

SERVICE CHARGES FROM 01-09-2024

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

1	Saving Account	1) Normal SB A/c without Cheque. book
		2) For all Normal SB A/c with cheque book
		3) Senior Citizen SB A/c
2	Current A/c	All current Accounts

Service Charges:-SB / CA

Sr No	Type of Account	Details
1)	Saving Account	Quarterly maintenance charges
2)	Current Account / CCOD A/c	Quarterly maintenance charges

SMS CHARGES TO A/C :-

Sr No	Type of Accounts	Periodicity
1)	Saving Account	Quarterly basis
2)	Current Account	
3)	Cash Credit Accounts	

ATM CHARGES:-

Sr No	Item Charges	Details
1)	ATM	1) ATM Annual Fee
		2) Replacement of Lost debit card
		3) Duplicate pin issue

RTGS/ NEFT CHARGES :-

Sr No	Item Charges	Details
1)	RTGS/NEFT	1)Up to 2.00Lakhs
		2)Above 2.00Lakhs
2)	From Mobile Banking	AS Above

ECS Return Charges :-

Sr No	Item Charges	Details
1	ECS	Per Mandate

Loans & Advances:-

Sr No	Item Charges	Details
1)	Loan application Fees	Any Loan application
		1)Non Commercial
		Up to Rs.25.00Lakhs
		Above Rs.25.00Lakhs
		2) For Commercial
		Up to Rs.5.00 Lakhs
		Rs.5.01 to 10.00 Lakhs
		Rs.10.01 Lakhs to 25.00 Lakhs
		Above Rs.25.00 Lakhs
3)	Loan Scrutiny Charges	All New Loans, Any change in cc limit
	Cash Credit Review & Renewal	Amount

4)	(For Renewal After 36 Month)	Up to Rs.5.00 Lakhs
		Rs.5.01 Lakhs to Rs.10.00 Lakhs
		Rs.10.01 Lakhs toRs.25.00 Lakhs
		Above 25.00 Lakhs
5)	GOLD Loan Valuation Charges For Valuer	0 TO Rs.1 Lakh
		Rs.1.01 to 4.00 Lakh
		Rs.4.01 Lakh to 10.00 Lakh
		Above 10.00Lakh
6)	Gold Loan Process Fee	Any Amount
7)	Bank Guarantee	Any Financial Guarantee

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New charges + GST
Rs 3/-Per Leaf
Rs 4/-Per Leaf
Free
Rs 50/-
Free
Free
50/-Rs or Rs 5 per page whichever is higher
Free
Rs 100/- Per Cheque
Rs 200/- Per Cheque
Nil
Rs 200/-
Rs 300/-
NIL
Rs 300/-
Rs 150/-
Nil
Nil
Rs.100/-
Nil
Rs.100/-
Rs.150/-
Rs 20/-
Rs 100/-
Rs 150/- Per Receipt
Free
100/-
Rs 1000/ + Actual charges
Required Minimum balance

Rs 500/-
Rs 1500/-
Rs 500/-
Rs 2000/-

New Charges
Rs 25/-+GST
Rs 50/-+GST

New Charges
Per SMS 0.24 Paisa +GST

New Charges
100/- RS +GST
200/- Rs + GST
30/- +GST

New Charges
Rs 25/-+ GST
Rs 55/-+ GST

Charges
250+ GST

New Charges
Rs 200+ GST
Rs 300+GST
Rs 500+GST
No Commercial cibil required
500/-+GST
750/-+GST
1000/-+GST
0.25% of the amount applied.
(Minimum 250/- & maximum up to 30000/-)

750/-+GST
1000/+ GST
1500/+GST
2000/-+GST
250/-
500/-
1000/-
1500/-
100/-+GST
2% Of Amount +GST