

No	Particulars of Service Charges	New Service Charges + GST @ 118%
1	<u>Maintenance of minimum Balance:</u>	
	A). <u>Savings Bank account</u>	
	i) Without cheque book facility: Rs.1000	
	ii) With cheque book facility: Rs.1500	
	B). <u>Current account.</u> Rs.2500	
	<u>For not maintaining average quarterly minimum balance:</u>	(Proportionate for shortfall in quarterly Average Balance)
	A) <u>Savings Bank account:</u>	
	i) Without cheque book facility:	75
	ii) With cheque book facility	100
	B) Current account	200
2	<u>Closure of account:</u>	
	A) <u>Within one year of opening:</u>	
	i) S/B a/c without cheque book facility	100
	ii) S/B account with cheque book facility:	150
	iii) Current account	300
	B). <u>After one year of opening the account:</u>	
	i) S/B account without cheque book facility	NIL
ii) S/B account with cheque book facility	Rs. 5/ per balance cheque leaf	
iii) Current account	Rs. 5/ per balance cheque leaf	
	C) Premature closure of RD account	NIL, Only penal Interest
3	<u>Cheque book charges:</u>	
	A) SB account (1 st 30 leaves free in a Financial year, charges from 4 th cheque book onwards)	25 .00 per book
	B) Current /CC/OD account (No free chq) (for CC/OD chq book with 25 leaves)	100.00 per book
4	Stop Payment instruction. (per instruction)	100
5	Revoking of Stop Payment instruction	100
6	Signature verification charges per reference	100
7	ECS mandate for debit (per mandate)	100
8	Standing Instructions (per instruction)	NIL
9	Duplicate Passbook charges for every 40 entries or fraction	
	i) Up to 1 year	50
	ii)above 1 year	75
10	i)Duplicate statement of a/c charges per folio (40 entries)	50

11	Duplicate Term Deposit receipt(per receipt)	50
12	Duplicate share certificate (per certificate)	200
13	Share transfer charges (per application)	200
14	Duplicate TDS certificate (per certificate)	100
15	Inward Clearing Return including ECS return	
	i) S/B accounts ii) Current/CC/OD accounts (plus interest @21% p.a. on the amount of cheque for 2 days in all such cases)	250 350
16	Outward Clearing Return including ECS return	
	i) S/B account ii) Current/CC/OD/Term Loan	150 250
17	Return of ECS / Cheque for EMIs	Up to Rs.25000/- Rs.500/- 25001 – 50000/- Rs.750/- 50001 – 100000/- Rs.1000/- 100001 – 150000 -Rs.1500/- Above 150000 Rs.2000/- +GST in all cases
18	Half-yearly Ledger Folio charges: Current/CC/OD	100.00 per 75 entries plus 18% GST ,
19	<u>Commission on issuance of Pay Order/DD</u>	
	i) Upto.....500	Rs.15.00
	ii) from 501 to 1000	Rs.20.00
	iii) from1001 to 5000	Rs.25.00
	iv) from..... 5001 to 10000	Rs.40.00
v) from.....10001 and above	2.00 per thousand, Minimum 40.00 plus 18% GST	
20	Collection of outstation cheque//bill	
	i) up to.....500.....	Rs.30.00
	ii) from 501....to.....1000.....	Rs.50.00
	iii) from.. 1001....to.....5000.....	Rs. 100.00
	iv) from ..5001....to.....10000....	Rs. 150.00
v) Above..... 10000..... (Branches will also collect actual postage)	3.00 per 1000/-, minimum Rs.150.00 plus 18% GST	
21	Cancellation of DD/Pay Order:	50
22	Inward cheque/DD received for collection and remittance of proceeds to outstation Bank	Actual DD & Postage Charges + Rs.3/- per Rs1000/- (minimum Rs.25/-) as Service charge plus GST
23	Cheque/DD purchase	Interest @ 21% p.a. from date of purchase till realization. (only against cheque of reputed companies and allowed only to standard and operative account)
24	Drawals against uncleared effect (against clearing) = interest @ 21% p.a. for 2 days. Also for intervening holidays in any	Interest @21% till realization (minimum Rs.50/-)
25	Late payment of RD installments	Rs.2.00 per month / Rs.100/- + GST
26	Issuance & extension of Bank Guarantee (with 100% margin)	1% upfront per annum or fraction Minimum RS.1000.00 plus 18% GST
27	Issuance of Solvency Certificate	i) Rs.100/- per lakh Subject to minimum Rs.500/- + GST
28	Issuance of NOC	Rs.100.00

29	Issuance of Notice to defaulter borrower & guarantor (charges to be recovered from borrower only)	Rs. 200.00 (1 st notice) Rs. 400.00 (next time)
30	<p>Cash transaction charges</p> <p>A) CASH DEPOSIT</p> <p>i) Up to Rs.1.00 lakh in a single day</p> <p>ii) Above Rs.1.00 lakh in a single day</p> <p style="text-align: right;">SAVINGS BANK</p> <p style="text-align: right;">CA & CC/OD</p> <p>B) CASH WITHDRAWAL</p> <p>i) Up to Rs 2.00 lakh in a single day</p> <p>ii) Above Rs.2.00 lakhs in a single day</p> <p style="text-align: right;">SAVINGS BANK</p> <p style="text-align: right;">CA & CC/OD</p>	<p>SB – FREE</p> <p>CA - FREE</p> <p>CC/OD - FREE</p> <p>Rs.2.00 per Rs. 1000 exceeding Rs.1.00 lakhs plus 18% GST</p> <p>Rs.2.00 per Rs. 1000 exceeding Rs.1.00 lakhs plus 18% GST</p> <p>SB – FREE</p> <p>CA - FREE</p> <p>CC/OD – FREE</p> <p>ii) Rs.2.00 per Rs. 1000 exceeding Rs.2.00 lakhs plus 18% GST</p> <p>ii) Rs.2.00 per Rs. 1000 exceeding Rs.2.00 lakhs plus 18% GST</p>
31	Temporary overdraft (only interest, no GST)	Interest @ 21% per annum (Minimum Rs.100/-)
32	i) Processing fees of loan & advances ii) Processing fees of Renewal of OD/CC	1 % plus 18% GST 0.50% plus 18% GST
33	Upfront Processing Fees for loans & advances for sanction (not refundable but adjustable on sanction)	0.25% of the sanction amount or Rs.5,000.00 whichever is lower plus 18% GST
34	RTGS /NEFT remittance charges (outward remittances only) i) Up to Rs.1.00 lakh ii) Over Rs.1 lakh up to Rs.5.00 lakhs iii) Over Rs.5.00 lakhs	NIL
35	Loan application form (per set)	Hard Copy Rs.100/-, Soft Copy NIL
36	Share Application fee/ Closure (per application)	Rs.100/-
37	Inspection/ Visit charges (per inspection / visit) Regular accounts	Within area of operation. Rs.250.00+ conveyance. Outside the area of operation Rs.1000/- + Conveyance
38	Gold Appraisal fee (on value of gold): i) Up to Rs. 50,000.00 ii) Rs. 50,001/- to Rs. 2.00 lakhs iii) Rs.2,00,001/- to Rs.3,00,000.00 iv) Rs.3,00,001/- to Rs.4,00,000.00 v) Rs. 4,00,000/- to Rs.5,00,000.00 vi) Rs. 500,001/- to Rs.10,00,000.00 vii) Above Rs.10,00,000.00	Actual Expenses to be Recovered
	<u>SDV Locker charges:</u> i) Small	1500.00 p.a.+ GST

39	<p>ii) Medium iii) Large</p> <p>Fixed deposit for servicing the locker rents:</p>	<p>3000.00 p.a.+ GST 7000.00 p.a.+ GST</p> <p>i) small..... Rs. 10,000/- ii) Medium...Rs. 15,000/- iii) Large..... Rs.30,000/-</p>
40	Break Open charges of locker	1000.00 +Actual charges for Break open & replacement of lock
41	Locker Operation – Maximum free operation allowed in a year is 40	<p>Up to 24 in a year is – Free 25 to 50 operations Rs.50 each + GST Above 50 operations, Rs.100 each +GST</p>
42	Delay for late payment of locker rent	5.00 per month per Rs.100 + GST No operation is allowed till clearing the dues with late fee
43	Advocate notice to defaulter borrower & Guarantor (debiting borrower's account)	1000.00 plus actual charges of Advocate and other actual expenses
44	Taking possession of property in terms of legal authorization (debiting borrower's account)	Actual expenses to be recovered.
45	Seizure of hypothecated vehicle (debiting borrower's account)	1000.00 + Parking Charges at Actual + 18% GST
46	Search Report fees of paneled Advocate	Actual
47	Valuation charges of assets by Govt. Registered & bank's approved valuer in accordance with RBI guidelines & Bank's circular	Actual
48	Obtainment of Credit report from CIBIL, Experian, Equifax & CRIF Highmark	Rs.250+GST (women Emp. Scheme & Gold Loan - Rs.100+GST) & Commercial Rs.1000 + GST
49	<p>Penal rate of interest (Penal interest to be levied for anyone or more or all of the following deficiencies)</p> <p>i) Exceeding the sanctioned limit / Drawing Power (Penal interest only on the amount exceeding & number of days/months the account remained exceeded)</p> <p>ii) Non-submission of renewal papers for borrowing facilities before due date (penal interest on full outstanding dues till the date of submission on full set of renewal papers, not part submission)</p> <p>iii) Non-submission of monthly stock statement within 10 days of following month (Penal interest on full outstanding dues)</p> <p>iv) Non-regularization of ad-hoc limit within the due date of regularization (Penal interest on the ad-hoc limit within the due date of regularization)</p> <p>v) Non-payment of EMIs on due date/s (Penal interest will be on EMI amount & if more than one EMI is overdue then Penal interest on all such overdue EMIs till regularization)</p>	<p>To be replaced with Bank Charges. Bank Charges @ Rs.100/- per lakh, per month will be charged (Maximum Rs.5000/- p.m.) in addition to Normal interest</p> <p>(up to a maximum of 3 violations)</p> <p>Above 3 violations, Rs.200/- per lakh / per month (Maximum Rs.10000/- p.m.) in addition to Normal Interest)</p> <p>GST as applicable</p>
50	Pre-closure / foreclosure charges of borrowal account	<p>If the closure is within one year from the date of disbursement – 2% of the outstanding + GST, After 1 year – NIL</p> <p>3% of outstanding amount plus 18% GST, if the loan is taken over by another Bank / FIs, during the tenure of the Loan / Credit facility</p>
51	SMS charges	<p>1st Quarter is free, 2nd quarter onwards Rs.0.20 + GST per SMS chargeable monthly. No Charges, if there is no Transactions</p>
	Requirement of Old Records	i) up to 1 year – Rs.50

52	(Subject to availability of Records)	ii) 1- 3 years - Rs.100.00 iii) over 3 years –Rs.200.00 Plus GST & Expenses for Xerox etc. will be additional.
53	Loss of Token	Rs.500.00+GST
54	Request to modify / changes in the Sanction Terms	Rs.1000/- per request + GST