

Service Charges

Sl.No	Particulars	Frequency	Revised Charges
1.	NON MAINTAINANCE OF MINIMUM QUATERLY AVERAGE BALANCE		
(a)	Saving Bank Account	Quarterly	Nil
(b)	Current Account	Quarterly	Rs.100/-
2.	CHEQUE BOOK CHARGES		
(a)	Saving Bank	10 & 25 leaves (First 10 Book Free)	4/- per leaf
(b)	Current Account	25 leaves	4/- per leaf
(c)	Overdraft Account	10 leaves	4/- per leaf
3.	CHEQUE RETURN CHARGES	Per Instrument	Rs.200/-
4.	SMS ALERT CHARGES		
(a)	Saving Bank Account	Half Yearly	Rs.25/-
(b)	Current Account	Half Yearly	Rs.25/-
(c)	Overdraft Account	Half Yearly	Rs.25/-
5.	DUPLICATE PASS BOOK CHARGES	On Issuance of Duplicate Pass Book	Rs.50/-
6.	STATEMENT OF ACCOUNT	Other than Pass Book and Additional Statement	Rs.25/- per page
7.	NEFT CHARGES Applicable to all transaction except matured Deposit transfer only		
(a)	Rs.1/- to Rs.25000/-	Per Transaction	Rs.10/-
(b)	Rs.25001/- to Rs.100000/-	Per Transaction	Rs.15/-
(c)	Above Rs.100001/-	Per Transaction	Rs.25/-
8.	RTGS CHARGES Applicable to all transaction except matured Deposit transfer only		
(a)	Above Rs.200001/-	Per Transaction	Rs.25/-
9.	D.D/ PAYORDER ISSUANCE CHARGES	Per Instrument	Minimum Rs.25/- and Rs.2/- per Thousands of instrument value + GST
10.	D.D/ PAYORDER CANCELLATION CHARGES	Per Instrument	Rs.25/-
11.	CIBIL REPORT EXTRACTION CHARGES		Rs.350/-

12.	PROCESSING FEES		
(a)	JEWEL LOAN		0.50%
(b)	VEHICLE LOAN (New Vehicle)	Upto Rs.2,00,000/-	1%
		Above Rs.2,00,000/-	1%
(c)	VEHICLE LOAN(Second Hand Vehicle)	Upto Rs.2,00,000/-	1%
		Above Rs.2,00,000/-	1%
(d)	HOUSING LOAN/ MORTGAGE LOAN	Upto Rs.2,00,000/-	1%
		Above Rs.2,00,000/-	1%
(e)	OVERDRAFT	Upto Rs.2,00,000/-	1%
		Above Rs.2,00,000/-	1%
13.	CERSAI CHARGES		Rs.250/-
14.	LOAN DOCUMENT CHARGES		
(a)	Up to Rs.1 lakh		Rs.200/-+GST
(b)	Up to Rs.2 lakh		Rs.400/-+GST
(c)	Rs.200001/- to Rs.500000/-		Rs.600/-+GST
(d)	Above Rs.500001/-		Rs.1000/-+GST
15.	SURETY LOAN		
(a)	5% SCPL and CMDE of Loan Amount		5%
16.	LOAN NOTICE CHARGES		
(a)	Normal Notice		Rs.50/-
(b)	Register Notice		Rs.100/-
17.	JEWEL NOTICE CHARGES		
(a)	Normal Notice		Rs.50/-
(b)	Register Notice		Rs.100/-
18.	LOCKER RENT		
(a)	Small	Yearly	Rs.700/-+GST
(b)	Medium	Yearly	Rs.1200/-+GST
(c)	Large	Yearly	Rs.2000/-+GST
19.	SERVICE CHARGES ON NON-AVAILMENT OF LOAN AFTER SANCTION OF PROPOSAL	ONLY APPLICABLE PROCESSING CHARGES TO BE COLLECTED	Actual Processing Fees

20.	JEWEL APPRAISERS FEES		
(a)		1/- to 25000/-	Rs.50/-
(b)		25001/ to 50000/-	Rs.60/-
(c)		50001/- to 75000/-	Rs.65/-
(d)		75001/- to 100000/-	Rs.100/-
(e)		Above 1 Lakh	Rs.150/-
21.	QR CODE CHARGES		
(a)	With Stand		200/-
(b)	Without Stand		100/-
(c)	Sound Box		2200/-
22.	NON UTILIZATION OVERDRAFT ACCOUNT	Quarterly	2% additional interest on the limit if there is no transaction in the OD account in a Quarter. (Debit of interest & charges and repayment of the same cannot be treated as transaction). Atleast 5% of the limit withdrawal and credit per quarter may be considered as transaction.
23.	ATM Cards		150/- Initial 175/- per annum from second year onwards 150/- for issuing New card in case of old card lost

Above charges are excluding GST

GST is charged as per applicable rate