



# Sarva U.P. Gramin Bank

(Sponsor-punjab national bank)

Head Office: C-39/5, Jagrati Vihar, Meerut

e-mail: [acdep@upgb.com](mailto:acdep@upgb.com) website: [www.upgb.com](http://www.upgb.com)

## Head Office:-

Tel.: 0121-2767793,2767796 Fax: 0121-4007290

**General Manager:-** Tel.: 0121-2767518

**CM Secretariat:-** Tel.: 0121-2767731

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### ISSUANCE OF DEMAND DRAFTS/MAIL TRANSFERS/TPO (Non- Cash Basis)

(TO BE READ WITH NOTES GIVEN BELOW )

| Sl.No  | Category  | CHARGES  |  |  |
|--|---|--|--|--|
|  |   | Non Individuals  | Individuals /customers of Semi-urban, Urban and Metro branches   | Individuals/Customers of the Bank in rural areas, pensioners & senior citizens   |
| <b>1</b>   | <b>FOR GENERAL PUBLIC:(EXCLUDING STUDENTS)</b>  |  |  |  |
| <b>1(i)</b>  | Drafts upto Rs. 10000/-   | Rs. 40/-   | Rs.35/-  | Rs.30/-  |
| <b>1(ii)</b>   | Drafts above Rs. 10000/-  | Rs. 3.00 per Rs 1000/- or part thereof subject to Minimum Rs. 40/- and MAXIMUM: Rs. 12000/-. | Rs. 2.75 per Rs 1000/- or part thereof subject to Minimum Rs. 35/- and MAXIMUM: Rs. 12000/-.   | Rs. 2.50 per Rs 1000/- or part thereof subject to Minimum Rs. 30/- and MAXIMUM: Rs. 12000/-.   |
| <b>1(iii)</b>  | <b>FOR STUDENTS</b> : DRAFTS (in respect of education/examination fee only)   | N.A.   | Rs.20/- .for Drafts upto Rs.5000/-<br><br>ABOVE RS.5000/-, normal rate will apply.<br><br>(Free for students availing Education loan from our Bank.) | Rs.20/- .for Drafts upto Rs.5000/-<br><br>ABOVE RS.5000/-, normal rate will apply.<br><br>(Free for students availing Education loan from our Bank.) |
| <b>Credit/Deposit Scheme (including No Frill account) specific concessions would continue as mentioned specifically in the concerned Scheme.</b> |   |  |  |  |
| <b>2</b>   | <b>DEMAND DRAFTS: REVALIDATION, CANCELLATION ISSUANCE OF DUPLICATE INSTRUMENTS ETC.</b> (Separate provisions for <b>STUDENTS</b> have already been provided at footnote # ) |  |  |  |



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|        |  |  |  |  |
|--------|--|--|--|--|
| 2(i)   | <b>DEMAND DRAFTS REVALIDATION</b><br>*     | Upto Rs.10000/- <b>Rs 50/-</b><br>Above Rs.10000/- <b>Rs.100/-</b> | Upto Rs10000/- <b>Rs.45/-</b><br>Above Rs.10000/- <b>Rs.90/-</b> | Upto Rs10000/- <b>Rs.40/-</b><br>Above Rs.10000/- <b>Rs.80/-</b> |
| 2(ii)  | <b>DEMAND DRAFTS CANCELLATION*</b>         | Upto Rs.10000/- <b>Rs.80/-</b><br>Above Rs.10000/- <b>Rs.100/-</b> | Upto Rs.10000/ <b>Rs.70/-</b><br>Above Rs.10000/- <b>Rs.90/-</b> | Upto Rs10000/- <b>Rs.60/-</b><br>Above Rs.10000/- <b>Rs.80/-</b> |
| 2(iii) | <b>Cancellation of Lost Instrument(s)*</b> | <b>Rs. 100/-</b> per instrument irrespective of amount.            | <b>Rs. 90/-</b> per instrument irrespective of amount.           | <b>Rs.80/-</b> per instrument irrespective amount                |

\*Plus Actual Out Of Pocket Expenses incurred for having taken up the matter with the drawee branch.

# For Students: If demand draft(s) were got issued for educational purposes, students will be required to pay only Rs.10/- per instrument in respect of item no. 2 (i) (ii) & (iii).

|          |  |   |   |   |
|----------|--|---|---|---|
| <b>3</b> | <b>ISSUANCE OF DUPLICATE DEMAND DRAFTS :</b> |   |   |   |
| 3 (I)    | <b>Upto Rs. 10000/</b>                       | <b>Rs.75/- +</b> Actual Out of Pocket expenses incurred   | <b>Rs.65/- +</b> Actual Out of Pocket expenses incurred.  | <b>Rs.60/- +</b> Actual Out of Pocket expense incurred.   |
| 3(ii)    | <b>Rs 10001/ to Rs. 1,00,000/</b>            | <b>Rs.125/- +</b> Actual Out of Pocket expenses incurred.   | <b>Rs.110/- +</b> Actual Out of Pocket expenses incurred.   | <b>Rs.100/- +</b> Actual Out of Pocket expenses incurred.   |
| 3(iii)   | <b>Above Rs. 1,00,000/</b>                   | Minimum: 50% commission chargeable, for issuance of draft, on the date of request or Rs.155/-, whichever is higher. | Minimum: 50% commission chargeable, for issuance of draft, on the date of request or Rs.140/-, whichever is higher. | Minimum: 50% commission chargeable, for issuance of draft, on the date of request or Rs.130/-, whichever is higher. |
|          | <b>Charges</b>                               |   |   |   |



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|  |   | Non Individuals  | Individuals/customers of Semi-urban, Urban and Metro branches                                      | Individuals/Customers of t Bank in rural area pensioners & senior citizens                       |
|--|---|--|--|--|
| <b>4 ISSUANCE/REVALIDATION/CANCELLATION/DUPLICATE IN LIEU OF ORIGINALLY ISSUED BANKERS CHEQUE/CASH ORDER:(READ NOTES* GIVEN BELOW ALSO)</b>  |   |  |  |  |
| <b>4(i)</b>  | <b>ISSUANCE OF BANKERS CHEQUE/CASH ORDER</b>                        | <b>Rs.40/-</b>   | <b>Rs.35/-</b>   | <b>Rs.30/-</b>   |
|  | <b>Upto Rs.10,000/-</b>   |  |  |  |
| <b>4ii)</b>  | <b>Above Rs.10,000/-</b>  | Rs. <b>3.00</b> per Rs 1000/- or part thereof subject to Minimum Rs. 40/- and Maximum Rs.12000/- | Rs. <b>2.75</b> per Rs 1000/- or part thereof subject to Minimum Rs. 35/- and Maximum Rs. 12000/-. | Rs. <b>2.50</b> per Rs 1000/- or part thereof subject to Minimum Rs. 30/- and Maximum Rs.12000/- |
| <b>4iii)</b>   | <b>Revalidation/Cancellation/ Issuance of duplicate CASH ORDER*</b> | Upto Rs.10000/ :Rs.50/-<br>Above Rs.10000/- Rs.100/-   | Upto Rs.10000/:Rs.45/-<br>Above Rs.10000/- Rs.90/-   | Upto Rs.10000/-:Rs.40/-<br>Above Rs.10000/-<br>Rs.80/-   |
| <b>REMITTANCE OF FUNDS: (FOR REMITTANCES/RETIREMENT OF BILLS THROUGH CASH, 20% EXTRA TO BE CHARGED IN ALL CASES, EXCEPT STUDENTS, MENTIONED BELOW)</b>                             |   |  |  |  |
| <b>Students are exempted from additional charges of 20% for issuance of drafts/ Pay orders, against deposit of cash, for educational purposes.</b>                                 |   |  |  |  |
| <b>* (NO CHARGES FOR PREMIUM SAVINGS FUND AND PREMIUM CURRENT ACCOUNT CUSTOMERS for REVALIDATION/CANCELLATION/DUPLICATE IN LIEU OF ORIGINALLY ISSUED BANKERS CHEQUE/CASH ORDER</b> |   |  |  |  |
| <b>Notes:</b>  |   |  |  |  |



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- I. For issuance of Demand Draft / Cash Order, guidelines issued by HO, from time to time be followed.
- II. Out of pocket expenses like Regd. dak charges for sending drafts/pay orders/other instruments on behalf of customers **MUST BE RECOVERED IN FULL.**
- III. **NO CHARGES TO BE LEVIED FOR ISSUANCE OF DEMAND DRAFT/CASH ORDERS ISSUED FOR PAYMENT OF PROCEEDS DUE TO RESTRICTIONS UNDER INCOME TAX ACT FOR PAYING IN CASH IN RESPECT OF MATURED DEPOSIT ACCOUNTS LIKE TERM DEPOSITS AND PPF OR OTHER SUCH ACCOUNTS UNDER GOVT. RUN SAVINGS SCHEMES**
- IV. **PREMIUM SAVINGS A/C. AND CURRENT A/C. CUSTOMERS (FOR ALL PURPOSES IN THIS CIRCULAR) HAVE BEEN DEFINED AS UNDER:**
- a) **PREMIUM SAVINGS A/C CUSTOMER:** CUSTOMERS WHO HAVE MAINTAINED MINIMUM BALANCE OF RS. 25000/- THROUGHOUT THE PREVIOUS MONTH.
- b) **PREMIUM CURRENT ACCOUNT CUSTOMER:** CUSTOMERS WHO HAVE MAINTAINED MINIMUM BALANCE OF RS. 100000/- THROUGHOUT THE PREVIOUS MONTH.

| 5. CHEQUE BOOK CHARGES: |   |   |  |   |
|-------------------------|---|---|--|---|
| 5(i)                    | ISSUANCE OF MICR Cheque Books   | Rs. 2.50 per cheque leaf.   | Rs. 2.25 per cheque leaf.  | Rs. 2.00 per cheque leaf.   |
| 5(ii)                   | ISSUANCE of Multicity Cheque Books  | Rs.2.50 per cheque leaf.  | Rs. 2.25 per cheque leaf.  | Rs. 2.00 per cheque leaf.   |
| 5(iii)                  | ISSUANCE OF Non-MICR Cheque Books   | Rs.2.50 per cheque leaf.  | Rs. 2.25 per cheque leaf.  | Rs. 2.00 per cheque leaf.   |
| 6                       | Free cheque leaves to Premium (Current Account) Customers                         | 200 Free Cheque Leaves in a Calendar year.                                    | 200 Free Cheque Leaves in a Calendar year.   | 200 Free Cheque Leaves in a Calendar year.                                    |
| 7.                      | Free Cheque Leaves to Saving Fund Account Customers (except Premium SF customers) | 20 cheque leave free per half year.   | 20 cheque leaves free per half year.   | 20 cheque leaves free per half year.  |
|                         |   |   | <b>Charges</b>   |   |
|                         |   |   | <b>Non Individuals</b>   | <b>Individuals/customers of Semi-urban, Urban and Metro branches</b>          |
|                         |   |   | <b>Individuals/ Customers of Bank in rural area pensioners &amp; senior citizens</b> |   |
| 8.                      | <b>PREMIUM (SAVING FUND) CUSTOMERS:</b>   | <b>Free of charge</b> cheque book facility without any limit on cheque usage. | <b>Free of charge</b> cheque book facility without any limit on cheque usage.        | <b>Free of charge</b> cheque book facility without any limit on cheque usage. |



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|-----|---|---|--|--|
| 9.  | <b>Interest Certificate in Deposit Accounts</b> NOTE: one certificate to be issued 'free of cost' every year. | Rs.60/- for all type of accounts  | Rs.50/- for all type of accounts   | Rs.40/- for all type of accounts   |
| 10. | <b>Balance Certificate/ other certificate, in Deposit Accounts</b>  | Rs.60/- (Other than those which have been specifically mentioned or exempted vide any circular of the bank) | Rs.50/- (Other than those which have been specifically mentioned or exempted vide any circular of the bank ) | Rs.40/- (Other than those which have been specifically mentioned or exempted vide any circular of the bank ) |
| 11. | <b>STOP PAYMENT INSTRUCTIONS</b>  | Rs. 75/- per instrument, Maximum Rs. 500/- per reference.   | Rs. 40/- per instrument, Max. Rs. 300/- per reference.   | Rs. 35/- per instrument, Maximum Rs. 250/- per reference.  |

These charges are to be levied only once i.e. at the time of accepting the instructions for stop payment and no charges be levied while actually returning such instruments through clearing.

|         |  |  |  |  |
|---------|--|--|--|--|
| 12.     | <b>ISSUANCE OF DUPLICATE Statement /PASS BOOK</b>  |  |  |  |
| 12.(i)  | <b>ONLY WITH LATEST BALANCE</b>  | Rs.50/- per passbook   | Rs.45/- per passbook   | Rs.40/- per passbook   |
| 12.(ii) | <b>FOR PREVIOUS ENTRIES: PER ENTRY/RECORD</b>  | Rs.2.00 per entry/record, Minimum Rs.100/- - Maximum Rs.1000/- | RS.1.50 per entry/record, Minimum Rs.75/-, Maximum Rs.1000/- | RS.1.00 per entry/record, Minimum Rs.50/-, Maximum Rs.1000/- |
| 13.     | <b>ACCOUNT CLOSURE CHARGES</b><br><br>FOR CLOSING <b>RECURRING DEPOSIT</b> ACCOUNT WITHIN 1 YEAR OF THEIR OPENING: <b>Rs.100/-</b> (ON ACCOUNT OF DEATH OF CUSTOMER, NO CHARGES SHOULD BE LEVIED)<br><br><b>Benefit of waiving penalty for delayed payments against payment of equal number of advance instalments in Recurring deposit account is not available. However, The Interest should be paid at applicable rate after deducting penalty charges.</b> |  |  |  |
|         |  | <b>Charges</b>   |  |  |
|         |  | <b>Non Individuals</b>   | <b>Individuals/customers of Semi-</b>                        | <b>Individuals/Customers of t</b>                            |



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|         |   |  | urban, branches   | Urban and Metro | Bank in rural areas, pensioners & senior citizens   |
|---------|---|--|---|-----------------|---|
| 13.(i)  | FOR CLOSING <b>SF ACCOUNT</b> WITHIN 1 year OF THEIR OPENING (EXCEPT IN CASE OF DEATH OF CUSTOMER)      | Rs.100/-   | Rs.90/-   |                 | Rs.80/-   |
| 13(ii)  | FOR CLOSING <b>CURRENT ACCOUNT</b> WITHIN 1 year OF THEIR OPENING (EXCEPT IN CASE OF DEATH OF CUSTOMER) | Rs.150/-   | Rs.100/-  |                 | Rs.100/-  |
| 14.     | <b>PENALTY CHARGES FOR DEPOSITING DELAYED INSTALMENTS IN RECURRING DEPOSIT ACCOUNTS</b>                 | PENALTY CHARGES to be levied for delayed instalments in Recurring Deposit Accounts @ <b>Rs.2/-</b> for Rs.100/ p.m. irrespective of periodicity of deposit | PENALTY CHARGES to be levied for delayed instalments in Recurring Deposit Accounts @ <b>Rs.2/-</b> for Rs. 100/- p.m. irrespective of periodicity of deposit. |                 | PENALTY CHARGES to be levied for delayed instalments in Recurring Deposit Accounts @ <b>Rs.2/-</b> for Rs. 100/- p.m. irrespective of periodicity of deposit. |
| 15.     | <b>Balance Enquiry</b>  | Free.  | Free  |                 | Free  |
| 16.     | <b>COLLECTION SERVICES : To be read with notes at serial No. i to v mentioned after item NO.19</b>      |  |   |                 |   |
| 16 (i)  | <b>COLLECTION OF LOCAL CHEQUES THROUGH CLEARING</b>   | Free   | Free  |                 | Free  |
| 17      | <b>COLLECTION OF OUTSTATION CHEQUES.</b>  |  |   |                 |   |
| 17(i)   | <b>Upto Rs. 10,000/-</b>  | Rs.40/- plus actual out of pocket expenses.  | Rs 35/- plus actual out of pocket expenses  |                 | Rs 30/- plus actual out of pocket expenses.   |
| 17 (ii) | <b>Above Rs.10000/- upto Rs. 50000/-</b>  | <b>Rs.4.50/-</b> per Rs1000/- subject to <b>MINIMUM: Rs.55/-</b> , + out of pocket expenses.   | Rs. 4/- per 1000/-, Min.Rs.45/-, + actual out of pocket expenses  |                 | Rs.3.50 per 1000/-, Min.Rs.40/- p actual out of pocket expenses.  |



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|                |   |  |   |  |
|----------------|---|--|---|--|
| 17(iii)        | Above Rs.50000  | Rs.4/- per 1000, Min.Rs.225/-, Max. Rs.12000/-+ actual out of pocket expenses.   | Rs. 3.60 per 1000, Min.Rs.200/- , Max. Rs.12000/- + actual out of pocket expenses | Rs.3.20 per 1000, Min. Rs.175/-, Max. Rs.12000/-+ actual out of pocket expenses. |
| 18.            | OUTSTATION INSTRUMENTS of SMALL VALUE upto Rs. 500/-    | Rs.10/- plus actual out of pocket expenses.  | Actual out of pocket expenses.  | Actual out of pocket expenses only   |
| <b>Charges</b> |   |  |   |  |
| 19.            | Collection of Other Bank's Deposit Receipts on Maturity | Collecting bank shall levy charges as applicable to remittances. In the case of local collection charges as applicable to banker's cheque be levied. Paying bank is not to levy any service charges. |   |  |

### \*NOTES IN RESPECT OF ITEM NO. 16to19.

I. ACTUAL POSTAGE, AND ANY OTHER OUT OF POCKET EXPENSES HAVE TO BE RECOVERED IN FULL FROM THE CUSTOMERS OTHER THAN THE STAFF MEMBERS (INCLUDING HONORABLY RETIRED EX-STAFF MEMBERS AND THEIR WIDOWS/WIDOWERS).

II. COLLECTION CHARGES IN CASE OF OUTSTATION CHEQUES SHOULD BE LEVIED ON THE GROSS AMOUNT OF THE INSTRUMENT.

III. ALL CHARGES ARE TO BE NORMALLY RECOVERED FROM THE PROCEEDS OF COLLECTION, UNLESS SPECIFICALLY INSTRUCTED TO CHARGE FROM THE DRAWEES.

IV. NO SERVICE CHARGES WILL BE LEVIED ON COLLECTION OF LOCAL NON-MICR INSTRUMENTS.

V. REBATE OF 25% OF NORMALLY APPLICABLE COLLECTION CHARGES MAY BE GRANTED (IN RESPECT OF COLLECTION CHARGES ONLY) TO PREMIUM SAVING A/C. AND PREMIUM CURRENT A/C. CUSTOMERS.

### 20. RETURNING CHARGES: CHEQUES/BILLS RETURNED UNPAID: RETURNING CHARGES / HANDLING CHARGES

INWARD CLEARING: DISHONOUR OF CHEQUES FOR WANT OF FUNDS OR FOR ANY OTHER REASONS NOT ATTRIBUTABLE TO OUR BANK LEVYING OF CHARGES/ INTEREST TO DRAWERS' ACCOUNT ARE AS UNDER: (Charges/Interest so charged to the debit of drawer's account is to be credited to 'MISC. INTEREST' HEAD) .

For cheques where drawer has requested for Stop payment, charges are to be levied only once i.e. at the time of accepting the instructions for stop payment.



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and no charges be levied while actually returning such instruments through clearing.

|          | Amount of cheque   | Non Individuals   | Individuals/customers of Semi-urban, Urban and Metro branches                                 | Individuals/ customers of the bank in rural areas pensioners & senior citizens                |
|----------|--|---|---|---|
| 20(i)    | Cheques Upto Rs. 10,000/-  | Rs. 100/-   | Rs.80/-   | Rs.60/-   |
| 20 (ii)  | Above Rs.10000/- upto Rs. 50000/-  | Rs. 125/-   | Rs.100/-  | Rs.80/-   |
| 20 (iii) | Above Rs.50000/-upto Rs.1 lac  | Rs.150/-  | Rs.135/-  | Rs.120/-  |
| 20.(iv)  | ABOVE Rs.1 lac **<br><br>The Minimum handling amount is to be charged even if the bank has not remained out of fund. | MINIMUM Rs. 250/-<br>OR<br>ACTUAL INTEREST TO BE CHARGED @ 3.5% over PLR, WHICHEVER IS HIGHER | MINIMUM Rs. 225/-<br>OR<br>ACTUAL INTEREST TO BE CHARGED @ 3.5% over PLR, WHICHEVER IS HIGHER | MINIMUM Rs. 200/-<br>OR<br>ACTUAL INTEREST TO BE CHARGED @ 3.5% over PLR, WHICHEVER IS HIGHER |

\*\*Notes: Mentioned hereafter

\*\*Branches are aware that when a cheque drawn on the bank is presented through clearing, the bank's account at the RBI/SBI is debited. If such cheque is returned for any reason, it goes back to the presenting bank through the clearing house and the drawee bank's account at the RBI/SBI is credited. Such a debit while the cheque gets presented and the consequential credit to the account of returning of cheque would have a time lag of a day or more, resulting in outgo of funds. If the cheque is returned 'FOR WANT OF FUNDS' OR FOR ANY OTHER REASONS NOT ATTRIBUTABLE TO OUR BANK, there is a case for drawee bank to levy interest for the period the bank has remained out of funds. ***IN SUCH CASES, BRANCHES ARE ADVISED TO LEVY CHARGES AS PRESCRIBED ABOVE. IF APPLICABLE, INTEREST SHALL BE CHARGEABLE. THE NUMBER OF DAYS FOR WHICH THE BANK HAS REMAINED OUT OF FUNDS SHALL DEPEND UPON THE TIME TAKEN AT DIFFERENT CLEARING CENTRES AND WOULD BE DETERMINED BY THE INCUMBENTS AT THEIR END.*** However, minimum charges are to be charged even if the bank has not remained out of funds. Further, stop payment charges are to be levied only once i.e. at the time of accepting the instructions for stop payment and no charges be levied while actually returning such instruments through clearing.

| 21. | Nature of Returned Instrument | Returning Charges |   |  |
|-----|-------------------------------|-------------------|---|--|
|     |                               | Non Individuals   | Individuals/customers of Semi-urban, Urban and Metro branches | Individuals/Customers of the Bank in rural areas, pensioners & senior citizens |
|     |                               |                   |   |  |



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|----------|---|---|--|--|
| 21. (I)  | <b>LOCAL CHEQUES DISHONoured -OUTWARD CLEARING</b> i.e. cheques received by our customers and deposited for presentation in clearing house. | Rs.100/- per instrument.  | For Cheques upto Rs.10000/- Rs.40/- per instrument.<br><br><b>Above Rs.10000/-</b> Rs.50/ per instrument. However, no charges to be levied from any customer upto 2 dishonored cheques deposited during a quarter. | For Cheques upto Rs.10000/- Rs.30/- per instrument.<br><br><b>Above Rs.10000/-</b> Rs.40/- per instrument. However, no charges to be levied from a customer upto dishonoured cheques deposited during quarter. |
| 21. (ii) | <b>LOCAL CHEQUES</b> -for presentation directly at the drawee bank  | Rs.100/- + out of pocket expenses or 50% of collection charges whichever is higher. | Rs.90/- + out of pocket expenses or 50% of collection charges whichever is higher.   | Rs. 80/- + out of pocket expenses or 50% of collection charges whichever is higher.  |
| 22.      | <b>LOCAL Bills</b> -for presentation directly at the drawee bank/drawee   | Rs.100/- + out of pocket expenses or 50% of collection charges whichever is higher. |  |  |
| 23.      | <b>RETURNING CHARGES FOR OUTSTATION CHEQUES / Bills</b>   |   |  |  |
|          |   | <b>Non individuals</b>  | <b>Individuals/customers of Semi-urban, Urban and Metro branches</b>   | <b>Individuals in rural areas, Pensioners Sr. Citizens</b>   |
| 23.(I)   | Cheques upto Rs.10000/-   | Rs 100/- + out of pocket expenses.  | Rs.90/- + out of pocket expenses.  | Rs.80/- + out of pocket expenses.  |
| 23. (II) | Cheques above Rs.10000/-  | Rs.125/- + out of pocket expenses<br><b>OR</b>                                      | Rs.100/- + out of pocket expenses  | Rs.90/- + out of pocket expenses   |



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|  |  |   |   |   |
|--|--|---|---|---|
|  |  | 50% of collection charges whichever is higher.  | <b>OR</b><br>50% of collection charges whichever is higher. | <b>OR</b><br>50% of collection charges whichever is higher. |
| 23.(iii)   | Bills  | Rs.100/- + out of pocket expenses OR 50% of collection charges whichever is higher  |   |   |
| 24.  | <b>Collection of OUTSTATION/ LOCAL BILLS</b>   |   |   |   |
|  | <b>Amount of Bill</b>  | <b>Charges</b>  |   |   |
| 24. (i)  | Bills Upto Rs. 10000/-   | Rs.75/+ out of pocket expenses.   |   |   |
| 24.(ii)  | Bills Over Rs.10000/-  | Rs.8/- Per Rs. 1000/- or part thereof Subject to a Minimum Of Rs. 100/- + out of pocket expenses<br><b>Maximum Rs.12, 000/-.</b>      |   |   |
| 1. ACTUAL POSTAGE CHARGES AND ANY OTHER OUT OF POCKET EXPENSES HAVE TO BE RECOVERED IN FULL FROM THE CUSTOMERS.                                      |  |   |   |   |
| 2. Collection charges in case of bills should be levied on the gross amount of the instrument.   |  |   |   |   |
| 3. All charges are to be normally recovered from the <b>proceeds of collection</b> , unless specifically instructed to charge from the drawee.       |  |   |   |   |
| 4. Rebate of 25% of normally applicable collection charges may be granted (in respect of collection charges only) to premium current a/c. customers. |  |   |   |   |
| 25.  | Documents received for collection: if required to be delivered <b>FREE OF PAYMENT</b> to drawee OR to be returned back as <b>UNREALISED.</b> | <b>Normal Collection Charges +</b> out of pocket expenses.  |   |   |
| 26.  | Charges on Inward Collection<br><br>(Bank to Bank)   | Remittance charges to be collected from the drawee.<br><br>- Where remitting bank has no branch, commission to be shared 50:50 basis. |   |   |



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**General Manager:-** Tel.: 0121-2767518

**CM Secretariat:-** Tel.: 0121-2767731

| 27. STANDING INSTRUCTIONS:   |  | Charges   |  |  |
|--|--|---|--|--|
|  |  | Non Individuals   | Individuals/customers of Semi-urban, Urban and Metro branches      | Individuals/customers of the Bank in rural areas, pensioners senior citizens |
| 27.(i)   | <b>REGISTRATION</b>  | Rs.50/- (one time charges)  | Rs.50/- (one time charges)   | Rs.50/- (one time charges)   |
| 27. (ii)   | <b>EXECUTION:</b>  | Rs.35/-+ Remittance Charges+ Out of pocket expenses.                        | Rs.35/-+ Remittance Charges+ Out of pocket expenses.               | Rs. 35/-+ Remittance Charges+ Out of pocket expenses.                        |
| 27.(iii)   | <b>NON-EXECUTION CHARGES (due to insufficiency of funds)</b> | Rs. 50/- per transaction  | Rs. 50/- per transaction   | Rs. 50/- per transaction   |
| NOTE: NO CHARGES TO BE LEVIED FOR TRANSFER ENTRIES WITHIN THE ACCOUNTS MAINTAINED AT THE SAME BRANCH OR FOR REMITTING PAYMENT TO TERM LOAN ACCOUNTS BY PENSIONER CUSTOMERS AT ANY BRANCH OF OUR BANK AND ALSO FOR TRANSFER ENTRIES AT THE SAME BRANCH. |  |   |  |  |
| 28.  | <b>CHARGES FOR RECORDING RECONSTITUTION OF ACCOUNT</b>       | Rs.200/- PER OCCASION (exempted in case of death of the existing signatory) | No charges for savings and current (individual) accounts.          | No charges for savings and current (individual) accounts.                    |
| 29.  | <b>Copy of original of cheque/draft (paid by the bank)</b>   | Rs.100/- for original or Rs.50/- for attested copy per instrument.          | Rs.100/- for original or Rs.50/- for attested copy per instrument. | Rs.100/- for original or Rs.50/- for attested copy per instrument.           |



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### 30. STATEMENT OF ACCOUNT CHARGES

|         |   | Charges  |   |   |
|---------|---|--|---|---|
|         |   | Non Individuals  | Individuals customers of Semi-urban, Urban and Metro branches   | Individuals/ Customers of the Bank in rural areas, pensioners senior citizens   |
| 30.(i)  | <b>Current Account:</b> One statement to be provided free in a month.             | Rs. 60/- for additional statement  | Rs. 55/- for additional statement   | Rs. 50/- for additional statement   |
| 30.(ii) | <b>Saving Fund Accounts:</b> Pass Book shall be updated free of cost.             | Rs.30/-for additional statement  | Rs. 25/-for additional statement  | Rs. 20/-for additional statement  |
| 31.     | <b>CHARGES FOR DRAWING CHEQUE LESS THAN RS. 50/-</b>                              | Rs. 20/- Per Cheque  | No Charges  | No Charges  |
| 32.     | <b>ALLOWING operations through power of attorney/mandate</b>                      | Rs.400/- Per Annum.  | Rs.300/- per annum  | Rs.250/- per annum  |
| 33.     | <b>CHANGE OF AUTHORISED SIGNATORY IN ACCOUNTS</b>                                 | RS. 150/- Per Occasion (exempted for change due to death of the existing signatory), | Rs.100/-per occasion (exempted for change due to death of the existing signatory), <b>No charges from defence forces, Ex-servicemen, hysicallyHandicapped, war widows</b> | Rs.100/- per occasion (exempted for change due to death of the existing signatory), <b>charges from senior citizens. Defen forces &amp; ex-servi men, Physica handicap, war widow</b> |
| 34. (i) | <b>TRANSFER OF ENTIRE BALANCE IN SAVINGS BANK ACCOUNT to any of our Branches.</b> | Only Out of Pocket expenses to be recovered.   | Only Out of Pocket expenses to be recovered.  | Only Out of Pock expenses to recovered.   |



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|  |   |   |  |   |
|--|---|---|--|---|
| 34.(ii)  | <b>TRANSFER OF ENTIRE BALANCE IN SAVINGS BANK ACCOUNT TO SOME OTHER BANK</b>  | <b>SAME STATION</b> Remittance charges as applicable to Bankers' Cheques + out of pocket expenses<br><br><b>OUTSTATION:</b> Demand Drafts charges + out of pocket expenses to be recovered. | <b>SAME STATION</b> Remittance charges as applicable to Bankers' Cheques + out of pocket expenses<br><br><b>OUTSTATION:</b> Demand Drafts charges + out of pocket expenses to be recovered | <b>SAME STATION</b> Remittance charges as applicable to Bankers' Cheques + out of pocket expenses<br><br><b>OUTSTATION:</b> Demand Drafts charges + out of pocket expenses to be recovered. |
| <b>Charges</b>   |   |   |  |   |
| 35.  | <b>Account Maintenance Charges for CA, CC, CA-OD, (erstwhile ledger folio charges) (on quarterly basis) beyond free of charge permissible entries mentioned as under:</b> | Rs. 2.00 per entry/record, minimum Rs.50/-, maximum Rs.1000/-   |  |   |
| However, if no transaction have been made during the quarter, a minimum of Rs.50/- would be charged. |   |   |  |   |
| 36.  | <b>FREE ENTRY/RECORD, allowed in current accounts including CC and CA-OD, if CC &amp; OD are running as C/A because of credit balance.</b>                                |   |  |   |
|  | Average credit balance/QAB :  | No free of cost entries allowed   |  |   |
|  | Upto Rs. 25000/-  |   |  |   |
|  | Above Rs. 25000/- upto Rs.50000/-   | 50 entries per quarter  |  |   |
|  | Above Rs. 50000/- – upto Rs. 1 lac  | 75 entries per quarter  |  |   |
|  | Above Rs. 1 lac upto Rs. 2 lac  | 125 entries per quarter   |  |   |
|  | Above Rs. 2 lac to less than 5 lac  | 250 entries per quarter   |  |   |



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|     |   |  |
|-----|---|--|
|     | Rs. 5 lac and above   | Unlimited data entries free of cost  |
| 37. | <b>Saving Fund Accounts: Account Maintenance Charges for SF accounts</b>                    | 50 free of charge entries permissible on quarter basis, thereafter Rs. 1 per record /entry |
| 38. | <b>MINIMUM BALANCE/ MINIMUM QLY. AVERAGE BALANCE REQUIREMENTS FOR SAVING FUND ACCOUNTS:</b> |  |
|     | <b>Area</b>   | <b>Minimum Monthly balance (Rs)*</b>   |
|     | Rural   | 500/-  |
|     | Semi Urban  | 1000/-   |
|     | Urban   | 1000/-   |
|     | Metropolitan  | 1000/-   |

\* Self Help Groups(irrespective of location of branch) : Rs. 100/-

**Field functionaries shall have powers to refund these charges if protested by the customer for their first default.**

However, there shall not be any condition of maintenance of minimum balance in case of Staff Members, Pensioners, Students, and Salaried accounts (where salary is received for credit to the customers' accounts), these shall be exempted from the Quarterly Average Balance requirements as hitherto. Initial Deposit Amount for the purpose of account opening shall be Rs. 500/-, except otherwise mentioned in specified scheme, at all the offices, however, non maintaining the required Balance/QAB, incidental charges shall be levied as per rules.

|     |   |                                     |
|-----|---|-------------------------------------|
| 39. | <b>MINIMUM BALANCE/ MINIMUM QLY. AVERAGE BALANCE REQUIREMENTS FOR CURRENT ACCOUNTS:</b> |                                     |
|     | <b>Area</b>   | <b>Minimum Monthly balance (Rs)</b> |
|     | Rural   | 1000/-                              |
|     | Semi Urban  | 3000/-                              |
|     | Urban   | 5000/-                              |
|     | Metropolitan  | 5000/-                              |

**Note: 1:** Initial Deposit Amount for the purpose of opening of account shall be Rs. 1000/- at all branches, however, for non-maintaining the required Balance/QAB, incidental charges shall be levied as per rules.

**Note: 2:** The spirit of the policy of QAB is dependent on enforcement by means of levy at quarterly intervals. After a review, it has been decided that levy of charges and penalties as prescribed, under QAB/Minimum Balance shall be levied on quarterly basis instead of pro-rata basis, accounts closed during a quarter shall attract full charges for non-maintenance of average balance for no. of days, if it is less than the stipulated Balance/ QAB.



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| <b>40 SAFE DEPOSIT SERVICES*</b>   |  |  |   |
|--|--|--|---|
|  |  | <b>Charges</b>   |   |
| 40.(i)   | SAFE DEPOSIT CUSTODY:<br>BANK'S OWN DEPOSIT<br>RECEIPTS                                    | FREE OF COST.  |   |
| 40.(ii)  | <b>SAFE DEPOSIT OF SEALED COVERS</b> FROM GOVERNMENT BODIES/ORGANISATIONS                  | RS. 350/-PER COVER PER ANNUM OR PART THEREOF                     |   |
| 40.(iii)   | SAFE DEPOSIT OF SEALED BOXES FROM GOVERNMENT BODIES/ ORGANISATIONS (Size upto 30x30x30cms) | Rs.3000/-PER BOX PER ANNUM OR PART THEREOF                       |   |
| <b>*FOR SECURITY CONSIDERATIONS, THESE SERVICES ARE NOT TO BE PROVIDED TO GENERAL PUBLIC.</b>  |  |  |   |
| <b>41. LOCKER RENTS :</b>  |  |  |   |
| <b>NOTE: A REBATE/DISCOUNT OF 20% BE ALLOWED IF LOCKER RENT IS PAID IN ADVANCE FOR A PERIOD OF FIVE YEARS IN LUMP-SUM IN small lockers only.</b> |  |  |   |
|  | <b>Size Of Locker</b>  | <b>Locker Rent (per Annum at Metro/Urban/Semi Urban Centres*</b> | <b>Locker Rent (per Annum at Rural Centres*</b> |
|  | <b>SMALL</b>   | Rs.700/-   | Rs.500/-  |
|  | <b>MEDIUM</b>  | Rs.1200/-  | Rs.1200/-                                       |
|  | <b>LARGE</b>   | Rs.2500/-  | Rs.2500/-                                       |
|  | <b>EXTRA LARGE</b>   | Rs.4500/-  | Rs.4500/-                                       |
| <b>* Lockers at last two rows in the cabinet near the floor will be allowed 20% rebate for small lockers only.</b>                               |  |  |   |
| <b>42.. Penalties for Locker Rent in Default</b>   |  |  |   |
| <b>(Size of Locker and penalty charges per month or part thereof )</b>   |  |  |   |
| <b>*( also read notes)</b>   |  |  |   |
|  | <b>SIZE OF LOCKER</b>  | <b>At Metro/Urban/Semi Urban Centres</b>                         | <b>AT RURAL Centres</b>                         |
|  | Small  | Rs.20/   | Rs.20/-   |
|  | Medium   | Rs.40/-  | Rs.40/-   |
|  | Large  | Rs.60/-  | Rs.60/-   |



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|  |  |  |  |
|--|--|--|--|
|  | Extra Large                                | Rs.120/-   | Rs.120/-   |
| * 1. ANY DEFAULT WILL ATTRACT PENALTY CHARGES FOR A COMPLETED MONTH.   |  |  |  |
| 2. The rent should become due w. e. f. 1 <sup>st</sup> of the succeeding month in which the locker is leased out. One month may be allowed for payment of rent due.  |  |  |  |
| 43.  | <b>OLD RECORDS INQUIRIES*</b>              |  |  |
|  | <b>Duration of old record</b>              | <b>Charges: (PER ITEM / REFERENCE)</b>                   |  |
| 43.(I)   | Upto one year old:                         | Rs. 100/-per reference/request/ document/ per sheet      |  |
| 43.(II)  | Beyond one year                            | Rs.300/- per reference/request/ document/ per sheet      |  |
| *CHARGES TO BE REFUNDED FOR MISTAKE DETECTED ON THE PART OF THE BANK.  |  |  |  |
| <b>44. INCIDENTAL CHARGES: INOPERATIVE ACCOUNTS .(Savings and Current Accounts):<br/>(FOR NON MAINTENANCE OF REQUIRED MINIMUM BALANCE)</b>   |  |  |  |
|  | <b>Nature of Branch</b>                    | <b>Charges in Savings Fund Accounts (per half year)*</b> | <b>Charges in Current Account (per half year)*</b> |
| 44.(i)   | <b>CHARGES AT BRANCHES</b> (per half year) | Rs. 50/-   | Rs.100/-   |
| *IF BALANCE IN THE ACCOUNT IS LESS THAN PENALTY CHARGES, THEN THE A/C BE CLOSED UNDER INTIMATION TO THE CUSTOMER BY ORDINARY POST.   |  |  |  |
| <b>45. INCIDENTAL CHARGES: OPERATIVE ACCOUNTS .(Savings and Current Accounts). (FOR NON MAINTENANCE OF MINIMUM BALANCE(for types of branches except for first default – where refund may be made on request of the customer in respect of savings accounts only)</b> |  |  |  |
|  | <b>Nature of Account</b>                   |  | <b>Charges (per month) at Branches.</b>            |
| 45.(i)   | SAVING BANK                                |  | Rs.40/-  |
| 45.(ii)  | CURRENT ACCOUNT-individuals                |  | Rs.150/-   |
| 45.(iii)   | CURRENT ACCOUNT-other than individuals     |  | Rs.250/-   |
| <b>EXEMPTION: Pension Accounts, Salary Accounts and Staff Accounts shall be exempted from these provisions at all branches of our bank under both the above categories.</b>  |  |  |  |
| <b>*IF THE BALANCE FALLS BELOW THE MINIMUM DURING ANY DAY DURING THE MONTH, PENALTY CHARGES WILL BE LEVIED FOR FULL MONTH.</b>   |  |  |  |
| <b>46.. POSTAL CHARGES FOR ALL SERVICES TO BE CHARGED AS UNDER</b>   |  |  |  |
|  |  | <b>Charges</b>   |  |
| 46.(I)   | <b>ORDINARY POST</b>                       | Rs.10/- or actual for ordinary post whichever is higher  |  |
| 46.(II)  | <b>REGD. POST/ COURIER CHARGES</b>         | Rs.30/- or actual expenditure- whichever is higher       |  |



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| 47. | Cash Handling Charges   |   |
|-----|---|---|
|     | <b>Cash Handling Charges for deposits, per day, into Current/Cash Credit Accounts. (Except current accounts maintained by the individual in their individual capacity for non business purpose)</b> | Upto10 packets: Irrespective of denomination : FREE<br>More than 10 packets: Notes up to Rs.100/-:Rs.10/- per packet, Notes above Rs.100/-:Rs.8 per packet,Max.Rs.10000/- |

### REMARKS

Returning Charges = Rs.120.00 per instrument.

Courier and out of pocket expenses to be charged on 'Actual Basis'

### NOTES:

1. All above mentioned service charges are inclusive of Service Tax and Education Cess.
2. Charges prescribed for Senior Citizens and Pensioners are irrespective of the location of the branch i.e. they are uniform for all branches.
3. All these service charges (Except penalties in respect of Locker charges and Locker rent @ 50%) shall not be charged from staff members and Honorably Retired Ex Staff Members (Including their widows/ widowers).
4. In case of collection services, out of pocket expenses shall not be recovered from the staff members and honorably retired ex- staff members (Including their widows/ widowers).



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.....  
CONCESSIONS IN SERVICE CHARGES TO VARIOUS CATEGORY OF BENEFICIARIES

SERVICE CHARGES - CONCESSIONS TO CERTAIN CATEGORIES SHALL BE PERMISSIBLE AS UNDER:

**1. Defence/Ex-servicemen/Paramilitary Forces:**

(a) At par remittance to family upto Rs.10,000/- once in a month. However, if the amount of remittance exceeds Rs.10,000/- but does not exceed Rs.20,000/-, 50% of the commission chargeable on total remittance amount will be recovered. Further, they may be allowed one time remittance for payment of school/college fees in a year. Postage and out of pocket expenses are to be recovered.

(b) At par collection of all cheques to be received from the Govt. in respect of Salary/TA/DA/ Arrears/Terminal Dues etc.

(c) At par custody of Wills;

(d) Standing instructions free of charge within same branch;

Note: In all the cases postage and out of pocket expenses are to be recovered.

**2. PREMIUM SAVINGS FUND/CURRENT ACCOUNT CUSTOMERS: CONCESSIONS TO BE MADE AVAILABLE TO THESE CUSTOMERS IN RESPECT OF:**

**CHEQUE LEAVES FREE OF CHARGE:** These Premium Current Account Customers be issued maximum of 200 (Two hundred) CHEQUE LEAVES FREE OF CHARGE in a calendar year. These S.F. Premium Customer be given free Cheque Book facility without any limit on cheque usage.

**3. MEMBERS OF STAFF AND EX-STAFF MEMBERS OF OUR BANK, INCLUDING WIDOWS/WIDOWERS OF SUPGB EX STAFF MEMBERS WHO HAVE NOT REMARRIED AND ARE NOT GAINFULLY EMPLOYED:**

No service charges (including out of pocket expenses) will be levied on transactions conducted by this segment of customers in respect of accounts held by a staff member jointly with another person/persons also, this exemption will be applicable provided the joint account-holder is a close relative. (Same rules as applicable for deposit accounts will also apply here).



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#### 4. CONCESSIONS TO SENIOR CITIZENS (ONLY IN THEIR PERSONAL AND JOINT ACCOUNTS):

**4.A** The facility of **at par collection of cheques upto an aggregate amount of Rs. 15000/-** per month, which may comprise of maximum number of 1 cheque, shall be permitted to senior citizens. This will be applicable to the cheques other than for pension, as for pension cheques, our guidelines already provide for at par collection. Such facility can neither be extended to cheques credited in business accounts nor to cheques related to business transactions. However, out of pocket expenses are to be recovered in such cases.

**4.B 50% concession on all types of remittances** i.e. DDs/TPOs/Pay Orders etc. issued in the accounts of the senior citizens upto an **aggregate of Rs. 15,000/-** shall be allowed subject to **maximum of 1 remittance in a calendar month**. However, the charges prescribed for the operative lowest slab of that service are to be recovered in such cases.

#### 5. RELAXATION TO RETIRED/RETIRING (WITHIN SIX MONTHS) EMPLOYEES:-

Following concessions in service charges be extended to these categories of customers:-

- At par collection of cheques of retirement dues of Govt./public/private sector employees. However, out of pocket expenses are to be recovered.
- The proceeds of retirement benefits may be allowed free of cost, for remitting to any branch of SUPGB. However, Incumbents while relaxing such charges may ensure that the funds are transferred to a place to which the customer hails or plans to settle down at that place after retirement and that these funds are **not being transferred on account of trade transactions**.

*However, out of pocket expenses are to be recovered in all cases.*



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**6. Pensioners:** No service charges to be levied on collection/discount of pension bills/pension cheques of pensioners of central/state government and armed forces. **Out of pocket expenses to be recovered.**

**7. DIRECT PAYMENT TO SUPPLIER BY PAY ORDERS/DDs, WHILE DISBURSING UNDER GOVT. SPONSORED SCHEME**

No charges to be levied for issue of pay orders/DDs for such transactions. However, direct payment to suppliers by pay orders/DDs while disbursing payments under various schemes of the bank (other than Govt. sponsored schemes) would attract NORMAL SERVICE-CHARGES for remittance unless otherwise specified.

**8. Remittances/collection facilities for PM's/ CM's Relief Funds:** Free remittances facilities are permissible for these activities.

**9. RELIGIOUS, WELFARE SERVICE, CHARITABLE INSTITUTIONS EXEMPTED FROM PAYMENT OF INCOME-TAX UNDER THE INCOME TAX ACT:-**

(i) Collection of instruments favouring religious, welfare service and charitable institutions who have been EXEMPTED FROM PAYMENT OF INCOME-TAX UNDER THE INCOME TAX ACT be done at par. To establish this fact, the branch should obtain certificate of such exemption from the institutions and keep it on record.

(ii) Issue of DDs/MTs/TTs to beneficiaries of **these institutions** be also done at par.

(iii) **Inter Sol Transactions** pertaining to(either to/from the accounts thereof) these institutions will also be done at par.

PRESENTLY, following institutions have been specifically granted exemption in this respect:



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1. Shri Prayagdham Trust;
2. Sant Nirankari Mandal(Regd.)
3. Ved Mata Gayatri Trust, Shanti Kunj , Hardwar
4. Shri Anandpur Trust: Sukhpur, Ashok Nagar, M.P.
5. Lord Jagannath Temple, Puri
6. Tirumala Tirupathi Devasthanam-Sri Venkateshwara Nitya Anandam Trust
7. Helpage India

## 10. ACCOUNTS OF GOVT. DEPTTS. VIZ. RAILWAYS, POSTS & TELEGRAPHS, MINISTRIES ETC. INCLUDING STATE GOVT.:-

(i) Present practice of allowing free remittance/facilities, irrespective of the mode of such remittance, in accounts of Ministries/Govt. Deptts. accredited to our bank, i.e. **maintaining their accounts with any of our branches**, to be continued.

(ii) Cheques issued by Govt. authorities representing subsidy under SGSY/SJSRY/KVIC and other Govt. Sponsored programmes be collected at par.

(iii) Cheques drawn at centers where the agency banks do not have their branches and are required to collect the cheques through some other scheduled bank/cooperative banks, collecting bank's commission to be charged by the agency banks.

11. BLIND, PHYSICALLY HANDICAPPED, DISABLED, INDIVIDUALS AND INSTITUTIONS SET UP FOR THEIR BENEFIT:-  
INSTITUTIONS WHICH ARE EXEMPTED FROM PAYMENT OF INCOME TAX and especially set up for the benefit of blinds, physically handicapped and disabled individuals be allowed:

(i) Collection of up-country instruments at par;

(ii) Payment made by these institution to their own beneficiaries by way of DDs/MTs be allowed free of charges.

However, out of pocket expenses and postage are to be recovered.



# Sarva U.P.Gramin Bank

(Sponsor-punjab national bank)

Head Office: C-39/5, Jagrati Vihar, Meerut

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## Head Office:-

Tel.: 0121-2767793,2767796 Fax: 0121-4007290

**General Manager:-**Tel.: 0121-2767518

**CM Secretariat:-**Tel.: 0121-2767731

Further, in the individual accounts of these categories of persons, identified and confirmed as such, by the Branch Manager at the time of opening of accounts, the issue of DDs/MTs/TTs be also allowed free of charge. Such DDs/MTs should be issued to be debit of the persons' accounts and not against cash payment. *Postage and other out of pocket expenses are to be recovered.*

**12. "CONCESSIONS FOR PHYSICALLY CHALLENGED PERSONS:** Collection charges for physically challenged persons (who have suffered loss of use of hand/hands and or leg/legs) including blind for instruments (local and outstation) upto Rs. 10,000/- be waived.

**13. COLLECTION OF SALARY BILLS UPTO Rs. 10000/-OF TEACHERS EMPLOYED IN GOVT. RUN SCHOOLS:-**Collection of salary bills of teachers employed in Govt. run schools, be made at par and also be discounted free, for sums upto Rs.10,000/- at a time per individual. However, postage and out of pocket expenses should be recovered.

**14. FREEDOM FIGHTERS AND THEIR WIDOWS/WIDOWERS, WIDOWS OF DEFENCE FORCES/POLICE FORCES PERSONNEL DYING ON DUTY :** No service charges to be levied on  REMITTANCE ISSUANCE OF CHEQUES;

COLLECTION OF PENSION BILLS/PENSION CHEQUES;

**15. Next of the kin of persons killed by terrorists:** AT PAR COLLECTION of cheques/drafts issued by Govt. in lieu of ex-gratia.

**16. SPECIAL TRANSACTIONS:**

I. **TRANSFER OF FUNDS:**

The facility of transfer of funds from the account of customer including organisation/firms at one centre to their account at another centre at concessional rates/at par in respect of

(a) Deposit Accounts :



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- (i) Transfer of funds periodically **from the collection accounts** maintained at branches to Regional/Zonal Collection Account and the aggregate collection is transferred as per standing arrangement to the Main Account of the Organization/firm/company.
- (ii) From the Main Account, again funds are transferred to the various disbursing accounts maintained at various centres. The norms prescribed for the purpose are as under:-
- (a) The facility may be extended to corporate companies/organizations/firms for transfer of funds from their account at one centre to their account at another centre on a very selective basis. Each case is to be considered on merit viz.:-
- Total business connections with Bank;
  - Frequency of transfer of funds effected i.e. daily, weekly, fortnightly, monthly, etc. to ensure that it does not drain on Bank's profits as also it does not prove to be a losing proposition;
  - The extent of concession to be permitted e.g. 10%, 25%, 50% or at par should be need based; □ Cost to the Bank is minimal.
- (B) Out of pocket expenses must be recovered in full in all cases.

**THE AFORESAID CONCESSION (Item no. 21) CAN ONLY BE APPROVED BY THE CHAIRMAN.**

II. Fixed Deposits including NRI Accounts:

- (a) On cheques issued as per **Court orders** for investments in terms of deposits, **service charges may be waived.**
- (b) **Transfer of funds on maturity of deposits as well as periodical interest to another branch** of our bank to be done at par. Where the funds are to be transferred to another bank normal charges should be levied.
- (c) **Collecting bank need not levy any service charges.** The remitting bank to levy the charges as applicable to Remittances. In case of local remittances, the charges as applicable to **bankers' cheques be levied.**

(III). **Cheques issued by Govt. of India** in respect of grants made from the PM's Relief Funds to the State Govts., Distt. Magistrates etc.: -



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Cheques issued by Govt. of India in respect of grant made from the Prime Minister's Relief fund to the State Govt, Distt. Magistrates, etc. should be collected without levying any service charges, and, credit be given immediately at par.

*Power to relax service charges vested with Chairman only.*