

VANANCHAL GRAMIN BANK

Revised Service Charges
w.e.f. August 20, 2010

Account Related Charges

	Items		Charges
1	AQB non-maintenance charges (except for SB Premium)	SAVINGS BANK ACCOUNT	
		(a) Metro/Urban	Rs. 225 per qtr.
		Semi-Urban	Rs 200 per qtr
		(b) Rural	Rs. 100 per qtr.
		CURRENT ACCOUNT	Rs. 600 per qtr.
2	Cheques	(a) Issue of Cheque-book-SB/CA	Rs 2.50 per cheque leaf and 25 leaves (plus cheques given along with welcome kit) free only in the first instance (Other than Multi city cheque Book)
		(b) Multicity Cheques (With min. request for 10 folios)	Rs. 3 per folio
		(c) Emergency Cheque request	Rs. 25 per set of 10 non-personalized cheques
3	Passbook	(a) Issue of Pass book	Free
		(b) Duplicate pass book	With latest balance Rs.100/- (Rs.100/-per ledger folio (40 entries) for previous entries) additional
4	Statement of account	(a) Monthly	Free
		(b) Duplicate statement	With latest balance Rs.100/- (Rs.100/-per ledger folio (40 entries) for previous entries) additional
5	Stop payment instructions		Rs.50/- per instrument up to 3 leaves
			Range of cheques- Rs.200/-
6	Balance enquiry		Nil
7	Account closure (a/c transfer not included)	A/c closure upto 6 months	Individual Rs 250; Companies Rs.1000
		A/c closure after 6 months but before 12 months	Individual Rs 150; Companies Rs.500

8	Inoperative account	No service charge if stipulated minimum balance requirement is complied in the A/C. Otherwise charges applicable for non-maintenance of AQB. If the amount is less than the applicable charges then the account to be closed and advised to the customer.	
9	Transfer of account (Savings Bank or Current Account)	Rs. 100/- per occasion (inclusive of postal charges)	
Collection & Remittance Charges			
10	Cheque returned charges- cheques drawn on us.	(a) Cheque returned charges- cheques drawn on us. (for insufficient funds only)	For Cheques upto Rs. 1,00,000/-, Rs.100/ + out of pocket expenses if any For Cheques above Rs. 1,00,000/-, Rs. 200/- + out of pocket expenses if any
		(b) Cheque returned charges- cheques drawn on us. (for technical reasons)	Rs.75/ + other bank charges if any
11	Cheques deposited with us returned unpaid- Local	(a) Cheque returned charges- cheques drawn on us. (for insufficient funds only)	For Cheques upto Rs. 1,00,000/-, Rs.100/ + out of pocket expenses if any For Cheques above Rs. 1,00,000/-, Rs. 200/- + out of pocket expenses if any
		(b) Cheque returned charges- cheques drawn on us. (for technical reasons)	Rs.75/ + other bank charges if any
12	Issue of demand drafts / Banker's Cheque	(a) By transfer of funds from any other account at home branch	Upto Rs. 5,000/- Rs. 25/-
			Above Rs. 5,000/- upto Rs. 10,000/- Rs. 40/-
			Above 10,000/- upto 1,00,000/- Rs. 3 per Rs.1,000/- or part thereof (min Rs. 50)
		Above Rs. 1,00,000/- Rs. 2.50 per Rs.1000/- or part thereof (min Rs. 300 max Rs.12500)	
(b) By deposit of cash	In addition to above charges, cash handling charges or Rs. 10 per draft whichever is higher		
13	Revalidation/ cancellation & issuance of duplicate DD / Banker's Cheque	Rs 100/- per instrument	
14	Collection of cheques	Upto Rs. 10,000	Rs. 50 per instrument
		Rs. 10,000 to Rs. 1,00,000	Rs. 100 per instrument
		Rs. 1,00,001 and above	Rs. 150 per instrument

		1. Above charges are all inclusive. (No courier charges, out of pocket expenses) 2. These charges are applicable only to transactions originated and payable within India.	
15	Collection of bills	Up to Rs.5,000/-	Rs50/-
		Above Rs 5,000/-and Up to Rs10,000/-	Rs75/-
		Above Rs.10,000/-	Rs 6/-per thousand Min. Rs 100/- Max 12,500/-+ out of Pocket expenses
16	DD Purchase Outstation cheque	Interest @ 50 paise % + collection charges + out of pocket expenses. In case of cheques returned unpaid interest at 16% p.a. after adjusting the amount collected @ 50 paise %.	
17	Charges for excess debit entries in SB		Rs 5/- per entry.(For entries over 30 per 1/2 year)(Other than SBI alternate channel transactions)
18	Standing Instructions (SI)	(a) Setting up Standing Instructions (SI).	Rs 50/-
		(b) Processing of SI (other than Bank Transfers)	Rs.25/- + remittance charges + postage.
		(c) Failed SI	Rs. 25/-
19	Failed EMI charges		Rs. 25/-
20	Issue of Deposit at Call Receipt (payable at branch of issue)		Nil
21	Cash handling charges for CA/CC deposit (Other than P segment Customer)	Upto one bundle	Nil
		More than one bundle	Rs 100/- per bundle Max 10,000/-
22	Safe custody charges	(a) Scrips (for each scrip)	Rs. 100/- per scrip Min. Rs. 200/- p.a. or part thereof.
		(b) Sealed cover (for each cover)	Rs. 200/- per cover p.a. or part thereof
		(c) Bank's own deposit receipt	Nil
23	Safe deposit articles		Rs.500/- one time charges plus,
			Envelope -Rs.100/- p.a.
			Package-Rs.500/- p.a.
			Large packet/Box-Rs 1000/-p.a.

		Subject to maximum total dimensions (i.e.length+width+ height) should not exceed 100 c.m. if exceed 100 c.m. Rs 20 per c.m. (subject to availability of space available)	
24	Safe Deposit Lockers (Annual charges)	(a) Registration Charges (one time)	Rs. 500/-
		(b) Annual Rent	
		<u>New Size/ Type=Small</u>	
		Size A:125 x 175 x 492	Metro & Urban Centres: Rs.1000/-
		Size B:159 x 210 x 492	Semi-urban & Rural: Rs.750/-
		<u>Medium</u>	
		Size:C:125X352X492	Metro & urban Centres: Rs.2500/-
		Size:D:189X263X492	Semi-urban & Rural: Rs.1500/-
		Size:E:159x423x492	
		Size H1:325X210X492	
		<u>Large:</u>	
		Size:F:278X352X492	
		Size:G:189X529X492	Metro & Urban Centres: Rs.3000/-
		Size:H:325x423x492	Semi-urban & Rural: Rs.2500/-
		<u>Extra large:</u>	
Size L:404X529X492	Metro & Urban Centres: Rs.5000/-		
Size:L1:385X529X492	Semi-urban & Rural: Rs.4000/-		
Note: In case of loss of key of the Lockers, a service charge of Rs. 500/- has to be recovered from hirer in addition to the actual expenditure incurred for breaking open the locker and changing the lock by manufacturers of lockers.			
(c) Locker rent overdue charge		1st Qtr	10% of annual rent
		2nd Qtr	25% of annual rent
		3rd Qtr	40% of annual rent
		1 Year	50% of annual rent
		For more than 1 year	locker to be broken
(d) Number of locker visits per year		12 visits per year free; thereafter Rs. 50/- per visit	
Miscellaneous Charges			
25	Balance certificate	Rs. 100 per instance	
26	Interest certificate	First Free Extra copy Rs.100/- per certificate	
27	Signature verification	Rs. 100 per instance	
28	No dues certificate	Priority sector	No Charge

		Others	Rs. 100 per instance
29	Presentation of usance bills		Rs. 100 per instance
30	Postal charges	(a) Ordinary	Rs.15/-
		(b) Regd. / courier	Rs.35/-
31	Solvency certificate	Non-commercial	Rs 300/-
		Commercial	Rs.250/- per lac Min. Rs.1000/- Max. Rs.15000/-
32	Photo attestation charges		Rs.100/-
33	Record copy of the Cheque		Rs.100/-per instance
34	Enquiries relating to old records (more than 12 months old)		Rs 100/- per item
35	ATM cards/PINs/Kits returned by courier (returned due to wrong address)		Rs.50/-
36	Allowing Operations through power of attorney/mandate		Rs. 500 per annum
37	Payment of Deposit receipts to another bank	(a) Local	Charges as applicable to issue demand drafts / Banker's Cheque/ Inter Office Instruments
		(b) Outstation	Charges as applicable to remittances