



ANDHRA PRADESH GRAMEENA BANK

(Scheduled Bank Owned by Government)

Head Office Guntur

Service Charges and Locker Hire Charges w.e.f 01-10-2026

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Existing Charges			Revised Charges
Sl. No	Particulars of Charges/Services	Amount of Charges	
1.	Bills for Collection Outward / Inward (Documentary bills etc.)		
A	Up to Rs.1000	Rs.60 + Out of pocket expenses.	₹10/- per ₹1,000/- or part thereof, subject to a minimum of ₹100/- + Out of pocket expenses.
b	Above Rs.1000 & up to Rs. 5,000	Rs.80 + Out of pocket expenses.	
c	Above Rs. 5,000 & up to Rs.10,000	Rs.100 + Out of pocket expenses.	
d	Above Rs. 10,000 & up to Rs.1 lakh	Rs.9 per Rs.1,000 or part thereof subject to a minimum of Rs.100 + Out of pocket expenses.	
e	Above Rs.1 lakh & up to Rs.10 lakh	Rs.8 per Rs.1,000 or part thereof subject to a minimum of Rs.900 + Out of pocket expenses	
f	Above Rs.10 lakh.	Rs.7 per Rs.1,000 or part thereof subject to a minimum of Rs.8,000 + Out of pocket expenses.	
2	Collection of Cheques Outward / Inward.		
a	Up to Rs.10,000	Rs.100 per instrument.	No Charges
b	Above Rs.10,000 & up to Rs.1 lakh	Rs.150 per instrument.	
c	Above Rs.1 lakh	Rs.250 per instrument.	
The above charges will be all inclusive. No additional charges such as courier charges, out of pocket expenses are to be levied from the customers. The paying and collecting Bank shall share the above charges on 50:50 basis. In case the paying Bank is our own Bank branch, the collecting branch shall collect the entire commission. As per RBI guidelines Instant credit of out station cheques up to Rs.15,000 should be allowed by collecting only the above charges.			

For tie up loan cheques (Sugarcane and Tobacco etc.,)				
	Up to tie up loan amount & Interest		No charges	
	Over and above tie up loan amount			
	i. Up to Rs.5,000		Rs.20	
	ii. Above Rs.5,000 & up to Rs.10,000		Rs.50	
	iii. Above Rs.10,000		Rs.100	
If the proceeds of the cheque are deposited for 91 Days or more, the instrument can be collected ‘at par’. Postage also is exempted.			Existing charges remain unchanged.	
Staff cheques / Drafts are to be collected ‘at par’. Postage charges are exempted.			Removed	
			Existing charges remain unchanged.	
3	Up to and including ₹1.00 lakh - ₹250/- per instrument Above ₹1.00 lakh - ₹350/- per instrument			Cheque return inward/outward charges are as follows: upto 1lakh - Rs.250/- & Above 1lakh - Rs.350/-
Outstation cheques / Bills are to be returned by Regd. Post only and actual postal charges are to be collected. If balance is not available in the account the stipulated charges have to be collected through Value Payable Letter (VPL)			Existing charges remain unchanged.	
4	Exchange on Demand Drafts			
Category		Metro	Urban/Semi Urban	Rural
Up to Rs.5000		Rs.45	Rs.45	Rs.45
Above Rs. 5,000 up to Rs.10,000		Rs.70	Rs.70	Rs.70
Above Rs. 10,000 up to Rs.100,000	Per 1000	Rs.5	Rs.5	Rs.5
	Min	Rs.70	Rs.70	Rs.70
Above Rs.1 Lakh	Per 1000	Rs.5	Rs.5	Rs.5
	Min	Rs.500	Rs.500	Rs.500
	Max	Rs.2500	Rs.2500	Rs.2500
		Existing rates remain unchanged. The separate Rural/Semi-Urban/Urban/Metro classification is dispensed with and uniform rates shall apply irrespective of the category of centre		

Other Charges of DD/Pay Orders		Cancellation of Demand Draft/ Pay orders. (Per instrument/Case)	Rs.200	Existing charges remain unchanged.
		Demand Draft/ Pay orders- Duplicate Issuance	Rs.200	Existing charges remain unchanged.
		Demand Draft/ Pay orders- Revalidation	Rs.200	Existing charges remain unchanged.
5	Clean Bills Purchased (Cheques / Bills)			
I	Exchange of 0.75% of the amount of the instrument purchased should be collected (It attracts no GST). In addition to the above, the following charges are to be collected. a) Usual collection charges b) The instrument is to be sent by Reg. Post only. Postage of Rs.50 or actual whichever is higher is to be collected.			Existing charges remain unchanged.
II	For purchase of Local Cheques/ Bills.	0.25% of the amount of the instrument with a minimum of Rs.25 (It attracts no GST). Instant credit up to Rs.15,000 could be allowed by collecting Rs.5 per instrument.	Existing charges remain unchanged.	
III	Cheques belonging to staff members pertaining to provident fund / housing loan instalments /LIC payments/ Bank employee's cooperative society can be purchased at par.Cheques/Withdrawals of Inspectors/Staff on deputation pertaining to salary can be purchased at par. No postage.			Existing charges remain unchanged.
IV	Cheques/ Bank Drafts/ Pay Orders can be purchased at par provided the entire proceeds are placed as Term Deposit/s for a period not less than 91 Days . Postage also exempted. If the period of deposit is less than 91 Days, Branches should purchase the instruments at par with the prior permission of Chairman. Our Bank's lien should be noted on such deposits till the instruments purchased are realized. If such deposits are cancelled before due date, the CBP charges, which are exempted earlier, are to be collected.			Existing charges remain unchanged.

6	Exchange on Bankers' Cheques / Pay Orders			
	Up to Rs.1,000	Rs.20		Existing charges remain unchanged.
	Above Rs.1,000 & up to Rs.5,000	Rs.25		
	Above Rs.5,000 & up to Rs.10,000	Rs.30		
	Above Rs.10,000 & up to 1 lakh	Rs.2.25 per Rs.1000 or part thereof with a minimum of Rs.30		
	Above Rs.1 lakh & up to Rs.10 lakh	Rs.2 per Rs.1000 or part thereof with a minimum of Rs.225		
	Above Rs.10 lakh	Rs.1.50 per Rs.1000 or part thereof with a minimum of Rs.2,000		
7	Charges on NEFT and RTGS transactions:			Charges on NEFT and RTGS transactions through All Channels
	Module	Range	Charges	
	RTGS	2 - 5 Lakh	25.00	Existing charges remain unchanged.
		Above 5 Lakh	50.00	
	NEFT	Up to Rs.10,000	2.50	Existing charges remain unchanged.
		Rs.10,001 to Rs.100,000	5.00	
		Rs.100,001 to Rs.200,000	15.00	
		Above Rs. 2 Lakh	25.00	
8	IMPS Fund transfer charges:			
i	Transfer through Mobile Banking - NIL			Up to ₹1,000/- - No Charges Above ₹1,000/- and up to ₹25,000/- - ₹5/- per transaction Above ₹25,000/- - ₹10/- per transaction
ii	Transfer through Branch Channel - Rs.5			Up to ₹25,000/- - ₹5/- per transaction Above ₹25,000/- and up to ₹1.00 lakh - ₹10/- per transaction Above ₹1.00 lakh and up to ₹5.00 lakh - ₹15/- per transaction

9	Postage Charges					
A	NOTICES					₹100/- or actual postage/courier charges incurred, whichever is higher.
	Ordinary Notice		Rs.50			
	Registered Notice/Gold Auction Notice		Rs.100 or Actual whichever is higher			
	*Collection of Outstation Bills (Documentary etc.) - Not for out station cheques for collection/Purchase.					
	Ordinary Post		Rs. 50			
	Registered Post		Rs.100 or Actual whichever is higher			
B	Telephone (To know fate of OBC)		Rs.25 or actual whichever is higher			Removed
C	Return of unpaid outstation cheques (to be sent by Reg. Post only).		Rs.100 or Actual, whichever is higher.			Existing charges remain unchanged.
10	Stop Payment Instructions		Metro	Urban/Semi Urban	Rural	Revised Charges
	Single cheque	Per instruction	Rs.150	Rs.100	Rs.100	Existing charges remain unchanged.
	Range of CHQs	SB-Per instruction	Rs.500	Rs.400	Rs.300	Existing charges remain unchanged.
		CD-Per instruction	Rs.600	Rs.500	Rs.400	Existing charges remain unchanged.
11	Cheque Return - Inward (Cheque received for Payment) due to insufficiency of funds (Local or Outstation)		Up to Rs.100,000			For all types of accounts, irrespective of branch location: Up to and including ₹1.00 lakh - ₹250/- per instrument Above ₹1.00 lakh - ₹350/- per instrument
			CD/SOD Accounts			
			Rs.350	Rs.250	Rs.150	
			SB Accounts			
			Rs.300	Rs.200	Rs.100	
			Above Rs.100,000			
			CD/SOD Accounts			
			Rs.450	Rs.350	Rs.250	
			SB Accounts			
			Rs.350	Rs.250	Rs.150	

12	Signature verification (Per attestation)	Metro	Urban/Se mi Urban	Rural Branches	Existing charges remain unchanged.
		Rs.200	Rs.150	Rs.150	
		The Signature attestation should be on the Letter Head only.			
13	No dues certificate(charges per certificate)	Rs.200	Rs.150	Rs.150	Existing charges remain unchanged.
		Weaker sections (Incl SHG, SF/MF) - No Charges.			
14	Enquiry relating to old records(more than 12 months old)	Rs.200	Rs.150 per item	Rs.100 per item	Existing charges remain unchanged.
15	Record copy of the cheque/ other instrument	Rs.250	Rs.200 per item	Rs.200 per item	Existing charges remain unchanged.
16	Standing Instructions				Existing charges remain unchanged.
	Noting of Standing Instructions		Rs.50		
	Transfer between Accounts in same branch		No additional charge		
	Other Standing Instructions, including transfer from one branch to another branch of our Bank.		Rs.20 per transaction up to Rs. 10,000. Rs.30 per transaction for above Rs.10,000		
	For non-execution of Standing Instruction due to insufficient balance in account and re- registration of standing instructions.		Rs.75		
	Rs.50 per transaction involving credit to other than customers' own accounts with in the same Branch. Charges to be levied to account from which the amount is transferred. Monthly interest on FDRs, Credit of instalments to RD A/Cs and all Staff A/Cs are exempted from the above charges.				

17	Issuance of Duplicate statements / Pass Books		
	Rs.100 per duplicate pass book with latest balance Rs.50 for previous entries (if required) per Sheet or part thereof. Once in a month free for statement there after Rs.50/- per statement		Existing charges remain unchanged.
18	Closure of RD Accounts		
	Closure of RD account within a period of 6 months from the date of opening	Rs.10 where balance outstanding is less than Rs.100	No Charges.
		Rs.20 where balance outstanding is between Rs.100 and Rs.1000	
		Rs.50 where balance outstanding is more than Rs.1000	
19	Collection of other banks deposit receipts on maturity		
	Collecting Bank shall levy charges as applicable to Outstation Cheques. Paying Banker is not entitled to charge any amount. If the collecting and paying Branches are of our own Branches, Collecting Bank only shall levy charge as applicable to Outstation Cheques. No charges should be collected if amount is deposited for <u>91 days</u> and above. For Premature cancellation no exemption.		Removed
20	Issue of Balance Certificate	Rs.100 Per Certificate.	Existing charges remain unchanged.
21	Issue of Interest Certificate	No Charges.	Existing charges remain unchanged.
22	Loss of Token	Rs.500 Per Token	Existing charges remain unchanged.
23	Handling Charges on Cash Receipts under OD / CC Accounts		
	Cash Handling	Applicable Charges	

	Up to Rs.2,00,000/-		NIL	Existing charges remain unchanged.	
	Above Rs.2,00,000/-		Rs.1/- per each thousand		
	Maximum of Rs.10, 000/-. LADs, SODs against our Bank Term Deposits and Overdraft accounts of staff are exempted from levying of cash handling charges.				
24	Miscellaneous				
	*Addition/deletion of Names in all Deposit accounts.		Rs.100	Existing charges remain unchanged.	
	*Changes in Operation instructions, Power of Attorney, Board resolution etc.		Rs.200	Existing charges remain unchanged.	
	Change in Nomination		Rs.100	Existing charges remain unchanged.	
	Duplicate deposit Receipt with normal procedure		Rs.100	Existing charges remain unchanged.	
25	Tariff on Any Branch Banking (ABB) (Non Base Branch)				
	Parameter	Applicable Charges			
	Eligible customers	For all current and Savings Bank Accounts			
	1.Cash withdrawal with self-Cheque (Customer to be present) * Third Party withdrawals not allowed	UP to Rs.50000 Free of Cost Above Rs.50000 - Rs.1/- Per thousand+ Rs.50		Cash withdrawal up to ₹50,000/- per day	Free of Cost
				Above ₹50,000/- per day	₹1/- per ₹1,000/- or part thereof + ₹50/-
	2(i). Cash remittance (Remitted/Credited by self)	UP to Rs.50000	Cash deposit up to ₹50,000/- per day	Free of Cost	Free of Cost
	2(ii). Cash remittance/credit by third party	Up to Rs.10,000	Free of Cost	Above ₹50,000/- per day	₹1/- per ₹1,000/- or part thereof + ₹50/-
		Above Rs.10,000 up to Rs.50,000 -Rs.50/- Per transaction Above Rs.50000 - Rs.1/- Per thousand+ Rs.50			

3.Transfer of funds (Non-cash transactions only)	Up to Rs.1 Lakh	Free of Cost	Existing charges remain unchanged.	
	Above Rs.1 Lakh	Free of Cost	Existing charges remain unchanged.	
4.For loan recoveries	Free of Cost *		Existing charges remain unchanged.	
5.Issue of DD/Pos	The applicable service charges shall be collected.		Removed	
6.Remittance through NEFT*	The applicable service charges shall be collected.		Removed	
*7. Cash Deposit at CDM/CRM for Non base branch Accounts	Up to Rs.1000	Rs.5/-	Up to ₹50,000/- per day	Free of Cost
	Above Rs.1000 Up to Rs.50000	Rs.1/- Per thousand with Min. Rs.5/-	Above ₹50,000/- per day	₹1/- per ₹1,000/- or part thereof, subject to a minimum of ₹5/-
			Cash deposited at the Branch and through CDM/CRM on the same day shall be clubbed for determining the applicable deposit amount and charges.	
	➤ Paying branch should not allow more than one cheque from the same customer on the same day, maximum Rs. 50,000/- each. While extending ABB transactions extant guidelines of Know Your Customer(KYC)/Anti Money Laundering (AML)have to be strictly complied with.		➤ Paying branch should not allow more than one cheque from the same customer on the same day. While extending ABB transactions extant guidelines of Know Your Customer (KYC)/Anti Money Laundering (AML)have to be strictly complied with.	

26. Hire Charges on Safe Deposit Lockers						
Sr No.	Locker Type	SDL Depth 492 mm/ 19.37 Inches(H x W)	Charges for Safe deposit lockers (Non- Built in and Built in Safe deposit lockers)			
			Rural	Semi-urban	Urban	Metro
1	A	125 x 175 mm / 4.92 x 6.89 inches	1250	1500	1500	2000
2	B	159 x 210 mm / 6.26 x 8.27 inches	1600	2000	2500	2500
3	C	125 x 352 mm / 4.92 x 13.86 inches	2000	2500	3000	4000
4	D	189 x 263 mm / 7.44 x 10.35 inches	2500	2500	3000	3000

5	E	159 x 423 mm / 6.26 x 16.65 inches	3500	3500	4000	4000
6	F	278 x 352 mm / 10.94 x 13.86 inches	4500	5000	6000	6000
7	G	189 x 529 mm / 7.44 x 20.83 inches	5000	5000	6000	6000
8	H	321 x 423 mm / 12.64 x 16.65 inches	6000	7000	8000	8000
9	H1	321 x 210 mm / 12.64 x 8.27 inches	3500	3500	4000	4000
10	L	404 x 529 mm / 15.91 x 20.83 inches	8000	8000	10000	10000
11	L2	385 x 529 mm / 15.16 x 20.83 inches	8000	8000	10000	10000
25% concession in rent to <u>Confirmed Staff / Retired Staff / Staff working on deputation.</u>			Eligible confirmed, retired, and deputed staff members are granted a 25% concession on locker rent. This benefit applies strictly to the only one locker registered under the employee's name. To qualify for the discount, the staff member need not be the Primary operator of the locker.			
*The locker operations are restricted to <u>ten (10)</u> times in a Quarter. Any operations beyond it, branches are advised to charge <u>Rs.50</u> per operation. No carry over will be allowed. Sizes may vary slightly depends on the supplier/company.			The locker operations are restricted to 12 times in a Financial Year . Any operations beyond it, branches are advised to charge <u>Rs.100</u> per operation. No carry over will be allowed.			
Loss of Safe Deposit Locker Key <u>URBAN/METRO</u> Actual Expenses (To be paid to the Service provider for break open) + Rs.1,000 (to bank P&L) <u>RURAL/SEMI URBAN</u> Actual expenses (To be paid to the Service provider for break open) + Rs.500 (to bank P&L)			Existing charges remain unchanged.			

	Existing Charges		Revised Charges
27	Penalty for Non-Maintenance of Average Monthly Balance (AMB)	For both Savings Bank Account /Current Account A charge of 10 % on the shortfall amount.	Existing charges remain unchanged.
28	Service Charges for ATM/Debit Card Usage	Access to APGB ATM's: No charge up to 8 transactions per month. Beyond this limit, Rs.23 per Financial Transaction and Rs.10 per Non- Financial Transaction will apply, plus applicable GST.	Access to APGB ATM's: No charge up to 5 transactions per month. Beyond this limit, Rs.23 per Financial Transaction and Rs.10 per Non- Financial Transaction will apply, plus applicable GST.
	* Applicable for Savings Bank Account	Access to other Bank ATM's: No charge up to 5 transactions (financial and Non- financial combined) per month at non-metro centers and up to 3 Transactions per month at metro centers. Beyond this limit, Rs.23 per Financial Transaction and Rs.10 per Non- Financial Transaction will apply, plus applicable GST.	Existing charges remain unchanged.
29	ATM Card Annual Maintenance Charges	Rupay Debit Card-First year free Rs.125/- per Annum from Second year onwards	RuPay Debit Card - First year free; ₹150/- per annum from the second year onwards.
		Platinum Debit Card- Rs.250/- from First year onwards	Existing charges remain unchanged.
30.	ATM Card Re-issue Charges	RuPay Debit Card - ₹150/- Platinum Debit Card - ₹300/-	Existing charges remain unchanged.

31	Cash handling Charges for Current Account	No charges for cash deposits up to ₹2.00 lakh. For cash deposits above ₹2.00 lakh: ₹1/- per ₹1,000/- or part thereof, subject to a maximum of ₹10,000/-, plus applicable GST.	Existing charges remain unchanged.
32	Account Closure	Current Account: Closure within 12 months from the date of opening - ₹600/- plus applicable GST.	Existing charges remain unchanged.
		Savings Account	Existing charges remain unchanged.
		Category Without Cheque Book with Cheque Book	
		Rural 150 200	
		Semi-Urban and Urban 200 250	
		Metro 250 300	
33	SMS Charges	Savings Bank Account /Current Account ₹20/- per quarter	Existing charges remain unchanged.

NEW CHARGES (MISCELLANEOUS):

34	Mandate Charges	Certifying (or) Verifying of ECS mandates	Per Mandate	Rs.100/-
		Image Based Mandate Registration	Per Mandate	Rs.100/-
		E-mandate Registration	Per Mandate	Rs.100/-
		NACH/Direct Plan mandate return Charges	Per Mandate	Rs.250/-

*****All the charges are exclusive of GST*****