



BANK SERVICE CHARGES

(UPDATED FROM 01.04.2024)

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SR NO.	PARTICULARS	CHARGES AMOUNT	GST AMOUNT (18%)	TOTAL CHARGES
A]	MAINTENANCE OF MINIMUM BALANCE			
	SAVING ACCOUNT			
	WITHOUT CHEQUE BOOK	500.00		
	WITH CHEQUE BOOK	1000.00		
	CURRENT ACCOUNT	2500.00		
B)	VARIOUS CHARGES-CASA DEPOSIT			
1)	MINIMUM BALANCE CHARGES ON SHORTFALL BALANCE			
	FOR SAVING BANK ACCOUNT:-			
	WITHOUT CHEQUE BOOK -	10%	18%	11.80%
	WITH CHEQUE BOOK	10%	18%	11.80%
	CURRENT ACCOUNT:-	20%	18%	23.60%
2)	CLOSURE OF ACCOUNT			
	SAVING ACCOUNT	50.00	9.00	59.00
	CURRENT ACCOUNT:-			
	CLOSED WITHIN 6 MONTHS	200.00	36.00	236.00
	CLOSED AFTER 6 MONTHS	100.00	18.00	118.00
3)	CHEQUE BOOK CHARGES			
	CURRENT ACCOUNT (AT ACTUAL BASIS) And	Per Leave		
	ADDITIONAL CHEQUE BOOK ISSUE	Rs. 1.40/-	0.25	1.65

		Per Leave		
	SAVING ACCOUNT (AFTER 60 LEAVES)	Rs. 1.40	0.25	1.65
4)	UNUSED CHEQUES - PER CHEQUE CHARGES (INCASE OF CLOSURE OR SURRENDER)			
	SAVING ACCOUNT	2.00	0.36	2.36
	CURRENT ACCOUNT	2.00	0.36	2.36
	UNUSED CHEQUES NOT PRESENTED FOR CLOSURE OF CURRENT ACCOUNT - PER CHEQUE CHARGES	10.00	1.80	11.80
5)	STOP PAYMENT CHARGES-SAVING & CURRENT ACCOUNT	100.00	18.00	118.00
6)	REVOCATION OF STOP PAYMENT - SAVING & CURRENT ACCOUNT	100.00	18.00	118.00
7)	DUPLICATE PASSBOOK / STATEMENT			
	SAVING BANK ACCOUNT:-			
	WITH PRESENT BALANCE	50.00	9.00	59.00
	WITH PREVIOUS ENTRIES - PER PAGE OF PASSBOOK (UP TO LAST 3 YEARS)	10.00	1.80	11.80
	CURRENT ACCOUNT			
	WITH PREVIOUS ENTRIES - PER PAGE OF STATEMENT (UP TO LAST 3 YEARS)	15.00	2.70	17.70
8)	SERVICE CHARGES - PER ENTRY ON HALF YEARLY BASIS			
	CURRENT ACCOUNT (MINIMUM RS.50.00)	2.00	0.36	2.36
9)	CHEQUE RETURN CHARGES - SAVING AND CURRENT ACCOUNT			
	INWARD CHEQUES	200.00	36.00	236.00
	OUTWARD CHEQUES	150.00	27.00	177.00
	INWARD / OUTWARD CHEQUES ABOVE RS.2.50 LAKH (PER THOUSAND OR FRACTION OF AMOUNT)	1.00	0.18	1.18
10)	ECS/ACH RETURN CHARGES (Inward/Outward)	200.00	36.00	236.00
11)	MANDATE VERIFICATION CHARGES	50.00	9.00	59.00

12)	SIGNATURE VERIFICATION CHARGES	50.00	9.00	59.00
13)	FOLIO CHARGES:-PER PAGE			
	CURRENT ACCOUNT	50.00	9.00	59.00
	OVERDRAFT ACCOUNT	50.00	9.00	59.00
	CASH CREDIT ACCOUNT	50.00	9.00	59.00
C]	VARIOUS CHARGES - TERM DEPOSIT			
1)	ISSUE OF DUPLICATE TERM DEPOSIT RECEIPT	100.00	18.00	118.00
2)	PENALTY FOR DELAYED PAYMENT OF INSTALMENT:-			
	RECURRING ACCOUNT (FOR EVERY RS.100/- PER MONTH	1.50	0.27	1.77
D]	LOANS AND ADVANCES - OTHER THAN VEHICLE LOAN			
1)	LOAN APPICATION FORM	100.00	18	118.00
2)	PROCESSING FEE - (% ON SANCTION AMOUNT - WITHOUT CELING):-			
	FRESH LOAN / ADHOC LIMIT SANCTION (WITH MAXIMUM AMOUNT OF RS.100000/-)	0.50%	18%	0.60%
	RENEWAL OF CC OR OD	0.25%	18%	0.30%
3)	NON SUBMISSION OF STOCK STATEMENT - PENAL CHARGES @ (CASH CREDIT FACILITY)	2%	18%	2.36%
4)	COMMITMENT CHARGES (ON UNUTILISED PORTION OF SANCTIONED LIMIT)	2%	18%	2.36%
5)	EQUITABLE CHARGES	0.10%	18%	0.11%
E)	LOAN AND ADVANCES - VEHICLE LOAN			
1)	LOAN APPICATION FORM	100.00	18	118.00
2)	PROCESSING FEE -			
	UP TO RS.1.60 LACS	1000.00	180.00	1180.00
	ABOVE RS.1.60 LACS	2000.00	360.00	2360.00
3)	NOC TO R.T.O.	100.00	18.00	118.00
4)	HYP TRANSFER TO R.T.O.	100.00	18.00	118.00

5)	SEIZING OF VEHICLE -			
	TWO WHEELER & THREEWHEELER	500.00	90.00	590.00
	LIGHT VEHICLE -JEEP, CAR, MATADOOR, ETC.	1500.00	270.00	1770.00
	HEAVY VEHICLE	2500.00	450.00	2950.00
F]	LOANS AND ADVANCES - OTHERS			
1)	ASSIGNMENT AND REASSIGNMENT OF NSC / KVP			
	PER CERTIFICATE AND ACTUAL TRAVELLING EXPENSES PLUS POST OFFICE CHARGES	10.00	1.80	11.80
2)	NOTING AND RELEASE OF CHARGE ON LIC/NSC/KVP			
	POLICY AND ACTUAL TRAVELLING EXPENSES PLUS LIC OFFICE CHARGES	10.00	1.18	11.80
3)	SOLVENCY CERTIFICATE (PER THOUSAND OR FRACTION OF AMOUNT) with minimum of Rs.500/-	1.00	0.18	1.18
4)	BANK GUARANTEE			
	100% SECURED - AT THE RATE OF	1.5%	18%	1.77%
	PARTLY SECURED - AT THE RATE OF	3%	18%	3.36%
	SERVICE CHARGES PER TRANSACTION OTHER THAN COMMISION	100.00	18	118.00
5)	NON DISPLAY OF BANKS NAME PLATE	250.00	45	295.00
6)	NOTICE CHARGES TO DEFAULTERS			
	REMINDER NOTICE - BORROWER	100.00	18	118.00
	SECOND NOTICE - BORROWER & GUARANTORS	250.00	45	295.00
	THIRD NOTICE - BORROWER & GUARANTORS	300.00	54	354.00
	NOTICE UNDER SECTION 49	400.00	72	472.00
	FINAL DEMAND NOTICE	500.00	90	590.00
	GOLD AUCTION FINAL NOTICE	500.00	90	590.00
	GOLD NOTICE NEWS PAPER PUBLICATION CHARGES	1000.00	180.00	1180.00
7	COMMERCIAL CIBIL CHARGES	500.00	90.00	590.00

	CONSUMER CIBIL CHARGES	100.00	18.00	118.00
8	CERSAI CHARGES	100.00	18.00	118.00
G]	SERVICE CHARGES - OTHER SERVICES			
1)	NEFT CHARGES			
	UP TO RS.10000/-	2.50	0.45	2.95
	ABOVE RS.10001/- TO 100000/-	5.00	0.90	5.90
	ABOVE RS.100001/- TO 200000/-	15.00	2.70	17.70
	ABOVE RS.200001/-	25.00	4.50	29.50
2)	RTGS CHARGES			
	ABOVE RS.200001/- TO RS.500000/-	25.00	4.50	29.50
	ABOVE RS.500001/-	50.00	9.00	59.00
3)	ISSUE OF PAYORDERS			
	UP TO RS.10000/-	25.00	4.50	29.50
	ABOVE RS.10000/- TO RS.25000/-	50.00	9.00	59.00
	ABOVE RS.25001/- TO RS.50000/-	100.00	18.00	118.00
	ABOVE RS.50001/- TO RS.100000/-	125.00	22.50	147.50
	ABOVE RS.100000/-	150.00	27.00	177.00
4)	SAFE DEPOSIT LOCKER			
	KEY DEPOSIT	5000.00		5000.00
	RENT PER YEAR			
	SIZE 5*7,4.50*7	750.00	135.00	885.00
	SIZE 6*8,6.25*8.50,6*8.50	1100.00	198.00	1298.00
	SIZE 5*14,4.50*14	1400.00	252.00	1652.00
	SIZE 7.50*10.50,7*10.50	1800.00	324.00	2124.00
	SIZE 6.25*16.50,6.25*17,6*17	2200.00	396.00	2596.00
	SIZE 10*14,11*14,10.50*14	3100.00	558.00	3658.00
	SIZE 7.50*21,7*21	3200.00	576.00	3776.00
	SIZE 12.5*16.50,12.50*17	4500.00	810.00	5310.00
	SIZE 16*21,16*21.50,15.50*21	7000.00	1260.00	8260.00
	BREAK OPEN - ALL TYPE CASES	1000.00	180.00	1180.00

	(EXCLUDING VENDORS CHARGES)			
	SURRENDER OF LOCKER - LEVER CHANGE	200.00	36.00	236.00
5)	DUPLICATE SHARE CERTIFICATE	50.00	9.00	59.00
6)	SHARE PROCESSING CHARGES PER CERTIFICATE (CLOSURE)	10.00	0.00	10.00
7)	OTHER CERTIFICATES - TO OTHER BANKS	100.00	18.00	118.00
8)	LOSS OF TOKEN	150.00	27.00	177.00
9)	DUPLICATE ATM CARD (IN CASE OF LOSS OR STOLEN)	200.00	36.00	236.00
10)	ATM RE-PIN CHARGES	100.00	18.00	118.00
11)	ATM AMC CHARGES-ANNUAL FEE (FREE SERVICE FOR FIRST YEAR)	100.00	18.00	118.00
H]	CASH DEPOSIT SERVICE CHARGES FOR CURRENT ACCOUNTS ABOVE FREE LIMIT (FREE LIMIT 10 TIMES AVERAGE BALANCE OF LAST MONTH)	0.20%	18%	0.24%
I]	SMS CHARGES (HALF YEARLY)			
	SAVING ACCOUNT	15.00	2.70	17.70
	CURRENT/OD/CC	45.00	8.10	53.10

BOARD OF DIRECTOR MEETING - 30.03.2024

RESOLUTION NO. - 11