

UTTAR BIHAR GRAMIN BANK

**SCHEDULE OF REVISED SERVICE CHARGES
Schedule I - BASIC BANKING SERVICES**

(Service charges as under are exclusive of GST, which would be levied at appropriate rates over & above the charges)

I. PART A -DEPOSIT ACCOUNTS.

SR. No.	Particulars	Existing (W.e.f-26/10/2016)	Proposed (w.e.f.....) 02/02/2018
1	MICR & NON-MICR Cheque Book charges.		
1.1	SB &BSBD A/Cs.	Upto 20 leaves per half year -- -Free > 20 leaves per half year - Rs.3.00 per leaf	Up to 20 leaves per half year -Free > 20 leaves per half year- Urban : - Rs.4.00 per leaf Semi Urban/Rural Centers - Rs. 3.00 per leaf
1.2	CD/CC/OD A/C S.	Cheque Book -Rs 3.00 per leaf 1 st Cheque book of 50 leaves -Free with New account.	At the time of opening of New a/c- 1st chq book of 50 leaves -Free All additional chq Book - Urban /Metro Centers: - Rs.4.00 per leaf Semi Urban/Rural Centers - Rs. 3.00 per leaf
2	Issue of Passbook / Balance Certificate.		
2.1	Issue of Pass Book/Statement of Account	FREE	FREE
2.2	Issue of Balance Certificate / Interest Certificate at request of customer.	Per Balance Certificate. - Rs.75/- Certificate. - Free	Per Balance Certificate. - Rs. 100/- per issuance First time Interest. Certificate issuance: Free Duplicate TDS Certificate: Rs 100 per issuance
3	Issue of Duplicate Pass Book / Statement of A/C.	Per Pass Book with last balance -Rs.50/- Saving Non-Individual Account -Rs.100 For previous entries - Rs.100/- (per ledger page of 40 entries)	Per Pass Book with last balance Rs.100/- Saving Non-Individual Account Rs.100/- For previous entries Rs.100/- (Per ledger page of 40 entries)
4	Stop Payment Instructions.	Per instrument / SB - Rs.75. Per instrument / CD/CC/OD - Rs.100/- For range of Cheques SB - Rs.400/- For range of Cheques CD/CC/OD - Rs.600/- No "Cheque Returning"charges to be levied while actually returning such instruments through clearing"	Per instrument /SB - Rs. 100/- Per instrument /CD/CC/OD - Rs. 150/- For range of Cheques /SB -Rs.400/- For range of Cheques/CD/CC/OD -Rs.600/- No "Cheque Returning"charges to be levied while actually returning such instruments through clearing"
5	Balance Enquiry	FREE	FREE



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6	Account maintenance Charge for CA/CC/OD Accounts (including OD Against FD)		Rs.300 per year
7	Closure of A/CS. (within one year) SB Account & Current Account	Closure of A/c within 14 days of opening -- NIL Closure of A/C after 14 days of opening of account and before 1 year: SB Without Cheque book -Rs.100/- SB With Cheque book - Rs.200/- Individuals/ Prop./ Firm - Rs.500/- Company - Rs.600/-	Without Cheque book /SB -Rs.100/- With Cheque book /SB -Rs.200/- Individuals/Prop./Firm -Rs.500/- Company - -Rs.600/-
8	Return of cheques		
8.1	Return of cheques (Inward) Involving outlay of Bank's Fund.	A.Financial Reasons: (i) Cheque amount less than Rs.25 Lakhs Rs.200/- + interest @ Base rate + 4% for no. of days Bank remains out of fund. (ii) Cheque amount Rs25 Lakhs but less than Rs. 1 crore Rs.500/- + interest @ Base rate + 4% for no. of days Bank remains out of fund. (iii)Cheque amount Rs. 1 crore and above Rs.700/- + interest @ Base rate + 4% for no. of days Bank remains out of fund. B.Other Reasons - Rs.200/- per instrument C.Cheque return charges shall be levied only in cases where the customer is at fault and is responsible for such returns. A list of objections where customer is not at fault is given in Cheque Collection Policy.	A.Financial Reasons: (i) Cheque amount less than Rs.25 Lakhs Rs.200/- + interest @ Base rate + 4% for no. of days Bank remains out of fund. (ii) Cheque amount Rs25 Lakhs but less than Rs. 1 crore Rs.500/- + interest @ Base rate + 4% for no. of days Bank remains out of fund. (iii)Cheque amount Rs. 1 crore and above Rs.700/- + interest @ Base rate + 4% for no. of days Bank remains out of fund. B.Other Reasons - Rs.200/- per instrument C.Cheque return charges shall be levied only in cases where the customer is at fault and is responsible for such returns. A list of objections where customer is not at fault is given in Cheque Collection Policy.



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8.2	Return of cheques (outward)	A.Financial Reasons: (i) Cheque amount less than Rs.25 Lakhs Rs.200/- (ii) Cheque amount Rs25 Lakhs but less than Rs. 1 crore Rs.500/- (iii)Cheque amount Rs. 1 crore and above - Rs.700/- per instrument B.Other Reasons - Rs.100/- per instrument	A.Financial Reasons: (i) Cheque amount less than Rs.25 Lakhs Rs.200/- (ii) Cheque amount Rs25 Lakhs but less than Rs. 1 crore Rs.500/- (iii)Cheque amount Rs. 1 crore and above - Rs.700/- per instrument B.Other Reasons - Rs.100/- per instrument
9	Attestation of Customer signature/ photo	Per instrument/per occasion. Rs.100/-	Per instrument/per occasion. Rs.100/-
10	Ledger Folio charges		
10.1	Saving A/Cs	FREE	FREE
10.2	Current /CC /OD A/Cs.	FREE	FREE
11	Change of authorized signatory in respect of Company/Current/CC/OD A/cs.	Per occasion - Rs.300/- (exempted in case of death)	Per occasion - Rs.300/- (exempted in case of death)
12	Addition/ Deletion of names in joint a/c /Nomination / Change in operational instructions including SDV lockers.	First option -Free Subsequent changes -Rs-100/- (per occasion)	First option -Free Subsequent changes -Rs-100/- (per occasion)
13	Inoperative A/Cs	If minimum balance maintained-----Free If not maintained-Rs 100 per year	If minimum balance maintained-----Free If not maintained-Rs 100 per year
14	Quarterly Average Balance (QAB)	Charges for not maintaining minimum quarterly average balance	Charges for not maintaining minimum quarterly average balance

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14.1	Saving Bank Accounts	Rural:	Charges for ... maintaining minimum QAB		
	Category Of Branch Minimum QAB	(I) QAB between Rs.125-Rs.250/- (ii) QAB less than Rs.125/-	Rs.30/-p.q. Rs.60/-p.q.	Rural: (I) QAB between Rs.250-Rs.500/- (ii) QAB less than Rs.250/-	Rs.50/-p.q. Rs.100/-p.q.
	Rural 250/- Semi-urban 500/- Urban 1000/- *Quarterly Average Balance	Semi-Urban : (I) QAB between Rs.250-Rs.500/- (ii) QAB less than Rs.250/-	Rs.60/-p.q. Rs.120/- p.q.	Semi-Urban : (I) QAB between Rs.500-Rs.1000/- (ii) QAB less than Rs.500/-	Rs.75/-p.q. Rs.150/- p.q.
		Urban : (I) QAB between Rs.500-Rs.1000/- (ii) QAB less than Rs.500 /-	Rs.100/-p.q. Rs.180/- p.q.	Urban : (I) QAB between Rs.1000-Rs.2000/- (ii) QAB less than Rs.1000 /-	Rs.100/-p.q. Rs.200/- p.q.

14.2	Current Deposit Accounts Category Minimum QAB	Per quarter -Rs. 200/- Per quarter -Rs. 300/- Per quarter -Rs. 500/-	Per quarter -Rs. 200/- Per quarter -Rs. 300/- Per quarter -Rs. 500/-
	Rural 3,000/- Semi-urban 3,000/- Urban 5,000/-		
15	Loss of Token	Per token -Rs.100/-	Per token -Rs.100/-
	Allowing operations in an Account through (a) Power of Attorney (b) Mandate		Individual account - Rs. 500 Current/Cash Credit/Overdraft Account- Rs. 1000 At the time of acceptance/modification of instruction.
16	Standing Instruction	Per registration -Rs.50/- Insufficient balance - Rs.50/- (per transaction)	Per registration -Rs.50/- Insufficient balance - Rs.50/- (per transaction charge and penalty for standing instruction on account of insufficient balance)
17	Issue of Duplicate Deposit Receipt	-Free	Rs. 100 per Receipt
18	Issue of ATM Cards/ Debit Cards	-Free	-Free
19	Issue of Duplicate ATM Card/ATM PIN	Per Card replacement. -Rs.200/- Per PIN regeneration. -Free if it is system generated Per PIN regeneration. -Rs 50/- if it is not system generated	Per Card replacement. -Rs.200/- Per PIN regeneration. -Free if it is system generated Per PIN regeneration. -Rs 50/- if it is not system generated



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20	ATM/Debit card Annual charges (Except No frill/PMJDY/KCC accounts)	FREE	Rs. 100/-
21	Enquiry relating to old records	Up to one yr- per record. -Rs.100/- > one yr- per record. -Rs.300/-	Up to one yr- per record. -Rs.100/- > one yr- per record. -Rs.500/-
22	Record copy of Instrument/Voucher (on written request only)	<u>Rs. 50/- per Instrument/Voucher</u>	<u>Rs. 50/- per Instrument/Voucher</u>
23	SMS Alert	Rs 15/-per account on quarterly basis	Rs 15/-per account on quarterly basis
24	Change of authorized signatory in respect of Company/ CD /CC/OD A/c	Rs 300/ Per occasion (exempted in case of death)	Rs 300/ Per occasion (exempted in case of death)
25	Issue of Solvency Certificate	a) Upto Rs.1 lac -Rs.500/- b) > Rs.1lac to Rs.5 lacs -Rs.1000/- c) > Rs.5 lacs - @Rs.200/- per lac or part thereof. Max Rs.20000/-	<u>Rs.1000/- per lakh</u> <u>Minimum Rs. 5000/-</u> <u>Maximum Rs. 25000/-</u>
26	Postal Tariff	Ordinary Post -Rs.15/- Regd/courier/fax -Min.Rs.50/- (domestic/foreign) or actual whichever is higher	Ordinary Post -Rs.15/- Regd/courier/fax -Min.Rs.50/- (domestic/foreign) or actual whichever is higher
27	SAFE CUSTODY CHARGES: i. Account opening charges ii. Sealed Covers iii. Sealed Boxes	Free Per cover p.a. -Rs.500/- Per Box p.a. - Rs.3000/-	Free Per cover p.a. -Rs.500/- Per Box p.a. - Rs.3000/-
28	Cash Deposit At Home Branch and Non-home Branch	FREE (No limit for Cash deposit at Non-home Branch)	Home Branch - Free (For CA/CC/OD A/cs) Non-home Branch (i) Up to Rs. 50000/- per Day Free (ii) Beyond Rs. 50000/- Per day Rs.1.00 per Rs. 1000/- minimum Rs.25/- (For Savings A/cs)



			Home Branch - Free Non-home Branch (i) Up to Rs. 25000/- per Day Free (ii) Beyond Rs. 25000/- Per day Rs.1.00 per Rs. 1000/- minimum Rs.25/-
29	Cash Withdrawals At Home Branch Non-home branch	Free at Home Branch Up to 50000/- -Free >50000/-to 100000 Rs 2/-p/thousand minimum Rs 50/-	For Saving accounts Home Branch - Free Non-home Branch (i) Up to Rs. 25000/- per Day Free (ii) Beyond Rs. 25000/- Per day Rs.1.00 per Rs. 1000/- minimum Rs.25/- (For CA/CC/OD accounts) At Home Branch - Free Non-home Branch (i) Up to Rs. 50000/- per Day Free (ii) Beyond Rs. 50000/- Per day Rs.1.00 per Rs. 1000/- minimum Rs.25/-
30	Cash Handling Charges	(1)All types of accounts except SB and Term Deposit (2) No charges upto 1000 pieces (10 packets) (3) Above 1000 pieces @ Rs.10/-per packet (i.e.100pieces) Maximum Rs.10,000/-	(1)All types of accounts except SB and Term Deposit (2) No charges upto 1000 pieces (10 packets) (3) Above 1000 pieces @ Rs.10/-per packet (i.e.100pieces) Maximum Rs.10,000/-
31	No Dues Certificate	Govt Sponsored Scheme----- NIL Other than Govt Sponsored Scheme-----Rs 50/-per Certificate	For Rural Centers - Free No charges for Government sponsored Schemes

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II. PART B - REMMITANCE FACILITIES

1	Issue of DD/Bankers Cheque 1. Upto Rs.10000 2. Above Rs.10001 uptoRs. 100000 3. Above Rs. 100001	Rs.50/- per DD/Bankers Cheque Rs.4/- per thousand or part thereof Min Rs 50/- Rs.4/- per thousand or part thereof Max. Rs.12000/- + 25% for cash charges.	1. Rs.50/- per DD/ Bankers Cheque 2. Rs.4/- per thousand or part thereof Min Rs 50/- 3. Rs.4/- per thousand or part thereof Max. Rs.12000/- additional charge + 25% for DD by cash.
2	Cancellation of DD/Bankers Cheque	Rs.100/- per DD. /Bankers Cheque	50% of normal applicable charges or minimum Rs. 100
3	Revalidation of DD/Bankers Cheque	Rs.100/- per DD/Bankers Cheque	50% of normal applicable charges or minimum Rs. 100
4	Issuance of Duplicate DD/Bankers Cheque	Upto Rs.10000/- Rs.100/- per DD/Bankers Cheque Rs.10001/-to Rs.1 Lac Rs.150/- per DD/Bankers Cheque Above Rs.1 Lac Rs.200/- per DD/Bankers Cheque	Upto Rs.10000/- Rs.100/- per DD/Bankers Cheque Rs.10001/-to Rs.1 Lac Rs.150/- per DD/Bankers Cheque Above Rs.1 Lac Rs.200/- per DD/Bankers Cheque
5	Bankers Cheque/Pay order-Issue . 1. Up to Rs. 10000 2. Above Rs. 10001 up to Rs. 100000 3. Above Rs.100001	1. Rs.50/- per BC 2. Rs.4/- per thousand or part there of Min Rs -50/-	1. Rs.50/- per BC 2. Rs.4/- per thousand or part there of Min Rs -50/-
6	ECS Debit Return Charges	Returning. Charges Rs.100/-	Returning. Charges Rs.100/-
7	ECS Debit Mandate Verification charges(one time)	Rs. 100/- (Per request/registration)	Rs. 100/- (Per request/registration)
8	National Automated Clearing House(NACH) Mandate(including 'E' Mandate) charges	One-time mandate Authorization charges for mandate -Rs.50/- Failed Mandate -Rs. 100/- (per mandate)	One-time mandate Authorization charges for mandate -Rs.50/- Failed Mandate -Rs. 100/- (per mandate)
9	NEFT Inward Outward Up to Rs.10,000 Above Rs. 10000 up to Rs.1 lac- Above Rs.1 lac upto Rs.2 lacs Above Rs. 2 lacs	FREE Rs.2.50 Rs.5/- Rs.15/- Rs.25/- (w.e.f. 01/07/2015 as per Transaction Banking Dept.)	FREE Rs.2.50 Rs.5/- Rs.15/- Rs.25/- (w.e.f. 01/07/2015 as per Transaction Banking Dept.)



10	RTGS Inward Outward Rs.2 lacs to Rs.5 lacs. Above Rs.5 lacs.	FREE Rs.25/- Rs.50/-	FREE Rs.25/- Rs.50/-
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NOTE:

1. For cash transactions additional charges of 25% over the rates mentioned to be levied.
2. In case of SIBC additional charges of 25% over the rates mentioned under (bills) to be levied.
3. Postage at prescribed rate would be levied in addition to above service charges
- 4-No cash transaction for issuance of DD//Bankers Cheque over 49999/-

III PART C - COLLECTION OF CHEQUES/BILLS etc.

1	Collection of Cheques- Local	FREE	FREE
	Local Collection (Intercity Branches-at counters/drop box	Rs. 50/- per instrument	Rs. 50/- per instrument
2	Collection of Cheques - Outstation Amount upto Rs.5000/- Amount from Rs.5001/-to Rs.10000/- Amount above Rs10001/-to Rs 1 Lac Above Rs 100001/- (Charges are inclusive of all expenses i.e. courier, postage, out-of-pocket etc.No additional expenses has to be levied).	Rs 25/- Rs 50/- Rs 100/- Rs 250/-* *Revised as per circular no.1322 dt 31.05.14	Rs 25/- Rs 50/- Rs 100/- Rs 350/- Note:- Charges are inclusive of all expenses i.e. Courier, postage, out of pocket etc. No additional expenses has to be levied)
3	Cheques for Collection- Returned Unpaid (Outward): i) Local cheques ii) Outstation cheques Note- Postage at prescribed rate would be levied in addition to above service charges	i) Rs.100/- per instrument ii)50% of collection charges subject to a minimum of Rs.100	i) Rs.100/- per instrument ii)50% of collection charges subject to a minimum of Rs.100 Note:- Postal charge of registered letter at actual in addition to above service charges.



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4	Collection of Bills: 1. Up to Rs. 10000 2. Above Rs.10000 Schedule of collection of cheques applicable to bills will apply to supply bills also	Rs.100/- @ Rs.8/- per thousand or part of thereof Min. Rs.100/- + out of pocket exp. Max. Rs.12000/-	Rs.200/- @ Rs.8/- per thousand or part of thereof Min. Rs.200/- + out of pocket exp. Max. Rs.12000/- Note:- Postal charge of registered letter at actual in addition to above service charges.
5	1.Charges for presentation of Usance Bill for acceptance 2. Change of Original Instructions. 3. Post parcel for collection	Rs.100/- per bill Rs.100/- per request Usual collection charges + storage charges@Rs.5/-per day	1. Rs.100/- per bill 2. Rs.100/- per request 3. Usual collection charges + storage charges@Rs.5/-per day Note:- Postal charge of registered letter at actual in addition to above service charges.
6	(Local & Outstation) Bills for Collection Returned Unpaid	Local – Rs.100/- per bill Outstation – 50% of collection charges subject to minimum of Rs.100/-	Local – Rs.100/- per bill Outstation – 50% of collection charges subject to minimum of Rs.100/- Note:- Postal charge of registered letter at actual in addition to above service charges.

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- RENTAL RATES FOR SAFE DEPOSIT LOCKER

(The rent is not proposed to be revised that will be same as earlier effective from 26.10.2016)

Type	Dimensions			Volume in cu.cms	Amount in (Rs.) w.e.f 26.10.2016		
	Height	Width	Depth		Rural/ Semi-urban	Urban/ Metro	
Group I	A	11.74	13.33	34.29	5366.18	900	1200
	A	11.43	14.92	51.75	8825.21		
	A-1	11.43	16.19	51.75	9576.42		
	A	11.43	19.05	55.88	12167.39		
Group II	B	14.76	18.41	51.75	14062.11	900	1200
	B	15.55	19.68	46.99	14380.06		
MMO	A	13.65	26.35	45.08	16214.00	-	1200
Group III	C	11.74	34.29	46.99	18916.51	1500	2500
	C-1	11.43	32.86	51.75	19436.77		
	C	11.43	34.13	51.75	20187.98		
Group-IV	D	17.78	23.81	51.75	21907.93	1500	2500
	B-1	14.76	19.68	77.72	22575.85		
	D-1	17.78	25.08	51.75	23076.48		
	B	11.43	38.01	55.88	24277.30		
MMO	B/BB	19.05	26.35	45.08	22628.69	-	2500
Group-V	H-1	31.43	18.41	51.75	29943.91	1500	2500.
	E	15.55	41.27	46.99	30155.76		



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	E	14.76	40.16	51.75	30675.41		
Group-VI	F	26.67	34.29	46.99	42973.02	2500	3000
	F	26.67	32.86	51.75	45352.47		
	G	17.78	50.64	51.75	46594.62		
	F	22.86	38.01	55.88	48554.61		

- Locker operation for 12 times during Financial year is – Free
- More than 12 times a year ---Rs 100/- per occasion

If Locker is not operated during the financial year- Rs.200/-per year

Locker Rent Overdue Charges (All Sizes):

1 st Quarter	10.00%*
2 nd Quarter	20.00%*
3 rd Quarter	30.00%
1 Year	40.00%

*Of the Annual rent to be recovered in addition to locker Rent

Overdue period is clarified as under:

S.I. Set up on say, for advance rental for the financial year 2017-18, recoverable on 01.04.2017:

Overdue charge @10%/20%/30%/40% of annual rent to be levied on 1st July /1st October 2017/1st January 2018 / 1st April 2018 respectively if rent remains unpaid till concerned quarter)



SMS Alert

Reg: Service charges for SMS Alerts to Customers.

Our Bank will charge Rs.15/- (Rs. Fifteen only) for SMS alert in advance on quarterly basis. The detail guidelines are as follow

- 1) The Customer will be charged Rs.15/- (Rs. Fifteen only) on quarterly basis per account.
- 2) The Service charge will be recovered in advance on quarterly basis on 1st December, 1st March 1st June and 1st September every year.
- 3) The service charge will be recovered from the new as well as existing customer if facility has been availed by him/her, irrespective of whether transaction is done or not by the customer in his account during the period.
- 4) In case the customer does not desire SMS Alert facility, he has to give in writing to his Home Branch.
- 5) If the customer requests for withdrawal of SMS facility subsequent to recovery of service charges, no refund will be given for that quarter. However from the next quarter, no service charges will be recovered.
- 6) Staff, Ex-Staff and Senior Citizen accounts will be exempted for SMS Alerts charges.
- 7) SMS Alert facility will be optional on opening of account, as hitherto.

Concession / Exemptions / Discretion in Service Charges

1. Staff & Ex. Staff

- i) No need to maintain minimum balance
- ii) No incidental charges
- iii) 25 % concession in locker rent for all staff for one locker of smallest size
- iv) No charge for cheque book
- v) Collection of cheque free of service charge
- vi) No commission on issuance of banker's cheque / DD

1. Free collection / Remittance facilities

- i) Govt. Dept, attached to the Ministry of Commerce / Food & Civil Suppliers / textiles & Dept. of State Govt./ Railways/ Defence etc.
- ii) Cheques issued by Govt. authorities representing subsidy under special programs.
- iii) Blind, Physically handicapped disabled individuals and institutions set up for their benefits.
- iv) Cheques deposited by DRDC, Zillaparisad, MahakumaParisad, DPSC, DEPE, PACs etc, banking with our Bank.
- v) Collections of pension bills / cheques of pensions of Central/ State Govt. and Armed forces.
- vi) Free remittance / collectrion for Prime Minister's Relief fund / National Defence Fund.
- vii) No service charge to be levied on collection / discount of pension bills/ cheques of the freedom fighters



- viii) Discretionary powers for granting concession in Service Charges in case of remittances, DD, TT, RTGS, NEFT, Banker's Cheque, Collection charges (Cheques/Bills), Deposit account charges (Ledger folios, Cheque book, Cheque return charges, Minimum Balance, Standing Instruction stop payment, Duplicate pass book, statement of accounts etc.) and other misc. charges for ancillary services (safe custody charges, solvency certificate charges, NOC charges, Signature attestation, Duplicate DD etc.) revision are proposed as under :

Delegates	Revision Proposed
GM	25%
Chairman	Full Discretion

END

[Handwritten signatures]

