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ODISHA GRAMYA BANK

SERVICE CHARGES

With Effect From 1st July 2023

(Applicable GST presently 18% to be collected on and above the rate mentioned below)

PART-A

GENERAL BANKING SERVICES (DEPOSIT AND RELATED SERVICES)

1. Charges for Non-Maintenance of Minimum balance:

Particulars	Any shortfall from minimum balance	
	Rural /semi urban Branches	Urban Branches
SB Account	₹ 100/-	₹ 150/-
Current Account	₹ 150/-	₹ 250/-

These charges are not applicable to PMJDY, BSBDA, Small A/cs, Staff A/cs and Inoperative A/cs.

2. Minimum Balance Requirement:

Particulars	All Branches
SB Account without Cheque facility	₹ 500/-
SB Account with Cheque facility	₹1000/-
Current Account	₹3000/-

3. Charges for outward/inward Collection of cheques / instruments etc.:

(Local Clearing/ Outstation)

Instrument Amount	Collection Charges
1.Collection of Cheques Local Clearing	Nil
2.Collection of Outstation Cheques	
a. Up to ₹10000/-	50/-
b. From ₹ 10001/- to ₹ 100000/-	200/-
c. Above ₹ 100000/-	300/-

No service charges and postage expenses should be collected for collection of instruments issued by State/ Central Government for subsidy under any scheme and the instruments received for mobilisation of deposits for the Bank. So also no service charge should be levied for collection of instrument of Bank's staff.

4. Cheques return unpaid:

PARTICULARS	
a. Cheque Return — Local Clearing Inward Return (Cheque drawn on us - issued by our customer)	Up to 1 lac ₹150/- Above 1 lac ₹500/-

b. Cheque Return — Local Clearing Outward Return (Cheque deposited by our customer and return by other bank)	Up to 1 lac	₹150/-
	Above 1 lac	₹300/-
c. Cheque Return — Outstation Cheque Inward Return (Cheque drawn on us issued by our customer)	Up to 1 lac	₹150/-
	Above 1 lac	₹500/-
d. Cheque Return — Outstation Cheque Outward Return (Cheque deposited by our customer and return by other bank)	Up to 1 lac	₹150/-
	Above 1 lac	₹300/-

5. Charges for Remittance through Demand Draft:

Instrument Amount	Collection Charges	
Up to ₹ 5000/-	₹ 30/-	
Above ₹ 5000/- and up to ₹10000/-	₹ 60/-	
Above ₹ 10000/- and up to ₹ 100000/-	₹ 5.00 per ₹ 1000/- or part thereof subject to minimum of ₹ 80/-	
Above ₹100000/- and up to ₹ 1000000/-	₹ 5/- per ₹ 1000/- or part thereof subject to minimum of ₹ 500/- maximum of ₹15000/-	
Above ₹ 1000000/-		
Issue of Duplicate Instrument	₹150/-per instrument	
Revalidation of Instrument	₹100/-per instrument. Validation is restricted to one occasion only. No revalidation, which are less than 3 years old.	
Cancellation of Instrument	Up to ₹100/-	₹ 50/-
	above ₹100/- to ₹1000/-	₹ 80/-
	Above ₹1000/-	₹ 100/-

Issue of DD in cash is restricted to ₹ 50000/-

6. Charges for NEFT & RTGS:

Outward NEFT Customer Transactions (Transactions at home branches/ CBS)	
Up to ₹ 10,000/-	₹ 2.50
Above ₹ 10000/- to ₹ 1.00 lac	₹ 5.00
Above ₹ 1.00 lac to ₹ 2.00 lacs	₹ 15.00
Above ₹ 2.00 lacs	₹ 25.00
Outward RTGS Customer Transactions (Transactions at home branches/ CBS)	
₹200000/- and up to ₹ 500000/-	₹ 24.50
Above ₹500000/-	₹ 49.50
Inward NEFT/ RTGS (Irrespective of Amount)	Nil

7. Charges for IMPS:

IMPS Transaction Amount (Transactions at home branch)	
Up to ₹1000	₹ 3.00
₹1000.01 to ₹25,000	₹ 5.00
₹ 25000.01 to ₹ 100000	₹ 10.00
₹ 100000.01 to ₹ 200000	₹ 15.00
Rs 200000.01 to ₹ 500000	₹ 25.00

8. ECS MANDATE:

Description	Revised Charge
1.ECS Registration of Mandate	₹125/-

2.ECS failed Mandate	₹ 350/- per transaction
3. ECS Return	
i. Inward Return	i. Up to 1 Lac ₹200/-
	ii. Above 1 Lac ₹500/-
ii. Outward Return	i. Up to 1 Lac ₹150/-
	ii. Above 1 Lac ₹400/-

9. Ledger Folio Charges from Cash Credit/ Overdraft/ Current Account:

Description	No. of Free Ledger Folios	Charges for each additional folio
Accounts with Average Balance		
Up to ₹ 25000/-	One Folios	₹80/- Per folio
Above ₹ 25000/- and up to ₹ 50000/-	Three Folios	₹80/- Per folio
Above ₹ 50000/- and up to ₹100000/-	Five Folios	₹80/- Per folio
Above ₹ 100000/- and up to ₹500000/-	Ten Folios	₹80/- Per folio
Above ₹ 500000/-	No folio Charges	No folio Charges

*One ledger folio is 40 entries in Finacle.

10. Charges for Stop payment instruction on SB /Cash Credit / Current Account:

Description	
SB Account	₹ 100/- per instrument max. ₹300/- per occasion
Current Account & Cash Credit Account	₹ 200/- per instrument max. ₹1200/- per occasion
Loss of SB cheque book	₹ 250/- per cheque Book
Loss of Cash Credit / Current Account cheque book	₹ 500/- per cheque Book
Cancellation/Revocation of stop Payment	₹ 50/- per instance

11. Charges for Issue of Duplicate Pass Book:

Description	Individual Account	Other than Individual Account
With latest balance entry only	₹ 100/-	₹ 100/-
With previous entries per ledger page or part thereof	₹ 25/- (additional)	₹ 25/- (additional)

**12. Charges for other Services provided in Deposit accounts:
(Manually deducted excluding inoperative charges)**

Description	
Maintenance of Inoperative SB Account	₹ 50/- per half year (to be collected in September & March every year)
Maintenance of Inoperative Current Account	₹ 100/- per half year (to be collected in September & March every year)
Issue of Duplicate Deposit Receipt	₹ 100/- per Receipt
Issue of Duplicate Account Statement (Loans and Deposits)	₹ 50/- for page
Issue of Cheque Books(Savings Bank)	₹ 4/- per leaf of cheque
Issue of Cheque Books(Current Bank)	₹ 4/- per leaf of cheque
Closure of SB A/c within 14 days of opening and after 12 months	NIL
Closure of SB Account without cheque facility after 14 days of opening but within 12 months	₹ 100/-

Closure of SB Account with cheque facility after 14 days of opening but within 12 months	₹ 200/-
Closure of Current Account	₹ 1000/-
Change of operational instruction and addition or deletion of names in deposit accounts	₹ 100/- in SB Account and ₹ 100/- in Current Account

Closure charges free for PMJDY A/cs, BSBD A/cs and Deceased Customer's a/c

13. Registration of Nomination:

Description	Service Charge
First time Registration	Free
For Subsequent Registration (Modification/Change)	₹ 50/- per occasion

14. Charges for Miscellaneous Services

Description	
Enquiry of old records (except enquiry of records under RTI Act) and Old record means matter relating to previous years of the continuing year.	₹200/- per item up to 2 years and thereafter additional ₹100/- per year for each item.
Verification / Attestation of signature of Account holder	₹100/- per instance
Penalty for loss of Token	₹200/- per token.
Interest for late deposit of Recurring Deposit Instalments	At ₹ 1.20 for each ₹100/- of RD instalment per month of default which will be deducted automatically by system at the time of closure.

15. Cash Handling Charges:

Description	Charges to be collected	
	For all types of current account/cash credit account	i. 1000 pieces
ii. Above 1000 pieces		₹ 20/- per 100 pieces with a maximum of ₹ 5000/- per day
Cash received for all categories of deposits, loan accounts, SB accounts	Free	Free

PART-B
**Service charges applicable for General Advances Priority/Non priority
(Other Than Agriculture Advances & retail Credit Schemes)**
A. Processing Fee:-
1. WORKING CAPITAL:-

(Both under Priority sector/ non-priority sector other than agriculture & Retail credit scheme)
(For Initial sanction & subsequent renewals, ad-hoc & Loans under Consortium)

Amount of Limit	Service Charge
Up to ₹ 25,000/-	Nil
Above ₹ 25,000/- Up to ₹ 2.00 Lakhs	₹ 600/-
Above ₹ 2.00 Lakhs	0.50% of the loan amount Maximum of ₹ 20.00 lakhs

2. TERM LOANS – Upfront Fees

(Both under Priority sector /Non-Priority Sector other than agriculture & Retail credit scheme)

Amount of Loan	Service Charge
Up to ₹25,000/-	Nil
Above ₹25,000/- Up to ₹5.00 Crore	1.25% of loan amount
Above ₹5.00 Crore	1.20%. of the loan amount

3. Govt. Sponsored Program:- Loan/Limit sanctioned under Govt. Sponsored Program

Amount of Loan/Limit	Service Charge
Up to ₹ 50000/-	Nil
Above ₹ 50000/-	0.50%.

4. SCHEMATIC LENDING UNDER AGRICULTURE CATEGORY:-

Sl	Category of Account	Amount of Loan/Limit	Service Charge
a.	Short term Agriculture Loan like KCC/Crop Loan/KCC Jewel Loans.	Up to ₹ 50,000/-	Nil
		Above ₹ 50,000/- Up to ₹ 3.00 Lakhs	0.20%
		Above ₹ 3.00 Lakhs	0.30%
b.	Agriculture Term Loan	Up to ₹ 25,000/-	Nil
		Above ₹ 25000/- Up to ₹ 3.00 Lakhs	0.30%
		Above ₹ 3.00 Lakhs	0.71%

5. RETAIL CREDIT & OTHER SCHEMES:-

Sl.	Category of Account	Amount of Loan/Limit	Service Charge
a.	OGB HOME LOAN	Loan Up to ₹ 25.00 Lakh	0.50% of loan amount (Min:- ₹ 2000/-, Max ₹ 12500/-)
		Above ₹ 25.00 lakh	0.50% (Min:- ₹ 12500/-, Max ₹ 20000/-)
b.	OGB Loan Against Property	Up to ₹ 10.00 Crore	1.00% of the loan amount
c.	OGB Vehicle Loan Scheme	Irrespective of amount	0.50% of the loan amount
d.	OGB Easy Money	Up to ₹15,00,000/-	1.00% of the loan amount
e.	Educational Loan (OGB-Gyanaloka)	Inland Studies	Nil
		Abroad Studies	0.50% of the loan amount

f.	Education Loan (OGB Vidyarthi)	Both Inland & Abroad Studies	0.50% of the loan amount
g.	OGB Rent Plus	Irrespective of amount	1.00% of the loan amount
h.	OGB Loan Against LIC policy	Irrespective of amount	0.50% of the loan amount (Min:-₹100/-,Max ₹10,000/-)
i.	OGB Loan Against NSC/KVP	Irrespective of amount	0.50% of the loan amount (Min:-₹100/-,Max ₹10,000/-)
j.	OGB Loan/Limit Against Bank's own Deposit (Including daily Deposit)	Irrespective of amount	Nil
k.	Loans/ Limit to JLG/SHG having per member exposure	Up to ₹25000/-	Nil
		Above ₹25000/-	0.50% of the loan/CC amount
l.	OGB Jewel Loan(Crop)	Up to ₹3,00,000/-	Nil
m.	OGB Jewel Loan(Others)	Up to ₹3,00,000/-	0.25%
		Above ₹3,00,000/-	0.50%
n.	Loan to Bank Staffs	Irrespective of amount	Nil
o.	Pensioners Loan(OGB Staff)	Irrespective of amount	Nil

6. No Due Certificate for all segment of customers excluding loans/ limits under Government sponsored schemes/ Agricultural Finances

Amount of Loan/Limit	Service Charge
Individual/ Non-Individual	₹ 500/- per certificate

7. Charges for credit opinion/report to other banks and introduction.

Amount of Loan/Limit	Service Charge
Individual	₹ 1000/-
Non-Individual	₹ 1500/-

8. Mortgage Charges (for Equitable Mortgage and each subsequent supplementary narration)

Description	Service Charge
Housing Loans.	₹ 1000/-
Other TL & CC except Loan Against Property (LAP)	₹ 2000/-
Loan Against Property (LAP)	₹ 2500/-

9. CERSAI FEE

Description	Service Charge
For TL/CC Irrespective of Amount	₹ 100/- per plot.

10. CIBIL

Description	Service Charge
Commercial	₹ 1200/-
Individual	₹ 200/-
Applications sponsored under Balaram Scheme	Nil

11. INSPECTION CHARGES

Description	Service Charge
Jewel Loans, Loans against TDR/ NSC/ KVP/ LIC Policy, Government Sponsored Programs ,SHGs, JLGs, KCC, Loans sanctioned under OGB Easy Money, OGB Home Loan, OGB Vehicle Loan, OGB Loan Against property, Commercial Vehicle Loan scheme, Education Loan, Rent plus, Staff Loans, all priority sector loans up to ₹25,000/-.	Nil
All other loans/CC up to ₹25,000/-	₹ 150/- per quarter
All other Loan/limits Above ₹25,000/- and up to Rs200000/-.	₹ 200/- per quarter
All other Loan/limits above Rs200000/-.	₹ 250/- per Lakh per quarter max ₹ 5000/- p.a.

12. PRE PAYMENT/PRE-CLOSURE CHARGES

Description	Service Charge
Jewel Loans, Loans against TDR/ NSC/ KVP/ LIC Policy, Government Sponsored Programs, SHGs, JLGs, KCC, Staff Loans, All Priority Sectors Loans Up to ₹ 25000/-	No charges
Loans granted with floating rate of Interest	No Charges
All other loans/limits	2% of the prepaid amount only in case of loans taken over by other Banks

13. Loan Documentation Charges : (System Deducted)

Description	Service Charge
Loans/CC against own deposits/NSC/KVP/LIC Policy, Jewel Loans, Govt. Sponsored Programs, KCC, staff related Loan & SHG per member exposure Up to ₹ 25,000/-	Nil
SHG Per member exposure above ₹ 25,000/-.	₹ 500/-
All other Loans	
Up to ₹ 2.00 Lakhs	₹ 500/-
Above ₹ 2.00 Lakhs to ₹ 10.00 Lakhs	₹ 1000/-
Above ₹ 10.00 Lakhs to ₹ 1.00 Crore	₹ 2000/-
Above ₹ 1.00 crore to ₹ 10.00 Crore	₹ 5000/-
Above ₹ 10.00 Crore	₹ 7500/-

14. Charges for cancellation of Bank's lien on NSC/KVIC/ LIC Policy etc.

Description	Service Charge
Govt. Securities/NSC/KVP/LIC policy etc.	Within 3 months from the date of closure of loan at the rate of ₹ 100/- per instrument out of pocket expenses. If lien cancellation is sought after 3 months from the date of closure of loan charges will be ₹ 200/- per instrument + out of pocket expenses
Issue of Demand Notice to Borrowers	₹ 50/- per instance +Actual postage
Expenditure incurred for Recovery	Actual expenditure Incurred

15. Recovery of service charges for services other than sanction of credit facilities:-

Amount of Loan/Limit	Service Charge
Re-phasement of loan	0.05% of Loan amount Minimum:-₹2000/- Maximum:-₹10,000/-

Deferment of Loan instalment	0.05% of Loan amount Minimum:-₹2000/- Maximum:-₹10,000/-
Substitution/Release of collateral security /personal guarantee	0.05% of Loan amount Minimum:-₹2000/-, Maximum:-₹20,000/-
Change in terms & conditions of sanction.	0.05% of Loan amount Minimum:-₹2000/- Maximum:-₹10,000/-

	Service Charge
16. Issuance of Solvency Certificate	0.25% of amount involved –Min ₹1000/- Max ₹ 25000/-

17. Revalidation of Sanction

Amount of Loan/Limit	Revised Service Charge
Working Capital & Term Loan	In addition to existing processing charges, 0.25% of the applicable processing charges.

	Service Charge
18. Charges on resetting of interest rate on term loans under Retail Schemes:	0.5% of outstanding amount of term loan, maximum of ₹ 10000/-, where interest concession is given at applicable at interest rate on request of the Borrower. However, the discretion for such concession lies with Regional offices for loan sanctioned by Regional offices and branches and for loan sanctioned by Head Office discretion lies with Head office.

19. Jewel Insurance

Insurance premium @ Rs 3/- per each Rs 1000/- of loan outstanding or part thereof in individual jewel loan accounts as on 31st March of each year should be collected and credited to GL code **** 73003000005.

- ⇒ When accounts could not be renewed in time due to delayed submission of required financial papers by the borrowers, the processing charges are to be recovered for continuing the working capital advance after expiry date.
- ⇒ Any concession to be granted on processing charges should be based on the applicable charges and not on the maximum charges.
- ⇒ Charges as prescribed should be levied on the sanctioned amount even if the sanctioned limit is not availed or partly availed.
- ⇒ Branches should confirm in all their proposals that the applicable processing charges /upfront fees have been recovered from the borrower for their earlier sanction.
- ⇒ No Service charges shall be levied to staff members and retired staff members.
- ⇒ Any concession/ festival offers in the processing charges as advised by HO will be applicable for the stipulated period only.
- ⇒ Insurance premium @ Rs 3/- per each Rs 1000/- of loan outstanding or part thereof in individual jewel loan accounts as on 31st March of each year should be collected and credited to GL code ****73003000005. The jewel insurance should be recovered once in a financial year. The jewel insurance will be recovered for all jewel loans which are active as on 31st March. However insurance amount will be recovered at the time of closure if the account is sanctioned on or after 1st April & closed before 31st March.

Miscellaneous Service charges relating to Advances

1. **BG Commission**:-All types of guarantee (BG should be issued for minimum period of 3 months and thereafter in multiple of 1 month and maximum period of 36 months)

Performance/Financial BG	BG Commission
Up to ₹ 5.00 Crore	0.75% per quarter minimum ₹ 750/-
Above ₹ 5.00 Crore	0.65% per quarter minimum ₹ 3.75 Lakh.

BG Limits Up to ₹2.00 Lakh with term deposit of our bank as margin.

Margin available	BG commission
100%	100% of applicable charges.

BG Limits above ₹ 2.00 Lakh with term deposit of our bank as margin.

Margin available	BG commission
100%	25% of applicable charges, with a minimum of ₹ 1400/- per quarter.

- ⇒ BG charges will be recovered in multiple of months or part thereof, for the actual period of BG liability outstanding in Bank's books, with a minimum period of one month & maximum period of 36 months. For this purpose, broken days is a month will be treated as full month for recovery of commission.
- ⇒ The guarantee commission should be collected for the full specified period of liability at the time of issuing the guarantee.
- ⇒ The specified period of liability shall mean actual period of the guarantee (i.e. expiry date plus claim period), during which claim can be made on the bank under the guarantee.
- ⇒ Refund of Guarantee Commission:- For guarantee returned for cancellation before the date of expiry, only a portion of the guarantee commission already recovered may be refunded to the customer. Accordingly, an amount at half of the original rate for the unexpired period of guarantee may be refunded.

PART-C

1. Locker Charges — Chargeable annual- in advance for the period from April to March each year on 1st April.

Locker Type	Locker size in cubic inch	Rural /Semi urban		Urban	
		Public	Staff	Public	Staff
Small	450-535	1000	700	1300	900
Medium	536-880	1500	900	1700	1100
Large	881-1350	2000	1200	2100	1400

On vacating the lockers, only the unexpired quarterly rent will be refunded.

2. Other Related Locker Charges

Description	Service Charges
i) Locker Visit Charge For all types	Free 12 operation per calendar year. ₹100/- per operation over and above 12 free operation in a calendar year.
ii) Locker rent overdue charges	1st Quarter - 10% of the annual rent in addition to locker rent.
	2nd Quarter - 20% of the annual rent in addition to locker rent.
	3rd Quarter - 30% of the annual rent in addition to locker rent.
	4th Quarter - 40% of the annual rent in addition to locker rent.
iii) For loss of Locker keys	₹ 600/- plus actual breaking charges

3. ATM cum Debit Card Charges: (System Deducted)

Description	EMV Card	KCC Card
Issuance Charge	₹ 200/-	-
Annual Maintenance Charge from second year	₹ 250/-	₹ 250/-
Card replacement charge at Customer Request for loss/damage of the card	₹ 250/-	₹ 250/-
Charge for Replacement of Magnetic Stripe card at Customer Request	₹ 200/-	-
Re-PIN Charges	₹ 50/-	-
SMS Alert Charges	₹ 16/- per quarter	

4. ATM Transactions: (System Deducted)

Description	Service Charge
5 transactions per month at OGB ATMs	Free
5 transactions (Both financial & non-financial) at other Bank's ATMs including Metro Cities in a month	Free
After free transactions	
• per financial transaction	₹25/-
• per non-financial transaction	₹5/-

The above ATM charges are also applicable to staff accounts.

5. Inter-sol Transaction Charges:- Service Charges for deposit of cash beyond the limits in inter-sol branch

Savings Bank	Cash Deposit above ₹20000/- per day	₹ 4/- per thousand
		Minimum ₹ 20/-
CD/CC	Cash Deposit above ₹50000/- per day	₹ 4/- per thousand
		Minimum ₹ 20/-

General Guidelines:

- a. So far as any banking service to the Non-Customers (customers having no account with any of our branch) is concerned, Branches are advised to collect additional amount of 50% of the service charges over and above the service charges fixed/prescribed for the customers of the Bank.
- b. GST @ 18% should be collected in addition to the service charges in all cases except Interest for late deposit of Recurring Deposit Instalments.
- c. Actual Postage Expenditure and other out of pocket expenses, telephone bills, if any incurred, should also be recovered in addition to the service charges.

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