

Mewar Aanchalik Gramin Bank, Head Office: Udaipur

Details of Existing Service Charges on Advances and other related facilities vis-a-vis Proposed for Revision

Annexure-I

S.N	Particulars	w.e.f. 01.04.2009
1.	1. Processing Charges in all A/cs viz Term Loan/Cash Credit/Overdraft/KCC/Bank Guarantee above the sanctioned limits of Rs. 25000/- at the time of Fresh sanction as well as at the time of every renewal/revision/enhancement of credit limits except govt. sponsored Programme/ S.H.G. / loan against TDR/NSC/KVP etc. and Education Loan as per the following schedule.	
	i) On term loan/credit limits except Housing Loans	
	A. For Term Loan/C.C. Limits/KCC/Bank Guarantees up to Rs. 25000/-	NIL
	B. For Term Loan/ C.C. Limits above Rs.25000/- & up to Rs. 2.00 lacs	Rs. 200/-
	C. For Term Loan/ C.C. Limits above Rs.2.00 lacs & up to Rs. 20.00 lacs	Rs. 200/- per lac or part thereof
	D. For Term Loan/ C.C. Limits above Rs.20.00 lacs & above Rs. 1.00 Crore	Rs. 200/- per lac or part thereof with a Maximum of Rs. 15000/-
	E. For Term Loan/ C.C. Limits above Rs.1.00 Crore	Actual charges but not less than Rs. 15000/-
	ii) Term Loans for Housing Purposes except credit cum subsidy scheme for rural housing	@ 0.50% on the sanctioned amount with a minimum of Rs. 200/-
	iii) Individual Mortgage Loan Scheme	
	For Term Loans	@ 0.50% on the sanctioned amount (subject to maximum of Rs. 20000/-)
	For O.D. Limits	@ 0.50% on the sanctioned amount (subject to maximum of Rs. 20000/-)
	Out of pocket expenses (Valuation, Advocate Fee, Documentation, stamps, inspection charges etc.) to be recovered from the borrower on actual basis, before release of facility.	
	iv) Suvidha Loan Business	
	For Term Loans	@ 0.50% on the sanctioned amount (subject to maximum of Rs. 20000/-)
	For O.D. Limits	@ 0.50% on the sanctioned amount (subject to maximum of Rs. 20000/-)
	Out of pocket expenses (Valuation, Advocate Fee, Documentation, stamps, inspection charges etc.) to be recovered from the borrower on actual basis, before release of facility.	
	v) MBKY	@ 0.50% on the sanctioned amount (subject to maximum of Rs. 5000/-)
2.	Up-front Fee	
	i) Priority Sector Term Loans	One time Up-front Fee @ 1.00% on all term loans covered under Priority Sector in addition to Processing Charges except government sponsored programmes/S.H.G./MBKY/Suvidha Loan Business/ Housing Loan/ Education Loan Loan against TDR/N.S.C. /K.V.P. etc. and Education Loan.

	ii) Non Priority Sector Term Loans	One time Up-front Fee @ 1.00% on all term loans covered under non-priority sector including personal loan (except schematic finance like Individual Mortgage Loan/Car Loan, two wheeler loans to individuals and institutional loan etc.) in addition to processing charges.
3.	Inspection Charges & Godown Charges/ Stock Inspection Charges – A. Inspection Charges on Term Loans falling under Priority Sector)	
	Size of limit	
	(a) For term loans up to Rs.5000/-	NIL
	(b) For term loans above Rs.5000/- and up to Rs.25,000/-	Rs.100/- per borrower per year
	(c) For term loans above Rs.25,000/- and up to Rs.1.00 lac	Rs.200/- per borrower per year
	d) For term loans above Rs.1.00 lac and up to Rs.5.00 lac	Rs.500/- per borrower per year
	(e) For term loans above Rs.5.00 lac and up to Rs.25.00 lac	Rs.1000/- per borrower per year
	(f) For term loans above Rs.25.00 lac	Actual charges be levied with minimum of Rs. 2000/-
	B. Godown Inspection/ Security Verification Charges on CC/OD Limits	
	Size of limit	
	(a) Limits up to Rs.25,000/-	NIL
	(b) Limits over Rs.25,000/- & up to Rs.1.00 lac	Rs.50/- per inspection (for rural branch Rs.25/- per insp)
	(c) Limits over Rs. 1.00 lac & up to Rs.10.00 lacs	Rs.100/- per inspection (for rural branch Rs.40/- per ins)
	(d) Limits over Rs.10.00 lacs & up to Rs.50.00 lac	Rs.200/- per inspection (for rural branch Rs.80/- per insp)
	(e) Limits over Rs. 50 lac	Rs.500/- per inspection (for rural branch Rs.150/- per ins)
4.	Service Charges on loan under Car Loan Scheme and Two Wheeler Loan Scheme to individuals	(i) Service charges @ 1% of sanctioned limit will be recovered from the borrower, out of which 50% at the time of accepting the proposal and rest on disbursement of loan. (ii) Service Charges/penalty of Rs.500/- per bouncing of cheque per month or part thereof till depositing the amount of bounced cheque.
5.	Issuance of Mewar Bank Kisan Credit Card (MBKCC)	
	1. At the time of issuing first card and every renewal (at present after 5 yrs)	Rs. 100/- per Card
	2. Issue of Duplicate Card/Pass Book Card/Pass Book	Rs. 100/- per Card / Pass Book
6.	Issuance of Mewar Bank Swarojgar Credit Card (MBSCC)	
	1. At the time of issuing first card and every renewal (at present after 5 yrs)	Rs. 100/- per Card
	2. Issue of Duplicate Card/Pass Book Card/Pass Book	Rs.100/ - per Card/ Pass Book
7.	Issuance of Mewar Bank General Credit Card (MBGCC)	
	1. At the time of issuing first card and every renewal (at present after 5 yrs)	Rs. 100/- per Card
	2. Issue of Duplicate Card/Pass Book Card/Pass Book	Rs.100/ - per Card/ Pass Book

8.	Conversion charges on A/C of reduction in rate of interest in existing regular Term Loan A/C on request of borrower	
	A. In existing regular term loan accounts except Housing Loan A/Cs	Conversion charges @ 50% of difference of interest rate subject to minimum of 1% of outstanding dues
	B. In Housing Loan to Individuals and commercial loan to staff members including repairs and renovations	Conversion charges @ 50% of difference of interest rate without any minimum charges
9.	Service Charge on Gold Loan Scheme –	Service Charge @ 1.00% of sanction limit at the time of drawl of loan with a minimum of Rs.100/-.
10.	Foreclosure Charges in Housing Loan Scheme, Car/Two Wheeler loan, Personal Loan, Mortgage Loan	Fore closure Charges @ 3.00% of prepaid loan amount (on advance collection + outstanding loan amount) irrespective of the date of sanction for such loan account.
11.	Issuance of No Dues certificate (Except No Dues certificate issued under government Sponsored programmes)	Rs. 50/- be levied for each certificate.
12.	Ledger Folio Charges in CC/OD Limit A/cs:	Following charges be recovered on half yearly basis: a) Rs.80/- per ledger folio at Urban & Semi Urban branches. b) Rs.60/- per ledger folio at rural branches. Note: - 40 entries or part thereof shall be treated as one ledger folio for accounts being maintained on computers
13.	Purchase / Discounting of Bills/ Cheques	
	A. Bills:	Rs. 1/- per cent (Min. Rs. 15/-) + Overdue interest from 6 th day + Other Bank's charges, if any
	B. Cheques: -	75 Paise per cent (Min. Rs. 10/-) + Other Bank's charges, if any
14.	Commission on Inland Letter of Guarantee: -	
	i) <u>Performance Guarantee:</u> -	Rs. 200/- + 0.5% per quarter with a minimum of 1%
	ii) Other Guarantees: -	Rs. 200/- + 0.75% per quarter with a minimum of 1.5%
	iii) In case of guarantees of over one year the variable part of the commission should be recovered by reckoning the period of guarantee beyond one year in steps of quarters and part thereof and the schedule of commission would be as under: -	
	i) <u>Performance Guarantee:</u> -	Rs. 200/- + 0.5% per quarter or part thereof with a minimum of 2.00%
	ii) Other Guarantees:	Rs. 200/- + 0.75% per quarter with a minimum of 3.00%

Mewar Aanchalik Gramin Bank, Head Office: Udaipur

Details of Existing Service Charges on Advances and other related facilities vis-a-vis Proposed for Revision

Annexure-II

S.N.	Particulars	w.e.f. 01.04.2009
1.	Remittance of Fund	
	i) Issue of DD/MT/TT including cheques issued through ABB	
	a) Up to Rs.10000/-	Rs.30/-
	b) Above Rs. 10000/- & up to Rs.1.00 lacs	Rs.3.00 per Rs.1000/- with Min Rs30/-
	c) Above Rs.1.00 lacs and up to Rs.10.00 lacs	Rs. 2.50 per 1000 (Min. Rs. 300/-)
	d) Above Rs. 10.00 lacs & up to Rs.50.00 lacs	Rs. 2/-per 1000 (Min. Rs. 2500/-)
	e) Above Rs.50.00 lacs	Rs. 1.80 per 1000 (Min. Rs. 10000/-)
	ii) Issue of Bankers Cheque/ P.O.	
	a) Up to Rs.10000/-.	Rs.30/-
	b) Above Rs. 10000/- & up to Rs. 1.00 lac	Rs. 2.50/- per Rs. 1000/- (Min. Rs. 30/-)
	f) Above Rs.1.00 lacs and up to Rs.10.00 lacs	Rs.2.00 per Rs.1000/- (Min . Rs.250/-)
	g) Above Rs.10.00 lacs and up to Rs.50.00 lacs	Rs.1.50 per thousand (Min Rs.2000/-)
	h) Above Rs. 50.00 lacs	Rs. 1/- per Rs. 1000/- (Min. Rs.7500/-)
	iii) Additional charges for tender of cash in case of DD/TT/MTPO and IBC	For Customers- 50% extra of usual charges For Non Customers 100% extra of usual charges
	iv)Issue of Duplicate /Cancellation/ Revalidation of DD/PO/Bankers Cheque	a. Issue of such Duplicate Instrument - Rs100/- per instrument b. Revalidation / Cancellation of Instrument Rs. 100/- per Instrument
	Note: - 1. Applicable Service Tax and out of pocket charges shall be levied separately.	-----No Revision-----
2.	Bills/Cheques for collection (inward/outward)	
	(A)BILLS (Other than cheques)	
	(a) Up to Rs. 500/-	Rs. 15/-
	(b) Up to Rs. 1000/-	Rs. 20/-
	(c) Above Rs. 1000/- & Up to Rs. 5000/-	Rs. 30/-
	(d) Above Rs.5000/- & Up to Rs. 10000/-	Rs. 50/-
	(e) Above Rs. 10000/- & Up to Rs.1.00 lac	Rs. 05/- per Rs. 1000 or part thereof (Min. Rs. 50/-)
	(f) Above Rs. 1 Lac & Up to Rs. 10.00 Lac	Rs. 4.50/- per Rs. 1000 or part thereof (Min. Rs. 500/-)
	(g) Above Rs. 10 Lac	Rs. 4/- per Rs. 1000 or part thereof(Min. Rs. 4500/-)
	(B) CHEQUES:	
	(a) Up to Rs. 500/-	Rs. 10/-
	(b) Above Rs. 500/- & Up to Rs. 1000/-	Rs. 15/-
	(c) Above Rs. 1000/- & Up to Rs. 5000/-	Rs. 25/-
	(d) Above Rs. 5000/- & Up to Rs.10000/-	Rs. 45/-
	(e) Above Rs. 10000/- & Up to Rs. 1 Lac	Rs. 4.00/- per Rs. 1000/- or part thereof (Min. Rs.45/-
	(f) Above Rs. 1 Lac & Up to Rs. 10 Lacs	Rs. 3.50/- per Rs.1000/- or part thereof(Min. Rs.400/-
	(g) Above Rs. 10 Lacs	Rs.3.00 per Rs. 1000 or part thereof (Min. Rs. 3500/-

	C. Handling/Collection Charges for Bills/Cheques returned unpaid a. Local Bills b. Outstation Bills c. Cheques lodged in clearing and returned for financial reasons.	Rs.75/-Per Instrument 50% of the collection charges(with a minimum Rs.100/-) Rs.200/- per instrument and interest @ applicable for clean O.D. in case drawing have been allowed and O.D. is granted
	D. Inward Clearing Cheques (including ECS) returned unpaid due to insufficient funds/exceeds arrangements	A min. charges of Rs.200/- + actual out of pocket exp., if any, shall be recovered from the party
3.	Issuance of Cheque Books:	
	(a) Issue of MICR/Non - MICR Cheque Book - CD A/C	Rs. 3/- per cheque leaf for MICR/Non-MICR cheque book
	(b) Issue of MICR/Non - MICR Cheque Book - SB A/C	Rs. 3/- per cheque leaf for MICR/Non-MICR cheque book (No charges are to be levied for one cheque book of 10 leaves each in one half year or one cheque book of 20 leaves each in one Calendar year)
	(c) Issue of MICR/Non-MICR Cheque Book in No-Frill S.B. A/c (MSB Khata S.B. A/c)	On request in writing from the account holder, Bank may provide one Cheque book (10 leaves) per annum free of charges with the condition that no further free Cheque book will be issued to them and subsequent Cheque books may be provided after recovering usual charges as mentioned in (b) above.
	(c) Issue of MICR/Non - MICR Cheque Book to Finance/Other Companies on which drawer's signatures are sought to be attested by the Bank	Rs. 100/- per signature per occasion
	(d) Issuance of more than one cheque book at a time for the purpose of issuance of advance cheques to finance/other companies and no attestation is sought	Rs. 150/- per cheque book of 10 leaves including the first cheque book)
	Note: - Service Tax is to be levied on these charges at the rate applicable from time to time	
4.	Issuance of duplicate Statement of A/c /Pass Book (i) other than Mewar Saral Bachat Khata(MSB Khata)- (i) With last balance only (ii) If previous entries are also to be made	Rs.75/- per statement Rs.75/- per ledger page or part thereof
	ii) Mewar Saral Bachat Khata (MSBK-SB A/C) -	Rs. 10/-
5.	Issuance of duplicate Term Deposit Receipt:	Rs. 200/- per receipt
Note: - Charges mentioned at Sr. No. 4 & 5 are other than charges of indemnity bond, wherever applicable.		
6.	Stop payment instructions:	Rs.100/- per instrument in all types of accounts
7.	Standing Instructions:	Rs.50/- per transaction in case of credits to another a/c to upcountry branches or to another bank at the same centre. Actual remittance expenses and postage expenses should also be charged.
No charges shall be levied for standing instructions involving credits to account within the same branch, such as installments forwards RSD a/c, repayment of term loan A/c etc.		

S.N.	Particulars	w.e.f. 01.04.2009
8.	Issuance of Solvency Certificate:	
	(a) Up to Rs. 1 lac	Rs.750/-
	(b) Above Rs. 1 lac & up to Rs. 15 lacs	Rs.3000/-
	(c) Above Rs.15 lacs & up to Rs. 50 lacs	Rs.7000/-
	(d) Above Rs. 50 lacs	Rs.15000/-
9.	Ledger Folio Charges: Half Yearly basis	
	(a) At Urban & Semi Urban branches.	Rs.60/- per ledger folio
	(b) At Rural branches.	Rs.50/- per ledger folio
Note: - 40 entries or part thereof shall be treated as one ledger folio for accounts being maintained on computers.		
10.	Incidental Charges in Inoperative Accounts (excluding No-frill S.B.A/c - MBSB Khata)	
	(a) SB Inoperative A/c	Rs.75/- per year (if balance is less than Rs. 100/- and no deposits/withdrawals have been made in the account during the year).
	(b) CD Inoperative A/c	Rs.100/- per half year.
11.	Closure of Accounts: (before one year of opening) (excluding No-frill S.B.A/c - MBSB Khata)	
	(a) SB a/c without cheque book	Rs.100/-
	(b) SB a/c with cheque book	Rs.150/-
	(c) Current Deposit A/c	Rs.500/-
	(d) RSD/SBY	Rs. 100/-
12.	Minimum balance stipulation in SB/CD A/cs and levy of penalty.(excluding No-frill S.B.A/c- MBSB Khata)	
	A. Rural Branches (Computerized)	Minimum balance stipulation
	(i) Current A/c	1000/-
	(ii) S.B. A/c (With cheque book facility)	500/-
	(iii) S.B. A/c (Without cheque book facility)	250/-
	B. Urban and Semi Urban Branches (Computerized)	
	(i) Current A/c	2500/-
	(ii) S.B. A/c (With cheque book facility)	1000/-
	(iii) S.B. A/c (Without cheque book facility)	500/-
	Note: - Computerized branches are those where S.B./ C.D. Accounts are operated through Computers. Our all the branches are computerized.	
	Calculation of minimum average balance and levy of service charges: In case of SB/CD accounts at all the branches (computerized) the minimum balance should be calculated on quarterly average basis and in those accounts where the condition of minimum balance is not complied with, penalty as per the details given below should be levied on quarterly basis :	Penalty
	CD A/cs	Rs.250/- per quarter
	SB A/cs	Rs.50/- per quarter
13.	Penalty in case of No. of withdrawals exceeding 50 during a half year in SB A/c's i) General S.B. A/cs (excluding No-frill S.B.A/c - MBSB Khata)	A penalty of Rs.10/- per cheque leaf / withdrawals.

	ii) No-frill S.B.A/c - MBSB Khata)	Cash withdrawals will be allowed up to a maximum of 3 withdrawals per month either through withdrawal slips or Cheque leaves.	
14.	16. Penalty of interest on overdue R.S.D. installments-		
	a) On deposits for a period of up to 5 years-	Abolished	
	b) On deposits for a period over 5 years	Abolished	
	c) On deposits for a period of up to 2 years-	10 paisa per month for every Rs. 10/-	
	d) On deposits for a period over 2 years	12 Paisa per month for every Rs.10/-	
15.	Out of Pocket Charges		
	A. Ordinary	Rs.15/- or actual charges, whichever is higher	
	B. Registered/Courier	Rs.35/- or actual charges whichever is higher	
	C. Telegram	Rs.150/- or actual charges whichever is higher	
	D. FAX	Rs.200/- or actual charges whichever is higher	
16.	Safe Custody of Articles		
	A. Scrip	Rs.100/- per scrip per year or part thereof (min.Rs.200/-)	
	B. Sealed Cover	Rs.200/- per cover per year or part thereof	
	C. Sealed Boxes	Rs.750/- p.a. (up to 30 cm. X 30 cm. X 30 cm.)	
	D. For Bigger Boxes	Rs. 5/- per day per cu. feet.	
	E. IBC Parcels	Rs. 5/- per day, if not retired within one week.	
17.	Issuance of Certificate for Passport purpose	Rs.100/-	
18.	Rent on Safe Deposit Lockers (Rupees)	Revised For Public	
	Type of Lockers	12 Months	36 Months
		Urban / Semi- Urban / Rural Branches	Urban / Semi- Urban / Rural Branches
	A	600/-	1620/-
	B	750/-	2025/-
	C	900/-	2430/-
	A	375/-	1000/-
	B	475/-	1265/-
	C	575/-	1535/-