



मध्य प्रदेश ग्रामीण बैंक Madhya Pradesh Gramin Bank

Service Charges for General Banking Operation (Effective from 10.05.2023)

No	Nature of Service	Service Charge		Service Charges to be applied by
1.	Cheques for Collection (Excluding Home SOL)	Particulars	Charges per Instrument Rs.	By System (If collection is through BM menu, otherwise manually)
		a) Up to Rs.5000/-	25/-+GST	
		b) Above Rs.5,000/- up to & including Rs.10000/-	50/-+GST	
		c) Above Rs 10000/-upto & including Rs. 1 lac	100/-+GST	
		d) Above Rs. 1 lac upto Rs 5 Lac	200/-+GST	
		e) Above Rs. 5 lac upto Rs 10 Lac	225/-+GST	
		f) Above 10 Lac	250/-+GST	
<p>a. Above charges are inclusive of Courier charges, out of pocket expenses. b. Note For collection between our bank and other banks, the commission will be shared on 50:50 basis i.e. each branch will charge 50% of the stipulated commission / service charges at its end. c. Cheques received from the customers of other SOL (Excluding Local station branches) will be treated as outstation cheque and charges will be levied accordingly.</p>				
2.	Issue of Demand Draft/Bankers' Cheque/Pay Order (Cheques through account)	Slab	Service Charge	By System
		Upto Rs.10000/-	50/-+GST	
		Above Rs 10000/- to 100000/-	Rs 5.00 +GST per thousand or part their of (Mini. Rs 60)	
	Above Rs. 1.00 Lac	Rs. 4/- +GST per thousand or part their of (Mini 600/- Max. 15000/-)		
	Issue of Demand Draft against cash	Upto Rs.10000/-	Rs 75/- +GST	
		Above Rs 10000 up to Rs 50,000/	Rs. 300/- +GST	
Bankers' Cheque / Pay Order against cash	Upto Rs.10000/-	Rs 75/- +GST		
	Above Rs 10000 up to Rs 50,000/-	Rs. 300/- +GST		
<p>Note : Bankers' Cheque / Pay Order will be made payable within that center only. Demand Drafts should not be issued which would be payable at the same center except for the purpose of payment of fees by students / job application fees / payment of Government dues etc. Branches may issue Demand Draft in lieu of Banker's cheque / Pay Order for local payment on account of Government dues. Service charges as applicable to issue of Pay Order will be levied for issuing such Demand Draft</p>				
3.	RTGS – Outward (Real Time Gross Settlement)	Slab	Charges	By System
		Rs 2 lac up to 5 lac	25/-+GST	
		Above Rs 5 Lac	49/- +GST	
RTGS – Inward	Nil		--	



No	Nature of Service	Service Charge			Service Charges to be applied by	
4.	National Electronic Funds Transfer (NEFT) – Outward	Slab		Charges	By System	
		Upto Rs.10,000/-		2.00/-+GST (Per Transection)		
		Above Rs.10,000/- up to Rs.1,00,000/-		4.50/-+GST (Per Transection)		
		Above Rs.1,00,000/- up to 2,00,000/-		14.00/-+GST (Per Transection)		
	Above Rs 2 Lac		24.00/-+GST (Per Transection)			
	NEFT- Inward	Nil				
	RTGS/NEFT Charges for Online Transactions	Same as Above.				
5.	National Automated Clearing House (NACH) Mandate (including 'E' mandate)	One time Mandate Authorization Charges per mandate : Rs. 200/-+GST Failed Mandate : Rs. 250/- +GST Special : PM KMY – Nil PM SYM – Nil PM LVMY – Nil			Branch Manually	
6.	Electronic Clearing System (ECS)	Inward ECS : Nil			Branch Manually	
		Non Individuals :				
			Credit Clearing (per entry/item):	Debit Clearing (per entry/ item):		
		NCC Clearing House	No charge	No charge		
		Destination Bank –	No charge	No charge		
Sponsor Bank –	Rs. 5.50 (Min. Rs. 2500/-) +GST	Rs. 4.00 (Min.Rs.2500/)+GST				
7.	ECS Return	Rs. 250/-+ GST per instrument			Manually	
8.	Issue of duplicate DD/ Bankers Cheque	Up to Rs 500/-	Charge Rs 50/- + GST		Branch Manually	
	Over Rs 500/ to 10000/-	Charge Rs 150/- + GST	Over Rs 10000/-			
9.	Cancellation/ Revalidation of DD/ PO/ Bankers Cheque	50% of Instrument Amount or Rs. 100/- per instrument, Whichever is lower. +GST			By System	
10.	Duplicate Statement / Pass Book	Issue of first / original SB Pass Book and continuation pass book thereof, on exhaust of existing pass book : Free. Statement (CA/CC/OD accounts):once in a month – Free Saving Bank Accounts – Rs. 100/- + GST with balances and entries from the date of last printing and additional Rs. 50/- + GST per page or part of (24 entries/page). Duplicate / Additional statement (CA/CC/OD/SB accounts): Rs. 150/- + GST per page or part thereof (40 entries/page)			Branch Manually.	
11.	Stop Payment instructions	SB account Rs. 200/- + GST per instrument (All Centers) Max. Rs 500/- +GST per occasion. (Range of Cheque) However, for the loss of cheque book charges are: S/B – Rs. 400/- + GST (CA/CC/OD A/cs.): Rs. 300/- + GST per cheque and Max. Rs. 600/- + GST (range of cheque) per occasion. Note: Stop payment charges applicable only when sufficient balance is available in the account else cheque return charges should be levied. Revoking of stop payment instruction : For SB a/c per occasion Rs. 50/- + GST For CD/CC/OD A/cs per occasion : Rs. 100/- + GST			By System	



No	Nature of Service	Service Charge		Service Charges to be applied by																
12.	Standing Instructions	Rs. 50/- + GST per transaction involving credits to another account other than those of customers within the same branch. Note: Even if the standing instructions could not be carried out for insufficient balance in the account the charge of Rs.150/- +GST is to be levied. However, standing instructions in respect of the following should be carried out free of charge: i) Crediting /Remitting interest in Term Deposit. ii) Crediting/Remitting Recurring Deposit installments. iii) Crediting/Remitting installments in Loan a/c		Branch Manually																
13.	Issue of cheque books	MICR cheques → Rs. 5/- +GST per cheque leaf at the time of issue. (All centers) However, for S/B a/cs of individuals, 20 cheque leaves per calendar year will be free. Personalizes cheques → Rs. 6/- +GST per cheque leaf at the time of issue. (All centers) + Postage Charges		By System																
14.	Cheques returned Charges – Drawn on us	For Financial Reasons: - Upto Rs. 1 lakh : Rs. 300/-+ GST Above Rs. 1 lakh and upto Rs. 1.00 Cr: Rs. 500/-+ GST Above Rs. 1.00 Cr: Rs. 2000/-+ GST	For Non Financial Reasons: - Rs. 150/- + GST per cheque. due to technical reason – not at the fault of customer- no charges.	By System																
		Interest as applicable to be levied if the Bank remains out of fund for such cheque returns (Fin./Non-Fin.).																		
15.	Cheques/Bills returned Unpaid – Drawn on Others	Local & Outstation:- 50% of prescribed collection charges subject to min. Rs. 250/- + GST Out of pocket expenses/post, if any, should be recovered.		Branch Manually																
16.	Minimum balance charges	Current Deposit A/cs (Including inoperative CD A/cs)	Quarterly Average Balance (QAB) for: Individual – Rs. 3000/- + GST Other than individual – Rs. 5,000/- + GST Penal Charges for non-maintenance of QAB in CD accounts: Rs. 200/- +GST per Month	Data Center																
		Saving Bank Accounts :	No Penal charges if customer maintains QAB (Quarterly Average Balance) as under Normal Saving Bank Accounts:																	
			<table border="1"> <thead> <tr> <th>Maintenance of minimum Average Quarterly Balance (AQB)</th> <th>with cheque Book facility Rs. 500/-+ GST</th> <th>without cheque Book facility Rs. 100/- + GST</th> </tr> </thead> <tbody> <tr> <td>Minimum Balance Charge</td> <td>Rs. 150/-+ GST per quarter</td> <td>Rs. 60/- + GST per quarter</td> </tr> </tbody> </table>	Maintenance of minimum Average Quarterly Balance (AQB)	with cheque Book facility Rs. 500/-+ GST	without cheque Book facility Rs. 100/- + GST	Minimum Balance Charge	Rs. 150/-+ GST per quarter	Rs. 60/- + GST per quarter											
Maintenance of minimum Average Quarterly Balance (AQB)	with cheque Book facility Rs. 500/-+ GST	without cheque Book facility Rs. 100/- + GST																		
Minimum Balance Charge	Rs. 150/-+ GST per quarter	Rs. 60/- + GST per quarter																		
			Charges will be levied as under																	
			<table border="1"> <thead> <tr> <th>AQB is in the range</th> <th>%of Penal Charge</th> <th>AQB is in the range</th> <th>%of Penal Charge</th> </tr> </thead> <tbody> <tr> <td>Rs. 250-499</td> <td>50%</td> <td>Rs. 50-99</td> <td>50%</td> </tr> <tr> <td>Rs. 100-249</td> <td>80%</td> <td>Rs. 25-49</td> <td>80%</td> </tr> <tr> <td>Below Rs. 100</td> <td>100%</td> <td>Below Rs. 25</td> <td>100%</td> </tr> </tbody> </table>	AQB is in the range	%of Penal Charge	AQB is in the range	%of Penal Charge	Rs. 250-499	50%	Rs. 50-99	50%	Rs. 100-249	80%	Rs. 25-49	80%	Below Rs. 100	100%	Below Rs. 25	100%	
AQB is in the range	%of Penal Charge	AQB is in the range	%of Penal Charge																	
Rs. 250-499	50%	Rs. 50-99	50%																	
Rs. 100-249	80%	Rs. 25-49	80%																	
Below Rs. 100	100%	Below Rs. 25	100%																	
		BSBDA/Small Saving Bank /PMJDY A/cs	Nil	--																
		Inoperative SB A/cs	Nil	--																



No	Nature of Service	Service Charge	Service Charges to be applied by
		Note: In all abovementioned categories of savings Bank Accounts, it should be ensured that the balance in the account does not turn into negative balance solely on account of levy of charges for non-maintenance of minimum balance. In such cases the charges which is not debited due to non-availability of sufficient credit balance should be accumulated separately (Maximum upto 2 quarter) by the system and it should be debited whenever the account comes in credit balance.	
17.	Account maintenance Charges CD/OD/CC A/cs	In CBS environment ledger folio charges has been stopped, however, account maintenance Charges per annum is as under Current Account :- Rs. 550/- + GST Cash Credit/ Overdraft- Limit exceeding Rs 25000/ Rs 550/- + GST Note: No account maintenance Charges for KCC & Saving Bank A/cs no charges in dormant accounts.	By System
18.	Attestation of customer's signature	Rs.150/-+GST per signature	Branch Manually
19.	Closure of Account within 12 months (A/c Transfer not included)	Within 14 days from the date of opening – No Charges. Above 14 days Charge- SB 500/ +GST CD 1000/+GST. BSBDA-Nil Death. Acc.- Nil Due to availing of CC/OD limit by customers : Nil	By System
20.	Issuance of No Dues Certificate	Agri. borrow. & Priority Sector : NIL Others : Individuals : Rs. 150/- + GST per occasion Firms/Non Individuals : Rs. 250/-+ GST per occasion	Branch Manually
21.	Issuance of any other certificate e.g. Balance Confirmation, Maintenance of Account, etc	S/B → Rs. 150/- +GST per certificate.	Branch Manually
22.	Collection of Bills	Upto Rs 10000/- Rs 200/-+GST per bill Above Rs 10000/- & upto RS 1.00 lac @ Rs 15/-+GST per Thousand min Rs 250/- Above Rs 1 lac – Rs 12/-+GST per thousand min Rs 1500/- Plus out of pocket expenses	By System
23.	Enquiry of Old entries (more than 12 months old)	Rs 250/-+GST per item, subject to availability of records	Manually
24.	Solvency Certificate	A. Non Commercial : Rs 300/-+GST per lakh minimum Rs. 1200/-+ GST maximum Rs. 15000/-+ GST B. Commercial : Rs 300/-+GST per lac, Minimum 1200/- + GST Maximum Rs 15000/-+ GST	Manually
25.	Penal charges for late payment of installments in Recurring Deposits.	b) Deposit tenure up to 5 years: @ Rs.2/-+GST for every Rs.100/-+ GST p.m. b) Deposit tenure above 5 years @ Rs.3/-+GST for every Rs.100/- + GST p.m	By System



No	Nature of Service	Service Charge	Service Charges to be applied by
26.	Issue of statement	Statement- Once in a month-free Subsequent statements-Rs 150/-+GST for 40 entries or part thereof	By System
27.	Inoperative account	No Charges.	
28.	Charge for excess debit entries in SB (ATM /Internet transactions not to be counted)	No charges for Upto 50 customer induced debit entries per Half Year. Beyond 50 debit entries: Rs. 15/- + GST per entry	By System
29.	Cash handling charges for SB/CA/CC/OD Deposit (other than personal banking segment, TDR, RD and Loan customers)	Cash Handling charge in KCC & NPA accounts: NIL. SB A/C : (Excluding BSBD /NO FRILL /JANDHAN) Cash Deposit First – 5 transactions per month (excluding alternate channel transaction):- Free. Beyond 5 transaction (excluding alternate channel transaction) – Rs. 50/- + GST per transaction. CD/CC/OD (Deposit of Currency Notes) : a) -Cash Deposit upto 1.00 lakh per account per day : FREE b) -Cash Deposit above Rs. 1.00 lakh per account per day up to Rs. 10 Lakh : Rs. 1/-+ GST per Rs. 1000/- or part thereof, Min Rs. 100/-+ GST, Max Rs. 10000/-+ GST C) Above Rs. 10 Lakh per account per day : Rs. 2/- + GST per Rs. 1000/- or part thereof, Min Rs. 2000/-+ GST, Max Rs. 20,000/-+ GST If a customer deposits aggregate cash in an account as single or multiple transactions in a day at single or multiple branches exceeding the exemption limit of Rs. 1.00 lakh, cash handling charges are applicable. Cash deposit of Small Denomination Currency Notes upto Rs. 1.00 lakh during the day in CD/CC/OD Accounts i.e. Currency notes of below Rs. 100/- (since we have no option to enter denomination – wise currency in existing system, therefore branch should calculate manually in case of small denomination cash deposit):- a) Upto 10 packet i.e. 1000 pieces of notes : Free b) Above 10 packet – i.e. 1000 pieces of notes charges will be levied @ Rs. 10/- + GST per packet max Rs. 10000/-+ GST.	Branch Manually
30.	Photo attestation charges	Rs 200/- +GST per occasion	Branch Manually
31.	Record copy of the cheque	Rs 150/-+GST up to 6 months old entries Rs 250/-+GST for older entries subject to availability of the instruments	Branch Manually
32.	Interest certificate	Once free, additional copies Rs 150/-+GST per copy	Branch Manually
33.	Payment of deposit receipts to another bank	Upto Rs 10000/- Charge Rs 50/-+ GST Above Rs 10000/- to 1/- lac. Rs. 5/- + GST per thousand. minimum Rs. 60/- + GST Above Rs. 1/- lac Rs. 4/- + GST per thousand. minimum Rs. 600/- Max. Rs. 15,000/-+ GST	Branch Manually



No	Nature of Service	Service Charge	S. Char. to be applied by																
34.	ATM Annual Maintenance Charges (Recovered at the beginning of the second year onwards)	Rs. 200/- + GST Per Year except staff, ex-staff, & PMJDY accounts	By System																
35.	ATM Card Replacement Charges	Rs. 250/-+GST	By System																
36.	Duplicate PIN/Regeneration of PIN	Rs. 100/- +GST	By System																
37.	ATM Card / KIT returned by couriers due to wrong address	Rs. 100/-+GST	Manually																
38.	SMS Alert	Rs. 15/- + GST per quarter (any SMS sent to the registered mobile number of the customer) except staff, ex-staff, & PMJDY accounts)	By System																
39.	INTER-SOL TRANSACTIONS CHARGES Note: Withdrawal from other branch is allowed upto Rs 50,000/- only against the cheque drawn on self. Payment against withdrawal slip is not permitted.	NIL	---																
40.	Change in signatory CC/OD	per occasion Rs 300/-+GST	Manually																
41.	Addition / Deletion of name instruction change	First time free then after Rs 200/ +GST per oc.	Manually																
42.	Conversion of inoperative TO Optative A/C	Rs 50/-+ GST	Manually																
43.	Locker Orations	12 OPERATION PER YEAR FREE Beyond 12 op. Rs 100/-+GST per visit	Manually																
44.	ATM Transaction charges Comparison (Staff, KCC, BSBDA, PMJDY, NO Frill, A/c Sch. No. SB 110, 111, 104, 112 OD 261, 262, CC 351 —FREE)	Monthly Limit: Number of Free ATM Transactions (Financial & Non Financial) <table border="1"> <thead> <tr> <th>Type of Charges</th> <th>Other Bank's ATM 6 Metro</th> <th>Other Bank's ATM Oth. cent.</th> <th>Our ATM 6 Metro & All centers</th> </tr> </thead> <tbody> <tr> <td>Set Limit for monthly Free Trans.</td> <td>3</td> <td>5</td> <td>5</td> </tr> <tr> <td>Charges (in Rs.) for financial trans. beyond the set limit</td> <td>21</td> <td>21</td> <td>21</td> </tr> <tr> <td>Charges (in Rs.) for Non-financial trans. beyond the set limit</td> <td>8</td> <td>8</td> <td>8</td> </tr> </tbody> </table>	Type of Charges	Other Bank's ATM 6 Metro	Other Bank's ATM Oth. cent.	Our ATM 6 Metro & All centers	Set Limit for monthly Free Trans.	3	5	5	Charges (in Rs.) for financial trans. beyond the set limit	21	21	21	Charges (in Rs.) for Non-financial trans. beyond the set limit	8	8	8	By System
Type of Charges	Other Bank's ATM 6 Metro	Other Bank's ATM Oth. cent.	Our ATM 6 Metro & All centers																
Set Limit for monthly Free Trans.	3	5	5																
Charges (in Rs.) for financial trans. beyond the set limit	21	21	21																
Charges (in Rs.) for Non-financial trans. beyond the set limit	8	8	8																
45.	Issuance of duplicate Term deposit Certificate	Rs. 150/- + GST per receipt	Manually																
46.	Allowing operation in a a/c through (one time charge for registration)	A) Power of Attorney Rs. 500/-+GST B) Mandate Rs. 1000/-+GST	Manually																
47.	Cash Withdrawal Charges (Staff, BSBDA, PMJDY, NO Frill, Death claim A/c—FREE)	Savings Bank Account: Up to 7 cash withdrawals in a month: No charges. Beyond 7 withdrawals: Rs. 50+GST CD/OD/CC Accounts: Withdrawal up to Rs. 5,00,000/- in a month: Free Beyond Rs. 5,00,000/-: Rs. 1/-+GST per 1000, with a minimum of Rs. 100/-+GST and maximum of Rs. 10,000/-+GST It is excluding ATM cash withdrawal or other Alternate Banking Channel.	By System																
48.	ATM Transaction decline due to insufficient funds	Rs. 20/- + GST	By System																



Staff & Ex-staff members

No	Nature of Service	Service Charges	Service Charges to be applied by
1.	Cheques for collection	Staff & Ex-staff members: No charges for collection of cheques are to be levied in accounts of staff members and ex-staff members for their single a/c or joint a/c with his/her spouse or children. In case of ex-staff member, he should establish his/her identity as an ex-staff member of our bank for availing the exemption. Money representing in the transaction be pertaining to staff member or ex-staff member only.	--
2.	Remittances: DD, Banker's Cheques, Pay Orders, Cancellation/Re validation/ Duplicate issuance of these.	Staff & Ex-staff members: No charges for these services are to be levied in accounts of staff members and ex-staff members for their single a/c or joint a/c with his/her spouse or children. In case of ex-staff member, he should establish his/her identity as an ex-staff member of our bank for availing the exemption. Money representing in the transaction be pertaining to staff member or ex-staff member only.	--
3.	Minimum Balance Charges	Staff & Ex-staff members: No charges for these services are to be levied in accounts of staff members and ex-staff members for their single a/c or joint a/c with his/her spouse or children. In case of ex-staff member, he should establish his/her identity as an ex-staff member of our bank for availing the exemption.	

GOVT. ACCOUNTS :

No	Nature of Service	Service Charges	Service Charges to be applied by
1.	Cheques for collection	No charges for collection of cheques deposited in Govt. a/cs for funds of govt. sponsored schemes.	--
2.	Remittances: DD, Banker's Cheques, Pay Orders, Cancellation/Revalidation/ Duplicate issuance of these.	No charges for transfer of funds in govt. sponsored schemes.	--



Madhya Pradesh Gramin Bank
Service Charges on various Advances portfolio

S. No	Particulars	Service Charges		Service Charges to be applied by
		New Proposals	Review Proposals	
1.	Processing Charges:			Data Center
	i) Upto Rs 25,000	NIL	NIL	
	ii) Above Rs.25,000/- to Rs.50,000/-	Rs. 250/-+GST	Rs. 250/-+GST	
	iii) Above Rs.50,000/- to Rs.1 Lakh	Rs. 400/-+GST	Rs. 400/-+GST	
	iv) Above Rs. 1.00 Lakh to 5 Lakh	Rs. 400/-+GST per Lakh or part thereof	Rs. 400/-+GST per Lakh or part thereof	
	v) Above Rs 5 Lakh	Rs. 400/-+GST per Lakh or part thereof	Rs.2000 +GST (Rs. 200/- per Lakh or part thereof over Rs.5.00 lakh	
KCC ADVANCE				
a.	Upto Rs. 3 lakh	NIL	NIL	
b.	Above Rs. 3 lakh	As per Point 1(1.1) iv & v	As per Point 1(1.1) iv & V	
Processing Charges applicable to WHR against loan /OD as per Slab 1 i to v.				
2.	Documentation Charges	Priority Sector	Non-Priority Sector	Data Center
	a. Up to Rs. 25000/-	NIL	NIL	
	b. Above Rs. 25000/- to Rs. 50,000/-	Rs. 500/- + GST	Rs. 500/- +GST	
	b. Above 50000/- to Rs.2 lakh	Rs.700/-+GST	Rs.700/-+GST	
	c. Above Rs.2 Lakh and up to Rs.5 Lakh	Rs.2500/-+GST	Rs. 2500/-+GST	
	d. Above Rs.5 Lakh and up to Rs.10 Lakh	Rs.3000/-+GST	Rs.3000/-+GST	
	e. Above Rs.10 Lakh and up to Rs.50 Lakh	Rs.5000/-+GST	Rs.5000/-+GST	
	f. Above Rs.50 Lakh up to Rs.5 crore	Rs 10000/-+GST	Rs 10000/-+GST	
	g. Above Rs.5 Crores	Rs. 25000/-+GST	Rs. 25000/-+GST	
	Note : No Documentation charge is applicable on Loan/OD against WHR, Bank TDR, NSC, KVP, Insurance Policy and KCC upto Rs.3.00 lakh. KCC above Rs.3.00 lakh, as per above Slab.			
3.	Inspection Charges (As per sanction Amt)	Charges per Insp	Max Insp. Charges Per Year	Data Center
	a. Up to Rs. 25000/-	Nil	Nil	
	b. Above Rs. 25000/- to Rs. 50,000/-	Rs 200/-+GST	Rs 800/-+GST	
	c. Above Rs.50,000/- to Rs.2 Lakh	Rs 200/-+GST	Rs 800/-+GST	
	d. Beyond Rs.2 Lakh to Rs. 10 Lakh	Rs 500/-+GST	Rs. 2000/-+GST	
	e. Above Rs.10 Lakh to 20 Lakh	Rs. 1000/-+GST	Rs. 4000/-+GST	
	f. Above Rs.20 Lakh to 50 Lakh	Rs. 1000/-+GST	Rs. 4000/-+GST	
	g. Above Rs.50 Lacs to Rs. 5 crore	Rs. 2000/-+GST	Rs. 8000/-+GST	
	h. Above Rs.5 crore	Rs. 3000/-+GST	Rs. 12000/-+GST	
	Note: Sanction limit above Rs.10 lakh, actual expenses or above-mentioned charges whichever is higher. No inspection charges in KCC upto Rs.3.00 lakh. KCC above Rs.3.00 lakh, as per above Slab.			
4.	Providing Photocopy of Loan Documents	Up to Rs. 2 Lacs	Rs.100/-+GST per occasion/File Excluding Photocopy Expenses.	Branch Manually
		Above Rs. 2 Lacs	Rs.200/-+GST per occasion/File Excluding Photocopy Expenses.	



S. N.	Particular	Service Charges		Service Charges to be applied by	
5.	Non Fund Based Limits i.e. Bank Guarantee (Performance & Financial Guarantees)			Data Center	
5.1	Guarantee Charges/Commission	Rs. 180/-+0.85%per quarter or part thereof, minimum for 2 quarters			
5.2	Commission as per available Cash Margin				
	Cash Margin	Minimum Commission			
a	100%	25% of applicable commission			
b	80% to less than 100%	40% of applicable commission			
c	60% to less than 80%	60% of applicable commission			
d	40% to less than 60%	75% of applicable commission			
e	Below 40%	Applicable Commission			
6.	Equitable Mortgage Charges (Charged to be levied both for original and extension of mortgages) (Excluding Home Loan)		MSME	General	Branch Manually
i) Up to Rs. 5 lakh			Nil	Nil	
ii) Above Rs.5 lakh upto Rs. 10 lakh			Nil	5000+GST	
iii) Above Rs.10 lakh upto Rs. 25 Lac			5000+GST	10000+GST	
iv) Above Rs.25 lakh upto Rs. 50 Lac			5000+GST	10000+GST	
v) Above Rs.50 lakh upto Rs. 01 Crore			10000+GST	10000+GST	
vi) Above Rs. 1 crore			10000+GST	20000+GST	
7.	Tech. Inspection/ Project Appraisal charges			Branch Manually	
a. Micro and Small Enterprises	Up to Rs.30 Lakhs	NIL			
	Above Rs.30 Lakhs up to Rs.50 lakhs	Rs.5650/-+GST			
	Above Rs.50 Lakhs up to Rs.300 lakhs	Rs.6500/-+GST Plus 0.25 % of amount exceeding Rs.50 Lakhs			
	Above Rs. 300 Lakhs	Rs 69000/-+GST Plus 0.35 % of amount exceeding Rs.300 lakh.			
b. Medium Enterprises	0.60% of Aggregate Fund-Based Limits subject to a Min. of Rs.12,500/= and Maximum of Rs.6.00 Lakhs				
8.	CIC (Credit Information Company such as CIBIL etc) Report	Consumer Report: Rs 50/-		Branch Manually	
		Commercial Report: - Actual Expenses		Branch Manually	



Madhya Pradesh Gramin Bank

SERVICE CHARGES ON RETAIL BANKING ADVANCES:

S. No	Particulars	Service Charges			Service Charges to be applied by	
Home Loan	Processing Charges	One time Charge @1.00% of loan Sanction amount +GST			By System	
	Inspection Charges	One Inspection –Per Year, Visits during disbursement period and for Recovery are chargeable as per applicable Inspection Charge Slab				
	Documentation & Mortgage Charges	NIL			--	
	CM Rural Housing Scheme - Inspection Charges: Per Inspection Rs.100/- +GST, Maximum Rs.400/-+GST (No inspection charges applicable after completion of unit.) Processing & Documentation : NIL					
Mortgage Loan (Loan against Property)	Processing Charges	For Loan /OD One time @ 1% of loan amount +GST min.Rs.5000/- and Max.Rs.50000/-			By System	
	Inspection Charges	One Inspection –Per Year, Visits during disbursement period and for Recovery are chargeable as per applicable Inspection Charge Slab				
	Document Charges	Nil				
	Mortgage Charges	Upto Rs.10.00 lakh : Rs.5000/-+GST Above Rs.10.00 lakh & upto 01 Crore : Rs.10000/-+GST Above Rs.1 Crore : Rs.20000/-+GST				
Education Loan	Processing Charges/Documentation on Charges	No processing/Documentation / Inspection charges.			Manually	
		In respect of loan for foreign study, letter of sanction may be issued for obtaining VISA. This can be refunded if the actual loan is availed.	Rs. 1000/-	Rs. 5000/-		Rs. 5000/-
		If Change if institution due to any reason		One time charges for any deviation from the scheme norms including approval of outside scheme		one time charges for any deviation from the scheme norms including approval of courses outside scheme
		a. For Domestic Studies	Rs. 250/-+GST	Rs. 250/-+GST		
		b. For foreign Studies	Rs. 500/-+GST	Rs. 500/-+GST		
		One time charges for any Deviations from the scheme norms including approval of courses outside scheme :				
Upto Rs. 4.00 lacs		Rs. 500/-+GST				
Over Rs. 4.00 lacs to Rs. 7.50 lacs		Rs. 1500/-+GST				
Over Rs. 7.50 lacs to Rs. 20.0 lacs		Rs. 3000/-+GST				



S. No.	Particulars	Service Charges	Service Charges to be applied by
Personal Loan /OD (including Consumer Loan etc)	Processing Charges	One time @ 2.00% of loan amount +GST (minimum Rs. 1000/- & Max. Rs. 10000/-)	By System
	Documentation Charges	As per NPS Slab 2	
	Inspection Charges	Nil	--
Vehicle Loan	Processing Charges	One time @ 1.00% of loan amount +GST (minimum Rs. 1000/- & Max. Rs. 10000/-)	Manually
	Documentation Charges	As per NPS Slab 2	Manually
	Inspection Charges	As per NPS slab (3)	Manually

Advances:

1. No processing Charges for fund based or non fund based facilities for staff members.
2. No processing charges in case of Govt. sponsored schemes other than PMEGP upto Rs. 2.00 lacs. The charges for PMEGP borrower will be applicable as per Service Charges for other advances.
3. No service charges are applicable in loan/ OD against Bank's own deposits.
4. Loan against NSC/KVP/Life Insurance Policy flat charges Rs. 100 /-+GST which includes lien charges at post office/assignment with Insurance Co. plus actual conveyance charges for making lien over NSCs / KVPs/Assignment with Insurance Co.

5. SHG:

- i) Service Charges will be applicable as per Drawing Limit.
- ii) No service charges for Drawing limit upto Rs.25,000/- per member.,
- iii) Service Charges for Drawing limit above Rs.25,000/- per member is as per other priority Sector Advances (Annexure 2).

Special Note :

1. Charges to be born by the Borrower for-
 - a) Valuation of Property from Bank's approved valuer;
 - b) Obtention of Title Clearance Report from Advocate on Bank's approved panel
 - c) Registration of charges with the office of Sub-registrar (wherever applicable);
 - d) Registration of charges with ROC (wherever applicable), etc. to be born by the borrower;
 - e) Stamping charges of execution of documents;
 - f) Creation of charges on assets to be charged to the Bank etc.
 - g) Verification of KYC/assets etc by approved verification agencies.
- 2 Premium for insurance of property/assets charged to the Bank to be born by the borrower.

Note: In order to mobilize and acquire high value business, the Bank, some times waives certain service charges. Accordingly, to attract and bring high value business to the Bank, the Chairman as well as the General/Regional Managers are authorized to waive off the service charges as per details given below:

S. No.	Authority	Power to waive service charges To the extent of
1	Chairman	100%
2	General Manager	75%
3	Regional Manager	50%



**Madhya Pradesh Gramin Bank
Proposed Service Charges on Advances**

Fee Prescribed by CERSAI		
S.No.	Nature of Transaction	Amount of fee payable (Excl. Tax)
1.	Particulars of creation or modification of Security interest in favor of secured creditors / Other Creditors	Rs. 100 for a loan above Rs. 5 lakh and Rs. 50 for loan Rs. 5 lakh
2.	Satisfaction of any existing Security	Nil
3.	Particulars of securitization or reconstruction of financial assets	Rs. 500
4.	Satisfaction of securitization or reconstruction of financial assets	Rs. 50
5.	Search for an information in CERSAI	Rs. 10
6.	Assignment of Receivables	Rs. 10 for assignment of receivables of less than Rs. 5 lakh and Rs. 100 for assignment of receivables of Rs. 5 lakh
7.	Satisfaction of registration on realization of the receivables	Nil
8.	Condonation of delay up to 30 days for Assignment of Receivables	Ten times of the basic fee, as applicable.



(P)

Annexure 5

Locker Rent for Public (w.e.f 10-05-2023)				Service Charges to be applied by
Type of Locker	Locker Size Height X width X Depth (Size in MM)	For Metro/Urban Centres Charges Per Year in Rs.	For Semi Urban/Rural Centres Charges Per Year in Rs.	
A	125 X 175 X 492	1500	1100	By system Charges +GST
B	159 X 210 X 492	2000	1200	
C	125 X 352 X 492	3000	1900	
D	189 X 263 X 492	3000	1900	
E	159 X 423 X 492	3500	2300	
F	278 X 352 X 492	6500	5500	
G	189 X 529 X 492	6500	5500	
H	321 X 423 X 492	6500	5500	
H1	321 X 210 X 492	3500	2300	
L	404 X 529 X 492	9500	7500	
L1	385 X 529 X 492	9500	7500	

Locker Rent for Staff (w.e.f 10-05-2023)				Service Charges to be applied by
Type of Locker	Locker Size Height X width X Depth (Size in MM)	For Metro/Urban Centres Charges Per Year in Rs.	For Semi Urban/Rural Centres Charges Per Year in Rs.	
A	125 X 175 X 492	700	500	By system Charges+GST
B	159 X 210 X 492	900	600	
C	125 X 352 X 492	1200	800	
D	189 X 263 X 492	1100	900	
E	159 X 423 X 492	1200	1000	
F	278 X 352 X 492	1700	1400	
G	189 X 529 X 492	1500	1400	
H	321 X 423 X 492	2300	1900	
H1	321 X 210 X 492	1200	1000	
L	404 X 529 X 492	3000	2500	
L1	385 X 529 X 492	2500	2200	

Note: 1. New Locker rentals would be applicable from the date of renewal. If the locker rent falls in arrears and is paid after the implementation of revised rates, the new /revised rates will be applicable.

2. **loss of key:** In case of loss of key of the lockers, a service charge of Rs. 700/-+GST has to be recovered from hirer in addition to the actual expenditure incurred in breaking open the locker and changing of key by manufacturer of lockers.

3 **On advance rental:** Paid for 2 yrs or more: 10% concession in rent.

Locker Rent Overdue Charges:

1st Quarter	10% of Annual Rent+GST
2 nd Quarter	25% of Annual Rent+GST
3 rd Quarter	40% of Annual Rent+GST
1 year	50% of Annual Rent+GST

