



సప్తగిరి గ్రామీణ బ్యాంక్
सप्तगिरी ग्रामीण बैंक
SAPTAGIRI GRAMEENA BANK
(Sponsored by Indian Bank)

Service Charges On Various Services Offered by the Bank

All service charges are excluding GST* unless otherwise mentioned

I. Remittances – Issue of DDs	
Upto to Rs.10000	Rs.50
Rs.10000 to Rs.1.00 lakh	Min : 4 per thousand, (Min. Rs.50)
Above Rs.1.00lakh	Rs. 5 per thousand Min : Rs.500 and Max:Rs.20000
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 10,000 – Rs 2/- Per transaction
	Above 10,000 and below 1.00 Lakhs – Rs 5/- Per transaction
	Above 1.00 Lakhs and below 2.00 Lakhs – Rs 13/- Per transaction
	Above Rs.2.00 lakhs - Rs.28/- per transaction

RTGS Money Transfer	
Category	Charges
INWARD	NIL
OUTWARD	Rs. 2.00 lakh to Rs.5.00 lakh - Rs. 28/- per transaction Above Rs.5.00 lakh Rs.57/- per transaction

RTGS Time Varying Charges	
Time	Charges
09:00 to 12:00	NIL
12:01 to 15:30	Rs 1 /-
15:31 to 16:00	Rs 5 /-

Issue of Duplicate DD / BPO	
For any amount	Rs 75 per instrument

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

Cancellation of DD/BPO	
Up to Rs 100	Rs 30 per instrument
Above Rs 100	Rs 60 per instrument

Collection of Outstation Cheques / DDs	
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SLAB	Charges
Upto Rs. Upto Rs.5000	Rs.30 per instrument
Above Rs.5000 to Rs.10000	Rs.60 per instrument
Above Rs.10000 to Rs.1.00 lakh	Rs.120 per instrument
Above Rs.1.00 lakh	Rs.250 per instrument

Immediate Credit of Outstation Cheques/ Bills Purchased
ICOOOC :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	
CURRENT ACCOUNTS	
QRLY. Avg. cr balance	
upto Rs.25000	no free folios
above Rs.25000 upto Rs.1.00 lakh	2 free folios
above Rs.1.00 lakh upto Rs.2.00 lakh	5 free folios
above Rs.2.00 lakh upto Rs.5.00 lakh	10 free folios
above Rs.5.00 lakh	no charges
For Excess consumption*	Rs.125/- per page per annum
CC OD accounts	
*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	Rs.125/- per page per annum irrespective of limit NO free folios

Standing Instructions	Rs.50 for registration of standing instructions and 50 for non execution due to insufficient funds. No charges to crediting loan instalments, RD, TD int. tr.
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Stop Payment Instructions	
S B a/cs	Rs.100/-per occasion Maximum Rs. 500
C A a/cs	Rs.200/- per occasion Maximum Rs.1000

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.100/- per ledger page
	Rs.100 for each page of 40 entries
Issue of dupli-cate Pass book with latest balance only	Rs.100/- with latest entry

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.150/- per occasion
Issue of duplicate Term Deposit Receipts / RD Pass Book	Rs.150/- per Receipt/ Pass Book
Issue of 'No Dues' Certificate	Rs.100 for other than weaker sections
Unit inspection charges	
Upto Rs. 25000/- (other than SHG's)	NIL
Above Rs. 25000/- (other than SHG's)	Rs.300/- per annum
For SHG's upto Rs. 3.00 lakh	Rs.300/- per annum
For SHG's above Rs. 3.00 lakh	Rs.500/- per annum
Exempted category of loans from unit inspection charges	Jewel loans, LAD's, salaried class accounts, Education loans, Staff loan accounts, Loans against NSC/KVP/LIC Policies
Certificate of balance / Certificate of interest paid / interest collection	Original – Free Interest certificate / Balance confirmation certificates: For 2nd / duplicate copy: `75 per certificate. For all other certificates: For individual use: ` 75 per certificate For Business purpose : ` 150 per certificate
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.200/- per occasion
Change of authorized signatory in CA/OD/OCC	Rs.200/- per occasion
Attestation of Signatures	Rs.150/- individual and Rs.200 non individual. Rs.100 for pensioners, sr citizens and individuals in rural areas
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.100000 – Rs.250/-
	2. Above Rs.100000 to Rs.100.00 lakhs – Rs.500
	3.Above Rs.100.00 lakhs -- Rs.750/-
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.100/- in rural Rs.250/- in other areas
SB [Cheque Book operated] a/c	Rs.150/- in rural Rs.500 in other areas
Current A/cs	Rs.750/- for individuals and Rs.1000/- for others

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
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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.150/- for each token
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Issue of Cheque Books	
CA/OD/OCC a/cs	Rs.5/- per leaf Rs.6/- for financial institution loan repayment
SB A/cs* 20 cheque leaves free	Rs.4/-leaf Rs.6/- for financial institution loan repayment
<p>No cheque book charges for advance cheque issued for Bank's Home loans/structured loan products etc. No waiver of charges for Government Departments/ Religious/Welfare associations/ RRBs / Charitable Institutions / Service Institutions (Bank's staff society exempted).</p>	

Safe Custody Charges	
Scraps	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)

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

Working Capital Loans	
<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

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.250 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.

cash handling charges	
For SB accounts - NIL	
Current Accounts	
Minimum average Balance Up to Rs. 1.00 Lakh	Minimum Average Balance above Rs. 1.00 lakh
Cash deposit Up to Rs. 1.00 lakh per day Free	Cash deposit Up to Rs. 2.00 Lakhs per day free
Cash deposit Above Rs.1.00 lakhs per day Rs. 2 per Rs.1000. (Min Rs.100 Max Rs. 20000)	Cash deposit Above Rs.2.00 lakhs per day Rs. 2 per Rs.1000. (Min Rs.200 Max Rs. 20000)
OD/OCC	
Cash deposit Up to Rs.2.00 Lakhs	Free
Cash deposit Beyond Rs. 2.00 lakhs	Rs. 1 per Rs.1000 (Min:Rs.100, Max: Rs.5000)
LOCKER CHARGES	
(I) One-time Registration at the time of leasing out lockers	Small/ Medium: 500/- Large - Rs.1000/-
(ii) For replacing lock of locker Unit	Rs.500 +GST besides actual charges payable to the company for breaking open of locker.
Locker operations	12 operations free per year. Rs.100/- per operation exceeding 12 operations
Penalty for non-payment of locker rent on or before due dates	1 st quarter-10% of the rent 2 nd quarter- 20% of the rent From 3 rd quarter onwards-25% of the rent
	Above 4 th quarter break open action would be initiated

* All service charges ABOVE are excluding GST

DEBIT MANDATE CHARGES	Charges (incl. GST) w.e.f 14.06.2021
Debit Return Charges (Both NACH Debit & ECS Mandates)	Any amount Rs 50/- per return

Annexure - 1 Locker Rent

Amt. in Rs.

Locker Size(inches)				Annual Rental Rates for Customers		
Type of Locker	Locker height	Locker Width	Locker Depth	Category	Existing Charges	Revised Charges(excluding GST)
A	4 1/2	5 7/8	20 3/8	Metro	1500	1500
A1	4 1/2	6 3/8	20 3/8	Urban	1200	1500
A3	4 5/8	6 1/4	18 1/2	Semi Urban	900	1250
				Rural	800	1250
A2	4 1/2	7 1/2	22	Metro	1500	2500
				Urban	1200	2000
				Semi Urban	900	1600
				Rural	800	1600
B	5 13/16	7 1/4	20 3/8	Metro	2000	2500
B2	6 1/8	7 3/4	18 1/2	Urban	1500	2000
				Semi Urban	1200	1600
				Rural	900	1600
B1	5 13/16	7 1/4	30 3/5	Metro	2500	3200
C	4 1/2	12 15/16	20 3/8	Urban	2000	3000
C1	4 1/2	13 7/16	20 3/8	Semi Urban	1500	2700
C2	4 5/8	13 1/2	18 1/2	Rural	1200	2000
C3	4 1/2	15	22	Metro	2500	3200
D	7	9 3/8	20 3/8	Urban	2000	3200
D2	7	9 7/8	20 3/8	Semi Urban	1500	2700
				Rural	1200	2700
D21	12 3/8	7 1/4	20 3/8	Metro	4000	5000
D22	6 1/8	16 1/4	18 1/2	Urban	3500	5000
				Semi Urban	2500	4000
				Rural	2000	4000
E	5 13/16	5 13/16	20 3/8	Metro	4000	5000
				Urban	3500	5000
				Semi Urban	2500	4000
				Rural	2000	4000
F	10 1/2	12 15/16	20 3/8	Metro	5000	6000
F1	10 1/2	13 1/2	18 1/2	Urban	4000	6000
				Semi Urban	3500	5000
				Rural	2500	5000
G	7	19 15/16	20 3/8	Metro	5000	6000
G1	9	15	22	Urban	4000	6000
				Semi Urban	3500	5000
				Rural	2500	5000
H	12 3/8	5 13/16	20 3/8	Metro	7000	10000
H1	12 1/4	16 1/2	18 1/2	Urban	6000	10000
				Semi Urban	5000	8000
				Rural	4000	8000
L1	11 1/2	19 15/16	20 3/8	Metro	8000	9000
				Urban	7000	8000
				Semi Urban	6000	7000
				Rural	5000	6000
L/K	15 1/2	19 15/16	20 3/8	Metro	8000	12000
				Urban	7000	12000
				Semi Urban	6000	10000
				Rural	5000	10000