

SERVICE CHARGES

Wef 02.05.2025

NAME OF THE SERVICE	PARTICULARS	AMOUNT
Savings Bank A/c Minimum Balance	Without Cheque Book	Rs.500.00
	With Cheque Book	Rs.1000.00
Current A/c Minimum Balance		Rs.3000.00
<u>Cheque Book Charges</u>		
Savings Bank A/c 1 Time Current A/c	Per Leaf 15 Leaves Per Leaf	Rs.3+GST No Charges Rs.3+GST
Pass sheet for Savings Bank Account Current Account / OD / CCL	Per sheet Per sheet	Rs.10.00+GST Rs.20.00+GST
Above 2 years transaction	Extra per sheet	Rs.20.00+GST(in addition to above charges)
Balance Certificate/ Interest Certificate etc	SB Account Current Account	Rs.100+GST Rs.150+GST
Duplicate Pass Book	Within 2 years Per pass book Above 2 years	Rs.100+GST Rs.150+GST
Stop payment	Sb a/c One Chq leaf C/A a/c One Chq leaf	Rs.100+GST Rs.150+GST
For Closing	With Chq Book Unused chqs (per leaf)	Rs.100+ GST Rs.5 + GST
	Without chq Book	Rs.100+ GST
Premature closing (Pigmy Deposit)		Commission +Rs.100+ GST
Above 1 year		Rs.100+ GST
Exceeding Transaction limit in Savings Bank A/c	Exceeds 50 transaction per month	Rs.5.00 + GST (per transaction)
Cash Handling Charges	If transaction amount is Rs.5.00 lakhs and above per day (Withdraw / receipt)	Rs.225.00 + GST
Current Account Folio Charges	Per page	Rs.5.00 + GST
Signature Verification	For every confirmation	Rs.150.00 + GST

Clearing Inward & Outward Instruments

NAME OF THE SERVICE	PARTICULARS	AMOUNT
Inward Instruments Return Charges	Savings Bank A/c	Rs.300.00+GST
	CA/OD/CCL (including ECS, NACH & CTS transaction)	Rs.500.00+ GST
Outward Instruments Return Charges	Savings Bank A/c	Rs.300.00+GST
	CA/OD/CCL (including ECS, NACH & CTS Transaction)	Rs.500/- + GST Tax per instrument (including ECS, NACH & CTS transaction)
Not maintaining Minimum Balance Charges	Savings Bank A/c	Rs.100+ GST
	Current A/c	Rs.200+ GST

NAME OF THE SERVICE	PARTICULARS	AMOUNT
PAY ORDERS	Rs.10 TO 1000.00	Rs.25.00 + GST
	Rs.1001.00 TO 5000.00	Rs.30.00 + GST
	Rs.5001.00 TO 15000.00	Rs.35.00 + GST
	Rs.15001.00 to Rs.1500000.00	0.25% per Thousand
	Above 15001	0.25% per Thousand Maximum Rs.5000.00
Cancellation Charges	Up to Rs.10000	Rs.50.00 + GST
	Above 10000	Rs.100.00 + GST
	Above Rs.500000.00	Rs.225.00 + GST
No Charges for Members and Their Children for purchase of Pay order for Higher Education Purpose		
Revalidation charges	up to 10000.00 (per transaction)	Rs.50.00 + GST
	Above 10001 (Per transaction)	Rs.100+ GST
Duplicate DD / PO Charges	Up to Rs.10000.00	Rs.30.00+ Commission + GST
	Above 10001.00	Rs.50.00+Commission + GST

OTHER SERVICE CHARGES

- a) CA / OD / CCL : Change in transaction person name & signature Rs.200.00 + GST for every change
- b) Loss of Token : Rs.300.00 + GST (per token + new token charge)
- c) Loss of Locker Key : Rs.1000.00 + charges for duplicate key
- d) Locker operation : (limit : 24 transaction per year) If limit exceeds Rs.100.00 + GST (per transaction)
- e) Issuance of Duplicate Deposit Receipt : Rs.200.00 + GST (per receipt)

LOCKER RENT CHARGES

TYPE OF LOCKER	MEASUREMENT	AMOUNT
B	159 X 215	1100.00
C	125 X 360	1300.00
D	189 X 270	1400.00
E	159 X 434	1500.00
F	278 X 360	2600.00
G	189 X 544	2600
H	322 X 434	3500
H-1	322 X 215	3000
K	405 X 544	5250

Penalty for Locker Rent due:-

	B,C,D,E Type Locker	F,G,H,H-1, K Type Locker
Rent paid within one week	No Charges	No Charges
Rent paid within one month	Rs.50/- + GST	Rs.100/- + GST
Rent paid after 1 month	Rs.100/- + GST	Rs.200/- + GST

NEFT/RTGS CHARGES

NAME OF THE SERVICE	PARTICULARS	AMOUNT
NEFT/RTGS CHARGES	Rs.1/- TO 50,000/-	Rs.10.00+GST
	Rs.50,000/- TO 2,00,000/-	Rs.25.00+GST
	Rs.2,00,001/- TO 5,00,000/-	Rs.50.00+GST
	Above 5,00,001	Rs.75.00+GST

LOAN SERVICE CHARGES

NAME OF THE SERVICE	PARTICULARS	AMOUNT
APPLICATION FEES	GOLD LOAN	Rs.50.00
	SURITY/SALARY/GROUP /VEHICLE LOAN	Rs.200.00
	IPL/OD/CCL/BL/MRL/VSL & Rent Discount Loan `	Rs.500.00
	Loans Against Other Deposits (LIC, NSC Etc.,)	Rs.200.00

(GST applicable)

LOAN PROCESSING CHARGES	All type of Loans (Except loans against our own deposits & Gold loan) including loans against other deposits like LIC , NSC etc.	1% of loan amount
	<u>GOLD LOAN</u> Upto 1.00 lakh Above 1.00 lakh upto 5.00 lakhs Above 5.00 lakhs	1% 0.5% 0.25%
	<u>PROPERTY LOAN:</u> above 1.00 Crore	0.75%
	Renewal of loan limits (OD / CCL) without enhancement	0.1% of Loan Amount maximum Rs.5000/-
	Enhancement during Renewal	1% of Enhanced Loan Amount + Application Fee + GST
BANK GUARANTEE		0.1% of Guarantee Amount or Minimum Rs.100
SOLVENCY & CAPABILITY CERTIFICATE	Per 1000/-	Rs.1.00 Minimum Rs.100.00 Maximum Rs.500.00
Bills Discount		1% of Discount Amount (minimum Rs.50.00) If cheque realization exceeds 7 days interest applicable to unsecured loan is charged

COMMITMENT CHARGES	Upto Rs.5.00 lakhs	NIL
	Loan amount sanctioned but partial amount released	2% of unreleased amount
APPRAISER CHARGES FOR GOLD LOAN	UPTO Rs.1.00 Lakh	0.20% of Sanctioned Amount
	Rs.1,00,001 TO 3,00,000	Rs.250.00
	Rs.3,00,001 TO 5,00,000	Rs.300.00
	Above 5,00,001	Rs.500.00
LOAN DOCUMENT XEROX		Rs.3.00 Per page (minimum Rs.100/-) (Rs.1/- per page)
CIBIL Verification Charges (for 2 companies)	5.00 lakhs to 20.00 lakhs	Minimum Rs.700 + GST Maximum Rs.1000/- + GST
	above 20.00 lakhs	Minimum Rs.1000/- + GST Maximum Rs.2000/- + GST

Annual ATM Charges :Rs.100 +GST (Annually)

SMS Charges : Rs.25.00 + GST (Half Yearly)

For expired CCL & OD : From the date of Expiry to date of renewal 2% penalty Interest on Balance amount

Loan File Charge : Rs.150/- + GST

Cersai Charges : Rs.250/- + GST

DTD Charges : Rs.1000/- + GST

Loan Discharge Letter : Rs.250/- + GST

