

Service & Other Charges

| SrNo | Service Head | | Charges |
|---|---|---------------------------------|--|
| 1 | NEFT | Up to Rs 10,000/- | Rs.2.50 |
| | | Above Rs10000 /- upto Rs.100000 | Rs.5/- |
| | | Above Rs100001 /-to 200000/- | Rs.15/- |
| 1A | RTGS | Rs.2,00,001/-Above | Rs.20/- |
| 2 | IMPS | IMPS | 5/- Per Transaction |
| 3 | Duplicate Passbook | | Rs.50/-Per Pass Book |
| 4 | BILL DISCOUNTING Cheque Purchase | | Commission Per Thousand Rs.3/- Per Day Maximum 10,000/-+18% Interest Per Day |
| 5 | Account Opening | Saving | (Rs.500/-Member, Staff & Ladies.) Other Rs.1000/- (Minimum Bal) |
| | | Current | Rs.3000/- (Minimum Bal) |
| 6 | Duplicate/ Cancellation DD | | Rs.100/- |
| 7 | DD Payable/Other Bank DD | | RS. 2/- Per Thousand Minimum. RS.25/- maximum Rs.2000/- |
| 8 | Duplicate Account Statement | SB/ CA/CC/OD/TL | Rs.10/- per leaf |
| 9 | General Cheque Leaf Charges | | Rs.10 /-Per Leaf |
| 10 | OCLG /ICLG /ECS/Cheque Return Charges | | Rs.200/- |
| 11 | Cash Deposit/Handling Charges | Current A/C-Deposit | Rs.5/- per Packet |
| If Balance Maintain Rs.1.00 Lakh Per Day then no Cash Deposit Charges Apply. | | | |
| 12 | Cheque Book Charges | All type Account | Per leaf Rs.2/- |
| 13 | ECS Mandate | | 100/- For Dr. |
| 14 | Cheque Stop Payment Charges | Per Cheque | Rs.100/-Maximum 1000/- |
| 15A | ATM CARD | Half Yearly Charges | 125/- Half Yearly (Sept/March) |
| 15B | ATM Financial or Non- Financial Transaction Charges | | Monthly 5 Transactions Free |
| | | | Rs. 20/- Per Transaction After 5 Transactions |
| 15C | ATM Pin Change | | 25/- |
| 15D | Green Pin Change | | 5/- |
| 15E | Duplicate ATM Card | | Rs.200/- |
| 16 | Minimum Bal Charges | Saving | 5% per quarter of shortfall in AQB for Minimum Balance requirement |



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| | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 17 | For Current Account | Currant | Rs.100/- per QTR Average. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| * Minimum Balance Charges are not Debited for In Operative Accounts* | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 18 | Charges For Account Close | Saving | RS. 50/- & RS.2/- PER CHEQUE LEAF | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | Current | RS. 100/- & RS.2/- PER CHEQUE LEAF | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| • No Account Closure Charges to be Charged in the account of Deceased * | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 19 | Verification Of Signature | | Rs.50/- | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 20 | Transactional SMS Charges | | 15 Paisa / SMS. (1 SMS = 160 Characters) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 21 | Document Verification Charges | | Rs.25/- | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 22 | Duplicate FDR /Share Certificate | | Rs.100/- | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| LOCKER Charges | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 23A | Locker Break Open Charges | Rs.500/- + Company Charges | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 23B | Locker Rent Charges | <table><tr><td rowspan="2">Locker Size</td><td colspan="2">New Charge</td></tr><tr><td>Yearly Charges</td><td>Deposit</td></tr><tr><td>6 x 4</td><td>600/-</td><td>8000/-</td></tr><tr><td>6 x 8</td><td>700/-</td><td>10000/-</td></tr><tr><td>16 x 6</td><td>1000/-</td><td>14000/-</td></tr><tr><td>4 x 13</td><td>1000/-</td><td>14000/-</td></tr><tr><td>10 x 7</td><td>1000/-</td><td>14000/-</td></tr><tr><td>16 x 12</td><td>1600/-</td><td>23000/-</td></tr><tr><td>12 x 7</td><td>1600/-</td><td>23000/-</td></tr><tr><td>10 x 13</td><td>1600/-</td><td>23000/-</td></tr><tr><td>12 x 16</td><td>1600/-</td><td>23000/-</td></tr><tr><td>20 x 7</td><td>1600/-</td><td>23000/-</td></tr><tr><td>20 x 15</td><td>4500/-</td><td>60000/-</td></tr><tr><td>14 x 20</td><td>4500/-</td><td>60000/-</td></tr></table> | | Locker Size | New Charge | | Yearly Charges | Deposit | 6 x 4 | 600/- | 8000/- | 6 x 8 | 700/- | 10000/- | 16 x 6 | 1000/- | 14000/- | 4 x 13 | 1000/- | 14000/- | 10 x 7 | 1000/- | 14000/- | 16 x 12 | 1600/- | 23000/- | 12 x 7 | 1600/- | 23000/- | 10 x 13 | 1600/- | 23000/- | 12 x 16 | 1600/- | 23000/- | 20 x 7 | 1600/- | 23000/- | 20 x 15 | 4500/- | 60000/- | 14 x 20 | 4500/- | 60000/- |
| Locker Size | New Charge | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Yearly Charges | Deposit | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 6 x 4 | 600/- | 8000/- | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 6 x 8 | 700/- | 10000/- | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 16 x 6 | 1000/- | 14000/- | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 4 x 13 | 1000/- | 14000/- | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 10 x 7 | 1000/- | 14000/- | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 16 x 12 | 1600/- | 23000/- | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 12 x 7 | 1600/- | 23000/- | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 10 x 13 | 1600/- | 23000/- | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 12 x 16 | 1600/- | 23000/- | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 20 x 7 | 1600/- | 23000/- | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 20 x 15 | 4500/- | 60000/- | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 14 x 20 | 4500/- | 60000/- | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

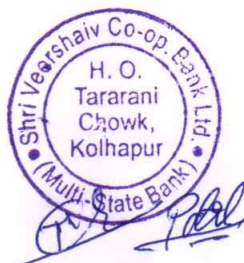


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| 24 | Form Fee | Gold Loan | Rs. 20/- |
| | | Others | Rs. 200/- |
| 25 | Processing Charges | New Loan | 0.25% Of Loan Amt, Min Rs.500/- & Maximum Rs.500000/- |
| | | Consortium Loan | As Per Sanction Letter/ Lead Bank |
| 26 | Loan Revalidation | Rs. 1-5 Lakh | Rs. 300/- |
| | | RS. 5-10 Lakh | RS. 500/- |
| | | RS. 10 Lakh & ABOVE | RS. 1000/- |
| 27 | CC/OD Renewal (Debit on Renewal date) | Loan Amount | 0.15% Of Loan, Min 500/- & Max Rs. 25000/- |
| 28 | CC Review (Debit on Renewal date) | Loan Amount | 0.15% Of Loan, Min 100/- & Max Rs. 5000/- |
| 29 | Stock Verification Or Inspection Charges | | Rs. 200/- + Traveling |
| 30 | CIBIL Report | Individual | Rs.150/- |
| | | Commercial | RS. 1700/- |
| 31 | CERSAI Registration Fees | | As Per Applicable by CERSAI + Rs.100/- |
| 32 | Document Verification Charges | | Rs. 50/- |
| 33 | Fore-Closure Charges (Except Home Loan) | If Account Get Closed Within 12 Months | Min 6 Months Interest on disbursed Amount |
| 34 | For Gold Loan- Less Than Rs. 2 Lac | If A/C Closed Within 15 Days | Min 15 Days Interest on Sanctioned Amount |
| | 2 Lac & Above | If A/C Closed Within 1 Month | Min 1 Month Interest on Sanctioned Amount |
| 35 | Gold Loan Saraf Fee | | Rs.2.50/- per Thousand & Maximum Rs.2500/- |
| 36 | Average Utilisation Of 50% Loan Amount | CC/OD | Charges Apply Per Annam On 25% Of Under Utilisation Amount as Per Applicable Interest Rate |
| 37 | No Dues /NOC Charges | | Rs.50/- |
| 38 | RTO Trade Certificate Charges | Two-Wheeler | Rs. 200/- |
| | | Three-Wheeler | RS. 200/- |
| | | Four-Wheeler | RS. 500/- |
| | | Other | RS. 1000/- |
| 39 | Solvency Certificate | Per Certificate | Rs.1000/- |
| 40 | Notice Fee (Per Notice) | Regular | Rs. 100/- |
| | | Registered Ad | RS.200/- |
| | | Lavard/Arbitration | RS. 500/- |



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|----|---|-----------------------------|---|
| 41 | Custodian Charges | Truck | Rs. 200/- Per Day |
| | | Four-Wheeler | Rs. 150/- Per Day |
| | | Three-Wheeler | Rs. 100/- Per Day |
| | | Two-Wheeler | Rs. 50/- Per Day |
| 42 | Bank Encumbrance To ROC | All Loans | At Actual of Roc + 100/- |
| 43 | Cancellation Of Bank Encumbrance from ROC | All Loans | Rs. 200/- |
| 44 | Duplicate Letter For Cancellation Of Bank Encumbrance | Property /RTO | Rs. 500/- |
| 45 | Bank Guarantee OR Letter Of Credit | Yearly | Rs.3/- Per Thousand of Guarantee Amount Min.Rs.500/- |
| 46 | Advocate Search Fee | 15 Years Loan Up to 5 Lakh | Rs.1500 + Search receipt fee |
| | | Loan above 5 Lakh 30 Years | Rs.2000 + Search receipt fee |
| 47 | Valuation Report Fee | Up to Rs.50 lakh Below | Rs.1500/- |
| | | Above Rs.50 Lakh to 75 Lakh | Rs.2000/- |
| | | Above Rs.75 lakh to 1 Crore | Rs.2500/- |
| | | Above Rs.1 Crore to 5 Crore | Rs.3000/- |
| | | Above 5 Crore loan | Rs.10,000/- |
| 48 | Construction Progress report | | Rs.750/-Per Certificate |
| 49 | Pledge Loan Valuar Fee | | Rs.1/- Per Bag & Maximum Rs.5000/- |
| 50 | Technical Feasibility Report | | Rs.2000/- |
| 51 | CA Appraisal Fee | | Minium Rs.1500/- Maximum 10000/- |
| 52 | Reconveyance Deed | | Rs.500/- |

Note – Above all Charges plus add applicable GST. (i.e.,18%)




Managing Director