

उत्तर प्रदेश ग्रामीण बैंक

Uttar Pradesh Gramin Bank

प्र.का./01/परिचालन/2025-26/ ।।

दिनांक: 01-05-2025

**परिपत्र समस्त शाखाओं/कार्यालयों हेतु
प्रधान कार्यालय के परिचालन विभाग द्वारा जारी**

महोदय/महोदया,

विषय: उत्तर प्रदेश ग्रामीण बैंक में दिनांक 01-05-2025 से लागू होने वाली शुल्क एवं सेवायें के सम्बन्ध में।

आप अवगत हैं कि भारत सरकार के गजट अधिसूचना के अनुसार, बड़ौदा यू.पी. बैंक, प्रथमा यू.पी. ग्रामीण बैंक, और आर्यावर्त बैंक का समामेलन कर उत्तर प्रदेश ग्रामीण बैंक का गठन किया गया है। नए बैंक में एकरूपता के दृष्टिगत बैंक के Steering Committee द्वारा दिनांक 01-05-2025 से लागू होने वाली शुल्क एवं सेवायें को अनुमोदित किया गया है। जो परिपत्र के साथ संलग्नित है। शाखाओं एवं कार्यालयों को इससे सम्बन्धित महत्वपूर्ण बिन्दुओं को अवगत कराया जा रहा है -

- अधिकांश शुल्कों को सी.बी.एस. (CBS System) द्वारा प्रभारित किया जायेगा। कुछ शुल्क ऐसे भी हैं जिन्हें शाखाओं द्वारा सेवा देने पर मैन्युअली प्रभारित करना होगा।
- अतः जहाँ शुल्क को मैन्युअली प्रभारित करना है। शाखाएं इसका विशेष ध्यान देंगी कि सेवा देने के उपरांत इन शुल्क को अनिवार्यता प्राप्त किया जाए।
- शाखाएं दिनांक 01-05-2025 से लागू होने वाले शुल्क को शाखा परिसर में पठनीय स्थान पर प्रदर्शित करना सुनिश्चित करें। जिससे ग्राहकों को असुविधा नहीं हो।

कृपया परिपत्र की विषयवस्तु को शाखा/ कार्यालय में कार्यरत समस्त कार्मिकों के संज्ञान में लायी जाये तथा उपरोक्त का सम्यक अनुपालन सुनिश्चित किया जाये।

भवदीय

(घनश्याम सिंह)

महाप्रबन्धक

संलग्नक: दिनांक 01-05-2025 से लागू होने वाली शुल्क एवं सेवाओं की सूची।

उत्तर प्रदेश ग्रामीण बैंक

Uttar Pradesh Gramin Bank

EXEMPTIONS/CONCESSIONS IN SERVICE CHARGES

S.No	AREA OF BANKING SERVICE	SERVICE CHARGES (Exclusive of GST)
1	Government Deposit Accounts (Central/State/Local) SB/CA	Nil Charges
2	Defense Personnel	<p>"Only the following concessions in service charges be extended to Defense Personnel, Paramilitary Personnel, Ex- Servicemen and Central Industrial Security Force (CISF) Personnel".</p> <ul style="list-style-type: none"> a) At par remittance of salary/terminal dues. b) At par remittance to family up to Rs. 10,000/- per month and one-time remittance for payment of school /college fees in a year. Out of pocket expenses to be recovered. c) At par custody of WILLS.
3	Ex-servicemen/ widows of Ex-Servicemen, war widows, disabled service personnel	Not to levy service charges such as processing, documentation and inspection charges on loans granted to Ex-servicemen, widows of Ex-servicemen, war widows and disabled service personnel under NEF, SEMFEX-II and SEMFEX-III schemes sponsored by SIDBI, NABARD and KVIC respectively and also on loans sanctioned by the bank outside these schemes for their self employment purpose.
4	Service / Charitable Institutions.	<ul style="list-style-type: none"> a) Temple Devasthanams like Shri Sai Baba Temple, Shirdi, Tirupati Devasthanam, Shri Nathdwara Temple and Shri Jagannath Temple, Puri. I. At par collection of cheques favouring such institutions. II. Remittances favouring such institutions free of exchange. b) Welfare / Service / Charitable Institutions/ National Foundation for Communal Harmony) I. At par collection of cheques favouring such institutions. II. Remittances favouring such institutions free of exchange. <p>NOTE</p> <p>a) The Institutions should be exempt from payment of Income Tax and the branch should have such exemption certificate on its record.</p>
5	Donations to PM / CM's Relief Funds	<ul style="list-style-type: none"> I. At par collection of cheques favouring the fund. II. Free remittances favouring these funds
6	Teachers Employed in Govt. Run Schools / Central Schools	<ul style="list-style-type: none"> I. Free discounting of salary bills / cheques up to Rs. 7,500/- II. At par collection of salary bills.
7	Blind/Disabled/ Physically Handicapped Persons and Institutions set up for their benefit	<ul style="list-style-type: none"> I. At par collection of cheques. II. Free Remittances. <p>Conditions :</p> <ul style="list-style-type: none"> a) Institutions should be exempt from payment of Income Tax. b) Free Remittances to be allowed only against debit to account and Not Against Cash. c) In all cases, the Branch Manager should satisfy with the eligibility.
8	Proceeds invested in Time Deposit including NRIs	<ul style="list-style-type: none"> a) At par remittance of maturity proceeds of Time Deposits as well as periodical interest to another branch. b) At par collection of cheques issued as per court orders for investment in Time Deposits.
9	Pensioners	<ul style="list-style-type: none"> (a) At par collection of Pensions bills, Pension cheques. (b) Free remittance facility by debit to S.B. A/c. maintained by pensioners for personal uses.
10	Ministry of Health and Family Welfare (Accredited to our Bank)	<ul style="list-style-type: none"> a) At par collection of cheques etc. b) Free Remittance facility
11	Government Sponsored Schemes	At par collection of cheques (only cheques issued by Government representing subsidy under Government sponsored Schemes)

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Uttar Pradesh Gramin Bank

EXEMPTIONS/CONCESSIONS IN SERVICE CHARGES

12	Banks under Agency Arrangements.	Existing Agency Arrangements at lower rates may be continued. (Customer should be charged full rates)
13	NRI Customers	<p>At par collection of rupee drafts issued by exchange companies and correspondent Banks.</p> <p>i) Rupee drafts should have been issued by exchange companies and correspondent Banks or Foreign Offices of any Indian / Foreign Bank or Exchange Companies maintaining a/cs with our Bank or any other Bank in India.</p> <p>ii) Drafts should be payable through rupee accounts maintained at branches in India nominated by the Banks.</p>
14	Transfer of Funds	<p>Periodical Transfer of funds by DD / MT from one account to another in same Bank @ Rs. 0.50 per thousand subject to following conditions:</p> <p>(i) From Collection Accounts (i.e. accounts wherein no debit transactions other than such periodical funds transfer entries are reflected) to the principal account of the same organization.</p> <p>(ii) Advances/Borrowal A/Cs: From one account to any other account of same organization. When debit balances are transferred, interest for the transit period should be recovered.</p>
15	Senior Citizens	<p>(a) Free remittance facility to be allowed by debit to S.B. A/c. maintained by Sr. Citizens for personal uses.</p> <p>(b) At par collection of cheques in the name of Sr. Citizens (the a/c holder)</p>
16	Physically Challenged Persons	Waiver of collection charges for physically challenged persons (who have suffered loss of use of hand/hands & or leg/legs) including blind person for instruments up to Rs.10,000/- at par collection
17	Staff Members/ Retd. Staff	<ul style="list-style-type: none"> - Staff Members - Ex-Staff Members - Joint Accounts of staff members with close relatives (Same Rules as for deposit A/Cs.) <p>i) No service charges for various transactions, unless otherwise specified to the contrary.</p> <p>Conditions for Ex-staff Members:</p> <p>a) He/she should be able to establish his/her identity as an ex-staff member of our Bank.</p> <p>b) He/she should not be gainfully employed.</p> <p>c) Over and above this, if an Ex-Staff member of another Public Sector Bank, the said Bank should not have a branch at that place.</p>
18	Concessions provided by Sponsor Bank i.e. Bank of Baroda to our Bank	<p>1. Collection charges on a 50:50 basis for :</p> <p>a) Cheques drawn on Public Sector banks and tendered to BOB for collection by us and on instrument tendered by Public Sector Banks to us for collection.</p> <p>b) Free Remittance facility for transfer of funds to us for remitting refinance installments to NABARD.</p> <p>c) Free remittance facility for transfer of funds between the Head Office and our Branches and also between Regional Offices and our Branches.</p> <p>2. No exchange should be charged on DDS purchased by our Bank on behalf of their customers provided Branches levy full charges from their customers at rates not below specified rates of Bank of Baroda.</p>
19	KCC	No Processing , Documentation & inspection or any other charges to levied in KCC up to the limit of Rs. 3 Lacs

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SERVICE CHARGES w.e.f 01-05-2025

SECTION - I (DEPOSITS AND ALLIED SERVICES)

Sr. No.	AREA OF BANKING SERVICES	System/ Manual	Service Charges (Excluding GST)												
1	Ledger Folio Charges	System	<p>Applicable to CA & CC, OD (excluding loan against banks own deposits). Rs. 125/- per 25 entries.</p> <p>Free folio allowed p.a. based on Av. Cr. Bal. as</p> <p>1- Current Accounts :-</p> <table border="1" style="margin-left: auto; margin-right: auto;"> <tr> <td style="padding: 2px;">Av. Cr. Bal (Rs)</td> <td style="padding: 2px;">Folios (per quarter)</td> </tr> <tr> <td style="padding: 2px;">Up to Rs 25000/-</td> <td style="padding: 2px;">All folios are chargeable</td> </tr> <tr> <td style="padding: 2px;">Above 25000 to Rs.1 lac</td> <td style="padding: 2px;">2 Folio Free</td> </tr> <tr> <td style="padding: 2px;">Above Rs.1 lac -</td> <td style="padding: 2px;">All Free.</td> </tr> </table> <p>Note:</p> <ol style="list-style-type: none"> 1. For a/cs maintained on computers, 25 entries or part thereof be treated as one ledger page. 2. Ledger folio charges to be recovered on quarterly basis 3. Excluding Transactions done through ADC in CA/CC/OD <p>2- Savings Bank Account :- No folio Charges</p> <p>Savings Bank Accounts (excluding BSBD and FI accounts**)-</p> <ol style="list-style-type: none"> 1. Up to 50 debit entries Charges – Not applicable 2. Exceeding 50 debit entries : Rs 15/- per debit <p>** For BSBD and FI accounts there are no service charges.</p> <p>Following transactions are excluded –</p> <ol style="list-style-type: none"> 1. Standing Instructions, 2. Transactions through ADC incl. ECS, 3. Auto Sweep, System Generated (Service Charge, Interest etc). <p>Transaction Charges to be recovered on Half-Yearly basis at the time of half-yearly Closing.</p>	Av. Cr. Bal (Rs)	Folios (per quarter)	Up to Rs 25000/-	All folios are chargeable	Above 25000 to Rs.1 lac	2 Folio Free	Above Rs.1 lac -	All Free.				
Av. Cr. Bal (Rs)	Folios (per quarter)														
Up to Rs 25000/-	All folios are chargeable														
Above 25000 to Rs.1 lac	2 Folio Free														
Above Rs.1 lac -	All Free.														
2 (a)	Charges for issue of Duplicate Statement / Pass Book (Charges applicable after first Pass Book /Statement.)	Manual	<p>Individual (SB, Time deposits) :-</p> <table border="1" style="margin-left: auto; margin-right: auto;"> <tr> <td style="padding: 2px;">First Pass Book</td> <td style="padding: 2px;">Free</td> </tr> <tr> <td style="padding: 2px;">Duplicate Pass Book /Statement with latest balance only.</td> <td style="padding: 2px;">Rs. 100/-</td> </tr> <tr> <td style="padding: 2px;">Charges for previous entries (if required)</td> <td style="padding: 2px;">Rs.75/- per ledger page or part thereof</td> </tr> </table> <p>Non- Individual (CA/CC/OD) :-</p> <table border="1" style="margin-left: auto; margin-right: auto;"> <tr> <td style="padding: 2px;">First Pass Book /Statement (Current F-Y)</td> <td style="padding: 2px;">Free</td> </tr> <tr> <td style="padding: 2px;">Duplicate Pass Book / Statement with latest balance only</td> <td style="padding: 2px;">Rs. 150/-</td> </tr> <tr> <td style="padding: 2px;">Charges for previous entries (if required)</td> <td style="padding: 2px;">Rs.150/- per ledger page or part thereof.</td> </tr> </table>	First Pass Book	Free	Duplicate Pass Book /Statement with latest balance only.	Rs. 100/-	Charges for previous entries (if required)	Rs.75/- per ledger page or part thereof	First Pass Book /Statement (Current F-Y)	Free	Duplicate Pass Book / Statement with latest balance only	Rs. 150/-	Charges for previous entries (if required)	Rs.150/- per ledger page or part thereof.
First Pass Book	Free														
Duplicate Pass Book /Statement with latest balance only.	Rs. 100/-														
Charges for previous entries (if required)	Rs.75/- per ledger page or part thereof														
First Pass Book /Statement (Current F-Y)	Free														
Duplicate Pass Book / Statement with latest balance only	Rs. 150/-														
Charges for previous entries (if required)	Rs.150/- per ledger page or part thereof.														

Note: For accounts maintained on computers, 25 entries or part thereof be treated as one ledger page.

उत्तर प्रदेश ग्रामीण बैंक
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SERVICE CHARGES w.e.f 01-05-2025

Sr. No.	AREA OF BANKING SERVICES	System/ Manual	Service Charges (Excluding GST)		
2 (b)	Issue of letter of acknowledgement/ duplicate TDR in case of loss of TDR	Manual	Rs. 125/- (in Both cases)		
3	Cheque Book Issuance Charges	System	Savings Bank	<ul style="list-style-type: none"> In SB Accounts of individuals -20- leaf will be free in a financial year. Only two cheque books will be issued at a time. Thereafter Personalized /non personalized cheque book Rs. 5.00/- per cheque leaf. Note: 1st Cheque book means cheque book of 10 leaves.	
			CA/CC/OD	1st cheque book is free and subsequent cheque book @ Rs. 5.00/- per leaf.	Note: 1st Cheque book means cheque book of 50 leaves.
4	Opening & Maintenance of Minimum Balances	*Frequency Quarterly For maintaining Balance Quarter is defined as under: 16th March to 15th June, 16th June to 15th September, 16th September to 15th December, 16th December to 15th March			
(a)	Current Account	System	Rural/Semi Urban - Quarterly Average Balance(QAB) of Rs. 2000/- is not maintained	Rs 400/- per Quarter	
			Urban- Quarterly Average Balance (QAB) of Rs. 5000/- is not maintained.	Rs 600/- per Quarter	
			Metro - Quarterly Average Balance(QAB) of Rs. 10000/- is not maintained.	Rs 800/- per Quarter	
(b)	Savings Bank Accounts.	System	Rural/Semi Urban (QAB - Rs. 500/-) - Per Quarter	Rs. 125/- per Quarter	Note: If QAB is in range of Rs. 250-499 - 50%, If QAB is Rs. 100-249 - 80% and IF QAB is below Rs 100- 100%
			Urban/Metro (QAB - Rs. 1000/-) -Per Quarter	Rs 250/- per Quarter	Note: If QAB is in range of Rs. 500-999 - 50%, If QAB is Rs. 250-499 - 80% and IF QAB is below Rs 250- 100%
			* Pensioners (All category of Branches), Salary A/C, NO FRILL, BSBD ACCOUNT-, Staff A/c- Nil		

उत्तर प्रदेश ग्रामीण बैंक

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Uttar Pradesh Gramin Bank

SERVICE CHARGES w.e.f 01-05-2025

Sr. No.	AREA OF BANKING SERVICES	System/ Manual	Service Charges (Excluding GST)	
5	Addition / Deletion of names in Accounts/ Nomination / Lockers/Change in operational instructions (including Lockers)	Manual	150/- per occasion. (Note: No charge for deletion of name on account of death of customer in joint A/c) First Time Nomination is Free, However, Modification/ Change in Nomination -Rs. 100/-	
6	Charges for Standing instructions	System	Within the bank	No charge
			In case of credits for outside the branch whether in same city or other cities i.e in other branches / Offices such as LIC etc.	Rs. 50/- per transaction plus applicable remittance charges plus actual postage charges.
			Failure due to insufficient balance	Rs 100/- per occasion.
7	Stop Payment	System	S.B.	Rs 100/- per instrument
			C.A./C.C./OD	Rs 200/- per instrument
8	In case of Loss of Complete blank cheque book	System	S.B.	Rs 500/-
			C.A./C.C./OD	Rs 1000/-
9	Incidental charges for Inoperative Accounts	System	A) Inoperative Savings Bank a/cs. i) Account maintaining stipulated minimum balance. ii) Penal charges on inoperative Savings accounts where stipulated minimum balance is not maintained as per RBI guideline. B) For inoperative Current Account.	No charge
10	Charges for issuance of Balance Certificate, at the request of customer.	Manual	Individuals - all type of A/Cs	Rs. 125/- per certificate (for individuals)
			Others - all types of A/Cs	Rs. 150/- per certificate (for others)
11	Charges for issuance of Interest Certificate, at the request of customer.	Manual	First Certificate Free Rs.100/- per certificate (For Second/Additional Certificate).	

(Signature)
उत्तर प्रदेश ग्रामीण बैंक

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Uttar Pradesh Gramin Bank

SERVICE CHARGES w.e.f 01-05-2025

Sr. No.	AREA OF BANKING SERVICES	System/ Manual	Service Charges (Excluding GST)		
12	CLOSURE /PREMATURE CLOSURE of A/Cs -	System	Saving Account	If the account is closed within 14 days of first customer induced credit into the account. If account closed Beyond above time but within 1 year of the first customer induced transaction. (Excluding Small Savings bank and Basic Savings Bank accounts). If closed after 12 months -	No charges Rs.300/- No charges
			Current Account (1) Individual (2) Others	If the account is closed within 14 days of first customer induced credit into the account. If account closed Beyond above time but within 1 year of the first customer induced transaction. If closed after 12 months -	No charges Rs.800/- No charges
			RD/YJSY Account (1) Non -Individual (2) Individual	Closure of A/c s -within a year	Rs.150/- Rs.100/-
			Note:-Closure of Account (all types of account) due to death of Account Holder - No charges		
13	Allowing operations in an a/c through a) Power of Attorney b) Mandate	Manual	Savings Bank Account	Rs.500/-	
			Current Account, Cash Credit, Over Draft Account	Rs.1000/-	
14	Change of authorized signatory including reconstitution of A/c.	Manual	Current Account, Cash Credit, Over Draft Account	Rs.250/- per Change	
15	Issue of Solvency Certificate	Manual	Non-commercial -	Rs.300 per lac. (Min. Rs.1000/- Max. Rs.25000/-)	
			Commercial -	Rs.500 per lac. (Min. Rs.1500/- Max. Rs.25000/-)	
			NOTE: For issuance of capacity certificate for obtaining VISA for educational purpose for students-	Only 50% of the charges as mentioned above subject to maximum Rs.2500.	
			Issuance of above certificate to staff members for educational loan of their children:	Nil	
16	Opening accounts with restrictive operations	Manual	Current, Cash Credit, Over Draft Account One time at the time of acceptance of instruction or at the time of modification.	Rs.500/-	

उत्तर प्रदेश ग्रामीण बैंक
Uttar Pradesh Gramin Bank

SERVICE CHARGES w.e.f 01-05-2025

			SAVING BANK	Rs.100/-
Sr. No.	AREA OF BANKING SERVICES	System/ Manual	Service Charges (Excluding GST)	
17	Copy of original of Cheque/ DD (paid by the Bank)	Manual	Up to 6 months old record Rest	Rs.100/- Rs. 250/-
18	Penalty on late payment of installment on RD account	System	Irrespective of tenure uniform rate of Rs1.00 per Rs100/- per month. Note: If installment is paid in subsequent month there should not be any penalty.	

SECTION - II (Collection)

Sr. No.	AREA OF BANKING SERVICES	System/ Manual	Service Charges (Excluding GST)	
19	Charges for Cheque returned unpaid -(Inward) Clearing / Transfer Charges for Cheque returned unpaid -(Outward) Clearing / Transfer	System	Cheque deposited by our customer and returned unpaid (Inward Return) Saving Account/ C.A./C.C./OD : Upto 1 lac - Rs.200/-, Above Rs.1 lac to less than Rs.1 crore – Rs.300/-, Above Rs.1 crore - Rs.500/- per instrument. Cheque (drawn on us) returned (Outward Return)- (Financial Reason) S.B./C.A./C.C./OD : Upto 1 lac - 250/-, Above Rs. 1 lac to less than Rs. 1 crore - Rs. 500/-, For Rs. 1 crore and above - Rs 750/- per instrument Cheque return due to technical reason – not at the fault of customer –No charges Return of outstation cheque sent for collection : 50% of collection charge NOTE: 1. For transfer cheques received at the branch, charges to be recovered from the drawer of the cheque. 2. No charges to be recovered in case of return of cheques drawn by our customers on account of stop payment instructions. 3. Charges for entries (Dr.) received through ECS and not responded:- As per cheque return charges.	
20	Through our branch (By sending cheques physically)	System	Upto Rs. 5,000/- Above Rs.5000/- and upto Rs.10000/- Above Rs. 10,000/- to Rs. 1/- Lac Rs. 1 Lac to Rs. 5 Lac Rs. 5 Lac to Rs. 10 Lac Above Rs. 10 Lac -	Rs. 25/- Rs.50/- Rs. 100/- Rs. 200/- Rs. 225/- Rs. 250/-
21	Through other bank	System	Direct through other banks i.e. instruments	Above charges are to be shared on 50:50 basis between

उत्तर प्रदेश ग्रामीण बैंक

Uttar Pradesh Gramin Bank

SERVICE CHARGES w.e.f 01-05-2025

			drawn at a centre where we have no branch	collecting bank and paying bank and proceeds should be remitted through RTGS/NEFT to other bank.
Sr. No.	AREA OF BANKING SERVICES	System/ Manual	Service Charges (Excluding GST)	
22	Collection of Bills (Clean / Doc.- Demand & Usance)(IBCs & OBCs	System	Upto Rs.1,00,000/-	(1) Rs.12/- Per Rs.1,000/- or part thereof subject to Minimum Rs.100/-.(IBC), (2)Rs..10/- per Rs.1,000/- or Part thereof subject to minimum Rs..100/- (OBC)
			Above Rs. 1 lac upto Rs.10/-Lacs	(1)Rs..11/- per Rs..1,000/- or part there of subject to a min. of Rs..1200/- (IBC), (2)Rs..9/- per Rs.1,000/- or part thereof subject to a min. of Rs.1000/- (OBC)
			Above Rs.10/- Lacs	(1)Rs.10/- per Rs.1,000/- Min. Rs. 10,000/- & Max. Rs.12,000/- Note: Postage is to be recovered on actual basis in higher multiple of Rs 5/- (IBC), (2)Rs..8.00 per Rs..1,000/- min. Rs.. 9,000/- & max. Rs.15,000/- (OBC)
23	Return of Bills Unpaid - OBC / IBC	System	LOCAL-	Rs. 100/- per instrument
			OUT STATION -	50% of the collection charges subject to a min. Rs..200/-
24	Charges for presentation of usance bills	System	Charges for presentation of usance bills	Rs. 100/- per bill. (Also in cases of BP/BD – where there is a change in instructions.
25	Change of original instruction in respect of OBC/IBC	System	Change of original instruction in respect of OBC/IBC e.g. a) Delivering free of payment b) waiving 'c' form etc c) Allowing rebate d) Extending time for retirement	Rs. 100/- per request

SECTION - III (Remittances)

Sr. No.	AREA OF BANKING SERVICES	System/ Manual	Service Charges (Excluding GST)	
26	Issuance of DD/BC	System	Individual	
			Up-to Rs.5000/-, Rs.40/-	
			Above Rs 5000/- to 25000/- Rs.60/-	

उत्तर प्रदेश ग्रामीण बैंक
Uttar Pradesh Gramin Bank

SERVICE CHARGES w.e.f 01-05-2025

			Above 25000 to Rs 1 lac	Rs 3/- per thousand or part thereof Minimum Rs 60/- maximum Rs 300/-		
			Above Rs.1 lac :	Rs 4/- per thousand or part thereof. Minimum Rs 400/- and Maximum Rs 15000/-		
Sr. No.	AREA OF BANKING SERVICES	System/ Manual	Service Charges (Excluding GST)			
			Non-Individual			
			Upto Rs.5,000/-, Rs. 50/-			
			Above Rs 5000/- to Rs 25000/-, Rs 75/-			
			Above Rs 25000/- to Rs 1 lac, Rs 4/- per thousand or part thereof. Minimum Rs 75/- maximum Rs 400/-			
			Above Rs1 lac, Rs 5/- per thousand or part thereof. Minimum Rs 500/- Maximum Rs 15000/-			
27	Cancellation of DD/Bankers' cheque	System	Individual & Non Individual: Up to Rs.500/- Above Rs.500/		NIL, Rs.100/- per instrument.	
			In case of lost instrument Up to Rs.500/- Above Rs.500/-		Rs.50/-, Rs.250/- per instrument.	
		Manual	DUPLICATE DD- Individual & Non Individual: Up to Rs.500/- , Above Rs.500/-		Rs.50/-, Rs.250/- per instrument.	
28	RTGS	System	Remittance of fund through RTGS (through Cheque) (A) On all RTGS Transactions (INWARD) = Nil			
			Particular	*Charges through Branches	Charges through Digital Channel	
			Rs 2 Lacs to Rs 5 Lacs	Rs 24.50/-	Rs 24.50/-	
			Above Rs 5 Lacs	Rs 49.50/-	Rs 49.50/-	

उत्तर प्रदेश ग्रामीण बैंक

Uttar Pradesh Gramin Bank

SERVICE CHARGES w.e.f 01-05-2025

			<p>*No charges to be levied on bank's own/ Government funds transfer and payments of loan amount to dealers/suppliers.</p>		
Sr. No.	AREA OF BANKING SERVICES	System/ Manual	Service Charges (Excluding GST)		
29	NEFT	System	<p style="text-align: center;">(B) NEFT Transactions (INWARD) - Nil</p> <p style="text-align: center;">** Digital Channel Viz Mobile app etc.</p> <p style="text-align: center;">(B) NEFT Transactions (OUTWARD) (SB/CC/CA/OD)</p>		
			Particular	Charges through Branches	Charges through Digital Channel ((All SB Account Exempted through Digital Channel)
			Up to Rs.10,000	Rs.02.25 per transaction	Rs.02.25 per transaction
			Above Rs.10,000 to Rs.1 lacs	Rs.04.75 per transaction	Rs.04.75 per transaction
			Above Rs.1 lacs to Rs.2 lacs	Rs.14.75 per transaction	Rs.14.75 per transaction
			Above Rs.2 lacs	Rs.24.75 per transaction	Rs.24.75 per transaction
30	IMPS	System	Particular	Charges through Branches	Charges through Digital Channel
			Up to Rs.1000/-	Rs.2.50 per transaction	Rs.2.50 per transaction
			Above Rs.1000/- to Rs.25000/-	Rs.5.00 per transaction	Rs.5.00 per transaction
			Above Rs.25000/- to Rs.1 lacs	Rs.7.50 per transaction	Rs.7.50 per transaction
			Above Rs.1 lacs - to Rs.2 lacs	Rs.15.00 per transaction	Rs.15.00 per transaction
			Above Rs.2 lacs to Rs.5 Lacs	Rs.20.00 per transaction	Rs.20.00 per transaction
31	NACH/ECS	System	Return Charges (Inward/Outward)	Return Charges - Rs250/-	
			Mandate Verification Charges (Inward/Outward)	Mandate - Rs100/-	
32	AEPS	System	AePS cash withdrawal (debit)/ Transfer debit at CSP / BC points On-US & Off-US	First 4 debit free per month after that Rs20 will be charged for each debit.	
			Mini Statement Charge	2 Statement free in a month, Above 2 statement, RS 2 per successful statement	

उत्तर प्रदेश ग्रामीण बैंक
Uttar Pradesh Gramin Bank

SERVICE CHARGES w.e.f 01-05-2025

SECTION -IV (MISCELLANEOUS SERVICES)

Sr. No.	AREA OF BANKING SERVICES	System/ Manual	Service Charges (Excluding GST)		
33	Cash Handling charges	System	Total cash deposited at Base and Non-base branch (local and outstation)		
a)	Savings Bank Accounts		a. Savings Bank accounts Cash Deposit -First -5 transaction per month- (excluding Alternate Channel transaction) -		Free of charge
			b- Beyond 5 transaction (excluding Alternate Channel transaction)- (In case of cash aggregating Rs.50000/- or more deposited with the bank during any one day , customer is required to quote his/her PAN or submit form 60)		Rs.50/- per transaction
			For BSBD and FI accounts there are no service charges for cash deposit.		
b)	CA/OD/CC/Other Accounts:	System	Cash Deposit Up to Rs.50000/- Or Up to 10 packets i.e. 1000 pieces of notes of any denominations taken together, whichever is higher -		free of charge per day
			Above 10 packets -i.e. 1000 pieces of notes charges will be levied . (Min. Rs.10/- , Maxi. Rs.10000/- plus Service tax at applicable rate.)"		@ Rs.10/- per packet or a part thereof
34	Cash Handling charges Waiver Waiver Power	Manual	Regional Manager	General Manager at HO	Chairman
			Relaxation up to 50%	Relaxation above 50% up to 75 %	Full Power
35	Inquiries relating to old records	Manual	Up to 3 months		
			3 to 12 months old :		
			Above 12 months to 3 years old:		
			Above 3 years upto 7 years		
			Above 7 years		
			Class Of Lockers	Metro/Urban	Semi Urban/ Rural
36	Safe Deposit Lockers	System	A (Small)	1500/-	900/-
			B (Medium)	2000/-	1500/-
			C (Large)	3500/-	2500/-
			D (Extra Large)	5000/-	4500/-
			NOTES : 1. In case of breaking open of the locker, Rs. 1000/- to be recovered as incidental charges over and above actual cost incurred for the same.		
			2. Penalty for late payment of locker rent (from the due date) be levied as under:		

उत्तर प्रदेश ग्रामीण बैंक
Uttar Pradesh Gramin Bank

SERVICE CHARGES w.e.f 01-05-2025

			<p>Where annual locker rental is up to Rs. 2500/- Rs. 200/- for first -3- months thereafter Rs. 50/- p.m When the rent is paid in advance for -3- years 10% discount may be allowed to General Public. However, 20% discount in locker rent in case of Premium current account if rent is paid in advance for a period of three years and above. For Staff/ Ex-Staff concession of 50% in Rent. CHARGES FOR LOCKER OPERATIONS MORE THAN 12 TIMES A YEAR – Rs. 100/- PER OCCASION (FOR GENERAL PUBLIC) Rent in advance can be accepted for max 3 years only.</p>
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Sr. No.	AREA OF BANKING SERVICES	System/ Manual	Service Charges (Excluding GST)	
37	Cash Deposit ** (**For BSBD and FI accounts there are no service charges for cash deposit.)	System	(A)CASH DEPOSIT (Inter-SOL) For SB Accounts - (For Rs.5000/- and above PAN is required to be submitted as per requirement of Income Tax)	A) CASH DEPOSIT (Outstation) Local Non-base branches Cash handling charge as applicable to base branch. In case of Savings Bank account, first five transactions at base branch and non base branches are free of charge. Above 5 transactions charges will be levied as under. - Rs 50/- per transactions
			CA/CC/OD/others (Inter-SOL) Cash deposit upto Rs. 25000/- per day per account is free of charges, thereafter in excess of Rs. 25000/-, service charges will be levied at	Rs.2.50 per thousand or part thereof.
38	CASH Withdrawal ** (**For BSBD and FI accounts there are no service charges.)	System	CASH WITHDRAWAL (Inter-SOL) First five transactions free per month (excluding withdrawals from ATM) thereafter charges of (for SB Accounts/CA/CC/OD)	
			<p>Rs.125/- per transaction for Savings Bank Accounts & Rs 150/- per transaction for CA/CC/OD. However, Maximum withdrawal allowed at another Sol is Rs. 50000/- per day to the account holder only.</p> <p>Note:</p> <ol style="list-style-type: none"> 1. Inter SOL cash payments to third parties is not allowed 2. Per transaction limit of Rs. 50000 /- is fixed for cash withdrawal by drawer by self cheque at Non Base CBS branches irrespective of nature of accounts (Except KCC). Passbook should accompany with Cheque. 	
39	Intersol Transfer	System	<ul style="list-style-type: none"> • Intersol transfer transaction will be allowed only through cheque along with self operation for maximum permissible amount for Rs 5.00 lac per day only: No charges will be levied for such transactions. • Intersol transfer transaction will not be allowed for more than 5.00 Lac per day only. 	

११ ८८

उत्तर प्रदेश ग्रामीण बैंक

उत्तर प्रदेश ग्रामीण बैंक

Uttar Pradesh Gramin Bank

SERVICE CHARGES w.e.f 01-05-2025

40	Intersol NEFT/RTGS	System	Intersol NEFT/RTGS transaction will be allowed only through cheque along with self operation for maximum permissible amount for Rs 5.00 lac per day only: As per NEFT/RTGS Charge will be levied at base branch. Intersol NEFT/RTGS transaction will not be allowed for more than 5.00 Lac per day only.	
41	TRANSFER / CLG	System	i. Transfer of funds within the same clearing area through cheque.	Free of charge transfer of funds through cheque irrespective of any amount.
			ii. Fund Transfer amongst CBS branches: 1. Transfer of funds outside the clearing area through cheques drawn on any of our CBS branches.	Free of charge transfer of funds through cheque irrespective of any amount.
			2. Funds transfer amongst CBS branches through collection of outstation cheques drawn on our CBS branches.	Free of charge transfer of funds through cheque irrespective of any amount.
			3. Funds transfer through payment of cheque drawn on our outstation CBS branches received through clearing.	NIL. Mandated by RBI under Speed Clearing charges.(In such cases, charges are levied on Payee by presenting bank as per RBI guidelines.)
			iii. Transfer of Funds for certain specific transaction.	Periodical Transfer of funds through Inter-SOL from one account to another within the Bank (i) From Collection Accounts (i.e. accounts wherein no debit transactions other than such periodical funds transfer entries are reflected) to the principal account of the same organization. No charges (ii) Advances/Borrowal A/cs: From one account to any other account of same organization. When debit balances are transferred on the same day- No charges

Sr. No.	AREA OF BANKING SERVICES	System/ Manual	Service Charges (Excluding GST)	
42	Postal & Telecommunication Tariff	(Manual & System)	Ordinary Post	Actual, subject to Min. Rs. 15/-
			Registered Post	Actual, subject to Min. Rs. 75/-
			Fax -	Actual, subject to Min. Rs. 60/-
			Courier Charges	Rs. 75/- per instrument per occasion, unless otherwise specified to the contrary.
43	Service charges for non-customers	Manual	For all banking services to non-customers of the Bank, service charges shall be	50% higher than the floor rates, across the board plus Taxes Definition of Floor rates: Floor rates shall mean rates of service charges fixed by our bank as detailed in this circular.

उत्तर प्रदेश ग्रामीण बैंक
Uttar Pradesh Gramin Bank

SERVICE CHARGES w.e.f 01-05-2025

44	SMS alert charges	System	SB accounts	20 Paisa/SMS+GST with a cap of Rs.15+GST per month (Charges will be debited in every succeeding month)
			other than SB accounts	Rs.25/-per quarter
45	COLLECTION	System	Cheques collected through our branch for another bank	Our usual collection charges should be recovered in full.
			Outstation Cheque return charges	50% of collection charges
			Collection of other Banks deposits / receipts on maturity	If proceeds are invested in FD for a minimum period of 1 year then no charges. Else flat – Rs. 50/-
			Against tender of cash for any mode of remittance (Non Customers)	50% plus ST higher charges over floor rates
			Payment of Fixed deposit to other bank	Remittance charges as applicable plus out of pocket expenses (Postage charges)
46	Safe Custody Charges	Manual	Sealed Covers: Rs.350/- per cover per.	
			Sealed boxes – Rs.3000/- per box per annum (size 200 cubic inch)	
			Bank's own Deposit Receipt - NO Charges	
47	To ascertain fate of local cheques lodged in clearing, at the request of the customer	System	Free under CTS.	
48	Photo attestation (Manual)	Manual	Rs.100/-per photo/occasion	
49	Collection of local cheques through clearing by local non-base branches	System		Free of charge.
50	Cheque collected through outstation non base branches drawn on other Banks within clearing area of that center.	System		Free of charge.
51	Attestation of customer's signature	Manual	In case of Individual Rs. 100/- per instrument / occasion. In case of Non Individual /Joint accounts -Rs 150/- per instrument/occasion	

उत्तर प्रदेश ग्रामीण बैंक

उत्तर प्रदेश ग्रामीण बैंक
Uttar Pradesh Gramin Bank

SERVICE CHARGES w.e.f 01-05-2025

SECTION -IV (Debit Card Related Charges)

Sr. No.	AREA OF BANKING SERVICES	System/ Manual	Service Charges (Excluding GST)
52	Debit Card & Related Charges	System	Debit Card issuance Charges Rs. 100/-.
			Debit Card Charges (Annual Fee) (Except PMJDY, BSBD, Staff/Ex Staff, RuPay KCC, RuPay Mudra a/cs under Government sponsored Schemes) Free for first year and then @ Rs. 200/- p.a.
			Pin Regeneration System Rs. 50/- per regeneration
			Card Replacement Charges Rs. 200/- per replacement
			Number of Free ON-US transactions.i.e own ATM & BOB ATM 5 transactions.
			Number of Free OFFUS transactions. Metro ATM-3, Non Metro-5
			ATM charges after free ON-US transactions For Financial Transaction : Rs. 10/- per transaction For Non-Financial Transaction : Rs. 05/- per transaction
			ATM charges after free OFF-US transactions For Financial Transaction : Rs. 21/- per transaction For Non-Financial Transaction : Rs. 11/- per transaction
			Charge Slip retrieval charges Rs. 400/- per replacement
			Debit card Decline Penalty Fee/Penalty for decline of Debit Card Transactions due to insufficient fund in the account (ONUS & OFFUS Transactions) - Rs.20/- per declined transaction. (BSBD Accounts-Fee/Penalty Exempted)
			Surcharge for Rail Tickets and Petrol/ Fuel /Gas Stations Nil

उत्तर प्रदेश ग्रामीण बैंक