



TRIPURA GRAMIN BANK

(A Government undertaking)
HEAD OFFICE: ABHOYNAGAR
AGARTALA – 799 005. :

Ref. No.DEV/P&D/F.44(C)/ Cir. 15/ 3459 /2012


Date: -23.05.2012

All Branches/Mobile Office,
All Regional Offices,
All Department at Head Office.

Re: Revision of service charges with effect from 01.06.2012

Bank has revised the service charges w.e.f 01.06.2012 by superceding earlier circular letter No. DEV/P&D/F.44(C)/Cir.20/2006 dt 01.09.2006, No. DEV/P&D/Cir.03/2696/2010 dt 20.03.2010 & No.DEV/P&D/F.40(C)/Cir.2/1171/2012 dt 11.02.2012. The detailed of the service charges are furnished below.

All concerned are advised to act accordingly.


(D.Mushahary)

Chairman

DETAILED OF SERVICE CHARGES RATES:

Nature of service	Service Charge (Inclusive of Service Tax)
Demand Draft (Non-Individuals)	
Inter-Sol-Transactions	
Issue of DD upto Rs.1000	Rs.17.00
Issue of DD above Rs.1000 – upto Rs.5000	Rs.28.00
Issue of DD above Rs.5000 – upto Rs.10000	Rs.34.00
Issue of DD above Rs.10000 – upto Rs.1 lac	Rs.3.50 per thousand or part thereof, minimum Rs.35.00
Issue of DD above Rs.1 lac	Rs.3.00 per thousand or part thereof, minimum Rs.350.00

Remittance of funds by way of demand draft or any other mode for value of Rs.50000 and above is to be effected by debit to the customer's account or against cheques and not against cash payment:

Nature of Service	Service Charge (Inclusive of Service Tax)		
	Individuals	Pensioners	Senior Citizens
Demand Draft/Mail Transfer			
Upto Rs.1000/-	Rs.15.00	Rs.14.00	Rs.14.00
Above Rs.1000/- upto Rs.5000/-	Rs.25.00	Rs.24.00	Rs.24.00
Above Rs.5000/- upto Rs.10000/-	Rs.31.00	Rs.29.00	Rs.29.00
Above Rs.10000/ upto Rs.100000/-	Rs.3.00 per thousand or part thereof with a minimum Rs.31.00	Rs.2.50 per thousand or part thereof with a minimum Rs.29.00	Rs.2.50 per thousand or part thereof with a minimum Rs.29.00
Above Rs.100000/-	Rs.2.75 per thousand or part thereof with a minimum Rs.300/-	Rs.2.00 per thousand or part thereof with a minimum Rs.250/-	Rs.2.00 per thousand or part thereof with a minimum Rs.250/-

Nature of Service	Service Charge (Inclusive of Service Tax)
CANCELLATION(Non-Individuals)	
DEMAND DRAFT	
Upto Rs.10000	Rs.80.00
Above Rs.10000	Rs.100.00

Nature of Service	Service Charge (Inclusive of Service Tax)
Cancellation of Lost(Non-Individual)	
Demand Draft	
Rs.100.00 + out of pocket expenses	

Nature of Service	Service Charge (Inclusive of Service Tax)		
	Individuals	Pensioners	Senior Citizens
Cancellation of Lost Demand Draft	Rs.90/- + out of pocket expenses	Rs.80/- + out of pocket expenses	Rs.80/- + out of pocket expenses

Nature of Service	Service Charge (Inclusive of Service Tax)		
	Individuals	Pensioners	Senior Citizens
Cancellation of deman Draft			
Upto Rs.10000	Rs.70/-	Rs.60/-	Rs.60/-
Above Rs.10000	Rs.90/-	Rs.80/-	Rs.80/-

Nature of Service	Service Charge (Inclusive of Service Tax)
Revalidation(Non-Individuals)	
Demand Draft	
Upto Rs.10000/-	Rs.100/-
Above Rs.10000/-	Rs.150/-

Nature of Service	Service Charge (Inclusive of Service Tax)
Issue of Duplicate Demand Draft (In lieu of lost instrument)	
Upto Rs.100000/-	Rs.75/- per instrument
Above Rs.100000/-	Rs.150/- per instrument

Nature of Service	Service Charge (Inclusive of Service Tax)
Ledger Folio (Non-Individuals)	
Savings Bank A/C	Rs.20/- per folio(No free folio)
Current/OD/CC A/C	Rs.75/- per folio(No free folio)
(Individuals)	
Current/OD/CC A/C	Rs.60/- per folio(No free folio)

Note: For account maintained on computer, 40 entries or part thereof be treated as one ledger folio.

Nature of Service	Service Charge (Inclusive of Service Tax)
Standing Instructions	
Setting up Standing Instruction	
Transfers to other than same Branch	Rs.110/-
Processing of Standing Instructions	
Credit to another a/c of the same customer within the same Branch	NIL
Credit to a/c of another customer within the same Branch	Rs.50/-

Nature of Service	Service Charge (Inclusive of Service Tax)
Stop Payment Instructions	
Savings Bank	
Per cheque leaf	Rs.50/-
For multiple leaves per occasion (more than 2 cheques)	Rs.100/- (maximum)
Current Deposit/OD/CC	
Per cheque leaf	Rs.60/-
For multiple leaves per occasion(more than 4 cheques)	Rs.200/- (maximum)

Nature of Service	Service Charge (Inclusive of Service Tax)
Fall in Minimum Balance	
Savings Bank	
With/without cheque book	Rs.40/- per occasion
Current A/C	
Individuals	Rs.50/- per occasion
Others	Rs.100/- per occasion

Nature of Service	Service Charge (Inclusive of Service Tax)
Issuance of cheque book(Non-Individuals)	
Savings Bank	
MICR	Rs.3.00 per cheque leaf(one cheque book of 25 leaves free in a calendar year)
Current Deposit/OD/CC	
MICR	Rs.3.00 per cheque leaf(No free cheque book)

Nature of Service	Service Charge (Inclusive of Service Tax)		
Issuance of Cheque Book			
Savings Bank	Individuals	Pensioners	Senior Citizens
	Rs.2.50 per cheque leaf(one cheque book of 25 leaves free in a calendar year)	Rs.2.00 per cheque leaf(one cheque book of 25 leaves free in a calendar year)	Rs.2.00 per cheque leaf(one cheque book of 25 leaves free in a calendar year)

Nature of Service	Service Charge (Inclusive of Service Tax)		
Issuance of Cheque Book			
Current Deposit/OD/CC	Individuals	Pensioners	Senior Citizens
	Rs.2.50 per cheque leaf	Rs.2.00 per cheque leaf	Rs.2.00 per cheque leaf

Nature of Service	Service Charge (Inclusive of Service Tax)
Return of Inward Clearing Cheque(Non-Individuals)	
Upto Rs.1.00 lakh	Rs.150.00
Above Rs.1.00 lakh	Rs.150.00 + Rs.0.50p per thousand

Nature of Service	Service Charge (Inclusive of Service Tax)		
	Individuals	Pensioners	Senior Citizens
Return of Inward Clearing Cheque			
Upto Rs.100000	Rs.100.00	Rs.50.00	Rs.50.00
Above Rs.100000	Rs.100/- + Rs.0.50p per thousand	Rs.50/- + Rs.0.50p per thousand	Rs.50/- + Rs.0.50p per thousand

Nature of Service	Service Charge (Inclusive of Service Tax)	
	Return of Outward Clearing Cheques	
Local cheques	Rs.75/- per instrument + other Bank charges for local cheque	
Outstation cheques	Rs.100/- per instrument + other Bank charges for OCC	

Nature of Service	Service Charge (Inclusive of Service Tax)	
	Dishonour of Outstation / local cheques	
Upto Rs.10000/-	Rs.55/- per instrument	
Above Rs.10000/- to Rs.1.00 lakh	Rs.110/- per instrument	
Above Rs.1.00 lakh	Rs.165/- per instrument	

Nature of Service	Service Charge (Inclusive of Service Tax)	
	Electronic Clearing Service(ECS)	
ECS-Credit	No charges for individual beneficiaries	
ECS-debit	No charges for individual beneficiaries	
ECS-Credit Transactions for Sponsoring Banks	Rs.2750/- + Rs.2.00 per record + charges payable to RBI and Destination Bank	

Nature of Service	Service Charge (Inclusive of Service Tax)	
	Return of Inward Clearing(ECS)	
	Rs.50/- per instrument	
Return of outward Clearing(ECS)		
	Rs.100/- per instrument	

Nature of Service	Service Charge (Inclusive of Service Tax)
Closure of account (within 12 months of its opening)	
Savings Bank	
With cheque book facility	Rs.150/-
Without cheque book facility	Rs.100/-
Exemptions	# When account is transferred to another Branch # Death of account holder # Pensioner without cheque book
Current Deposit	
	Rs.200/-
Exemptions	# When account is transferred to another Branch # Death of account holder
Recurring Deposit	
	Rs.75/-

Nature of Service	Service Charge (Inclusive of Service Tax)
Miscellaneous	
Duplicate Statement/Pass Book	
With latest balance	Rs.45/- per pass book
With previous entries per ledger folio or part thereof	Rs.60/- for last one year
(40 entries will be considered as one ledger folio)	Rs.80/- for past one to three years
	Rs.125/- for more than three years
Call Deposit Receipt	Rs.40/- per receipt
Signature verification	Rs.50/- per verification Rs.50/- for each signature verification in joint account
Addition/Deletion of Name	Rs.100/- per occasion (No charge for deletion of name of deceased customer) (No charge for the first time on conversion of single a/c to joint a/c of pensioner a/c)
CD Statement: Daily, Weekly or Fortnightly	One statement to be provided FREE in a month Rs.54/- for additional statement
Change in Operational Instructions	Rs.50/- per occasion
Operation in account through power of attorney/mandate holder in SB/CC/OD/CD	SB-Rs.75/-
	CC/OD/CD- Rs.150/-
Exceeding limit of number of withdrawals in SB Account (If the no. exceeds 50 in a calendar half year)	Rs.10/- per withdrawal in excess of 50 per calendar half year excluding withdrawals from ATM
Exemptions	Government Accounts

Nature of Service	Service Charge (Inclusive of Service Tax)
Inoperative Accounts	
Savings Bank	
Accounts maintaining stipulated minimum balance	Rs.25/- per quarter
Accounts not maintaining stipulated minimum balance	Rs.100/- per quarter
If the balance falls below Rs.50/-	The entire balance is to be apportioned towards service charge and the account should be closed under advice to the account holder with a request to return the unused cheques
Current Account	
Accounts maintaining stipulated minimum balance	Rs.50/- per quarter
Accounts not maintaining stipulated minimum balance	Rs.150/- per quarter
If the balance falls below Rs.100/-	The entire balance is to be apportioned towards service charge and the account should be closed under advice to the account holder with a request to return the unused cheques


Nature of Service	Service Charge (Inclusive of Service Tax)
Collection of Cheques through CBS Branches	
Inter- SOL Transaction- Local Centre	
Local clearing	No Charge
Inter-SOL Transaction- Upcountry Centre	
Upto Rs.10000	Rs.55.00 per instrument
Above Rs.10000.00 upto Rs.100000.00	Rs.110.00 per instrument
Above Rs.100000.00	Rs.165.00 per instrument

Nature of Service	Service Charge (Inclusive of Service Tax)
Cash Handling Charges	
Upto 10 packets per day	No charge
Above 10 packets per day	Rs.10/- per packet maximum Rs.15000/-

Nature of Service	Service Charge (Inclusive of Service Tax)
Handling charges for local cheque collection	
Upto Rs.100000	Rs.100/-
Above Rs.100000	Rs.200/-

CIBIL Service Charges

Type of CIR	No of Reports	Service Charges (excluding service tax)
Consumer CIR(Credit Information for Individual Consumer)	Per report	Rs.33.00
Commercial CIR(Credit Information for commercial entity i.e firms/company/partnership etc)	Per report	Rs.700.00


(D.Mushahary)
Chairman

