

| SR NO. | PARTICULARS | Charges |
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| 1 | D.D.Commission for Bank a/c holders | Minimum Rs.15/- and Rs.1.50 per thousand + GST |
| 2 | 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 |
| 5 | 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 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 |
| 11 | Outward Clearing Cheques Return Charges | Rs. 100/- +GST |
| 12 | Outward Cheque Return Charges on Loan accounts | Rs .200/- + GST |
| 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 |

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| | | d) Above Rs.1.00 Crore processing fee will be 0.50% + GST |
| | | e) For Renewal 0.5% ,maximum Rs.25,000/- + GST |
| | | f) For Staff loans, Loan against FDR/RD/Small saving No Processing fees. |
| 14 | A/C Closer Charges | if within 6 months Rs.150/- otherwise Rs.75/-+ GST |
| 15 | 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. 40/- + 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 | i) If within NMC limits Rs.150/- + GST per visit ii) Outside NMC limits Rs.500/- + GST per visit |
| 21 | Postage Charges | Rs. 40/- inclusive GST |
| 22 | Outstation Cheques Collection Charges | Rs .5/- Per thousand + GST |
| 23 | Solvency certificate | up to Rs.1.00 Lakh Rs.500/- thereafter Rs.500/- per lakh |
| 24 | Bank Guarantee | Rs.3 per thousand + GST |
| 25 | Loan Proposal Rejection / Return | 50 % of Loan processing fees to be charged. |
| 26 | List of loan Documents | Rs.1000/- per loan account |
| 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/- |
| 30 | 7/12 utara / Cirty Survey,Sociery bank charge | If bank loan charge is not created on7/12 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 utilized |

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| 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. ii) For Current accounts -20% of the average deficit balance per month. |
| 43 | Reset Pin and New Pin mailer Charges | Rs. 100/- + GST |