

Date : 01/03/2019

<b>Service Charges w.e.f 01/04/2019</b>	
<b>Particular</b>	<b>New Charges + GST Applicable</b>
<b>Saving Bank A/c No. Frill A/c</b>	
Minimum Balance	Rs.25
Charges for Non Maintenance thereof	Rs.25 for Saving A/c Rs.250 for Current A/c
<b>Saving Bank Account with Cheques Facility**</b>	
Minimum Balance	Rs.1000
Charges for Non Maintenance thereof	Rs.25
<b>Saving Bank Account without Cheque Facility</b>	
Minimum Balance	Rs.500
Charges for Non Maintenance thereof	Rs.15
<b>Other Saving Bank Account Facilities</b>	
Issue of Duplicate Statement	Rs.30
Issue of Loose Cheques Leaves	Rs.20
Issue of Duplicate Passbook	Rs.25 + Rs.5 for additional folio
<b>Pay Order</b>	
<b>New Charges</b>	
Cancellation	Rs.20
Duplicate	Rs.20
Revalidation	Rs.20
<b>Issue</b>	
Upto Rs.5000/-	Rs.20
Upto Rs.1000/-	Rs.20
Rs.1001 to Rs.5000/-	Rs.30
Rs.5001 to Rs.10000/-	Rs.35
Rs.10001 upto 1 Lakh	Rs.1.50 per 1000/-
Above Rs.1 Lakh upto 10 Lakhs	Rs.0.50 per 1000/-
Above Rs.10 Lakhs	Rs.0.35 per 1000/-
<b>Demand Draft</b>	
<b>New Charges</b>	
Upto Rs.25000/- upto 1 Lakh	Rs.2.50 per 1000
Above 1 Lakh	Rs.2 per 1000 - Min 250/- Max 5000
DD Cancellation	Rs.50
Duplicate DD	Rs.50
Revalidation	Rs.50
<b>RTGS - Outward</b>	
	Upto 1 Lakh Rs.5 Above 1 Lakh to 5 Lakh Rs.25 Above Rs.5 Lakh Rs.50
RTGS - Inward	Nil
<b>Outstation through own Bank</b>	
Upto Rs.1000/- Rs.1001 to Rs.5000	N.A
Rs.5001 to Rs.10000	N.A
Above Rs.10000	N.A
Outstation Through another Bank	Rs.25 per Instrument
Bouncing of Cheques - Local	Rs.200
Bouncing of Cheques outstation through another Bank	Rs.200
<b>Advances</b>	
<b>New Charges</b>	
Loan Processing Charges	0.50% of sanctioned Amt max Rs.75000 For CC/OD Renewal 0.25% of sanctioned Amount Max Rs.75000

Prepayment Charges	2% of O/s Balance, If Closed within one year by takeover from other Banks 1% of O/S Balance, if Closed after One year by takeover from other Bank
No Due Certificate	Nil
Solvency Certificate	Rs.500
Charges for Late Payment of EMI	Only penal Interest @2% is charged on the Overdue Amt
Charges for changing from fixed to floating rate of interest	N.A
Charges for changing from Float to Fixed rate of interest	N.A
<b>ATM Cards</b>	Rs.125 one time at the time of issuance
Annual Fee	Rs.125
Renewal Charges	Rs.125
Late Payment Charges	Nil
Interest Charges	Nil
Replacement Charges / Additional Card	Rs.125

Transaction Charges for partner banks	Nil
Transaction Charges for Non partner banks	Rs.25 per Transaction for Financial Rs.20 per Transaction for Non-Financial (In case of No of Transaction Exceed 3 per Month)
<b>Miscellaneous</b>	<b>New Charges</b>
Balance Enquiry	Nil
Balance Certificate	Nil
Interest Certificate	Nil
<b>Account Closure</b>	-
Before 6 Months	Rs.10
6 Months to 12 Months	SB & CD Rs.100
After 1 year	Nil
Use of Fax / Telephone / Modem	Nil
Photo Attestation	Nil
Signature Attestation	Per Chq Rs.20
<b>Current Account</b>	Minimum Balance Rs.2000 Bal below Rs.2000 Rs.250
Cheque book issue charges	Saving / Current - Rs 2/- Per Leaf. For this a separat BRD is sent to Finacus for our requirment of 30 Leaves free in every Financial Year, which is pending,
Stop Payment per instrument	Rs.25/- per inst.
Statement per page Charges	Rs.10
ECS / NACH Return Charges	Rs.100
INWARD RETURN	Saving - 18 % of the Amount + 200 mininum charges   Current - 18 % of the Amount + 200 mininum charges
OUTWARD RETURN CHARGES	Saving & Current - Rs.25/-
ECS DR RETURN	Saving / Current - Rs 25/-
SMS CHARGES	Saving - Nil / Current -Rs 60/- per year to be recovered per Quarter @ Rs 15/- per quarter.
<b>In addition to above for ATM Related we are charing following.</b>	
1. Duplicate Pin.	Rs 50/-plus GST-Manual Depeding upon the receipt of Request of PIN and after receipt of PIN.
2. Issue of New ATM Card in case of Complaint of Lost Received.	Rs 200/-plus GST-Manual Depeding upon the receipt of Complaint of Loss of Card and after issuance of New Card in place of Lost Card.

3. Issuer Transaction Charges for Transactions exceeds 3 in Metro and 5 for Non-Metro per month.(Automated by Finacus and are directly debited through NFS Switch )	a. For Non Financial Rs 8/- Plus GST for every additional transaction exceeding the limits as specired herein.
	a. For Financial Rs 20/- Plus GST for every additional transaction exceeding the limits as specired herein.

\*\* Average minimum balance is calculated for the Calendar month with below T&C

SN	Minimum Average Monthly Balance (MAVB)	Charges % to be recovered
1	If Average Balance in the Account is Greater than MAVB	No Charges
2	If Average Balance in the Account is 85% and above but less than 100% of the MAVB	60% of the Minimum Balance Charges will be recovered.
3	If Average Balance in the Account is 75% and above but less than 85% of the MAVB	75% of the Minimum Balance Charges will be recovered.
4	If Average Balance in the Account is below 75% of MVB	100% of the Charges will be recovered.