

UNION BANK OF INDIA

Service Charges w.e.f. 01.06.2015 (inclusive of Service Tax & Education Cess @14%)

Sr. No.	Services	Charges - For Non-Individuals	Charges - For Individuals
1	Savings Bank A/c- No frills A/c		
	Minimum balance (Average Quarterly Balance)		
	(i) Bio-metric Smart Card Enabled Accounts	N.A.	Nil
	(ii) Other than Bio-metric Smart Card Enabled Accounts:		
	a. North-Eastern states	N.A.	Nil
	b. Other states	N.A.	Rs.25
	Charges for non maintenance thereof	N.A.	Nil
2	Savings Bank A/c with Cheque facility		
	Minimum balance(Average Quarterly Balance)		
	- Rural	Rs.250	Rs.250
	- Semi Urban	Rs.500	Rs.500
	- Urban	Rs.1000	Rs.1000
	- Metro	Rs.1000	Rs.1000
	- Pension accounts	N.A.	Rs.250
3	Charges for non maintenance thereof -		
	On Shortfall in Average Quarterly Balance as follows:		
	Rs.501 - Rs.1000	Rs.102	Rs.102
	Rs.251 - Rs.500	Rs.51	Rs.51
	Upto Rs.250	Rs.26	Rs.26
	Pension Accounts and Senior Citizen's SB accounts		Nil
4	Savings Bank A/c without Cheque facility		
	Minimum balance (Average Quarterly Balance)		
	- Rural	Rs.100	Rs.100
	- Semi Urban	Rs.250	Rs.250
	- Urban	Rs.500	Rs.500
	- Metro	Rs.500	Rs.500
	- Pension accounts	N.A.	Rs.20
5	Charges for non maintenance thereof		
	On Shortfall in Average Quarterly Balance as follows:		
	Rs.251 - Rs.500	Rs.36	Rs.36
	Upto Rs.250	Rs.21	Rs.21
	Pension Accounts and Senior Citizen's SB accounts		Nil
6	Other Savings Bank account facilities		
	Issue of Duplicate Statement/Pass Book		
	For entries of one year (40 entries to be treated as one ledger page)	Rs.77.00 per folio	Rs.61.00 per folio
	For entries older than one year (40 entries to be treated as one ledger page)	Rs.102.00 per folio	Rs.71.00 per folio
	Issue of loose cheque leaves	Nil	Nil
	Mode of calculation of minimum balance	Quarterly Average balance	Quarterly Average balance
7	Remittance Facilities through own bank		
	DD-Issue:		
	Upto Rs.5000	Rs.51.00 per remittance	Rs.51.00 per remittance
	Rs.5001 - 10000	Rs.77.00 per remittance	Rs.77.00 per remittance
	Rs.10001 - 1 lac	Rs.4.60 per 1000 Minimum Rs.77.00	Rs.4.60 per 1000 Minimum Rs.77.00
	Above Rs.1lac	Rs.4.10 per 1000 Minimum Rs.457.00 Maximum Rs.15219.00	Rs.4.10 per 1000 Minimum Rs.457.00 Maximum Rs.15219.00

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8	Remittance against tender of cash (As per the extant guidelines DD/PO/NEFT will not be issued/done for more than Rs.50,000/- against tender of cash)	Normal DD charges plus 50% of normal charges	Upto Rs.1000 - Normal charges Above Rs.1000 - Applicable DD charges plus 50% of normal charges
8.1	Purchase of DD for educational purpose by students		
	Upto Rs.5000	N.A.	Rs.16.00 per instrument
	Above Rs.5000	N.A.	Normal charges applicable to DD
8.2	NEFT	Rs.16.00 per transaction	Rs.16.00 per transaction
9	DD - Duplicate/Cancellation/Revalidation		
	Upto Rs.5000	Rs.21.00 per instrument	Rs.21.00 per instrument
	Rs.5001 - 100000	Rs.51.00 per instrument	Rs.51.00 per instrument
	Above Rs.1 lac	Rs.104.00 per instrument	Rs.104.00 per instrument
	For students	N.A.	Rs.16.00 per instrument
10	NEFT - Inward	Nil	Nil
11	NEFT - Outward		
	Upto Rs.1 lac	Nil	Nil
	Above Rs.1 lac - 2 lacs	Rs.16.00 per transaction	Rs.16.00 per transaction
	Above Rs.2 lacs	Rs.26.00 per transaction	Rs.26.00 per transaction
12	RTGS - Outward (Minimum amount of remittance-Rs.2lacs)		
	a) Rs.2 lacs to 5 lacs (As per time of entry in FINACLE as follows)		
	09:00 hrs to 12:00 hrs	Rs.26.00 per transaction	Rs.25.00 per transaction
	After 12:00 hrs to 15:30 hrs	Rs.27.00 per transaction	Rs.26.00 per transaction
	After 15.30 hrs	Rs.32.00 per transaction	Rs.31.00 per transaction
	b) Above Rs.5 lacs (As per time of entry in FINACLE as follows)		
	09:00 hrs to 12:00 hrs	Rs.52.00 per transaction	Rs.52.00 per transaction
	After 12:00 hrs to 15:30 hrs	Rs.53.00 per transaction	Rs.53.00 per transaction
	After 15.30 hrs	Rs.57.00 per transaction	Rs.57.00 per transaction
13	RTGS- Inward	Nil	Nil
14	Collection of Cheques		
15.1	Collection of local cheques	Nil	Nil
15.2	Collection of Outstation Cheques (For non-CMS clients)		
15.2.1	Upto Rs.5000	Rs.29.00 per cheque	Rs.29.00 per cheque
	Rs.5001 - 10000	Rs.57.00 per cheque	Rs.57.00 per cheque
	Rs.10001 - 100000	Rs.114.00 per cheque	Rs.114.00 per cheque
	Above Rs.100000	Rs.171.00 per cheque	Rs.171.00 per cheque
15.2.2	Intersol Fund Transfer through cheques/ requests for intersol transfer	Nil	Nil
15.2.3	Fund Transfer (through at par multicurrency cheques issued by customers & presented at clearing house at non-base centre)		
	Upto Rs.1 lac	Nil	Nil
	Above Rs.1 lac - 2 lacs	Rs.16.00 per transaction	Rs.16.00 per transaction
	Above Rs.2 lacs - 5 lacs	Rs.26.00 per transaction	Rs.26.00 per transaction
	Above Rs.5 lacs	Rs.52.00 per transaction	Rs.52.00 per transaction
15.3.3	Speed Clearing		
	Upto Rs.1 lac	Nil	Nil
	Above Rs.1 lac	Rs.171.00 per transaction	Rs.171.00 per transaction
16	Cash Transactions in SB accounts		
16.1	Cash Withdrawal	Nil	Nil
16.2	Cash Deposit		
	Upto Rs.50000/- per day	Nil	Nil
	Above Rs.50000/- per day (Base as well as non base branch)	Rs.1 per 1000 Minimum Rs.10 Maximum Rs.10336.00	Rs.1 per 1000 Minimum Rs.10 Maximum Rs.10336.00

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17	Foreign Exchange Transactions		
17.1	On all foreign currency outward remittance not being proceeds of import bills	0.138% with minimum Rs.331/- Maximum Rs.11030.00	0.138% with minimum Rs.331/- Maximum Rs.11030.00
17.2	Advance payment for Import		
	Upto Rs.10 lacs	Rs.1103.00	Rs.1103.00
	Rs.10 lacs - 20 lacs	Rs.2206.00	Rs.2206.00
	Above Rs.20 lacs	0.11% with Maximum Rs.22060.00	0.11% with Maximum Rs.22060.00
17.3	Remittance in conncection with portfolio investments, dividend, travel agents remittance of recurring nature		
	Upto Rs.2.00 lacs or equivalent	Rs.276 per remittance	Rs.276 per remittance
	Over Rs.2 lacs or equivalent	0.138% with minimum Rs.276/- maximum Rs.1103/-	0.138% with minimum Rs.276/- maximum Rs.1103/-
18	Issuance of DDs towards gifts, donations, students applications,subscriptions etc.		
	Upto USD 500	Rs.110.00 [Swift charges, if any, collected seperately]	Rs.110.00 [Swift charges, if any, collected seperately]
	Above USD 500	Rs.221.00 [Swift charges, if any, collected seperately]	Rs.221.00 [Swift charges, if any, collected seperately]
19	Remittance Inward:		
19.1	Inward Remittance in respect of which cover has been received in Nostro Account		
	Upto USD 500	Rs.110.00	Rs.110.00
	Above USD 500	Rs.221.00	Rs.221.00
19.2	Purchase of TTs/ Purchase of MTs /DDs where cover has not been received in Nostro Account	TT buying rate plus exchange margin of 0.125%. Interest shall be recovered seperately from the customer at domestic commercial rate for a transit period of 15 days.	TT buying rate plus exchange margin of 0.125%. Interest shall be recovered seperately from the customer at domestic commercial rate for a transit period of 15 days.
19.3	Purchase of customer's personel cheques, demand drafts, international money orders, bankers payorder payable abroad.	TT buying rate plus exchange margin of 0.125%. Interest shall be recovered seperately from the customer at domestic commercial rate for a transit period of 15 days.Overdue interest to be collected if the instrument is returned unpaid from 16th day.	TT buying rate plus exchange margin of 0.125%. Interest shall be recovered seperately from the customer at domestic commercial rate for a transit period of 15 days.Overdue interest to be collected if the instrument is returned unpaid from 16th day.
19.4	Encashment of FC(Exporters)Rupee value at the card rate.	0.0.25% towards exchange margin	0.0.25% towards exchange margin
19.5	Encashment of FC(Others).	No commission	No commission
19.6	TCs - Encashing	Nil	Nil
19.7	TCs - Foreign Currency (Sale):		
19.8	Commission on Rupee equivalent payable by customers	0.552%Minimum Rs.276/-	0.552%Minimum Rs.276/-
19.9	Commission on foreign currency TCs issued against foreign currency remittance received in Nostro Account, at the request of beneficiary	0.276% Minimum Rs.276/-	0.276% Minimum Rs.276/-
20	Cheque Collection		
20.1	Local	Ref:Colln of cheques-above	Ref:Colln of cheques-above
20.2	Outstation through own bank	Ref:Colln of cheques-above	Ref:Colln of cheques-above
20.3	Outstation through another bank		
21	Bouncing of cheques - Local/Return of Outward Clearing Cheques i.e. cheques lodged by customers for collection and returned to us by other banks	Due to insufficient funds - Rs.51.00 Due to technical reasons - Rs.51.00	Due to insufficient funds - Rs.51.00 Due to technical reasons - Rs.51.00
21.1	Bouncing of cheques - Local /Retrun of Inward Clearing Cheques i.e. cheques drawn on our branches returned to other banks		
	- Cheques Returned due to technical reasons	Rs.51.00 per cheque	Rs.51.00 per cheque
	- Cheques Returned due to financial reasons		
	Upto Rs.5 lacs	Rs.153 per cheque	Rs.153 per cheque

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	Above Rs.5lacs - Rs.10lacs	Rs.457 per cheque	Rs.457 per cheque
	Above Rs.10 lacs	Base Rate + 4.50% p.a. for 1 day plus service tax Minimum Rs.457.00	Base Rate + 4.50% p.a. for 1 day plus service tax Minimum Rs.457.00
21.2	Bouncing of cheques - Outstation	50% of basic collection charges plus service tax Minimum Rs.51.00	50% of basic collection charges plus service tax Minimum Rs.51.00
22	Retail Loan		
	Loan Processing Charges:		
23	Union Home	0.50% of loan amount subject to a maximum of Rs.15000 (plus service tax)	0.50% of loan amount subject to a maximum of Rs.15000 (plus service tax)
24	Union Trade		
	Upto Rs 25000	Nil	Nil
	Rs 25001 - 2 lacs	Rs.285.39 per proposal	Rs.285.39 per proposal
	Above Rs.2 lacs-10 lacs	Rs.224.72 per Rs.1 lac	Rs.224.72 per Rs.1 lac
	Rs.10 lacs - 1 crore	Rs.173.03 per Rs.1 lac Minimum Rs.2813.49	Rs.173.03 per Rs.1 lac Minimum Rs.2813.50
	Above Rs. 1 crore	Rs.112.36 per Rs.1 lac Minimum Rs.16854 Maximum Rs.561800	Rs.112.36 per Rs.1 lac Minimum Rs.16854 Maximum Rs.561800
25	Union Miles	0.50% of loan amount subject to a maximum of Rs.6000 (plus service tax)	0.50% of loan amount subject to a maximum of Rs.6000 (plus service tax)
26	Union Mortgage	0.50% of loan amount (plus service tax)	0.50% of loan amount (plus service tax)
27	Union Education	Nil	Nil
28	Union Health	0.50% of loan amount (plus service tax)	0.50% of loan amount (plus service tax)
29	Union Personal	0.50% of loan amount subject to a minimum of Rs. 500 (plus service tax)	0.50% of loan amount subject to a minimum of Rs. 500 (plus service tax)
30	Union Top Up	0.50% of the top-up loan amount (plus service tax)	0.50% of the top-up loan amount (plus service tax)
31	Union Reverse Mortgage	0.50% of loan amount subject to a maximum of Rs 10,000/- (plus service tax)	0.50% of loan amount subject to a maximum of Rs 10,000/- (plus service tax)
32	Union Cash	0.10% of the loan amount, subject to minimum of Rs 100/- (plus service tax)	0.10% of the loan amount, subject to minimum of Rs 100/- (plus service tax)
33	Union Smile	Nil	Nil
34	Union Shares	Nil	Nil
35	Prepayment Charges for retail advances	No prepayment charges if the loan is adjusted by the borrower from his own verifiable legitimate sources.	No prepayment charges if the loan is adjusted by the borrower from his own verifiable legitimate sources.
35.1	Take over penalty for all retail loans /advances: If the loan is taken over by any other bank /Financial Institution or adjusted by the borrower in lumpsum from any third source / party(except genuine sale).	2% (plus service tax) on the average balance of the preceeding 12 months.	2% (plus service tax) on the average balance of the preceeding 12 months.
36	No due Certificate		
36.1	SB	Rs.102.00	Rs.102.00
36.2	Business purpose	Rs.561.80	Rs.561.80

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36.3	Borrowers under Govt. sponsored schemes and farmers	Nil	Nil
37	Solvency Certificate		
	Upto Rs.1 lac	Rs.275.75	Rs.275.75
	Rs.1lac - 5lacs	Rs.1103.00	Rs.1103.00
	Rs.5lac - 10lacs	Rs.2206.00	Rs.2206.00
	Rs.10lacs - 25lacs	Rs.2757.50	Rs.2757.50
	Rs.25lacs - 50lacs	Rs.5515.00	Rs.5515.00
	Rs.50lacs - 1crore	Rs.16545.00	Rs.16545.00
	Above Rs.1 crore	Rs.27575.00	Rs.27575.00
38	Charges for late payment of EMI	2% additional interest on the overdue instalment amount	2% additional interest on the overdue instalment amount
39	Charges for changing from fixed to floating rates of interest.(Housing loan borrowers having loan outstandings of Rs.2.00 lacs and above are only eligible).	1% of the outstanding loan amount in the existing housing loan provided: 1) The borrower is regular in payment of loan instalments and 2) EM formalities are completed.	1% of the outstanding loan amount in the existing housing loan provided: 1) The borrower is regular in payment of loan instalments and 2) EM formalities are completed.
40	Charges for changing from floating to fixed rates of interest	1% of the outstanding loan amount in the existing housing loan provided: 1) The borrower is regular in payment of loan instalments and 2) EM formalities are completed.	1% of the outstanding loan amount in the existing housing loan provided: 1) The borrower is regular in payment of loan instalments and 2) EM formalities are completed.
36	Cards		
36.1	Debit Card/ ATM Card		
36.2	Membership fee	Nil	Nil
36.3	Annual fee	(i) Accounts with AQB of Rs.5000 - Nil (ii) Accounts with AQB below Rs.5000 - Nil	(i) Accounts with AQB of Rs.5000 - Nil (ii) Accounts with AQB below Rs.5000 - Nil
36.4	Renewal Charges	Not applicable	Not applicable
36.5	Late Payment Charges	Not applicable	Not applicable
36.6	Replacement charges	Rs.100 plus service tax	Rs.100 plus service tax
36.7	Cash withdrawal at Union Bank ATMs	NIL	NIL
36.8	Cash withdrawal from Cash Tree member bank's ATM	Rs.20 plus service tax (5 transactions free to SB accounts)	Rs.20 plus service tax (5 transactions free to SB accounts)
36.9	Cash withdrawal from other bank ATMs(Visa) Domestic	Rs.20 plus service tax (5 transactions free to SB accounts)	Rs.20 plus service tax (5 transactions free to SB accounts)
36.10	Cash withdrawal from other bank ATMs(Visa) International	Rs.125 plus service tax + 2% currency conversion charges	Rs.125 plus service tax + 2% currency conversion charges
36.11	Cash withdrawal from SBI ATM	Rs.20 plus service tax (5 transactions free to SB accounts)	Rs.20 plus service tax (5 transactions free to SB accounts)
37	MISCELLANEOUS		
38	Balance enquiry		
38.1	At Customer's branch	NIL	NIL
38.2	At other Bank Visa ATM (Domestic)	NIL	NIL
38.3	At other Bank Visa ATM (International))	NIL	NIL
38.4	At SBI ATM	NIL	NIL
39	Balance Certificate		
39.1	SB	Rs.102.00	Rs.102.00
39.2	For business purposes	Rs.561.80	Rs.561.80
40	Interest Certificate		
40.1	SB	Rs.102.00	Rs.102.00
40.2	For business purposes	Rs.561.80	Rs.561.80
41	Account closure within 12 months		
41.1	i. Closure of account within 14 days of Opening	NIL	NIL

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41.2	ii. Closure of account after 14 days of Opening		
41.3	CD - Companies	Rs.634.00	N.A.
41.4	- Others	Rs.373.00	Rs.311.00
41.5	SB - Without cheque book	Rs.124.00	Rs.93.00
41.6	SB - With cheque book	Rs.187.00	Rs.140.00
42	Use of Fax / Telephone / Modem	N.A.	N.A.
43	Photo attestation	Rs.102.00	Rs.102.00
44	Signature attestation		
44.1	- For obtaining loan from other banks	Rs.51.00	Rs.51.00
44.2	- For other purposes	Rs.51.00	Rs.51.00
45	Stop Payment Charges		
45.1	- Single cheque	Rs.149.00 per instruction	Rs.112.00 per instruction
45.2	- Range of cheques - SB	Rs.341.00 per instruction	Rs.256.00 per instruction
45.3	- Range of cheques - CD	Rs.744.00 per instruction	Rs.558.00 per instruction
46	Inoperative account		
46.1	Account with minimum balance or above	Nil	Nil
46.2	Account below minimum balance but above Rs.100		
46.3	- Metro /Urban	Rs.124.00 p.a. or outstanding balance whichever is less	Rs.124.00 p.a. or outstanding balance whichever is less
46.4	- Semi-Urban / Rural	Rs.62.00 p.a or outstanding balance whichever is less	Rs.62.00 p.a or outstanding balance whichever is less
46.5	Account balance Rs.100 or less	Full balance amount to be appropriated and account to be closed after following prescribed procedure.	Full balance amount to be appropriated and account to be closed after following prescribed procedure.
47	SMS Alert Charges	Rs.15.00 per quarter	Rs.15.00 per quarter