

प्र.का./अग्रिम/परिपत्र/01/2025-26/०४

दिनांक:01.05.2025

सभी शाखाओं एवं कार्यालयों को परिपत्र

प्रधान कार्यालय के अग्रिम विभाग द्वारा जारी

महोदय/महोदया,

**विषय: दिनांक 01.05.2025 से ऋण और अग्रिम पर सेवा शुल्क की दरें**

आप अवगत हैं कि भारत सरकार की अधिसूचना दिनांक 07.04.2025 के क्रम में बड़ौदा यू.पी. बैंक, आर्यावर्त बैंक एवं प्रथमा यू.पी. ग्रामीण बैंक को समामेलित कर दिनांक 01.05.2025 से "उत्तर प्रदेश ग्रामीण बैंक" अस्तित्व में आ गया है।

ऋण सम्बन्धी निर्णयों में एकरूपता लाने के उद्देश्य से यह निर्णय लिया गया है कि नई इकाई के लिए ऋण और अग्रिम पर नई सेवा शुल्क की दरें दिनांक 01.05.2025 से संलग्न निर्देशानुसार लागू होंगी।

कृपया नोट करें कि उल्लेखित दरें दिनांक 01.05.2025 से स्वीकृत नए ऋणों तथा दिनांक 01.05.2025 या इसके बाद पुनरावलोकन (Review) अथवा नवीनीकरण (Renewal) किये जा रहे CC/OD खातों पर ही प्रभावी होंगी।

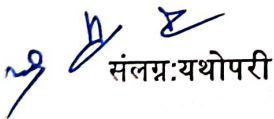
परिपत्र की विषयवस्तु से समस्त कार्मिकों को अवगत कराते हुए तदनुसार कार्यवाही सुनिश्चित करें।

भवदीय,



(घनश्याम सिंह)

महाप्रबंधक



संलग्न: यथोपरी

# Annexure: Service Charge

Parameters	Service Charge on Credit facility
Bank Guarantee (Charges & Commission)	<p><b><u>Service Charges:</u></b>  Up to 2 lakh-0.25% GST, Min Rs. 500/-  2.00 Lakh to 100 Lakh- 0.15%+GST, Min Rs.1000/-  More than 100 Lakh 0.10% GST, Min Rs. 25000/-Maximum Rs. 5.00 lakh.</p> <p><b><u>Guarantee Commission:</u></b>  (i) Performance Guarantee: Rs. 150/- +0.50% per quarter or part thereof for the guarantee amt-min for 6 months  (ii) Other than Performance Guarantee: Rs. 150/- +0.75% per quarter or part thereof for guarantee amt min for 6 months  (iii) Guarantee against 100% Cash Margin/FDRs Rs. 150/- +25% of the commission amt as mentioned above, min for 6 months.</p>
Inland (Charges L/C & Commission)	<p>1. Unified charges (Commitment + Usance)  -Sight LCs and up to 30 days usance: 0.70%  -Beyond 30 days usance: 0.20% (The period is to be calculated from the date of opening of LC to the last date of its validity +usance period of bill and part of a month should be construed as a completed month)</p> <p>2. Commitment Charges: Rs. 5000/- min</p> <p>3. Extension/Amendment of LC Rs. 500/- per amendment+ as above.</p> <p>4. Enhancement of the value of LC shall be recovered for the additional amount, on the outstanding liability under the LC. as stated above</p> <p>5. Discrepancy fee: 0.15% min. Rs. 500/- Max. Rs.10000/</p> <p>6. Revolving Letter of Credit: as above</p> <p><b><u>Note:</u></b>  (a) Charges are to be recovered when a LC is opened or amended and no refund may be allowed in any circumstances whatsoever, whether a credit is cancelled, is only partly availed of or expired wholly unavailed of.  (b) Telex/Fax and cable charges shall be recovered additionally.  (c) While issuing a stand by LC, service charges equivalent to commission on Financial or Performance Guarantee be recovered, according to the nature of the guarantee provided by the standby LC</p> <p>7. Advising LCs (only where LC opening and advising banks are different): Rs. 500/-.</p> <p>8. Confirmation of LC (only where LC opening Bank and confirming Bank are different): For addition of confirmation, 0.20% p.m. for the period of validity and usance on the amount of LC</p> <p>9. Transferable LCs: Rs. 500/- for each transfer in part or full and 0.10% p.m. acceptance commission min. Rs. 500 where usance drafts are to be accepted.</p> <p>10. Negotiation Charges: Rs. 500/-.</p> <p>11. Clean payments received under LC: Rs. 500/</p> <p>12. Attestation of commercial invoices: NIL- at the time of negotiation/ collection. Rs. 50 for each subsequent occasion.</p>

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	<p>13. Guarantees due to discrepancies in documents: 0.25% min. Rs. 500/- If payment is credited to beneficiary's a/e otherwise, Rs. 500 if payment not made</p> <p>14. Providing Credit opinion (including introduction) Rs.250/-</p> <p>15. New Credit related Areas Allowing interchangeability within fund based limits and non-fund, based limits to be charged adhoc/temp Interchangeability) 0.25% Min Rs. 500/- and Max. Rs. 1000/-</p>	
Issuance of No Dues Certificate	<p>All Loans under Govt. Sponsored Scheme</p> <p>Priority Sector Advances: NIL</p> <p>For Other Loans (Charges per occasion)- Rural Branches: Rs. 25/ Semi Urban/Urban Branches: Rs.100/-</p>	
Issuing of NOC of all types	<p>Like granting NOC for ceding parri-passu charge, exclusive charge, 2nd charge etc. (Not applicable in case of NOC/Exchange of parri-passu letter in consortium) A/c with limit Up to Rs. 25.00 Lakh-Rs.500/+GST Above Rs. 25 Lakh Rs. 5000/--GST</p>	
Pre-Closure Charges	<p><b>Under Saral Vyapar Scheme:</b></p> <p>Pre-closure within 12 Months of initial sanction: 2% GST</p> <p>Pre-closure after 12 Months of initial sanction: NIL</p> <p><b>Note:</b></p> <p><b>Overdraft facility:</b> Pre payment charges will be calculated on the sanctioned limit</p> <p><b>Term Loan:</b> Pre-payment charges will be calculated based on amortization balance as per repayment schedule.</p> <p><b>Under Car Loan Scheme:</b> Pre closure within 6 months: 4% of outstanding as per original repayment / EMI schedule.</p> <p>Pre closure after 6 months: NIL</p> <p><b>Under Personal Loan: Pre closure within 6 months: 4% of outstanding as per original repayment / EMI schedule.</b></p> <p><b>Pre closure after 6 months: NIL</b></p>	
Penal Charges	<i>Delayed payment of dues including Principal, Interest, Service charges, etc.</i>	<i>2% p.a. on the amount of default</i>
	<i>Delayed / non- submission of Stock &amp; Book Debts statement, financial papers/ other documents/any relevant information.</i>	<i>2% p.a. on the outstanding balance of credit facilities of the borrower for the default period</i>
	<i>Delayed payments in case of TOD/ Excess/ Ad-hoc limit sanctioned.</i>	<i>2% p.a. for period extended beyond the due date of regularization of TOD/ Excess/ Ad hoc limit for the default amount.</i>
Valuation Fee/Charges	<p>Location of properties/assets Max fee payable (for any value)</p> <ol style="list-style-type: none"> <li>1. Rural Rs.1500/-</li> <li>2. Semi-urban Rs 2500/</li> <li>3. Urban/Metro Rs 3750/-</li> </ol> <p>a. The above rates are applicable for valuation of per property/fixed assets.</p> <p>b. GST (if, applicable) will be payable extra</p> <p>c. In case of valuation of Land only, the charges will be payable 0.10% of the valuation of land-Minimum Rs. 500/-&amp; Max. Rs. 1000/-</p> <p>d.in case of NPA accounts, valuation charges will be payable @ 50% of the rates quoted for valuation at different locations as above subject to minimum Rs. 750/-&amp; max Rs.1875/</p>	

## Annexure: Service Charge

	<p>e. For outstation work additional amount as detailed hereunder shall also be payable:  Up to 8 Kms: No payment  Above 8 Kms upto 25 Kms: Rs.250/lump sum  Above 25 Kms : Rs.550/ lump sum</p>
CERSAI Registration Charges	<p><b>For a loan up to Rs. 5.00 lakh:</b> The fee would be Rs. 50.00 per mortgage, for both creation and modification of security interest.</p> <p><b>For a loan above Rs. 5 lakh:</b> Rs. 100.00 per mortgage, for creation and for any subsequent modification of Security interest in favour of a secured creditor.</p>
Pulling of report from portal of CICS including CIBIL on request of customer:	<p><b>Consumer Report:</b>  Rs. 10 per lakh min Rs. 100/max Rs 500+ GST (Per Enquiry)</p> <p><b>Commercial Report:</b>  <b>Rs. 1000/-+GST (Per Enquiry)</b></p>
Processing Charges	<p><b>Upto Rs 2.00 lakh</b>  Govt. Sponsored Scheme/P.S. Advances: NIL  All other advances: 0.50% +GST min. Rs. 500  &gt;Rs. 2.00 lakh to Rs. 1.00 crore: 0.25% GST min. Rs. 1000/-  &gt; Rs 1.00 crore: 0.20% +GST min Rs.25000 &amp; Max Rs. 5.00 lakh</p> <p><b><u>Kisan Credit Card (KCC):</u></b></p> <p>(i) Rx 3.00 Lakh to Rs.1.00 crore: 0.25% of sanctioned amount Minimum Rs. 1000/ GST.</p> <p>(ii)&gt;Rs.1.00 crore: 0.20% of sanctioned amount Minimum Rs.25000/+GST &amp; Maximum Rs. 5.00 Lakh GST.</p> <p>NSC/KVP/LIC Policy:  One time charges @0.25%+GST min. Rs. 100/&amp; max. Rs. 1000/-</p> <p><b><u>Housing Loan:</u></b></p> <p><b>0.25% of Loan amount:</b>  <b>Maximum: Rs 25000/-</b></p> <p><b><u>Top Up Loan:</u></b>  <b>0.35%</b>  <b>Minimum: Rs 5,000/-</b>  <b>Maximum: Rs 15,000/-</b></p> <p><b><u>Takeover of Home Loan:</u></b>  Flat: Rs 8,500/-</p> <p><b><u>Car Loan</u></b>  0.50% of sanctioned amount irrespective size of loan subject to min Rs. 1000/- &amp; max. Rs. 15,000/  Non Preferred Organizations: 0.50% of sanctioned amount irrespective size of loan subject to min. Rs. 2000/-</p> <p><b><u>Two Wheelers Loans:</u></b>  <b>2% of Loan amount + GST,</b>  <b>Minimum Rs 250/- + GST</b></p>

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	<p><b><u>Personal Loan:</u></b>  <b>1% of Loan amount</b>  <b>Minimum: Rs 1000/-</b>  <b>Maximum: Rs 10,000/-</b></p> <p><b><u>Pensioners Loan:</u></b>  Flat: Rs 1,000/-</p> <p><b><u>Mortgage Loan:</u></b>  <b>TL: 1%</b>  <b>Maximum: Rs 50,000/-</b></p> <p><b><u>OD:</u></b>  <b>Upto Rs 3.00 Crores: 0.35%</b>  <b>Maximum: Rs 50,000/-</b></p> <p><b>Above Rs 3.00 Crores: 0.25%</b>  <b>Maximum: Rs. 50,000/-</b></p> <p>Loan to Doctors: 0.35% of sanctioned amount  GST subject to min, Rs. 1000/-, <i>Maximum Rs 15000/-</i></p> <p><b><u>Education Loan:</u></b>  <b>Study in India: NIL</b>  <b>Study Abroad: 1.00% of sanctioned amount (maximum Rs 10,000/-) (Charges refundable on avilment of loan)</b></p> <p>Processing charges for giving agreement in principle in respect of Advance account:</p> <p>Upto Rs.5 Crore : Nil  Above Rs. 5 Crore to Rs.10 Crore : Rs. 25000/-  Above Rs.10 Crore :Rs.2 Lac</p>																				
Review Charges	<p>Term Loan: No charges shall be levied at the time of annual review/renewal of A/c</p> <p>Cash-Credit/Overdraft: Aforesaid processing charges shall be levied at the time of every renewal. In case of delay in renewal, charges should be levied for delay period also.</p> <p>Kisan Credit Card (KCC): 0.25% of sanctioned limit+ GST</p>																				
Inspection Charges	<p>Charges for carrying out inspection of securities charged the Bank (Per Inspection) as follows:</p> <table border="1"> <tr> <td>Up to Rs. 50,000/-</td><td>Nil</td></tr> <tr> <td>&gt; 50000/- to Rs 2.00 Lakh</td><td>Rs 250/- + GST</td></tr> <tr> <td>&gt;Rs 2.00 lakh to Rs. 20.00 Lakh</td><td>Rs 500/-+ GST</td></tr> <tr> <td>&gt;Rs 20.00 lakh to Rs. 1.00 Cr</td><td>Rs 1000/-+ GST</td></tr> <tr> <td>&gt;Rs 1.00 Cr to Rs. 5.00 Cr</td><td>Rs 3000/-+ GST</td></tr> <tr> <td>&gt;Rs 5.00 Cr</td><td>Rs 5000/-+ GST</td></tr> </table> <p><b>Kisan Credit Card</b></p> <table border="1"> <tr> <td>&gt;Rs 3.00 lakh to Rs. 20.00 Lakh</td><td>Rs 500/-+ GST</td></tr> <tr> <td>&gt;Rs 20.00 lakh to Rs. 1.00 Cr</td><td>Rs 1000/-+ GST</td></tr> <tr> <td>&gt;Rs 1.00 Cr to Rs. 5.00 Cr</td><td>Rs 3000/-+ GST</td></tr> <tr> <td>&gt;Rs 5.00 Cr</td><td>Rs 5000/-+ GST</td></tr> </table>	Up to Rs. 50,000/-	Nil	> 50000/- to Rs 2.00 Lakh	Rs 250/- + GST	>Rs 2.00 lakh to Rs. 20.00 Lakh	Rs 500/-+ GST	>Rs 20.00 lakh to Rs. 1.00 Cr	Rs 1000/-+ GST	>Rs 1.00 Cr to Rs. 5.00 Cr	Rs 3000/-+ GST	>Rs 5.00 Cr	Rs 5000/-+ GST	>Rs 3.00 lakh to Rs. 20.00 Lakh	Rs 500/-+ GST	>Rs 20.00 lakh to Rs. 1.00 Cr	Rs 1000/-+ GST	>Rs 1.00 Cr to Rs. 5.00 Cr	Rs 3000/-+ GST	>Rs 5.00 Cr	Rs 5000/-+ GST
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Deviation Charges	<b>Home Loans: Rs 1,500 per deviation (Maximum Rs 5,000)</b> <b>Education Loan: Nil</b> <b>Other Retail Loans: Rs 3,000 per deviation (Maximum Rs 10,000)</b>		
Commitment Charges in Business Loan	<b>Minimum quarterly average utilization of sanctioned limits should be 60%.</b> <b>In case of quarterly average utilization of sanction limit is less than 60% of the sanction limit, interest in the account will be charged on minimum 60% of sanctioned limits on quarterly basis.</b>		
Revalidation/Amendments/modification of sanction terms	<b>Loan Limits</b>	<b>Amount (per reference)</b>	
	<i>Upto 2 lac</i>	<i>Nil</i>	
	<i>Above 2 lac upto Rs.1 Cr</i>	<i>50% of applicable Processing Charges</i>	
	<i>Above 1 Cr upto 5 Cr</i>		
	<i>Above 5 Cr</i>		
<ul style="list-style-type: none"><li>• No Processing/Review/Inspection Charges in KCC up to Rs. 3.00 lakh</li><li>• No Processing/Review/Inspection Charges in all priority sector advances up to Rs. 2.00 lakh.</li><li>• No Processing/Review/Inspection Charges in all advances up to Rs. 1.00 lakh.</li><li>• No Processing/Review/Inspection Charges in SHG up to Rs. 10.00 lakh.</li><li>• No Processing charges should be levied for loan sanctioned under DRI/LABOD/OD against Bank's own deposit/</li><li>• SGSY/SCDC/Bank Guarantee/JLG/Education Loan/Staff Loans.</li><li>• <b>All Charges are subject to applicable GST</b></li></ul>			