

S. No.	Particulars	Charges Existing	Revised from 25.11.2021
A	RTGS & NEFT Charges	Charges per transaction	Charges per transaction
1	Upto Rs. 10000	Rs. 3/- + GST	Rs. 3/- + GST
2	Rs. 10001 to Rs. 1 Lac	Rs. 5/- + GST	Rs. 5/- + GST
3	Rs. 100001 to Rs. 2 Lac	Rs. 15/- + GST	Rs. 15/- + GST
4	Above Rs. 2 Lac to Rs. 5 Lac	Rs. 25/- + GST	Rs. 25/- + GST
5	Above 5 Lac		Rs. 50/- + GST
B	IMPS Charges		
1	Upto Rs. 10000	Rs. 6/- + GST	Rs. 6/- + GST
2	Rs. 10001 to Rs. 1 Lac	Rs. 10/- + GST	Rs. 10/- + GST
3	Rs. 100001 to Rs. 2 Lac	Rs. 30/- + GST	Rs. 30/- + GST
4	Above Rs. 2 Lac	Rs. 50/- + GST	Rs. 50/- + GST
C	OBC Charges (Cheques):		
1	Up to Rs. 5,000/-	Rs. 25/- + GST	Rs. 25/- + GST
2	Rs.5,001 To Rs 10,000	Rs. 50/- +GST	Rs. 50/- +GST
3	Rs.10,000 To Rs. 1,00,000	Rs. 100/- + GST	Rs. 100/- + GST
4	Above Rs. 1,00,000	Rs. 1 per Rs. 1000/- or part there of with a maximum of Rs. 500/-per instrument. +GST	Rs. 1 per Rs. 1000/- or part there of with a maximum of Rs. 500/- per instrument. +GST
<p>Returning charges on Cheques returned unpaid shall be 50% of normal charges as above.</p> <p>In case of more than one bank the charges should be shared for amount up to Rs.1 Lac and 50% of our bank's charges for amount above Rs.1 Lac.</p>			
D	IBC Charges (Bills) :		
1	Up to Rs. 1000/-	Rs. 30/- +GST	Rs. 30/- +GST
2	Rs. 1001/- and up to Rs. 5000/-	Rs. 50/- +GST	Rs. 50/- +GST
3	Rs. 5001/- and up to Rs. 10000/-	Rs. 70/- +GST	Rs. 70/- +GST
4	Rs. 10001/- Above Rs. 50000/-	Rs. 7/- per Rs. 1000/- or part thereof with a minimum of Rs. 70/- +GST	Rs. 7/- per Rs. 1000/- or part thereof with a minimum of Rs. 70/- +GST
5	Above Rs. 50000/-	Rs. 5/- per Rs. 1000/- with a minimum of Rs. 275/- +GST	Rs. 5/- per Rs. 1000/- with a minimum of Rs. 275/- +GST
<p>Returning charges on Bills returned unpaid shall be 50% of normal charges as above.</p>			
E	Cheque Book Issue Charges		
Savings Account:			
1	First cheque book of 15 leaves - Free and there after	Rs. 2.50 + GST per leaf	Rs. 2.50 + GST per leaf
Current / Overdraft / Cash Credit Account:			
1	First cheque book of 45 leaves - Free and there after	Rs. 3/- + GST per leaf	Rs. 3/- + GST per leaf

F	Cheque Stop Payment charges:		
1	For single cheque	Rs. 100/- +GST	Rs. 150/- +GST
2	For more than one Cheque	Rs. 100/- per cheque with maximum of Rs. 500/- +GST	Rs. 150/- per cheque with maximum of Rs. 500/- +GST
G	Cheque Return Charges:		
	Inward Cheque Return	Rs. 150/- +GST per cheque	Rs. 200/- +GST per cheque
	Outward Cheque Return	Rs. 150/- + GST per cheque	Rs. 200/- + GST per cheque
H	Processing Charges on Advances :		
	For Cash Credit & Overdraft Limits & All Term Loan		
1	Up to Rs.1 Lac	Rs.500/- + GST	Rs.500/- + GST
2	Above Rs.1 Lac	0.50% of Loan Amount	0.50% of Loan Amount
3	Any Modification in sanctioned		Rs. 1000/- +GST
	On Review / Renewal of Cash Credit / Overdraft Limits – Same charges, as above		
I	DD/Pay Order Commission :		
	Up to Rs. 1000/-	Rs.20/- + GST	Rs. 20/- +GST
	Rs. 1001/- to Rs. 5000/-	Rs.25/-GST	Rs. 40/- +GST
	Rs. 5001/- to Rs. 1 Lac	Rs.30/-+GST	Rs. 60/- +GST
	Above Rs. 1 Lac	Rs. 2/- +GST per Rs. 1000/-	Rs.0.70 +GST per Rs. 1000/- with maximum Rs. 15000/-
	Lost Instruments		Rs. 100/- +GST per Instrument
8	Cancelation Charges		Rs. 150 +GST per Instrument
K	Inspection Charges for Cash Credit & Overdraft Limits: (to be recovered every year)		
	For Cash Credit & Overdraft Limits :		
1	Up to Rs.1 Lac	Rs.100/- +GST for every year	Rs.200/- +GST for every year
2	Rs.1 Lac & Up to Rs.10 Lac	Rs.200/- +GST for every year	Rs.400/- +GST for every year
3	Above Rs. 10 Lac		Rs. 1500/-+GST for every year
	Bank Guarantee Commission :		
1	Secured by 100% cash margin in the shape of Bank Deposit & Cash Security	Rs.100/- +GST plus 25% of charges as above, applicable to partly secured bank guarantees. i.e. 1%	Rs.100/- +GST plus 25% of charges as above, applicable to partly secured bank guarantees. i.e. 1%
L	Minimum Balance Charges:		
1	Saving Account: with Cheque facility Min.	Rs. 50/- + GST	Rs. 150/- + GST

	Rs.1000/-		
2	Saving Account: without Cheque facility Min. Rs.500/-	Rs. 50/- +GST	Rs. 100/- +GST
3	Current Account : Minimum Rs. 3000/-	Rs. 100/- +GST	Rs. 300/- +GST
M	Locker Rent:		
1	' A ' category	Rs. 750/- +GST	Rs. 1000/- +GST
2	' B ' Category	Rs. 1250/- +GST	Rs. 1500/- +GST
3	' C ' Category	Rs. 2000/- +GST	Rs. 2250/- +GST
N	Cash Handling Charges		
2	Rs. 50000/- to Rs. 100000/-	Rs. 50/- +GST	Rs. 50/- +GST per day
3	Rs. 100001/- to Rs. 500000/-	Rs. 100/- +GST	Rs. 100/- +GST per day
4	Above Rs. 500000/-	Rs. 150/- +GST	Rs. 150/- +GST per day
O	Duplicate Statement Charges		
1	Per Page	Rs. 40/- +GST	Rs. 50/- +GST
2	Duplicate PassBook	Rs. 50/- +GST	Rs. 50/- +GST
P	Inoperative to Operative	Rs. 100/- +GST	Rs. 150/- +GST
Q	Signature Verification		Rs. 100/- per Signature
R	Photo Attestation		Rs. 50/- per Photo
S	NACH		
1	Mandate Charges		Rs. 100/- +GST
2	Return Charges		Rs. 150/- +GST
T	Debit Card		
1	First Year		Free
2	2 nd Year & onwards		Rs. 150/- per Card
U	ATM Transaction		
1	Financial Tr. with other Bank		Rs. 20/- per transaction
2	Non financial Tr. Other Bank		Rs. 15/- per transaction
V	Inspection of property every three years		Rs. 500/- per property
	SMS Charges (Quarterly)		Rs. 15/- +GST
	Charges for cancellation lien on NSC/IVP/Lic Policy		Rs. 100/-+GST per instrument
	Mortgage creation charges other than Housing Loans		Rs. 100/- per Lac or part thereof
	Prepayment Charges for Mortgage Loan		Rs. 1000/-+GST