

UNION BANK OF INDIA

Schedule of Service Charges on Inland Transactions w.e.f. 15.11.2015

(Inclusive of Service Tax & Education Cess @14.5%)

I. Products and Services Provided free of Service Charges

Sr. No.	Nature of Service
1	Remittances for creation of a term deposit or payment of installment of cumulative deposit through DD, Cash, RTGS/NEFT/ Intersol Fund Transfer
2	Intersol credit through cheques/ requests for intersol transfer
3	Repayment of loan through cash
4	Safe custody of Bank's own Deposit Receipt
5	Statement of account
6	Updation of passbook
7	Issuance of duplicate deposit receipt
9	Enquiry/statement of account (downloaded/printed) through Internet Banking/Telebanking

II. Transfer, Collection, Remittance & Cash Transactions

Sr. No.	Nature of Service	Particulars	Unit	Service Charges (₹)	
				Non-individuals	Individuals
1	Fund Transfer through the following modes:				
(i)	RTGS - Inward			Nil	Nil
	RTGS - Outward (Minimum amount of remittance under RTGS - Rs.2 lacs)	a) ₹2 lacs to 5 lacs (As per time of entry in FINACLE as follows)			
		09:00 hrs to 12:00 hrs	Per Transaction	26.50	26.50
		After 12:00 hrs to 15:30 hrs	Per Transaction	27.50	27.50
		After 17.30 hrs	Per Transaction	32.50	32.50
		b) Above ₹5 lacs (As per time of entry in FINACLE as follows)			
		09:00 hrs to 12:00 hrs	Per Transaction	52.50	52.50
		After 12:00 hrs to 15:30 hrs	Per Transaction	53.50	53.50
		After 15.30 hrs	Per Transaction	57.50	57.50
(ii)	NEFT - Inward			Nil	Nil
	NEFT - Outward	Upto ₹1 lac		Nil	Nil
		Above ₹1 lac to 2 lacs	Per Transaction	16.50	16.50
		Above ₹2 lacs	Per Transaction	26.50	26.50
(iii)	Intersol fund transfer through cheques/ requests for intersol transfer			Nil	Nil
(iv)	At par multicurrency cheques issued by customers & presented at clearing house at non-base centre	Upto ₹1 lac		Nil	Nil
		Above ₹1 lac to 2 lacs	Per Transaction	16.50	16.50
		Above ₹2 lacs to 5 lacs	Per Transaction	26.50	26.50
		Above ₹5 lacs	Per Transaction	52.50	52.50
2	Speed Clearing (to be recovered by collecting bank from customers)	Upto ₹1 lac		NIL	NIL
		₹1 lac & above	Per Transaction	172.00	172.00
3	Electronic Clearing Service	Applicable for debit as well as credit clearing	Per transaction	3.50	3.50
4	Collection of Outstation cheques	Upto ₹5000	Per cheque	29.50	29.50
		Above ₹5000-10000	Per cheque	57.50	57.50
		Above ₹10001-1 lac	Per cheque	114.50	114.50
		Above ₹100000	Per cheque	172.00	172.00
5	Collection of Bills	Upto Rs.10000	Per bill	125.00	125.00
		Rs.10001 - 1 lacs	Per 1000	11.50	11.50
			Minimum	125.00	125.00
		Above Rs.1 lacs - Rs.25 lacs	Per 1000	10.50	10.50
			Minimum	1028.00	1028.00
		Above Rs.25 lacs	Flat	28625.00	28625.00

6	Demand Draft	Upto ₹5000	Per remittance	51.50	51.50
		₹5001 - 10000	Per remittance	77.50	77.50
		₹10001 - 1 lac	Per 1000	4.70	4.70
			Minimum	77.50	77.50
		Above ₹1 lac	Per 1000	4.20	4.20
			Minimum	459.00	459.00
			Maximum	15286.00	15286.00
7	Remittances against tender of cash (Maximum remittance Rs.50000)	DD		Applicable remittance charges plus 50% of normal charges	Upto Rs.1000 - Normal charges Above Rs.1000 - Applicable remittance charges plus 50% of normal charges
		NEFT	Per Transaction	16.50	16.50
8	Purchase of DD for educational purpose by students	Upto 5000	Per DD	N.A.	16.50
		Above ₹5000		N.A.	Normal charges applicable to DD
9	Issue of duplicate DD/Cancellation/ Revalidation of DD (Revalidation allowed upto 1 year from the date of issue)	Upto ₹5000	Per DD	21.50	21.50
		₹5001 - 1 lac	Per DD	51.50	51.50
		Above ₹1 lac	Per DD	104.50	104.50
		For students	Per DD	N.A.	16.50
10	Cash transactions				
(i)	Cash withdrawal in SB/CD/CC/OD			Nil	Nil
(ii)	Cash Deposit in SB accounts	Cash Deposit Upto ₹50000 per day		Nil	Nil
		Cash Deposit above free limit (Base as well as non-base branch)	Per Rs.1000	1.00	1.00
			Minimum	10.00	10.00
			Maximum	10382.00	10382.00
(iii)	Cash Deposit in CD/CC/OD accounts	Cash Deposit upto ₹1lac per day		Nil	Nil
		Cash Deposit above ₹1 lac per day (Base as well as non-base branch)	Per Rs.1000	1.00	1.00
			Minimum	10.00	10.00
			Maximum	10382.00	10382.00

III. Other Charges

Sr. No.	Nature of Service	Particulars	Unit	Service Charges (₹)	
				Non-individuals	Individuals
1	Duplicate Statement/ Pass book	For entries upto one year (40 entries to be treated as one ledger folio)	SB - Per folio	77.50	61.50
			CD -Per folio	77.50	61.50
		For entries older than one year (40 entries to be treated as one ledger folio)	SB - Per folio	102.00	71.50
			CD - Per folio	204.00	154.00
2	Duplicate Deposit Receipt			Nil	Nil
3	Issue of cheque books		Per ch. Leaf	3.50	3.00
			Subject to 40 free cheque leaves in a financial year in SB Accounts		
4	Stop Payment Instructions	Single cheque	Per instruction	150.00	112.50
		Range of cheques	SB - Per instruction	342.50	257.50
			CD - Per instruction	747.50	560.50
5	Standing Instructions	Setting up charges (one time)		51.50	51.50
		Plus charges for fund transfer			
		i. Transfer to our brs. ii. Transfer to other banks		Nil Actual ramittance charges	Nil Actual ramittance charges
6	Inability to carry out standing instructions due to insufficient balance in the account		Per occasion	62.50	62.50
7	Enquiry relating to old records (More than 12 months old)	1 to 3 yrs. old	Per item	154.00	154.00
		3 to 5 yrs. old	Per item	230.00	230.00
		More than 5 yrs. Old	Per item	358.00	358.00
8	Charges for non-maintenance of	SB - With ch.book	Shortfall in AQB		

	minimum Average Quarterly Balance		501 - 1000	102.50	102.50
			251 - 500	51.50	51.50
			Upto 250	26.50	26.50
		- Without ch.book	Shortfall in AQB		
			251 - 500	36.50	36.50
			Upto 250	21.50	21.50
		SB(Pension) - with / without chequebook		N.A.	N.A.
		SB of senior citizens		N.A.	N.A.
		CD - Companies	Per quarter	479.50	479.50
		CD - Others	Per quarter	369.00	369.00
9	Closure of Account within 12 months	I. Accounts closed within 14 days of opening		NIL	NIL
		II. Accounts closed after 14 days of opening			
		i) SB			
		- with cheque book		188.00	141.00
		- without cheque book		125.00	93.50
		ii)CD - Companies		637.00	N.A.
		- Others		375.00	312.50
10	Inoperative/Dormant Account	i) Account with minimum balance or above		Nil	Nil
		ii) Account below minimum balance but above ₹100			
		- Metro/Urban	Per annum	125.00	125.00
		- Semi-urban/ Rural	or outstanding balance whichever is less	62.50	62.50
		iii) Account with Balance ₹100 or less		Full balance amount to be appropriated and a/c to be closed after following precribed	Full balance amount to be appropriated and a/c to be closed after following precribed
		Note:1) Dormancy period: 2 years			
		Note:2) Folio charges in CC/CD accounts will be applicable to dormant CC/CD accounts.			
		Note:3) Charges for non-maintenance of minimum balance will also be recovered wherever applicable.			
11	Charges for customer induced debit entries in excess of 60 entries per quarter in SB A/c		per entry	16.50	16.50
12	Ledger Folio used in CD/OD/CC A/cs (For Accounts maintained on computer 40 entries or part thereof to be treated as one ledger folio)		Per folio	112.50	112.50
			<u>Subject to free folios p.a. as under :</u>		
			Avg. cr. Bal.(₹)	Free Folios	Free Folios
			Upto 50,000	Nil	Nil
			Above 50,000 -1 lac	3	3
			Above 1 lac - 5 lacs	5	5
			Above 5 lacs	All	All
13	Presentation of Usance Bills for acceptance		Per bill	150.00	150.00
14	Safe Custody charges	Scrips	Per scrip	13.50	13.50
			Minimum	125.00	125.00
		Sealed Covers	Per cover	250.00	250.00
		Sealed boxes:			
		Upto 1000 cc	Per box	685.00	685.00
		Upto 8000 cc	Per box	1371.00	1371.00
		Upto 27000 cc	Per box	2056.00	2056.00
		Large boxes	Per cc	0.19	0.19
			Minimum	4111.00	4111.00
15	Attestation of customer's signature	Bank's Own Deposit Receipt		Nil	Nil
		i) For obtaining loan from other banks/ institutions	Per Occasion	51.50	51.50
		ii) For other purposes	Per Occasion	51.50	51.50

16	Issuance of any other certificate e.g. No Dues, Balance Confirmation, Maintenance of A/c., etc. on behalf of our clients as well as clients referred by other banks other than for govt. sponsored schemes	SB	Per certificate	102.50	102.50
17	Photo attestation			102.50	102.50
18	Certifying or verifying customer ECS mandates	Per mandate		102.50	102.50
19	Providing record copy of cheque	Per instrument		102.50	102.50
20	SMS Banking	Per quarter		15.00	15.00
21	Handling charges for cheques returned unpaid (including cash/transfer cheques)	i) Local			
		a) Return of Outward Clearing Cheques i.e. cheques lodged by customers for collection and returned to us by other banks (Due to in-sufficient funds & technical reasons)		51.50	51.50
		b) Return of Inward clearing cheques i.e. cheques drawn on our branches returned to other banks (Due to technical reason)		51.50	51.50
		c) Return of Inward clearing cheques i.e. cheques drawn on our branches returned to other banks (Due to financial reasons)			
		Upto Rs.5 lacs		154.00	154.00
		Above Rs.5lacs - Rs.10lacs		459.00	459.00
		Above Rs.10 lacs		Base Rate + 4.50% p.a. for 1 day plus service tax	Base Rate + 4.50% p.a. for 1 day plus service tax
				Minimum 459.00	Minimum 459.00
		ii) Outstation		50% of basic collection charges plus service tax	50% of basic collection charges plus service tax
				51.50	51.50
22	Handling charges for bills returned unpaid	Local		102.50	102.50
		Outstation		50% of basic collection charges plus service tax	50% of basic collection charges plus service tax
				Minimum 102.50	Minimum 102.50
23	Returning charges on Debit clearing under ECS			102.50	102.50
24	Loss of Safe Deposit Locker Key			Actual expenses plus service tax	Actual expenses plus service tax
				Minimum 1025.00	Minimum 1025.00
25	Charges for Locker Operations				
	Free operations p.a.			12	12
	Charges beyond 12 free operations		Per Operation	20.00	20.00

IV. Safe Deposit Vault Rental (p.a.)

Type of Locker		Rural/ Semi Urban	Urban Branches	Metro Branches
A		857.00	1143.00	1224.00
B		857.00	1143.00	1224.00
C		1714.00	2855.00	3058.00
D		1714.00	2855.00	3058.00
E		1714.00	2855.00	3058.00
F		2855.00	3426.00	3567.00
G		2855.00	3426.00	3567.00
H		2855.00	3426.00	3567.00
H-1		1714.00	2855.00	3058.00
L		4578.00	5725.00	6319.00
L-1		4578.00	5725.00	6319.00

• SDV/Strong Rooms, etc. of sizes other than A to L-1 - proportionate rent of the SDV of maximum size that can be fitted into should be charged.

• Penal interest @ 18% on rent overdue with the minimum of ₹5 will be levied.

• Lockers can be leased for a period upto 3 years at a time subject to advance payment of rent. However, there would not be any concession in case advance rent is paid by customers.

- The rent payable for the overdue period upto the date of revision i.e.14.11.2015 would be recovered at old rate and w.e.f. 15.11.2015 the rent at the revised rate would be recovered. Where rent for 3 years has been recovered prior to revision, no difference would be recovered.
- Refund of advance rent may be allowed for the unexpired period in case the locker is surrendered before the expiry of the period of 3 years for which

Average Quarterly Balance Requirement

(Amount in Rs.)

CENTRES	Average Quarterly Balance (AQB)			
	Savings Bank Accounts		Current Deposit Accounts	
	Without chequebook	With chequebook	Company	Others
Metro	500	1000	10000	5000
Urban	500	1000	10000	3000
Semi-urban	250	500	10000	2000
Rural	100	250	5000	1000

Pension Accounts

- Account without chequebook	Rs.20
- Account with chequebook	Rs.250

BSBDS/No Frills Accounts

(i) Bio-metric Smart Card Enabled Accounts	Nil
(ii) Other than Bio-metric Smart Card Enabled Accounts	
a. In north-eastern regions	Nil
b. In other than north-eastern regions	Rs.25