

**The following is the complete list of Fees & Charges as per the norms stipulated by regulatory bodies and approved by Board towards operational costs with effect from 01/08/2022**

Sr. No.	Particulars	Service Charges
<b>1.</b>	<b>SAVING DEPOSIT A/C</b>	
	<b>A) OPENING &amp; MAINTENANCE OF MINIMUM BALANCE IN THE ACCOUNT</b>	
	i) With Cheque Book	Rs.1000/- Minimum quarterly Average Balance.
	ii) Without Cheque Book	Rs.500/- Minimum quarterly Average Balance.
	<b>B) PENALTY</b>	
	i) Charge for failure to maintain minimum balance	RS. 50/-+ GST (CHARGE APPLIED IN QUARTERLY BASE)
	ii) More than 50 withdrawals in six months	Nil
	<b>C) CLOSURE OF ACCOUNT</b>	
	i) if closed within one year	Rs. 100/- + GST
	ii) closed after 1 year	Rs. 50/- + GST
	iii) closure of inoperative a/c	Rs.50/- + GST
	<b>D) RETURN OF CLEARING CHEQUE</b>	
	i) for Outward Return charge	RS. 50/- + GST + Postage
	ii) for Inward Return charge	Handling charge Rs. 100/- + GST Note: Inward cheques will be passed on previous day EOD Available balance.
	<b>E) Electronic Clearing Service (ECS)</b>	
	i) for Outward Return charge	RS. 50/- + GST
	ii) for Inward One Time Registration	RS. 100/- + GST
	iii) for Inward Return charge	Handling charge Rs.100/- + GST Note: Inward ECS will be passed on previous day EOD Available balance.
	<b>F) ISSUE OF CHEQUE BOOKS</b>	
	i) additional cheque book.	Rs.2/- per cheque + GST 15 cheque instrument free at the time of account opening only.
	<b>G) ISSUE OF DUPLICATE STATEMENT PASS BOOK</b>	
	i) with present balance	Rs.25/- + GST
	ii) with previous entries per Ledger page Note: In case of computer statements 20 entries or part thereof is treated as one ledger page	First time statement is free for the given period later for the same period Rs.10/- + GST per page
	<b>H) In-operative Account (except No frill Savings Account and small savings Account) More than 1 year.</b> Note: If available credit balance is not sufficient to recover the aforesaid charges the amount debited should be restricted to the balance available and close the account by sending intimation to the depositor.	Rs.50/- Per quarter +GST
	<b>I) Charges for stop payment instructions per instruction.</b>	N/A
	<b>J) Charges for issuance of Balance confirmation at the request of the customer.</b>	N/A
	<b>K) Accounts with restrictive operations</b>	Nil
	<b>L) Allowing operations through mandate</b>	Nil
<b>2.</b>	<b>CURRENT / CC ACCOUNTS</b>	
	OPENING & MAINTENANCE OF MINIMUM Balance	Rs.1000/- Minimum quarterly Average Balance.
	<b>B) CHARGES FOR FAILURE TO MAINTAIN MINIMUM BALANCE</b>	RS 100/- + GST (CHARGE APPLIED IN QUARTERLY BASE)
	<b>C) Ledger Folio Charges for Operative Current Account</b>	NIL
	<b>D) CLOSURE OF CURRENT ACCOUNT</b>	
	i) if closed within 1 year	Rs.100/- + GST
	ii) if closed after 1 year	Rs.50/- + GST
	iii) Closure of inoperative a/c or trf. a/c from inoperative to operative account	N/A
	<b>E) a) ISSUE OF ADD ON CHEQUE BOOK</b>	Rs. 2/- + GST per leaf

	(ii) Ad- on printing charges (‘Printing of Logo, A/c Payee, Not Over Rs.’ In Black and White.)	N/A
	ii) Printing of above details in colour	N/A
	iii) Additional plain slip with cheque number and others	NA
	ISSUE OF COMPUTER CHEQUE BOOK	NA
	Courier/ Registered post actual charges for delivery of cheque books upon the request of A/c holder should be recovered immediately.	Actual charges.
	F) ISSUE OF DUPLICATE STATEMENT OF ACCOUNT	Minimum Rs. 25/- +GST (Up to 1 pages) Afterwards per page Rs.10/- + GST up to a maximum of Rs. 250/- + GST
	G) Charges for stop payment instructions per instruction.	N/A
	H) RETURN OF CLEARING CHEQUES	
	i) for Outward Return charge	Rs.50/- + GST + Postage
	ii) for Inward Return charge	Handling charge Rs. 100/- + GST
	I) In-operative Account i) 1 year to 2 years ii) More than 2 years	N/A
	*Note: If available credit balance is not sufficient to recover the aforesaid charges, the amount debited should be restricted to the balance available and close the account by sending intimation to the depositor.	
	J) Opening of account with restrictive operation – CC/CA/OD	Nil
	K) Allowing operations in account through power of Attorney in CC / CA /OD	Nil
	L) Change of Authorized Signatory including reconstruction	Nil
	M) Drawings against un-cleared effects in CA/ CC/ OD (Circular No.82 dt.27/09/04, S. No.9) This facility to be allowed up-to Rs. 2.00 lacs on any day per account /	NA
	N) Half yearly service charges to operative CA Note: i) The said half yearly charges are not to be applied to inoperative Current A/Cs. ii) The aforesaid service charges are applicable w.e.f. - 01.04.2006	Nil
<b>3.</b>	<b>TERM DEPOSITS</b>	
	A) ISSUE OF DUPLICATE RECEIPT	N/A
	B) MINIMUM DEPOSIT ACCEPTED	
	i) Monthly Recurring Deposit	Rs.100/-
	ii) Fixed Deposit	Rs. 500/-
	a) Regular Deposit	Rs.500/-
	b) Monthly Income Int. Scheme	N/A
	C) Penalty for Pre-matured withdrawal of Term Deposit (refer General Instruction No 6)	1% below the applicable rate for the period for which deposit is with the Bank.
	D) Addition / Deletion of names in Joint Accounts / change in operational instructions including lockers	Nil
	E) Premature closure of Recurring Deposit.	Nil.
	F) Premature Closure due to death of Account Holder by the Nominee / Legal Heir (Refer Circulars No. 46 & 59)	The applicable rate for the period for which deposit is with the Bank
<b>4.</b>	<b>LOANS &amp; ADVANCES, CASH CREDIT A/C</b>	
	A) SUPPLY OF APPLICATION FORMS	
	i) Loan/Bank Guarantee/L.C. Application	NA
	B) PROCESSING CHARGES	

	<p>(i) New Applications / renewals (A) Fund based limits / Non Fund bases limits ( LC's, Guarantees other than DPG)</p> <p>**(For Term loan and CC/OD Non agri)</p> <p>(a) For limits up –to Rs. 50,000/-</p> <p>(b) For limits above Rs. 50,001/- and Rs. 2,00,000/- (c) For limits above Rs. 2,00,001 and up-to Rs. 5,00,000 (d) For limits above Rs. 5,00,001/-</p> <p>Note: No processing charges for considering advances against Bank 's deposit In cases where limit are considered for periods less than a year, then the charges will be recovered pro-rata, but minimum 3 months In case of new applications processing charges shall be payable immediately after 'in principal' approval is accorded by the Screening Committee.</p> <p>e) However, in case, the application is rejected refund may be considered.</p> <p>f) If Facility is not availed even after sanction</p> <p>(II) Adhoc Limits / Over limits sanctioned</p> <p>(III) Renewal Application</p> <p>Note I: The processing charges have to be recovered on the 1st day of the month when the renewal is due in any account and must be based on the existing limits. In case additional limits are sanctioned then pro-rata charges for the additional limits to be recovered before disbursement, subject to the maximum prescribed.</p>	<p>Rs.100/- +GST</p> <p>Rs.400/- +GST Rs.1000/- +GST Rs.1500/- +GST</p> <p>NA</p> <p>NA</p> <p>Minimum commitment charges is 1/6<sup>th</sup> of the interest that the Bank would have earned if limit would have been fully utilized. (Staff loans exempted)</p> <p>NA</p> <p>NA</p>
	Note II : No loan application form charges to be recovered on account of Staff Loan Accounts	ALL STAFF LOAN
	<b>LOANS</b>	
	i) 1st notice	} Rs.100/- +GST per notice (Holder-1+Garanteer-2=3)
	ii)2nd notice	
	iii)3rd notice	
	iv)4th & subsequent notices	
	v) Legal Notice / Advocate Notice	Rs.500/- + GST
	vi) Case file charges	Other Act-Rs.4500/- + GST
	v) Lavad Fee	Under co-op Act – Not fix
	<b>CASH CREDIT</b>	
	i) 1st notice	Rs.100/-
	ii) 2nd notice	Rs.100/-
	iii)1st Reminder after due date	Rs.100/-
	iv) Notice for non operation for more than 3 months	Rs.50/-
	v) Legal Notice / Advocate Notice	Rs.500/- + GST
	vi) case filing charges	Other Act– Rs. 4500/- + GST
	v) Lavad fee	Under co-op Act- Not fix
	<b>D) VEHICLES</b>	
	i) Issue of NOC to R.T.O.	NA
	ii) Issue of HPTR to R.T.O.	NA
	<b>E)ASSIGNMENT/REASSIGNMENT / ENCASHMENT OF LIC POLICY</b>	NA
	<b>F) CHARGES IN CASH CREDIT A/C</b>	
	i) Monthly non-submission of stock/book debt statement (i.e. to be submitted upto 15th of the subsequent month)	Rs.100/- Per Month.
	ii) Non-renewal of cash credit facility	@ 2% above applicable Interest Rate
	iii)Non-display of Bank s name in office/factory/on vehicles	Na
	iv) *Half yearly service charges to Operative Cash Credit / overdraft with cheque book facility	

	upto Rs. 5 lacs Above Rs. 5 lacs to Rs.10 lacs Above Rs.10 lacs to Rs.25 lacs Above Rs.25 lacs Note : * i) In case of OD A/c. with cheque book facility only the said service charges are applicable. ii) If CC A/c. is having continuously credit balance throughout the respective half year, the said charges should not be debited. iii) The said service charges should not be applicable for staff A/Cs iv) The aforesaid service charges are applicable w.e.f. - 1. 04.2006	NA
	v) Exchange of pledged shares	NA
	vi) Encashment of pledged shares (non demat shares)	NA
	vii) Assignment of NSCs / KVPS	NA
	viii) Encashment of NSCs / IVP / KVP	NA
	ix) Reassignment of NSCs	NA
	G) SALE OF PLEDGED GOLD ORNAMENTS BY AUCTION.	
	Loan up to Rs 5000/-	Nil
	Above Rs 5000/- up to Rs 50000/-	NA
	Above Rs 50000/-	NA
	H) Gold Loan Appraisal Charges	
	From To	
	Rs. 1 to Rs.20000	Rs.20
	Rs. 20001 to Rs.50000	Rs.25
	Rs.50001 to Rs.100000	Rs.50
	v) Exchange of pledged shares	NA
<b>5)</b>	<b>MISCELLANEOUS SERVICES</b>	
	A) SHARE DEPARTMENT	
	I) ISSUE OF DUPLICATE SHARE CERTIFICATE	Rs.50/- + GST - per certificate
	II) TRANSFER OF SHARE CERTIFICATE	Rs.50/- + GST - per certificate
	III) Duplicate issue of Member ID Card	NA
	B) WRITTEN FATE ENQUIRIES from other Banks for the cheques sent in clearing	
	i) Saving Account	NA
	ii)Current/Cash Credit Account	NA
	C)Charges To Be Collected For Loss of Token	Rs 100/- Per Token
	D) Cash transaction – levy of charges (circular 18)	NA
	E) Service to the customer of other branches (circular 18)	NA
	F) Issue of duplicate ATM Card	Rs.100/- Per Card + GST
	G) Requisition through ATM - cheque book, statement of A/c, Product information	NA
	H) Loss of cheque – book requisition slip	NA
	I) Standing Instruction Other than Term Deposit & Loan Installments & Locker Rent and MRD transfer	NA.
	J) Solvency Certificates	Rs. 5000/-
	K) Safe Custody Charges	Rs 50/-+GST Per Safe Custody Receipt
	L) Attestation of account holders signature	Rs.50/-+ GST per authentication
	M) Issuance of No Dues Certificate	NA
	N) Providing Credit Report .	NA
	O) Enquiries relating to old records	NA
	P) ECS Debit Return	Rs 50/- + GST
	Q) DEMAT CHARGES ( w.e.f. 01st July 06 )	
	a) Account Opening Charges	NA
	b) Transaction Charges Purchase/ Credit	NA
	c) Transaction Charges Sales /Debit	NA
	d) Demat Charges	NA
	e) Remat Charges	NA
	f) Account Maintenance Charges (per annum)	NA
	g) Pledge/Unpledge/Invocation	NA
	h) Freeze Charges	NA

	j) Custody Fees	NA	
	<b>R) ATM SERVICES</b>		
	1.) Annual Fee (after completion of 1st year)	Rs. 100/- + GST	
	2.) Card Replacement Charges	Rs. 100/- + GST	
	3.) Renewal PIN Charges in case of Forgotten/Lost PIN	Rs. 50/- +GST	
	4.) Charge Slip (JP Log) Retrieval Charges in case of Dispute	Rs. 300/- + GST	
	5.) ATM OFFUS (Other ATMs) Financial Transaction Charges (After 5 Free Transactions)	Rs. 17/- + GST	
	6.) ATM OFFUS (Other ATMs) Non-Financial Transaction Charges (After 5 Free Transactions)	Rs. 6/- + GST	
	7.) For POS Transactions at Hotels or Petrol Pumps	Additional Tip/Surcharge of 0.75% will be deducted from Customers account of the principal amount + GST It may only occur when respective acquirer banks claim for these charges.	
	<b>PLEASE NOTE THAT 5 FREE TRANSACTIONS IN CASE OF OFFUS TRANSACTIONS (OTHER ATMs) INCLUDE A TOTAL FINANCIAL &amp; NON-FINANCIAL TRANSACTIONS.</b>		
	<b>ATM Daily Cash withdrawal limit</b>	Rs. 25,000/- and per transaction limit of Rs. 10,000/-	
	<b>POS + ECOM Transaction Limits:</b>	Per transaction and daily limit of Rs. 50,000/-	
	<b>S) Franking Charges</b>	NA	
	<b>T) SMS Alert Charges</b>	Rs.15/-+GST Per Quarter (if Customer required SMS) Staff Ac Free	
<b>6)</b>	<b>BANK GUARANTEE (FRESH/RENEWAL)</b>		
	A) PARTLY SECURED BY TERM. DEPOSIT		
	i) Less than 50% of Bank Guarantee amount	50 Paise per Rs.100/-	
	ii) 50% and above of Bank Guarantee amount	50 Paise per Rs.100/-	
	B) FULLY SECURED BY TERM DEPOSIT	50 Paise per Rs.100/-	
<b>7)</b>	<b>ISSUE OF INLAND LETTER OF CREDIT</b>		
	1(a) Commitment charges	NA	
	(b) Usance Commission		
	Bill upto 7 days sight	NA	
	Bill over 7 days to 3 month sight	NA	
	Bill over 3 month sight	NA	
	2(a) Simple Amendment	NA	
	(b) Enhancement Commitment charges	NA	
	(c) Extension	NA	
	(e) Postage etc.	NA	
<b>8)</b>	<b>BILLS AND CHEQUES SENT FOR COLLECTION</b>		
	A) (IBC/OBC)	Bills	Cheques
	Rs. 1/- to Rs. 1000/-	Nil	
	Rs.1,001/- up to Rs.10,000/-	Rs. 25/- Minimum.	Rs.50/- per instrument +GST
	Rs.10,001/- up to Rs.1,00,000/-	25 Minimum.+ per Rs.1000 = 2.50 Rs	RS.100/- per instrument +GST
	Rs.1,00,001/- And Above	25 Minimum + per Rs.1000 = Rs.2.50	Rs.150 per instrument +GST
	Handling charges for Bills / Cheques returned unpaid	Rs.50 + GST Per Instrument	Rs.50 Per Instrument +GST
	B) OUTWARD NATIONAL CLEARING CHEQUE	NA	
	C) COLLECTION OF OUTSTATION BILLS IBC/OBC/BD UNDER L/C	NA	
	Up to Rs.1,000/-	Nil	
	Above Rs.1,000/- up to Rs.5,000/-	Rs. 25 Minimum	
	Above Rs.5,000/- up to Rs.10,000/-	Rs.25 Minimum. + Rs. 2.50 per Rs.1000	
	Above Rs.10,000/-	Rs.25 Minimum. + Rs. 2.50 per Rs.1000	
	Postage	Rs.25	
	D) Collections of Deposits from other Banks on maturity	NA	

	E) Charges for presentation of usance bills	NA		
<b>9 a)</b>	<b>REMITTANCES / Demand Draft(DD) / Banker Cheques (BC)</b>			
	A) PAY ORDERS			
	Upto Rs.10,000/-	Rs.50/- + GST		
	Rs.10,001 upto Rs.1.00 Lakhs	Rs. 100/- + GST		
	Rs.1,00,001 Lakhs	Rs. 150/- + GST		
	B) CONCESSIONAL RATE FOR STUDENTS EXAM FEES / PAYMENT TO COLLEGE / UNIVERSITY PHYSICALLY HANDICAPPED	NA		
	C) SENIOR CITIZEN	NA		
	D) ISSUE OF DUPLICATE PAY ORDER	NA		
	E) REVALIDATION OF PAY ORDER WITHIN 1 YEAR FROM DATE	Rs. 25/- per instrument		
	F) CANCELLATION OF PAY ORDER	Rs. 25/- per instrument		
	G) RTGS Charges for payments through account ii) for receipts and crediting	AS PER BELOW		
	<b>PARTICULAR</b>	<b>OUTWARD RTGS</b>		
	<b>FROM TO</b>	<b>COMMISSION + GST</b>		
	Rs. 1 to Rs. 199999	Transaction Not Allowed/Feasible		
	Rs. 200000 to Rs. 500000	Rs.25.00 + GST		
	Rs. 500001 to No Limit	Rs.50.00 + GST		
	Inward RTGS	<b>NO FEES</b>		
	<b>PARTICULAR</b>	<b>OUTWARD IMPS</b>		
	<b>FROM TO</b>	<b>COMMISSION + GST</b>		
	Rs. 1 to Rs.100000	Rs.5.00 + GST		
	Inward IMPS	NO FEES		
	<b>PARTICULAR</b>	<b>OUTWARD NEFT</b>		
	<b>FROM TO</b>	<b>COMMISSION + GST</b>		
	Rs. 1 to Rs. 10000	<b>Rs.2.50 + GST</b>		
	Rs. 10001 to Rs. 100000	Rs.5.00 + GST		
	Rs. 100001 to Rs.200000	Rs.15.00 + GST		
	Rs.200001 to Rs.500000	Rs.25.00 + GST		
	Rs.500001 to Rs.NO LIMIT	Rs.50.00 + GST		
	Inward NEFT	NO FEES		
9 b)	Commission to be charged while issuing at par instruments (H.D.F.C./ ICICI/other Bank's DD)	<b>Br. Comm.</b>	<b>H.O.Comm.</b>	<b>Total</b>
	MINIMUM	Rs.10		Rs. 10
	MAXIMUM	Rs. 500		Rs. 500
	For Individual	0.25 ps per Thousand min Rs.10		
	For Society	0.05 ps per Rs.1000		
10)	<b>SAFE DEPOSIT LOCKERS</b>			
	A) OPENING OF LOCKER			
	(i) Key Deposit			
	(ii) Service Charges			
	B) RENT FOR YEAR (* w.e.f. 01.10.2020)			
	<b>Locker Rent 01-10-2020</b>	<b>12 Months</b>	<b>36 Months</b>	<b>Late Fee Charges</b>
	<b>Small Size</b>	Rs. 1000	Rs. 2400	After 30 Day 30%
	<b>Medium Size</b>	Rs. 1500	Rs. 3600	After 30 Day 30%
	<b>Big Size</b>	Rs.2000	Rs. 4800	After 30 Day 30%

1. Good and Service Tax will be extra as applicable.

2. As far as possible charges to be recovered by debiting the account holders A/c. If the account goes in debit as a result of recovery of charges then the charges should not be recovered from such accounts.

3. Other than existing, no concession to the staff on the charges to be considered.
4. All service charges are subject to changes from time to time.
5. Any waiver / concession charges should not be considered by branch.
6. All charges are rounded of to nearest 50 paise.
7. In case of premature withdrawal of term deposits, Interest works out 1% below the applicable rate.
8. Minimum balance charge, ATM card Charge and cheque book charge are not applicable to the staff member.

**Chief Executive Officer**