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D) Debit Card/ ATM			
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16	Copy of original of cheque/draft (paid by the bank)	9	M
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18	Charges for excess debit entries in SB	10	S

A) Current Account/Savings Bank Account

SN	Particular	Description	Charges w.e.f 01.10.2024
1	Issue of MCC-Savings Bank	For all amounts	Rs. 4/- +GST per cheque leaf. First 10 leaves free per FY.
2	Issue of MCC-CA/CC	For all amounts	Rs 4/- + GST per cheque leaf. First 50 leaves free in a FY.
3	Quarterly Average Balance (QAB) Non Maintenance Charges (including inoperative A/Cs)	Current Account* (Excluding CA of BCs) Minimum Balance to be maintained (Rs. 1000/-)	Rs. 300/- + GST
		Saving Bank	Nil
	*For Current Account Initial Deposit Amount for the purpose of opening of account shall be Rs 1000/- at all rural, semi urban/urban branches		
	**For Saving Bank account Initial Deposit Amount for the purpose of account opening shall be Rs 500/- except in Basic Saving Bank Account, Small Accounts & PMJDY Accounts.		
4	Account Keeping Charges	(CA)	Rs 550/- + GST #
		(CC/OD) Limit more than 25000/-	Rs 550/- + GST #
	# nil in case of Teacher's OD scheme		
5	Statement of Account: Current Account	Monthly	Once Free, thereafter, Rs 100 + GST on second instance (Upto 40 entries)
			(manual Deduction)
6	Pass book	Issue of Passbook	Free
		Duplicate Passbook	With latest balance Rs 125/- + GST (Rs. 50/- + GST additional per page for previous entries) (Manual Deduction for old entries)
7	Transfer of Account (SB/CA) : All Segments per occasion	Transfer of home branch	Nil
8	Account closure (Saving)	Within 14 days	Nil
		Beyond 14 days and up to 1 year of opening of account	Rs 500/-+GST (Excluding Basic, Small accounts & PMJDY account opened under FI)
		Beyond 1 year of opening of account	Nil
9	Account closure (Current)	Within 14 days	Nil
		Beyond 14 days and up to 1 year of opening of account	Rs 600/-+GST
		Beyond 1 year of opening of account	Nil

B) Cheques (Collection)/NACH

S. N.	Particular	Description	Charges w.e.f 01.10.2024
1	Stop payment Instructions^	SB Accounts (All segments)	Rs 100/- + GST per instrument maximum Rs. 500/- + GST per instance (Charges are deducted by CBS system. Branches are instructed to reverse the charges in excess of Rs. 500/- + GST for series of cheques if deducted by the CBS system.)
		CA/CC (All segments)	Rs 200/- + GST per instrument, maximum Rs 600/- + GST per instance (Charges are deducted by CBS system. Branches are instructed to reverse the charges in excess of Rs. 600/- +GST for series of cheques if deducted by the CBS system.)
^These charges are to be levied only once i.e. at the time of accepting the instructions for stop payment and no charges be levied while actually returning such instruments through clearing.			
2	Collection of cheques under Speed Clearing System/CTS (inclusive of postage & out of pocket expenses)	Upto and including Rs. 1 lakh	Free (Saving Account) Rs. 20/- + GST (Current Account)
		Above Rs. 1 Lakh	Rs. 200/- + GST (for all)
3	Collection of Outstation Cheques (inclusive of postage and out of pocket expenses)	Upto Rs. 10,000/-	Rs. 50/- + GST
		Above Rs. 10,000/- upto Rs. 1.00 Lakh	Rs. 100/- + GST
		Above Rs. 1.00 Lakh	Rs. 200/- + GST
4.	Cheque/bill deposited with us returned unpaid by others (Local/Outstation)	Cheque/bill upto Rs. 1 lakh	Rs. 150/- + GST
		Cheque/bill above Rs. 1 lakh	Rs. 250/- + GST
4	Cheque returned charges – (For all segments)	a) Cheques drawn on us (for insufficient funds only)	Rs. 500/- + GST (irrespective of amount) for first 3 cheque returns (in one year). Rs 1000/- + GST from 4 th cheque return onwards (in one year) + Out of Pocket expenses (Manual)
		b) Cheque returned charges- Cheques drawn on us (for technical reasons - Not to be charged where customer is not at fault as per RBI guidelines)	Rs 150/- + GST + out of pocket expenses, if any (Manual)

5	NACH Mandate (including “E” Mandate)	One-time Mandate Authorisation Charges per mandate	Rs.100/- + GST
		Failed Mandate	Rs.250/- + GST

C) IOI (Inter Office Instruments), Demand Draft/Banker's Cheque

Sr No	Particular	Description	Charges w.e.f 01.10.2024
1	Issue of IOI (Inter Office Instruments), Demand Draft / Bankers’ Cheque	Upto Rs. 5000/-	Rs 25/-+GST
		Rs. 5001/- to Rs. 10000/-	Rs 50/- +GST
		Rs. 10001/- to Rs. 1 Lac	Rs 4/- +GST Per Rs 1000/- (Min Rs 60/- & Max Rs 2000/- +GST)
		Above Rs. 1 Lac	
No charges to be levied for issuance of demand draft issued for payment of proceeds due to restrictions under Income tax Act for paying in cash in respect of matured deposit accounts like Term Deposits.			
2	Cancellation of drafts / Bankers’ cheque	Upto Rs. 500/-	Rs.200/- +GST per instance (manual Deduction)
		Above Rs. 500 upto Rs. 5000	
		Above Rs. 5000 upto Rs. 10000	
		Above Rs. 10000	
3	Cancellation/Revalidation & Issuance of duplicate demand draft / Bankers’ cheque	All segments	Rs.200/- + GST per instance (Manual Deduction)

D) Debit Card/ ATM

Sr. No.	Particulars of charges	Charges w.e.f 01.10.2024
1	EMV ATM/Debit Card issue charges (Replacement of ATM/Debit card for EVM feature and expiry of validity)	Free
2	ATM/Debit Card Annual Fee on completion of one year and thereafter to be charged on yearly basis.	Rs. 125 + GST
3	Charges for issue of duplicate PIN (However, if the Card has not been used even once due to error in printing of PIN, issue of Duplicate PIN shall be free) Manual	Rs. 50/- +GST
4	Charges for issue of Duplicate ATM/Debit Card. (Manual)	Rs. 200/- +GST

E) NEFT/RTGS/IMPS

Sr. No.	Items	Transaction Slab	Charges w.e.f 01.10.2024
1	NEFT/RTGS (through Internet Banking/Mobile Banking)		Free
2	Outward NEFT for customer related transactions (transactions at branches)	Up to Rs. 10,000/-	Rs. 2/- +GST
		From Rs. 10,001/- to Rs. 1 lakh	Rs. 4/- +GST
		Above Rs. 1 lakh to 2 lakh	Rs. 12/- +GST
		Above Rs. 2 lakh	Rs. 20/- +GST
	If handling of cash is involved, cash handling charges would be levied.		
3	RTGS through Branch Channel	Rs. 2.00 lacs to Rs. 5.00 lacs	Rs.20/- +GST
		Above Rs. 5.00 lacs	Rs.40/- +GST
4	IMPS (through Internet Banking/Mobile Banking)		Free
5	IMPS fund transfer charges through Branch Channel	upto Rs. 1000/-	Free
		Rs. 1001/- to Rs. 20000/-	Rs. 2/- +GST
		Rs. 20001/- to Rs. 100000/-	Rs. 4/- +GST
		Rs. 100001/- to Rs. 200000/-	Rs. 12/- +GST
		Rs. 200001/- to Rs. 500000/-	Rs. 20/- +GST

Non-home transactions will be allowed to be conducted without any service charges from all Staff/UGB Pensioners.

F) Cash related Charges

Sr No	Particular	Charges w.e.f 01.10.2024	
1	Cash Deposit transactions Charges in SB accounts in home branch	In SB accounts cash deposit 30 transactions in a half year are free, thereafter Rs 20/- +GST per transaction.	
		(manual Deduction)	
2	Cash Deposit transaction Charges for Current Account/CC***	Upto one bundle consisting of 10 packet of 100 pieces	Nil
		More than one bundle of 10 packets, irrespective of denomination-	Rs. 12 per packet Max Rs. 10,000/-
	***Branch Manager is vested with the powers to waive off the cash handling charges (reviewed by the RM) for prime customers of the branch if it meets the daily cash requirement such as petrol pump, liquor shops, school, etc.		
3	Coin Handling Charges	Upto 100 coins	Nil
		Above 100 coins	Rs. 15 for every 100 coins deposited
			(manual Deduction)

Sr No	Particular	Charges w.e.f 01.10.2024	
		Current Account/CC/OD Limit: Rs. 1,00,000/-	Nil
4	Deposit of cash at non-home CBS branches	<ul style="list-style-type: none"> SB: No Limit CA/CC/OD limit: Rs. 2 Lac per day Loan account -no charges) 	<ul style="list-style-type: none"> Upto one bundle consisting of 10 packet of 100 pieces: Nil More than one bundle of 10 packets, irrespective of denomination- Rs. 12 per packet Max Rs. 10,000/-
5	Encashment of cheque by account holder (self) only at non home branch	Saving account Limit: Rs. 50,000/-	Nil
		Current Account/CC/OD Limit: Rs. 1,00,000/-	Nil

G) Safe Deposit Lockers/Safe custody/Safe deposit articles

3) Safe Deposit Locker/Bare custody/Bare deposit articles			
S.no.	Items	Description	Charges w.e.f 01.10.2024
1	Safe Deposit Lockers Small	Registration Charges (One Time)	Rs. 200/- + GST
		Annual Rent	Rs 1200+GST (50% discount to staff)
		Size A 125 X 175 x 492	
		Size B 159 X 210 X 492	
2	Safe Deposit Lockers Medium	Registration Charges (One Time)	Rs. 300/- + GST
		Size C 125 X 352 X 492	Rs 1800/- + GST (50% discount to staff)
		Size D 189 X 263 X 492	
		Size E 159 X 423 X 492	
		Size H1 325 X 210 X 492	
<u>Note – Above Charges will be recovered by system, only if branch will issue locker in B@ncs-24 software. Otherwise ensure that these charges are to be recovered manually.</u>			
<u>In case of loss of key of the lockers, a service charge of Rs.1000/- has to be recovered from hirer in addition to the actual expenditure incurred in breaking open the locker and changing of key by manufacturer of lockers.</u>			
<u>3. No. of Locker visits per year: 12 visits free; thereafter Rs.100/- per visit to be recovered manually.</u>			
4. Locker Rent Overdue Penalty Charges:			
		1 st Quarter	10% of annual rent.
		2 nd Quarter	20% of annual rent
		3 rd Quarter	30% of annual rent
		1yr	40% of annual rent.
		For more than 1 year	Locker to be broken
5	Safe custody charges	Scrips (for each scrip) Sealed cover (each)	Rs 200/- +GST per scrip Min. Rs 400/- +GST pa

S.no.	Items	Description	Charges w.e.f 01.10.2024
6	Safe deposit articles	One time charge for all kinds of Safe Deposit Articles.	Rs 750/- +GST
		Additional Charge for envelope (p.a)	Rs 170/- +GST
		Additional charge for packet (p.a)	Rs 750/- +GST
		Additional charge for Large packet/ Box- (Max 100 cms) p.a	Rs 1500/- +GST
		Subject to max. total dimensions (i.e Length+Width+Height) not exceeding 100cm., if exceeds 100 cm Rs 56 per cm. (subject to availability of space available.	Rs 65/- +GST per cm
7	Gold Loan Safe Keeping Charge (All segment) to be charged 30 days after the expiry of the prescribed tenure of gold loan		Rs. 100/- +GST per month (manual Deduction)

H) Other Service Charges

Sr No	Particular	Description	Charges w.e.f 01.10.2024
1	Standing Instruction	Failed S.I.	Rs 50/- + GST (manual Deduction)
		Setting of SI (one time free)	NIL
2	Failed EMI (SI/PDC provided)	Failed EMI charges All segment, Excluding Govt. sponsored scheme.	Rs. 500/- + GST per EMI (Manual Deduction)
3	Signature verification	All segments	Rs 225/- + GST per instance (Manual Deduction)
4	Balance Certificate	All segments	Rs. 200/- + GST per instance, <i>Free Once in a Financial Year.</i> (manual Deduction)
5	Interest Certificate	All segments	Rs.200/- +GST per instance, <i>Free Once in a Financial Year</i> (manual Deduction)
6	No dues certificate	Priority sector	No charge
		Others	Individual Rs 120/- + GST (Manual Deduction) Firm Rs 200/- + GST (Manual Deduction)
7	Photo Attestation charges	All segments	Rs.170/- +GST per instance. (Manual Deduction)

Sr No	Particular	Description	Charges w.e.f 01.10.2024
8	Record – copy of the cheque	All segments	Rs.170/- + GST per instance. (Manual Deduction)
9	Enquiries relating to old records	All segments	Rs 220/- + GST per item upto 2 years and thereafter additional 120/- + GST per additional year (Manual Deduction)
10	Solvency certificate	1. Commercial/Non-Commercial per lac	Rs.500/-+GST (Manual Deduction)
		Min	Rs. 2000/- +GST (Manual Deduction)
		Max	Rs. 20000/- +GST (Manual Deduction)
11	Postal charges	Ordinary	Actual Expenses, Min Rs 25/- + GST (manual Deduction)
		Regd/Speed post/courier	Actual Expenses , Min Rs 50/-+GST(manual Deduction)
12	Allowing operations through Power of Attorney/Mandate	Individual	Rs.500/-+GST (Manual Deduction)
		Non-Individual	Rs.1000/-+GST (Manual Deduction)
13	Penalty charges for depositing delayed instalments in Recurring Deposit accounts	All segments	PENALTY CHARGES to be levied for delayed instalments in Recurring Deposit Accounts @ Rs.1.50 +GST for Rs.100/ p.m. irrespective of periodicity of deposit
14	Nomination charges (Change in nomination)	All segments	Rs 50/+GST (manual Deduction)
	Note: 1st option of nomination to be done free of charge, after exercising 1st option of nomination, for every change in nomination charges to be taken		
15	Change of authorised signatory in accounts (firm & partnership firm)		Rs. 300/-+GST per Occasion (exempted for change due to death of the existing signatory) (manual Deduction)
16	Copy of original of cheque/draft (paid by the bank)		Rs 150/-+GST per instance (manual Deduction)
17	E SMS Alerts charges^^		Rs. 20/- +GST per quarter from the customers registered for SMS Alerts
	^^The following categories of accounts have been exempted for SMS Alerts charges: UGB Staff and Pensioners, Senior Citizen accounts, Bank Mitra accounts		

Sr No	Particular	Description	Charges w.e.f 01.10.2024
18	Charges for excess debit entries in SB	Other than alternate channel / ATM txn. Other than SBI ATMs)	Rs. 6/- +GST per entry. (For entries over 30 per half year)