

Date: 19.09.2026

ग्राहकों के लिए नोटिस- सेवा प्रभारों में संशोधन
Notice to customers - Revision in Service Charges

ग्राहकों को सूचित किया जाता है कि बैंक द्वारा अपनी बैंकिंग सेवाओं पर लागू कुछ सेवा शुल्कों में संशोधन किया गया है। संशोधित सेवा शुल्क दिनांक 20.10.2026 से प्रभावी होंगे।

बैंक की आंतरिक नीतियों तथा लागू विनियामक दिशानिर्देशों के अनुरूप, सेवा प्रभारों में किए गए उक्त संशोधनों को सक्षम प्राधिकारी द्वारा अनुमोदित किया गया है।

ग्राहकों को सलाह दी जाती है कि वे संशोधित सेवा प्रभारों की जानकारी प्राप्त कर लें, जिसका विवरण बैंक की शाखाओं तथा बैंक की वेबसाइट पर उपलब्ध है।

यह नोटिस ग्राहकों को पूर्व सूचना उपलब्ध कराने तथा उन्हें उचित निर्णय लेने में सहायता करने के उद्देश्य से प्रदर्शित की जा रही है।

ग्राहकों से अनुरोध है कि कृपया इसे नोट करें। कृपया उचित प्रभारों के लिए हमारी वेबसाइट www.unionbankofindia.bank.in पर "Home Rates & Charges >> Fees & Services>> Notice on Revision of Existing Service Charges and Introduction of New Charges for Inland Services (Other than Advances) w.e.f 20.10.2026" पर जाएँ।

विस्तृत जानकारी के लिए कृपया शाखा के अधिकारियों से संपर्क करें।

Customers are hereby informed that the Bank has revised certain service charges applicable to its banking services. The revised charges shall come into effect from **20.10.2026**.

The revision of service charges have been approved by competent authority in accordance with Bank's internal policies and applicable regulatory guidelines.

Customers are advised to acquaint themselves with the revised charges, which are available at Branch, on the Bank's website.

This notice is being displayed to provide customers with advance information and to facilitate informed decision-making.

Customers are requested to take a note. Please visit our website www.unionbankofindia.bank.in for service charges under the section-

"Home Rates & Charges >> Fees & Services>> Notice on Revision of Existing Service Charges and Introduction of New Charges for Inland Services (Other than Advances) w.e.f 20.10.2026."

For details, please contact Branch Officials.

अधिकृत हस्ताक्षरी /Authorised Signatory

Annexure I

Union Bank of India									
Banking Operations Department									
Service Charges on inland services (other than advances) w.e.f. 20.10.2026									
I. Transfer, Collection, Remittance & Cash Transactions									
Sr. No.	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	50.00	9.00	59.00	50.00	9.00	59.00
(ii)	NEFT - Inward	-	-	Nil					
	NEFT - Outward	Up to 10,000	Per Transaction	2.25	0.41	2.66	2.25	0.41	2.66
		Above Rs. 10,000 - 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)	IMPS - Inward	-	-	Nil					
	IMPS - Outward	Up to Rs. 1,000	Per Transaction	Nil					
		Above Rs. 1,000 & up to Rs. 10,000	Per Transaction	2.25	0.41	2.66	2.25	0.41	2.66
		Above Rs. 10,000 & up to Rs. 1,00,000	Per Transaction	4.75	0.86	5.61	4.75	0.86	5.61
		Above Rs. 1,00,000 to Rs. 2,00,000	Per Transaction	14.75	2.66	17.41	14.75	2.66	17.41
		Above Rs. 2,00,000 to Rs. 5,00,000	Per Transaction	15.00	2.70	17.70	15.00	2.70	17.70
	No Charges will be levied for saving bank account holders for fund transfers done through IMPS system which are initiated online (viz. internet banking and/or mobile apps of the banks)								

(iv)	Intersol fund transfer through cheques/ requests for Intersol transfer			Nil					
(v)	At par multicurrency cheques issued by customers & presented at clearing house at non-base centre	Up to 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
3	Collection of Outstation cheques	Up to Rs.5,000	Per cheque	40.00	7.20	47.20	40.00	7.20	47.20
		Above Rs.5,000-10,000	Per cheque	50.00	9.00	59.00	50.00	9.00	59.00
		Above Rs.10,000-1 lac	Per cheque	100.00	18.00	118.00	100.00	18.00	118.00
		Above Rs.1,00,000	Per cheque	200.00	36.00	236.00	200.00	36.00	236.00
		Actual postage charges to be recovered separately							
4	Collection of Bills	Up to Rs.10,000	Per bill	110.00	19.80	129.80	110.00	19.80	129.80
		Above Rs.10,000 - 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 separately							
5	Demand Draft/Banker's Cheque	Up to Rs.5,000	Per remittance	45.00	8.10	53.10	45.00	8.10	53.10
		Above Rs.5,000 - 10,000	Per remittance	65.00	11.70	76.70	65.00	11.70	76.70
		Above Rs.10,000 - 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	DD		Applicable remittance charges plus 50% of normal charges			- Up to Rs.1,000 - Normal charges - Above Rs.1,000 - Applicable remittance charges plus 50% of normal charges		

	(Maximum remittance Rs.50,000)	NEFT		Upto Rs.10,000/- Rs 2.25/- Flat Above Rs.10,000/- to Rs.49,000/- Rs 4.75/- Flat	Upto Rs.10,000/- Rs 2.25/- Flat Above Rs.10,000/- to Rs.49,000/- Rs 4.75/- Flat		
7	Purchase of DD for educational purpose by students	Up to 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	For students	Per DD	N.A.	N.A.		
		For Others	Per DD	200.00	36.00	236.00	236.00
9	Cash transactions						
(i)	Cash withdrawal from SB accounts in a calendar month beyond free withdrawals based on AQB.	AQB up to Rs.25000	Per Transaction	50.00	9.00	59.00	59.00
		5 withdrawals per month free					
		AQB above Rs25000-50000	Per Transaction	50.00	9.00	59.00	59.00
		8 withdrawals per month free					
		AQB above Rs.50000-100000	Per Transaction	50.00	9.00	59.00	59.00
		12 withdrawals per month free					
		AQB Above 100000	Free unlimited	free			
(ii)	Cash withdrawal from CC/OD/CA	No charges		NIL			
(iii)	Cash Deposit in SB accounts (At Base & Non-Base Branch)	Upto 03 transactions with a maximum limit of Rs.50,000/- per transaction per month		Free			
		Cash Deposit beyond free limit	Per Rs.1000	1.00	0.18	1.18	1.18
			Minimum	50.00	9.00	59.00	59.00
			Maximum	10,000.00	1,800.00	11,800.00	11,800.00
		Cash deposited in a day will be counted as single transaction & cash deposited at branch and Cash Deposit/Recycle Machine (CDM/CRM) will be clubbed to calculate the deposit amount and charges will be levied accordingly					
(iv)	Cash Deposit in CD/CC/OD accounts (At Base & Non-Base Branch)	Cash deposited in the account upto Rs.50,000/- in a day		Free			
		For above Rs.50,000/ if number of pieces is more than 1000	Per Rs.1000	2.00	0.36	2.36	2.36
			Minimum	50.00	9.00	59.00	59.00
			Maximum	10,000.00	1,800.00	11,800.00	11,800.00
		Cash deposited in a day will be counted as single transaction & cash deposited at branch and Cash Deposit/Recycle Machine (CDM/CRM) will be clubbed to calculate the deposit amount and charges will be levied accordingly					
(v)	Cash deposit through cash deposit machines (CDM/CRM)	For SB/CD/CC/OD Accounts		As per the cash deposited charges applicable in SB/CD/CC/OD accounts.			

	cash deposited in a day will be counted as single transaction. cash deposited in branch and at cash deposit machine (CDM/CRM) will be clubbed to calculate the deposit, accordingly charge will be applicable			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 Mitra 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)								
(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		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

Union Bank of India									
Banking Operations Department									
Service Charges on inland services (other than advances) w.e.f. 20.10.2026									
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
1	Duplicate Passbook (Saving)	With Latest Balance	Per Unit	150.00	27.00	177.00	150.00	27.00	177.00
2	Issue of Letter of Acknowledgment/Duplicate Deposit Receipt/any other instrument and cancelations/Revalidation of instruments		-	100.00	18.00	118.00	100.00	18.00	118.00
3	Issue of cheque books	-	Per chq. Leaf	3.00	0.54	3.54	3.00	0.54	3.54
		-	-	Subject to 10 free cheque leaves in a financial year in SB Accounts					
4	Charges for issuance of loose cheque	for those account holders who hold chequebook with them (In addition to Normal chequebook issue charges)	Per chq. Leaf	10.00	1.80	11.80	10.00	1.80	11.80
5	Stop Payment Instructions	Single cheque	SB - Per instruction	50.00	9.00	59.00	50.00	9.00	59.00
			CD - Per instruction	50.00	9.00	59.00	50.00	9.00	59.00
		Range of cheques	SB - Per instruction	200.00	36.00	236.00	200.00	36.00	236.00
			CD - Per instruction	500.00	90.00	590.00	500.00	90.00	590.00
6	Standing Instruction (S.I)	S.I Registration/Execution of S.I	Per case	50.00	9.00	59.00	50.00	9.00	59.00
7	One time NACH mandate authorisation charge		Per mandate	100.00	18.00	118.00	100.00	18.00	118.00

8	Electronic Service/NACH	Clearing		Per transaction	3.50	0.63	4.13	3.50	0.63	4.13	
9	Failed NACH/Standing Instruction	Mandate		Per occasion	350.00	63.00	413.00	350.00	63.00	413.00	
10	NACH/Direct mandate return charge	Debit transaction		Per occasion	400.00	72.00	472.00	400.00	72.00	472.00	
11	Enquiry relating to old records	1 to 3 yrs. old	Per occasion	300.00	54.00	354.00	300.00	54.00	354.00		
		3 to 5 yrs. old	Per occasion	500.00	90.00	590.00	500.00	90.00	590.00		
		More than 5 yrs. Old	Per occasion	700.00	126.00	826.00	700.00	126.00	826.00		
		Within 12 Months	Per occasion	150.00	27.00	177.00	150.00	27.00	177.00		
12	Charges for non-maintenance of minimum Balance Charges	SB General	-	Nil							
		SB-Pensions	-	Nil			Nil				
		SB-Senior Citizens		Nil			Nil				
		SB- Premium	Short fall in AQB	150.00	27.00	177.00	150.00	27.00	177.00		
		SB-HNI		500.00	90.00	590.00	500.00	90.00	590.00		
		SB-HNI Prime		2000.00	360.00	2360.00	2000.00	360.00	2360.00		
		CD Accounts (RURAL)	Short fall in AQB	200.00	36.00	236.00	200.00	36.00	236.00		
		CD Accounts (OTHERS CENTERS)	Short fall in AQB	500.00	90.00	590.00	500.00	90.00	590.00		
		UMDCA	Short fall in AMB	25.00	4.50	29.50	25.00	4.50	29.50		
		UCCA		1,000.00	180.00	1,180.00	1,000.00	180.00	1,180.00		
		UCCAB		10,000.00	1,800.00	11,800.00	10,000.0	1,800.00	11,800.00		
		Union Unnati		1,000.00	180.00	1180.00	1000.00	180.00	1180.00		
		Union Udaan		200.00	36.00	236.00	200.00	36.00	236.00		
		RERA Operations	Rural	200.00	36.00	236.00	200.00	36.00	236.00		
			Other Centre	500.00	90.00	590.00	500.00	90.00	590.00		
			CD Flexi Deposit	-	Nil						
			RERA Collection	-	Nil						

		RERA Project	-	Nil					
Note: - Average Quarterly Balance is calculated by taking into consideration the EoD Balance from 16 th of last month of Previous Quarter to 15 th of last month of Current Quarter.									
13	Closure of Account within 12 months	with cheque book	SB	500.00	90.00	590.00	500.00	90.00	590.00
			CD-Companies	1500.00	270.00	1770.00	1500.00	270.00	1770.00
			CD- Others	1,200.00	216.00	1,416.00	1,200.00	216.00	1,416.00
		without cheque book	SB	300.00	54.00	354.00	300.00	54.00	354.00
			CD-Companies	1,200.00	216.00	1,416.00	1,200.00	216.00	1,416.00
			CD- Others	1,000.00	180.00	1,180.00	1,000.00	180.00	1,180.00
14	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)	Subject to Free Folios p.a. as under:							
		Avg. Cr. Bal. (Rs.)		Free Folios			Free Folios		
		Up to 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		
		-	Per folio	100.00	18.00	118.00	100.00	18.00	118.00
				Max. Rs.10,000/- upto 250 folios beyond 250 folios Max Rs. 25,000/-			Max. Rs.10,000/- upto 250 folios beyond 250 folios Max Rs. 25,000/-		
15	Presentation of Usance Bills for acceptance	-	Per bill	130.00	23.40	153.40	130.00	23.40	153.40
16	Safe Custody charges Applicable as per Govt Authority guidelines issue time to time.	Scripts	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		
17	Signature Verification/Photo	For upto one year	Per Occasion	150.00	27.00	177.00	150.00	27.00	177.00

	attestation/Copy of cheques for all segment								
18	Issuance of Certificate e.g Interest Certificate/No due Certificate/Balance Certificate/Other Attestation/Certificates.	SB	Per certificate/ Per Occasion	175.00	31.50	206.50	125.00	22.50	147.50
19	Image Based Mandate Registration		Per mandate	150.00	27.00	177.00	150.00	27.00	177.00
20	Providing record copy of cheque	Per instrument		150.00	27.00	177.00	150.00	27.00	177.00
21	Charges for SMS Banking	Domestic SMS	Charges to be collected Per SMS basis at quarterly intervals	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
22	Change of authorised signatory/Operational Instruction in accounts/Recording reconstitution/ Addition/Deletion of Names in joint Account/Change in Nomination	Authorised Signatory	For every change	150.00	27.00	177.00	150.00	27.00	177.00
		Addition/Deletion/ Nomination	For every change	100.00	18.00	118.00	100.00	18.00	118.00
23	Allowing Operations through Power of Attorney/ Mandate	SB Account	Per Occasion	500.00	90.00	590.00	500.00	90.00	590.00
		CD/CC/OD Account	Per Occasion	1000.00	180.00	1180.00	1000.00	180.00	1180.00
24	Transfer of account	-	Per case	Actual out of pocket expenses, if any, should be recovered					
25	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 Financial year, subsequent changes, charges are applicable.	SB/CD/CC/OD Accounts	50.00	9.00	59.00	50.00	9.00	59.00
			Note: RO head will be the authority to permit waiver of charges for bank induced changes in mobile number like correction of wrongly fed number, updation of mobile number in defaulted loan account etc.						

26	Door Step Banking (DSB)		Per Service Request	75.00	13.50	88.50	75.00	13.50	88.50
27	Account Keeping Charges	CC/CD/OD accounts		Nil					
28	Statement of Account (Physical Copy)	Monthly 1 Free	1 page (40 Entries)	5.00	0.90	5.90	5.00	0.90	5.90
29	ATM Card/KIT/any deliverable returned by courier or any deliverable not picked up from branch	Jan Dhan	-	Nil					
		Others	Per case	50.00	8.00	58.00	50.00	8.00	58.00

Union Bank of India

Banking Operations Department

Service Charges on inland services (other than advances) w.e.f. 20.10.2026

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 Cheque)	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	Up to 1 Lac	250.00 per cheque upto 3 cheque (in a year) and	45.00	295.00
				Rs.1,000/ per cheque returned from 4 th onward returns	180.00	1,180.00
			Above 1 Lac to less than 10 Lacs	500.00 per Cheque	90.00	590.00
			Above 10 Lacs to less than 25 Lacs	500.00 per Cheque	90.00	590.00
			Above 25 Lacs to less than 100 Lacs	500.00 per Cheque	90.00	590.00
			1 crore & above	750.00 per Cheque	135.00	885.00
		Other Reasons	Flat	250.00 per Cheque	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	Up to 1 Lac	250.00 per Cheque	45.00	295.00
			Above 1 lac to 5 lacs	500.00 per Cheque	90.00	590.00
			Above Rs.5lacs to Rs.10lacs	500.00 per Cheque	90.00	590.00
			Above Rs.10 lacs	EBLR+7.80% p.a. for 1 day	18% on basic charges	BLR+7.80%p.a. for 1 day plus GST 18%
				Minimum 750.00	135.00	Minimum 885.00
		ii) Outstation	-	50% of basic collection charges	@18% on basic charges	50% of basic collection charges + GST @18%
				Minimum 200.00	36.00	Minimum 236.00
2	Handling charges for bills returned unpaid	Local	Per bill	100.00	18.00	118.00
		Outstation	Per bill	150.00	27.00	177.00

Union Bank of India											
Banking Operations Department											
Service Charges on inland services (other than advances) w.e.f. 20.10.2026											
IV. SDV Locker Charges											
Category	Notation / Type of Locker	Size of Locker Volume	Rural / Semi Urban Branches	Rural / Semi Urban Branches	Rural / Semi Urban Branches	Urban Branches	Urban Branches	Urban Branches	Metro Branches	Metro Branches	Metro Branches
		(in cubic inches)	(Basic Service Charges)	GST @ 18%	Total	(Basic Service Charges)	GST @ 18%	Total	(Basic Service Charges)	GST @ 18%	Total
SMALL	A	491	1,300	234	1,534	1,800	324	2,124	2,000	360	2,360
	A1	544	1,300	234	1,534	1,800	324	2,124	2,000	360	2,360
	A2	550	1,300	234	1,534	1,800	324	2,124	2,000	360	2,360
	B	781	1,400	252	1,652	1,900	342	2,242	2,100	378	2,478
	B1	850	1,500	270	1,770	2,000	360	2,360	2,300	414	2,714
	B2	859	1,500	270	1,770	2,000	360	2,360	2,300	414	2,714
MEDIUM	C/2A	1,085	2,000	360	2,360	2,500	450	2,950	3,000	540	3,540
	C1	1,197	2,000	360	2,360	2,600	468	3,068	3,100	558	3,658
	C2	1,200	2,000	360	2,360	2,600	468	3,068	3,100	558	3,658
	D	1,215	2,000	360	2,360	2,600	468	3,068	3,100	558	3,658
	D1	1,337	2,100	378	2,478	2,700	486	3,186	3,200	576	3,776
	D2	1,350	2,100	378	2,478	2,700	486	3,186	3,200	576	3,776
	D3	1,550	2,200	396	2,596	2,800	504	3,304	3,700	666	4,366
	H1/2B1	1,657	2,600	468	3,068	3,200	576	3,776	3,800	684	4,484
	E/2B	1,702	2,600	468	3,068	3,200	576	3,776	3,900	702	4,602
	E1	1,800	2,800	504	3,304	3,500	630	4,130	4,100	738	4,838
LARGE	E2	1,872	2,800	504	3,304	3,500	630	4,130	4,100	738	4,838
	F/4A	2,510	4,000	720	4,720	6,000	1,080	7,080	6,000	1,080	7,080
	G/2D	2,583	4,000	720	4,720	6,000	1,080	7,080	6,000	1,080	7,080
	G1	2,685	4,100	738	4,838	6,100	1,098	7,198	6,100	1,098	7,198
	G2	2,700	4,100	738	4,838	6,200	1,116	7,316	6,500	1,170	7,670
	G3	2,750	4,100	738	4,838	6,200	1,116	7,316	6,600	1,188	7,788
	G4	2,842	4,200	756	4,956	6,300	1,134	7,434	6,700	1,206	7,906
	G5	3,500	4,300	774	5,074	6,500	1,170	7,670	6,800	1,224	8,024
	H/4B	3,611	6,000	1080	7,080	6,500	1,170	7,670	6,900	1,242	8,142
	H2	3,973	6,000	1080	7,080	6,500	1,170	7,670	7,000	1,260	8,260
EXTRA LARGE	H3	4,000	6,000	1080	7,080	6,500	1,170	7,670	7,000	1,260	8,260
	H4	51,00	6,000	1,080	7,080	8,000	1,440	9,440	9,500	1,710	11,210
	H5	5,428	6,400	1,152	7,552	9,300	1,674	10,974	9,700	1,746	11,446
	L/L1/4D	5,718	6,500	1,170	7,670	9,400	1,692	11,092	9,800	1,764	11,564
	L2	6,500	6,600	1,188	7,788	9,500	1,710	11,210	10,800	1,944	12,744
	L3	7,000	6,700	1,206	7,906	9,500	1,710	11,210	11,800	2,124	13,924
EXTRA LARGE	L4	7,500	8,000	1,440	9,440	11,000	1,980	12,980	13,500	2,430	15,930

- Penal interest @ 18% on rent overdue with the minimum of Rs.5 will be levied.
- Lockers may be leased for a period of up to 3 years at a time, subject to advance payment of rent. No concession in rent will be allowed where advance rent is paid by the customer.
- Rent for the overdue period up to the date of revision will be recovered at the old rate, and with effect from 20.10.2026, rent will be recovered at the revised rate. Where rent for 3 years has already been collected prior to the revision, no differential amount will be recovered.
- As locker rent is collected in advance, in the event of surrender of a locker by a customer, the proportionate advance rent already collected shall be refunded only for the unexpired/remaining complete quarter(s).
- For SDVs/Strong Rooms, etc. of sizes other than mentioned above, the service charges applicable to the immediate next higher locker size shall be charged.
- Charges for breaking open a locker/loss of key: Rs. 1,000 plus GST at 18%, plus actual expenses incurred.

Free Operations	12 Operations Per Annum		
Particular	Basic Service Charges	GST @ 18%	Total
Beyond 12 free operations p.a.	100.00	18.00	118.00
One time locker Registration Charges Rural/Semi-Urban	500.00	90.00	590.00
One time locker Registration Charges Urban/ Metro	1,000.00	180.00	1,180.00

Illustration for proportionate rent refund on surrender: A customer has availed the locker from 01st October, 2025 and requested to discontinue the service in the month of 10th February 2026, the refund amount is calculated as below:

Particular	Amount (Rs.)	Remarks
Rent collected from customer for year in advance	1200.00	In Advance
Rent charged to be for two quarters	600.00	i.e. Oct-Dec 2025 and Jan-Mar 2026
Refund amount will be for two quarters	600.00	i.e. residual two quarters

Union Bank of India

Banking Operations Department

Service Charges on inland services (other than advances) w.e.f. 20.10.2026

V. Debit Card, ATM/Pos transaction Charges

Sr. No.	Nature of service	Particulars	Unit	Union Bank		
				Basic Service Charges	GST @18%	Total
1	Debit Card Issuance Charges	-	Per instance	1 st Year: Nill charges for all variants		
2	Debit Card Annual Maintenance Charges	Classic	Per Card	250 .00	45.00	295.00
		Platinum	Per Card	350.00	63.00	413.00
		Signature, Business, Rupay Select	Per Card	600.00	108.00	708.00
		Elite Metal	Per Card	1000.00	180.00	1180.00
		HNI Emperio	Per Card	1500.00	270.00	1770.00
3	Card Reissuance upon loss/damage etc	-	Per instance	200.00	36.00	236.00
4	Generation of Card PIN dispatched to branch	-	Per instance	50.00	9.00	59.00
5	ATM transaction charge (Our/Other Bank ATM)*	Non-financial	Per transaction	9.00	1.62	10.62
		Financial	Per transaction	23.00	4.14	27.14
		*Free ATM transaction limits are inclusive of both financial and non-financial transactions. Charges shall apply once the monthly free transaction limit is exceeded (Our Bank ATMs: 5 transactions; Other Bank ATMs: Metro - 3 transactions, Non-Metro - 5 transactions)				
6	PoS-Cash withdrawal	(Beyond free)	Per transaction	1.00	0.18	1.18
7	International Transaction Charge	Balance Inquiry per instance at ATM		35.00	6.30	41.30
		ATM Cash withdrawal per instance		125.00	22.50	147.50
		Point of Sales/eCom Transaction		3.0% of transaction amount	18% of charge	Total

Union Bank of India				
Banking Operations Department				
Service Charges on inland services-Merchant Banking w. e. f. 20.10.2026				
VI- Merchant Banking Charges				
Sr	Charges		Revised Charges without Trading A/c	Revised Charges with trading A/c
1	Demat Account opening charges		Free	Free
2	Demat Closure Charges		250	250
3	Account Maintenance Charges	Individual	Free for the first year	Free for the first year
			300+ GST from 2nd year onwards	250 + GST from 2nd year onwards
		Non-Individual	Free for the first year	Free for the first year
			1,000+GST from 2 nd year onwards for HUF	1,000+GST from 2 nd year onwards for HUF
			1,500+GST from 2nd year onwards for Corporates	1,500+GST from 2nd year onwards for Corporates
4	Custody Charges		Nil	Nil
		Buy Charges	Nil	Nil
		Sell Charges	- Individual and HUF: 0.04% of the transaction value Subject to Minimum of Rs. 30/- and Maximum of Rs.1,200/- 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. 1,200/- - Corporate: 0.04% of the transaction value Subject to Minimum of Rs. 30/- and Maximum of Rs.1,500/- 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. 1,500/-	- Individual and HUF: 0.04% of the transaction value Subject to Minimum of Rs. 30/- and Maximum of Rs.1,200/- 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. 1,200/-. - Corporate: 0.04% of the transaction value Subject to Minimum of Rs. 30/- and Maximum of Rs.1,500/- 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. 1,500/-
6	Commercial Paper /CD/MIBOR linked paper Purchase/Sale		Rs.500 per transaction	Rs.500 per transaction
7	Debt Instrument Sale		Rs.500 per transaction	Rs.500 per transaction

8	Dematerialization		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.25.00 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 transaction value or Min Rs 100/- and Max Rs.2,000.	0.02% of transaction value or Min Rs 100/- and Max Rs.2000. Monthly Rs. 25,000/ Month with unlimited pledging.
		Closure of Pledge	0.01% of value. Min of Rs.100/-per transaction per ISIN Max of Rs.1,000 to pledgee	0.01% of transaction value or Min Rs 100/- and Max Rs.2000. Monthly Rs. 12,500/ Month with unlimited pledging.
		Margin Pledge	0.01% of transaction value or Min Rs 100/- and Max Rs.2,000.	0.01% of transaction value or Min Rs 100/- and Max Rs.2000. Monthly Rs. 12,500/ Month with unlimited pledging.
11	Transaction Statement		Monthly free, if transaction is there	Monthly free, if transaction is there
12	Holding Statement		Half yearly Free	Half yearly Free
13	Additional Statement		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
15	Failed Debit Transaction		Rs.50 per transaction	Rs.50 per transaction
16	Deliver Instruction Slip		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 Charges		Demat request rejection Rs.50/- per rejection plus postal charges	Demat request rejection Rs.50/- per rejection plus postal charges
18	NDU Charges		a. 0.01% of transaction value or Min Rs 25/- whichever is higher plus NSDL charges as applicable Rs.25,000/- plus out of pocket expenses	a. 0.01% of transaction value or Min Rs 25/- whichever is higher plus NSDL charges as applicable Rs.25,000/- plus out of pocket expenses
19	Dividend Account Opening Charges		Nil for companies with funds of RS 15 Crore and above waiver of existing dividend account opening charges of Rs 25000/- and applicable NEFT / RTGS charges for opening and maintaining Dividend Account.	