

**Saurashtra Gramin Bank**  
**Head Office-Rajkot**  
**E-circular**

**General Charges**  
**(w.e.f :- 01/01/2024)**

**ANNEXURE – I**

Sr.	Description of Charges	Service Charges
1	Passbook issuance	Nil
2	Duplicate Passbook / Statement issuance	<p><b>For savings bank account:</b> ₹ 120/- with latest balance &amp; Statement ₹60/- (per 40 entries)</p> <p><b>For Current /CC account:</b></p> <ul style="list-style-type: none"> <li>• Monthly /First Statement: Nil</li> <li>• Additional / Duplicate statement: ₹120/- (per 40 entries)</li> </ul> <p><b>For Silver &amp; Gold SB &amp; Gold Current &amp; SB Corporate Salary Package (CSP):</b></p> <ul style="list-style-type: none"> <li>• Additional / Duplicate statement: Once Free</li> <li>• Additional / Duplicate statement: Silver SB/SB CSP ₹120/- (per 40 entries),</li> <li>• <b>Gold SB/Gold Current: Free</b></li> </ul> <p>E-Statement, free of cost</p>
3	Setting up of Standing Instruction(SI)	<p>Within Bank: Nil</p> <p>Other Bank: ₹60/-</p>
4	NACH Mandate Verification(from Deposit Account holder)	<p>One time charge ₹60/-</p> <p><b>Silver SB /Gold SB/SB CSP / Gold CA:</b> One time charge Free</p>
5	NACH Debit Return Charge [Failed Mandate] (Outward/Inward both)	Failed mandate ₹300/-
6	Processing of SI(other than intra Bank transfers)	<p>₹ 60/-</p> <p>Silver SB /Gold SB/SB CSP/Gold CA: Free</p>
7	Failed SI	<p>Deposit SI: Free</p> <p>₹300/- per SI of Advances</p>
8	Non-Maintenance of Monthly Average Balance(MAB) on Savings Bank account	<p>₹30 p.m (if MAB is less than the limit prescribed at Item No.54 (Excluding F.I. PMJDY/BSBD A/c)</p> <p>Silver SB: ₹50 p.m.</p> <p>Gold SB: ₹100 p.m.</p>
9	Non-Maintenance of MAB on Current A/c.	<p>₹300/- per month if MAB is less than the limit prescribed at Item No.54</p> <p>Gold CA: ₹500 p.m.</p>
10	Account Keeping Charges per annum (CA/CC/OD)	CA/CC/OD(Limit exceeding ₹25000:₹590/- Reimbursement Current account (For CSP irrespective of MAB)
11	Account closure: excluding BSBD, PMJDY & Small Accounts under FI	<p>Within 14 days: Nil</p> <p>Beyond 14 days &amp; up to 1 yr. ₹590</p> <p><b>Beyond 1 year Free</b></p>
12	Transfer of account (Tr. of Home Branch)	Free
13	Signature verification	<p>₹ 180/-per instance</p> <p>Silver SB /Gold SB/ SB CSP / Gold CA: Free</p>
14	Balance Certificate	<p>₹ 180/-per instance</p> <p>Silver SB /Gold SB/ SB CSP / Gold CA: Free</p>
15	Interest Certificate	Original Free, Duplicate ₹180

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Sr.	Description of Charges	Service Charges
16	No dues certificate	Priority Sector: Nil Other (Non-priority) : On loan repayment : first time free Afterwards Individual:120/- Afterwards Non-Individual:240/- Silver SB /Gold SB/ SB CSP / Gold CA: Free
17	Photo Attestation charge	₹180/- Silver SB /Gold SB/ SB CSP / Gold CA: Free
18	Record–copy of cheque per instance for all segments	₹180/-
19	Enquiry of old records(more than 12 months)	₹240/- up to 2 years & ₹120 for every additional year for each item
20	Postal charges in India	(i) Ordinary-₹24/- (ii) Registered/Courier-₹60/- OR <b>Actual whichever is higher.</b>
21	Allowing operations through power of Attorney/Mandate	Individual ₹600/- Non Individual ₹1200/-
	Cash withdrawal at Home & Non-Home branch (charges based on number of transactions)  Not applicable to No Frill deposits/BSBD Account holders	₹10/- per transaction (For entries over 30 per ½ year) (other than alternate channel)  Cash withdrawal limit at Non-Home Branches by the customer for self:  SB: Free (Max. ₹50,000 per day) Current / CC / OD: Free up to ₹1,00,000 per day.  Branch Manager of Non-home branch is vested with the powers to pay more cash on the request of home Branch Manager with following charges  <b>Charge 0.20% Mini.₹100</b> SB: above ₹50,000 per day Current / CC / OD: above ₹1,00,000 per day.  (Fraction of thousand to be considered as full thousand)
23	<b>Cash handling charges</b> Cash deposit transactions in SB in home branch/non home branch	<b>Home /Non home Branch</b> SB A/cs: 3 transactions in a month Free. Thereafter, minimum Rs 60 per Transaction Beyond set limit ₹1 per ₹1000 Minimum ₹60 Maximum ₹23600  No restriction of Cash Deposit at Non-Home for Savings Bank Accounts (Excluding Financial Inclusion account)

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<b>Sr.</b>	<b>Description of Charges</b>	<b>Service Charges</b>
23A	<b><u>Cash handling charges</u></b> Cash deposit transactions in CA/OD/CC A/c.in home /Non home branch  (split 22 in Three parts)	<b><u>Home /Non home Branch</u></b> CA/CC/OD: Cash handling charge: Free up to ₹ 5 lakh per month. Beyond set limit ₹1 per ₹1000 Minimum ₹60 Maximum ₹23600  Maximum Limit for deposit of cash at Non-Home branch is ₹5 lakh per day. Thereafter, Branch Manager of Non-home branch is vested with the powers to accept more cash.
23B	<b><u>Cash handling charges</u></b> Cash deposit transactions in KCC and Loan A/c.in home /Non home branch (split 22 in Three parts)	<b><u>Home /Non home Branch</u></b> KCC A/C :No Limit for deposit <b><u>Non home Branch</u></b> ₹1 per ₹1000 Minimum ₹60 Maximum ₹23600  <b><u>Home /Non home Branch</u></b> Loan A/c: No charge/No Limit
24	Cheque Book for SB account	₹4/- per cheque leaf (First 25 leaves free in a F.Y.)  Silver SB /SB CSP: (First 100 leaves free in a financial year) Gold SB: (First 200 leaves free in a financial year)
24A	Cheque Book for current account	₹ 4/- per cheque leaf A.50 leaves free per year if <b>MAB is less than ₹50000/-</b> <b>B. 100 leaves free per year if MAB is above ₹50000/-</b> <b>C. 500 leaves free per year if MAB is above ₹100000/-</b> Gold CA: (First 200 leaves free in a financial year)
24B	Cheque Book for CC/OD A/cs	₹ 4/- per cheque leaf (First 50 leaves free in a year)
25	Cheque returned charges for Inward clearing Due to insufficient funds	₹300/- irrespective of the amount
25A	Cheque returned charges for Inward clearing (for other than insufficient fund reasons)	₹ 300/- (Nil if the customer is not at fault)
25B	Cheque returned charges for Outward clearing (Cheque deposited with us returned unpaid by others-Local/ Outstation)	₹ 300/- (Nil if the customer is not at fault)
26	Cheque Stop payment (For Savings/Current/CC/OD)	₹120 per instrument maximum ₹600 per instance

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Sr.	Description of Charges	Service Charges				
27	NEFT* / IMPS Transactions at Branches (IMPS up to ₹2 lakh)	Up to ₹10000: ₹ 3/- ₹10001 to ₹1/- lakh: ₹ 6/- Above ₹1 lakh to 2 lakh: ₹ 18/- Above ₹2 lakh: ₹ 30/- <u>Silver SB /Gold SB / SB CSP / Gold CA: Charges waived</u>				
27A	B. NEFT / IMPS / RTGS /UPI (through INB/MB)	Free				
28	RTGS* from Branch	₹2 lakh to ₹5lakh: ₹30/- Above ₹5 lakh: ₹59/- <u>Silver SB /Gold SB / SB CSP / Gold CA: Charges waived</u>				
29	Issue of demand drafts (DD) / Banker's Cheque	Up to ₹ 5000: ₹25/- ₹5001 to ₹10000: ₹50/- ₹10001 to 1/- lakh: ₹5/- per 1000 (Min. ₹60) Above ₹1/- lakh: ₹4 per 1000 Min. ₹600, Maxi. ₹2000 <u>Silver SB/SB CSP: Yearly 15 DD/BC free</u> <u>Gold SB: Yearly 30 DD/BC free</u> <u>Gold CA: Yearly 50 DD/BC free</u> (By cash up to ₹50000 only)				
30	Cancellation & Issuance of Duplicate Bankers Cheque/ draft	<table border="1"> <tr> <td>Up to ₹ 500/-</td> <td>50% of value of instrument</td> </tr> <tr> <td>Above ₹ 500/-</td> <td>₹ 250/-</td> </tr> </table>	Up to ₹ 500/-	50% of value of instrument	Above ₹ 500/-	₹ 250/-
Up to ₹ 500/-	50% of value of instrument					
Above ₹ 500/-	₹ 250/-					
30A	Cancellation Bankers Cheque/ draft	Upto ₹ 500/ : Nil Above ₹500/- upto ₹5000/-: ₹30 Above ₹5000/-upto ₹10000/-: ₹60 Above ₹10000/-: ₹120/-				
31	Collection Charges of Outstation Cheques (inclusive of postage and out of pocket expenses)	Up to ₹ 5,000/- : ₹30/- ₹ 5011 to ₹10000: ₹59/- ₹10001 to ₹1/- lakh: ₹118/- Above ₹ 1 lakh: ₹236/-				
32	Demand Draft / Outstation Cheque / Bill Purchase	Interest @18 % p.a.(daily product) +collection charges as under: Up to ₹10000: ₹60 ₹10001 to ₹1/- lakh: ₹120 Above ₹ 1 lakh: ₹240 +other expenses actual, if any For cheque returned: Interest @18%p.a.(daily product) + above charges as per amount of cheque				
33	Annual Locker Rent: Small SizeA:125 X 175 X 492 SizeB:159 X 210 X 492	<u>Rural Semi. Ur Urban</u> Yearly 1200/- 1500/- 1800/- <u>Silver SB/SB CSP:10%</u> discount on Annual Rent (AR) <u>Gold SB: 20% discount on AR</u> <u>Gold CA: 25% discount on AR</u> (No further discount for 3 yr.) <u>Concession for advance rent</u> <b>3Yrly 3360/- 4200/- 5040/-</b>				

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Sr.	Description of Charges	Service Charges
33A	Medium Size C : 125 X 352 X 492 Size D : 189 X 263 X 492 Size E : 159 X 423 X 492 Size H1: 325 X 210 X 492	Rural Semi.Ur Urban Yearly 2500/- 3000/- 3500/- Silver SB/SB CSP:10% discount on Annual Rent (AR) Gold SB: 20% discount on AR Gold CA: 25% discount on AR (No further discount for 3 yr.) Concession for advance rent <b>3Yrly 7000/- 8400/- 9800/-</b>
33B	Large Size F: 278 X 352 X 492 Size G: 189 X 529 X 492 Size H: 325 X 423 X 492	Rural Semi.Ur Urban Yearly 5500/- 6000/- 7000/- Silver SB/SB CSP:10% discount on Annual Rent (AR) Gold SB: 20% discount on AR Gold CA: 25% discount on AR (No further discount for 3 yr.) Concession for advance rent <b>3Yrly 15400 16800 19600</b>
34	One Time Locker Registration Charge	Small/Medium: ₹590 Large: ₹1180
35	Penalty on overdue of locker rent.	1 <sup>st</sup> Quarter: 10% of annual rent* 2 <sup>nd</sup> Quarter: 20% of A. Rent* 3 <sup>rd</sup> Quarter: 30% of A R * 1 year & above: 40% of A.R.* For more than 1 year: Locker to be broken Open *Recovery in addition to L.R.
36	Loss of the locker key/ Breaking open of Locker	₹1200+actual charge incurred for breaking open the locker and changing the lock by manufacturers of locker
37	Number of locker visits	<ul style="list-style-type: none"> <li>• First 12 visits per year: Free</li> <li>• Every additional visit: ₹ 120/-</li> </ul>
38	RuPay Debit Card Issuance (Excl. PMJDY Card)	<ul style="list-style-type: none"> <li>➤ Classic card ₹ 150,</li> <li>➤ Platinum card ₹250</li> <li>➤ Platinum card to Silver SB / Gold SB / SB CSP / Gold CA:</li> </ul>
39	RuPay Debit Card Annual Maintenance Charges (Excl. PMJDY Card)	<ul style="list-style-type: none"> <li>➤ Classic card ₹ 150,</li> <li>➤ Platinum card ₹250</li> <li>➤ Free For Platinum card to Silver SB / Gold SB / SB CSP / Gold CA:</li> </ul>
40	Duplicate/Regenerate PIN through Branch	₹60
40A	Self-generation of ATM PIN through ATM/ INB/ Mobile Banking	Free

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Sr.	Description of Charges	Service Charges
41	ATM card returned by courier, wrong address	Nil
42	Monthly Limit on number of Financial and Non-Financial transactions through ATMs	<u>In State Bank Group ATMs,</u> All transactions are free. <u>Other than SBI ATMs,</u> ₹5 transactions free, thereafter ₹24/- per Financial Transaction, ₹7/- per non-financial transaction.
43	SMS Alert Charges:	₹10/- per quarter Silver SB /Gold SB /SB CSP: Nil <u>Gold CA: Nil</u>
<b>CBS Charges (Transactions carried out at non-home branches)</b>		
44	Transfer of funds from/to home branch to/from third party accounts at another Non home CBS branch.	Free
45	Pass-book updating at non-home branch	Free (Self only)
<b>Basic Savings Bank Account (BSBD)</b>		
46	Issue of Cheque Book	One Cheque Book of 25 leaves will be issued free to Senior Citizens and differently abled person per year. For other BSBD account holders, no cheque book will be issued.
47	Issue of ATM Card	Only RuPay classic card will be issued free of cost.
48	Withdrawals	Four withdrawals in a month The charges for transactions in excess of first four free transactions excluding digital transactions: ₹ 18/ per transaction.
BSBD account holders will be provided services as mandated by the RBI. No further services will be available to BSBD account holder. In case of need, they may get their account converted to Normal Savings Bank account with full services at applicable service charges.		
<b>Safe custody charges</b>		
49	Scrip (for each scrip) (share certi./Bonds etc.)	₹ 180/- per scrip p.a. Minimum ₹ 360/- p.a. <u>Gold SB: 50% Discount</u>
50	Sealed cover (Envelop) (for each cover)	Envelope: ₹360/- per cover per quarter <u>Gold SB: 50% Discount</u>
<b>Safe deposit articles charges</b>		
51	Safe deposit articles Packet Dimension not to exceed 100 cm) (length+width+height) Subject to available space	Large Packet: ₹ 600/- per quarter <u>Gold SB: 50% Discount</u>

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Sr.	Description of Charges	Service Charges
<b>Gold Loan Safe Keeping Charges</b>		
52	To be charged 30days after the expiry of the prescribed tenure of gold loan	₹120 p.m.

		<b>Service Charges</b>	
Monthly Average Balance (MAB#)		<u>Rural</u>	<u>Semi.Ur/Urban</u>
53	SB without chq. book	<u>200</u>	<u>1000</u>
	SB with cheque book	500	1000
	SB Corporate Salary Package (SGB/PLG/14 19-Jan.-2019)	-----	----
	Silver SB Account (SGB/PLG/03 16-Apr.-2019)	10000	10000
	Gold SB Account (SGB/PLG/03 16-Apr.-2019)	25000	25000
	In Current Accounts	2000	4000
	Gold Current Account (SGB/PLG/16 05-Dec.-2018)	50000	50000

**CHARGES RELATING TO ADVANCES SEGMENT:**  
**(w.e.f 01-04-2023)**

**PART-A: ACC/KCC: Processing Charges and Inspection Charges:**

Sr.	Slab	Service Charges
i)	Aggregate KCC limit sanctioned up to Rs.25000/-	Nil
ii)	Aggregate KCC limit sanctioned above Rs.25000/- up to Rs.300000/-	Nil
iii)	Aggregate KCC limit sanctioned above Rs.300000/-	[Processing/Maintenance Charge/ Inspection charge] : 1.50% p.a. on sanctioned limit subject to maximum Rs. 15000/-

**PART-B: PREPAYMENT CHARGES**

Sr.	Details	Service Charges
i)	<b>Housing Loan</b>	No prepayment charges
ii)	<b>Car Loan</b>	2.00 % of the amount of the Loan pre paid will be levied if closed within 24 months. No prepayment charge after 24 Months.
iii)	<b>Rent Plus Scheme</b>	1.00 % of the amount of the Loan pre paid will be levied.
iv)	<b>MSME Loans</b>	1. Prepayment from Own Source (Other than Micro & Small Enterprises) <b>a)</b> 1% of the amount of the Loan pre paid if prepaid within 24 months with own source <b>b)</b> No prepayment charges, if loan repaid from own sources after 24 months. 2. Prepayment by Takeover <b>a)</b> In case of take-over by other bank 2% on entire outstanding.

**Note :** In addition to above, Pre-payment charges will not be levied on the following:

- In case payment has been made out of Insurance proceeds
- In the instances where the Bank has strategically decided to exit from the exposure.
- No prepayment charges to be levied in any other loan not mentioned above.**

**PART-C: ADVANCES PROCESSING CHARGES: Applicable to CC/OD/DL (except ACC/NFB) To be charged on Ad-hoc limits also)**

Sr.	Charges
i)	Up to Rs. 25000 : Nil
ii)	Above 25000, Up to Rs.50000 :Rs.250/-
iii)	Above Rs.50000 up to Rs. 2 Lac Rs.300/-
iv)	Above Rs.2 lac up to Rs. 10 Lac Rs.250/- per lac
v)	Above Rs.10 lac Rs. 350 per lac, Minimum Rs. 3500/- Maximum Rs.10 lac



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**PART-D: ADVANCES PROCESSING CHARGES: Applicable to NFB LIMITS (i.e. Bank Guarantee etc)**

Sr.	Charges (Including NFB Limits i.e. Bank Guarantee etc.)
i)	Up to Rs. 25000 : Nil
ii)	Above 25000, Up to Rs.50000 :500/-
iii)	Above Rs.50000 up to Rs. 2 LacRs.500/-
iv)	Above Rs.2 lac up to Rs. 10 LacRs.200/- per lac, Min Rs. 500/-
v)	Above Rs.10 lac Rs. 150 per lac, Minimum Rs. 1500/- Maximum Rs.5.00 lac

**PART-E: APPLICABLE TO TERM LOANS: Upfront fee / Processing fees:**

Particular	Service Charges
Term Loans upto Rs.25000/-	Nil
Term Loans above 25000/- upto Rs.50000/-	Rs. 250/-
Term Loans above Rs.50000/- up to Rs.2 lac	Rs. 500/-
Term Loans above Rs.2lac up to Rs. 1 crore	1.25% of loan amount
Term Loans above Rs.1Crore up to Rs.5 Crore,Min. Rs.1,00,000/-	1.00% of loan amount
Term Loans above Rs.5Crore, Min.Rs.3,75,000/- Max. Rs.15,00,000/-	0.75% of loan amount
Housing Loan	0.50% of loan amount
Car Loan / Doctor PlusLoan	0.75% of loan amount
Two / three wheeler, SRTO/Rent plus/EM loan	1.50% of loan amount
Personal loan all typesexcl. salary a/c. with us	2% of loanamount
Personal loan, havingsalary account with us	1.00% of loan amount
Gold Loan	As mentionedin note below
Education Loan / Bank'sown FDR	Nil
Loan against Govt.security, NSC, KVP	Rs.500 lien/admin exp
<p><b>Note</b> : Processing Charges in case of Gold Loan :</p> <p>(i) For BIS Hallmarked Jewellery/ Ornaments and specially minted Gold Coins sold by Banks : 0.50% of the Loan Amount (Min: Rs 250/- ; Max: Rs1000)</p> <p>(ii) For Non Hallmarked Jewellery / Ornaments: Up to Rs.25,000 : Rs.250/- Fixed per application.  Above Rs.25,000/-: 0.50% of loan amount Min. Rs. 500/-</p>	

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- i. 25% of the Upfront/processing fee to be recovered from the applicant before processing of loan application and undertaking to be obtained from the applicant that “He/She/Unit has/ They have no right to claim refund of processing/upfront fee, if the loan is not sanctioned by bank or sanctioned limit is not availed by the applicant due to any reason”. While forwarding the control return for review/control or forwarding a proposal for sanction, Branch Manager to certify that **25% of upfront / processing fee** amounting to Rs.\_\_\_\_\_has been recovered on \_\_\_\_\_
- ii. For any deviation proposal processing charge/ upfront fee to be recovered 150% fees.
- iii. Processing charges /upfront fee, both the terms will be considered same.
- iv. The charges are to be recovered at the time of initial processing as well as each renewal.
- v. In case of working capital limit renewal, processing charge must be recovered from due date of renewal/from the expiry date of limit. In case the limit sanctioned for a specific period, it must be recovered immediately on expiry of previous limit, whether limit renewed or not on scheduled date. Pro rata charges must also be recovered at the time of delayed renewal.
- vi. Govt. sponsored schemes PMRY/SGSY/GGRC & others, service charges will be as per terms of the scheme.
- vii. In case of consortium finance, charges to be recovered as per consortium arrangement.
- viii. **Processing Charge, Inspection Charge, Interest Concession Charge and Pre-payment charge for staff member availing Housing Loan, Top Up Loan Vehicle loan, Personal Loan or Gold Loan at public rate is waived. Additional charge as per (ii) above for any deviation/ concession proposal also waived in case of staff members taking loan under public rate schemes.**

**PART-F: DOCUMENTATION / EQUITABLE MORTGAGE CHARGES: MSME & C&I**  
**(Excluding PER & AGL Segment)**

<b>Service Charges</b>
<u>Per borrowing entity with FB limits</u>
<ul style="list-style-type: none"> <li>• Up to Rs.2 lakh : Nil</li> <li>• Above Rs.2 lakh up to Rs.25 lakh:Rs.1000/-</li> <li>• Above Rs.25 lakh up to Rs.1 crore :Rs.3000/-</li> <li>• Above Rs.1 crore up to Rs.5 crore :Rs.5000/-</li> <li>• Above Rs.5 crore : Rs.10,000/-</li> <li>• <b>In case of consortium finance, Rs. 25,000/- if we are the lead Bank</b></li> </ul>
<ul style="list-style-type: none"> <li>• The charges are also applicable for extension of mortgage, for enhancement and for substitution of title deeds.</li> <li>• The charges specified are applicable per instance irrespective of the number of title deeds.</li> <li>• The Charges are applicable for extensions of equitable mortgage recorded in favour of other lenders i.e. recording second charge or <i>Pari-pasu</i> charge.</li> </ul>

**PART-G: PENAL CHARGES & OTHERS: ( All charges put together to be Max.3% p.a.)**

Sr	Details	Service Charges									
(i)	<b>Cash Credit Limits :</b>										
a)	<b>PENAL CHARGE :</b> Irregularity in cash credit account	2% p.a. on the entire outstanding for the period of irregularity.									
b)	Non-Submission/ delayed submission of stock statement * *Submission of stock statement with delay <b>beyond 20 days</b> of succeeding month (except the month of march) to be considered as non- submission except where period is extended / specified by the sanctioning authority. <b>\$ Stock statement of march to be obtained by 30<sup>th</sup> april</b>	<p><b>* For limit up to Rs. 10 lac : Nil for the first month. Rs.300/- per month for the delay beyond one month.</b></p> <p>* For limit Above Rs.10 lac to Rs.1 crore: Rs.100 per day            * For limit Above Rs.1 crore : Rs.500 per day</p> <p>Note: After 90 days, 1% p.a. on the entire outstanding for the period of irregularity.</p>									
c)	Non-submission of renewal data	<table border="1"> <thead> <tr> <th>Limits of</th> <th>Charges</th> </tr> </thead> <tbody> <tr> <td>Up to Rs.25.00 Lakh</td> <td>Nil</td> </tr> <tr> <td>Above Rs.25.00 Lakh –Rs.1.00 Cr</td> <td>Rs.2000 per month from date of expiry of the limit till the date of submission</td> </tr> <tr> <td>Above Rs.1.00 Cr</td> <td>Rs.5000 per month per month from date of expiry of the limit till the date of submission</td> </tr> </tbody> </table>	Limits of	Charges	Up to Rs.25.00 Lakh	Nil	Above Rs.25.00 Lakh –Rs.1.00 Cr	Rs.2000 per month from date of expiry of the limit till the date of submission	Above Rs.1.00 Cr	Rs.5000 per month per month from date of expiry of the limit till the date of submission	
Limits of	Charges										
Up to Rs.25.00 Lakh	Nil										
Above Rs.25.00 Lakh –Rs.1.00 Cr	Rs.2000 per month from date of expiry of the limit till the date of submission										
Above Rs.1.00 Cr	Rs.5000 per month per month from date of expiry of the limit till the date of submission										
d)	Non-compliance with covenants (as per credit policy guidelines)	<p>*For MSME exposure up to Rs. 10.00 Lac: NIL</p> <p>*For SME exposure above Rs. 10.00 Lac and up to Rs. 1.00 Crore : 1% p.a. on entire outstanding for the period of non-compliance.</p> <p>For SME exposure above Rs. 1.00 Crore : Risk premium to be levied as per risk based pricing</p> <p><b>(*These charges are volatile and decided by the sanctioning authority on case to case basis)</b></p>									
e)	Non-submission / delayed submission of Balance sheet / Audited Balance sheet if not submitted by end of October every year (i.e. after seven months)	<p>For limit up to Rs.2 lac : Nil Limit above Rs.2 lac to Rs.50 lac : Rs.1000 @ per month,            For limits above Rs. 50 lac, Rs.10000 @ per month, (@ Broken months to be considered as full month)</p> <p>Note: After 180 days, 2% p.a. on the entire outstanding for the period of irregularity.</p>									

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<b>ii)</b>	<b>TERM LOANS :-</b>	
	(a) Non- payment/Delayed payment of interest/instalment	i. Overdue up to 30 days :Nil ii. Overdue 31 to 60 days: 2% p.a. on the overdue amount for the period of irregularity. iii. Overdue 61 to 90 days: 2% p.a. on the overdue amount for the period of irregularity. iv. Overdue>90 days: 2% p.a. on the overdue amount for the period of irregularity.
	(b) Cross-default *	2% on the entire outstandingfor the period of default
	(c) Adverse deviation from stipulated level in respect of any two of thefollowing items : i) FACR *, ii)TOL/TNW#, iii) Interest CoverageRatio iv) DSCR \$  \$ Newly added * Replaced with CurrentRatio  Adverse deviation inrespect of any two of the above four financial parameters, arrived at based on audited financialstatements each year, from the estimated / projected levels accepted at the time of sanction / last review, will attract penal charges.	*For MSME exposure up to Rs. 10.00 Lac: NIL  *For SME exposure above Rs. 10.00 Lac and up to Rs. 1.00 Crore : 1% p.a. onentire outstanding for the period of non-compliance.  For SME exposure above Rs. 1.00 Crore : Risk premium to be levied as per risk based pricing  <b>(*These charges are volatile and decided by the sanctioning authority on case to case basis)</b>
<b>(iii)</b>	<b>Applicable to SME advances (TL &amp; CC both) :-</b>	
a)	Change in security (Release/Substitution) (Immovable Property/TPG) for instances other than normal renewal of Limit(s) (Ref.CRD/65 dt.19.12.2016)	In case of release : 0.05% of total Fund Based exposure, Max 50,000/-, Min. 5000/-  In case of substitution : 0.03% of total Fund Based exposure, <b>Max 50,000/-, Min. 2000/-</b>
b)	Reconstitution of the firm (Partnership/LLP) & Change in management of Company with prior approval of sanctioning authority	0.05% of total Fund Basedexposure, Max 50,000/- Min. 2000/-
c)	Ceding of Charges onassets	0.01% of the limit. MinimumRs.2000/-, Maximum Rs.50,000/-
d)	Rephasement of Loans/ Deferment in loan instalments (Excl. Regulatory package ofRBI)	0.05% of the limit. MinimumRs.2000/-, Maximum Rs.1,00,000/-

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e)	Release of personal guarantee/collateral security before liquidation of loan	<b>Withdrawn (It is clubbed with Sr. No. "a")</b>
f)	Change in terms and condition of sanction/Change in project/Change in machinery	0.05% of the limit. Minimum Rs.3000/-, Maximum Rs.2,00,000/-
g)	Revalidation of sanction	50% of the upfront fee/processing fee as per applicable card rate
h)	Annual review charges for Term Loans #	20% of the upfront fee as per applicable card rate (on the outstanding)

**# Annual Review charges shall not be applicable in cases where TL Review is part of regular review/ renewal of other credit facilities.**

Sr	Details	Service Charges		
i)	<b>Non-renewal of insurance policy(ies) in a timely manner or inadequate insurance cover</b>	Flat penalty of Rs 200/- for each day of delay beyond due date.		
j)	Other miscellaneous approvals	* <b>0.05% of the limit. Minimum Rs.3000/-, Maximum Rs.1,00,000/-</b>  <b>(Same depends on case to case basis)</b>		
k)	Lead Bank Fees: (In addition to applicable loan processing charges for loans under Consortium)	<b>No. of Banks in consortium #</b>	<b>Fee</b>	# Consortium or Multiple Banking, where our Bank is leader / nodal Bank.
		Up to 5 Banks	2.50 Lac	
		6-10 Banks	5.00 Lac	
		More than 10	15.00 Lac	
<ul style="list-style-type: none"> <li>• # TNW including Quasi Capital and Long Term Borrowings from friends and relatives.</li> <li>• The aggregate penal charges on account of non-compliances not to exceed 3% in aggregate.</li> <li>• Sick units under rehabilitation and non-compliance on account of natural calamities/extraneous reasons, penal charges not to be levied. This should be as per RBI/NABARD/GOVT Guidelines.</li> </ul> <p>Amount recovered as per part F to be credited to Interest received a/cs. in the form of penal charges.</p>				

**\* What Does Cross Default Mean? :** A provision in a loan agreement that puts the borrower in default, If the borrower defaults on another obligation.

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**PART-H: COMMITMENT CHARGES:**

<u>Sr.</u>		<b>Service Charges</b>
i)	<u>Working Capital(WC)</u> For all fund based limit above Rs. 10.00 Lac	<ul style="list-style-type: none"> <li>• For Loan up to Rs.10lac : Nil</li> <li>• For Loan above Rs.10lac :               <ul style="list-style-type: none"> <li>i) If the average utilization is higher than 60% : Nil</li> <li>ii) If the average utilization is between 50% to 60% : 0.25% p.a. on the entire unutilised portion</li> <li>iii) If the average utilization is less than 50% : 0.50% p.a. on the entire unutilised portion</li> </ul> </li> </ul> <p>To be recovered at the end of every half year</p>
ii)	Term Loans (Irrespective of WC limits)	0.50% p.a. for delayed draw down 2 months from the due date on the amount due for disbursement as per disbursement schedule but not disbursed, for the period of delay.

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**PART-I: INSPECTION CHARGES (excluding ACC)**

Sr	Slabs/Details	Service Charges
i)	Loans up to Rs.50,000/-	Nil
ii)	Above Rs.50000 & upto Rs.5 lakh	Rs.250 p.a
	Above Rs.5 lakh & up to Rs.10 lakh	Rs.500 p.a
iii)	Above Rs 10 lakh up to Rs. 1crore	Rs.100 p.a perlac (maximum Rs.10,000)
	Rs.50 per lac p.a. Min. Rs. 7500 p.a. Max. Rs.15000 p.a.	Rs.50 per lac p.a. Min. Rs. 7500 p.a. Max. Rs.15000 p.a.
	Above Rs 5crore	Rs.25 per lac p.a.Min. Rs.20000 p.a.
	<ul style="list-style-type: none"> <li>• Above charges for inspection within same municipal limits.</li> <li>• For outstation inspection actual expenses +GST will be extra.</li> <li>• In case of SME Loans, <b>total Fund base exposure</b> should be considered as Limit for calculation of Inspection Charge.</li> <li>• Frequency for debiting Inspection Charge in customers account is quarterly.</li> <li>• For calculation of Inspection Charges in SME finance, total fund based exposure of Unit to be considered instead of account wise exposure limits.</li> </ul>	
iv)	Car Loan	One time Rs.500
v)	Housing Loan/Equitable Mortgage	<b>A. 1<sup>st</sup> Time at the time of disbursement :</b> Loan up to Rs.5 lac Rs.500 Loan above Rs.5 lac Rs.1000  <b>B. At Every Three Year interval :</b> Loan up to Rs.5 lac Rs.250 Loan above Rs.5 lac Rs.500

**PART-J: BANK GUARANTEE :**

	Service Charges
<u>Minimum Commission</u>	Rs. 1000/- plus charges as under:
<u>Inland BGs - Performance guarantees as well as financial guarantees</u>	<b>(i)</b> (i) Up to Rs.5 cr. : 1.75% p.a. <b>(ii)</b> Above Rs.5 cr. & Up to Rs.10 cr. 1.5% p.a. <b>(iii)</b> Above Rs.10 cr. 1.25% p.a. .
<ul style="list-style-type: none"> <li>• BG charges will be recovered in multiple of months for the actual period of BG liability outstanding in bank's books including claim period if any, with a minimum period 01 month. For this purpose, broken days in a month will be treated as full month for a recovery of commission.                      For BGs with 100% cash margin: 25% of the applicable charge to be recovered <b>with minimum of Rs.1000/-</b>.</li> </ul>	

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**PART-K: SOLVENCY CERTIFICATE CHARGES:**

Sr	Details	Service Charges
1	Solvency Certificate	Rs. 350 per Lakh Minimum: Rs.1500/- Maximum: Rs.20000/-

**PART-L: RECOVERY AND FOLLOW UP CHARGES:**

Irregular and NPA accounts	Actual expenses and out of pocket expenses to be recovered in actual
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**PART-M: OTHER CHARGES**

Sr.	Details	Service Charges
1.	(i) Conversion of existing housing loans to risk based pricing model (SRAC Model)	0.50% of outstanding Loan amount or Rs. 5000/- whichever is lower
	(ii) Conversion of existing housing loans in Lower SRAC category to Higher SRAC category <u>Refer below note no.3</u>	Rs. 3000/- Fixed as per CRD/42 Dt. 13.07.2020
2.	(i) Conversion of existing housing topup loans to risk based pricing model (SRAC Model)	0.50% of outstanding Loan amount or Rs. 5000/- whichever is lower
	(ii) Conversion of existing housing topup loans in Lower SRAC category to Higher SRAC category <u>Refer below note no.3</u>	Rs. 3000/- Fixed as per CRD/42 Dt. 13.07.2020
3	No Dues Certificate	Priority Sector : Nil Other Rs.100/- per certificate



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Sr.	Details	Service Charges
4	CERSAI Charges	<p>1. Loan up to Rs.5 lacs :Rs.60            2. Loan above Rs.5. lacs :Rs.120</p> <p>Note : Instructions as per CRD/03 dt.19.04.2016 shouldbe meticulously followed for recovery of CERSAI Charges</p>
5	Credit InformationCharges	<p><b><u>CIBIL :-</u></b></p> <p>1. Consumer CIR (Individual Customers) : Rs.110/- per report            2. Commercial CIR (Non- Individual Customers) : Rs.1200/- per report (Without MSME Rank for Loan below Rs.10 lakh            3. Commercial CIR (Non- Individual Customers) : Rs.1800/- per report (With MSME Rank for Loan Rs.10lakh and above</p> <p><b><u>Equifax :-</u></b></p> <p>1. Consumer CIR (Individual Customers) : Rs.110/- per report            2. Commercial CIR (Non-Individual Customers) : Rs.1000/- per report</p>