



TGMC BANK



SERVICE CHARGES



Tumkur Grain Merchants Co-operative Bank Ltd.,

ತುಮಕೂರು ಗ್ರೈನ್ ಮರ್ಚೆಂಟ್ಸ್ ಕೋ-ಆಪರೇಟಿವ್ ಬ್ಯಾಂಕ್ ಲಿ.

REVISED SERVICE CHARGES
FOR VARIOUS SERVICES OFFERED BY THE BANK W.E.F 05/08/2019

(Excluding GST -- GST rate 18%)

Note : if there is no changes in existing charges is updated in Revised charges with BOLD letters

Loans and advances:

SL No	Particulars	Existing	Revised charges
01	Loan Processing Fee / Upfront Fee	1% of the loan amount+ GST	1% of the loan amount + GST
02	Inspection Charges a) Within same Municipal Limit (above Rs. 2 lacs limits only) b) For Outstation Units:	Rs. 200 for local Rs. 400 for Outstation	a) 250/- per Annam per lac (+ GST) with a Max of Rs.10,000/-.
03	Share amount	i. Less than Rs.One crore 2%. ii. Over Rs.one crores 1.5% of the Loan amount	i. Less than Rs. One crore loan amount 2%. ii. Over Rs. One crore Loan 1.5% of the Loan amount
04	Mortgage Charges (for Loan amount above Rs.2 lacs only)		Rs. 1,000/- for limits upto Rs.25 lacs & Rs. 2000/- for above Rs. 25 lacs)
05	Prepayment charges	2% of the pre-paid amount	2% of the pre-paid amount

SL No	Particulars	Existing	Revised charges
06	Service charges for services other than sanction of Credit facilities a) Substitution of Collateral Security/ personal guarantee b) Release of Personal Guarantee / collateral Security		a). 0.02% of the Limit, min Rs.2000/ Max. Rs.25,000/- b). 0.03% of the limit, min Rs.5000/ max Rs. 50,000/-
07	For working capital limits: (where drawings are permitted based on Stock Statement) Non-submission of Stock Statements for limits above Rs.2 lacs		Rs.100/- per day after 30 days of delay.
08	Non Submission of Renewal Data, Including Audited Balance Sheet (for limits above Rs. 2 lacs)		Flat Rs.10,000/- Per month from 30 days after the due date. However, Non-submission of audited balance sheet within 6 months of the closure of the FY of the borrowing entity – no charges for the first 30 days delay then Rs. 100/- per day with a max of Rs. 10,000/
09	Penal Rate of Interest	2% + applicable rate of interest	2% + applicable rate of interest
10	Charges for CIBIL Reports		
	Consumer Report (Individual)	No Charges	Rs. 150/-
	Commercial Report (Other than Individual)	No Charges	Rs. 1500/-
11	CERSAI Charges for Registration of borrower property		
	Loan Above 5 Lakhs	-	Rs. 150/-
	Loan upto 5 Lakhs	-	Rs. 100/-

SERVICE CHARGES FOR DEPOSIT PRODUCTS:

SL no	Particulars	Existing Charges	Revised charges
01	SB Non Maintenance of Minimum Balance	Rs.100 per quarter	Rs.100 per quarter
02	SB Inoperative charges	Rs. 50/ per annum	Rs. 50/ per annum
03	SB account closure within one year	Rs.100/-	Rs.100/-
04	SB account closure	Rs.50/-	Rs.50/-
05	Duplicate Passbook Issue charges	Rs.50/	Rs.50/
06	Passbook Updates at Non-Home branch	No charges	No charges
07	Savings Account Cheque Book charges	Ist 25 cheque leafs are free per annum afterwards Rs.2 per cheque leaf.	Ist 25 cheque leafs are free per annum afterwards Rs.2 per cheque leaf.
08	CURRENT ACCOUNTS : Non maintenance of minimum balance	Rs.100/- per Quarter	Rs.200/- per Month
02	Current account Maintenance charges	Rs.150/- per quarter	Rs.250/- per quarter
03	Current Account Closure charges only at the instance of the Customer.	Rs.100/-	Rs. 500/
04	Current Account & OD Cheque Book charges	Rs.2 per cheque leaf.	Rs.2 per cheque leaf.
05	Stop Payment Instructions: For Savings Account, Current Account and Over draft account	Rs. 50/- per cheque, if the stop payment instructions are for more than 3 cheques Rs.200/-	Rs.50/- per cheque. If the stop payment instructions are for more than 3 cheques Rs.500/-
06	Non- Home branch transaction charges: Cash Transaction - cash deposit upto Rs.50,000/-	No-charges	No-charges
07	Non-home branch : Above Rs.50,000/-	Rs, 20/-	Rs.50/- (Plus Cash Handling Charges)

SL no	Particulars	Existing Charges	Revised charges
08	Cash withdrawal limit at non home branches only with cheques maximum Limit Rs 1,00,000/- per day	No charges	No charges
	Upto Rs. 50000/- Per day	No-charges	No-charges
	Above Rs 50001 to Rs.100000/- Per day	No-charges	Rs.25/-
09	Deposit of cheques at non-home branches: - Intra city	No charges	No charges
10	Intercity upto Rs.20,000/-	No charges	No charges
11	Above Rs.20,000/- upto Rs.5,00,000/-	Rs.25/-	Rs.25/-
12	Above Rs. 5,00,000/-	Rs. 50/-	Rs. 50/-
13	Cheque Return Charges : -Inward cheque Return charges	Rs.100/ per instrument	i.For Cheque return upto Rs.1,00,000/- Rs.100/-+GST ii. For cheque above Rs.1,00,000/ Rs.500/+GST
14	Outward cheque Return charges.	Rs.50/- per Instrument	Rs.50/- per Instrument
15	Signature Attestation	Rs.50/-	Rs.50/-
16	Statement Verification	Rs.50/-	Rs.50/-
17	Standing Instruction charges (one time)	Rs.10/-	Rs.10/-
18	Charges for noting ECS authorization	Rs.100/-	Rs.100/-
19	ECS & ACH Debit return charges	Rs.100/-	Rs.150/-
20	SMS alert Charges	Rs.20/- half yearly	Rs.25/- half yearly
21	Statement Issue Charges	a).1 st time no Charges b).2 nd Time onwards Rs.10 per sheet for SB accounts. c). Rs.20 per sheet for Current & OD a/c	a).1st time no Charges b).2 nd Time onwards Rs.10 per sheet for SB & Current Accounts.

REMITTANCE CHARGES :

SL NO	Particulars	Existing charges	Revised charges
01	BANKERS CHEQUE CHARGES: UP to Rs. 5,000/-	Rs.20/-	Rs.25/-
02	Rs.5001/- to Rs.15,000/-	Rs.25/-	Rs.30/-
03	Rs.15,001/ to Rs. 25,000/-	Rs.30/-	Rs.35/-
04	Above Rs. 25,000/-	Re.1/- per thousand with a max of Rs.5,000/	Re.1.50/- per thousand with a max of Rs.5,000/
05	DEMAND DRAFT CHARGES: Upto Rs. 5,000/-	Cash Rs.20/- Transfer Rs.15/-	Cash Rs.25/- Transfer Rs.20/-
06	Rs.5,001/ to 15,000/-	Cash Rs.25/- Transfer Rs.20/-	Cash Rs.30/- Transfer Rs.25/-
07	Above Rs.15,000/-	Cash Rs.3/- per thousand and Transfer Re.1.50 per thousand With a max Rs.5,000/-	Cash Rs. 5/- per thousand and Transfer Re. 3 per thousand With a max Rs.5,000/-
08	Demand draft/ Pay order cancellation	Rs.50/-	Rs.60/-
09	Demand Draft/ Pay order Revalidation	Rs. 20/-	Rs. 30/-

Cash Handling Charges :

SL No	Particulars	Existing charges	Revised charges
01	For Cash Remittances upto Rs.1,00,000/- per day per customer	Totally exempted	For SB Accounts : Deposit of Rs. 1 Lakh Per day free and Beyond Rs. 1 Lakh, Rs. 0.25 Paise per Thousand + Applicable GST Minimum Rs.5/- For CA and OD Accounts : Deposit of Rs. 5 Lakh per day Free and Beyond Rs. 5 Lakh, Rs. 0.50 paise per thousand + Applicable GST Minimum Rs.10/-
02	Cash Deposit for Term Deposit \ Loan Repayments (Other than OD Accounts)	Totally exempted	Totally exempted

RTGS & NEFT CHARGES**RTGS Transactions**

Sl #	Transaction Amount	Existing charges	Revised charges
1	₹ 2,00,000/- to ₹ 5,00,000/-	Rs. 25	Rs. 25
2	Above ₹ 5,00,000/-	Rs. 50	Rs. 50

NEFT Transactions

Sl #	Transaction Amount	Existing charges	Revised charges
1	Upto ₹ 10,000/-	Rs. 2.50	Rs. 2.50
2	Above ₹ 10,000/- Upto ₹ 1,00,000/-	Rs. 5.00	Rs. 5.00
3	Above ₹ 1,00,000/- Upto ₹ 2,00,000/-	Rs. 15.00	Rs. 15.00
4	Above ₹ 2,00,000/-	Rs. 25.00	Rs. 25.00

SOLVENCY CERTIFICATE CHARGES:

SL NO	PARTICULARS	Existing charges	Revised charges
01	Upto Rs.1 lakh	Rs.750/-	Rs.1000/-
02	Above Rs.1 lakh to Rs.25 lakh	Rs.3,000/-	Rs.3500/-
03	Above Rs.25 lakh to Rs.50 lac	Rs.6,000/-	Rs.6500/-
04	Above Rs.50 lakh	Rs.10,000/-	Rs.10,500/-

ATM CARD CHARGES:

SL No	Particulars	Existing Charges	Revised charges
01	Annual Charges	Rs. 100/-	Rs. 150/-
02	Duplicate Card	Rs. 200/-	Rs. 200/-
03	Duplicate Pin Issue charges	Rs. 50/-	Rs. 50/-
04	Transaction Charges	As per RBI guidelines set at ITSD HO	As per RBI guidelines set at ITSD HO

BANK GUARANTEE CHARGES:

Sl NO.	Particulars	Existing Charges	Revised Charges
01	BG against 100% Deposit	1% + GST per yr	1% + GST per yr
02	BG against Property	3% + GST per yr.	3% + GST per yr.

LOCKER RENT :

SL NO	Type of Locker	Height mm	Width mm	Rent Bengaluru Mysore @	Rent at remaining Branches	Revised rent in Bangalore & Mysore	Revised rent in remaining Branches
01	A	125	175	300	300	300	300
02	B	159	210	500	500	500	500
03	C	125	352	600	600	600	600
04	D	189	263	750	750	750	750
05	E	159	424	1250	1000	1500	1250
06	F	278	352	1500	1250	1750	1500
07	G	182	520	1750	1500	2000	1750
08	H	321	424	2000	1600	2500	1850
09	H1	321	210	1000	750	1500	1250
10	L	404	530	2000	1600	2500	2000
11	L2	365	530	2000	1600	2500	2000
12	1F/21			1500	1250	1750	1500
13	3G/20			1750	1500	2000	1750
14	L2/10			2750	2500	3000	2750
15	JCR Br (4 Lockers)	189	530	-	1800	-	2000
16	APMC (2 Lockers)	152	406	-	900	-	1000
17	APMC (2 Lockers)	406	508	-	2800	-	3000

LOCKER BREAK OPEN CHARGES:

SL NO	PARTICULARS	Existing charges	Revised charges
1	Locker break open charges	Actual charges as per the quotation issued by the service provider + Rs.1000/ + GST	Actual charges as per the quotation issued by the service provider + Rs.1000/ + GST
