

Part-I
Service Charges on Products & Services w.e.f. 01.11.2024(Inclusive of GST @18%)
Ledger Folio Charges for Savings / Cash Credit / Overdraft / Current Accounts have been made effective from 01st April 2024
GENERAL OPERATIONS

SL No	Particulars	
1	Collection of outstation cheques	
	For Amount Slab	Service Charge
	Upto Rs. 10,000/-	Rs.59/-
	Above Rs. 10,000/- and upto Rs 1,00,000/-	Rs.118/-
	Above Rs. 1,00,000/-	Rs.236/-
Note: In all the cases postage and other expenses will be taken separately on actual basis.		
2	Collection of Bills	
	For Amount Slab	Service Charge
	Upto Rs.5000/-	Rs. 118/-
	Above Rs.5000/- upto Rs 1,00,000.00	Rs. 13/- per thousand or part thereof Minimum Rs.136/-
	Above Rs. 1,00,000/-	Rs.9/- per thousand or part thereof Minimum Rs.1340/-
	Postage charge to be realized against all the above cases.	Rs.35/- or actual postage charge & other out of pocket expenses to be realized in full.
3	Handling / Collection charges for Bills / Cheques returned unpaid (outward)	Service Charge (Uniform for all category of branches)
	Name of the Item	
	Local Cheques & Bills	Rs. 142/- per instrument, other Bank charges extra. (Postal and out of pocket expenses are to be realized additionally).
	Outstation Cheques & Bills	Rs. 177.00 per instrument. Other Bank charges extra (postal and out of pocket expenses are to be realized additionally).

4.	Purchase/Discount of Cheques/Bills		Service Charge	
	Charges against clearing I)Local Cheque / Bill Outstation Bills / Cheques purchased		A) DD purchase(Cheque/Drafts) Local Cheques / Drafts Interest as applicable to clean advance for the number of days funds are advanced depending upon the time taken at different clearing centres. No collection Charges are to be levied. Outstation Cheques/Drafts Re.0.59 per cent plus collection charges as applicable for respective labs. B) Purchase/Discount of demand Bills-Re 0.59 per cent+ collection charge.	
5.	Cheque/ Bills Return Charges (including ECS)			
	Return of Inward Clearing Cheques Individual/Non Individual	a) Up to ₹1 Lakh	₹236/-per instrument	
		b) > ₹1Lakh to ₹1Crore	₹590/- per instrument	
		c) Above ₹1 Crore	₹2360/- for 1st cheque and ₹2950/-per instance from 2nd instance onward during the month.	
		For Other Reason: ₹118/- per instrument		
		No charge in case of Technical Fault / Failure		
	Return of outstation Cheques	a) Up to ₹1 Lakh	₹118/-per instrument + out of pocket expenses	
		b) > ₹1Lakh	₹236/- per instrument + out of pocket expenses	
Return of Outward Clearing Cheque	a) Up to ₹1 Lakh	₹118/- per instrument		
	b) > ₹1Lakh	₹236/- per instrument		

6.	Inward Bill	
	Charges on Inward Bills for collection when documents are delivered free of payment.	<p>Service Charges (Uniform to all categories of Branches)</p> <p>Whenever documents under IBCs are delivered free of payment to the drawee of the bill by a bank, under specific instruction of the drawer, the collecting Bank should levy handling charges in conformity with the charges leviable in case of bill returned unpaid.</p> <p>Local Cheques & Bills --Rs.118/- per instrument + out of pocket expenses.</p> <p>Outstation Cheques and Bills --Rs. 177/- per instrument + out of pocket expenses.</p>
7.	Collection through other Bank	
	Sharing commission when instrument is collected through branch of another Bank.	<p>Service charges (Uniform to all categories of Branches)</p> <p>At centres where the remitting Bank has no branch and the bills/cheques are sent for collection to branch of another bank, the commission on bills and cheques should be shared by the remitting bank and the collecting bank on 50:50 basis i.e., the remitting bank to charge 50% of the applicable rate and the collecting bank to charge 50% of their applicable rate.</p>
8	ECS	
	a) ECS CHARGES	<p>Credit- No Charge</p> <p>Debit- No Charge</p> <p>ECS Registration Charge: Rs.118/-</p>
9	RTGS	Rate of Charges
	Rs 2.00 Lakh to Rs. 5.00 Lakh	Rs 24/- per transaction.
	Above Rs 5.00 Lakh	Rs 48/- per transaction
10	NEFT	Rate of Charges
	Upto Rs. 10000.00	Rs.3/-
	Above Rs 10000.00 to Rs. 1.00 Lakh	Rs.5/-
	Above Rs 1.00 Lakh to Rs 2.00 Lakh	Rs.18/-
	Above Rs 2.00 Lakh	Rs.29/-

SI No	Particulars		
11	REMITTANCE		
	Issue of Demand Draft		
	For Amount Slab	Service Charge (Uniform for all categories of Branches)	Rectified Service Charge (Uniform for all categories of Branches)
	Above Rs. 1,00,000/-	Rs.5/- per thousand or part thereof, Minimum Rs.596/- Maximum Rs.17,700/-.	Rs.5/- per thousand or part thereof, Minimum Rs.590/- Maximum Rs.17,700/-.

12	Issuance of Duplicate draft	Rs.177/- per instrument
13	Revalidation of Draft	Rs.177/- per instrument
14	Cancellation of Demand Draft	Rs.177/- per instrument
15	Issuance of Pay Order	
	For Amount Slab	Service Charge (Uniform for all category of Branches)
	Upto Rs. 10,000/-	Rs.59/-
	Above Rs. 10,000/-	Rs.5/- per thousand or part thereof. Minimum Rs.71/- Maximum Rs.17700/- For Pensioners /Senior Citizen, Student, 10% rebate on the Service Charge will be allowed.
16	Cancellation Of Pay Order	Rs.130/-
17	Duplicate Pay Order	Upto Rs. 1.00 Lakh Rs. 118/- per instrument Above Rs. 1.00 Lakh Rs. 236/- per instrument
18	Revalidation of Pay Order	Upto Rs. 1.00 Lakh Rs. 118/-
		Above Rs. 1.00 Lakh Rs. 236/-

19. Cash Handling Charges		All Deposit Transaction (Individual) at Home Branch FREE			
Cash Handling ChargesSavings Bank account, Excluding Financial Inclusion(FI) Account.	Deposits	Home Branch (Non- Individual)		Non- Home Branch	
		Amount wise Slab	Charges	Amount wise Slab	Charges
		Up to Rs. 1 lakh	NIL	Up to Rs. 50,000/-	NIL
		Above Rs. 1 Lakh up to Rs. 5 lakhs	Rs. 5.90 per transaction	Above Rs. 50,000/- up to Rs. 1 lakh	Rs. 17.70 per transaction
		Above Rs. 5 lakhs up to Rs. 10 lakhs	Rs. 11.80 Per Transaction	Above Rs. 1 Lakh up to Rs. 5 lakhs	Rs. 23.60 per transaction
		Above Rs 10 Lakhs	Rs. 23.60/- per transaction	Above Rs. 5 lakhs up to Rs. 50 lakhs	Rs. 35.40 per transaction
				Above Rs 50 Lakhs	Rs. 59/- per transaction
	Withdrawal	All Withdrawal Transaction (individual) at Home Branch FREE			
		Home Branch (Non- Individual)		Non Home Branch	
		Amount wise Slab	Charges	Amount wise Slab	Charges
		Upto Rs.5,00,000 /-	NIL	Up to Rs. 50,000/-	NIL
		Above Rs. 5 lakhs	Rs. 5.90/- per transaction	Above Rs. 50,000/- up to Rs. 1 lakh	Rs. 11.80 per transaction
				Above Rs. 1 Lakh up to Rs. 5 lakhs	Rs. 17.70 per transaction
				Above Rs. 5 lakhs up to Rs. 10 lakhs	Rs. 23.60 per transaction
				Above Rs. 10 lakhs up to Rs. 50 lakhs	Rs. 35.40 per transaction
				Above Rs 50 Lakhs	Rs. 59.00 per transaction

19. Cash Handling Charges (Contd.)			
Current Account / CashCredit / Over Draft		Particulars	Charges
	Deposits	Cash Credit (CC), Overdraft (OD) Current Deposit (CD) (Cash Deposit per day per account)	<ul style="list-style-type: none">• No cash handling charges upto Rs. 1,00,000/• Above one lakh, Rs. 0.89 per Rs. 1000/-• Minimum Rs. 59/- Maximum Rs. 23,600/-
		AGVB Current Deposit Plus Accounts (Cash Deposit)	Up to Rs. 3,00,000/- per day : Free
			<ul style="list-style-type: none">• Beyond Rs. 3,00,000/- per day: Rs. 0.89 per Rs. 1000/-• Min Rs.59/- Max Rs.23,600/-
		<ul style="list-style-type: none">• All Deposit transactions for Cash Credit/ Overdraft account at Home Branch shall be NIL• All Cash Handling charges free for AGVB CD Gold.	
	Withdrawal	Cash Credit (CC), Overdraft (OD) Current Deposit (CD) (Cash Withdrawal per day per account)	<ul style="list-style-type: none">• No cash handling charges upto Rs. 1, 00,000/-• Above one lakh, Rs. 2.50 per Rs. 5000/- or part thereof.
		AGVB Current Deposit Plus	Up to Rs. 3,00,000/- per day : Free
			Beyond Rs. 3,00,000/- per day: Rs. 2.50 per Rs. 5000/- or part thereof
		<ul style="list-style-type: none">• All Withdrawal transactions for Cash Credit/ Overdraft account at Home Branch shall be NIL• All Cash Handling charges free for AGVB CD Gold.	

In order to sensitize the customers, a notice containing the following message should be displayed at a prominent place in the branch premises:

NOTICE

WE MAKE CASH PAYMENT TO THE ACCOUNT HOLDER ONLY AGAINST CHEQUES DRAWN ON OTHER BRANCHES (INTERSOL) OF THE BANK FOR AN AMOUNT UPTO RS. 1,00,000/-. PAYMENT OF ALL SUCH CHEQUES FOR AN AMOUNT ABOVE RS. 10,000/- IS SUBJECT TO PRODUCTION OF PHOTO IDENTITY CARD/PROOF BY THE ACCOUNT HOLDER.

20.	CHARGES AGAINST INTERSOL RECEIPT/PAYMENT THROUGH TRANSFER MODE ATOUTSTATION BRANCHES -----NIL		
21.	Inter-bank transfer of entire balance in SB or CD A/c		
	1) Collecting Bank	Need not levy any Service charge as it is getting the benefit of deposit.	
	2) Remitting Bank	It shall levy Service charges as applicable to Remittance/pay Order. After transfer of the entire balance, the account is to be closed with notice to the depositor.	
22.	Issue of Cheque Book		
	1. SB A/C	Individual	Non-Individual
		₹4.72 per leaf (Personalized)	₹5.90 per leaf (Personalized)
	2. SB A/C (Non - Personalized Cheque)	₹7.10 per leaf (Non-personalized)	₹8.30 per leaf (Non-personalized)
		<ul style="list-style-type: none">One cheque book of 25 leaves FREE for all cheque operated SB customers in a Financial Year.All Cheques Free for Govt. Deposit Accounts.	
	3. CD / OD / CC / AGVB CD+ A/c (No free cheque book)	₹4.72 per leaf (Personalized)	₹5.90 per leaf(Personalized)
		₹7.10 per leaf (Non-personalized)	₹ 9.60 per leaf (Non-personalized)
		<ul style="list-style-type: none">One cheque book of 25 leaves FREE for AGVB CD Plus Account in a Financial Year.All Cheques Free for AGVB CD Gold Customers and Govt. Deposit Accounts.	
23.	Addition/Deletion of Name	Rs.130/- per occasion (No charge for deletion of name of deceased customer and there will also be no charge for the first time conversion of single account to joint account of pensioner account)	

24.	CLOSURE OF ACCOUNT	
Savings	Closure of S/B a/c within 12 months of its opening.	Rs.354/- Accounts closed after 14 days but within 12 months of opening.
CD	Closure of a CD Account within 12 months of its opening	For individual = 354/- For others = Rs.590/-
RD	Closure of RD account within 3 months of its opening	NIL
Exemptions :		
1. Closure due to death of the depositor.		
2. If the customer is not happy about his/her choice of SB a/c or Services provided by the bank, he / she may within 14 days of making first payment into the account , approach the bank to switch to any of our other accounts. Alternatively, he / she may ask for refund to him / her with any interest it may have earned. The Bank will not levy any Service charge for closure of the account within 14 days from the date of making the first payment into the account.		
25.	Change in operational Instructions	Rs.118/- per occasion

26.	Fall in Minimum Average Monthly Balance in SB Accounts will be realised as follows:		
	SB Account (Slab wise charges to be realised as given below)		
		With Ch. Book	Without Ch. Book
	Rural Branch (Minimum Average Monthly Balance)	Rs. 500/-	Rs.250/-
	Charge to be realised	Rs.89/- Per month	Rs.48/- Per month
	Urban/Semi-Urban Branches(Minimum Average Monthly Balance)	Rs. 1,000/-	Rs.500/-
	Charge to be realised	Rs.118/- Per month	Rs.71/- Per month
	Description	Branch Type	Minimum Average Monthly Balance
	SB Gold	All categories of Branches	Rs. 25,00,000/-
	SB Pragati	All categories of Branches	Rs. 2000/-
			Rs. 118/- Per month

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SI No.	Particulars			
27.	Fall in Minimum Average Monthly Balance in CD Accounts will be realised as follows:			
	Description	Branch type	Minimum Average Monthly Balance	Service Charge
	CD General	Rural Branch	Rs.1,000/-	Rs118/- Per month
		Urban/Semi-UrbanBranches	Rs.2,000/-	Rs236/- Per month
	AGVB Current Deposit Plus	For all category of Branch	Rs.1,00,000/-	Rs.295/- Per month
	AGVB CD Gold	For all category of Branch	Rs.3,50,000/-	Rs.254/- Per month

28.	Stop Payment instructions (All types of A/C s)	
	SB A/c	Rs.118/- per cheque. For multiple cheques Maximum.Rs.354/-(range of 3 and more cheque)
	CD/CC/OD A/c	Rs.236/- per cheque. For multiple cheques Maximum.Rs.590/-(range of 3 and more cheque)
29.	Duplicate Statement / Pass Book	
	SB Account	
	(i) With latest balance	Rs 118/- per pass book
	(ii) With multiple entries	Rs 118/- + Additional Rs 118/- per ledger folio (40 entries or part thereof will be treated as a folio)
	CD Statement	One statement of account per month free. For duplicate or additional statementRs.48/- per folio or part thereof.

30	Attestation of Customer's Signature	
	Attestation of customer's Signature whenever Bank attests signature of a customer as per recorded specimen in a document as required by a customer	Rs.154 /- per occasion Rs.154 /- for each attestation in joint account.
31	Attestation of Customer's Photograph	Rs.154 /- per occasion
32	Record Copy of the Cheque	Rs.154 /- per instrument
33	Issue of duplicate deposit Receipt	Rs.118/- per instrument
34	Operation in account through power of attorney /mandate in SB/CC/OD/CD	SB -Rs.118 /- CC/OD/CD Rs.236/-
35	Charge for storage of postal parcel beyond due date of the payment of bill.	Rs.48/- per parcel per day
36	Issuance of no dues certificate	Prisec Individual/Pensioners/Senior Citizenin all areas Rs.59/- per certificate. Prisec- Non Individual- Rs.130/-Non-Priority Sector Non Individual – Rs.142/- per certificate. Individual – Rs.118/-

37. Ledger Folio Charges for Savings/ Cash Credit/ Overdraft/ Current Accounts	
Incidental / Ledger Folio / Account Maintenance Charges (Operative Accounts beyond Free of Charge Permissible Entries)	Free Folio Allowed in Current Account as per table below:
	Half Yearly Average Credit Balance (In Current Account)
	Up to Rs. 25,000/-
	Above Rs. 25,000/- up to Rs. 50,000/-
	Above Rs. 50,000/- up to Rs. 1,00,000/-
	Above Rs. 1,00,000/- up to Rs. 2,00,000/-
	Above Rs. 2,00,000/-
For accounts maintained in computer, 40 entries or part thereof is treated as one ledger folio.	
Charges beyond free limit:	
SB Account (excluding BSBD / FI Accounts)	Rs. 2.36 (including GST) per debit entry in excess of 40 debits permitted in half year in SB account (debits excluding bank induced / ATM/ UPI/ IMPS / NEFT / RTGS / any other Digital Banking Transactions). [No charge for credit transactions]
CD/ CC/ OD	Rs. 2.36 (including GST) per folio subject to Min Rs. 100/- Max. Rs.1000/- in a half year.
(no free folios in OD / CC Accounts)	
NOTE:	
<ul style="list-style-type: none"> For account maintained on computer, 40 entries or part thereof be treated as one ledger folio Important: The Ledger Folio Charges for Savings / Cash Credit / Overdraft / Current Accounts have been made effective from 01st April 2024. Hence, excess charge if any including GST, realized from accounts can be reversed by debiting PL Head as mentioned below by the concerned Branch. For CD / CC / OD: <SOL ID>106600106 For SB: <SOL ID>106600105 	

38	Call Deposit	
	Call Deposit receipt	Rs.118/- per receipt.
39	Standing Instructions	
	Service Charge (Uniform for all categories of Branches) FOR REGISTRATION ONLY	Rs. 118/- per registration.

Note: Postal and remittance charges if any is to be levied on actual basis.

40	Safe Custody	
	Scripts	Rs.118/- per script, minimum Rs.260/-per year or part thereof
	Sealed Cover	Rs. 207/- per cover per year or part thereof. Sealed cover from Govt. Bodies Organisation/Corporates Rs.531 per cover per year or part thereof.
	Sealed Boxes	For small boxes (30cmx30cmx30cm) Rs.944 per box per year or part thereof. Sealed Boxes from Govt. Bodies/Organisation/corporates (30cmx30cmx30cm) Rs 2360/- Per boxper year or part thereof
	Bank's own deposit Receipt	No Charge
41	Issuance of Solvency certificate	Rs.295 per Lakh. Minimum- Rs.1416/- Maximum- Rs.29500/-
42	Postal & Telecommunication Tariff	
	Postal/communication charges to be recovered unless and otherwise specified to the contrary	Ordinary – Actual Expenses, MinimumRs.16/- Registered/Courier/Speed Post/ -----Actual Expenses, ----- Minimum Rs.36/-
43	Enquiry Related Old Records	
	3-12 Months Old	Rs.118/-per item.
	Above 12 Months up to 3 years	Rs.154/-
	Above 3 years up to 7 years	Rs.207/-
	Above 7 Years	Rs.295/-
44	SMS Alert Charges:	
		Saving Account ₹18/- per quarter
		Other than Saving Accounts ₹30/- per quarter
		Exemption: Staff accounts including retired staff, No frill and Basic SB Accounts (BSBD Accounts).

45	ATM CHARGES		Total Charge to be collected	Charges to be realized by
	Activities			
	Issuance of Primary card	NIL	-----	
	Issuance of add on card (In case of joint accountholders)	177/-		Branch : At the time of issuance of card
	Annual charges for primary & add on card.	177/-		HO: After 1 (one) year of issuance of card and thereafter at the end of every completed year
	Duplicate card (In case of lost / damaged card)	236/-		Branch : At the time of issuance of card
	Re- Pin	59/-		Branch : At the time of delivery of Re-Pin (duplicate PIN)

(For AGVB employees, there will be no Annual / Duplicate ATM Card and Re-Pin Charges)

46. RULES FOR ATM OPERATION

No. of Free Transactions	Transactions from PNBATM	3 (three) Transactions/ Month for Urban Branch	5 (five) Transactions/ Month for Semi Urban/RuralBranch
	Transaction from other Bank ATM (Financial & Non-FinancialFor Savings Bank A/C holders)	3 (three) Transactions/ Month for Urban Branch	5 (five) Transactions/ Month for Semi Urban/RuralBranch
Charges applicable for transaction (Financial + Non- Financial) beyond freelimit	Financial	Charges applicable	Rs 25/- per transaction.
	Non-Financial	Charges applicable	Rs. 12/- per transaction.

47	National Automated Clearing House (NACH) Mandate	
	Activity	Charges
	Inward NACH Mandate Verification (Physical/E-Mandate)	Rs. 295/- per mandate on acceptance
	Outward NACH Mandate of Corporates	Rs. 50/-per mandate on acceptance
	Returning charges on return of NACH (Debit) onaccount of insufficient Funds	Rs. 295/- per transaction

48	LOCKER RENT		
	Small Size (Volume up to 859 cubic inches)	Rs.1283/- Per Annum	
	Medium Size (Volume 860 cubic inches to1337 cubic inches)	Rs.2054/- Per Annum.	
	Large Size (Volume over 1337 cubic inches)	Rs.3068/- Per Annum.	
49	Penal charges for Locker Rent Default.	1st Qtr.-	10% of annual rent
		2ndQtr.-	20% of annual rent
		3rdQtr.-	30% of annual rent
		1 Year-	40% of annual rent
		For more than 1 year but less than 2 year	50% of annual rent
		For more than 2 year but less than 3 year	75% of annual rent
		More than 3 years	Break open of locker
	Note regarding Locker operation: (1) 24 operations per annum free, beyond which Rs 118 /-per operation will be charged. (2) Operations in the locker will be stopped if rent is not paid on due date. (3) In case of loss of Keys of the lockers, a service charge of Rs 531.00 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 locker to be recovered manually.		
50	Interest Certificate & Balance Certificate	Rs.118/- per certificate (Except Housing /Educational Loan certificates)	
51	Change in Registered Nominee	Rs.59/- per occasion.	
52	Address Confirmation	Rs.30/- per occasion.	

53. Point of Sale (PoS) Charges	Installation Charges	NIL
	PoS Monthly Rental (Portable GPRS)	1003/-
	Monthly Rental Free for CD Gold Customers, CD Plus customer with monthly transaction of Rs.3.75 Lakh or more through PoS and Borrowal accounts (CC/OD)with limit of Rs.20.00 lakh and above.	

54. IMPS	
Slab	Charges
Up to Rs. 2000/-	NIL
Above Rs. 2000/- to Rs. 1,00,000/-	Rs. 5.90
Above Rs. 1,00,000/-	Rs. 11.80
NOTE: No charges will be applicable for staff transactions across all slabs	

55. Service Charges for exchange of Soiled/ Imperfect Notes	
(i) Up to 20 pieces and value up to Rs. 5,000/- per day	Free
(ii) Exceeds 20 pieces and / or value more than Rs. 5000/-	
• More Than 20 pieces	Rs. 2.36 per piece on entire tender
• Value above Rs. 5,000/-	Rs. 2.36 per piece or Rs. 5.90 per 1000 whichever is higher on entire tender*
*For example, 25 pieces of Rs. 500/- = value Rs. 12,500/- are tendered Charges Rs. 2.36 per piece = Rs. 59 Charges @ Rs. 5.90 per Rs. 1000/- = Rs. 73.75 Amount to be charged will be = Rs. 73.75	

PART-II
SERVICE CHARGES ON LOANS AND ADVANCES
(W.E.F. 01.11.2024)
(Inclusive of GST Tax @ 18%)

Particulars	
1. PROCESSING CHARGE	
1. a) Fresh Working Capital limit	PRIORITY SECTOR and NON-PRIORITY SECTOR
	Up to Rs. 2.00 lakh: NIL
	Above Rs. 2.00 lakh to Rs 500.00 lakh or part thereof: Rs.370/- per lakh
	Above Rs. 500.00 lakh or part thereof: Rs. 419/-per lakh. Maximum Rs.42/- lakh
1 b) For Term Loan (to be realized at the time of sanction)	PRIORITY SECTOR
	Up to Rs. 25,000/-: NIL
	Above Rs. 25,000/- to Rs. 20.00 crore: 1.18 % of loan
	Above Rs.20.00 crore: Rs.24.00 lac + 0.6018% of loan exceeding Rs. 20.00 Cr
	NON-PRIORITY SECTOR
	Up to Rs. 25,000/-: NIL
2. Processing Charges in case of enhancement of working capital limit.	PRIORITY SECTOR & NON – PRIORITY SECTOR
	Up to Rs. 2.00 lakh -nil
	Above Rs. 2.00 Lakh to Rs. 500.00 lakh or part thereof – Rs.370/- per lakh
	Above Rs. 500.00 lakh and part thereof – Rs.419/- per lakh Maximum Rs. 36/- lakh

Note: Processing Fee shall not be charged in case of 'SHISHU' Category of Loans (i.e. Loans up to Rs. 50,000/- only) under PMMY. In case of 'KISHORE' Category (i.e. Loans more than Rs. 50,000/- and up to Rs. 5.00 lac only) and 'TARUN' Category (i.e. Loans more than Rs. 5.00 lac and up to Rs.10.00 lac only) under PMMY, Processing Fee shall be charged @ 0.59% of the sanctioned limit.

3.RENEWAL CHARGES

Working capital limit (WITHOUT ENHANCEMENT) PRIORITY SECTOR & NON-PRIORITY SECTOR	Up to Rs. 2.00 lakh: NIL
	Above Rs. 2.00 lakh to Rs 500.00 lakh: Rs. 370/- per lac & part thereof
	Above Rs 500.00 lakh & part thereof Rs.419/- per lakh Maximum Rs.10.00 lakh

4. TERM LOAN: REVIEW/RENEWAL CHARGES (except Retail Credit & Corporate Loans)	0.118 % of limit or part thereof MaximumRs.1.18 lakh
5.Service Charges for Loan to Corporates	Prepayment of Term Loan – 1.18% of amountpre-paid.
	For Term Loan above Rs 5.00 crore Renewal/Review charges : Rs.3.00 lakh for every renewal / review
	Term Loan and Working Capital above Rs.25.00 crore
	(For modification in terms of sanction including issuance of NOC/Interest Reduction or any other issues that may constitute a part of modification.) Rs.1.18 lakh for each modification

6. CHARGES FOR ADHOC SANCTION: FOR PRIORITY & NON-PRIORITY SECTOR	
Up to Rs. 2.00 lakh	Rs 1180/-
Above Rs. 2.00 lakh up to Rs. 10.00 lakh	Rs.3540/-
Above Rs. 10.00 lakh up to Rs. 1.00 Crore	Rs.25960/-
Above Rs. 1.00 Crore up to Rs. 10.00 Crore	Rs 118000/-
Above Rs. 10.00 Crore	Rs. 259600/-

7. For loans and advances against liquid instruments namely Bank's own Term Deposit, NSC, LIP, KVP, units of UTI etc.: NO PROCESSING CHARGE IS TO BE REALISED	
8. SUPERVISION /INSPECTION CHARGES (to be realised as per terms & conditions of the respective scheme) Same as per circular no. AGVB/ P&D /24/OM- 92/2020-21, Dated: 30.09.2020.	
9. GUARANTEE FEES	
Charges for both Financial & Non-FinancialGuarantees with Cash Margin below 10%	@ 3.54 % per annum & Minimum 2 quarters
Charges for both Financial & Non-Financial Guarantees with Cash Margin 10% - below 20%	@ 3.24972% per annum & Minimum 2 quarters
Charges for both Financial & Non-Financial Guarantees with Cash Margin 20% - below 30%	@ 2.9618% per annum & Minimum 2 quarters
Charges for both Financial & Non-Financial Guarantees with Cash Margin 30% - below 40%	@ 2.36% per annum & Minimum 2 quarters
Charges for both Financial & Non-FinancialGuarantees with Cash Margin 40% - 99%	@ 1.77944% per annum & Minimum 2 quarters

Charges for both Financial & Non-Financial Guarantees with Cash Margin 100%	@ 0.89916 % per annum & Minimum 2 quarters						
10. MORTGAGE CHARGES							
<table> <tr> <td>Up to Rs. 20.00 lakh</td><td>Rs. 590/- per lakh</td></tr> <tr> <td>Above Rs. 20.00 lakh to Rs. 5.00 Crore</td><td>Rs. 11,800/-</td></tr> <tr> <td>Above Rs. 5.00 crore</td><td>Rs. 23,600/-</td></tr> </table>		Up to Rs. 20.00 lakh	Rs. 590/- per lakh	Above Rs. 20.00 lakh to Rs. 5.00 Crore	Rs. 11,800/-	Above Rs. 5.00 crore	Rs. 23,600/-
Up to Rs. 20.00 lakh	Rs. 590/- per lakh						
Above Rs. 20.00 lakh to Rs. 5.00 Crore	Rs. 11,800/-						
Above Rs. 5.00 crore	Rs. 23,600/-						
Note : Where Mortgage charges are realised, Documentation charges are not to be realised.							
11. DOCUMENTATION CHARGES							
Up to Rs. 25000/-	NIL						
Above Rs. 25,000.00 to Rs. 50,000/-	Rs. 236/-						
Above Rs. 50,000/- to Rs. 2.00 lakh	Rs. 1416/-						
Above Rs. 2.00 lakh to Rs. 5.00 lakh	Rs. 3304/-						
Above Rs. 5.00 lakh to Rs. 20.00 lakh	Rs 3540/-						
Above Rs. 20.00 lakh to Rs. 1.00 crore	Rs. 5900/-						
Above Rs. 1.00 crore to Rs. 5.00 crore	Rs. 8260/-						
Above Rs. 5.00 crore	Rs. 23600/-						
Note : (i) Where Mortgage charges are realized, Documentation Charges are not to be realised (ii) Actual Legal vetting charges are to be realised. (iii) Documentation Charges in case of Car Loan : As per Circular AGVB/CR/34/OM-101/2024-25 dated 24-09-2024, subject to change in future.							
12. COMMITMENT CHARGES							

Term Loan: All the existing and future borrowal accounts with overall credit limit of Rs.1.00 crore and above	0.59 % per annum on the balance of Term Loan remaining undrawn vis-à-vis the draw down schedule for more than 90 days. To be realized at the end of each quarter (Jun, Sep,Dec, Mar)
Working Capital (Both Fund & Non Fund Based): All the existing and future borrowal accounts with overall credit limit of Rs. 1.00 crore and above.	(i) 0.59% per annum on the undrawn part, if average utilization during a quarter is below 80% and up to 60% of both fund & non fund based overall working capital limit. To be realized at the end of each quarter (Jun, Sep,Dec, Mar)
	(ii) 0.885% per annum on un-availed portion, if average utilization during a quarter is below 60% of both fund & non-fund based overall working capital limit. To be realized at the end of each quarter (Jun, Sep,Dec, Mar)
(13) Prepayment of Term Loan (Except floating rate term loan of Individual borrower and Retail Credit)	Up to Rs 10 lakh - Nil
	Above Rs 10 lakh – if loan is taken over Prepayment charges @1.18 % to be realised
(14) Charges for giving copies of documents (Copies if sought by the customer)	Charges for copy of the documents for submission to any statutory authority – Actual photocopying charges + Rs.1180/-
(15) Providing credit report at the request of client	Rs.1180/- per occasion

<u>SERVICE CHARGE ON RETAIL CREDIT PRODUCTS.</u>	
16. PROCESSING FEE	
Housing Loan	0.35% of loan amount
	Minimum Rs 1180/-, Maximum Rs 17700/-
Mortgage Loan	1.18%
Trade Credit	1.18%
Consumer Loan	0.59%
Car Loan	As per Circular AGVB/CR/34/OM-101/2024-25 dated 24-09-2024 on "Re-Launching of AGVB Car Loan Scheme", subject to change in future.
Two Wheeler Loan	0.50% of Loan Amount
	Minimum. Rs 590/-, Maximum Rs 1,180/-
Gold Loan	0.75% of Loan Amount
	Minimum Rs 590/-, Maximum Rs 1,770/-
Personal Loan for salaried person	1.18%
Education Loan (INLAND)	NIL
Education Loan (ABROAD)	1.0% of the Loan Amount Minimum: Rs 11800/-
17. PRE-PAYMENT CHARGE FOR RETAIL CREDIT	
Housing Loan Scheme	Fixed Rate of Interest: In case of takeover of Loan by Banks/FIs & Housing Finance Cos., 2.36% prepayment charge shall be levied. But no prepayment charge will be levied if prepayment is made out of own source of Fund. Floating Rate of Interest: No prepayment charge irrespective of source of fund in case of Floating Rate of Interest.
Trade Credit Scheme	2.36 % of the outstanding balance of the loan amount
No Processing & Documentation charge for loan against BANK'S OWN TD, NSC, KVP S.V. OF LIP etc.	
18. Consortium leader fees	
Service Charge	Not less than 0.413 % per annum on fund based WC Limits extended by the consortium, Maximum Rs.77/- lakh.
19.Revalidation of Sanction	For Credit limits up to Rs.1.00 crore : 0.295% of limits
	For Credit limits above Rs. 1.00 crore - 0.295% of limits Maximum – Rs. 1.18 Lakh

20.Charges if presence of bank official is required along with the documents for photo copies	Actual photocopying charges + Rs.2360 + Out of pocket expenses.		
21.Charges for cancellation of Bank's lien on Government Securities / LIC policies on closure of the Loan.	Within one month from the date of closure of the loan at the rate of Rs 118/- per instrument + out of pocket expenses.		
22. Renewal of Guarantee	<p>The charges are same as those applicable for issuance of fresh guarantees, except that the claim period is not charged for, if the renewal is effected before the expiry date of original guarantee.</p> <p>In essence the charges should be on total final claim including the enhanced period plus claim period.</p>		
23. Charges for amendment / modification of sanction terms and for issuing NOC.	Up to Rs. 1.00 crore: Rs.10,030/- per modification.		
	Above Rs. 1.00 Crore to Rs 5.00 crore: Rs. 20,060/- per modification.		
	Above Rs. 5.00 crore to Rs. 25.00 crore: Rs. 1.18 lakh per modification		
	Above Rs. 25.00 crore: 0.236% per modification subject to Maximum Rs. 15.34 lakh.		
24. CIBIL, CRIF High Mark, Experian / Equifax & CERSAI verification Charges	Particulars	Individual	Commercial
	CIBIL	Rs.62/-	Rs.1,298/-
	CRIF High Mark	Rs.24/-	Rs.944/-
	Experian / Equifax	Rs.42/-	Rs.944/-
	CERSAI	Rs.248/-	

PART –III
CONCESSIONS IN SERVICE CHARGES
(W.e.f 01.11.2024)

(A) GENERAL

S.L.No	Particulars
1	Discretionary Power for allowing concession in service charges In order to retain High Value Customers and to increase the volume of business, the discretion for allowing concession in service charges has been vested with the different committee as under:
	For Service Charges in General Operations and Loans & Advances
	Regional Level Credit Committee (RLCC) Upto 25%
	Head Office Level Credit Committee 2 (HLCC-2) Upto 50%
	Head Office Level Credit Committee 1 (HLCC- 1) Upto 75%
	Audit Committee of the Board Upto 100%

(B) OTHERS

S.L.No	Particulars
1	Defence Personnel: No service charge in respect of the following service are to be recovered from Defence Personnel in service. Out of pocket expenses to be recovered. I) Collection of cheques II) Remittance by DD/RTGS/NEFT
2	Central Industrial Security Force (CISF) : Central Industrial Security Forces (CISF) is eligible to get concessional banking facility at par with defence personnel. The following concession, as enjoyed by Defence Personnel shall be extended to them also: i) At par collection of salary ii) At par remittance to family upto Rs. 5000/- per month. iii) At per custody of WILLS. iv) In- house standing instructions free of charge.
3	Donation to National Foundation for Communal Harmony. Waiver of 100% Exchange is allowed on purchase of Demand Draft by the donors towards donation of fund to National Foundation for Communal Harmony, an autonomous organisation under the Ministry of Home Affairs, Govt. of India.

4	<p>Concession for Govt. Departments, Ministries, Co-operative Banks, Land Development Bank, etc.</p> <p>Free remittance facility in account of Ministries / Govt. Departments may be allowed until further instructions.</p>
	At par collection and remittance facilities

	<p>Govt. Departments / Ministries' Accounts under the Scheme of departmentalisation, be also extended to the departments of State Governments. To clarify, the cheques tendered by Govt. Departments for credit to Govt. Account should be collected at par and this is applicable to all Govt. transactions including State, Railways, Defence, etc. However, Cheques drawn at centres where AGVB does not have branches and required to collect the cheques through some other schedule / co-operative banks, collecting bank's commission be charged by AGVB.</p>					
5	<p>Co-operative Banks, Land Development Banks, Service Co-operatives, District Rural Development Agencies, etc.</p> <p>a) No charges are to be levied for collection of cheques deposited by DRDA, Farmers' cooperative Societies (bank's own sponsored), Primary Agricultural Societies (banking with AGVB). However, postages and other out of pocket expenses are to be recovered.</p> <p>b) Concession of 50% of the usual service charges for issuing DDs only in favour of beneficiaries of the cooperative banks may be extended provided those banks maintain their accounts with AGVB and such banks should give an undertaking at their H.O. level that they would charge their customers same charges as levied by us.</p> <p>c) Charges as per RBI Remittance Facility Scheme may be levied for transfer of funds from the account of cooperative Bank at one centre to that at another centre. The charges as per RBI Remittance Facility Scheme are as follows.</p> <table border="1"> <tr> <td>(i) For amount upto Rs. 5000/-</td><td>3 % with a minimum 25p</td></tr> <tr> <td>(ii) For above Rs. 5000/-</td><td>2 % with a minimum Rs. 1.50</td></tr> </table>		(i) For amount upto Rs. 5000/-	3 % with a minimum 25p	(ii) For above Rs. 5000/-	2 % with a minimum Rs. 1.50
(i) For amount upto Rs. 5000/-	3 % with a minimum 25p					
(ii) For above Rs. 5000/-	2 % with a minimum Rs. 1.50					
6	<p>Concessions for AGVB Staff Members (existing and retired) :</p> <p>A) No Service Charge should be levied on transaction conducted by our staff members.</p> <p>B) No Service Charge should be levied on transaction conducted by our ex-staff member if he is not employed gainfully.</p> <p>C) Minimum balance maintenance criteria not applicable. Note: All out of pocket expenses to be recovered.</p>					
7	<p>Collection of instruments favouring Welfare Service, Charitable & Religious Institutions:</p> <p>Collection of instruments favouring these institutions may be allowed at par provided that these institutions are exempted from payment of Income Tax and also bank with AGVB. However, actual postage / transmission charges and out of pocket expenses must be recovered while collecting instruments for the above customers.</p>					

8	Collection of Subsidy Cheques : Collection of Subsidy Cheques issued by the Central and State Government under any programme whenever applicable is to be collected at par.
9	Concession to Blind and Physically challenged and related institutions: Collection of cheques at Par and free remittance facilities by way of DD/RTGS/NEFT may be allowed to blind and physically challenged and also to institutions set up for their welfare /benefit, provided they bank with us. However, postage and other out of pocket expenses should be recovered.
10	Prime Minister's Relief Fund / Chief Minister's Relief Fund: Cheques / DDs favouring Prime Minister's Relief Fund / Chief Minister's Relief Fund are to be collected at par, however, actual expenses like postage, etc. should be recovered.
11	DD etc. issued favouring supplier under priority sector lending: No commission is to be charged for issuing Demand Draft when such Draft is issued in favour of a supplier to ensure the end use of the bank's funds by the borrowers under priority sector lending in compliance with the stipulation in the terms of sanction.
12	Conversion of Single pension account into joint pension account with the spouse permitted under Government order.