



TRIPURA GRAMIN BANK

(A Government Undertaking)

HEAD OFFICE: ABHOYNAGAR
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TGB/C&R/CDT/184(G)/Circular No- /2011

Date: 01/11/2011

ALL BRANCHES
ALL REGIONAL OFFICE
ALL DEPARTMENTS OF HEAD OFFICE
P.M.OFFICE IN KOLKATA

Modified Services Charges with effect from 01.11.2011

Considering the necessity we have revised Service Charges of our Bank w.e.f. 01.11.11.

1. Processing Charges on Working Capital. (Inclusive of service tax)

Range	Priority Sector		Non-Priority Sector	
	Existing	Proposed	Existing	Proposed
Up to Rs.25,000/-	Nil	Nil	Nil	Nil
>Rs.25000/- up to Rs.2.00 lac	@ Rs.0.5%	@ Rs.0.5%	@ Rs.0.5%	@ Rs.0.5%
>above Rs.2.00 lac	@ Rs.0.5%	@ Rs.0.5%	@ Rs.0.5%	@ Rs.0.5%

2. Processing Charges on Term Loans. (inclusive of service tax)

Range	Existing	Proposed
Up to Rs.25,000/-	Nil	Nil
>Rs.25,000/- up to Rs.10.00 crore	@ Rs.0.5%	0.75% of the loan Amount.
>Rs.10.00 crore upto Rs.20.00 crore	@ Rs.0.5%	Rs.10 lac + 1% of the amount exceeding Rs.10.00 crore.
>Rs.20.00 crore	@ Rs.0.5%	Rs.20 lac + 0.50% of the amount exceeding Rs.20.00 crore.

3. Processing Charges (inclusive of service tax).

Scheme	Existing	Proposed
TGB Housing Loan	1% of loan amount	1% of loan amount
TGB Consumer Durable Loan	1% of loan amount	1% of loan amount
TGB Own Your Car Loan	1% of loan amount	1% of loan amount
TGB Utsav Wrin Prakalpa Loan	1% of loan amount	1% of loan amount
TGB Bharat Darshan Loan	1% of loan amount	1% of loan amount
TGB Nari Kalyan Loan	1% of loan amount	1% of loan amount
TGB Personal Over Draft to TTAADC Staff	1% of loan amount	1% of loan amount

4. Processing Charges on Demand Loan and Staff Loan.

Scheme	Existing	Proposed
Against Bank's own TD, NSC, LIP, KVP, Units of UTI etc. and staff loan.	Nil	Nil



5. Processing Charges for Renewal of Advances (inclusive of service tax).

Working capital			
Priority sector		Non-Priority sector	
Up to Rs.2.00 lac	Nil	For each renewal of limit including enhancement	75% of the normal charges subject to stipulated maximum Rs.25,000/-
>Rs.2.00 lac	50% of the normal charges subject to stipulated maximum Rs.25,000/-	For each renewal of limit including enhancement	75% of the normal charges subject to stipulated maximum Rs.25,000/-

6. Processing Charges for Renewal of Advances under Term Loan. (inclusive of Service tax).

Up to Rs.2.00 lac	Nil
>Rs.2.00 lac-up to Rs.1.00 crore	50% of the normal processing charges subject to a maximum of Rs.10,000/-
>Rs.1.00 crore up to Rs.10.00 crore	Rs.20,000/-
>Rs.10.00 crore up to Rs.25.00 crore	Rs.25,000/-
>Rs.25.00 crore	Rs.2.5 lac for every renewal/review

7. For modification in terms of sanction including issuance of NOC/Interest reduction/ or any other issue that may constitute a part of modification of corporate Loans.

Up to Rs.2.00 lac	Nil
>Rs.2.00 lac up to Rs.25.00 crore	Rs.250/- per lac or part thereof.
>Rs.25.00 crore	Rs.1.00 lac for each modification.
For Staff loan	Nil

8. Quarterly Supervision Charges (Inclusive of Service Tax)

Range	Existing	Proposed
Up to Rs.25000/-	Rs.25/-	Nil
>Rs.25000/- up to Rs.1.00 lac	Rs.50/-	Rs.100/-
>Rs.1.00 lac up to Rs.2.00 lac	Rs.100/-	Rs.150/-
>Rs.2.00 lac up to Rs.5.00 lac	Rs.200/-	Rs.250/-
>Rs.5.00 lac up to Rs.10.00 lac	Rs.500/-	Rs.1150/-
>Rs.10.00 lac up to Rs.20.00 lac	Rs.1000/-	Rs.2250/-
>Rs.20.00 lac up to Rs.50.00 lac	Rs.1000/-	Rs.3400/-
>Rs.50.00 lac up to Rs.200.00 lac	Rs.1000/-	Rs.5600/-
>Rs.200.00 lac	Rs.1000/-	Rs.7800/-
Outstation Inspection	In addition to the above charges, actual expenses paid by Bank to officials against TA & Haltage etc.	
For Staff loan	Nil	Nil

9. Issuance of No-dues/ No-objection Certificate. (inclusive of Service Tax)

Sector	Existing	Proposed
Priority Sector	Rs.10/-	Rs.10/- per certificate.
Non-Priority Sector	Rs.165/-	Rs.150/- per certificate



10. Service Charges for Bank Guarantee (Exclusive of Service Tax)

Charges for both Non-Financial & Financial Guarantee.	@ 3% per annum and minimum two quarters. (of the amount of guarantee plus Service Tax at prevailing rate.
Financial Guarantee with 100% cash margin.	@0.75% per annum and minimum two quarters. (of the amount of guarantee plus Service Tax at prevailing rate.
Other than Financial Guarantee with 100% Cash margin.	@0.50% per annum and minimum two quarters. (of the amount of guarantee plus Service Tax at prevailing rate.

11. Issuance of Solvency Certificate. (Inclusive of Service Tax)

Range	Existing	Proposed
Up to Rs.1.00 lac	Rs.750/-	Rs.750/-
>Rs.1.00 lac up to Rs.10.00 lac	Rs.1500/-	Rs.1500/-
>Rs.10.00 lac up to Rs.25.00 lac	Rs.2500/-	Rs.2500/-
>Rs.25.00 lac up to Rs.50.00 lac	Rs.5000/-	Rs.5000/-
>Rs.50.00 lac	Rs.10000/-	Rs.10000/-

12. Documentation Charges (inclusive of Service Tax)

*Where equitable mortgage charges are recovered, documentation charges will not be recovered.

Range	Existing	Proposed
Up to Rs.25000/-	Nil	Nil
>Rs.25000/- up to Rs.50000/-	Nil	Rs.100/-
>Rs.50000/- up to Rs.2.00 lac	Nil	Rs.500/-
>Rs.2.00 lac up to Rs.5.00 lac	Nil	Rs.1000/-
>Rs.5.00 lac up to Rs.20.00 lac	Nil	Rs.1200/-
>Rs.20.00 lac up to Rs.1.00 crore	Nil	Rs.2500/-
>Rs.1.00 crore up to Rs.5.00 crore	Nil	Rs.3000/-
>Rs.5.00 crore	Nil	Rs.10,000/-
Where Equitable Mortgage Charge is realized	Nil	Nil
For Loan against NSC, KVP, IRDO etc.	Nil	Nil
For Staff	Nil	Nil

13. Charges for Creation of Equitable Mortgage (inclusive of service tax)

Range	Existing	Proposed
Fund based limit up to Rs.10.00 lac	Nil	Rs.300/- per lac
Fund based limit >Rs.10.00 lac up to Rs.5.00 crore	Nil	Rs.8000/-
Fund based limit >Rs.5.00 crore	Nil	Rs.12000/-
For Staff	Nil	Nil

The revised service charges will be applicable to all loans sanctioned on and after 01.11.2011. All concern are advised to follow the revised service charges w.e.f. 01.11.2011 scrupulously.


CHAIRMAN

