

**UNION BANK OF INDIA**

Schedule of Service Charges on Inland Transactions w.e.f. 01.06.2016

**Products and Services Provided free of Service Charges**

Sr. No.	Nature of Service
1	Remittances for creation of a term deposit or payment of installment of cumulative deposit through DD, Cash, RTGS/NEFT/ Intersol Fund Transfer
2	Intersol credit through cheques/ requests for intersol transfer
3	Repayment of loan through cash
4	Safe custody of Bank's own Deposit Receipt
5	Statement of account
6	Updation of passbook
7	Issuance of duplicate deposit receipt
9	Enquiry/statement of account (downloaded/printed) through Internet Banking/Telebanking

**Transfer, Collection, Remittance & Cash Transactions**

Sr. No.	Nature of Service	Particulars	Unit	Service Charges (₹)	
				Non-individuals	Individuals
1	Fund Transfer through the following modes:				
(i)	RTGS - Inward			Nil	Nil
	RTGS -Outward (Minimum amount of remittance under RTGS - ₹ 2 lacs)	a) ₹ 2 lacs to 5 lacs (As per time of entry in FINACLE as follows)			
		08:00 hrs to 11:00 hrs	Per Transaction	29.00	29.00
		After 11:00 hrs to 13:00 hrs	Per Transaction	31.00	31.00
		After 13.00 hrs	Per Transaction	35.00	35.00
		b) Above ₹5 lacs (As per time of entry in FINACLE as follows)			
		08:00 hrs to 11:00 hrs	Per Transaction	58.00	58.00
		After 11:00 hrs to 13:00 hrs	Per Transaction	60.00	60.00
		After 13.00 hrs	Per Transaction	63.00	63.00
(ii)	NEFT - Inward			Nil	Nil
	NEFT - Outward	Upto ₹10000		3.00	3.00
		Above ₹10000 to 1 lac		6.00	6.00
		Above ₹1 lac to 2 lacs	Per Transaction	17.00	17.00
		Above ₹2 lacs	Per Transaction	29.00	29.00
(iii)	Intersol fund transfer through cheques/ requests for intersol transfer			Nil	Nil
(iv)	At par multicurrency cheques issued by customers & presented at clearing house at non-base centre	Upto ₹1 lac		Nil	Nil
		Above ₹1 lac to 2 lacs	Per Transaction	17.00	17.00
		Above ₹2 lacs to 5 lacs	Per Transaction	27.00	27.00
		Above ₹5 lacs	Per Transaction	53.00	53.00
(v)	At par multicurrency cheques issued by customers & presented under CTS			Nil	Nil
2	Speed Clearing (to be recovered by collecting bank from customers)	Upto ₹1 lac		NIL	NIL
		₹1 lac & above	Per Transaction	173.00	173.00
3	Electronic Clearing Service	Applicable for debit as well as credit clearing	Per transaction	4.00	4.00
4	Collection of Outstation cheques	Upto ₹5000	Per cheque	30.00	30.00
		Above ₹5000-10000	Per cheque	58.00	58.00
		Above ₹10001-1 lac	Per cheque	115.00	115.00
		Above ₹100000	Per cheque	201.00	201.00

5	Collection of Bills	Upto ₹10000	Per bill	126.00	126.00
		₹10001 - 1 lacs	Per 1000	12.00	12.00
			Minimum	126.00	126.00
		Above ₹1 lacs - ₹25 lacs	Per 1000	11.00	11.00
			Minimum	1032.00	1032.00
Above ₹25 lacs	Flat	28750.00	28750.00		
6	Demand Draft	Upto ₹5000	Per remittance	52.00	52.00
		₹5001 - 10000	Per remittance	78.00	78.00
		₹10001 - 1 lac	Per 1000	5.00	5.00
			Minimum	78.00	78.00
		Above ₹1 lac	Per 1000	5.00	5.00
			Minimum	502.00	502.00
			Maximum	15353.00	15353.00
7	Remittances against tender of cash (Maximum remittance Rs. 50000)	DD		Applicable normal remittance charges plus 50% of normal charges	Upto ₹1000 - Normal charges Above ₹1000 - Applicable normal remittance charges plus 50% of normal charges
		NEFT	Per Transaction	17.00	17.00
8	Purchase of DD for educational purpose by students	Upto ₹5000	Per DD	N.A.	20.00
		Above ₹5000		N.A.	Normal charges applicable to DD
9	Issue of duplicate DD/Cancellation/ Revalidation of DD (Revalidation allowed upto 1 year from the date of issue)	Upto ₹5000	Per DD	22.00	22.00
		₹5001 - 1 lac	Per DD	52.00	52.00
		Above ₹1 lac	Per DD	151.00	151.00
		For students	Per DD	N.A.	17.00
10	Cash transactions				
(i)	Cash withdrawal in SB/CD/CC/OD			Nil	Nil
(ii)	Cash Deposit in SB accounts	I) Cash Deposit at Base Branch		Nil	Nil
		II) Cash Deposit at Non-base Branch - Cash Deposit Upto ₹50000 per day		Nil	Nil
			- Cash Deposit above free limit	Per ₹1000	1.00
			Minimum	10.00	10.00
			Maximum	10427.00	10427.00
(iii)	Cash Deposit in CD/CC/OD accounts	Cash Deposit upto ₹1lac per day		Nil	Nil
		Cash Deposit above ₹1 lac per day (Base as well as non-base branch)	Per ₹1000	1.00	1.00
			Minimum	10.00	10.00
	Maximum	11500.00	11500.00		

#### Other charges

Sr. No.	Nature of Service	Particulars	Unit	Service Charges (₹)	
				Non-individuals	Individuals
1	Duplicate Statement/ Pass book	For entries upto one year (40 entries to be treated as one ledger folio)	SB - Per folio	82.00	62.00
			Maximum	2009.00	1507.00
			CD -Per folio	82.00	62.00
			Maximum	2009.00	1507.00
		For entries older than one year (40 entries to be treated as one ledger folio)	SB - Per folio	102.00	77.00
			Maximum	10044.00	7533.00
			CD - Per folio	205.00	155.00
			Maximum	10044.00	7533.00
2	Duplicate Deposit Receipt			Nil	Nil
3	Issue of cheque books		Per ch. Leaf	4.00	3.00
			Subject to 40 free cheque leaves in a financial year in SB Accounts		
4	Stop Payment Instructions	Single cheque	Per instruction	173.00	130.00
		Range of cheques	SB - Per instruction	402.00	301.00
			CD - Per instruction	767.00	575.00

5	Standing Instructions	Setting up charges (one time)		58.00	58.00		
		Plus charges for fund transfer					
		i. Transfer to our branches		Nil	Nil		
		ii. Transfer to other banks		Actual ramittance charges	Actual ramittance charges		
6	Inability to carry out standing instructions due to insufficient balance in the account	Per occasion		115.00	115.00		
7	Enquiry relating to old records (More than 12 months old)	1 to 3 year old	Per item	155.00	155.00		
		3 to 5 year old	Per item	231.00	231.00		
		More than 5 year Old	Per item	360.00	360.00		
8	Charges for non-maintenance of minimum Average Quarterly Balance	SB - With ch.book	Shortfall in AQB				
			501 - 1000	115.00	115.00		
			251 - 500	58.00	58.00		
			Upto 250	29.00	29.00		
		- Without ch.book	Shortfall in AQB				
			251 - 500	43.00	43.00		
			Upto 250	22.00	22.00		
		SB(Pension) - with / without chequebook		N.A.	Nil		
		SB of senior citizens		N.A.	Nil		
		CD - Companies	Per quarter	575.00	N.A.		
CD - Others	Per quarter	402.00	402.00				
9	Closure of Account within 12 months	I. Accounts closed within 14 days of opening		NIL	NIL		
		II. Accounts closed after 14 days of opening					
		i) SB					
		- with cheque book		230.00	173.00		
		- without cheque book		173.00	130.00		
		ii) CD - Companies		1150.00	N.A.		
		- Others		575.00	432.00		
10	Inoperative/Dormant Account	i) Account with minimum balance or above		Nil	Nil		
		ii) Account below minimum balance					
		- Metro/Urban - SB	Per annum or outstanding balance whichever is less	230.00	230.00		
		- Metro/Urban - CD		575.00	575.00		
		- Semi-Urban/ Rural - SB		85.00	85.00		
		- Semi-Urban/ Rural - CD		345.00	345.00		
		iii) Account with Balance less than dormancy charges		Full balance amount to be appropriated and a/c to be closed after following precribed procedure.	Full balance amount to be appropriated and a/c to be closed after following precribed procedure.		
		Note:1) Dormancy period: 2 years					
		Note:2) Folio charges in CC/CD accounts will be applicable to dormant CC/CD accounts.					
		Note:3) Charges for non-maintenance of minimum balance will also be recovered wherever applicable.					
11	Charges for customer induced debit entries in excess of 60 entries per quarter in SB A/c		per entry	17.00	17.00		
12	Ledger Folio used in CD/OD/CC A/cs (For Accounts maintained on computer 40 entries or part thereof to be treated as one ledger folio)		Per folio	115.00	115.00		
		<u>Subject to free folios p.a. as under :</u>					
			Avg. cr. Bal.(₹)	Free Folios	Free Folios		
			Upto 50,000	Nil	Nil		
			Above 50,000 -1 lac	3	3		
			Above 1 lac - 5 lacs	5	5		
	Above 5 lacs	All	All				
13	Presentation of Usance Bills for acceptance		Per bill	151.00	151.00		

14	Safe Custody charges	Scrips	Per scrip	13.00	13.00
			Minimum	125.00	125.00
		Sealed Covers	Per cover	251.00	251.00
			Sealed boxes:		
		Upto 1000 cc	Per box	688.00	688.00
		Upto 8000 cc	Per box	1377.00	1377.00
		Upto 27000 cc	Per box	2065.00	2065.00
		Large boxes	Per cc	0.20	0.20
			Minimum	4129.00	4129.00
	Bank's Own Deposit Receipt		Nil	Nil	
15	Attestation of customer's signature	For obtaining loan from other banks/ institutions/other purposes	Per Occasion	115.00	115.00
16	Issuance of any other certificate e.g. No Dues, Balance Confirmation, Maintenance of A/c., etc. on behalf of our clients as well as clients referred by other banks other than for govt. sponsored schemes	SB	Per certificate	115.00	115.00
17	Photo attestation			115.00	115.00
18	Certifying or verifying customer ECS mandates	Per mandate		115.00	115.00
19	Providing record copy of cheque	Per instrument		115.00	115.00
20	SMS Banking	Per quarter		15.00	15.00
21	Loss of Token			Nil	Nil
22	Change in authorised signatory including reconstruction of account		For every change	115.00	115.00
23	Transfer of account			Actual out of pocket expenses, if any, would be recovered	Actual out of pocket expenses, if any, would be recovered
24	Payment of Deposit Receipt to another bank			Actual out of pocket expenses, if any, would be recovered	Actual out of pocket expenses, if any, would be recovered
25	Postal charges			Actual expenses	Actual expenses
26	Handling charges for cheques returned unpaid (including cash/transfer cheques)	i) Local			
		a) Return of Outward Clearing Cheques i.e. cheques lodged by customers for collection and returned to us by other banks (Due to in-sufficient funds & technical reasons)		115.00	115.00
		b) Return of Inward clearing cheques i.e. cheques drawn on our branches returned to other banks (Due to technical reason)		115.00	115.00
		c) Return of Inward clearing cheques i.e. cheques drawn on our branches returned to other banks (Due to financial reasons)			
		Upto ₹5 lacs		230.00	230.00
		Above ₹5lacs - ₹10lacs		575.00	575.00
		Above ₹10 lacs		Base Rate + 4.50% p.a. for 1 day plus service tax+SBC+KKC	Base Rate + 4.50% p.a. for 1 day plus service tax+SBC+KKC
				Minimum 575.00	Minimum 575.00
		ii) Outstation		50% of basic collection charges plus service tax+SBC+KKC	50% of basic collection charges plus service tax+SBC+KKC
				Minimum 52.00	Minimum 52.00
27	Handling charges for bills returned unpaid	Local		115.00	115.00
		Outstation		50% of basic collection charges plus service tax+SBC+KKC	50% of basic collection charges plus service tax+SBC+KKC
				Minimum 115.00	Minimum 115.00
28	Returning charges on Debit clearing under ECS			115.00	115.00

Safe Deposit Vault Rental (p.a.)

Type of Locker	Rural/ Semi Urban	Urban Branches	Metro Branches
A	861.00	1148.00	1437.00
B	861.00	1148.00	1437.00
C	1721.00	2867.00	3163.00
D	1721.00	2867.00	3163.00
E	1721.00	2867.00	3163.00
F	2867.00	3441.00	4313.00
G	2867.00	3441.00	4313.00
H	2867.00	3441.00	4313.00
H-1	1721.00	2867.00	3450.00
L	4598.00	5750.00	6900.00
L-1	4598.00	5750.00	6900.00

• SDV/Strong Rooms, etc. of sizes other than A to L-1 - proportionate rent of the SDV of maximum size that can be fitted into should be charged.

• Penal interest @ 18% on rent overdue with the minimum of ₹5 will be levied.

• Lockers can be leased for a period upto 3 years at a time subject to advance payment of rent. However, there would not be any concession in case advance rent is paid by customers.

• The rent payable for the overdue period upto the date of revision i.e.31.05.2016 would be recovered at old rate and w.e.f. 01.06.2016 the rent at the revised rate would be recovered. Where rent for 3 years has been recovered prior to revision, no difference would be recovered.

• Refund of advance rent may be allowed for the unexpired period in case the locker is surrendered before the expiry of the period of 3 years for which advance rent is paid. The refund will be made for unexpired period in complete years i.e. fraction of a year remaining in the year of surrender will be ignored. e.g. if the locker is surrendered after 1 year 4 months the refund will be allowed only for the period of 1year and not for 1 year 8 months.

Loss of Safe Deposit Locker Key		Actual expenses plus service tax +SBC+KKC Minimum ₹1150.00
Charges for Locker Operations		
Free operations p.a.		24
Charges beyond 24 free operations	Per Operation	₹57.00

All charges mentioned above are inclusive of Service Tax,SBC and KKC @15%

Average Quarterly Balance (AQB) Requirement

(Amount in ₹)

CENTRES	Average Quarterly Balance (AQB)			
	Savings Bank Accounts		Current Deposit Accounts	
	Without chequebook	With chequebook	Company	Others
Metro	500	1000	10000	5000
Urban	500	1000	10000	3000
Semi-urban	250	500	10000	2000
Rural	100	250	5000	1000

Account Type	AQB
Pension Accounts	
- Account without chequebook	₹20
- Account with chequebook	₹250
BSBDA/BSBDS Accounts	Nil