

SERVICE CHARGES FROM 01-09-2024

Sr No	Item Charges	Details	New charges + GST
1)	MICR Cheque	All SB A/C	Rs 3/-Per Leaf
		CA/CC/OD	Rs 4/-Per Leaf
2)	Issue of pass Book/ Balance certificate	Issue Ist SB PassBook / Statement	Free
		Duplicate Pass Book	Rs 50/-
		Balance certificate (SB/CC/CA/)	Free
		CA/CC/OD Statement once in month	Free
		Ind time Per Statement	50/-Rs or Rs 5 per page whichever is higher
		All statements through E-mail	Free
3)	Stop Payment Charges	SB A/C	Rs 100/- Per Cheque
		CA/CC/OD A/C	Rs 200/- Per Cheque
4)	A/C closure before 12 Months	Up to 14 days from account opening	Nil
		From 15 Days to 1 Year	
		SB Account	Rs 200/-
		C/A	Rs 300/-
		Above 1 year	NIL
5)	Cheque Return Charges	For Financial Reasons	
		Inward Clearing	Rs 300/-
		Outward Clearing	Rs 150/-
		For Non-financial reasons due to customer fault	Nil
		For Technical Reason	Nil
6)	Signature Verification and photo attestation Charges	Per attestation	Rs.100/-
7)	No Dues Certificate	For all	Nil
8)	Issue Pay Order/DD/ Banker cheque	Up to 50000/-	Rs.100/-
		Above 50000/-	Rs.150/-
9)	Revalidation/ cancellation of Pay Order/DD/ Bankers cheque	Up to Rs 500/-	Rs 20/-
		Above Rs.500/-	Rs 100/-
10)	Issuance of Duplicate Term Deposit Receipt	All type of Term Deposit	Rs 150/- Per Receipt
11)	Locker Operations	15 Operations Per Year	Free
		Beyond 15 Visit	100/-

12	Loss of locker Key		Rs 1000/ + Actual charges
Sr No	Type of Account	Details	Required Minimum balance
1	Saving Account	1) Normal SB A/c without Cheque. book	Rs 500/-
		2) For all Normal SB A/c with cheque book	Rs 1500/-
		3) Senior Citizen SB A/c	Rs 500/-
2	Current A/c	All current Accounts	Rs 2000/-

Charges:-SB / CA

Sr No	Type of Account	Details	New Charges
1)	Saving Account	Quarterly maintenance charges	Rs 25/-+GST
2)	Current Account / CCOD A/c	Quarterly maintenance charges	Rs 50/-+GST

ARGES TO A/C :-

Sr No	Type of Accounts	Periodicity	New Charges
1)	Saving Account	Quarterly basis	Per SMS 0.24 Paisa +GST
2)	Current Account		
3)	Cash Credit Accounts		

I CHARGES:-

Sr No	Item Charges	Details	New Charges
1)	ATM	1) ATM Annual Fee	100/- RS +GST
		2) Replacement of Lost debit card	200/- Rs + GST
		3) Duplicate pin issue	30/- +GST

EFT CHARGES :-

Sr No	Item Charges	Details	New Charges
1)	RTGS/NEFT	1)Up to 2.00Lakhs	Rs 25/-+ GST
		2)Above 2.00Lakhs	Rs 55/-+ GST
2)	From Mobile Banking	AS Above	

Return Charges :-

Sr No	Item Charges	Details	Charges
1	ECS	Per Mandate	250+ GST

is & Advances:-

Sr No	Item Charges	Details	New Charges
1)	Loan application Fees	Any Loan application	Rs 200+ GST
2)	Cibil Charges	1)Non Commercial	
		Up to Rs.25.00Lakhs	Rs 300+GST
		Above Rs.25.00Lakhs	Rs 500+GST
		2) For Commercial	
		Up to Rs.5.00 Lakhs	No Commercial cibil required
		Rs.5.01 to 10.00 Lakhs	500/-+GST
		Rs.10.01 Lakhs to 25.00 Lakhs	750/-+GST
		Above Rs.25.00 Lakhs	1000/-+GST
3)	Loan Scrutiny Charges	All New Loans, Any change in cc limit	0.25% of the amount applied. (Minimum 250/- & maximum up to 30000/-)

4)	Cash Credit Review & Renewal	Amount	
	(For Renewal After 36 Month)	Up to Rs.5.00 Lakhs	750/-+GST
		Rs.5.01 Lakhs to Rs.10.00 Lakhs	1000/+ GST
		Rs.10.01 Lakhs toRs.25.00 Lakhs	1500/+GST
		Above 25.00 Lakhs	2000/-+GST
5)	GOLD Loan Valuation Charges For Valuer	0 TO Rs.1 Lakh	250/-
		Rs.1.01 to 4.00 Lakh	500/-
		Rs.4.01 Lakh to 10.00 Lakh	1000/-
		Above 10.00Lakh	1500/-
6)	Gold Loan Process Fee	Any Amount	100/-+GST
7)	Bank Guarantee	Any Financial Guarantee	2% Of Amount +GST

**** उपरोक्त सेवा शुल्काची अंमलबजावणी दिनांक ०१-०९-२०२४ पासून लागू असेल**