

**ANDHRA PRADESH GRAMEENA VIKAS BANK**  
**HEAD OFFICE::WARANGAL**  
**SERVICE CHARGES - GENERAL BANKING - W.E.F 16-01-2018**

| S. No | Details of Service provided by the Bank                                  | Revised charges W.E.F 16-01-2018   |
|-------|--|--|
| 1     | Locker Rent  | Small: Rural/Semi urban - Rs.920/-+GST<br>Urban- Rs.1320/-+GST<br>Medium:-Rural/Semi urban Rs.2000/-+GST<br>Urban Rs.3000/-+GST<br>Large:- Semi urban/Rural Rs.5000/-+GST<br>Urban Rs.6000/-+GST |
| 2     | Locker Break open charges  | Rs.1500/-+GST (In addition to actual expenditure incurred for break open the locker and changing the lock by manufacturers of lockers will also be charged)                                      |
| 3     | Locker operations  |  |
|       | A).Upto 12 visits/Year   | 12 visits per year free.   |
|       | B).13 <sup>th</sup> Visit onwards  | Rs.150/- +GST per visit.   |
|       | C).Locker rent overdue charges   | 1 <sup>st</sup> Qtr 10%+GST of Annual Rent<br>2 <sup>nd</sup> Qtr 25% +GST of Annual Rent<br>If rent is not paid for more than two quarters, Locker is to be break open.                         |
|       | D).One time registration for lockers                                     | Rs.550/- + GST   |
| 4     | Loss of Gold Loan Slip   | Rs.115/- + GST   |
| 5     | Remittance of Cash (CA/CC A/cs) (Excluding financial inclusion accounts) | NIL  |

| 6 | For Savings Bank A/c<br>Cash withdrawal/Debit Transaction Charges, ATM related transactions, Internet, Mobile Banking Charges                      | PARTICULARS                               | Free Transactions Per Month   |               |                |
|---|--|---|---|---------------|----------------|
|   |  |   | Branch  | ATM           |                |
|   |  |   |   | Our & SBI ATM | Other Bank ATM |
|   |  | All savings bank a/cs(Except staff A/Cs)  | 5   | 5             | 5              |
|   |  | Charges per Transaction beyond free limit | Rs.20/-+GST   | Rs.10/-+ GST  | Rs.20/-+ GST   |
| 7 | Cash Deposit / Withdrawal at Bank Mitra<br>a. Cash withdrawal / Transfer(Home branch)<br>b. Cash withdrawal using Debit Card / AEPS-on- US(Issuer) | --  | Maximum Rs.2000/- per transaction.<br><br>First three withdrawals will be free in a month. In excess of these three withdrawals:<br>Rs.50/- + GST will be charged for transaction   |               |                |
| 8 | DDCP Charges   | --  | Int @ 0.50% + collection charges + out of pocket expenses. In case of cheque returned, interest @ 16% pa after adjusting 0.50% interest   |               |                |
| 9 | CHEQUE COLLECTION CHARGES:   |   |   |               |                |
|   | A).Outstation Cheques deposited Returned unpaid  |   | Local & Outstation:<br>Rs.260/- + GST   |               |                |
|   | B). OUTSTATION CHEQUE COLLECTION CHARGES:  |   | (Incl of post & out of pocket exp) all segments(Rs.)<br>Upto 5000/- Rs.30/- + GST<br>Above 5000/- upto 10,000 Rs.60/- + GST<br>Above 10000 upto 1 lac Rs.100/- + GST<br>Above 1 lac upto 5 lacs Rs.200/- + GST<br>Above 5 lacs Rs.250/- + GST |               |                |
|   | i. Postal charges on outstation Cheques  |   | Nil<br>(Not to be charged as per RBI instructions)  |               |                |
|   | ii. Cheques relating to Subsidy/ MMoney  |   | Nil   |               |                |
|   | iii. Cheques returned/unpaid for   |   | Outstation Cheques<br>Cheque return/unpaid for technical reasons Rs 160/-+GST   |               |                |

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|    | <b>technical</b> reasons   |   | (Not to be charged where customer is not at fault as per RBI guidelines)   |
|    | iv. Cheques returned /unpaid for insufficient balance (drawn on us)  | - | Rs 500/-+GST<br>( Irrespective of amount)  |
|    | <b>C). LOCAL CHEQUES:</b>  |   |  |
|    | i. Local Cheques: Collection charges                                 |   | Nil  |
|    | ii.Local Cheques returned unpaid for technical reasons–Charges       |   | Rs.160/- + GST per instrument.<br>(Not to be charged where customer is not at fault as per RBI guidelines)   |
|    | iii.Local Cheques returned unpaid for insufficient balance - Charges |   | Rs.500/- + GST (irrespective of amount)  |
| 10 | a).BC/DD Issue charges   |   | Upto Rs.5000 : Rs.25/- + GST<br>5001/- – 10000/- : Rs.50/- + GST<br>Above 10001/- up to 1 lac: Rs.5/- + GST per Rs.1000/-<br>(Min Rs.60/- + GST )<br>Above 1 lac : Rs.4/- + GST per Rs.1000/-<br>(Min.600/- + GST / Max 2000/- + GST)<br>(No additional cash handling charges) |
|    | b).If BC/DDs are issued through a/c of Govt dept.                    |   | NIL  |
| 11 | Cancellation / Revalidation of BC/ DD                                |   | Rs.200/- + GST (per instance)  |
| 12 | Issue of duplicate BC/DD/TDR/STDR                                    |   | Rs.200/- + GST (per instance)  |
| 13 | Issue of duplicate pass book with present balance                    |   | Issue of duplicate pass book with present balance -<br>Rs.120/- + GST For page of 40 transactions additional Rs.50/-+GST   |
| 14 | Issue of statement of a/c  |   | <u>First page:</u> Free<br>Next:Rs.100/- + GST per page (40 entries)   |
| 15 | Balance certificate for all segments – per instance                  |   | Rs.160/- + GST   |
| 16 | A/c closure within 12 months (Transfer of a/c is exempted)           |   | Rs.160/- + GST Individuals (Excluding Basic & Small accounts under Financial Inclusion)<br>Rs.600/- + GST Other than individuals (excluding Govt.Accounts)   |
| 17 | Stop payment cheque  |   | SB a/cs Rs.60/- + GST per instrument<br>CA/CC a/cs Rs.110/-+ GST per instrument  |

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| 18 | Penalty for late payment of RD Installments                                | Rs.1/- per Rs. 100/- per month.   |
| 19 | Inoperative accounts (SB/CA)   | i. Nil if minimum balance maintained<br>ii. Otherwise Rs 91/- per annum<br>iii. If the Amount is less than Rs 91/- account should be closed.                                      |
| 20 | SB and CA cheque book issue charges  | CTS/MICR/Non MICR - SB & CA: Rs.3.50 per leaf<br>(For First 20 leaves free)   |
| 21 | Postal Charges   | Ordinary: Actuals (Min Rs.25/-)<br>Regd/Speed/Courier: Actuals (Min Rs.60/-)  |
| 22 | *Charges for non-maintenance of minimum balance. It                        | Non maintenance of Monthly Average Balance (MAB) (RBI has permitted Banks to levy Minimum Balance Non-maintenance charges)  |
|    | A). SB -Rural (Monthly average. Balance – Rs.500/-)                        | Rural: Rs. 50/- + GST per month<br>Semi-Urban: Rs. 60/- + GST per month<br>Urban/Metro :Rs 75/-+GST per Month   |
|    | B).SB – Semi Urban (Monthly Average Balance -Rs.1000/-)                    |   |
|    | C).SB–Urban/Merto Average balance -Monthly Rs.2000)                        |   |
|    | D).CA – Rural (Monthly Average Balance – Rs.2500)                          | Rs.220/- + GST per month  |
|    | E).CA-Semi-Urban & Urban (Monthly Average Balance - Rs.5000)               | Rs.220/- + GST per month  |
| 23 | Annual service Charges – SB & CA a/c (incl Inop a/cs)                      | <b>RS. 60/-+GST</b>   |
| 24 | Standing Instructions  | Rs.60/- + GST per instruction   |
| 25 | Addition / Deletion of names in deposit a/cs                               | Rs.91/-+GST per occasion  |
| 26 | Record copy of cheque  | Rs.160/- + GST per instrument   |
| 27 | Interest Certificate   | Rs.150/-+GST  |
| 28 | TDR/STDR pertaining to our customers received from other Banks for payment | Proceeds should be paid through NEFT/RTGS/DD/BC - Charges as applicable to NEFT/RTGS/DD/BC  |
| 29 | NEFT (National Electronic Funds Transfer) at branch                        | <b>Outward Remittances (Rs.)</b><br>i. Upto 10000 Rs.2.50/- + GST<br>ii.>10000 upto 1 lac Rs.5/- + GST<br>iii.> 1 lac upto 2 lacs Rs.15/- + GST<br>iv. Above 2 lacs Rs.25/- + GST |

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| 30 | RTGS (Real Time Gross Settlement) at branch  |  | Amnt Slab - Charges<br>2 lacs – 5 lacs Rs.30/- + GST<br>Above 5 lacs Rs.60/- + GST   |
| 31 | NEFT/RTGS Charges<br><b>Through net Banking<br/>(As and When<br/>Introduced )</b>  |  | <b>NEFT</b> (Transaction slabs)<br>Up to Rs.10,000 - Rs.1 + GST<br>Above Rs. 10,000 to up to Rs. 1 lakh - Rs.2 + GST<br>Above Rs. 1 lakh to up to Rs. 2 lakh - Rs.3 + GST<br>Above Rs. 2 lakh - Rs.5 + GST<br><br><b>RTGS</b> (Transaction slabs)<br>Rs. 2 lakhs to Rs. 5 lakhs - Rs.5 +GST<br>Above Rs.5 lakhs - Rs. 10+GST |
| 32 | IMPS Fund Transfer charges through CBS, Mobile banking service.  |  | <u>Through Branch channel</u><br>Rs 1/- to Rs 1,00,000/-per Transaction - Rs6/- (Including GST)<br><br>Above 1 Lakh to 2.00 Lakhs per Transaction - Rs 18/ (Including GST)<br><br><u>Through Mobile Banking Channel</u><br>Rs 6/-per Transaction (Including GST)   |
| 33 | SMS Alerts   |  | Rs.20/- + GST per quarter  |
| 34 | Debit Card replacement charges   |  | Rs.300/- + GST   |
| 35 | Duplicate PIN / Regeneration of PIN through Branch   |  | Rs.60/- + GST  |
| 36 | ATM Charges (exceeding permissible limit)<br>1.Per Transaction on Own ATMs<br>2.Transaction declined -insufficient balance per transaction<br>3. ATM Card/Kit returned by courier due to wrong address |  | 1. Rs.22/- + GST<br>2. Rs.22/- + GST<br>3. Rs.100/- + GST  |
| 37 | National Automated Clearing House (NACH) Mandate including E-mandae)   |  | 1.One time Mandate Authorization per Mandate Rs.50/- + GST<br>2. Failed mandate Rs.250/- + GST   |
| 38 | Allowing Operations through power of Attorney  |  | Rs 500/-+GST for individuals<br>Rs 1000/-+GST for non-Individuals  |

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