



సప్తగిరి గ్రామీణ బ్యాంక్

सप्तगिरि ग्रामीण बैंक
SAPTAGIRI GRAMEENA BANK
(Sponsored by Indian Bank)

Service Charges On Various Services Offered by the Bank

I. Remittances – Issue of DDs/TTs/MTs

Upto to Rs.1.00 lakh	0.30%
	Min : Rs.20 and Max: Rs.297
Above Rs.1.00lakh	0.26%
	Min : Rs.297 and Max:Rs.11140
For Non Customers 50% extra	

Issue of Bankers Pay Orders / Cheques

Upto to Rs.1.00 lakh	0.30%
	Min : Rs.20 and Max: Rs.297
Above Rs.1.00lakh	0.26%
	Min : Rs.297 and Max:Rs.5595
For Non Customers 50% extra	

NEFT Money Transfer

Category	Charges
INWARD	NIL
OUTWARD	Upto Rs.1.00 lakh - Rs. 6/- per transaction
	Above Rs.1.00 lakh to Rs.2.00 lakh- Rs.17/- per transaction
	Above Rs.2.00 lakhs - Rs.28/- per transaction

Issue of Duplicate DD / BPO

For any amount	Rs 75 per instrument
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Revalidation of DD/BPO

For any amount	Rs 55 per instrument Revalidation Permitted once only
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Cancellation of DD/BPO

Up to Rs 100	Rs 30 per instrument
Above Rs 100	Rs 60 per instrument

Collection of Outstation Cheques / DDs

SLAB	Charges
Upto Rs.Upto Rs.5000	Rs.28 per instrument
Above Rs.5000 to Rs.10000	Rs.55 per instrument
Above Rs.10000 to Rs.1.00 lakh	Rs.110 per instrument
Above Rs.1.00 lakh	Rs.165 per instrument

Immediate Credit of Outstation Cheques/ Bills Purchased	
ICOOC :Collection charges as applicable for Outstation Cheques+Interest @ the rate applicable for advances upto Rs.25,000/-	
B Ps :Rs.4/- per Rs.1000/- or part there of + collection charges + interest @ Non-Farm sector rate to be charged on realization beyond 7 days	

Postal Charges wherever applicable	
Ordinary Post	Actual/Min Rs 15
Registered Post	Actual/Min Rs 35
Telegram charges	Actual/Min Rs 35

Deposit Accounts - Transaction Charges for SB & Vikas Savings Khata	
Type of account	Charges
Savings Bank Accounts	Customer induced transactions are counted including ATM etc Transactions.Free: 50 transactions per half year. Rs.6/- will be levied on each excess transaction
Vikas Savings Khata	10 transactions[total credit and debit transactions permitted in a month incl customer induced transactions like ATM etcRs.6/- will be levied on each excess transactions beyond 10 transactions in a month.

Deposit Accounts - Ledger Folio Charges for Current a/c ,OD and OCC a/cs	
Average balance	Proposed
a.Upto Rs.25000/-	No free pages
b.Above Rs.25000/- to Rs.50000/-	3 free pages per annum
c.Above Rs.50000/- to Rs.1.00 lakh	5 free pages per annum
d.Above Rs.1.00 lakh to Rs.2.00 lakh	10 free pages per annum
e.Over Rs.2.00 lakh	No charges
For Excess consumption*	Rs.70/- per page per annum
*For computerized a/cs, 40 entries or part thereof will be reckoned as one folio. Folio charges shall be levied only at the time of annual closing or at the time of closing the account	

OTHERS(Revised charges inclusive of service tax)

Standing Instructions	Rs.25/- per transaction involving Credit to other customer account within the same branch. If the transaction involves with other centre, remittance charges at the prescribed rate and the actual postage shall be recovered additionally. Charges to be levied to the a/c from which amount is transferred.
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Stop Payment Instructions	
S B a/cs	Rs.30/-per occasion
C A a/cs	Rs.114/- per occasion

Loss of Cheque Books [SB/CA]	Stop Payment charges as applicable to SB/CA a/c + Rs.75/-
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Issue of duplicate Statement	Rs.25/- per ledger page
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Issue of dupli-cate Pass book with latest bala-nce only	Rs.30/- with entries less than 1 year
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Enquiry relating to old records for Item more than 1 year	Rs.20/- per item
Addition/Deletion of names in Term Deposit Receipts / RD Pass Book	Rs.20/- per occasion
Issue of duplicate Term Deposit Receipts / RD Pass Book	Rs.20/- per Receipt/ Pass Book
Issue of 'No Dues' Certificate	Rs.25/- per certificate for other than priority Sector
Inspection Charges(where periodical inspection is conducted)	Up to Rs 5.00 lakhs-Rs 50 per visit Above Rs 5.00 lakhs-Rs 100 per visit
Certificate of balance / Certificate of interest paid / interest collection	Rs.20/- per certificate issued at the instruction of the customer
Registration of Power of Attorney in respect of SB/ CA/OCC/OD A/cs	CA/OD/OCC-Rs.75/- per half year. SB Rs.30/- per half year
Change of operational instructions	Rs.20/- per occasion (Excluding SHGs & JLGs)
Change of authorized signatory in CA/OD/OCC	Rs.50/- per occasion
Attestation of Signatures	Rs.30/- per occasion
Non-maintenance of minimum balance in SB/ CA	Rs.12/- per occasion For VSK accounts- nil
Drawal against uncleared instruments	Interest as applicable for clean OD for the number of days for which funds are advanced. No collection charges
Return of Cheques for want of funds [Cheques drawn on us and presented in clearing and returned by us – Outward Returns	1.Upto Rs.50000 – Rs.70 2. Above Rs.50000 to Rs.5.00 lakhs – Rs.149 3.Above Rs.5.00 lakhs to Rs.10.00 lakhs-Rs.495 4. Above Rs.10.00 lakhs - Rs.1238
Return of cheques drawn on other banks presented by us in clearing Inward Returns	1.Upto Rs.50000 – Rs.70 2. Above Rs.50000 to Rs.5.00 lakhs – Rs.149 3.Above Rs.5.00 lakhs to Rs.10.00 lakhs-Rs.495 4. Above Rs.10.00 lakhs - Rs.1238
Closure of SB/CA before 6 months from date of opening	
Ordinary SB a/c	Rs.50
SB [Cheque Book operated] a/c	Rs.104
Current A/cs	Rs.104
Transfer of entire balance in deposit a/cs to another bank	Remitting bank shall levy the charges as applicable to remittances. In case of local remittances, charges as applicable to BPOs shall be levied

Charges for Inoperative SB a/cs	Rs.30/- p.a. for a/cs with balance below Rs.250/-. No charge for balance with more than Rs.250/-
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Charges for Inoperative CAs	Rs.50/- p.a. for a/cs with balance below Rs.500/-. No charges for balance with more than Rs.500/-
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Loss of Tokens	Rs.100/- for each token
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Issue of Cheque Books	
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CA/OD/OCC a/cs	MICR - Rs.3/-
SB A/cs*	Non-MICR Rs.2/-

*In SBa/cs 60 cheque leaves will be free in a calendar year. Beyond that charges as [b] above be levied. NO WAIVER for SB 40 leaves free a/cs of Associations/Societies/Clubs/Schools/Hospitals

Safe Custody Charges	
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Scrips	Rs 5/- per scrip with a minimum of Rs.50/- per year or part thereof
Sealed Covers	Rs.50/- per cover p.a. or part thereof
Sealed Boxes	Rs.500/- p.a. or part thereof (subject to availability of space)
For replacing lock of locker unit	Rs.500/- plus actual charges payable for break opening of lockers to the company
Penalty for non-payment of locker rent on or before due dates	Rs.5/- per day

Processing charges for Credit Proposals	
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Slab	Charges
Upto Rs.25000/-	NIL
Rs.25001/- to Rs.2.00 lakhs	Rs.250/- + Service Tax
Above Rs.2.00 lakhs	Rs.250/- per lakh or part there of + Ser.Tax
Housing Loans to General Public	@ 1% of the amount sanctioned with a minimum of Rs.1000/- + Ser.Tax
Car loans	0.5% of amount sanctioned + Ser.Tax

S H Gs	
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Upto Rs.2.00 lakhs	NIL
Above Rs.2.00 lakhs upto Rs.5.00 lakhs	Rs.250/- + Service Tax
Others [not specified above]	As per the respective slabs

The above service charges are applicable to all loans including non-fund based [Bank Guarantees etc] except loans against deposits; staff loans and Govt sponsored schemes

All facilities/ limits enjoyed by the borrower under each category should be clubbed together for arriving at total limit enjoyed by the borrower for the purpose of levying/ charging processing fee.

For all term loans, processing fee should be levied only once at the time of sanction of the term loan. For operating accounts viz., OD/OCC etc., processing fee should be levied every year on the due date for renewal, irrespective of the fact the limit is renewed on the due date or not.

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Working Capital Loans	
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<u>Farm Sector</u>	
Upto Rs.25000/-	NIL
Rs.25001/- to Rs.5.00 lakhs	0.3% Min of Rs.300
Above Rs.5.00 lakhs to Rs.1.00 crore	0.28% Min of Rs.1500
Above Rs.1.00 crore to Rs.10.00 crores	0.23% Min of Rs.28000
<u>Non Farm Sector</u>	
Upto Rs.25000/-	NIL
Rs.250001 to Rs.2.00 lakhs	0.30% of loan amount Min of Rs.300
Above Rs.2.00 lakhs	0.30% of loan amount

Agriculture Term Loans	
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Upto Rs 25000/-	Nil
Above Rs 25000/-	0.56%, minimum Rs.300

Other Loans [both Priority and Non Priority]	
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<u>SHGs</u>	
Upto Rs.25000/-	NIL
Rs.25001/- to Rs.2.00 lakhs	Rs.250
Above Rs.2.00 lakhs	@ Rs.250 per lakh and part there of
<u>Others</u>	
The Processing charges vary from 0.30% to 1.15% depending on the products both under Priority-non agriculture and Non Priority	Upto Rs.25000/- : NIL Above Rs.25000/-: 1.15% which is inclusive of Ser.Tax Minimum Rs.300/-

Issue of Solvency Certificate	
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Slab Amount	Charges
Upto Rs.1.00 lakhs	Rs.500 + Ser.Tax
Above Rs.1.00 lakh upto Rs.25.00 lakhs	Rs.2500+ Ser.Tax
Above Rs.25.00 lakhs upto Rs.50.00 lakhs	Rs.5000+ Ser.Tax
Above Rs.50.00 lakhs upto Rs.75.00 lakhs	Rs.7500+ Ser.Tax
Above Rs.75.00 lakhs	Rs.100 per lakh subject to a maximum of Rs.25000+ Ser.Tax

Commission on GUARANTEES ISSUED	
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No change is proposed on Commission charged on Guarantees and the existing rates as under will continue with addition of Service Tax.

recovery of commission on guarantee:

- a. In respect of Guarantees issued for a period in excess of 6 months, the period in excess of 6 months is to be reckoned in steps of quarters
- b. In respect of guarantees issued for a period of less than 6 months, the period guarantee shall be reckoned as for 6 months and commission applicable for 6 months is to be recovered.

c. In any case, the claim period shall also be taken into account while computing the period of guarantee.

1. Minimum charges leviable Rs.100 plus charges applicable for 6 months + Ser.Tax

2. Commission on inland guarantees(not secured by 100% cash margin/deposits)

2.a. Guarantee issued for a period of 6 months and above

Performance Guarantee Rs.100 + 0.5% per quarter or part there of with a min of 1%+ Ser.Tax

Other than Performance Guarantee Rs.100 + 0.75% per quarter or part thereof with a minimum of 1.5%+ Ser.Tax

The period of Guarantee issued in excess of 6 months shall be reckoned in steps of quarters. For example: for a guarantee issued for 7 months, commission should be recovered for 9 months. For a guarantee issued for 10 months, commission should be recovered for 12 months.

2.b. Guarantee issued for a period of less than 6 months: For Guarantees issued for less than 6 months, commission as applicable for 6 months shall be recovered. For example: If a guarantee has been issued for 3 months, commission should be recovered for 6 months at 2% p.a.[if performance guarantee] or 3% p.a. [if other than performance guarantee] besides Rs.100 minimum commission.

2.c. Renewal of Guarantees: For renewal of guarantees, the charges leviable shall be same as applicable for issuance of fresh guarantees except that the claim period need not be charged if the renewal is affected before the expiry date of original guarantee.

3. Commission on Inland Guarantees[Secured by 100% Cash margin / Deposit]

Commission at 25% of the rates as stated in [a] above Plus Rs.100 shall be recovered.

4. Refund of Guarantee Commission

For guarantees tendered for cancellation before the date of expiry, only a portion of the guarantee commission already recovered shall be refunded to the customer. Accordingly, an amount computed at half the original rate for the Unexpired part of guarantee less 3 months may be refunded.

Rent on lockers					
Locker Size [inches]				Annual Rental Rates for Customers [Rs.] [Service Tax to be collected additionally]	
Type of Locker	Locker Height	Locker Width	Locker Depth	Category	Revision proposed
A	4 ½	5 7/8	20 3/8	Merto/Urban	900
A1	4 ½	6 3/8	20 3/8	SemiUrban	660
A2	4 ½	7 ½	22	Rural	
A3	4 5/8	6 ¼	18 ½		
B	5 13/16	7 ¼	20 3/8	Merto/Urban	1000
B2	6 1/8	7 ¾	18 ½	SemiUrban	750
				Rural	
B1	5 13/16	7 ¼	30 3/5	Merto/Urban	1500
C	4 ½	12 15/16	20 3/8	SemiUrban	950
C1	4 ½	13 7/16	20 3/8	Rural	
C2	4 5/8	13 ½	18 ½		
C3	4 ½	15	22		1700
D	7	9 3/8	20 3/8	Merto/Urban	
D2	7	9 7/8	20 3/8	SemiUrban	1125
D2	12 3/8	7 ¼	20 3/8	Rural	
D2	6 1/8	16 ¼	18 ½		
E	5 13/16	5 13/16	20 3/8	Merto/Urban	2500
				SemiUrban	1500
				Rural	
F	10 ½	12 15/16	20 3/8	Merto/Urban	3000
F1	10 ½	13 ½	18 ½	SemiUrban	1800
				Rural	
G	7	19 15/16	20 3/8	Merto/Urban	3300
G1	9	15	22	SemiUrban	1800
				Rural	
H	12 3/8	5 13/16	20 3/8	Merto/Urban	3500
H1	12 ¼	16 ½	18 ½	SemiUrban	1950
				Rural	
L1	11 ½	19 15/16	20 3/8	Merto/Urban	4000
				SemiUrban	2350
				Rural	
L	15 ½	19 15/16	20 3/8	Merto/Urban	5000
				SemiUrban	3000
				Rural	