

Part-I
Service Charges on Products & Services
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.50.00 + GST @18% = Rs. 59.00
	Above Rs. 10,000/- and upto Rs 1,00,000/-	Rs.100.00 + GST @18% = Rs. 118.00
	Above Rs. 1,00,000/-	Rs.200.00 + GST @18% = Rs. 236.00
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.5,000/-	Rs.100.00 + GST @18% = Rs. 118.00
	Above Rs.5,000/- upto Rs 1,00,000.00	Rs. 11.02 + GST @18% = Rs. 13.00 per thousand or part thereof. Minimum Rs.115.25 + GST @18% = Rs. 136.00
	Above Rs. 1,00,000/-	Rs.7.63 + GST @18% = Rs. 9.00 per thousand or part thereof. Minimum Rs.1135.59 + GST @18% = Rs. 1340.00
	Postage charge to be realized against all the above cases.	Rs.29.66 + GST @18% = Rs.35.00 or actual postage charge & other out of pocket expenses to be realized in full.
3	Handling / Collection charges for Bills / Cheques returned unpaid (outward)	
	Name of the Item	Service Charge (Uniform for all category of branches)
	Local Cheques & Bills	Rs. 120.34 + GST @18% = Rs. 142.00 per instrument, other Bank charges extra. (Postal and out of pocket expenses are to be realized additionally).
	Outstation Cheques & Bills	Rs. 150.00 + GST @18% = Rs. 177.00 per instrument. Other Bank charges extra (postal and out of pocket expenses are to be realized additionally).
4.	Cheque/ Bills Return Charges (including ECS)	
	Return of Inward Clearing Cheques (Individual/Non Individual)	a) Up to Rs.1 Lakh Rs.200.00 + GST @18% = Rs. 236.00 per instrument
		b) > Rs.1Lakh to Rs.1Crore Rs.500.00 + GST @18% = Rs. 590.00 per instrument
		c) Above Rs.1 Crore Rs.2000.00 + GST @18% = Rs. 2360.00 for 1st cheque and Rs.2500.00 + GST @18% = Rs. 2950.00 per instance from 2nd instance onward during the month.
		For Other Reason: Rs.100.00 + GST @ 18% = Rs. 118.00 per instrument
		No charge in case of Technical Fault / Failure
	Return of outstation Cheques	a) Up to Rs.1 Lakh Rs.100.00 + GST @18% = Rs.118.00 per instrument + out of pocket expenses
		b) > Rs.1Lakh Rs.200.00 + GST @18% = Rs. 236.00 per instrument + out of pocket expenses
	Return of Outward Clearing Cheque	a) Up to Rs.1 Lakh Rs.100.00 + GST @18% = Rs. 118.00 per instrument
		b) > Rs.1Lakh Rs.200.00 + GST @18% = Rs. 236.00 per instrument

5	Mandate	
	a) Mandate Charges	Credit- No Charge Debit- No Charge Mandate Registration Charge: Rs.100.00 + GST @18% = Rs. 118.00
6	RTGS	Rate of Charges
	Rs 2.00 Lakh to Rs. 5.00 Lakh	Rs.20.34 + GST @18% = Rs. 24.00
	Above Rs 5.00 Lakh	Rs. 40.68 + GST @18% = Rs. 48.00
7	NEFT	Rate of Charges
	Upto Rs. 10000.00	Rs.2.54 + GST @18% = Rs. 3.00
	Above Rs 10000.00 to Rs. 1.00 Lakh	Rs.4.24 + GST @18% = Rs. 5.00
	Above Rs 1.00 Lakh to Rs 2.00 Lakh	Rs.15.25 + GST @18% = Rs. 18.00
	Above Rs 2.00 Lakh	Rs.24.58 + GST @18% = Rs. 29.00
	Note: NEFT through Mobile Banking in SB Pragati Scheme Accounts: NIL	
	REMITTANCE	
8	Issue of Demand Draft	
	For Amount Slab	Service Charge (Uniform for all categories of Branches)
	Upto Rs. 10,000/-	Rs.50.00 + GST @18% = Rs. 59.00
	Above Rs. 10,000/- up to Rs. 1,00,000/-	Rs.4.24 + GST @18% = Rs. 5.00 per thousand or part thereof, Minimum Rs.50.00 + GST @18% = Rs. 59.00 Maximum Rs.500.00 + GST @18% = Rs. 590.00
	Above Rs. 1,00,000/-	Rs.4.24 + GST @18% = Rs. 5.00 per thousand or part thereof, Minimum Rs.500.00 + GST @18% = Rs. 590.00 Maximum Rs.15,000.00 + GST @18% = Rs. 17,700.00 For Pensioners/ Senior Citizen, Students, 10% rebate on the Service charge will be allowed, subject to maximum as stipulated.
9	Issuance of Duplicate draft	Rs.150.00 + GST @18% = Rs. 177.00 per instrument
10	Revalidation of Draft	Rs.150.00 + GST @18% = Rs. 177.00 per instrument
11	Cancellation of Demand Draft	Rs.150.00 + GST @18% = Rs. 177.00 per instrument
12	Issuance of Pay Order	
	For Amount Slab	Service Charge (Uniform for all category of Branches)
	Upto Rs. 10,000/-	Rs.50.00 + GST @18% = Rs. 59.00
	Above Rs. 10,000/-	Rs.4.24 + GST @ 18% = Rs. 5.00 per thousand or part thereof. Minimum Rs.60.17 + GST @ 18% = Rs. 71.00 Minimum Rs. 15000.00 + GST @18% = Rs. 17700.00 For Pensioners /Senior Citizen, Student, 10% rebate on the Service Charge will be allowed.

13	Cancellation Of Pay Order		Rs. 110.17 + GST @ 18% = Rs. 130.00			
14	Duplicate Pay Order		Upto Rs. 1.00 Lakh Rs. 100.00 + GST @18% = Rs. 118.00 per instrument Above Rs. 1.00 Lakh Rs. 200.00 + GST @18% = Rs. 236.00 per instrument			
15	Revalidation of Pay Order		Upto Rs. 1.00 Lakh Rs. 100.00 + GST @18% = Rs. 118.00 Above Rs. 1.00 Lakh Rs. 200 + GST @18% = Rs. 236.00			
16	Cash Handling Charges	All Deposit Transaction (Individual) at Home Branch FREE				
Cash Handling Charges Savings 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. 5.00 + GST @18% = Rs. 5.90 per transaction	Above Rs. 50,000/- up to Rs. 1 lakh	Rs. 15.00 + GST @18% = Rs. 17.70 per transaction
			Above Rs. 5 lakhs up to Rs. 10 lakhs	Rs. 10.00 + GST @18% = Rs. 11.80 Per Transaction	Above Rs. 1 Lakh up to Rs. 5 lakhs	Rs. 20.00 + GST @18% = Rs. 23.60 per transaction
			Above Rs 10 Lakhs	Rs. 20.00 + GST @18% = Rs. 23.60 per transaction	Above Rs. 5 lakhs up to Rs. 50 lakhs	Rs. 30.00 + GST @18% = Rs. 35.40 per transaction
					Above Rs 50 Lakhs	Rs. 50.00 + GST @18 % = Rs. 59.00 per transaction
		All Withdrawal Transaction (individual) at Home Branch FREE				
		Withdrawal	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. 5.00 + GST @18% = Rs. 5.90 per transaction	Above Rs. 50,000/- up to Rs. 1 lakh	Rs. 10.00 + GST @18% = Rs. 11.80 per transaction
					Above Rs. 1 Lakh up to Rs. 5 lakhs	Rs. 15.00 + GST @18% = Rs. 17.00 per transaction
					Above Rs. 5 lakhs up to Rs. 10 lakhs	Rs. 20.00 + GST @18% = Rs. 23.60 per transaction
					Above Rs. 10 lakhs up to Rs. 50 lakhs	Rs. 30.00 + GST @18% = Rs. 35.40 per transaction
				Above Rs. 50 Lakhs	Rs. 50.00 + GST @18% = Rs. 59.00 per transaction	

16. Cash Handling Charges (Contd.)

Current Account / Cash Credit / Over Draft		Particulars	Charges
	Deposits	Cash Credit (CC), Overdraft (OD) Current Deposit (CD) (Cash Deposit per day per account)	No cash handling charges upto Rs. 1,00,000/- Above one lakh, Rs. 0.75 + GST @18% = Rs. 0.89 per Rs. 1000/- Minimum Rs. 50.00 + GST @ 18% = Rs. 59.00 Maximum Rs. 20,000.00.00 + GST @ 18% = Rs. 23,600.00
		AGVB Current Deposit Plus Accounts (Cash Deposit)	Up to Rs. 3,00,000/- per day : Free Beyond Rs. 3,00,000/- per day: Rs. 0.75 + GST @18% = Rs 0.89 per Rs. 1000/- Minimum Rs. 50.00 + GST @ 18% = Rs. 59.00 Maximum Rs. 20,000.00 + GST @ 18% = Rs. 23,600.00
		• Cash handling charges for 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)	• No cash handling charges upto Rs. 1, 00,000/- • Above one lakh, Rs. 2.12 + GST @18% = 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. 2.12 + GST @18% = Rs 2.50 per Rs. 5000/- or part thereof
		• Cash handling charges for 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.

17	Issue of Cheque Book		
	1. SB A/C	Individual	Non-Individual
		Rs.4.00 + GST @18% = Rs. 4.72 per leaf (Personalized)	Rs.5.00 + GST @18% = Rs. 5.90 per leaf (Personalized)
	2. SB A/C (Non - Personalized Cheque)	Rs.4.00 + GST @18% = Rs. 4.72 per leaf (Non-personalized)	Rs.5.00 + GST @18% = Rs. 5.90 per leaf (Non-personalized)
		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)	Rs.4.00 + GST @18% = Rs. 4.72 per leaf (Personalized)	Rs.5.00 + GST @18% = Rs. 5.90 per leaf (Personalized)
		Rs.4.00 + GST @18% = Rs. 4.72 per leaf (Non-Personalized)	Rs.5.00 + GST @18% = Rs. 5.90 per leaf (Non-personalized)
		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.	
18	Addition/Deletion of Name	Rs.110.17 + GST @18% = Rs. 130.00 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)	
19	CLOSURE OF ACCOUNT		
Savings	Closure of S/B a/c within 12 months of its opening.	Rs.300.00 + GST @18% = Rs. 354.00 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 = Rs.300.00 + GST @18% = Rs. 354.00 For others = Rs.500.00 + GST @18% = Rs. 590.00	
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.			
20	Change in operational Instructions		Rs.100.00 + GST @ 18% = Rs. 118.00 per occasion
21	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 Cheque Book		Without Cheque Book
	Rs. 500/-		Rs.250/-
	Rural Branch (Minimum Average Monthly Balance)		
	Charge to be realised	Rs. 75.42 + GST @18% = Rs. 89.00 Per month	Rs.40.68 + GST @18% = Rs. 48.00 Per month
	Urban/Semi-Urban Branches (Minimum Average Monthly Balance)		
	Charge to be realised	Rs.100 + GST @18% = Rs. 118.00 Per month	Rs.60.17 + GST @18% = Rs. 71.00 Per month
	Description	Branch Type	Minimum Average Monthly Balance
SB Gold	All categories of Branches	Rs. 25,00,000/-	Rs. 75.42 + GST @18% = Rs. 89.00 Per month
SB Pragati	All categories of Branches	Rs. 2000/-	Rs. 100.00 + GST @18% = Rs. 118.00 Per month

22	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/-	Rs. 100.00 + GST @18% = Rs. 118.00 per month
		Urban/Semi-Urban Branches	Rs.2,000/-	Rs. 200.00 + GST @18% = Rs. 236.00 per month
	AGVB Current Deposit Plus	For all category of Branch	Rs.1,00,000/-	Rs. 250.00 + GST @18% = Rs. 295.00 per month
AGVB CD Gold	For all category of Branch	Rs.3,50,000/-	Rs. 215.25 + GST @18% = Rs. 254.00 per month	
Note : All accounts which are dormant for a period of two years or more are to be treated as inoperative, irrespective of whether such accounts have been transferred to inoperative ledger or not.				
Important: No Penal Charges for non-maintenance of minimum balance in respect of Inoperative/Dormant accounts as per RBI guidelines.				
23	Stop Payment instructions (All types of A/C s)			
	SB A/c	Rs.100.00 + GST @18% = Rs. 118.00 per cheque. For multiple cheques Maximum Rs.300.00 + GST @18% = Rs. 354.00 (range of 3 and more cheque)		
	CD/CC/OD A/c	Rs.200.00 + GST @18% = Rs. 236.00 per cheque. For multiple cheques Maximum Rs.500.00 + GST @18% = Rs. 590.00 (range of 3 and more cheque)		
Should be levied only once i.e., at the time of accepting the instructions for stop payment and no charge to be levied while actually returning such instruments through clearing.				
24	Duplicate Statement / Pass Book			
	SB Account			
	(i) With latest balance	Rs. 100.00 + GST @18% = Rs. 118.00 per pass book		
	(ii) With multiple entries	Rs 100.00 + GST @18% = Rs. 118.00 and additional Rs. 100.00 + GST @ 18% = Rs. 118.00 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 statement Rs.40.68 + GST @18% = Rs. 48.00 per folio or part thereof.		
25	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.130.51 + GST @ 18% = Rs. 154.00 per occasion Rs.130.51 + GST @18% = Rs. 154.00 for each attestation in joint account.		
26	Attestation of Customer's Photograph			
	Rs.130.51 + GST @ 18% = Rs 154.00 per occasion			
27	Record Copy of the Cheque			
	Rs.130.51 + GST @ 18% = Rs 154.00 per instrument			
28	Issue of duplicate deposit Receipt			
	Rs.100.00 + GST @18% = Rs 118.00 per instrument			
29	Operation in account through power of attorney / mandate in SB/CC/OD/CD			
	SB: Rs.100.00 + GST @18% = Rs. 118.00 CC/OD/CD Rs.200.00 + GST @18% = Rs. 236.00			
30	Charge for storage of postal parcel beyond due date of the payment of bill.			
	Rs.40.68 + GST @18% = Rs. 48.00 per parcel per day			
31	Issuance of no dues certificate			
	Priority Sector Prisec Individual/Pensioners/Senior Citizen in all areas Rs.50.00 + GST @18% = Rs. 59.00 per certificate. Prisec- Non Individual- Rs.110.17 + GST @18% = Rs. 130.00			

		<u>Non priority sector</u> Non Individual – Rs.120.34 + GST @18% = Rs. 142.00 per certificate. Individual – Rs.100.00 + GST @18% = Rs. 118.00
--	--	--

32. 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:

<i>Half Yearly Average Credit Balance (In Current Account)</i>	
Up to Rs. 25,000/-	NIL
Above Rs. 25,000/- up to Rs. 50,000/-	2 folios
Above Rs. 50,000/- up to Rs. 1,00,000/-	4 folios
Above Rs. 1,00,000/- up to Rs. 2,00,000/-	7 folios
Above Rs. 2,00,000/-	No Limit

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. 2.00 + GST @18% = Rs. 2.36 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 2.00 + GST @18% = Rs. 2.36 per folio subject to Min Rs. 100.00 + GST @ 18% = Rs. 118.00 Max. Rs.1000.00+ GST @ 18% = Rs. 1180.00 in a half year.
<u>(no free folios in OD / CC Accounts)</u>	

NOTE:

- 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

33	Call Deposit	
	Call Deposit receipt	Rs.100.00 + GST @18% = Rs. 118.00 per receipt.
34	Standing Instructions	
	Service Charge (Uniform for all categories of Branches) FOR REGISTRATION ONLY	Rs. 100.00 + GST @18% = Rs. 118.00 per registration.
Note: Postal and remittance charges if any is to be levied on actual basis.		
35	Safe Custody	
	Scripts	Rs.100.00 + GST @18% = Rs. 118.00 per script, minimum Rs.220.34 + GST @18% = Rs. 260.00 per year or part thereof
	Sealed Cover	Rs. 175.42 + GST @18% = Rs. 207.00 per cover per year or part thereof. Sealed cover from Govt. bodies/Organisation/Corporates Rs. 450.00 + GST @18% =

		Rs. 531.00 per cover per year or part thereof
	Sealed Boxes	For small boxes (30cmx30cmx30cm) Rs. 800.00 + GST @18% = Rs. 944.00 per box per year or part thereof. Sealed Boxes from Govt. Bodies/Organisation/corporates (30cmx30cmx30cm) Rs.2000.00 + GST @18% = Rs. 2360.00 Per boxper year or part thereof
	Bank's own deposit Receipt	No Charge

36	Issuance of Solvency certificate	Rs.250.00 + GST @18% = Rs. 295.00 per Lakh. Minimum- Rs.1200.00 + GST @18% = Rs. 1416.00 Maximum- Rs.25000.00 + GST @18% = Rs. 29500.00				
37	Postal & Telecommunication Tariff					
	Postal/communication charges to be recovered unless and otherwise specified to the contrary	• Ordinary – Actual Expenses, Minimum Rs. 13.56 + GST @18% = Rs. 16.00 • Registered/Courier/Speed Post/ -----Actual Expenses, ----- Minimum Rs.30.51 + GST @18% = Rs. 36.00				
38	Enquiry Related Old Records					
	3-12 Months Old	Rs.100.00 + GST @18% = Rs. 118.00 per item.				
	Above 12 Months up to 3 years	Rs.130.51 + GST @18% = Rs. 154.00				
	Above 3 years up to 7 years	Rs.175.42 + GST @18% = Rs. 207.00				
	Above 7 Years	Rs.250.00 + GST @18% = Rs. 295.00				
39	SMS Alert Charges:	<table><tr><td>Saving Account</td><td>Rs.15.25 + GST @18% = Rs. 18.00 per quarter</td></tr><tr><td>Other than Saving Accounts</td><td>Rs. 25.42 + GST @18% = Rs. 30.00 per quarter</td></tr></table>	Saving Account	Rs.15.25 + GST @18% = Rs. 18.00 per quarter	Other than Saving Accounts	Rs. 25.42 + GST @18% = Rs. 30.00 per quarter
		Saving Account	Rs.15.25 + GST @18% = Rs. 18.00 per quarter			
		Other than Saving Accounts	Rs. 25.42 + GST @18% = Rs. 30.00 per quarter			
Exemption: Staff accounts including retired staff, No frill and Basic SB Accounts (BSBD Accounts), SB Pragati.						

	ATM CHARGES		
	Activities	Total Charge to be collected	Charges to be realized by
	Issuance of Primary card	NIL	-----
	Issuance of add on card (In case of joint account holders)	Rs. 150.00 + GST @18% = Rs. 177.00	Branch : At the time of issuance of card
40	Annual charges for primary & add on card.	Rs. 150 + GST @18% = Rs. 177.00	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)	Rs. 200.00 + GST @18% = Rs. 236.00	Branch : At the time of issuance of card
	Re- Pin	Rs. 50.00 + GST @18% = Rs. 59.00	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)
(ATM AMC Charges for SB Pragati: NIL)

41. RULES FOR ATM OPERATION

No. of Free Transactions	Transactions from PNB ATM	3 (three) Transactions/ Month for Urban Branch	5 (five) Transactions/ Month for Semi Urban/Rural Branch
	Transaction from other Bank ATM (Financial & Non-Financial For Savings Bank A/C holders)	3 (three) Transactions/ Month for Urban Branch	5 (five) Transactions/ Month for Semi Urban/Rural Branch
Charges applicable for transaction (Financial + Non- Financial) beyond free limit	Financial	Charges applicable	Rs.21.19 + GST @18% = Rs. 25.00 per transaction.
	Non-Financial	Charges applicable	Rs.10.17 + GST @18% = Rs. 12.00 per transaction.

42 National Automated Clearing House (NACH) Mandate

Activity	Charges
Inward NACH Mandate Verification (Physical/E-Mandate)	Rs. 250.00 + GST @18% = Rs. 295.00 per mandate on acceptance
Outward NACH Mandate of Corporates	Rs. 42.37 + GST @18% = Rs 50.00 per mandate on acceptance
Returning charges on return of NACH (Debit) on account of insufficient Funds	Rs. 250.00 + GST @18% = Rs 295.00 per transaction

LOCKER RENT

43	Small Size (Volume up to 859 cubic inches)	Rs.1087.29 + GST @18% = Rs. 1283.00 Per Annum	
	Medium Size (Volume 860 cubic inches to1337 cubic inches)	Rs.1740.68 + GST @18% = Rs. 2054.00 Per Annum.	
	Large Size (Volume over 1337 cubic inches)	Rs.2600.00 + GST @18% = Rs. 3068.00 Per Annum.	
44	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. 100.00 + GST @18% = Rs. 118.00 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. 450.00 + GST @18% = 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.

****Concession in case of SB Pragati Scheme Accounts as per extant circular AGVB/DEP/102/OM-195/2024-25 dated 25-02-2025**

45	Interest Certificate & Balance Certificate	Rs.100.00 + GST @18% = Rs. 118.00 per certificate (Except Housing / Educational Loan certificates)
46	Change in Registered Nominee	Rs.50.00 + GST @18% = Rs. 59.00 per occasion.
47	Address Confirmation	Rs.25.42 + GST @18% = Rs. 30.00 per occasion.

48. Point of Sale (PoS) Charges	Installation Charges	NIL
	PoS Monthly Rental (Portable GPRS)	Rs. 850.00 + GST @18% = Rs. 1003.00
	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.	

49. IMPS

Slab	Charges
Up to Rs. 2000/-	NIL
Above Rs. 2000/- to Rs. 1,00,000/-	Rs. 5.00 + GST @18% = Rs. 5.90
Above Rs. 1,00,000/-	Rs. 10.00 + GST @18% = Rs. 11.80

**NOTE: No charges will be applicable for staff transactions across all slabs
IMPS through Mobile Banking in SB Pragati Scheme Accounts: NIL**

50. 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. 2.00 + GST @18% = Rs. 2.36 per piece on entire tender
• Value above Rs. 5,000/-	Rs. 2.00 + GST @18% = Rs. 2.36 per piece or Rs. 5.00 + GST @18% = 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. 59.00

Charges @ Rs. 5.90 per Rs. 1000/- = Rs. 73.75

Amount to be charged will be = Rs. 73.75

51. Penalty charges for non-deposit of timely monthly installments

- Payment of RD will be due on maturity or one month after deposit of last installment, whichever is later.

Irregular/Discontinued RD Account

- Non-deposit of pending installments till maturity date, interest will be paid on daily products basis at compound interest.
- Depositing of pending installments before the maturity date, penalty will be charged @ Rs. 1.00 for Rs. 100.00 p.m. (penalty will be levied up to a maximum limit of the interest earned by the customer in the account).

PART-II
SERVICE CHARGES ON LOANS AND ADVANCES

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.313.56 + GST @18% = Rs. 370.00 per lakh
	Above Rs. 500.00 lakh or part thereof: Rs. 355.08 + GST @18% = Rs. 419.00
	Maximum Rs.42/- lakh with GST
1 b) For Term Loan (to be realized at the time of sanction)	PRIORITY SECTOR
	Up to Rs. 50,000/-: NIL
	Above Rs. 50,000/- to Rs. 20.00 crore: 1% of loan + GST
	Above Rs.20.00 crore: Rs.20,33,898.31 + GST @18% = Rs. 24,00,000.00 and thereafter 0.51% of loan over and above Rs. 20.00 Cr + GST
	NON-PRIORITY SECTOR
	Up to Rs. 25,000/-: NIL
	Above Rs. 25,000/- to Rs. 20.00 crore: 1% of loan + GST
2. Processing Charges in case of enhancement of working capital limit	Above Rs.20.00 crore: Rs. 20,33,898.31 + GST @18% = Rs. 24,00,000.00 and thereafter 0.51% of loan over and above Rs. 20.00 Cr + GST
	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.313.56 + GST @18% = Rs. 370.00 per lakh
	Above Rs. 500.00 lakh and part thereof – Rs. 355.08 + GST @18% = Rs. 419.00 per lakh Maximum Rs. 36/- lakh with GST

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. 313.56 + GST @18% = Rs. 370.00 per lakh & part thereof
	Above Rs. 500.00 lakh & part thereof Rs. 355.08 + GST @18% = Rs. 419.00 per lakh & Maximum Rs.10.00 lakh with GST

4. TERM LOAN: REVIEW/RENEWAL CHARGES (except Retail Credit & Corporate Loans)	Priority Sector – Nil Non Priority Sector – 0.1% of limit + GST or part thereof Maximum Rs.1.00 lakh + GST
5.Service Charges for Loan to Corporates	Prepayment of Term Loan – 1% of loan + GST (Pre-payment charges to be waived in case of MSE loans only) Renewal/Review charges: For Term Loan and Working Capital upto Rs. 5.00 crore: Rs 313.56+ GST @18% = Rs. 370.00 per lakh and part thereof. For Term Loan and Working Capital above Rs 5.00 crore upto Rs. 25.00 Crore: Rs.338.98+ GST @18% = Rs. 400.00 per lakh and part thereof. Term Loan and Working Capital above Rs.25.00 crore: Rs.355.08+GST @18% = Rs. 419.00 per lakh and part thereof.

6. CHARGES FOR ADHOC SANCTION: FOR PRIORITY & NON-PRIORITY SECTOR

Upto Rs. 50,000.00	Nil
Above Rs. 50,000.00 up to Rs. 2.00 Lakh	Rs. 1000.00 + GST @18% = Rs. 1180.00
Above Rs. 2.00 lakh up to Rs. 10.00 lakh	Rs.3000.00 + GST @18% = Rs. 3540.00
Above Rs. 10.00 lakh up to Rs. 1.00 Crore	Rs.22,000.00 + GST @18% = Rs. 25960.00
Above Rs. 1.00 Crore up to Rs. 10.00 Crore	Rs. 1,00,000.00 + GST @18% = Rs. 1,18,000.00
Above Rs. 10.00 Crore	Rs. 2,20,000.00 + GST @18% = Rs. 2,59,600.00

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)

Inspection Charges: SLAB	Charges (quarterly)
Up to Rs.25,000/-	NIL
Above Rs. 25,000/- to Rs. 1.00 lakh	NIL
Above Rs. 1.00 lakh to Rs. 2.00 lakh	NIL
Above Rs. 2.00 lakh to Rs. 5.00 lakh	NIL
Above Rs. 5.00 lakh to Rs. 10.00 lakh	@0.10% Min Rs. 1000/- plus GST
Above Rs. 10.00 lakh to Rs. 20.00 lakh	@0.10% Min Rs. 1000/- plus GST
Above Rs. 20.00 lakh to Rs. 50.00 lakh	@0.10% Min Rs. 1000/- plus GST
Above Rs. 50.00 lakh to Rs. 1.00 crore	@0.10% Min Rs. 1000/- plus GST
Above Rs. 1.00 crore to Rs. 2.00 crore	@0.05%Min Rs.10000/-, Max Rs.30000/- plus GST
Above Rs. 2.00 crore	@0.05%Min Rs.10000/-, Max Rs.30000/- plus GST
Note: (i) The above charges shall be levied quarterly on pro rata basis through system. (ii) The charges will be applicable for cash credit accounts only.	

9. GUARANTEE FEES

Charges for both Financial & Non-FinancialGuarantees with Cash Margin below 10%	@ 3.00 % per annum + GST & Minimum 2 quarters
Charges for both Financial & Non-Financial Guarantees with Cash Margin 10% - below 20%	@ 2.754 % per annum + GST & Minimum 2 quarters

Charges for both Financial & Non-Financial Guarantees with Cash Margin 20% - below 30%	@ 2.51% per annum + GST & Minimum 2 quarters
Charges for both Financial & Non-Financial Guarantees with Cash Margin 30% - below 40%	@ 2.00 % per annum + GST & Minimum 2 quarters
Charges for both Financial & Non-Financial Guarantees with Cash Margin 40% - 99%	@ 1.508 % per annum + GST & Minimum 2 quarters
Charges for both Financial & Non-Financial Guarantees with Cash Margin 100%	@ 0.762 % per annum + GST & Minimum 2 quarters

10. MORTGAGE CHARGES

Up to Rs. 20.00 lakh	Rs. 250.00+ GST @18% = Rs. 295.00 per lakh
Above Rs. 20.00 lakh to Rs. 2.00 Crore	Rs. 5000.00 + GST @18% = Rs. 5900.00
Above 2.00 Crore to Rs. 5.00 Crore	Rs. 10,000.00 + GST @18% = Rs. 11,800.00
Above Rs. 5.00 Crore	Rs. 20,000.00 + GST @18% = Rs. 23,600.00

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. 200.00 + GST @18% = Rs. 236.00
Above Rs. 50,000/- to Rs. 2.00 lakh	Rs. 1200.00 + GST @18% = Rs. 1416.00
Above Rs. 2.00 lakh to Rs. 5.00 lakh	Rs. 2800.00 + GST @18% = Rs. 3304.00
Above Rs. 5.00 lakh to Rs. 20.00 lakh	Rs. 3000.00 + GST @18% = Rs. 3540.00
Above Rs. 20.00 lakh to Rs. 1.00 crore	Rs. 5000.00 + GST @18% = Rs. 5900.00
Above Rs. 1.00 crore to Rs. 5.00 crore	Rs. 7000.00 + GST @18% = Rs. 8260.00
Above Rs. 5.00 crore	Rs. 20,000.00 + GST @18% = Rs. 23,600.00

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

0.50 % per annum + G S T 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) 0.50% per annum + GST 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) 0.75% per annum + GST 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 @1.00 % + GST 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.1000.00 + GST @ 18% = Rs. 1180.00

15. Providing credit report at the request of client

Rs.1000.00 + GST @18% = Rs. 1180.00 per occasion

SERVICE CHARGE ON RETAIL CREDIT PRODUCTS.**16. PROCESSING FEE**

Housing Loan	0.30% of loan amount + GST
	Minimum Rs. 1000.00 + GST @18% = Rs. 1180.00 Maximum Rs. 15,000.00 + GST @18% = Rs. 17,700.00
Mortgage Loan	1% + GST
Trade Credit	1% + GST
Consumer Loan	0.50%+ GST
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	0.42% of Loan Amount + GST
	Minimum Rs. 500.00 + GST@18% = Rs. 590.00 Maximum Rs. 1,000.00 + GST @18% = Rs. 1180.00
Personal Loan for salaried person	1% + GST
Education Loan (INLAND)	NIL
Education Loan (ABROAD)	0.85% of the Loan Amount + GST Minimum: Rs. 10,000.00 + GST @18% = Rs. 11,800.00

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., 2.00% + GST 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	2.00 % of the outstanding balance of the loan amount + GST

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 0.35 % per annum + GST on fund based WC Limits extended by the consortium, Maximum Rs.77/- lakh with GST
----------------	--

19.Revalidation of Sanction

	For Credit limits up to Rs.1.00 crore : 0.25% of limits + GST
	For Credit limits above Rs. 1.00 crore - 0.25% of limits + GST Maximum – Rs. 1.00 Lakh + GST @18% = Rs 1,18,000.00

20. Charges if presence of bank official is required along with the documents for photo copies	Actual photocopying charges + Rs. 2000 plus GST @18% = 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. 100.00 + GST @18% = Rs. 118.00 per instrument + out of pocket expenses.		
22. Renewal of Guarantee	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. In essence the charges should be on total final claim including the enhanced period plus claim period.		
23. Charges for amendment / modification of sanction terms and for issuing NOC.	Up to Rs. 1.00 crore: Rs.8500.00 + GST @18% = Rs. 10,030.00 per modification.		
	Above Rs. 1.00 Crore to Rs 5.00 crore: Rs. 17,000.00 + GST @18% = Rs. 20,060.00 per modification.		
	Above Rs. 5.00 crore to Rs. 25.00 crore: Rs. 1.00 lakh + GST @18% = Rs. 1,18,000.00 per modification		
	Above Rs. 25.00 crore: 0.20% per modification + GST subject to Maximum Rs. 13.00 lakh + GST @18% = Rs. 15.34 lakh		
24. CIC Charges	CIC Report		Charge (Rs.)
	Consumer Credit Report of individual for all CIC (other than SHG & KCC customers)		Rs. 50.00 + GST @18% = Rs. 59.00
	For SHG & KCC Customers	CIBIL/ CRIF/ EXPERIAN	Rs.25.42 + GST @18% = Rs. 30.00
		EQUIFAX	Rs.50.00 + GST @18%= Rs.59.00
	Commercial Credit Report	CIBIL	Rs.1398.31 + GST @18% = Rs. 1650.00
		CRIF / EQUIFAX / EXPERIAN	Rs.1000.00 + GST @18% = Rs. 1180.00
	CERSAI	Rs. 210.17 + GST @18% = Rs. 248.00	
25. Portal Related Charges	Jan Samarth – Application Fee		Rs. 400.00 + GST @18% = Rs. 472.00
	PM – Vidyalaksmi – Application Fee		Rs. 200.00 + GST @18% = Rs. 236.00
	- Portal Related Charges to be realized for every sanctioned loan - Portal Related Charges pertaining to any other portal which the Bank onboards after approval of this policy shall be communicated separately by the concerned department and Branches shall realize charges accordingly till further review of this policy.		

PART –III
CONCESSIONS IN SERVICE CHARGES

(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 <table> <tr> <td>Regional Level Credit Committee (RLCC)</td><td>Upto 25%</td></tr> <tr> <td>Head Office Level Credit Committee 2 (HLCC-2)</td><td>Upto 50%</td></tr> <tr> <td>Head Office Level Credit Committee 1 (HLCC- 1)</td><td>Upto 75%</td></tr> <tr> <td>Audit Committee of the Board</td><td>Upto 100%</td></tr> </table>	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%
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 par 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	Concession for Govt. Departments, Ministries, Co-operative Banks, Land Development Bank, etc. • Free remittance facility in account of Ministries / Govt. Departments may be allowed until further instructions. • At par collection and remittance facilities. • Free folio • No Minimum balance charge • No SMS charges • No cash handling charges • Free Adhoc Pass Sheet NOTE: In case of accounts not opened under specific Govt. deposit scheme codes, branches need to transfer the accounts to correct scheme code to prevent levying of charges.				
	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.				
5	Co-operative Banks, Land Development Banks, Service Co-operatives, District Rural Development Agencies, etc. 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. 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. 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. <table> <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	Concessions for AGVB Staff Members (existing and retired) : A) No Service Charge should be levied on transaction conducted by our staff members. B) No Service Charge should be levied on transaction conducted by our ex-staff member if he is not employed gainfully. C) Minimum balance maintenance criteria not applicable. Note: All out of pocket expenses to be recovered.				
7	Collection of instruments favouring Welfare Service, Charitable & Religious Institutions: 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.				

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.