

**Saurashtra Gramin Bank**  
**Head Office-Rajkot**  
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**General Charges**

**ANNEXURE - I**

Sr.	Description of Charges	EXISTING SERVICE CHARGES	REVISED SERVICE CHARGES
1	Pass book issuance	Nil	Nil
2	Duplicate Pass book / Statement issuance	<ul style="list-style-type: none"> <li><b>For savings bank account:</b> Rs. 120/- with latest balance &amp; Rs.60/- (per 40 entries)</li> <li><b>For Current /CC account:</b> A) Monthly /First Statement : Nil B) Additional / Duplicate statement Rs. 120/- (per 40 entries)</li> </ul>	<ul style="list-style-type: none"> <li><b>For savings bank account:</b> <b>Rs. 140/-</b> with latest balance &amp; <b>Rs.75/-</b> (per 40 entries)</li> <li><b>For Current /CC account:</b> C) Monthly /First Statement : Nil D) Additional / Duplicate statement Rs. 120/- (per 40 entries)</li> </ul>
3	Setting up of Standing Instruction (SI)	Within Bank : Nil Other Bank : Rs.60/-	Within Bank : Nil Other Bank : Rs.60/-
4	ECS Mandate Verification	One time charge Rs.150/- Failed mandate Rs.300/-	One time charge Rs. <b>175/-</b> Failed mandate Rs. <b>350/-</b>
5	Processing of SI (other than Bank transfers)	Rs. 60/-	Rs. 60/-
6	Failed SI	Nil for Deposit SI Rs.300/- per SI of Advances	Nil for Deposit SI Rs.300/- per SI of Advances
7	Non Maintenance of Quarterly / Monthly Average Balance (QAB/MAB) on Savings Bank account	Rs.30 p.m. for Rural & Rs.60 p.m. for Urban & Semi Urban if MAB is less than the limit prescribed at Item No.59 (Excluding F.I. A/cs) <ul style="list-style-type: none"> <li>50% concession to pensioner</li> </ul>	Rs.30 p.m. for Rural & <b>Rs.75</b> p.m. for Urban & Semi Urban if MAB is less than the limit prescribed at Item No.59 (Excluding F.I. A/cs) <ul style="list-style-type: none"> <li>50% concession to pensioner</li> </ul>
8	Non Maintenance of QAB / MAB on Current A/c.	Rs.300/- per month if MAB is less than the limit prescribed at Item No.59	Rs.300/- per month if MAB is less than the limit prescribed at Item No.59
9	Inoperative account / Minimum Balance Charges	Minimum Balance Charge as per Item No.7 or 8	Minimum Balance Charge as per Item No.7 or 8
10	Account closure:	Within 14 days: Nil Beyond 14 days & up to 1 yr.Rs.590	Within 14 days: Nil Beyond 14 days & up to 1 yr.Rs.590
11	Transfer of account	Nil	Nil
12	Signature verification	Rs. 180/-per instance.	Rs. 180/-per instance
13	Balance Certificate	Rs. 180/-per instance	Rs. 180/-per instance
14	Interest Certificate	First Free, Extra copy Rs.180	First Free, Extra copy Rs.180
15	No dues certificate	Priority Sector: Nil Other Individual :120/- Other Non Individual :240/-	Priority Sector: Nil Other Individual :120/- Other Non Individual :240/-

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16	Photo Attestation charge	Rs.180/-	Rs.180/-
17	Record – copy of cheque	Rs.180/-	Rs.180/-
18	Enquiry of old records (more than 12 months)	Rs.240/- up to 2 years & Rs.120 for every additional year for each item	Rs.240/- up to 2 years & Rs.120 for every additional year for each item
19	Postal charges in India	(i) Ordinary-Rs.26/- (ii) Registered/Courier-Rs.60/- OR <b><u>Actual whichever is higher.</u></b>	(i) Ordinary-Rs.26/- (ii) Registered/Courier-Rs.60/- OR <b><u>Actual whichever is higher.</u></b>
20	Allowing operations through power of Attorney/Mandate	Individual Rs.600/- Non Individual Rs.1200/-	Individual Rs.600/- Non Individual Rs.1200/-
21	Charges for excess debit entry in SB	Rs.5/- per entry (For entries over 30 per ½ year) (other than alternate channel)	Rs.5/- per entry (For entries over 30 per ½ year) (other than alternate channel)
22	Cash deposit transactions in SB / CD A/c. in home branch	SB A/cs : 5 transactions in a month: Nil. Thereafter, Rs 20 Transaction.	SB A/cs : 5 transactions in a month: Nil. Thereafter, Rs 20 Transaction.
23	All KYC deficient accounts (excl. inoperative a/cs.) after giving 3 notices to comply KYC norms.	NIL : <b><u>Branch to ensure KYC compliance for all the A/cs</u></b>	NIL : <b><u>Branch to ensure KYC compliance for all the A/cs</u></b>
24	Cash handling charges for all Segment	Up to one bundle consisting of 10 packet of 100 pieces - Nil More than one bundle of 10 packets, irrespective of denomination -Rs.12 per packet Max. Rs.10000	Up to one bundle consisting of 10 packet of 100 pieces - Nil More than one bundle of 10 packets, irrespective of denomination -Rs.12 per packet Max. Rs.10000
25	Cheque Book for SB account	Rs.3 per cheque leaf (First 25 leaves free in a year)	<b>Rs.4.00</b> per cheque leaf (First 25 leaves free in a year)
26	Cheque Book for SB account with QAB of Rs.25000 or above, at previous qrtr. end	As per Sr.No.25 : Rs.3.00 per cheque leaf (First 25 leaves free in a year)	As per Sr.No.25 : <b>Rs.4.00</b> per cheque leaf (First 25 leaves free in a year)
27A	Cheque Book for current account	Rs. 3.00/- per cheque leaf A. 50 leaves free per year if QAB is less than Rs.50000/- B. 100 leaves free per year if QAB is above Rs.50000/- C. 500 leaves free per year if QAB is above Rs.100000/-	<b>Rs. 4.00</b> per cheque leaf A. 50 leaves free per year if QAB is less than Rs.50000/- B. 100 leaves free per year if QAB is above Rs.50000/- C. 500 leaves free per year if QAB is above Rs.100000/-
27B	Cheque Book for CC/OD A/cs	Rs. 3.00 per cheque leaf (First 50 leaves free in a year)	<b>Rs. 4.00</b> per cheque leaf (First 50 leaves free in a year)

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Sr.	Description of Charges	EXISTING SERVICE CHARGES	REVISED SERVICE CHARGES
28	Cheque returned charges for Outward or Inward clearing Due to <b>insufficient funds</b>	Rs.300/- irrespective of the amount	Rs.300/- irrespective of the amount
29	Cheque returned charges for <b>Outward or Inward clearing</b> (for technical reasons)	Rs. 300/- ( <i>Nil if the customer is not at fault</i> )	Rs. 300/- ( <i>Nil if the customer is not at fault</i> )
30	ECS Debit Return Charge	Rs.300	<b>Rs.350/-</b>
31	Cheque Stop payment (For Savings Bank a/c.)	Rs.120/- per cheque, up to 3 leaves. Range of cheques: Rs.600/-	Rs.120/- per cheque, up to 3 leaves. Range of cheques: Rs.600/-
32	Cheque Stop payment (For Current / CC account)	Rs.120/- per cheque, up to 3 leaves. Range of cheques: Rs.600/-	Rs.120/- per cheque, up to 3 leaves. Range of cheques: Rs.600/-
33A	NEFT* / IMPS from Branch	Up to Rs.10000: Rs.3/- Rs.10001 to Rs.1.00 lac : Rs.6/- Above Rs.1 lac to 2 lac : Rs.18/- Above Rs.2 lac: Rs.30/-	Up to Rs.10000: Rs. 3/- Rs.10001 to Rs.1.00 lac : Rs. 6/- Above Rs.1 lac to 2 lac : Rs. 18/- Above Rs.2 lac: Rs. 30/-
33B	B. NEFT / IMPS / RTGS (through INB/MB)	Nil	Nil
34	RTGS* from Branch	Nil	Rs.2 lac to Rs.5 lac: <b>Rs.30/-</b> Above Rs.5 lac: <b>Rs.59/-</b>
35	Issue of demand drafts / Banker's Cheque	Upto Rs. 5000 : Rs.25/- Rs.5001 to Rs.10000 : Rs.60/- Rs.10001 to 1.00 lac : Rs.5/- per 1000 (Min.Rs.60) Above Rs.1.00 lac : Rs.4 per 1000 Min.Rs.600, Maxi. Rs.2000 (By cash up to Rs.50000 only)	Up to Rs. 5000 : <b>Rs.30/-</b> Rs.5001 to Rs.10000 : Rs.60/- Rs.10001 to 1.00 lac : Rs.5/- per 1000 ( <b>Min.Rs.75</b> ) Above Rs.1.00 lac : Rs.4 per 1000 Min.Rs.600, Maxi. Rs.2000 (By cash up to Rs.50000 only)
36	Revalidation/cancellation Duplicate DD/Bankers Chq	Rs. 240/-	Rs. 240/-
37	Collection Charges of Outstation Cheques	Up to Rs.5000 : Rs.25 Rs.5001 to Rs. 10000 : Rs.50 Rs.10001 to Rs.1.00 lac : Rs.100 Above Rs. 1 lac : Rs.240	Up to Rs.5000 : <b>Rs.50</b> Rs.5001 to Rs. 10000 : <b>Rs.75</b> Rs.10001 to Rs.1.00 lac : <b>Rs.125</b> Above Rs. 1 lac : Rs.240

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38	Demand Draft / Outstation Cheque / Bill Purchase	Interest @18 % p.a.(daily product) +collection charges as under : Upto Rs.5000 : Rs.25 Rs.5001 to Rs. 10000 : Rs.50 Rs.10001 to Rs.1.00 lac : Rs.100 Above Rs. 1 lac : Rs.240 +other expenses actual, if any <b>For cheque returned :</b> Interest @18%p.a.(daily product) + above three charges	Interest @18 % p.a.(daily product) +collection charges as under : Up to Rs.5000 : Rs.25 Rs.5001 to Rs. 10000 : Rs.50 Rs.10001 to Rs.1.00 lac : Rs.100 Above Rs. 1 lac : Rs.240 +other expenses actual, if any <b>For cheque returned :</b> Interest @18%p.a.(daily product) + above three charges
39	Annual Locker Rent: <b>Small</b> Size A: 125 X 175 x 492 Size B: 159 X 210 x 492	<b>Rural Semi.Ur Urban</b> Yearly 800/- 850/- 1100/- <b>With concession:</b> 3 yrly. 2240/- 2380/- 3080/-	<b>Rural Semi.Ur Urban</b> <b>1000/- 1200/- 1500/- Yearly</b> <b>With concession:</b> <b>2800/- 3360/- 4200/- 3Yrly</b>
	<b>Medium</b> Size C : 125 X 352 x 492 Size D : 189 X 263 X 492 Size E : 159 X 423 X 492 SizeH1: 325 X 210 X 492	<b>Rural Semi.Ur Urban</b> Yearly : 1700/- 1700/- 2500/- <b>With concession:</b> 3 yrly. 4760/- 4760/- 7000/-	<b>Rural Semi.Ur Urban</b> <b>2000/- 2200/- 3000/- Yearly</b> <b>With concession:</b> <b>5600/- 6160/- 8400/- 3Yrly</b>
	<b>Large</b> Size F: 278 X 352 X 492 Size G: 189 X 529 X 492 Size H: 325 X 423 X 492	<b>Rural Semi.Ur Urban</b> Yrly : 5000/- 5000/- 5000/- <b>With concession:</b> 3 yrly 14000/- 14000/- 14000/-	<b>Rural Semi.Ur Urban</b> <b>5500/- 6000/- 6500/- Yearly</b> <b>With concession:</b> <b>15400/- 16800/- 18200/- 3Yrly</b>
40	Advance locker rent 3 yrs	Net charge vide Sr.39	Net charge vide Sr.39
41	Penalty on overdue of locker rent.	1 <sup>st</sup> Quarter : 10% of annual rent 2 <sup>nd</sup> Quarter : 20% of annual rent 3 <sup>rd</sup> Quarter : 30% of annual rent 1 year & above : 40% of annual rent	1 <sup>st</sup> Quarter : 10% of annual rent 2 <sup>nd</sup> Quarter : 20% of annual rent 3 <sup>rd</sup> Quarter : 30% of annual rent 1 year & above : 40% of annual rent
42	Loss of the locker key	Rs.1200+actual charge incurred	<b>Rs.1500</b> +actual charge incurred
43	Number of locker visits	• First 12 visits per year: Nil • Every additional visit:Rs.60/-	• First 12 visits per year: Nil • Every additional visit: Rs. <b>100/-</b>
44	Payment of Deposit receipts to another bank	<b>Local:</b> Charges as applicable, to issue of Bankers' cheque. <b>Outstation:</b> Charges as applicable to remittances.	NO CHANGE
45	<b>RuPay</b> Debit Card Issuance	<b>Classic/Platinum Debit Card</b> : Nil	NO CHANGE

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46	<b>RuPay</b> Debit Card Annual Maintenance Charges	For 1 <sup>st</sup> year : Free & Thereafter : > Classic Card : 120/- per year > Platinum Card : Rs.250/- per year	For 1 <sup>st</sup> year : Free & Thereafter : > Classic Card : <b>Rs.140/-</b> per year > Platinum Card: <b>Rs.300/-</b> per year
47	Debit Card Replace fees	Rs.250	<b>Rs.300/-</b>
48	Duplicate/Regenerate PIN	RS.60/-	<b>Rs.75/-</b>
49	ATM card returned by courier, wrong address	Nil	No Change
50	Monthly Limit on number of Financial and Non-Financial transactions through ATMs	<u>In State Bank Group ATMs,</u> All transactions are free. <u>Other than SBI ATMs,</u> 5 transactions free, thereafter Rs.20 per Financial Transaction, Rs.7 per non financial transact	<u>In State Bank Group ATMs,</u> All transactions are free. <u>Other than SBI ATMs,</u> 5 transactions free, thereafter <b>Rs.23/-</b> per Financial Transaction, <b>Rs.10/-</b> per non financial transaction
51	SMS Alert Charges:	Rs.15 per quarter	<b>Rs.20/-</b> per quarter
<b>CBS Charges (Transactions carried out at non-home branches)</b>			
52	Deposit of cash at non-home branch :	Rs.1/- per Rs. 1000/- Minimum Rs. 10 per transaction • SB : Limit Rs.50,000 per day • CA/CC/OD : limit Rs.2 lac per day • KCC A/c. : No limit for deposit Loan A/c.: No charge/no limit	No change (However Branch Manager can take a call for higher amount to be deposited keeping in view of <b><u>value of relationship</u></b> with the customer)
53	Charges for Encashment of cheque at non-home branch by account holder (self) only and Limit per day	<b>SB:</b> Free (Max. Rs.50000 per day) <b>Current / CC / OD Account:</b> a) Free up to Rs.50000 per day b) Charge 0.20% Mini.Rs.100 & limit upto Rs.2 lac per day (Fraction of thousand to be considered as full thousand)	SB: Free (Max. Rs.50,000 per day) Current / CC / OD Account: <b>Free up to Rs.1,00,000 per day.</b>
54	Transfer of funds from home branch to third party accounts at another Non home CBS branch.	NIL	NIL
55	Pass-book updating at non-home branch	NIL	NIL

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Sr.	Description of Charges	EXISTING SERVICE CHARGES	REVISED SERVICE CHARGES
<b>Safe custody charges</b>			
56A	Scrip (for each scrip) (share certi./Bonds etc.)	Rs. 180/- per scrip p.a. Minimum Rs. 360/- p.a.	Rs. 180/- per scrip p.a. Minimum Rs. 360/- p.a.
56B	Sealed cover (for each cover)	Envelope: Rs.360/- per cover p.a. Large Packet (Max. Dimension not to exceed 100 c.m. _Length +Hight +Width) : Rs. 600/- p.a.	Envelope: Rs.360/- per cover p.a. Large Packet (Max. Dimension not to exceed 100 c.m. _Length +Hight +Width) : Rs. 600/- p.a.
<b>Safe deposit articles charges</b>			
57	Safe deposit articles  Subject to maximum dimensions (i.e. length + width + height) not exceeding 100 cubic cm Subject to available space	Large Packet: Rs. 600/- p.a. ➤ <b>Beyond that</b> Rs.50 per ccm	Large Packet: Rs. 600/- p.a. Beyond that Rs.50 per ccm
<b>Gold Loan Safe Keeping Charges</b>			
58	To be charged 30days after the expiry of the prescribed tenure of gold loan	Rs.120 p.m.	Rs.120 p.m.

MINIMUM BALANCE: Monthly Average Balance (MAB#)

59		<u>Rural</u>	<u>Semi.Ur/Urban</u>	<u>Rural</u>	<u>Semi Urban/Urban</u>
	SB without chq. book	100	500	200	1000
	SB with cheque book	250	500	500	1000
	In Current Accounts	1000	2000	2000	4000

**NOTE:**

\* NEFT/RTGS THROUGH NON HOME BRANCH BY CHEQUE ONLY.

# PMJDY/BSBD A/C HAS NO CHARGES FOR MAB.



**REVISION IN CHARGES RELATING TO ADVANCES SEGMENT:**

**PART-A: ACC/KCC: Processing Charges and Inspection Charges:**

Sr.	Slab	Existing Processing / Maintenance Charge	Proposed Charge	Remark
i)	Aggregate KCC limit sanctioned up to Rs.25000/-	Nil	Nil	No Change
ii)	Aggregate KCC limit sanctioned above Rs.25000/-up to Rs.300000/-	Nil	<b>[Processing/Maintenance Charge/ Inspection charge] : 0.50% p.a. on sanctioned limit</b>	<b>Change</b>
iii)	Aggregate KCC limit sanctioned above Rs.300000/-	<b>[Processing/Maintenance Charge/ Inspection charge] : 1% p.a. on sanctioned limit subject to maximum Rs. 7500/-</b>	<b>[Processing/Maintenance Charge/ Inspection charge] : 1% p.a. on sanctioned limit subject to maximum Rs. 7500/-</b>	<b>Change</b>

**PART-B: PREPAYMENT CHARGES**

Sr.	Details	Existing Charge	Proposed Charge	Remark
i)	<b>Housing Loan</b>	No prepayment charges	No prepayment charges	No Change
ii)	<b>Car Loan</b>	2.00 % of the amount of the Loan pre paid will be levied if closed within 24 months. No prepayment charge after 24 Months.	2.00 % of the amount of the Loan pre paid will be levied if closed within 24 months. No prepayment charge after 24 Months.	No Change
iii)	<b>Rent Plus Scheme</b>	1.00 % of the amount of the Loan pre paid will be levied.	1.00 % of the amount of the Loan pre paid will be levied.	No Change
iv)	<b>MSME Loans</b>	<b>1. Prepayment from Own Source</b>  <b>a)</b> 1% of of the amount of the Loan pre paid if prepaid within 24 months with own source <b>b)</b> No prepayment charges, if loan repaid from own sources after 24 months. <b>2. Prepayment by Takeover</b> <b>a)</b> In case of take-over by other bank 2% on entire outstanding.	<b>1. Prepayment from Own Source (Other than Micro &amp; Small Enterprises)</b> <b>a)</b> 1% of of the amount of the Loan pre paid if prepaid within 24 months with own source <b>b)</b> No prepayment charges, if loan repaid from own sources after 24 months. <b>2. Prepayment by Takeover</b> <b>a)</b> In case of take-over by other bank 2% on entire outstanding.	<b>Change</b>

**Note : In addition to above, Pre-payment charges will not be levied on the following:**

- In case payment has been made out of Insurance proceeds
- In the instances where the Bank has strategically decided to exit from the exposure.

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**PART-C: ADVANCES PROCESSING CHARGES: Applicable to CC/OD/DL (except ACC/NFB) To be charged on Ad-hoc limits also)**

Sr.	Existing Charges	Sr.	Proposed Charges	Remark
i)	Up to Rs.25000 : Nil	i)	Up to Rs. 25000 : Nil	No Change
ii)	Above 25000, Up to Rs.50000 : Nil	ii)	Above 25000, Up to Rs.50000 : Rs.250/-	Change
iii)	Above Rs.50000 up to Rs. 2 Lac Rs.250/-	iii)	Above Rs.50000 up to Rs. 2 Lac Rs.300/-	Change
iv)	Above Rs.2 lac up to Rs. 10 Lac Rs.200/- per lac	iv)	Above Rs.2 lac up to Rs. 10 Lac Rs.250/- per lac	Change
v)	Above Rs.10 lac Rs.300 per lac, Minimum Rs. 3000/- Maximum Rs. 10 lac	v)	Above Rs.10 lac Rs. 350 per lac, Minimum Rs. 3500/- Maximum Rs. 10 lac	Change

**PART-D: ADVANCES PROCESSING CHARGES: Applicable to NFB LIMITS (i.e. Bank Guarantee etc)**

Sr.	Existing Charges (Not included NFB limits (i.e. Bank Guarantee etc.)	Sr.	Proposed Charges (Including NFB Limits i.e. Bank Guarantee etc.)	Remark
i)	Up to Rs.25000 : Nil	i)	Up to Rs. 25000 : Nil	No Change
ii)	Above 25000, Up to Rs.50000 : Nil	ii)	Above 25000, Up to Rs.50000 : 500/-	Change
iii)	Above Rs.50000 up to Rs. 2 Lac Rs.250/-	iii)	Above Rs.50000 up to Rs. 2 Lac Rs.500/-	Change
iv)	Above Rs.2 lac up to Rs. 10 Lac Rs.200/- per lac	iv)	Above Rs.2 lac up to Rs. 10 Lac Rs.200/- per lac, Min Rs. 500/-	Change
v)	Above Rs.10 lac Rs.300 per lac, Minimum Rs. 3000/- Maximum Rs. 10 lac	v)	Above Rs.10 lac Rs. 150 per lac, Minimum Rs. 1500/- Maximum Rs. 5.00 lac	Change

**PART-E: APPLICABLE TO TERM LOANS: Upfront fee / Processing fees:**

Sr.	EXISTING		Proposed		Remark
	Particular	Charges	Particular	Charges	
i)	Term Loans up to Rs.25000/-	Nil	Term Loans up to Rs.25000/-	Nil	No Change
ii)	Term Loans above 25000/- up to Rs.50000/-	Nil	Term Loans above 25000/- up to Rs.50000/-	Rs. 250/-	Change
iii)	Term Loans above Rs.50000/- up to Rs.2 lac	Rs.400/-	Term Loans above Rs.50000/- up to Rs.2 lac	Rs. 500/-	Change
iv)	Term Loans above Rs.2 lac up to Rs. 1 crore	1.00% of loan amount	Term Loans above Rs.2 lac up to Rs. 1 crore	1.25% of loan amount	Change
v)	Term Loans above Rs.1 Crore up to Rs.5 Crore, Min. Rs.1,00,000/-	0.75% of loan amount	Term Loans above Rs.1 Crore up to Rs.5 Crore, Min. Rs.1,00,000/-	1.00% of loan amount	Change



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vi)	Term Loans above Rs.5 Crore, Min.Rs.3,75,000/- Max. Rs.15,00,000/-	0.50% of loan amount	Term Loans above Rs.5 Crore, Min.Rs.3,75,000/- Max. Rs.15,00,000/-	0.75% of loan amount	Change
vii)	Housing Loan	0.50% of loan amount	Housing Loan	0.50% of loan amount	No Change
viii)	Car Loan / Doctor Plus Loan	0.75% of loan amount	Car Loan / Doctor Plus Loan	0.75% of loan amount	No Change
ix)	Two / three wheeler, SRT0/Rent plus/EM loan	1.50% of loan amount	Two / three wheeler, SRT0/Rent plus/EM loan	1.50% of loan amount	No Change
x)	Personal loan all types excl. salary a/c. with us	2% of loan amount	Personal loan all types excl. salary a/c. with us	2% of loan amount	No Change
xi)	Personal loan, having salary account with us	1.00% of loan amount	Personal loan, having salary account with us	1.00% of loan amount	No Change
xii)	Gold Loan	As mentioned in note below	Gold Loan	As mentioned in note below	No Change
xii)	Education Loan / Bank's own FDR	Nil	Education Loan / Bank's own FDR	Nil	No Change
xiii)	Loan against Govt. security, NSC, KVP	Rs.500 lien/admin exp	Loan against Govt. security, NSC, KVP	Rs.500 lien/admin exp	No Change
<b>Note</b> : Processing Charges in case of Gold Loan : <b>(i)</b> For BIS Hallmarked Jewellery/ Ornaments and specially minted Gold Coins sold by Banks : 0.50% of the Loan Amount (Min: Rs 250/- ; Max: Rs1000) <b>(ii)</b> For Non Hallmarked Jewellery / Ornaments: Up to Rs.25,000 : Rs.250/- Fixed per application. Above Rs.25,000/-: 0.50% of loan amount Min. Rs. 500/-					

- 25% of the Upfront/processing fee to be recovered from the applicant before processing of loan application and undertaking to be obtained from the applicant that "He/She/Unit has/ They have no right to claim refund of processing/upfront fee, if the loan is not sanctioned by bank or sanctioned limit is not availed by the applicant due to any reason". While forwarding the control return for review/control or forwarding a proposal for sanction, Branch Manager to certify that **25% of upfront / processing fee** amounting to Rs.\_\_\_\_\_ has been recovered on \_\_\_\_\_
- For any deviation proposal processing charge/ upfront fee to be recovered 150% fees.
- Processing charges /upfront fee, both the terms will be considered same.
- The charges are to be recovered at the time of initial processing as well as each renewal.
- In case of working capital limit renewal, processing charge must be recovered from due date of renewal/from the expiry date of limit. In case the limit sanctioned for a specific period, it must be recovered immediately on expiry of previous limit, whether limit renewed or not on scheduled date. Pro rata charges must also be recovered at the time of delayed renewal.
- Govt. sponsored schemes PMRY/SGSY/GGRC & others, service charges will be as per

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terms of the scheme.

vii. In case of consortium finance, charges to be recovered as per consortium arrangement.

viii. **Processing Charge, Inspection Charge, Interest Concession Charge and Pre-payment charge for staff member availing Housing Loan, Top Up Loan Vehicle loan, Personal Loan or Gold Loan at public rate is waived. Additional charge as per (ii) above for any deviation/ concession proposal also waived in case of staff members taking loan under public rate schemes.**

**PART-F: DOCUMENTATION / EQUITABLE MORTGAGE CHARGES: MSME & C&I**  
**(Excluding PER & AGL Segment)**

<u>Existing</u>	<u>Proposed</u>	<u>Remark</u>
<u>Per borrowing entity with FB limits</u> <ul style="list-style-type: none"><li>• Up to Rs.2 lakh : Nil</li><li>• Above Rs.2 lakh up to Rs.25 lakh: Rs.1000/-</li><li>• Above Rs.25 lakh up to Rs.1 crore : Rs.3000/-</li><li>• Above Rs.1 crore up to Rs.5 crore : Rs.5000/-</li><li>• Above Rs.5 crore : Rs.10,000/-</li></ul>	<u>Per borrowing entity with FB limits</u> <ul style="list-style-type: none"><li>• Up to Rs.2 lakh : Nil</li><li>• Above Rs.2 lakh up to Rs.25 lakh: Rs.1000/-</li><li>• Above Rs.25 lakh up to Rs.1 crore : Rs.3000/-</li><li>• Above Rs.1 crore up to Rs.5 crore : Rs.5000/-</li><li>• Above Rs.5 crore : Rs.10,000/-</li></ul>	No Change
<ul style="list-style-type: none"><li>• The charges are also applicable for extension of mortgage, for enhancement and for substitution of title deeds.</li><li>• The charges specified are applicable per instance irrespective of the number of title deeds.</li><li>• The Charges are applicable for extensions of equitable mortgage recorded in favour of other lenders i.e. recording second charge or <i>Pari-pasu</i> charge.</li></ul>		

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**PART-G: PENAL INTEREST & OTHERS: ( All charges put together to be Max.3% p.a.)**

Sr	Details	Existing	Proposed	Remark
(i)	<b>Cash Credit Limits :</b>			
a)	<b>PENAL INTEREST:</b> Irregularity in cash credit account	2% p.a. on the entire outstanding for the period of irregularity.	2% p.a. on the entire outstanding for the period of irregularity.	<b>No Change</b>
b)	Non-Submission/ delayed submission of stock statement * *Submission of stock statement with delay <b>beyond 20 days</b> of succeeding month (except the month of march\$) to be considered as non-submission except where period is extended / specified by the sanctioning authority. <b>\$ Stock statement of march to be obtained by 30<sup>th</sup> april</b>	* For limit upto Rs. 10 lac : Nil for the first month.. Rs.200/- per month for the delay beyond one month. * For limit Above Rs.10 lac to Rs.1 crore: Rs.100 per day * For limit Above Rs.1 crore : Rs.500 per day  Note: After 90 days, 1% p.a. on the entire outstanding for the period of irregularity.	* <b>For limit up to Rs. 10 lac :</b> <b>Nil for the first month..</b> <b>Rs.200/- per month for the delay beyond one month.</b> * <b>For limit Above Rs.10 lac to Rs.1 crore: Rs.100 per day</b> * <b>For limit Above Rs.1 crore : Rs.500 per day</b>  <b>Note: After 90 days, 1% p.a. on the entire outstanding for the period of irregularity.</b>	<b>Change</b>
c)	Non-submission of renewal data	1% p.a. for the delay beyond 3 months from the date renewal was due.	1.5% p.a. for the delay beyond 3 months from the date renewal was due.	No Change
d)	Non-compliance with covenants (as per credit policy guidelines)	1% p.a. on entire outstanding for the period of non-compliance.	<b>For SME exposure up to Rs. 1.00 Crore : 1% p.a. on entire outstanding for the period of non-compliance.</b> <b>For SME exposure above Rs. 1.00 Crore : Risk premium to be levied as per risk based pricing</b>	<b>Change</b>
e)	Non-submission / delayed submission of Balance sheet / Audited Balance sheet if not submitted by end of October every year (i.e. after seven months)	For limit up to Rs.2 lac : Nil Limit above Rs.2 lac to Rs.50 lac : Rs.1000 @ per month, For limits above Rs. 50 lac, Rs.10000 @ per month, (@ Broken months to be considered as full month) Note: After 180 days, 2% p.a. on the entire outstanding for the period of irregularity.	For limit up to Rs.2 lac : Nil Limit above Rs.2 lac to Rs.50 lac : Rs.1000 @ per month, For limits above Rs. 50 lac, Rs.10000 @ per month, (@ Broken months to be considered as full month)  Note: After 180 days, 2% p.a. on the entire outstanding for the period of irregularity.	No Change

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<b>(ii)</b>	<b>TERM LOANS :-</b>			
	(a) Non-payment/Delayed payment of interest/instalment	2% on the entire outstanding for the period of default	(i) Overdue up to 30 days : Nil (ii) Overdue 31 to 60 days : 2% p.a. on the overdue amount for the period of irregularity. (iii) Overdue 61 to 90 days : 2% p.a. on the entire outstanding for the period of irregularity.	<b>Change</b>

Sr	Details	Existing	Proposed	Remark
	(b) Cross-default *	2% on the entire outstanding for the period of default	2% on the entire outstanding for the period of default	No Change
	( c) Adverse deviation from stipulated level in respect of any two of the following items : i) FACR *, ii) TOL/TNW#, iii) Interest Coverage Ratio iv) DSCR \$  \$ Newly added * Replaced with Current Ratio  Adverse deviation in respect of any two of the above four financial parameters, arrived at based on audited financial statements each year, from the estimated / projected levels accepted at the time of sanction / last review, will attract penal interest	Deviation up to 5% : 0.50% p.a. on the entire outstanding for the period of non-adherence.  Deviation more than 5% and up to 10% : 0.75% p.a. on the entire outstanding for the period of non-adherence.  Deviation more than 10% : 1.00% p.a. on the entire outstanding for the period of non-adherence.  Penal interest would be charged retrospectively from the date of Audited Balance Sheet on the basis of which, covenants have been tested, for the period of breach.	<b>For SME Advances up to Rs. 1.00 Core : 1% p.a. for the period of non-adherence.</b>  <b>For SME Advances above Rs. 1.00 Core : N.A. as pricing is inclusive of risk premiums for breach of financial covenants</b>	<b>Change</b>
<b>(iii)</b>	<b>Applicable to SME advances (TL &amp; CC both) :-</b>			
a)	Change in security (Release/Substitution) (Immovable Property/ TPG) for instances other than normal renewal of Limit(s) (Ref.CRD/65 dt.19.12.2016)	0.25% of total Fund Based exposure (WC Limit + TL Outstanding)	<b>In case of release : 0.05% of total Fund Based exposure, Max 50,000/-, Min. 5000/-</b>  <b>In case of substitution : 0.03% of total Fund Based exposure, Max 50,000/-, Min. 2000/-</b>	<b>Change</b>

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b)	Reconstitution of the firm (Partnership/LLP) & Change in management of Company with prior approval of sanctioning authority	0.25% of total Fund Based exposure (WC Limit + TL Outstanding)	<b>0.05% of total Fund Based exposure, Max 50,000/- Min. 2000/-</b>	<b>Change</b>
c)	Ceding of Charges on assets	0.01% of the limit. Minimum Rs.2000/-, Maximum Rs.50,000/-	0.01% of the limit. Minimum Rs.2000/-, Maximum Rs.50,000/-	No Change
d)	Rephasing of Loans/ Deferment in loan instalments (Excl. Regulatory package of RBI)	0.05% of the limit. Minimum Rs.2000/-, Maximum Rs.1,00,000/-	0.05% of the limit. Minimum Rs.2000/-, Maximum Rs.1,00,000/-	No Change
e)	Release of personal guarantee/collateral security before liquidation of loan	0.05% of the limit. Minimum Rs.5000/-, Maximum Rs.1,00,000/-	<b>Withdrawn (It is clubbed with Sr. No. "g")</b>	<b>Change</b>
f)	Change in terms and condition of sanction/ Change in project/ Change in machinery	0.05% of the limit. Minimum Rs.3000/-, Maximum Rs.2,00,000/-	0.05% of the limit. Minimum Rs.3000/-, Maximum Rs.2,00,000/-	No Change
g)	<b>Revalidation of sanction</b>	<b>Fresh introduction</b>	<b>50% of the upfront fee/processing fee as per applicable card rate</b>	<b>Change</b>
h)	<b>Annual review charges for Term Loans #</b>	<b>Fresh introduction</b>	<b>20% of the upfront fee as per applicable card rate (on the outstanding)</b>	<b>Change</b>

# Annual Review charges shall be applicable and not applicable in cases where TL Review is part of regular review/ renewal of other credit facilities.

Sr	Details	Existing	Proposed	Remark								
i)	Non-renewal of insurance policy(ies) in a timely manner or inadequate insurance cover	Fresh introduction	Flat penalty (penal interest) of Rs 200/- for each day of delay beyond due date.	Change								
j)	Other miscellaneous approvals	0.05% of the limit. Minimum Rs.3000/-, Maximum Rs.1,00,000/-	0.05% of the limit. Minimum Rs.3000/-, Maximum Rs.1,00,000/-	No Change								
k)	Lead Bank Fees: (In addition to applicable loan processing charges for loans under Consortium)	Fresh introduction	<table><tr><th>No. of Banks in consortium</th><th>Fee</th></tr><tr><td>Up to 5 Banks</td><td>2.50 Lac</td></tr><tr><td>6-10 Banks</td><td>5.00 Lac</td></tr><tr><td>More than 10</td><td>15.00 Lac</td></tr></table> # Consortium or Multiple	No. of Banks in consortium	Fee	Up to 5 Banks	2.50 Lac	6-10 Banks	5.00 Lac	More than 10	15.00 Lac	
No. of Banks in consortium	Fee											
Up to 5 Banks	2.50 Lac											
6-10 Banks	5.00 Lac											
More than 10	15.00 Lac											

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		Banking, where our Bank is leader / nodal Bank.	
<ul style="list-style-type: none"> <li>• # TNW including Quasi Capital and Long Term Borrowings from friends and relatives.</li> <li>• The aggregate penal interest on account of non-compliances not to exceed 3% in aggregate.</li> <li>• Sick units under rehabilitation and non-compliance on account of natural calamities/extraneous reasons, penal interest not to be levied. This should be as per RBI/NABARD/GOVT Guidelines.</li> </ul> <p>Amount recovered as per part F to be credited to Interest received a/cs. in the form of penal interest</p>			

**\* What Does Cross Default Mean?** : A provision in a loan agreement that puts the borrower in default, If the borrower defaults on another obligation.

**PART-H: COMMITMENT CHARGES:**

Sr.		EXISTING CHARGES	REVISED CHARGES	Remark
i)	<u>Working Capital (WC)</u> For all fund based limit above Rs. 10.00 Lac	<ul style="list-style-type: none"> <li>• For Loan up to Rs.10 lac : Nil</li> <li>• For Loan above Rs.10 lac : 0.50% p.a. on the entire unutilised portion if average utilisation is 60% or less.</li> </ul> <p>To be recovered at the end of every half year</p>	<ul style="list-style-type: none"> <li>• For Loan up to Rs.10 lac : Nil</li> <li>• For Loan above Rs.10 lac : <ul style="list-style-type: none"> <li>i) If the average utilization is higher than 60% : Nil</li> <li>ii) If the average utilization is between 50% to 60% : 0.25% p.a. on the entire unutilised portion</li> <li>iii) If the average utilization is less than 50% : 0.50% p.a. on the entire unutilised portion</li> </ul> </li> </ul> <p>To be recovered at the end of every half year</p>	Change
ii)	Term Loans (Irrespective of WC limits)	1.20% p.a. for delayed draw down beyond 2 months.	0.50% p.a. for delayed draw down 2 months from the due date on the amount due for disbursement as per disbursement schedule but not disbursed, for the period of delay.	Change



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**PART-I: INSPECTION CHARGES (excluding ACC)**

Sr	Existing		Proposed		Remark
	Slabs/Details	Charges	Slabs/Details	Charges	
i)	Loans up to Rs.50,000/-	Nil	Loans up to Rs.50,000/-	Nil	No Change
ii)	Above Rs.50000 & up to Rs.5 lakh	Rs.250 p.a	Above Rs.50000 & up to Rs.5 lakh	Rs.250 p.a	No Change
	Above Rs.5 lakh & up to Rs.10 lakh	Rs.500 p.a	Above Rs.5 lakh & up to Rs.10 lakh	Rs.500 p.a	
iii)	Above Rs 10 lakh up to Rs. 1 crore	Rs.100 p.a per lac (maximum Rs.10,000)	Above Rs 10 lakh up to Rs. 1 crore	Rs.100 p.a per lac (maximum Rs.10,000)	No Change
	Above Rs 1 crore up to Rs. 5 crore:	Rs.50 per lac p.a. Min. Rs.10000 p.a	<b>Above Rs 1 crore up to Rs. 5 crore:</b>	<b>Rs.50 per lac p.a. Min. Rs. 7500 p.a. Max. Rs.15000 p.a.</b>	Change
	Above Rs 5 crore	Rs.25 per lac p.a. Min. Rs.25000 p.a	Above Rs 5 crore	Rs.25 per lac p.a. Min. Rs.20000 p.a.	No Change
	<ul style="list-style-type: none"> <li>Above charges for inspection within same municipal limits.</li> <li>For outstation inspection actual expenses +GST will be extra.</li> <li>In case of SME Loans, <b>total Fund base exposure</b> should be considered as Limit for calculation of Inspection Charge.</li> <li>Frequency for debiting Inspection Charge in customers account is quarterly.</li> <li>For calculation of Inspection Charges in SME finance, <b>total exposure of Unit</b> to be considered instead of account wise exposure limits.</li> </ul>				
iv)	Car Loan	One time Rs.500	Car Loan	One time Rs.500	No Change
v)	Housing Loan/Equitable Mortgage	<b>A. 1<sup>st</sup> Time at the time of disbursement :</b> Loan up to Rs.5 lac Rs.500 Loan above Rs.5 lac Rs.1000  <b>B. At Every Three Year interval :</b> Loan up to Rs.5 lac Rs.250 Loan above Rs.5 lac Rs.500	Housing Loan/Equitable Mortgage	<b>A. 1<sup>st</sup> Time at the time of disbursement :</b> Loan up to Rs.5 lac Rs.500 Loan above Rs.5 lac Rs.1000  <b>B. At Every Three Year interval :</b> Loan up to Rs.5 lac Rs.250 Loan above Rs.5 lac Rs.500	No Change

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**PART-J: BANK GUARANTEE :**

	EXISTING CHARGES	REVISED CHARGES	Remarks
<u>Minimum Commission</u>	Rs. 1000/- plus charges as under:	Rs. 1000/- plus charges as under:	No Change
<u>Inland BGs - Performance guarantees as well as financial guarantees</u>	(i) Up to Rs.5 cr. : 1.5% p.a. (ii) Above Rs.5 cr. & Up to Rs.10 cr. : 1.25% p.a. (iii) Above Rs.10 cr. 1% p.a. .	<b>(i) Up to Rs.5 cr. : 1.75% p.a.</b> <b>(ii) Above Rs.5 cr. &amp; Up to Rs.10 cr. : 1.5% p.a.</b> <b>(iii) Above Rs.10 cr. 1.25% p.a. .</b>	<b>Change</b>
<ul style="list-style-type: none"> <li>BG charges will be recovered in multiple of months for the actual period of BG liability outstanding in bank's books including claim period if any, with a minimum period 01 month. For this purpose, broken days in a month will be treated as full month for a recovery of commission.            For BGs with 100% cash margin: 25% of the applicable charge to be recovered <b>with minimum of Rs.1000/-</b>.</li> </ul>			

**PART-K: SOLVENCY CERTIFICATE CHARGES:**

Sr	Details	Existing	Proposed	Remark
1	<b>Solvency Certificate</b>	Rs. 344 per Lakh Minimum: Rs. 1500/- Maximum: Rs. 20000/-	<b>Rs. 350 per Lakh</b> <b>Minimum: Rs. 1500/-</b> <b>Maximum: Rs. 20000/-</b>	<b>Change</b>

**PART-L: RECOVERY AND FOLLOW UP CHARGES:**

Irregular and NPA accounts	Actual expenses and out of pocket expenses to be recovered in actual
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**PART-M: OTHER CHARGES**

Sr.	Details	Existing Charges	Proposed Charges	Remark
1.	(i) Conversion of existing housing loans to risk based pricing model (SRAC Model)	0.50% of outstanding Loan amount or Rs. 5000/- whichever is lower	0.50% of outstanding Loan amount or Rs. 5000/- whichever is lower	No Change
	(ii) Conversion of existing housing loans in Lower SRAC category to Higher SRAC category <u>Refer below note no.3</u>	Rs. 3000/- Fixed as per CRD/42 Dt. 13.07.2020	Rs. 3000/- Fixed as per CRD/42 Dt. 13.07.2020	

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2.	(i) Conversion of existing housing topup loans to risk based pricing model (SRAC Model)	0.50% of outstanding Loan amount or Rs. 5000/- whichever is lower	0.50% of outstanding Loan amount or Rs. 5000/- whichever is lower	No Change
	(ii) Conversion of existing housing topup loans in Lower SRAC category to Higher SRAC category <u>Refer below note no.3</u>	Rs. 3000/- Fixed as per CRD/42 Dt. 13.07.2020	Rs. 3000/- Fixed as per CRD/42 Dt. 13.07.2020	
3	No Dues Certificate	Priority Sector : Nil Other Rs.100/- per certificate	Priority Sector : Nil Other Rs.100/- per certificate	No Change

Sr.	Details	Existing Charges	Proposed Charges	Remark
4	CERSAI Charges	<b>1.</b> Loan up to Rs.5 lacs : Rs.60 <b>2.</b> Loan above Rs.5. lacs : Rs.120 Note : Instructions as per CRD/03 dt.19.04.2016 should be meticulously followed for recovery of CERSAI Charges	<b>1.</b> Loan up to Rs.5 lacs : Rs.60 <b>2.</b> Loan above Rs.5. lacs : Rs.120 Note : Instructions as per CRD/03 dt.19.04.2016 should be meticulously followed for recovery of CERSAI Charges	No Change
5	Credit Information Charges	<b><u>CIBIL :-</u></b> <b>1.</b> Consumer CIR (Individual Customers) : Rs.110/- per report <b>2.</b> Commercial CIR (Non-Individual Customers) : Rs.1200/- per report (Without MSME Rank for Loan below Rs.10 lakh) <b>3.</b> Commercial CIR (Non-Individual Customers) : Rs.1800/- per report (With MSME Rank for Loan Rs.10 lakh and above) <b><u>Equifax :-</u></b> <b>1.</b> Consumer CIR (Individual Customers) : Rs.110/- per report <b>2.</b> Commercial CIR (Non-Individual Customers) : Rs.1000/- per report	<b><u>CIBIL :-</u></b> <b>1.</b> Consumer CIR (Individual Customers) : Rs.110/- per report <b>2.</b> Commercial CIR (Non-Individual Customers) : Rs.1200/- per report (Without MSME Rank for Loan below Rs.10 lakh) <b>3.</b> Commercial CIR (Non-Individual Customers) : Rs.1800/- per report (With MSME Rank for Loan Rs.10 lakh and above) <b><u>Equifax :-</u></b> <b>1.</b> Consumer CIR (Individual Customers) : Rs.110/- per report <b>2.</b> Commercial CIR (Non-Individual Customers) : Rs.1000/- per report	No Change

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	CIBIL Charges to be recovered from Borrower and to be credited in <b>BGL 93045</b> only
	Equifax Charges to be recovered from Borrower and to be credited in <b>BGL 93399</b> only

**Note:**

1. Charges for services, not enumerated above, will continue at the existing rates.
2. Branch to check that charges debited by CBS System are as per above and in case of any difference, Branch to manfully recover/refund charges from/to borrower.
3. For SHG/JLG Loans, processing charge and Inspection charge is waived.
4. Charges for Concession in Rate of Interest in Housing Loans & in Home Loan Top Up is not applicable now onwards as bank has now implemented Risk Based pricing model for Rate of Interest in Housing & Home Loan Top Up Loans. It is replaced with the charges guidelines issued in implementation of risk based pricing model (CRD/64 dated 09.11.2018).
5. **No processing fees, prepayment penalty, penal interest, EM/Documentation charges to be recovered in Sub-debt Loan scheme (CRD/75 dated 01.10.2020), PM Svanidhi Scheme (CRD/56 dated 17.08.2020), FITL under COVID-19 regulatory package (CRD/38 dated 04.07.2020) and GECL under ECLGS (CRD/33 dated 22.06.2020)**

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