

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 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/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.			
13	Cheque Book Charges	All type Account	Per leaf Rs.2/-
14	ECS Mandate		100/- For Dr.
15	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	
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	SMS Charges		Rs.15/- Qtr.	
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	New Charge		
		Locker Size	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/-		

Loan Charges

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/-
		Lavad/Arbitration	RS. 500/-
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%)



[Handwritten Signature]
Managing Director