

Gujarat Gramin Bank Service Charges

Sr. No.	AREA OF BANKING SERVICE	Service charges (Floor Rate) Plus GST										
1.	<p>Ledger folio Charges (System)</p> <p>Transaction Charges (System)</p>	<p>Applicable to CA, & CC, OD (excluding loan against banks own deposits)</p> <p>- Current Accounts ₹ 110/- per 25 entries. Free folio allowed p.a. based on Av. Cr. bal. as follows:</p> <table style="margin-left: 20px;"> <tr> <td style="text-align: right;"><u>Av. Cr. Bal (₹)</u></td> <td style="text-align: center;">-</td> <td style="text-align: right;"><u>Free folios</u></td> </tr> <tr> <td style="text-align: right;">Up to ₹ 1 lac</td> <td style="text-align: center;">-</td> <td style="text-align: right;">2</td> </tr> <tr> <td style="text-align: right;">Above ₹ 1 lac</td> <td style="text-align: center;">-</td> <td style="text-align: right;">All Free</td> </tr> </table> <p>NOTE: For A/cs maintained on computers, 25 entries or part thereof to be treated as one ledger page. Ledger folio charges to be recovered on Half Yearly basis.</p> <p>Savings Bank Accounts For SB A/cs No folio charges - However not more than 50 debits per half year should be allowed in SB a/c and in case the number of debits exceeds 50 a service charge of ₹ 15/- per debit exceeding 50 be charged. If the number of debits exceed -24- per half year in accounts opened under SB 124. a service charge of ₹ 02.50 will be debited.</p> <p>BGGB Super Saving Account No folio charges up to 100 debits per half year for BGGB Super Saving A/Cs. ₹ 15 per debit will be exceeding 100 debits per half year. Following transactions are excluded. 1. Standing Instructions 2. Transactions through ADC incl. ECS 3. Auto sweep, system generated (service charges, interest etc.) Transaction charges to be recovered on half yearly basis at the time of half-yearly closing. (CA108 & CA109 – free of charge)</p>	<u>Av. Cr. Bal (₹)</u>	-	<u>Free folios</u>	Up to ₹ 1 lac	-	2	Above ₹ 1 lac	-	All Free	
<u>Av. Cr. Bal (₹)</u>	-	<u>Free folios</u>										
Up to ₹ 1 lac	-	2										
Above ₹ 1 lac	-	All Free										
2.	<p>a) Charges for issue of Duplicate Statement / Pass Book (System)</p>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="text-align: center;">Passbook issuance</td> <td style="text-align: center;">First Passbook</td> <td style="text-align: center;">Nil</td> </tr> <tr> <td rowspan="4" style="text-align: center;">Duplicate Passbook / Statement issuance</td> <td rowspan="2" style="text-align: center;">Individual</td> <td style="text-align: center;">₹80/- per Pass Book / Statement with latest balance only.</td> </tr> <tr> <td style="text-align: center;">Charges for previous entries (if required) ₹60/- per ledger page or part thereof.</td> </tr> <tr> <td rowspan="2" style="text-align: center;">Non-Individual</td> <td style="text-align: center;">₹60/- per Pass Book / Statement with latest balance only.</td> </tr> <tr> <td style="text-align: center;">Charges for previous entries (if required) ₹150/- per ledger page or part thereof.</td> </tr> </table> <p>Note: For accounts maintained on computers, 25 entries or part thereof be treated as one ledger page.</p>	Passbook issuance	First Passbook	Nil	Duplicate Passbook / Statement issuance	Individual	₹80/- per Pass Book / Statement with latest balance only.	Charges for previous entries (if required) ₹60/- per ledger page or part thereof.	Non-Individual	₹60/- per Pass Book / Statement with latest balance only.	Charges for previous entries (if required) ₹150/- per ledger page or part thereof.
Passbook issuance	First Passbook	Nil										
Duplicate Passbook / Statement issuance	Individual	₹80/- per Pass Book / Statement with latest balance only.										
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	Non-Individual	₹60/- per Pass Book / Statement with latest balance only.										
		Charges for previous entries (if required) ₹150/- per ledger page or part thereof.										
	<p>b) Issue of letter of acknowledgement/ duplicate TDR in case of loss of TDR (Manual)</p>	<p>For Acknowledgement - ₹50/- For Duplicate TDR - ₹150/-</p>										
3.	<p>Cheque Book Issuance Charges (System)</p>	<p>Savings Banks A/c In SB Accounts of individuals -20- leaves will be free in a financial year. Thereafter Personalized and non-personalized debit book ₹ 4.00/- per cheque Leaf</p>										

		Baroda Gujarat Govt. Employee salary A/c Scheme (SB182) & Baroda Gujarat Non-Govt. Employee salary A/c Scheme (SB183)- 40 Leaves Free per year then Rs.5.00/- Charge										
		<p>Current/CC/OD 1st cheque book is free and subsequent cheque book @ ₹ 5.00/- per leaf for CTS/MICR/NON MICR cheque books. Note: 1st Cheque book means cheque book of 50 leaves.</p> <p>Current Premium Account (CA108)- Free unlimited Baroda Gujarat Privileged current Account (CA109) -Free Unlimited</p>										
4.	Opening & Maintenance of minimum balances (System)	<p>Current Accounts Individual / Non Individual Rural / Semi-Urban – 1,000/-* Urban – Metro – 5,000/- * Current Premium Account - 75,000/-* Baroda Gujarat Privileged Current Account - 1,50,000/-* * Quarterly Average Balance</p> <p>Savings Bank Accounts. Rural / Semi-Urban Opening of Account – Min. 500/- Maintenance of minimum balance Quarterly Average Balance- – 500/-* Urban / Metro Opening of Account – Min. 1000/- Maintenance of minimum balance Quarterly Average Balance – 1000/-*</p> <p>BGGB Super Saving Account Minimum Balance - 15000/-</p> <p>Addition: BGGB Basic Savings Bank account - Zero balance Baroda Gujarat Govt. Employee salary A/c Scheme (SB182) - Zero balance Baroda Gujarat Non-Govt. Employee salary A/c Scheme (SB183) - Zero Balance</p>										
5.	Charges for not maintaining minimum balance (System)	<p>Current Account Urban/Metro Quarterly Average Balance of 5000/- is not maintained - 600/- per quarter Rural/Semi Urban Quarterly Balance of 1000/- not maintained - 250/- per quarter</p> <p>Current Premium Account (CA108)- 600/- Baroda Gujarat Privileged current Account (CA109)– 1200/-</p> <p>SB Accounts Rural / Semi-Urban 125/- per quarter Urban / Metro 250/- per quarter.</p> <p>Charges will be levied as under</p> <table border="0"> <thead> <tr> <th>Rural/Semi-Urban</th> <th>Metro/Urban</th> </tr> </thead> <tbody> <tr> <td>If QAB is in the range</td> <td>If QAB is in the range</td> </tr> <tr> <td>250 - 499 - 50%</td> <td>500 - 999 - 50%</td> </tr> <tr> <td>100 - 249 - 80%</td> <td>250 - 499 - 80%</td> </tr> <tr> <td>Below 100 - 100%</td> <td>Below 250 - 100%</td> </tr> </tbody> </table> <p>BGGB Super Saving Account - 1000+ G.S.T. per qtr. on QAB BGGB Basic Savings Bank account - Zero balance Baroda Gujarat Govt. Employee salary A/c Scheme (SB182) - Zero balance Baroda Gujarat Non-Govt. Employee salary A/c Scheme (SB183) - Zero Balance</p>	Rural/Semi-Urban	Metro/Urban	If QAB is in the range	If QAB is in the range	250 - 499 - 50%	500 - 999 - 50%	100 - 249 - 80%	250 - 499 - 80%	Below 100 - 100%	Below 250 - 100%
Rural/Semi-Urban	Metro/Urban											
If QAB is in the range	If QAB is in the range											
250 - 499 - 50%	500 - 999 - 50%											
100 - 249 - 80%	250 - 499 - 80%											
Below 100 - 100%	Below 250 - 100%											
6.	Addition / Deletion of names in Joint Accounts / Change in	<p>₹ 150/- per occasion. No charges for deletion of name on account of death of customer in joint A/c.</p> <p>Current Premium Account (CA108)- Free</p>										

	operational instructions (including Lockers) (Manual)	Baroda Gujarat Privileged current Account (CA109)– Free
7.	Nomination (Manual)	First time nomination free. Modification / Change in nomination - ₹ 100
8.	Charges for Standing Instructions (System)	No charge within the bank. 50/- per transaction plus applicable remittance charges in case of credits for outside the branch whether in same city or other cities plus actual postage charges
9.	Charges for inability to carry out standing instructions due to insufficient balance in the account (System)	100/- per occasion.
10.	Charges for Stop Payment instructions (Per instrument) (System)	S.B. - ₹ 100/- per instrument CA./CC./OD - ₹ 200/- per instrument
	In case of loss of complete blank cheque book (System)	In case of loss of complete blank cheque book Max. ceiling as below: Savings Bank – ₹ 400/- C.A./C.C./OD – ₹ 600/-
11.	Charges for Cheque returned unpaid –(Inward) Clearing / Transfer (System)	<p>Cheque returned Unpaid (Inward) Up to ₹ 1 lac - ₹ 150/- Above ₹ 1 lac to less than ₹ 1 crore - ₹ 300/- For ₹ 1 crore and above - ₹ 550/- Cheque return due to technical reason – not at the fault of customer - No charges</p> <p>Cheque (drawn on us) returned (Outward Return) – (Financial Reason) Up to ₹ 1 lac - ₹ 150/- Above ₹ 1 lac to less than ₹ 1 crore - ₹ 300/- For ₹ 1 crore and above - ₹ 550/- per instrument In case Bank remains out of funds; actual interest @ 2.00% over BPLR rate is to be charged extra</p> <p>For other reasons – ₹ 250/- For technical reasons- not at the fault of customer- No charges</p> <p>NOTE: 1. For transfer cheques received at the branch, charges to be recovered from the drawer of the cheque. 2. The interest is to be credited to P/L Interest Received A/C (others). 3. No charges to be recovered in case of return of cheques drawn by our customers on account of stop payment instructions. 4. Charges for entries (Dr.) received through ECS and not responded: - As per cheque return charges</p>
12.	Incidental charges for inoperative accounts (System)	<p>A) Inoperative Savings Bank a/cs. i) Account maintaining stipulated minimum balance – Nil ii) No penal charges on inoperative Savings accounts where stipulated minimum balance is not maintained - As stipulated by RBI. Approved by EMC vide agenda item J-2 dated 10.07.2014</p> <p>For inoperative Current Account - Nil charges for inoperative current account Branch should endeavor for making inoperative A/Cs into operative by follow up.</p>

13.	Charges for issuance of , at the request of customer. (System)	100/- per certificate (for individuals) 150/- per certificate (for others) CA108,CA109- Free
14.	Charges for issuance of Interest Certificate, at the request of customer (System)	First certificate free. Additional 100 per copy
15.	Penal Charges for late payment of installments in R.D.A/cs. (System)	₹ 2/- per pm per ₹ 100/-
16.	Premature closure of A/cs – (within a year) (System)	SB A/c No charges if the account is closed within 14 days of first customer induced credit into the account. if account is closed due to death of Account Holder. 275/- if account is closed beyond above time but within 1 year of the first customer induced transaction. (Excluding Small Savings bank and Basic Savings Bank accounts). BGGB Super Saving Account - 500/-
	(System)	Current Account Individual : 600/- Others : 600/-
	(System)	RD/ YSJY A/c Individual: 100/- Others : 150/- Closure of Account (all types of account) due to death of Account Holder – No Charges Current Premium Account (CA108)- 1200/- Baroda Gujarat Privileged current Account (CA109)– 1200/-
17.	Issue of Solvency Certificate (Manual)	Non-commercial – ₹ 300 per lac Commercial – ₹ 500 per lac. - Min. ₹ 1000/ - Max. ₹ 15000/- NOTE: For issuance of capacity certificate for obtaining VISA for educational purpose for students- only 50% of the charges as mentioned above subject to maximum ₹ 2500 Issuance of above certificate NIL to staff members for educational loan of their children:
18	Charges for issuance of Bankers Certificate on behalf of contractor clients for participating in the Government tender. (Manual)	₹ 1000/- per certificate
19	Opening accounts with restrictive operations (System)	Current, Cash Credit, Over Draft Account One time at the time of acceptance of instruction or at the time of modification - ₹ 500/- Savings Bank Account - ₹ 100/-
20	Allowing operations in an a/c through a) Power of Attorney b) Mandate (Manual)	One time charges at the time of acceptance / modification of instructions. Savings Bank Accounts - ₹ 500/- Current, Cash Credit, Over Draft Account - ₹ 1000/- CA108, CA109- Free

21	Change of authorized Signatory including reconstitution of A/c. (System)	Current, Cash Credit, Over Draft Account - ₹ 250/- per change
22	Copy of original of cheque / DD (paid by the Bank) (Manual)	₹ 180/-

SECTION III

COLLECTIONS

Sr. No.	AREA OF BANKING SERVICE	Service charges (Floor Rate) Plus GST
1.	Collection of outstation cheques (By sending cheques physically) a) Through our bank's branches (System)	CHARGES MANDATED BY RBI w.e.f. 30.03.2012 Up to ₹ 5,000/- - ₹ 25/- Above ₹ 5,000/- and up to ₹ 10000/- - ₹ 50/- Above ₹ 10,000/- to ₹ 1/- Lac - ₹ 100/- ₹ 1 Lac to ₹ 5 Lac - ₹ 200/- ₹ 5 Lac to ₹ 10 Lac - ₹ 225/- Above ₹ 10 Lac - ₹ 250/- Above charges are inclusive of out of pocket expenses i.e. postages /courier extra.
	b) Direct through other banks i.e. instruments drawn at a center where we have no branch. (System)	Above Charges are to be shared on 50:50 basis between collecting bank and paying bank and proceeds should be remitted through RTGS /NEFT to other bank.
2.	Cheques collected through our branch for another bank (System)	For Immediate credit of outstation cheques -- Our usual collection charges should be recovered in full
3	Outstation Cheque return charges (System)	50% of collection charges
4	Collection of other Banks deposits / receipts on maturity (Manual)	If proceeds are invested in FD for a minimum period of 1 year then no charges. Else flat – ₹ 50/-
5.	Collection of Bills (Clean / Doc.- Demand & Usance) a) Applicable to IBCs (System)	Bills for Amount : Up to ₹ 100000/- ₹ 12- Per ₹ 1000/- Or part thereof subject to Minimum ₹ 100/-
		Above ₹ 1 lac up to ₹ 10/- lac - ₹ 11/- per ₹ 1000/- or part thereof subject to Minimum ₹ 1200/- Above ₹ 10/- Lacs - ₹ 10/- per ₹ 1000/- , Min. ₹ 10,000/- & Max. ₹ 12,000/- Postage/Courier is to be recovered on actual basis.
	b) Applicable to OBCs (System)	Bills for Amount Up to ₹ 100000/- - ₹ 10/- per ₹ 1000/- or part thereof subject to minimum ₹ 100/- Above ₹ 1/- lac - ₹ 9/- per ₹ 1000/- & up to ₹ 10/- lacs or part

		Above ₹ 10/- lacs	thereof subject to a min. of ₹ 1000/- - ₹ 8/- per ₹ 1000/- Min. ₹ 9,000/- & Max. ₹ 15,000
6.	Handling charges for bills returned unpaid. Local Outstation (System)	₹ 100/- per instrument 50% of the collection charges subject to a min. ₹ 200/-	
		Note: Postage/courier is to be recovered on actual basis in higher multiple of ₹ 5/-.	
7.	Charges for presentation of usance bills (System)	₹ 100/- per bill. (Also in cases of BP/BD – where there is a change in instructions.	
8.	Change of original instruction in respect of OBC/IBC e.g. a) Delivering free of payment b) waiving 'c' form etc c) Allowing rebate d) Extending time for retirement (System)	₹ 100/- per request	

Section IV

REMITTANCES

Sr. No.	AREA OF BANKING SERVICE	Service charges (Floor Rate) Plus GST
1.	Issuance of DD/BC (System)	<p>Individual Up to ₹ 5000/- : ₹ 50/- Above ₹ 5000/- to ₹ 1 lac : ₹ 3/- per thousand or part thereof. Minimum ₹ 50/- Maximum ₹ 300/- Above ₹ 1 lac : ₹ 5/- per thousand or part thereof. Minimum ₹ 500/- and Maximum ₹ 15000/-</p> <p>For SB182 & SB183 SIX DD/BC free per quarter for Personal Use (Max. Amount 500000/-)</p>
	(System)	<p>Non- Individual Up to ₹ 5000/- - ₹ 50/- Above ₹ 5000/- to ₹ 1 lac: - ₹ 3/- per thousand or part thereof. Minimum ₹ 50/- maximum ₹ 300/- Above ₹ 1 lac : - ₹ 5/- per thousand or part thereof. Minimum ₹ 500/- Maximum ₹ 15000/-</p> <p>Note : i) At par issuance of DD/Bankers' cheque in respect of loan sanctioned by the branch and payment is made directly to the suppliers. ii) Discretion to reduce/waive charges vested with Regional Manager on case to case basis upon recommendation of the branch subject to half- yearly review - keeping in view the value of the account.</p>
2.	Cancellation of DD/ Bankers' cheque and/or issue of fresh DD/ Bankers' cheque in lieu of lost one.	<p>Individual & Non Individual: Up to ₹ 500/- Nil Above ₹ 500/- ₹ 100/- per instrument.</p>

	(System)	In case of lost instrument, Up to ₹ 500/- ₹ 20/- Above ₹ 500/- ₹ 200/- per instrument
	DUPLICATE DD (System)	Individual & Non Individual- Up to ₹ 500/- - ₹ 50/- Above ₹ 500/- - ₹ 250/- per instrument
3	Against tender of cash for any mode of remittance (System)	50% plus higher charges over floor rates
4.	Remittance of fund through RTGS (Through Cheque) As per RBI circular RBI/2011-12/166-DPSS(CO)RTGS No. 388/04/04.002/2011-12 dated 05.09.2011 (System)	With effect from 23.05.2016 (As per RBI circular RBI/2015-16/306 DPSS (CO) RTGS No. 1926/04.04.002/2015-16 dated 04.02.2016 (A) On all RTGS Transactions (INWARD) - NIL (B) RTGS transaction (Outward) 2 Lakhs To 5 Lakhs - ₹ 24.50 5,00,001 and above - ₹ 49.50 Free for CA108, CA109, SB182 & SB183
5	Remittance of fund through NEFT through cheque/cash (System)	A) NEFT Transactions (INWARD) Nil B) NEFT Transactions (OUTWARD) - Up to ₹10,000 - ₹2.25 ₹ 10,001 to ₹1,00,000 - ₹4.75 ₹1,00,001 to ₹2,00,000 - ₹14.75 ₹ 2,00,001 and above - ₹ 14.75 Free for CA108, CA109, SB182 & SB183
		<ul style="list-style-type: none"> • Additionally, NEFT/RTGS/IMPS done by ADC channel is free of cost.
6	Payment of Fixed deposit to other bank (Manual)	Remittance charges as applicable plus out of pocket expenses CLARIFICATIONS: The powers for granting concessions / waiver in respect of remittances charges are as under. a) In case of borrowal accounts the waiver / reduction in charges will be decided by the sanctioning authority of the advance a/c (not below the rank of Regional Manager). Thus, for advances sanctioned / reviewed under the discretionary lending powers of the branch then the waiver/reduction will have to be referred to the Regional Manager. Wherever waiver / concession in remittance charges are sought in an advance account, the credit proposal must mention about the same giving proper justification, overall yield in the account and benefit accruing to the branch. To make it abundantly clear, we mention that for credit proposals falling within OR beyond the sanctioning/review powers of the Branch head and containing recommendation for granting waiver/concession in remittance charges to the party then the powers to grant such concession/waiver will rest with the respective Regional Manager and above. For credit limits beyond the sanction powers of the Regional Manager, such concession / waiver in remittance charges in borrowal accounts shall be considered by the concerned sanctioning authority i.e. HOCC/ HOGMCC-V/HOGMCC-IV / RMCC-V/RMCC-IV/ Board as the case may be.
		b) In case of accounts other than borrowal accounts the charges can be waived / reduced, keeping in view the value of the account, as under. 1. The branch should submit the proposal to the Regional Manager, on case to case basis, along with its recommendations for due consideration- subject to half yearly review.

SECTION – V

MISCELLANEOUS SERVICES

Sr. No.	AREA OF BANKING SERVICE	Service charges (Floor Rate) Plus GST
1.	Safe Custody Charges (Manual)	Sealed Covers: ₹ 350/- per cover per annum or part thereof. Sealed boxes – ₹ 3000/- per box per annum (size 200 cubic inch) Bank's own Deposit Receipt : No charges
2.	Attestation of customer's signature (Manual)	100/- per instrument / occasion. In case of joint A/c. - 150/- CA108,CA109 - Free
3	Inquiries relating to old records. (Manual)	Up to 3 months : Free 3 to 12 months old : ₹ 100/- per item. Above 12 months : ₹ 300/- per item + ₹100 for every additional year
4	To ascertain fate of local cheques lodged in clearing, at the request of the customer.	Free under CTS.
5	Photo Attestation (Manual)	₹ 100/- per photo / occasion
6	Cash Handling Charges-FOR CASH DEPOSIT (Applicable to base branch and also to Local Non-base CBS branches) (System)	Total cash deposited at Base and Non-base branch (local and outstation) a. Savings Bank accounts (excluding BSBD & Financial Inclusion accounts) Cash Deposit- First -10- transaction per month- (excluding Alternate Channel transaction) - Free of charge Beyond -10- transaction (excluding Alternate Channel transaction) - ₹ 50/- per transaction (In case of cash aggregating ₹ 50000/- or more deposited with the bank during any one day, customer is required to quote his/her PAN or submit form 60) **For BSBD and FI accounts there are no service charges for cash deposit)
		b. For CA/OD/CC/Other Accounts: Cash Deposit Up to ₹ 50000/- Or Up to 10 packets i.e. 1000 pieces of notes of any denominations taken together, whichever is higher - free of charge per day Above 10 packets – i.e. 1000 pieces of notes charges will be levied @ ₹ 10/- per packet or a part thereof. (Min. ₹ 10/-, Maxi. ₹ 10000/-) No upper Limit. Beyond Cash Deposit of ₹ 50000/- or above 10 packets – i.e. 1000 pieces of notes of any denominations taken together, whichever is higher charges will be levied as - Above 10 packets – i.e. 1000 pieces of notes charges will be levied @ ₹ 10/- per packet or a part thereof. (Min. ₹ 10/- , Maxi. ₹ 10000/-) - For Outstation Non Base Branch – Up to 50000 – NIL Above 50000 to 1 Lakh 50/- Above 1 Lakh 100/- For CA109 – No charges

		<p>For CA108 – No charges</p> <p>Regional Manager have been authorized to reduce / waive the cash handling charges on case to case basis on the merit of each case as per Administrative powers</p>
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SECTION – VI

LOCKER SERVICE CHARGES

Sr. No.	AREA OF BANKING SERVICE	Service charges (Floor Rate) Plus GST		
1	LOCKER CHARGES	Class of Locker	Semi-Urban/ Rural	Metro/Urban
		Small	1500/-	1800/-
		Medium	2000/-	2500/-
		Large	3000/-	4000/-
		<p>NOTES :</p> <p>1. In case of breaking open of the locker, ₹ 1000/- to be recovered as incidental charges over and above actual cost incurred for the same.</p> <p>2. Penalty for late payment of locker rent (from the due date) be levied as under:</p> <p>-Where annual locker rental is overdue</p> <p>- ₹ 500/- for first -3- months and thereafter - ₹ 100/- p.m.</p> <p>When the rent is paid in advance for -3- years 10% discount may be allowed to General Public. (20% for CA108 & CA109)</p> <p>For Staff /Ex-staff- concession of 50% in rent</p> <p>For SB182 & SB183 – 20% Discount on Locker Rentals.</p> <p>CHARGES FOR LOCKER OPERATIONS MORE THAN 12 TIMES A YEAR – ₹ 100/- PER OCCASION (FOR GENERAL PUBLIC)</p> <p>Rent in advance can be accepted for maximum three years only</p>		

SECTION – VII

INTER-SOL CHARGES: -

Sr. No.	AREA OF BANKING SERVICE	Service charges (Floor Rate) Plus GST
1	<p>CBS Operations</p> <p>Inter-SOL charges</p> <p>(A) CASH DEPOSIT</p> <p>(Inter- SOL)</p> <p>(System)</p>	<p>A) CASH DEPOSIT (Outstation)</p> <p>Local Non-base branches</p> <p>Cash handling charge as applicable to base branch.</p> <p>Outstation - Non Base Branch</p> <p>SB Account (excluding BSBD & FI Accounts)</p> <p>In case of Savings Bank account, first -5- (Five) transactions per month at base branch and non-base branches are free of charge. Above -5- transactions charges will be levied as under.</p> <p>For SB Accounts - ₹ 50 per transaction.</p> <p>(For ₹ 50000/- and above PAN is required to be submitted as per requirement of Income Tax)</p> <p>CA/CC/OD/others</p> <p>Cash deposit upto ₹ 50000/- per day per account is free of charges, thereafter in excess of ₹ 50000/-, service charges will be levied at ₹ 2.50 per thousand or part thereof.</p>

	(B) CASH WITHDRAWAL (Inter-SOL) (System)	First five transactions free per month (excluding withdrawals from ATM) thereafter charges of ₹ 100/- per transaction. (excluding BSBD & FI Accounts) However, Maximum withdrawal allowed at outstation branch is ₹ 50000/- per day to the account holder only will continue
		Note: 1. Inter SOL cash payments to third parties is totally withdrawn 2. Per day per transaction limit of ₹ 50000 /- is fixed for cash withdrawal by drawer by self cheque (through withdrawal up to ₹ 25000/- SB Account without cheque book facility) at Non Base CBS branches irrespective of nature of accounts. Passbook should accompany with Withdrawals.
	(C) FUND TRANSFER (Inter-SOL) (i) Transfer of funds within the same clearing area through cheque.	C) FUND TRANSFER (Inter-SOL) Transfer of funds through cheque amongst the customers of CBS branches will as under: Free of charge transfer of funds through cheque irrespective of any amount.
	(ii) Fund Transfer amongst CBS branches: a)- Transfer of funds outside the clearing area through cheques drawn on any of our CBS branches. (System)	Free of charge transfer of funds through cheque irrespective of any amount.
	b) Funds transfer amongst CBS branches through collection of outstation cheques drawn on our CBS branches. (System)	Free of charge transfer of funds through cheque irrespective of any amount.
	c) Funds transfer through payment of cheque drawn on our outstation CBS branches received through clearing.	NIL Mandated by RBI under Speed Clearing charges. (In such cases, charges are levied on Payee by presenting bank as per RBI guidelines)
	(iii) Transfer of Funds for certain specific transaction. (System)	Periodical Transfer of funds through Inter-SOL from one account to another within the Bank (i) From Collection Accounts (i.e. accounts wherein no debit transactions other than such periodical funds transfer entries are reflected) to the principal account of the same organization. No charges (ii) Advances/Borrowal A/cs: From one account to any other account of same organization. When debit balances are transferred on the same day No charges
	(D) COLLECTION OF CHEQUES (Inter-SOL) (i) Collection of Local cheques Through clearing by local non-base branches	Free of charge.

	(ii) Cheque collected Through outstation non-base branches drawn on other Banks within clearing area of that center.	Free of charge.
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SECTION-VIII

GENERAL

Sr. No.	AREA OF BANKING SERVICE	Service charges (Floor Rate) Plus GST
1.	(APPLICABLE TO ALL ABOVE SERVICES/ ACTIVITIES) Postal charges in India	a) Ordinary Post – Actual, subject to Min. ₹ 25/- b) Registered / Speed Post/courier – Actual, subject to Min. ₹ 75/- or Actual Whichever is higher
2.	Higher Service charges for non customers of the Bank. (Manual/System)	For all banking services to non-customers of the Bank, service charges shall be 50% higher than the floor rates, across the board plus Taxes
3	Definition of Floor rates	Floor rates shall mean rates of service charges fixed by our bank as detailed in this circular.

SECTION IX

EXEMPTIONS / CONCESSIONS IN SERVICE CHARGES

Sr. No.	AREA OF BANKING SERVICE	Service charges (Floor Rate) Plus GST
1.	Defense Personnel (Manual)	Only the following concessions in service charges be extended to Defense Personnel, Paramilitary Personnel, Ex-Servicemen and Central Industrial Security Force (CISF) personnel”. a) At par remittance of salary / terminal dues. b) At par remittance to family up to ₹ 50,000/- per month and onetime remittance for payment of school / college fees in a year. Out of pocket expenses to be recovered. c) At par custody of WILLS. Normal concessions as applicable to other customers in respect of collection of outstation cheques up to ₹ 5,000/- at a time.
2.	Ex-servicemen / widows of Ex-Servicemen, war widows, disabled service personnel (Manual)	Not to levy service charges such as processing, documentation and inspection charges on loans granted to Ex-Servicemen, Widows of Ex-Servicemen, War Widows and disabled service personnel under NEF, SEMFEX-II and SEMFEX-III schemes sponsored by SIDBI, NABARD and KVIC respectively and also on loans sanctioned by the Bank outside these schemes for their self-employment purpose.
3.	Donations to PM / CM’s Relief Funds (Manual)	I. At par collection of cheques favouring the fund. II. Free remittances favouring these funds.

4.	Teachers Employed in Government Run Schools /Central Schools (Manual)	I. Free discounting of salary bills / cheques up to ₹ 25000/-. II. At par collection of salary bills.
5.	Blind/Disabled/ Physically Handicapped Persons and Institutions set up for their benefit (Manual)	I. At par collection of cheques. II. Free Remittances. Conditions: a) Institutions should be exempt from payment of Income Tax. b) Free Remittances to be allowed only against debit to account and Not Against Cash. c) In all cases, the Branch Manager should satisfy with the eligibility
6.	Proceeds invested in Time Deposit including NRIs (Manual)	a) At par remittance of maturity proceeds of Time Deposits as well as periodical interest to another branch. b) At par collection of cheques issued as per court orders for investment in Time Deposits.
7.	Government Sponsored Schemes (Manual)	At par collection of cheques (only cheques issued by Government representing subsidy under Government sponsored Schemes).
8.	District Rural Development Agencies etc. (Manual)	i) At par collection of cheques deposited by DRDA, ii) No exchange should be charged for Issue of DDs to DRDA
9.	NRI Customers (Manual)	At par collection of rupee drafts issued by exchange companies and correspondent Banks. i) Rupee drafts should have been issued by exchange companies and correspondent Banks or Foreign Offices of any Indian / Foreign Bank or Exchange Companies maintaining accounts with our Bank or any other Bank in India. ii) Drafts should be payable through rupee accounts maintained at branches in India nominated by the Banks.
10.	Senior Citizens (Manual)	Free remittance facility to be allowed by debit to S.B. A/c. maintained by Sr. Citizens for personal uses. At par collection of cheques in the name of Sr. Citizens (the A/c holder)
11.	Physically Challenged Persons (Divyang) (Manual)	Waiver of collection charges for physically challenged persons (who have suffered loss of use of hand/hands & or leg/legs) including Visually impaired /blind person for instruments up to ₹ 50,000/- at par collection.
12.	Staff Members (Manual)	Staff Members - Ex-Staff Members - Joint Accounts of staff members with close relatives (Same Rules as for deposit A/Cs- Name of staff /ex staff as principal account Holder.) i) No service charges for various transactions including issuance of cheque book, Regeneration of Debit Card Pin, Net Banking Password etc., and other service charges unless otherwise specified to the contrary. Conditions for Ex-staff Members: a) He/she should be able establish his/her identity as an ex-staff member of our Bank. b) He/she should not be gainfully employed.

13	Waiver of Service Charges (All types of service charges given in the circular) (Manual)	<p>Regional Heads are given discretion to waive /give concession wherever indicated. The powers for waiver of charges if any are given in Discretionary Administrative Powers</p> <p>NOTES:</p> <ul style="list-style-type: none"> - Valued customers should be decided by Branch Manager based on business/ social consideration. - No concession is to be allowed on locker rent. - Each concession/waiver to be given based on the merit of the case considering the overall cost benefit analysis. - The Regular concessions / waiver will be reviewed on yearly basis. However, the branches may review the same earlier if situation so warrants. - Branch / Regional Office should keep a record of concessions granted in a register separately for different areas of banking services and it should be got verified by the Regional Head during his visit to the branch. 																												
		<p>SPECIMEN OF REGISTER: For all concessions in all services</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 5%; text-align: center;">1</td> <td style="width: 60%;">Sr. No.</td> <td style="width: 5%; text-align: center;">8</td> <td style="width: 30%;">Amount of concession</td> </tr> <tr> <td style="text-align: center;">2</td> <td>Date</td> <td style="text-align: center;">9</td> <td>%age to normal charges</td> </tr> <tr> <td style="text-align: center;">3</td> <td>Name of customer</td> <td style="text-align: center;">10</td> <td>Justification for concession/waiver</td> </tr> <tr> <td style="text-align: center;">4</td> <td>A/c Type No.</td> <td style="text-align: center;">11</td> <td>Initials of Branch Manager</td> </tr> <tr> <td style="text-align: center;">5</td> <td>Details of the Transaction</td> <td style="text-align: center;">12</td> <td>Details of /Approval of Regional Manager</td> </tr> <tr> <td style="text-align: center;">6</td> <td>Normal charges as per guidelines</td> <td style="text-align: center;">13</td> <td>Date</td> </tr> <tr> <td style="text-align: center;">7</td> <td>Actual charges</td> <td></td> <td></td> </tr> </table>	1	Sr. No.	8	Amount of concession	2	Date	9	%age to normal charges	3	Name of customer	10	Justification for concession/waiver	4	A/c Type No.	11	Initials of Branch Manager	5	Details of the Transaction	12	Details of /Approval of Regional Manager	6	Normal charges as per guidelines	13	Date	7	Actual charges		
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		<p>There should be prior sanction of concession. The powers for reimbursement of charges if any are given in Discretionary Administrative Powers</p> <p>Proper records should be maintained by sanctioning authority and Branch for concessions at one place/ Register as per format given as above</p>																												

SECTION XII

DEBIT CARD RELATED CHARGES

Sr. No.	AREA OF BANKING SERVICE	Service charges (Floor Rate) Plus GST
1	ECS failure (System)	₹ 250/- per occasion
2	ECS Mandate verification (System)	₹ 100/- per occasion.
3	Debit card Charges (issuance & Annual Fee) (System) Excluding PMJDY,BSBD, No Frill & KCC	Issuance ₹ 100/- p.a. Annual Fee ₹ 150/- p.a. *SB182 & SB183 are excluded for the Debit card charges.
4	ATM Transactions at ATM of other than BOB's ATM (India) (System) (Financial & Non-Financial Transaction)	3 transactions free on Metro ATMs & 5 Transaction at Non Metro ATMS, thereafter ₹23/- per Financial Transaction ₹11/- per non-financial transaction.
	ATM Transactions at BOB ATM (India) (System) (Financial & Non-Financial Transaction)	5 Transaction BOB ATM thereafter ₹10/- per Financial Transaction ₹5/- per non-financial transaction. Free Unlimited transaction at Bank of Baroda ATM for SB182 & SB183
5	Debit card Decline penalty	Penalty for decline of Debit card transaction due to insufficient fund in the account ₹ 20 per transaction.

6	Card Replacement charges (in India) (System)	₹ 200/- per replacement.
7	SMS alert charges – SB Accounts SMS alert charges – Other than SB accounts (System)	₹ 15/- per quarter ₹ 25/- per quarter Free for SB182 & SB183
8	Charge Slip retrieval charges (System)	₹ 400/- per replacement
9	AEPS Transaction	First Four debit free per month after that ₹ 20 will be charges for each debit.
10	Surcharges for Rail Tickets and Petrol/ Fuel / Gas Stations (System)	2.50% of transaction amount or ₹ 10/- whichever is higher
11	Surcharges for payments at certain Colleges, Universities, Professional Schools & Junior Colleges and for payments of certain Government Services (System)	1.00 % of transaction amount