

UPDATED LIST OF SERVICE CHARGES W.E.F.01/12/2023

SR No	Schedule of Charges	OldCharges		RevisedCharges	
		Saving A/c	Current A/c	SB	CA
1	Non Maintenance of MAB charges in account	Rs.118/-	Rs.236/-	Rs.118/- (Rs.100+ GST)	Rs.236/- (Rs.200+ GST)
2	Bank Statement Charges	NA	Rs.5/-per page	NA	Rs.59/- (Rs.50 +GST)
3	RTGS-OUTWARD Charges	Above 2 lakh Rs.118/-		Rs.59/- (Rs.50+ GST)	
4	NEFTOUTWARD Charges	Below 2 lakh Rs.59/-		Rs.29.50/- (Rs.25+GST)	
5	I/W Cheque/ECS/SI Return Charges	Upto1 lakh Rs.118 Above1 lakh to5 lakhs Rs.236/- above5lakh Rs.354/-	ECS Debit / Credit-Rs.1.5 per Thousand +GST	Rs.354/- (Rs.300+GST)	
6	O/W Cheque/ECS/SI Return Charges	Cheque upto1lakh Rs.118 Above 1 lakh to 5 lakhs Rs.236/- above 5 lakhRs.354/-	ECS Debit / Credit-Rs.1.5 per Thousand +GST	Rs.118/- (Rs.100+GST)	
7	ATM Cash Withdrawal Charges	Fin=11NonFin=24	Fin=11Non Fin=24	Non Fin=11/- (Rs.10+GST) Fin = 24/- (Rs.20 + GST)	
8	Inter Bank ATM transaction (HDFC)	Unlimited	Unlimited	Unlimited	
9	Transaction at Other Bank ATM	Metro3&Urban5	Metro3&Urban5	Metro3&Urban5	
10	Debit Card Charges Annual Fees	Rs.150+GST	Rs.150+GST	Rs.177/- (Rs.150+GST)	
11	Add on Card Charges/ Renewal	Rs.236	Rs.236	Rs.177/- (Rs.150+ GST)	
12	Replacement of Debit Card	Rs.150+GST	Rs.150+GST	Rs.177/- (Rs.150+GST)	
13	ATM Re-pin Charges	Nil	Nil	Free from Mobile App Sarvatra, from Branch Rs.59/- (Rs.50+GST)	
14	ATM Withdrawal Limit per day	25000	25000	25000	
15	POS Limit per day	25000	25000	25000	
16	Standing Instruction Charges	Within Bank-Free other Bank Rs.24/-	Within Bank-Free other BankRs.24/-	Free	

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17	ECS Mandate Activation Charges	Rs. 472/-	Rs. 472/-	Rs.472/--(RS.400+GST)	
18	Stop Payment Charges Per Instrument	Rs.71/-Per Chq	Rs.71/-Per Chq	Rs.118/--(Rs.100+GST)	
19	Balance Certificate Charges			Free	
20	Account Closure Charges	Rs.118/-	Rs.118/-	Rs.236/--(Rs.200+GST)	
21	SMS alerts(Monthly)(Rs)	Rs.100/-+ GST	Rs.150/-+ GST	Rs.118/- (Rs.100+ GST)	Rs.177/- (Rs.150+ GST)
22	Issuance of Duplicate Demand Draft, Pay Orders/Bankers Cheque etc.	PO - Up to 1000/- Rs.18 1001-5000 Rs.24 5001 - 10000 Rs.30 10001-20000Rs.36 above20000Rs. 1.5perthousand+ GST	DD - up to 20000Rs.30 above20000 Rs.1.5 per thousand+ GST	Rs.59/--(Rs.50+ GST)	
23	Duplicate Pass Book/ Statement	Rs40	Rs.5/-per page	Rs.59/- (Rs.50+GST)	Rs.59/-per Page(Rs.50+ GST)
24	Issue of Demand Drafts & Pay orders/Bankers Cheque through account Note-DD/PO Through Cash not allow.	PO - Up to 1000/- Rs.18 1001-5000 Rs.24 5001 - 10000 Rs.30 10001-20000Rs.36 above20000Rs. 1.5perthousand+ GST DD-up to 20000 Rs.30 above20000Rs.1.5 per thousand +GST	DD - up to 20000Rs.30 above20000 Rs.1.5 per thousand + GST	PO - Up to 1000/- Rs.18 1001- 5000Rs.24 5001- 10000Rs.30 10001-20000 Rs.36 above20000Rs.1.5 per thousand + GST DD-upto20000 Rs.30 above 20000 Rs.1.5 per Thousand + GST	

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25	Revalidation/Cancellation of Demand Drafts, Pay Orders/Bankers Cheque etc.	Cancellation Up to 50000 Rs.24/- above 50000 Rs.48/-	Revalidation Up to 50000 Rs.24/- above 50000 Rs.48/-	Rs.59/- (Rs.50+ GST)	
26	Account Maintenance Charges	0	Rs.236/- yearly	NA	Rs.236/- yearly
27	Issuance of Duplicate Term deposit Receipt	Rs.24/- per certificate	Rs.24/- per certificate	Rs.59/- (Rs.50+ GST)	
28	Non operative Account	With min Bal -Nil Below min Bal Rs.59/- half yrly	With min Bal -Nil Below min Bal Rs.59/- half yrly	With min Bal -Nil Below min Bal Rs.59/- half yrly (Rs.50+ GST)	With min Bal -Nil Below min Bal Rs.118/- half yrly (Rs.100+ GST)
29	Addition or Deletion of names in account			NA	NA
30	Signature verification & photo attestation charges			Rs.59/- (Rs.50+ GST)	
31	Cheque Book Charges	Rs.2.4/- per leaf	Rs.2.4/- per leaf	Rs.2.5/- Per Leaf	Rs.2.5/- Per Leaf
32	Outstation Cheque Clearance Charges	Up to 1 lakh Rs.54/- + Postage Charges above 1 lakh Rs.1.5 per thousand max 1105 + GST and Postage	Outstation Cheque Return 50% of collection Charges Min Rs.60/- + GST.	Upto 1 lakh Rs.54/- + Postage Charges above 1 lakh Rs.1.5 per thousand max 1105 + GST and Postage (Outstation Cheque Return 50% of collection charges Min Rs.60/- + GST.)	
33	Record-Copy Of The Cheque and other Documents	upto 3yrs Rs.118 above 3yrs to 5 yrs - Rs.177/- above 5yrs - Rs.236/-	Up to 3yrs Rs.118 above 3yrs to 5 yrs - Rs.177/- above 5 yrs - Rs.236/-	Rs.5/- Per Page, Min Rs.59/- (Rs.50/- + GST)	
34	Duplicate Share Certificate			Rs.354/- (Rs.300+GST)	
35	Franking	Rs.25/- per page		Rs.25/- per page	

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Advances					
1	Duplicate No Dues Certificate Charges				Rs.59/--(Rs.50+ GST)
2	Fore-closure Letter Charges				Rs.236/--(Rs.200+GST)
3	List of Documents Issuance charges				Rs.590/--(Rs.500+GST)
4	Non submission of stock statement charges				NA
5	Loan Statement of Account Charges				FirstFree,thenRs.59/-per Page(Rs.50+GST)
6	Interest Certificate				Rs.59/--(Rs.50+ GST)
7	Non-Renewal of Limit		2%		2%
8	Excess overdrawing power (DP)		2%		2%
9	Overdraft		2%		2%
10	Term loan Installment overdue		2%		2%
11	Recovery Visit Charges		Rs.590/-		Rs.590/-
12	Solvency Certificate		Rs.1180/-per solvency		Rs.1180/-per solvency
13	Bank Guarantee Commission	Performance-2%+ GST Financial- 3% +GST			Performance-2%+GST Financial - 3% + GST
	i) Min Commission fraction of months to be counted for 1st qtr.				i) Min Commission fraction of months to be counted for 1 st qtr.
	ii)100% cash margin- 1/4th of above commission				ii)100% cash margin-1/4 th of above commission
	iii) Min Rs.200/-to be recovered per guarantee				iii) Min Rs.200/-to be recovered per guarantee
14	LC commission and charges for inland & foreign, foreign Documentary bill purchase.		As per LG Commission & charges. Bill purchase as per sanction.		As per LG Commission & Charges. Bill purchase as per sanction.

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15	Processing Fee	1.50%+GST All Loan Products including housing loan		01. Housing Loan. 0.50%+GST 02. Other than housing loan 1.00%+GST. 03. Renewal of CC OD 0.75%+GST.	
16	Stock Statement Charges	NA		NA	
17	Ledger Folio Charges	Rs.17.70/-per page	Rs.29.50/-Per Page	Free	Rs.18/- Per Page(Rs.15+ GST)
18	Pre Closure Charges (Excluding Housing Loan) if closed within one year	NA		2.00% of outstanding amount	

Approved By

CEO

On Dated 24th Dec 2023.