

Annexure to Circular No.08/2024-25 Dated : 16.07.24
SCHEDULE OF SERVICE CHARGES

S No.	Nature of Service	Value of Service/ Instrument	Unit of Service	Service Charges (exclusive of GST)	Remarks, if any
1.	2.	3.	4.	5.	6.
1	REMITTANCE OF FUNDS				
	A. Commission & Exchange	(a)	Demand Draft /Pay-Order/Banker's Cheque (by debit to Customers' account)		
		(i)	Upto Rs.10,000.00	Per Instrument	Rs.50.00
		(ii)	Above Rs.10, 000.00	Per Instrument	Rs. 5.00 per Rs.1,000 or Part thereof
					Minimum Rs. 50.00 Maximum Rs.15,000.00
		(b)	Demand Draft /Pay-Order/Banker's Cheque against cash		
		(i)	Upto Rs.10,000.00	Per Instrument	Rs.100.00
		(iii)	Above Rs.10,000.00 but below Rs.50,000.00	Per Instrument	Rs.8.50 per Rs.1000 or part thereof
	B. Revalidation/ Cancellation		Demand Draft/Pay- Order / Banker's Cheque	Per Instrument	Rs.125.00
	C. Cancellation of Lost Instruments		Demand Draft/Pay-Order/ Banker's Cheque	Per Instrument	Rs.125.00
2.	RTGS/NEFT				
	A. RTGS (outward)				
		(i)	Up to Rs.5.00 lacs		Rs.25.00
		(ii)	Above Rs.5.00 lacs		Rs.50.00
	B. NEFT (outward)				
		(i)	Up to Rs.10,000.00		Rs.2.50
		(ii)	Above Rs.10,000.00 to Rs.1,00,000.00		Rs.5.00
		(iii)	Above Rs.1,00,000.00 to Rs.2,00,000.00		Rs.15.00

3.	CHEQUE BOOK CHARGES	(a)	Savings Bank Accounts	Per Cheque	Rs.4.00 per Cheque Leaf	No Cheque free of charge
		(b)	Current /Cash Credit / Overdraft Accounts	Per Cheque	Rs.5.00 per Cheque Leaf	No Cheque free of charge
4.	STOP PAYMENT INSTRUCTIONS	(a)	Savings Bank Accounts	Particular Cheque	Rs.100.00	-
				More than 1 (One) Cheque/Per Cheque	Rs.100.00	Maximum Rs.500.00
		(b)	Other Accounts	Particular Cheque	Rs.150.00	-
				More than 1 (One) Cheque/Per Cheque	Rs.150.00	Maximum Rs.1000.00
5.	STANDING INSTRUCTIONS (No Charges Within the Branch)		Registration/ Execution	Per Instruction	Rs.75/-	-
6.	LEDGER FOLIO CHARGES (30 Entries Shall Constitute One Folio)		Current/Cash Credit / Overdraft Accounts	Per Folio or part thereof (On half yearly basis)	Rs.175.00	-
7.	STATEMENT OF ACCOUNT	(a)	Savings Bank Accounts	-	Rs.125.00 Per Statement containing 30 entries	Pass Book to be updated free of cost
		(b)	Current / Cash Credit/ Overdraft Accounts		Rs.125.00 Additional Statement	--
8.	ISSUANCE OF DUPLICATE PASS BOOK/ STATEMENT	(a)	Only with Latest Balance		Rs.100.00	-
		(b)	With Previous Entries		Rs.125.00 per page	-
9.	ISSUANCE OF DUPLICATE FIXED DEPOSIT RECIEPT		--	Per Receipt	Rs.75.00	-
10.	BALANCE CERTIFICATE / CERTIFICATE REGARDING PAYMENT OF PARTICULAR CHEQUE	(a)	Savings Bank Accounts	Per Certificate	Rs.100.00	-
		(b)	Current / Cash Credit / Overdraft Accounts	Per Certificate	Rs.150.00	-

11.	INTEREST CERTIFICATE	(a)	Savings Bank Accounts	Per Certificate	Rs. 100.00	-
		(b)	Current / Cash Credit / Overdraft Accounts	Per Certificate	Rs. 150.00	-
12.	COLLECTION CHARGES	(a)	Outstation Cheque			
		(i)	Upto Rs.10,000.00	Per Cheque Instrument	Rs.50.00	Actual Registered A/D Postage
		(ii)	Above Rs.10,000.00 & Upto Rs.1.00 lacs	Per Cheque Instrument	Rs. 5.00 per Rs.1,000 or Part thereof	Actual Registered A/D Postage
		(iii)	Above Rs.1.00 lacs	Per Cheque Instrument	Rs. 4.50 per Rs.1,000 or part thereof	Minimum Rs 500.00 Maximum Rs.15,000.00
		(b)	Outstation / Local Bills			
		(i)	Upto Rs.10,000.00	Per Bill/ Instrument	Rs.125.00	Actual Registered A/D Postage
		(ii)	Above Rs.10, 000.00 & Upto Rs.1.00 lacs	Per Bill / Instrument	Rs.5/- per Rs.1,000 or part there of	Minimum Rs.100.00 Actual Registered A/D Postage
		(iii)	Above Rs.1.00 lacs	Per Bill / Instrument	Rs. 5.00 per Rs.1,000 or part thereof	Actual Registered A/D Postage Minimum Rs 500.00 Maximum Rs.15,000.00
13.	RETURNING CHARGES	(a)	Local Clearing Inward (Cheque drawn on us by our customers)			
		(i)	Savings Bank Accounts	Per Cheque/Instrument	Rs.300.00	-
		(ii)	Current/ Cash Credit/ Overdraft Accounts	Per Cheque Instrument	Rs.450.00	-
		(b)	Local Clearing Outward (Cheque deposited in their accounts by our customers)			
		(i)	Savings Bank Accounts	Per Cheque/Instrument	Rs.250.00	-
		(ii)	Current/ Cash Credit/ Overdraft Accounts	Per Cheque / Instrument	Rs.350.00	-
14.	CHARGES FOR NOT MAINTAINING MINIMUM BALANCE (ONLY OPERATIVE ACCOUNTS)	(a)	Savings Bank Accounts	Per Occasion	Rs.150.00	Max.Rs.350.00 Per Quarter
		(b)	Current Accounts	Per Occasion	Rs. 200.00	Max.Rs.500.00 Per Quarter
		(c)	No Frill Accounts	No Charges		

15.	SMS ALERTS			Per Quarter	Rs.0.30 per SMS	
16.	ACCOUNT MAINTENANCE CHARGES		Savings Bank Accounts (INOPERATIVE/ OPERATIVE SAVINGS BANK ACCOUNTS)	Per Half Year	Rs.100.00	If balance in an inoperative account is not sufficient to cover the charges, it should be closed under intimation to the customer by ordinary post.
17.	PENALTY FOR DEPOSITING INSTALMENTS WITH DELAY		Recurring Deposit Account	Per Delayed Installment	Rs.4.00 for Rs.100/-p.m.	-
18	ATTESTATION OF SIGNATURE / PHOTOGRAPH OF CUSTOMERS			Per Attestation	Rs.150.00	-
19.	Addition/deletion of name/change in operational instructions/recording of power of attorney in accounts of individuals (other than deceased A/c)			Per Occasion	Rs.100/-	No charges, if change on account of death of a depositor
20.	Change in constitution/operational instruction / authorised signatory / recording power of attorney in accounts other than individuals			Per Occasion	Rs.250/-	-
21.	ACCOUNT CLOSURE CHARGES	(a)	Savings Bank Account	Within 1 year of their opening	Rs.200.00	No charges, if closure on account of death of a depositor
		(b)	Current Account	Within 1 year of their opening	Rs.750.00	No charges, if closure on account of death of a depositor
22.	LOCKER SERVICES	(a)	Locker Rents			
			(1) Small (2) Medium (3) Large	Per Annum	Rs.1,250.00 Rs.3,500.00 Rs.7,000.00	(i) If rent could not be recovered on due date, penalty @2% p.a. of the rent will be levied (ii) If rent for 5 years in advance is recovered with the consent of hirer, concession @10% of the rent will be allowed
		(b)	Locker Visits	6 visits per half year will be permitted Free of Charges. More visits to be charged @ Rs.100/- per visit.		

23.	ECS CHARGES		Credit/Debit Returning Charges on account of insufficient funds	Per Entry	Rs.200.00	-
24.	PROCESSING FEE FOR LOANS AND ADVANCES PROPOSAL*	(a)	Personal Loan		0.50% of Loan Amount	Minimum Rs. 500.00 Maximum Rs. 5,000.00
		(b)	Vehicle Loan (two/four wheeler)		0.50% of Loan Amount	Minimum Rs. 500.00 Maximum Rs. 2,500.00
		(c)	Education Loan		0.25% of Loan Amount	Minimum Rs. 1,000.00 Maximum Rs. 15,000.00
		(d)	Cash Credit / Overdraft		0.50% of Loan Amount	Minimum Rs. 500.00 Maximum Rs. 25,000.00
		(e)	Housing Loan		0.50% of Loan Amount	Minimum Rs. 1,000.00 Maximum Rs. 15,000.00
		(f)	Consumer Loan		0.50% of Loan Amount	Minimum Rs. 500.00 Maximum Rs. 2,500.00
		(g)	Issuance of Bank Guarantee(BG)		0.50% of BG Amount	Minimum Rs. 500.00 Maximum Rs. 10,000.00
		(h)	Gold Loan	Upto Rs. 1.00 Lakh Above Rs 1.00 Lakh	Rs.250.00 Rs.500.00	
		(i)	Temporary Overdraft/ Adhoc Limit		0.50% of Loan Amount	Minimum Rs. 500.00 Maximum Rs. 7,500.00
		(j)	Renewal of Cash Credit/ Over Draft Limit		0.25% of Loan Amount	Minimum Rs. 500.00 Maximum Rs. 5,000.00
		*No Processing fee will be charged in the case of advances against Bank's own deposits, NSCs/KVPs/LIPs. However, actual charges will be recovered from the borrowers for marking lien/assignment over NSCs/KVPs/LIPs in Bank's favour.				
25.	DOCUMENTATION CHARGES	Loan/Limit				
		(a)	Upto Rs.50,000.00		Rs.250.00	-
		(b)	Above Rs.50,000.00 & upto Rs.2.00 lacs		Rs.500.00	-
		(c)	Above Rs.2.00 lacs & upto Rs.5.00 lacs		Rs.1,000.00	-
		(d)	Above Rs.5.00 lacs		Rs.2,000.00	-

26.	CHARGES FOR CARRYING OUT INSPECTION OF SECURITIES CHARGED TO THE BANK	(a)	Upto Rs.50,000.00	Per Inspection	Rs.150.00	Max.Rs.500.00 Per Year
		(b)	Above Rs.50,000.00 & upto Rs.2.00 lacs	Per Inspection	Rs.250.00	Max.Rs.1,000.00 Per Year
		(c)	Above Rs.2.00 lacs & upto Rs.10.00 lacs	Per Inspection	Rs.350.00	Max. Rs.1,500.00 Per Year
		(d)	Above Rs.10.00 lacs	Per Inspection	Rs.750.00	Max. Rs.2,500.00 Per Year
27.	No Dues Certificate	(a)	Individual Borrower	Per Certificate	Rs.150.00	
		(b)	Other Borrower	Per Certificate	Rs.250.00	
28.	Guarantee Commission				0.75% per quarter and thereafter for completed month and part thereof, subject to a minimum charge for one year	