

Service Charges (Bod Meeting 09.06.2023 Sub No.9)

W.e.f. 15.06.2023

SrNo	Service Head		New Charges
	Particulars		
1	RTGS / NEFT	Up to Rs 2 lakh	Rs.15/-
		Above Rs 2 Lakh	Rs.20/-
2	IMPS	IMPS	Rs.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 (Minimum Bal)
			Rs.1000/- (Minimum Bal)
		Current	Rs.3000/- (Minimum Bal)
6	Duplicate Passbook		Rs.50/-Per Pass Book
7	Duplicate/ Cancellation DD		Rs.100/-
8	DD Payable/Other Bank DD		RS. 2/- Per Thousand Minimum. RS.25/- maximum Rs.2000/-
9	Duplicate Account Statement	SB/ CA/CC/OD/TL	Rs.10/- per leaf
10	General Cheque Leaf Charges		Rs.10 /-Per Leaf
11	OCLG /ICLG /ECS/Cheque Return Charges		Rs.200/-
12	Cash Deposit Charges	Current A/C	Rs.5/- per Packet If Balance Maintain Rs.1.00 Lack Per Day then No Charges Applicable
13	Cheque Book Charges	All type Account	Per leaf Rs.2/-
14	ECS Mandate		Rs.200/- Both Side
15	Cheque Stop Payment Charges		Rs.200/-
15A	ATM CARD	Yearly Charges	150/-
15B	ATM Financial or Non-Financial Transaction Charges		Monthly 5 Transactions Free
			Rs. 20/- Per Transaction After 5 Transactions
15C	ATM Pin Change		Rs.100/-
15D	Duplicate ATM Card		Rs.200/-



16	Minimum Bal Charges	Saving	Rs.25/- per QTR Average Bal Cheque Book Facility	
17	For Current Account	Currant	Rs.100/- per QTR Average Balance	
18	Non-Operative		Saving Rs.25/- per QTR Current Rs.50/- per QTR	
If Minimum Balance Charges are charge on account, then Non operative charges cannot be charge.				
19	Charges For Account Close	Saving	RS. 50/- & RS.2/- PER CHEQUE LEAF	
		Current	RS. 100/- & RS.2/- PER CHEQUE LEAF	
20	Verification Of Signature		Rs.100/-	
21	SMS Charges		Rs.15/- Qtr.	
22	Document Verification Charges		Rs.50/-	
23	Duplicate FDR /Share Certificate		Rs.100/-	
24A	Locker Break Open Charges		Rs.500/- + Company Charges	
24B	Locker Rent Charges	LOCKER Charges		
		New Charge		New Charge
		Yearly Charges	Deposit	
		600/-	8000/-	6 x 4
		700/-	10000/-	6 x 8
		1000/-	14000/-	16 x 6
		1000/-	14000/-	4 x 13
		1000/-	14000/-	10 x 7
		1600/-	23000/-	16 x 12
		1600/-	23000/-	12 x 7
		1600/-	23000/-	10 x 13
		1600/-	23000/-	12 x 16
		1600/-	23000/-	20 x 7
		4500/-	60000/-	20 x 15
4500/-	60000/-	14 x 20		
24C	Deposit For Locker Rent Minimum 3 Year Rent recover + Break Open Charge For locker Deposit Tenure 5 Year Auto Renew FD & Quertely Interest transfer to Saving account.			



Loan Charge

25	Form Fee	Gold Loan	Rs. 20/-
		Others	Rs. 200/-
26	Processing Charges	New Loan	0.25% Of Loan Amt, Min Rs.500/- & Maximum Rs.500000/-
		Consortium Loan	As Per Sanction Letter/ Lead Bank
27	Credit Rating Charges		Rs.500/-
28	CIBIL Report	Individual	Rs.100/-
		Commercial	RS. 1500/-
29	CERSAI Registration Fees		As Per Applicable by CERSAI + Rs.100/-
30	Stock Verification Or Inspection Charges		Rs. 200/- + Traveling
31	Document Verification Charges		Rs. 50/-
32	Loan Revalidation	Rs. 1-5 Lakh	Rs. 300/-
		RS. 5-10 Lakh	RS. 500/-
		RS. 10 Lakh & ABOVE	RS. 1000/-
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 Annum On 25% Of Under Utilisation Amount as Per Applicable Interest Rate
37	CC/OD Renewal (Debit on Renewal date)	Loan Amount	0.15% Of Loan, Min 500/- & Max Rs. 25000/-
38	CC Review (Debit on Renewal date)	Loan Amount	0.15% Of Loan, Min 100/- & Max Rs. 1000/-



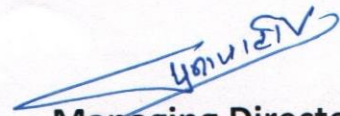
39	No Dues /NOC Charges		Rs.50/-
40	RTO Trade Certificate Charges	Two-Wheeler	Rs. 200/-
		Three-Wheeler	RS. 200/-
		Four-Wheeler	RS. 500/-
		Other	RS. 1000/-
41	Solvency Certificate	Per Certificate	Rs.1000/-
42	Notice Fee (Per Notice)	Regular	Rs. 100/-
		Registered Ad	RS.200/-
		Lavad/Arbitration	RS. 500/-
43	Custodian Charges	Truck	Rs. 150/- Per Day
		Four-Wheeler	Rs. 100/- Per Day
		Three-Wheeler	Rs. 50/- Per Day
		Two-Wheeler	Rs. 25/- Per Day
44	Bank Encumbrance To ROC	All Loans	At Actual of Roc + 100/-
44A	Cancellation Of Bank Encumbrance from ROC	All Loans	Rs. 500/-
45	Duplicate Letter For Cancellation Of Bank Encumbrance	Property /RTO	Rs. 500/-
46	Bank Guarantee OR Letter Of Credit	Yearly	Rs.3/- Per Thousand of Guarantee Amount Min.Rs.500/- & Max.Rs.10000/-
47	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
48	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/-
49	Construction Progress report		Rs.750/-Per Certificate
50	Pledge Loan Valuar Fee		Rs.1/- Per Bag & Maximum Rs.5000/-
51	Technical Feasibility Report		Rs.2000/-



52	CA Appraisal Fee		Minium Rs.1500/- Maximum 10000/-
53	Reconveyance Deed		Rs.500/-

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




Managing Director