

S. No.	Type of Service	Approved Charges
1	Saving Account	
1.1	Minimum Balance	
1.1.1	Without Cheque Book Rs. 500/-	Rs. 35 + GST (Quarter)
1.1.2	With Cheque Book Rs 1000/-	Rs. 35 + GST (Quarter) (No Minimum Balance Charges Within 3 Month of opening the account)
1.1.3	Saving Balance Certificate	Free However, Rs. 50 for each additional copy
1.2	Account Closure	
1.2.1	If Closed within 30 days of opening of account	Rs. 200/-
1.2.2	If closed after 30 days of opening the account & within 1 year	Rs. 150/-
1.2.3	If closed after 1 year of opening the account	Rs. 100/-
1.2.4	Charges for unutilized cheque leaf at the time of closure of Account	Nil
1.3	Issue of Cheque Book's	
1.3.1	First cheque book of 15 leaves issued at the time of opening Account	Nil
1.3.2	Next Cheque Book	Rs. 4/- Per cheque Leaf
1.4	Payment / Return of Cheque, ECS	
1.4.1	Return of inward Clearing / IBC Cheque (For reasons other than encoding, bank errors and post-dated cheques)	Rs. 300/-*
1.4.2	ECS Return	Rs. 200/- Interest @21 % on ECS amount subject to minimum of Rs. 10
1.4.3	cheque received through clearing issued by the customer without maintaining sufficient balance to honour them and subsequently, cheques are cleared by arranging funds during the day.	Rs. 25/- Per Instrument
1.4.4	Purchase / Discounting of Demand Draft/Bills which are sent for clearing / collection (other than sanctioned limit) (To be collected upfront)	0.50% Commission, subject to minimum of Rs. 25/- +Interest @21% p.a. on discounted amount, subject to minimum of Rs. 10/- 0.50% Commission, subject to minimum of Rs. 25/-+Interest @21% p.a. on discounted amount, subject to minimum of Rs. 10/-
1.4.5	Purchase/Discount allowed upto Rs.7,500/- against Salary Cheque/s	Nil
1.5	Stop Payment Instructions	
1.5.1	For any person	Rs. 50/- instrument Subject to maximum of Rs. 500/- at a time.
1.6	Issue of Duplicate Pass Book/Statement	
1.6.1	Per Book	Rs. 50/-
1.6.2	Duplicate Statement	Rs. 20/- Per Page
2	Current Account/Cash Credit/Overdraft	
2.1	Minimum Balance	Rs. 75/- Per Quarter
2.2	Issue of Certificate	
2.2.1	Balance Certificate	Certificate Free. However Rs. 50/- per copy for additional copies
2.3	Account Closure (Current Account)	
2.3.1	If Closed within 30 days of opening of account	Rs. 500/-
	If closed after 30 days of opening the account & within 1 year	Rs. 300/-
	If closed after 1 year of opening the account	Rs. 150/-
	Charges for unutilized cheque leaf at the time of closure of Account	Nil
2.4	Issue of Cheque Book's (Current/OD/CC/MO)	
	First cheque book of 30 leaves issued at the time of	Nil

	opening Account	
	Next Cheque Book	Rs. 4/- Per cheque Leaf
2.5	Account Maintenance Charges	
2.5.1	Current Account, Cash Credit, Clean Overdraft / Overdraft against Deposit / LIC Policy/NSC. (Charges to be collected on quarterly basis)	Rs. 400 Per Year in Current Account. 0.10% AMC Charge in Cash Credit/Overdraft/Overdraft Against Deposit/Lic Policy/NSC.
2.6	Payment/Return of Cheques, ECS	
2.6.1	Return of inward Clearing / IBC Cheque (For reasons other than encoding, bank errors and post dated cheques)	Rs. 300/-*
2.6.2	ECS Return	Rs. 200/- Interest @21 % on ECS amount subject to minimum of Rs. 10
2.6.3	cheque received through clearing issued by the customer without maintaining sufficient balance to honour them and subsequently, cheques are cleared by arranging funds during the day.	Rs. 50/- Per Instrument
2.6.4	Purchase / Discounting of Demand Draft/Bills which are sent for clearing / collection (other than sanctioned limit) (To be collected upfront)	0.50% Commission, subject to minimum of Rs. 25/- +Interest @21% p.a. on discounted amount, subject to minimum of Rs. 10/- 0.50% Commission, subject to minimum of Rs. 25/-+Interest @21% p.a. on discounted amount, subject to minimum of Rs. 10/-
2.6.5	Purchase/Discount allowed upto Rs.7,500/- against Salary Cheque/s	Nil
2.6.6	Stop Payment Instructions For Any person	Rs.50/- per instrument subject to maximum of Rs.500/- at a time
2.7	Other Service	
2.7.1	Account Statement	Nil
2.7.2	Duplicate Statement	Rs. 75/-
3	Term Deposit	
3.1	Issue of Duplicate Term Deposit Receipt	Rs. 100/- per receipt
3.1.1	Issue of interest certificate	Nil
3.1.2	Penalty for delayed payments in RD	2% on the delayed instalment amount for deposit over 5 years & 1.5% in all other cases (This penalty charges is inclusive of GST)
3.1.3	Issue Duplicate RD passbook	Rs. 50/- per pass book
4	DD/Pay order (Issue of Pay Orders and Demand Draft	
4.1	<i>Upto Rs. 500/-</i>	Rs. 20/- Per DD/pay order
4.2	<i>Rs. 501/- to 1000/-</i>	Rs. 25/- Per DD/Pay Order
4.3	<i>Rs. 1001/- to 5000/-</i>	Rs. 30/- Per DD/ Pay Order
4.4	<i>Rs. 5001/- to 10000/-</i>	Rs. 40/- Per DD/ Pay Order
4.5	<i>10001/- to 50000/-</i>	Rs. 2.00 per Rs. 1000/- or part thereof subject to minimum of Rs. 40/-
4.6	<i>Rs. 50001 to 100000/-</i>	Rs. 1.50 per Rs. 1000/- or part thereof subject to minimum of Rs. 100/-
4.7	<i>Rs. 100001/- and above</i>	Rs. 1.25 per Rs. 1,000/- or part thereof subject to minimum of Rs. 150/- & maximum of Rs. 5,000/-
4.8	Revalidation/ Cancellation or issue of Duplicate Pay Order/DD	Rs. 75/- per instrument
5	General	
5.1	Issue of Duplicate Share Certificates.	Rs. 50/- per certificate
5.2	Transfer of Shares	Rs. 2/- per share
5.3	Share Application Forms	Nil
5.4	SMS Charges	Rs. 15/- Per Quarter
6	Daily Deposit	Rs. 100/-
7	RTGS/NEFT	
7.1	Upto Rs. 10000/-	Rs. 2.50/-

Rs. 10001/- to 100000/-	Rs. 5.00/-
Rs. 100001/- to 200000/-	Rs. 15.00/-
Rs. 200001/- and above	Rs. 25.00/-

S. No.	Type of Service	Approved Charges
1	Processing Charges for Loan (Charges+GST)	
1.1	Car Loan	0.50% loan amount
1.2	Two Vehicle Loan	1.00% for loan amount
1.3	House Loan/House Repairing Loan	0.50% for loan amount maximum 10000/-
1.4	Warehouse Loan	1000/- Per Loan
1.5	Consumer Loan	1.00% for loan amount and maximum 1500/-
1.6	Personal Loan	1.00% for loan Amount
1.7	CC/OD/BE/MO/LAP	0.50% for loan amount and maximum 10000/-
2	Renewal charges	
2.1	CC/OD renewal Charge	0.25% loan amount with a minimum 1000/- and maximum 5000/-
2.2	Documentation charges in case of fresh sanction of all facilities or renewal of CC / OD against FD / LGS where fresh documents are executed after 3 years	Actual documentation/ Stamping / Franking / Notary charges to be collected.
3	Type of Charge	
3.1	Revalidation of sanctioned facility	Actual documentation/ Stamping / Franking / Notary charges to be collected.
3.2	Actual documentation/ Stamping / Franking / Notary charges to be collected.	0.10% of loan amount subject to minimum of Rs. 1,000/- & maximum of Rs. 5,000/- (No charges applicable if sale proceeds credited to loan account)
3.3	Post Sanction Visit Charges.	1. Credit facility upto Rs. 5 lac – Rs. 50/- per visit. 2. Credit facility above Rs.5 lac – Rs.100/- per visit.
4	Notice to Defaulters of Loans / Cash Credit	
4.1	Notice –1 (Only to borrower)	Rs. 100/-
4.2	Notice -2(Original to borrower & copy to Guarantors)	Rs. 300/-
4.3	Advocate's Notice	Rs.1,000/- or Actual expenses whichever is higher
4.4	Visit Charges to defaulting borrowers (to collect charges for only 2 visits during the month)	Rs. 100/- OR Actual expenses whichever is higher
	Notice to Loan defaulters issued under SARFAESI Act -2002	
4.5	Notice to Loan defaulters issued under SARFAESI Act - 2002	
	Outstanding balance of Loans & Advances	
	a) Up to 500000	Rs. 1000/-
	b) Above 500001	Rs. 1500/-
	Possession of Residential Premises under SARFAESI ACT-2002	
	Outstanding balance of Loans & Advances	
	c) Up to 500000	Rs. 5000/-
	d) Above 500001	Rs. 7500/-
4.6	Re-conveyance / Cancellation registered mortgage (Except in case of replacement of securities)	Actual expenses incurred by the branch to be collected.
5	FORE-CLOSURE CHARGES	
5.1	Fore closure of all loans and advances (Funded & Non Funded) (Through Takeover by other Banks/Financial Institutions). (Except Housing Loans and loan sanctioned in the name of individuals)	Funded Facilities <ul style="list-style-type: none"> • 3% of the outstanding balance or sanctioned limit (whichever is higher), Non Funded Facilities • 1.50 % of the outstanding balance or Outstanding limit (whichever is higher) (Nonfunded Facilities). In case of Term Loans 3% on the Principle • outstanding balance as on the date of closure and on all amount paid by the borrower towards the loans during the period of last one year from the date of final payment. (Excluding the payment towards regular instalments)