

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 Urban- Rs.1320/-+GST Medium:-Rural/Semi urban Rs.2000/-+GST Urban Rs.3000/-+GST Large:- Semi urban/Rural Rs.5000/-+GST 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 th Visit onwards	Rs.150/- +GST per visit.
	C).Locker rent overdue charges	1 st Qtr 10%+GST of Annual Rent 2 nd Qtr 25% +GST of Annual Rent 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 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(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 a. Cash withdrawal / Transfer(Home branch) b. Cash withdrawal using Debit Card / AEPS-on- US(Issuer)	--	Maximum Rs.2000/- per transaction. First three withdrawals will be free in a month. In excess of these three withdrawals: 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: Rs.260/- + GST		
	B). OUTSTATION CHEQUE COLLECTION CHARGES:		(Incl of post & out of pocket exp) all segments(Rs.) Upto 5000/- Rs.30/- + GST Above 5000/- upto 10,000 Rs.60/- + GST Above 10000 upto 1 lac Rs.100/- + GST Above 1 lac upto 5 lacs Rs.200/- + GST Above 5 lacs Rs.250/- + GST		
	i. Postal charges on outstation Cheques		Nil (Not to be charged as per RBI instructions)		
	ii. Cheques relating to Subsidy/ MMoney		Nil		
	iii. Cheques returned/unpaid for		Outstation Cheques Cheque return/unpaid for technical reasons Rs 160/-+GST		

	technical 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 (Irrespective of amount)
	C). LOCAL CHEQUES:		
	i. Local Cheques: Collection charges		Nil
	ii.Local Cheques returned unpaid for technical reasons–Charges		Rs.160/- + GST per instrument. (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 5001/- – 10000/- : Rs.50/- + GST Above 10001/- up to 1 lac: Rs.5/- + GST per Rs.1000/- (Min Rs.60/- + GST) Above 1 lac : Rs.4/- + GST per Rs.1000/- (Min.600/- + GST / Max 2000/- + GST) (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 - Rs.120/- + GST For page of 40 transactions additional Rs.50/-+GST
14	Issue of statement of a/c		<u>First page:</u> Free 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) Rs.600/- + GST Other than individuals (excluding Govt.Accounts)
17	Stop payment cheque		SB a/cs Rs.60/- + GST per instrument CA/CC a/cs Rs.110/-+ GST per instrument

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 ii. Otherwise Rs 91/- per annum 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
21	Postal Charges	Ordinary: Actuals (Min Rs.25/-) 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 Semi-Urban: Rs. 60/- + GST per month 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)	RS. 60/-+GST
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	Outward Remittances (Rs.) i. Upto 10000 Rs.2.50/- + GST ii.>10000 upto 1 lac Rs.5/- + GST iii.> 1 lac upto 2 lacs Rs.15/- + GST iv. Above 2 lacs Rs.25/- + GST

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