SR NO.	PARTICULARS	Charges
1	D.D.Commission for Bank a/c holders	Minimum Rs.15/- and Rs.1.50 per
	·	thousand + GST
	D.D.Commission for non Bank a/c holders	Minimum Rs.20/- and Rs.2.00 per
	·	thousand + GST
3	Gold Loan Processing Fees	i) Up to Rs.2.00 Lakh- 0.10% + GST
	•	ii) Above Rs.2.00 Lakh -0.25% + GST
4	Duplicate Pass Book	Rs.100/- + GST
	Gold Custody Charges	up to Rs.20000/- Rs. 50/- + GST
	, ,	above Rs.20000/- up to 50000/-
		Rs. 100/- + GST
		above Rs.50000/- up to 100000/-Rs.150/-
		+ GST
		above Rs.100000/- up to 200000/- Rs.
		Rs.200/- + GST
		Above Rs.2.00 Lakh Rs.300/- + GST
6	Fore Closure Charges	If loan account is closed before maturity
	9	from own funds.
		a) Account closed before 1 year - charges
		will be levied @ 2.00% +GST
		b) Account closed before 2 year- charges
		will be levied @ 1.50 % +GST
		c) Account closed before 3 year- charges
		will be levied @ 1.00% +GST
		d) Account closed after 3 years - No
		charges will be levied.
		ii) If the loan is taken over by other
		financial institute – charges @ 2.00%+
		GST
7	NEFT ,IMPS Charges	Rs. 30/- + GST
		For staff account No NEFT Charges
8	RTGS, IMPS Charges	Rs. 60/- +GST
		For staff account No RTGS Charges
9	Cheque Book Charges	For Saving A/c First 10 pages free, above
		that Rs.3/- per leaf + GST
		For C/A, CC, OD Rs.3.00 per leaf + GST
		Rs. 3.00 per leaf exclusive GST
10	Inward Clearing Cheque Return Charges	Rs. 200/- +GST
	Outward Clearing Cheques Return Charges	Rs. 100/- +GST
11	Outward Clearing Cheques Neturn Charges	NS. 100/- +031
12	Outward Cheque Return Charges on Loan	Rs .200/- + GST
	accounts	
13	Loan Processing Fees	a) Up to Rs.25.00 Lakh processing fee will
		be 1% + GST
		b) Above Rs.25.00 Lakh to Rs.50.00 Lakh
		processing fee will be 0.75% + GST
		c) Above Rs.50.00 Lakh to Rs.1.00 Crore
		processing fee will be 0.60% + GST

will be 0.50% + GST e) For Renewal 0.5%, maximum Rs.25,000/- + GST f) For Staff lons, Loan against FDR/RD/Small saving No Processing fees. 14 A/C Closer Charges If within 6 months Rs.150/- otherwise Rs.75/- + GST Duplicate Statement of A/C Rs. 5/ per page + GST 16 Loan Form Fees Rs.50/+ GST 17 NOC Charges Rs. 150/- + GST 18 DD Cancellation charges Rs. 150/- + GST 19 Stock Statement Non Submission 1.00 % of outstanding balance + GST (if stock statement not submitted before 10 th of every month) 20 Recovery Charges If within NMC limits Rs.150/- + GST per visit	1		d) About Do 1 00 Comp group in a fee
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charged. 26 List of loan Documents Rs.1000/- per loan account Rs.100/- per cheque leaf , Maximum Rs.500/- 28 Cash Handling Charges UP to Rs.1.00 Lakh No charges thereafter Rs.50/- per lakh, & Rs.15/- per packet which is higher +GST 29 B Class- Nominal Member Fees Rs.100/- 30 7/12 utara / Cirty Survey, Sociery bank charge If bank loan charge is not created on 7/12 Utara, City Survey, Society etc. before 3 months, then charges will be debited Rs.500/- per month till charge created. 31 E.O.D.(T.O.D.) Proc fee. 0.50% of the TOD/EOD Sanctioned + GST 32 E.O.D.(T.O.D.) Charges 33 ATM Card yearly charges 1 st year free, thereafter Per year Rs.100/- + GST (yearly) 34 Duplicate ATM Card Rs.200/- + GST 35 ECS Return Charges – inward RS.200/- + GST 36 Mandate Verification Rs.100/- +GST per mandate 37 Commitment Charges 1% per quarter if 75% of CC limit is not	24	Bank Guarantee	Rs.3 per thousand + GST
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27 Stop Payment charges Rs.100/- per cheque leaf , Maximum Rs.500/- 28 Cash Handling Charges UP to Rs.1.00 Lakh No charges thereafter Rs.50/- per lakh, & Rs.15/- per packet which is higher +GST 29 B Class- Nominal Member Fees Rs.100/- 7/12 utara / Cirty Survey, Sociery bank charge If bank loan charge is not created on 7/12 Utara, City Survey, Society etc. before 3 months, then charges will be debited Rs.500/- per month till charge created. 31 E.O.D.(T.O.D.) Proc fee. 0.50% of the TOD/EOD Sanctioned + GST 32 E.O.D.(T.O.D.) Charges 3% p.a. 33 ATM Card yearly charges 1 st year free, thereafter Per year Rs.100/- + GST (yearly) 34 Duplicate ATM Card Rs.200/- + GST 35 ECS Return Charges – inward RS.200/- + GST 36 Mandate Verification Rs.100/- +GST per mandate 37 Commitment Charges 1% per quarter if 75% of CC limit is not			charged.
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Rs.500/- 28 Cash Handling Charges UP to Rs.1.00 Lakh No charges thereafter Rs.50/- per lakh, & Rs.15/- per packet which is higher +GST 29 B Class- Nominal Member Fees Rs.100/- 30 7/12 utara / Cirty Survey, Society bank charge If bank loan charge is not created on 7/12 Utara, City Survey, Society etc. before 3 months, then charges will be debited Rs.500/- per month till charge created. 31 E.O.D.(T.O.D.) Proc fee. 0.50% of the TOD/EOD Sanctioned + GST 32 E.O.D.(T.O.D.) Charges 33 ATM Card yearly charges 1 st year free, thereafter Per year Rs.100/+ GST (yearly) 34 Duplicate ATM Card Rs.200/- + GST 35 ECS Return Charges – inward RS.200/- + GST 36 Mandate Verification Rs.100/- +GST per mandate 37 Commitment Charges 1% per quarter if 75% of CC limit is not	27	Stop Payment charges	Rs.100/- per cheque leaf , Maximum
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29 B Class- Nominal Member Fees 30 7/12 utara / Cirty Survey, Sociery bank charge If bank loan charge is not created on 7/12 Utara, City Survey, Society etc. before 3 months, then charges will be debited Rs.500/- per month till charge created. 31 E.O.D.(T.O.D.) Proc fee. 32 E.O.D.(T.O.D.) Charges 33 ATM Card yearly charges 1 st year free, thereafter Per year Rs.100/- + GST (yearly) 34 Duplicate ATM Card Rs.200/- + GST 35 ECS Return Charges – inward RS.200/- + GST 36 Mandate Verification Rs.100/- +GST per mandate 37 Commitment Charges 1% per quarter if 75% of CC limit is not			Rs.50/- per lakh, & Rs.15/- per packet
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35 ECS Return Charges – inwardRS.200/- + GST36 Mandate VerificationRs.100/- +GST per mandate37 Commitment Charges1% per quarter if 75% of CC limit is not			+ GST (yearly)
36 Mandate Verification Rs.100/- +GST per mandate 37 Commitment Charges 1% per quarter if 75% of CC limit is not	34	Duplicate ATM Card	Rs.200/- + GST
37 Commitment Charges 1% per quarter if 75% of CC limit is not	35	ECS Return Charges – inward	RS.200/- + GST
	36	Mandate Verification	
utilized	37	Commitment Charges	1% per quarter if 75% of CC limit is not
			utilized

38	Penal Charges	3% Per anum of Overdue amount +GST
39	Saving Account (without cheque book & ATM)	Minimum Balance Rs.500/-
40	Saving Account (with cheque book & ATM)	Minimum Balance Rs.1000/-
41	Current Account (with cheque book & ATM)	Minimum Balance Rs.2000/-
42	Minimum Balance Charges	i) For saving accounts - 10% of the average deficit balance per month. li) For Current accounts -20% of the average deficit balance per month.
43	Reset Pin and New Pin mailer Charges	Rs. 100/- + GST