

**BARODA U. P. BANK**  
**HEAD OFFICE: GORAKHPUR**  
**REVISED SERVICE CHARGES**

SECTION - I DEPOSITS AND ALLIED SERVICES :	CONDITIONS	SERVICE CHARGES (exclusive of GST)	
<b>LEDGER FOLIO CHARGES</b>	Applicable to CA & CC, OD (excluding loan against banks own deposits).	Rs. 125/- per 25 entries. Minimum Rs. 75/-.	<b>Note:</b> 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
<b>Current A/Cs (System)</b>	<b>Free folio allowed p.a. based on Av. Cr. bal. as</b>		
	Up to Rs.1 lac	2 Folio	
	Above Rs.1 lac -	<b>All Free.</b>	
<b>Savings Bank A/Cs (System)</b>		NO FOLIO CHARGES	However not more than 50 debits per half year should be allowed in SB a/c and in case the number of debits exceeds 50, a service charge of Rs. 15/- per debit exceeding 50 debits be charged. Following transactions are excluded - Standing Instructions, Transactions through ADC incl. ECS, Auto Sweep, System Generated (Service Charge, Interest etc). Transaction Charges to be recovered on Half-Yearly basis at the time of H.Y. Closing
<b>ISSUE OF DUPLICATE PB/STMNT (System)</b>	Individual: First Pass Book	Free	<b>Note:</b> For accounts maintained on computers, 25 entries or part thereof be treated as one ledger page.
	Individual Pass Book / Statement with latest balance only.	Rs. 100/-	
	Charges for previous entries (if required)	Rs. 75/- per ledger page or part thereof	
	Non- Individual-Pass Book / Statement with latest balance only	Rs. 150/-	
	Charges for previous entries (if required)	Rs. 150/- per ledger page or part thereof.	
<b>ISSUE OF LETTER OF ACKNOWLEDGEMENT / DUPLICATE TDR ( Manual)</b>	For Acknowledgement For Duplicate TDR		Rs. 50/- Rs. 150/-
<b>CHQ BOOK ISSUE (System)</b>	Savings Bank	Cheque book of 10 leaves In SB Accounts of individuals -20- leaves 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
	CA/CC/OD:	1st cheque book is free and subsequent cheque book @ Rs. 5.00/- per leaf for CTS/MICR/NON MICR cheque books. Note: 1st Cheque book means cheque book of 50 leaves.	

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<b>MINIMUM BALANCE CHARGES</b>	<b>Frequency Quarterly</b>		
<b>Current Account (System)</b>	Rural/Semi Urban - Quarterly Average Balance(QAB) Of Rs. 2000/- is not maintained	Rs 350/- per Quarter	
	Urban/Metro - Quarterly Average Balance(QAB) Of Rs. 10000/- is not maintained	Rs 625/- per Quarter	
<b>Savings Bank Accounts. (System)</b>	Rural/Semi Urban (QAB - Rs. 500/-) - Per Quarter	Rs. 100/-  ( <b>Note:</b> 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 200/-  ( <b>Note:</b> 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)		Nil
	* Salary A/C		Nil
	NO FRILL, BSB ACCOUNT-		NIL
	Staff a/c		NIL
<b>ADD / DEL NAMES in A/Cs / NOMINATION / LOCKERS. Change in operational instructions (including Lockers) (Manual)</b>		100/- per occasion.  ( <b>Note:</b> No charge for deletion of name on account of death of customer in joint A/c)  First Time Nomination Free, However, Modification/ Change in Nomination -Rs. 50/-	
<b>SI CHARGES (System)</b>	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	
<b>Stop Payment (System)</b>	S.B.	Rs 100/- per instrument	
	C.A./C.C./OD	Rs 200/- per instrument	
<b>Loss of cheque book (System)</b>	In case of loss of complete blank cheque book <b>Saving Bank</b>	Rs 500/=	
	CA/CC/OD	Rs 1000/-	

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<b>Charges for Instrument returned unpaid (System)</b>	Cheque (deposited by our customer and returned unpaid (Inward Return)	upto 1 lac - Rs. 125/-, Above Rs. 1 lac to less than Rs. 1 crore - Rs. 250/-, Above Rs. 1 crore - Rs. 500/
	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
	Cheque (drawn on us) returned (Outward Return)- (Financial Reason)	Upto 1 lac - 250/-, Above Rs. 1 lac to less than Rs. 1 crore - Rs. 500/-, For Rs. 1 crore and above - 750 per instrument
	<b>NOTE:</b>	
	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	
<b>INCIDENTAL CHGs for IN OPT. A/Cs (System)</b>	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	NIL
	B) For inoperative Current Account -	NIL
<b>ISSUANCE of BALANCE CERTIFICATE (System)</b>	Individuals - all type of A/Cs	75/- per certificate (for individuals)
	Others - all types of A/Cs	Rs. 150/- per certificate (for others)
<b>PREMATURE CLOSURE of A/Cs - (within a year) (System)</b>	SB A/c (1)if the account is closed within 14 days of first customer induced credit into the account. (2)if account is closed due to death of Account Holder.	No charges
	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).	Rs.200/-
	Current Account- Individual Others :	Rs.250/ Rs.500/-
	RD/ YSJY A/c (1) Individual , (2) Others	Rs.100/--(individual), Rs.150/--(others)
	<b>Note</b> :-Closure of Account (all types of account) due to death of Account Holder -	No charges
<b>a) Power of Attorney (Manual)</b>	Savings Bank Account	Rs. 500/-
	CA / CC / OD	Rs. 1000/-
<b>b) Mandate (Manual)</b>	SB	Rs. 500/-
	Current, Cash Credit, Over Draft Account	Rs. 1000/-
<b>Change of authorized signatory including reconstitution of A/c.(Manual)</b>	Current, Cash Credit, Over Draft Account	Rs. 250/- per Change

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SECTION – I DEPOSITS AND ALLIED SERVICES :	CONDITIONS	SERVICE CHARGES (exclusive of GST)
<b>Issue of Solvency Certificate (Manual)</b>	Non commercial –	Rs. 300 per lac
	Commercial –	Rs. 300 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
<b>Opening accounts with restrictive operations (System)</b>	Current, Cash Credit, Over Draft Account One time at the time of acceptance of instruction or at the time of modification	Rs. 500/-
	SAVING BANK	Rs. 100/-
<b>SECTION II</b>	<b>Collection of outstation other bank's cheques</b>	
<b>Through our branch (System)</b>	Upto Rs. 5,000/-	Rs. 25/-
	Above Rs.5000/- and upto Rs.10000/- -	Rs.50/-
	Above Rs. 10,000/- to Rs. 1/- Lac –	Rs. 100/-
	Rs. 1 Lac to Rs. 5 Lac	Rs. 200/-
	Rs. 5 Lac to Rs. 10 Lac	Rs. 225/-
	Above Rs. 10 Lac –	Rs. 250/-
	NOTE- Above charges are exclusive of out of pocket expenses i.e. postages /courier extra.	
<b>Through other bank (System)</b>	Direct through other banks i.e. instruments drawn at a centre where we have no branch	Above charges are to be shared on 50:50 basis between collecting bank and paying bank and proceeds should be remitted through RTGS/NEFT to other bank.
<b>Collection of cheques through Speed Clearing (System)</b>	RBI mandated charges w.e.f. 30.03.2012	
	Upto Rs. 1/- lac – SB A/c. -	NIL (SB),
	Upto Rs 1 Lac- Others -	Rs. 20/(others)
	Above Rs. 1 lac to Rs.5 lac --	Rs. 175/
	Above Rs. 5 lac to Rs.10 lac –	Rs. 200/-
	Above Rs. 10 lac –	Rs. 225/-

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SECTION – I DEPOSITS AND ALLIED SERVICES :	CONDITIONS	SERVICE CHARGES (exclusive of GST)
<b>Collection of Bills (Clean / Doc.- Demand &amp; Usance)(IBCs &amp; OBCs (System)</b>	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/- <b>Note:</b> 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)
	<b>Note:</b> Postage/courier is to be recovered on actual basis in higher multiple of Rs.5/-	
<b>Return of Bills Unpaid - OBC / IBC (System)</b>	LOCAL-	Rs. 100/- per instrument
	OUT STATION -	50% of the collection charges subject to a min. Rs..200/-
	<b>Note:</b> : Postage/courier is to be recovered on actual basis in higher multiple of Rs. 5/-	
<b>Charges for presentation of usance bills (System)</b>	Charges for presentation of usance bills	Rs. 100/- per bill. (Also in cases of BP/BD – where there is a change in instructions.
<b>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 (System)</b>	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
<b>SECTION III</b>	<b>REMITTANCES</b>	
<b>Issuance of DD/MT/BC (System)</b>	Individual:	
	Up-to Rs.5000/-,	Rs.50/-,
	Above Rs. 5000/- to Rs.1 lac	Rs.3/- per thousand or part thereof. ( Minimum Rs.50/- maximum Rs.300/-)
	Above Rs.1 lac :	Rs.5/- per thousand or part thereof. Minimum Rs 500/- and Maximum Rs 15000/- + Cash Handling Charges
	Non-Individual: Upto Rs.5,000/-,	Rs.50/-
	Above Rs.5000/-to Rs.1 lac	Rs.3/- per thousand or part thereof. ( Minimum Rs.50/--maximum Rs.300/-)
Above Rs. 1 lac-	Rs.5/- per thousand or part thereof. Minimum Rs.500/- Maximum Rs.15000/-+ Cash Handling charges	

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<b>Cancellation of DD/Bankers' cheque (System)</b>	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.
	DUPLICATE DD- Individual & Non Individual: Up to Rs.500/- , Above Rs.500/-		Rs.50/-, Rs.250/- per instrument.
<b>Attestation of customer's signature (Manual)</b>	Rs. 100/- per instrument / occasion. Note:-In case of joint A/c-Rs 150/-		
<b>SECTION IV</b>	<b>MISCELLANEOUS SERVICES</b>		
<b>Cash Handling charges</b>	Total cash deposited at Base and Non-base branch ( local and outstation )		
<b>A. Savings Bank Accounts (System)</b>	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
<b>B- CA/OD/CC/Other Accounts: (System)</b>	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
<b>Inquiries relating to old records (Manual)</b>	Up to 3 months		Free
	3 to 12 months old :		Rs. 100/- per item.
	Above 12 months :		Rs. 300/- per item
<b>Safe Deposit Lockers (System)</b>	<b>Class Of Lockers</b>	<b>Metro/Urban</b>	<b>Semi Urban/ Rural</b>
	A (Small)	1500/-	900/-
	B (Medium)	1600/-	1000/-
	D (Large)	2500/-	1500/-
	<b>Revised NOTES :</b> 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: <u>Where annual locker rental is up to Rs. 3000/-</u> Rs. 200/- for first -3- months thereafter Rs. 50/- p.m-- Where annual locker rental is above Rs..3000/-- Rs. 500/- for first -3- months thereafter Rs. 100/- 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 current account if rent is paid in advance for a period of three years and above. <b>For Staff/ Ex-Staff concession of 50% in Rent.</b> CHARGES FOR LOCKER OPERATIONS MORE THAN 12 TIMES A YEAR – Rs. 100/- PER OCCASION (FOR GENERAL PUBLIC) <b>Rent in advance can be accepted for max 3 years only.</b>		

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<b>Cash Deposit (System)</b>	(A)CASH DEPOSIT (Inter-SOL) For SB Accounts - (For Rs.50000/- 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 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.
<b>CASH Withdrawal (System)</b>	CASH WITHDRAWAL (Inter-SOL) First five transactions free per month (excluding withdrawals from ATM) thereafter charges of	Rs.150/- per transaction. However, Maximum withdrawal allowed at outstation branch is Rs. 20000/- per day to the account holder only will continue Note:1.Inter SOL cash payments to third parties is not allowed  2 Per transaction limit of Rs. 20000 /- is fixed for cash withdrawal by drawer by self cheque at Non Base CBS branches irrespective of nature of accounts. Passbook should accompany with Cheque.
<b>TRANSFER / CLG (System)</b>	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

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<b>Postal &amp; Telecommunication Tariff (Manual &amp; System)</b>	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.	
<b>Service charges for non customers (Manual)</b>	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	
<b>SMS alert charges (System)</b>	SB accounts	Rs.15/-per quarter	
	other than SB accounts	Rs.25/-per quarter	
<b>Miscellaneous</b>			
<b>COLLECTION (System)</b>	Copy of original of cheque / DD (paid by the Bank)	Rs.100 upto 6 months old record Rest - Rs. 250	
	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	
<b>REMITTANCES (System)</b>	Remittance of fund through RTGS ( through Cheque )		
	(A) On all RTGS Transactions (INWARD) = Nil		
	<b>Total charges( Excl. Service tax)    Rs 2 Lacs to Rs 5 Lacs</b>	<b>Total charges ( Excl. Service Tax)    Above Rs 5 Lacs</b>	
	Rs 24.50	Rs 49.50	
	(B) NEFT Transactions (OUTWARD) -		
	Up to Rs.1 lac	Nil	
	Above Rs.1 lacs to Rs.2 lacs	Rs.14.75 per transaction	
	Above Rs.2 lacs	Rs.24.75 per transaction	
	NO Charges for NEFT through Baroda RRB Connect& M Connect for any amount		
	Payment of Fixed deposit to other bank	Remittance charges as applicable plus out of pocket expenses (Postage charges)	



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<b>Safe Custody Charges (Manual)</b>	Sealed Covers: Rs. 350/- per cover per annum or part thereof.		
	Sealed boxes – Rs. 3000/- per box per annum (size 200 cubic inch)		
	Bank's own Deposit Receipt - NO Charges		
To ascertain fate of local cheques lodged in clearing, at the request of the customer		Free under CTS.	
Photo attestation (Manual)		Rs.100/-per photo/occasion	
(i) Collection of local cheques through clearing by local non-base branches		Free of charge.	
(ii) Cheque collected through outstation non base branches drawn on other Banks within clearing area of that center.		Free of charge.	
<b>SECTION V</b>	<b>DEBIT CARD RELATED CHARGES</b>		
Sr.No.	Area of Banking Services	Manual/ System	Revised/ Proposed
01	ECS Failure	System	Rs. 100/- per occasion
02	ECS Mandate Verification	System	Rs. 100/- per occasion
03	Debit Card Charges (Annual Fee) Except PMJDY & BSBD a/cs	System	Free for first year and then @ Rs. 100/- p.a.
	Additional Card	System	Free for first year and then @ Rs. 100/- p.a.
	ATM Transactions at other Bank ATM (India)	System	Rs. 20/- for every transactions
	Card Replacement Charges	System	Rs. 200/- per replacement
	Pin Generation System	System	Rs. 150/- per regeneration
	Transaction at own ATM (Cash Withdrawal, Balance Enquiry, Mini Statement etc.)	System	Free
04	SMS alert charges – SB accounts	System	Rs. 15/- per quarter
	SMS alert charges – Other than SB accounts	System	Rs. 25/- per quarter
05	Charge Slip retrieval charges	System	Rs. 400/- per replacement
06	Surcharge for Rail Tickets and Petrol/ Fuel /Gas Stations	System	Nil