

<b>SR NO.</b>	<b>PARTICULARS</b>	<b>CHARGES</b>
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	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 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.
4	Gold Loan Processing Fees	i) Up to Rs.2.00 Lakh- 0.10% + GST ii) Above Rs.2.00 Lakh -0.25% + GST
5	Loan Form Fees	Rs.50/- + GST
6	Duplicate Pass Book	Rs.100/- + GST
7	Duplicate Statement of A/C	Rs. 5/ per page +GST
8	Gold Custody Charges	Rs. 50/- + GST
		Rs. 100/- + GST

		Rs.150/- + GST
		Rs.200/- + GST
		Above Rs.2.00 Lakh Rs.300/- + GST
9	Fore Closure Charges	<p><b><u>i) If loan account is closed before maturity from own funds.</u></b>  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.  <b><u>ii) If the loan is taken over by other financial institute – charges @ 2.00%+ GST</u></b></p>
10	NEFT ,IMPS Charges	Rs. 30/- + GST For staff account no NEFT Charges
11	RTGS, IMPS Charges	Rs. 60/- +GST For staff account no RTGS Charges
12	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 leafs + GST Rs. 3.00 per leafs exclusive GST
13	Inward Clearing Cheque Return Charges	Rs. 150/- + GST
14	Outward Clearing Cheques Return Charges	Rs. 75/- + GST

15	Service Charges Loan a/c's	Nil
16	NOC Charges	Rs. 150/- + GST
17	DD Cancellation charges	Rs. 40/- + GST
18	Stock Statement Non Submission	1.00 % of outstanding balance + GST (if stock statement not submitted before 10 <sup>th</sup> of every month)
19	Saving Account (without cheque book & ATM)	Minimum Balance Rs.500/-
20	Saving Account (with cheque book & ATM)	Minimum Balance Rs.1000/-
21	Current Account (with cheque book & ATM)	Minimum Balance Rs.2000/-
22	Minimum Balance Charges	S/B A/c Rs 50/- per quarter / C/A Rs.100/-per quarter + GST. ( <b>Proportionate, Asper RBI circular</b> )
23	<i>Inward Clearing Charges</i>	Rs.1.00 per cheque + GST
24	Outward Clearing Charges	Rs.1.00 per cheque + GST
25	Recovery Charges	i) If within NMC limits Rs.150/- + GST per visit ii) Outside NMC limits Rs.500/- + GST per visit
26	Postage Charges	Rs. 40/- inclusive GST
27	A/C Closer Charges	if within 6 months Rs.150/- otherwise Rs.75/-+ GST
28	Outstation Cheques Collation Charges	Rs .5/- Per thousand + GST

29	Cheque Return Charges on Loan A/C	Rs .200/- + GST
30	ATM Card yearly charges	1 st year free, thereafter Per year Rs.100/- + GST (yearly)
31	Duplicate ATM Card	Rs.200/- + GST
32	ECS Return Charges –i/w	RS.200/- + GST
33	Solvency certificate	For Rs.1.00 Lakh Rs.500/- thereafter Rs.500/- per lakh
34	Bank Guarantee	Rs.3 per thousand + GST
35	Mandate Verification	Rs.100/- +GST per mandate
36	Commitment Charges	1% per quarter if 75% of CC limit is not utilized
37	Loan Proposal Rejection / Return	50 % of Loan processing fees to be returned.
38	List of loan Documents	Rs.1000/- per loan account
39	Stop Payment charges	Rs.100/- per cheque leaf , Maximum Rs.500/-
40	T.O.D. Charges	0.50% of the TOD/EOD Sanctioned + GST
41	Penal Charges	3% Per anum of Overdue amount +GST
42	Cash Handling Charges	UP to Rs.1.00 Lakh No charges thereafter Rs.50/- per lakh, & Rs.15/- per packet which is higher +GST
43	B Class- Nominal Member Fees	Rs.100/-