

Union Bank of India									
Operations Department									
Service Charges on inland services (other than advances) w.e.f. 01.04.2023									
I. Transfer, Collection, Remittance & Cash Transactions									
Sr.	Nature of Service	Particulars	Unit	Service Charges (Rs.)					
				Non-individuals			Individuals		
				Basic Service Charges	GST @18%	Total	Basic Service Charges	GST @18%	Total
1	Fund Transfer through the following modes:								
(i)	RTGS - Inward			Nil					
	RTGS -Outward (Minimum amount of remittance under RTGS - Rs.2 lacs)	a) Rs.2 lacs to 5 lacs (As per time of entry in FINACLE as follows)	Per Transaction	24.50	4.41	28.91	24.50	4.41	28.91
		b) Above Rs.5 lacs (As per time of entry in FINACLE as follows)	Per Transaction	49.50	8.91	58.41	49.50	8.91	58.41
(ii)	NEFT - Inward			Nil					
	NEFT - Outward	Upto 10000	Per Transaction	2.25	0.41	2.66	2.25	0.41	2.66
		Above Rs.10000 - 1 lac	Per Transaction	4.75	0.86	5.61	4.75	0.86	5.61
		Above Rs.1 lac - 2 lacs	Per Transaction	14.75	2.66	17.41	14.75	2.66	17.41
		Above Rs.2 lacs	Per Transaction	24.75	4.46	29.21	24.75	4.46	29.21
				No Charges will be levied for saving bank account holders for fund transfers done through NEFT system which are initiated online (viz. internet banking and/or mobile apps of the banks)					
(iii)	Intersol fund transfer through cheques/ requests for intersol transfer			Nil					
(iv)	At par multicity cheques issued by customers & presented at clearing house at non-base centre	Upto Rs.1 lac		Nil					
		Above Rs.1 lac - 2 lacs	Per Transaction	30.00	5.40	35.40	30.00	5.40	35.40
		Above Rs.2 lacs - 5 lacs	Per Transaction	30.00	5.40	35.40	30.00	5.40	35.40
		Above Rs.5 lacs	Per Transaction	53.00	9.54	62.54	53.00	9.54	62.54
				No charges will be levied for cheques presented under CTS.					
2	Electronic Clearing Service /NACH (National Automated Clearing House)	Applicable for debit as well as credit clearing	Per transaction	3.50	0.63	4.13	3.50	0.63	4.13

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				Basic Service Charges	GST @18%	Total	Basic Service Charges	GST @18%	Total
3	Collection of Outstation cheques	Upto Rs.5000	Per cheque	40.00	7.20	47.20	40.00	7.20	47.20
		Above Rs.5000-10000	Per cheque	50.00	9.00	59.00	50.00	9.00	59.00
		Above Rs.10001-1 lac	Per cheque	100.00	18.00	118.00	100.00	18.00	118.00
		Above Rs.100000	Per cheque	200.00	36.00	236.00	200.00	36.00	236.00
				Actual postage charges to be recovered					
4	Collection of Bills	Upto Rs.10000	Per bill	110.00	19.80	129.80	110.00	19.80	129.80
		Rs.10001 - 1 lacs	Per 1000	10.00	1.80	11.80	10.00	1.80	11.80
			Minimum	110.00	19.80	129.80	110.00	19.80	129.80
		Above Rs.1 lacs - Rs.25 lacs	Per 1000	10.00	1.80	11.80	10.00	1.80	11.80
			Minimum	1000.00	180.00	1180.00	1000.00	180.00	1180.00
		Above Rs.25 lacs	Flat	25000.00	4500.00	29500.00	25000.00	4500.00	29500.00
				Actual postage charges to be recovered					
5	Demand Draft	Upto Rs.5000	Per remittance	45.00	8.10	53.10	45.00	8.10	53.10
		Rs.5001 - 10000	Per remittance	65.00	11.70	76.70	65.00	11.70	76.70
		Rs.10001 - 1 lac	Per 1000	4.00	0.72	4.72	4.00	0.72	4.72
			Minimum	70.00	12.60	82.60	70.00	12.60	82.60
		Above Rs.1 lac	Per 1000	4.50	0.81	5.31	4.50	0.81	5.31
			Minimum	450.00	81.00	531.00	450.00	81.00	531.00
		Maximum	13350.00	2403.00	15753.00	13350.00	2403.00	15753.00	
6	Remittances (DD/NEFT) against tender of cash (Maximum remittance Rs.50000)	DD		Applicable remittance charges plus 50% of normal charges			Upto Rs.1000 - Normal charges & Above Rs.1000 - Applicable remittance charges plus 50% of normal charges		
		NEFT		15.00	2.70	17.70	15.00	2.70	17.70
7	Purchase of DD for educational purpose by students	Upto Rs.5000	Per DD	N.A.			15.00	2.70	17.70
		Above Rs.5000		N.A.			Normal charges applicable to DD		
8	Issue of duplicate DD/Cancellation/ Revalidation of DD (Revalidation allowed upto 1 year from the date of issue)	Upto Rs.5000	Per DD	150.00	27.00	177.00	150.00	27.00	177.00
		Rs.5001 - 1 lac	Per DD						
		Above Rs.1 lac	Per DD						
		For students	Per DD	N.A.			150.00	27.00	177.00

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				Basic Service Charges	GST @18%	Total	Basic Service Charges	GST @18%	Total
9	Cash transactions								
(i)	Cash withdrawal from SB accounts in a calender month beyond free withdrawals based on AQB.	AQB up to Rs.25000	5 withdrawals per month free	50.00	9.00	59.00	50.00	9.00	59.00
		AQB above Rs25000-50000	8 withdrawals per month free	50.00	9.00	59.00	50.00	9.00	59.00
		AQB aboveRs.50000-100000	12 withdrawals per month free	50.00	9.00	59.00	50.00	9.00	59.00
		AQB Above 100000	Free unlimited	free					
(ii)	Cash withdrawal from CC/OD/CA	No charges		NIL					
(iii)	Cash Deposit in SB accounts	I)Cash Deposit at Base Branch		UPTO 3 TRANSACTIONS with a maximum of Rs.50000/- per transaction per month - FREE(at Base as well as Non-Base Branch)					
		II) Cash Deposit at Non-Base Branch		Beyond 3 Transactions(excluding Alternate Channel Transactions) - Rs.1/- per Thousand. Minumum Rs.50/- plus GST and Maximum Rs.10000/- Plus GST					
		Cash Deposit above free limit	Per Rs.1000	1.00	0.18	1.18	1.00	0.18	1.18
			Minimum	50.00	9.00	59.00	50.00	9.00	59.00
			Maximum	10000.00	1800.00	11800.00	10000.00	1800.00	11800.00
(iii)	Cash Deposit in CD/CC/OD accounts			<u>At Base Branch</u> Upto Rs.50000/- or 10 packets i.e. 1000 pieces per day whichever is higher : NIL Above That Rs.1/- per Rs.1000/- MinimumRs.50/- plus GST and Maximum Rs.10000/- plus GST <u>At Non Base Branch</u> Above Rs.25000/- Rs.2/- per Thousand					

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				Non-individuals			Individuals		
				Basic Service Charges	GST @18%	Total	Basic Service Charges	GST @18%	Total
				Waiver in cash deposit allowed in the following cases: · All cash received for eventually placing it as fixed deposit with the bank. · Cash deposited towards repayment of loan · All accounts where we have already committed for free of charge services like LIC, BSNL, Govt. accounts etc. · Cash received under collection facility like the one extended to National Dairy Development Board for collection/payment of amount to milk pourers or any such arrangement. · Cash deposit at base branch in SB accounts of Rural & Semi-urban branches. · Any other transaction where waiver is allowed by Competent Authority on merits.					
10	Transaction Charges at Bank MitR location								
A	For our bank Customers (ON US transactions)								
(i)	Financial Transactions (Fund Transfer, Cash Deposit, Cash Withdrawal)	PMJDY - SB A/cs		Nil					
(ii)	Financial Transactions(Fund Transfer, Cash Deposit, Cash Withdrawal)	Non PMJDY SB Accounts (first 4 Financial transactions in a calendar Month are free)	% of Transaction amount	0.40% of Transaction amt	@18% on basic charges	0.40% of Transaction amt plus GST@18%	0.40% of Transaction amt	@18% on basic charges	0.40% of Transaction amt plus GST@18%
			Minimum	10.00	1.80	11.80	10.00	1.80	11.80
			Maximum	100.00	18.00	118.00	100.00	18.00	118.00
(iii)	Financial Transactions(Fund Transfer, Cash Deposit, Cash Withdrawal)	CC/CD/OD	% of Transaction amount	0.40% of Transaction amt	@18% on basic charges	0.40% of Transaction amt plus GST@18%	0.40% of Transaction amt	@18% on basic charges	0.40% of Transaction amt plus GST@18%
			Minimum	10.00	1.80	11.80	10.00	1.80	11.80
			Maximum	100.00	18.00	118.00	100.00	18.00	118.00
(iv)	Financial Transactions(Fund Transfer, Cash Deposit, Cash Withdrawal)	Term Deposit/Cumulative Deposit accounts/Term Loan account/crop loan accounts		Nil					
B	For other bank customers (OFF US transactions)								

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Sr.	Nature of Service	Particulars	Unit	Service Charges (Rs.)					
				Non-individuals			Individuals		
				Basic Service Charges	GST @18%	Total	Basic Service Charges	GST @18%	Total
(i)	Other Bank customer utilizing our Bank BC services for Cash Deposit, cash Withdrawal and Fund Transfer		% of Transaction amount	0.40% of Transaction amt	@18% on basic charges	0.40% of Transaction amt plus GST@18%	0.40% of Transaction amt	@18% on basic charges	0.40% of Transaction amt plus GST@18%
			Minimum	10.00	1.80	11.80	10.00	1.80	11.80
			Maximum	100.00	18.00	118.00	100.00	18.00	118.00
(ii)	Our bank customers utilising other bank BC services for cash deposit, cash withdrawal and fund transfer		Minimum	10.00	1.80	11.80	10.00	1.80	11.80
			Maximum	100.00	18.00	118.00	100.00	18.00	118.00

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II. Miscellaneous Charges(Rs.)									
Sr. No.	Nature of Service	Particulars	Unit	Non-individuals			Individuals		
				Basic Service Charges	GST @18.00%	Total	Basic Service Charges	GST @18.00%	Total
		Issuance of Duplicate Passbook with latest balance		113.00	20.34	133.34	100.00	18.00	118.00
1	Duplicate Statement/ Pass book	For entries upto one year (40 entries to be treated as one ledger folio)	SB - Per folio	100.00	18.00	118.00	100.00	18.00	118.00
			Maximum	2000.00	360.00	2360.00	2000.00	360.00	2360.00
			CD -Per folio	89.00	16.02	105.02	89.00	16.02	105.02
			Maximum	2225.00	400.50	2625.50	2225.00	400.50	2625.50
		For entries older than one year (40 entries to be treated as one ledger folio)	SB - Per folio	100.00	18.00	118.00	100.00	18.00	118.00
			Maximum	8900.00	1602.00	10502.00	8900.00	1602.00	10502.00
			CD - Per folio	178.00	32.04	210.04	178.00	32.04	210.04
			Maximum	17800.00	3204.00	21004.00	17800.00	3204.00	21004.00
2	Duplicate Deposit Receipt with normal Procedure			100.00	18.00	118.00	100.00	18.00	118.00
3	Issue of cheque books		Per ch. Leaf	5.00	0.90	5.90	5.00	0.90	5.90
				Subject to 20 free cheque leaves in a financial year in SB Accounts					
4	Stop Payment Instructions	Single cheque	Per instruction	100.00	18.00	118.00	100.00	18.00	118.00
		Range of cheques	SB - Per instruction	400.00	72.00	472.00	400.00	72.00	472.00
			CD - Per instruction	600.00	108.00	708.00	600.00	108.00	708.00
5	Standing Instructions	Setting up charges (one time)		50.00	9.00	59.00	50.00	9.00	59.00
6	Inability to carry out standing instructions due to insufficient balance in the account		Per occasion	100.00	18.00	118.00	100.00	18.00	118.00
7	Enquiry relating to old records (More than 12 months old)	1 to 3 yrs. old	Per item	100.00	18.00	118.00	100.00	18.00	118.00
		3 to 5 yrs. old	Per item	200.00	36.00	236.00	200.00	36.00	236.00

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Sr. No.	Nature of Service	Particulars	Unit	Non-individuals			Individuals			
				Basic Service Charges	GST @18.00%	Total	Basic Service Charges	GST @18.00%	Total	
8	Charges for non-maintenance of minimum Average Quarterly Balance	More than 5 yrs. Old	Per item	300.00	54.00	354.00	300.00	54.00	354.00	
		SB - With ch.book	Shortfall in AQB							
			501 - 1000	100.00	18.00	118.00	100.00	18.00	118.00	
			251 - 500	50.00	9.00	59.00	50.00	9.00	59.00	
			Upto 250	25.00	4.50	29.50	25.00	4.50	29.50	
			- Without ch.book	Shortfall in AQB						
				251 - 500	50.00	9.00	59.00	50.00	9.00	59.00
				Upto 250	25.00	4.50	29.50	25.00	4.50	29.50
			SB-PENSIONS		N . A.			N.A.		
			SB-SENIOR CITIZENS		N.A.			N.A.		
	CD - Companies	Per quarter	500.00	90.00	590.00	N.A.				
	CD - Others	Per quarter	350.00	63.00	413.00	350.00	63.00	413.00		
9	Closure of Account within 12 months	i) SB								
		- with cheque book		500.00	90.00	590.00	300.00	54.00	354.00	
		- without cheque book		150.00	27.00	177.00	100.00	18.00	118.00	
		ii)CD - Individuals		N.A.	N.A.	N.A.	500.00	90.00	590.00	
		- Companies		1000.00	180.00	1180.00	N.A.	N.A.	N.A.	
		- Others		800.00	144.00	944.00	N.A.	N.A.	N.A.	
10	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, Excluding Bank Induced Transactions and Alternative Delivery Channel/Digital Transactions)		Per folio	100.00	18.00	118.00	100.00	18.00	118.00	
		Subject to FreeFolios p.a. as under :								
		Avg.Cr.Bal.(Rs.)			Free Folios			Free Folios		
		Upto 25,000			1			1		
		Above 25,000 - 50,000			2			2		
		Above 50,000 - 1 lac			3			3		
		Above 1 Lac - 2 lac			5			5		
		Above 2 Lac - 5 lac			10			10		
		Above 5 lac			All			All		

II. Miscellaneous Charges(Rs.)									
Sr. No.	Nature of Service	Particulars	Unit	Non-individuals			Individuals		
				Basic Service Charges	GST @18.00%	Total	Basic Service Charges	GST @18.00%	Total
				Max. Rs.10000/- upto 250 folios beyond 250 folios Max Rs. 25000/-			Max. Rs.10000/- upto 250 folios beyond 250 folios Max Rs. 25000/-		
11	Presentation of Usance Bills for acceptance		Per bill	130.00	23.40	153.40	130.00	23.40	153.40
12	Safe Custody charges	Scrips	Per scrip (p.a)	500.00	90.00	590.00	500.00	90.00	590.00
		Sealed Covers (20x20x20 cm)	Per cover (p.a)	500.00	90.00	590.00	500.00	90.00	590.00
		Sealed Covers (30x30x30 cm)	Per cover (p.a)	600.00	108.00	708.00	600.00	108.00	708.00
		Bank's Own Deposit Receipt		Nil			Nil		
13	Attestation of customer's signature	For obtaining loan from other banks/ institutions/other purposes	Per Occasion	100.00	18.00	118.00	100.00	18.00	118.00
14	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	150.00	27.00	177.00	150.00	27.00	177.00
15	Photo attestation			100.00	18.00	118.00	100.00	18.00	118.00
16	Certifying or verifying customer ECS mandates	Per mandate		100.00	18.00	118.00	100.00	18.00	118.00
17	Providing record copy of cheque	Per instrument		100.00	18.00	118.00	100.00	18.00	118.00

II. Miscellaneous Charges(Rs.)									
Sr. No.	Nature of Service	Particulars	Unit	Non-individuals			Individuals		
				Basic Service Charges	GST @18.00%	Total	Basic Service Charges	GST @18.00%	Total
18	Charges for SMS Banking	Charges to be collected Per SMS basis at quarterly intervals(with a maximum cap of Rs. 15/- per account per quarter)	Domestic SMS	0.25	0.05	0.30	0.25	0.05	0.30
			International SMS	1.20	0.22	1.42	1.20	0.22	1.42
19	Change of authorised signatory including reconstruction of account	For every change		200.00	36.00	236.00	200	36.00	236.00
20	Addition/Deletion of Names in Account	For Every Change		100.00	18.00	118.00	100.00	18.00	118.00
21	Change in Nomination	For Every Change		100.00	18.00	118.00	100.00	18.00	118.00
22	Allowing Operations through Power of Attorney/ Mandate	Per Occasion	SB Account	500.00	90.00	590.00	500.00	90.00	590.00
			CD/CC/OD Account	1000.00	180.00	1180.00	1000.00	180.00	1180.00
23	Loss of Safe Deposit Locker Key			Actual expenses	@18% on basic charges	Basic charges plus GST	Actual expenses	@18% on basic charges	Basic charges plus GST
			Actual Expenses Plus min 1000	Minimum 1000.00	Minimum 180.00	Minimum 1180.00	Minimum 1000.00	Minimum 180.00	Minimum 1180.00
24	Transfer of account			Actual out of pocket expenses, if any, should be recovered					
25	Payment of Deposit Receipt to another bank			Actual out of pocket expenses, if any, should be recovered					
26	Collection of other banks deposit receipts			Actual out of pocket expenses, if any, should be recovered					

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				Basic Service Charges	GST @18.00%	Total	Basic Service Charges	GST @18.00%	Total
27	charges for change of mobile number /email/address	Free updation at the time of account opening /first time registration in legacy accounts and one instance during the Finacial year, subsequent changes, charges are applicable. Note: RO head will be the authority to permit waiver of charges for bank induced changes in mobile number like correction of wrongly feeded number, updation of mobile number in defaulted loan account etc.	SB/CD/CC/OD Accounts	50.00	9.00	59.00	50.00	9.00	59.00
28	Charges for issuance of withdrawal slip for those account holder who hold chequebook with them	For SB accounts		50.00	9.00	59.00	50.00	9.00	59.00

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III. Other Charges

Sr. No.	Nature of service	Particulars	Union Bank			
			Basic Service Charges	GST @18%	Total	
1	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)				
		Financial Reasons	Upto 1 Lac	250.00	45.00	295.00
			Above 1 Lac to less than 10 Lacs	350.00	63.00	413.00
			Above 10 Lacs to less than 25 Lacs	450.00	81.00	531.00
			Above 25 Lacs to less than 100 Lacs	500.00	90.00	590.00
			1 crore & above	750.00	135.00	885.00
		Other Reasons	Flat	250.00	45.00	295.00
		Technical Reasons i.e.for No Fault of Customers (As per RBI guidelines)		NIL		
		b) Return of Inward clearing cheques i.e. cheques drawn on our branches returned to other banks (Due to technical reason i.e. for no fault of customers)		NIL		
		c) Return of Inward clearing cheques i.e. cheques drawn on our branches returned to other banks (Due to financial reasons)				
		Financial Reasons	Upto 1 Lac	250.00	45.00	295.00
			Above 1 lac to 5 lacs	500.00	90.00	590.00
			Above Rs.5lacs to Rs.10lacs	500.00	90.00	590.00
			Above Rs.10 lacs	Overnight EBLR+7.80%p.a. for 1 day	18% on basic charges	Overnight EBLR+7.80%p.a. for 1 day plus GST 18%
				Minimum 750.00	135.00	Minimum 885
		ii) Outstation		50% of basic collection charges	@18% on basic charges	50% of basic collection charges + GST @18%

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				Basic Service Charges	GST @18%	Total
				Minimum 200.00	36	Minimum 236.00
2	Handling charges for bills returned unpaid	Local		100.00	18.00	118.00
		Outstation		50% of basic collection charges	@18% on basic charges	50% of basic collection charges plus GST@18%
				Minimum 100.00	Minimum 18.00	Minimum 118.00
3	Returning charges on Debit clearing under ECS/NACH			250.00	45.00	295.00

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IV. SDV Locker Charges										
Notation	Size of Locker	Rural/ Semi Urban Branches			Urban Branches			Metro Branches		
Type of locker	Area (in cubic inches)	Basic Service Charges	GST @ 18%	Total	Basic Service Charges	GST @ 18%	Total	Basic Service Charges	GST @ 18%	Total
A	491	1100	198	1298	1400	252	1652	1700	306	2006
A1	544	1100	198	1298	1400	252	1652	1700	306	2006
A2	550	1100	198	1298	1400	252	1652	1700	306	2006
B	781	1200	216	1416	1500	270	1770	1800	324	2124
A1	850	1300	234	1534	1600	288	1888	2000	360	2360
B2	859	1300	234	1534	1600	288	1888	2000	360	2360
C/2A	1085	1400	252	1652	2000	360	2360	2600	468	3068
C1	1197	1400	252	1652	2100	378	2478	2700	486	3186
C2	1200	1400	252	1652	2100	378	2478	2700	486	3186
D	1215	1400	252	1652	2100	378	2478	2700	486	3186
D1	1337	1500	270	1770	2200	396	2596	2800	504	3304
D2	1350	1500	270	1770	2200	396	2596	2800	504	3304
D3	1550	1600	288	1888	2300	414	2714	3300	594	3894
H1/2B1	1657	2000	360	2360	2700	486	3186	3400	612	4012
E/2B	1702	2000	360	2360	2700	486	3186	3500	630	4130
E1	1800	2100	378	2478	2800	504	3304	3600	648	4248
E2	1872	2100	378	2478	2800	504	3304	3600	648	4248
F/4A	2510	2800	504	3304	3300	594	3894	4200	756	4956
G/2D	2583	2800	504	3304	3300	594	3894	4200	756	4956
G1	2685	2900	522	3422	3400	612	4012	4300	774	5074
G2	2700	2900	522	3422	3500	630	4130	5200	936	6136
G3	2750	2900	522	3422	3500	630	4130	5300	954	6254
G4	2842	3000	540	3540	3600	648	4248	5600	1008	6608
G5	3500	3100	558	3658	4200	756	4956	6300	1134	7434
H/4B	3611	3600	648	4248	4500	810	5310	6400	1152	7552
H2	3973	3600	648	4248	4800	864	5664	6600	1188	7788
H3	4000	3600	648	4248	4800	864	5664	7000	1260	8260
H4	5100	3700	666	4366	4800	864	5664	8000	1440	9440
H5	5428	4100	738	4838	6100	1098	7198	8100	1458	9558
L/L1/4D	5718	4200	756	4956	6200	1116	7316	8200	1476	9676
L2	6500	4300	774	5074	6300	1134	7434	9200	1656	10856
L3	7000	4400	792	5192	6300	1134	7434	10200	1836	12036
L4	7500	4500	810	5310	6600	1188	7788	11400	2052	13452
Free operations p.a.								12		
Particular								Basic Service Charges	GST @ 18%	Total
Beyond 12 free operations p.a.								100.00	18.00	118.00
* SDV/Strong rooms etc. of sizes other than mentioned above - 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 Rs.5 will be levied.										
* Lockers can be leased for a period upto 3 years at 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 would be recovered at old rate and w.e.f. 01.05.2020 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 1 year and not for 1 year 8 months.										

Union Bank of India					
Operations Department					
Service Charges on inland services-Merchant Banking w. e. f. 01.04.2023					
Sr No	Charges		Existing Charges	Revised Charges without Trading A/c	Revised Charges with trading A/c
1	Demat Account opening charges		Free	Free	Free
2	Demat Closure Charges		Free	Free	Free
3	Account Manintenance Charges	Individual	200+GST	Free for the first year 300+ GST from 2nd year onwards	Free for the first year 250 + GST from 2nd year onwards
		Non-Individual	1500+GST	Free for the first year 1000+GST from 2nd year onwards for HUF	Free for the first year 1000+GST from 2nd year onwards for HUF
				1500+GST from 2nd year onwards for Corporates	1500+GST from 2nd year onwards for Corporates
4	Custody Charges		Nil	Nil	Nil
5	Transaction Charges	Buy Charges	Nil	Nil	Nil
		Sell Charges	0.04% Min Rs.20 Maximum Rs.1000	Individual and HUF: 0.04% of the transaction value Subject to Minimum of Rs. 30/- and Maximum of Rs.1200/- per ISIN debit instruction (Charges of Rs.10/- per ISIN for late submission). 0.02% in case of Speed-e/ easiest with minimum of Rs. 30 and maximum of Rs. 1200/-. Corporate: 0.04% of the transaction value Subject to Minimum of Rs. 30/- and Maximum of Rs.1500/- per ISIN debit instruction (Charges of Rs.10/- per ISIN for late submission). 0.02% in case of Speed-e/ easiest with minimum of Rs. 50/- and maximum of Rs. 1500/-.	Individual and HUF: 0.04% of the transaction value Subject to Minimum of Rs. 30/- and Maximum of Rs.1200/- per ISIN debit instruction (Charges of Rs.10/- per ISIN for late submission). 0.02% in case of Speed-e/ easiest with minimum of Rs. 30 and maximum of Rs. 1200/-. Corporate: 0.04% of the transaction value Subject to Minimum of Rs. 30/- and Maximum of Rs.1500/- per ISIN debit instruction (Charges of Rs.10/- per ISIN for late submission). 0.02% in case of Speed-e/ easiest with minimum of Rs. 50/- and maximum of Rs. 1500/-.
6	Commercial Paper /CD/MIBOR linked paper Purchase/Sale		Rs.250 per transaction	Rs.500 per transaction	Rs.500 per transaction
7	Debt Instrument Sale		Rs.250 per transaction	Rs.500 per transaction	Rs.500 per transaction
8	Dematerialization		Rs.3/- per certificate Min Rs.35+ Postage Charges	Rs.5/- per certificate (Minimum Rs.100/- per DRF) including postage charges & other out of pocket expenses.	Rs.5/- per certificate (Minimum Rs.100/- per DRF) including postage charges & other out of pocket expenses.
9	Rematerialization		Rs.25 per 100 shares or part thereof Min Rs.50/-per request per ISIN plus postage charges	Rs.25.00 per 100 shares or part thereof. Min Rs.100.00 per request per ISIN including postage charges & other out of pocket expenses	Rs.25.00 per 100 shares or part thereof. Min Rs.100.00 per request per ISIN including postage charges & other out of pocket expenses

10	Pledging	Creation/Create Confirmation of pledge/Invocation of pledge	0.02% of value. Min of Rs.100/- per transaction per ISIN Max of Rs.1000 to pledgee	0.02% of transaction value or Min Rs 100/- and Max Rs.2000.	0.02% of transaction value or Min Rs 100/- and Max Rs.2000. Monthly Rs. 25000/ Month with unlimited pledging.
		Closure of Pledge	0.02% of value. Min of Rs.100/- per transaction per ISIN Max of Rs.1000 to pledgee	0.01% of value. Min of Rs.100/-per transaction per ISIN Max of Rs.1000 to pledgee	0.01% of transaction value or Min Rs 100/- and Max Rs.2000. Monthly Rs. 12500/ Month with unlimited pledging.
		Margin Pledge	Nil	0.01% of transaction value or Min Rs 100/- and Max Rs.2000.	0.01% of transaction value or Min Rs 100/- and Max Rs.2000. Monthly Rs. 12500/ Month with unlimited pledging.
11	Transaction Statement		Monthly free, if transaction is there	Monthly free, if transaction is there	Monthly free, if transaction is there
12	Holding Statement		Half yearly Free	Half yearly Free	Half yearly Free
13	Additional Statement		Rs.20 per page per account + postal charges for physical request.	By Post -Min. Rs.50/- per instance up to 2 pages and additional Rs.10 per pages including postal charges. By Email - Nil	By Post -Min. Rs.50/- per instance up to 2 pages and additional Rs.10 per pages including postal charges. By Email - Nil
14	Freezing/Unfreezing		Rs.25 per transaction	Rs.25 per transaction	Rs.25 per transaction
15	Failed Debit Transaction		Rs.50 per transaction	Rs.50 per transaction	Rs.50 per transaction
16	Deliver Instruction Slip		Rs.100 per DIS book + postal charges; First DIS book will be provided free.	Rs.100 per DIS book including postal charges ; First DIS book will be provided free	Rs.100 per DIS book including postal charges ; First DIS book will be provided free
17	Other Chrges		Demat request rejection Rs.50/- per rejection + postal charges.	Demat request rejection Rs.50/- per rejection + postal charges	Demat request rejection Rs.50/- per rejection + postal charges
18	NDU Charges		-	a. 0.01% of transaction value or Min Rs 25/- whichever is higher plus NSDL charges as applicable	a. 0.01% of transaction value or Min Rs 25/- whichever is higher plus NSDL charges as applicable
19	Dividend Account Opening Charges		Rs.25000/- + out of pocket expenses	Rs.25000/- + out of pocket expenses	Rs.25000/- + out of pocket expenses