Customer signature/photo			Per Occation Rs. 100.00	Per Occation/per instrument Rs. 100.00
Ledger Folio Charge					
16	Savings Account			Free	Free
17	Current/CC /OD A/C			Free	Free
18	Charges for Excess Debit Entries in SB Account	Upto 50 entry per half year		Free	Free
		More than 50 Entry(will not include transaction to alternate channel/Net Banking)		Rs. 10.00 per entry	Rs. 10.00 per entry
19	Change of authorized signatory in respect of Company/CD/CC/OD A/C			Rs. 300.00 per occasion (exempted in case of death)	Rs. 300.00 per occasion (exempted in case of death)
20	Addition Deletion of names in joint a/c /nomination/change in operational instruction including SDV lockers	First Option		Free	Free
		Subsequent Changes(per occation)		Rs. 100.00	Rs. 100.00
21	Allowing operation in an a/c through 1. Power of attorney 2. Manadate	Individual AC		Free	Rs. 500
		Current,Cash Credit,Over Draft AC at the time of acceptance/modification of instruction		Free	Rs. 1000.00
22	Inoperative AC	If minimum quarterly average balance maintained		Free	Free
		If minimum quarterly average balance not maintained	SB	Rs 50.00 per qtr	Rs 50.00 per qtr
			CD	Rs. 150.00 per qtr	Rs. 150.00 per qtr
Incidental Charges for Not maintaining qtrly average minimum balance					
23	SAVING Bank AC				
	Category of Branch Minimum QAB	Rural	Rs. 250.00	Rs. 50 per qtr	Rs. 50 per qtr
		Semi Urban	Rs. 500.00	Rs. 100 per qtr	Rs. 100 per qtr

Sl No	Services	Particulars		Existing	Revised
		Urban Rs. 1000.00		Rs. 150 per qtr	Rs. 150 per qtr
24	Current AC				
	Category of Branch Minimum QAB	Rural Rs. 3000.00		Rs. 200 per qtr	Rs. 225 per qtr
		Semi Urban Rs. 3000.00		Rs. 300 per qtr	Rs. 525 per qtr
		Urban Rs. 5000.00		Rs. 500 per qtr	Rs. 850 per qtr
25	Loss of Token	Per Token		Rs. 100.00	Rs. 100.00
26	Standing Instruction	Per Registration		Rs. 50.00	Rs. 50.00
		Insufficient Balance for transaction		Rs. 50.00	Rs. 100.00
27	Issue of Duplicate Deposit Receipt	Per Receipt		Free	Rs. 100.00
28	Issue of ATM cards/Debit Cards			Free	Free
29	Issue of Duplicate ATM cards/Debit Cards	Per Card replacement		Rs. 200.00	Rs. 200.00
		Per Pin Replacement		Free	Rs. 100.00
30	Enquiry relating to old records	Upto 1 yr per record		Rs. 100.00	Rs. 100.00
		> 1yr per record		Rs. 300.00	Rs. 300.00
31	SMS alert			Rs. 15.00 per account on qtrly basis	Rs. 15.00 per account on qtrly basis
32	Issue of Solvency Certificate	Upto Rs. 1 Lakh		Rs. 500.00	Rs. 1000.00
		>Rs. 1 lakh to 5 lakh		Rs. 1000.00	Rs. 2000.00
		> Rs. 5 Lakh		Rs.1000+200 per lakh or part thereof Max Rs. 20000.00	Rs. 2000+ 250 per lakh or part thereof Max Rs. 25000.00
33	Postal Tarrif	Ordinary Post		Rs. 15.00	Rs. 15.00
		Reg/Courier/Fax(Domestic /Foreign)		Min Rs. 50.00 or actual which is higher	Min Rs. 50.00 or actual which is higher
34	Cash Deposit	Home Branch		Free	Free
		At Local no Home Branch at Same city centre	SB	Free	Free
			CD/CC/OD	Upto 50000/- per day/per txn=free,thereafter Rs. 2.00 per 1000 or part thereof,Min.Rs. 25.00	Upto 25000/- per day/per txn=free,thereafter Rs. 2.00 per 1000 or part thereof,Min.Rs. 25.00
		At out station non home branch(no limit for Cash Deposit at Local Non home & outstation Branch)(No charge for deposit in CKCC/Term Loan/Demand Loan include NPA AC)	SB	Upto 25000.00 per day per txn=Free,thereafter Rs. 2.00 per 1000 or part thereof Min Rs. 25.00	Upto 25000.00 per day per txn=Free,thereafter Rs. 2.00 per 1000 or part thereof Min Rs. 25.00
			CC/CD/OD	Rs. 2.00 per 1000 or part thereof.Min Rs. 25.00	Rs. 2.00 per 1000 or part thereof.Min Rs. 25.00
35	Cash Withdrawals	Home Branch	Free		Free

SI No	Services	Particulars		Existing	Revised
		At Local non Home Branch & outstation branch (NO limit for Cash Withdrawal at Local non home branch & outstation Branch)	SB	Upto 50000/- per day/per txn=free,thereafter Rs. 2.00 per 1000 or part thereof,Min.Rs. 25.00	Upto 25000/- per day/per txn=free,thereafter Rs. 2.00 per 1000 or part thereof,Min.Rs. 25.00
			CD/CC/OD	Upto 25000/- per day/per txn=free,thereafter Rs. 2.00 per 1000 or part thereof,Min.Rs. 25.00	Upto 25000/- per day/per txn=free,thereafter Rs. 2.00 per 1000 or part thereof,Min.Rs. 25.00
36	Cash Handling Charges	All types of Accounts except SB & Term Deposit			
		Upto 1000 pieces(10 packets)		No Charge	No Charge
		Above 1000 pieces	Rs. 10.00 per packet(100 pieces).Maximum Rs. 10000/-		Rs. 10.00 per packet(100 pieces).Maximum Rs. 10000/-
Remittance Facilities					
37	ECS Debit return Charges			Returning Charge Rs. 100.00	Returning Charge Rs. 100.00
38	NEFT	Inward		Free	Free
		Outward	Upto Rs. 1 lakh	Free	Rs. 5.00
			Above Rs 1 lakh to 2 lakh	Rs. 15.00	Rs. 15.00
			Above Rs. 2 lakh	Rs. 25.00	Rs. 25.00
Collection of Cheque & Bills					
39	Collection of Cheque	Local		Free	Free
		Outstation	Upto Rs. 5000.00	Rs. 25.00	Rs. 25.00
		(Charges are inclusive of all expenses i.e. courier,postage,out of pocket etc.No additional expenses has to be levied	Rs. 5001.00 to Rs. 10000.00	Rs. 50.00	Rs. 50.00
			Rs. 10001.00 to 1 lakh	Rs. 100.00	Rs. 100.00
			Above Rs. 1 lakh	Rs. 4.50 per thousand or part thereof Min Rs. 450.00	Rs. 4.50 per thousand or part thereof Min Rs. 450.00
40	Cheques for collection-returned unpaid(outward)	Local		Rs. 100.00 per instrument	Rs. 100.00 per instrument
		Outstation		50% of collection charges subject to a minimum of Rs. 100.00	50% of collection charges subject to a minimum of Rs. 100.00
		(postage at prescribed rate would be levied in addition to above service charges)			
41	Collection of Bills	Upto Rs. 10000.00		Rs. 100.00	Rs. 100.00
		Above Rs. 10000.00 Schedule of collection of cheques Applicable to bills will apply to supply bills also		Rs. 8.00 per thousand or part of thereof. Min Rs. 100.00+out of pocket exp.Max Rs. 12000.00	Rs. 8.00 per thousand or part of thereof. Min Rs. 100.00+out of pocket exp.Max Rs. 12000.00

Sl No	Services	Particulars	Existing	Revised
42	Charges for presentation of Usance Bill for Acceptance	Charges for presentation of Usance bill for acceptance	Rs. 100.00	Rs. 100.00
		Charges for original instructions	Rs. 100.00 per request	Rs. 100.00 per request
		Post parcel for collection	Usual collection charges+storage charges at Rs. 5.00 per day	Usual collection charges+storage charges at Rs. 5.00 per day
43	ATM Annual Charges	Annual Charges for primary and add on card	Free	Rs. 100.00

Concession/Exemption/Discretion in Service Charges:

1. Staff & Ex.Staff:

- **There Will be no service charges for Staff/Ex-Staff accounts: Free**
- **Lockers: (As given in Manual of instruction on Locker)**
 - a) The rate of concession shall be 25% in normal rental charges for Locker (even for one year) being charges to general public.
 - b) The concession shall be extended to any size of locker hired by staff/ Ex-Staff either singly or jointly with spouse or dependent children only.
 - c) The concession in rent shall be allowed for only one locker in any one of the branches as per the choice/ option of the staff member.

SMS Alert/Free Collection and Remittance facilities:

SMS alert and Free collection or Remittance facilities will prevail as per previous circular No: C/39/124/2014-15/OPRS/1501 Dated: 16-03-2015.