

A) CHARGES RELATED TO MAINTENANCE OF DEPOSIT ACCOUNTS:			
Sl No.	Particulars		Charges (Rs.)
1.	Inward Clearing Cheque Return Charges		Rs.350/- + GST
2.	Outward Clearing Cheque Return Charges		Rs.150/- + GST
3.	ECS Return Charges		Rs.350/- + GST
4.	Cheque lost charges		Rs.50/- per request
5.	Cheque lost revocation charges		Nil
6. /	Stop payment charges		Rs.150/- + GST
7.	Stop payment revocation charges		Nil
8.	Minimum Balance to be maintained a) Current A/c b) SB A/c		Rs.2000/- Without Cheque book Rs.500/-With Cheque book Rs.1000/-
9.	Minimum Balance Not Maintained Charges		a) Current A/c Rs.150/- + GST per quarter for not maintaining Minimum Balance of Rs.2000/-
10.	Pass Sheet Charges		SB Rs.5/- per page CA Rs.10/- per page (Repetition)
11.	Pay order/DD Cancellation Charges		Rs.100/- + GST
12.	Account Closing Charges		SB Rs.150/-+GST (Before six months) CA Rs.300/-+GST (Before six months)
13.	Incidental Charges (Current A/c) (Half yearly charges)		Rs.150/- +GST
14.	Inoperative A/c to Operative A/c Charges for SB & Current A/cs		Rs.100/- +GST
15.	Personalised Cheque Book Issue Charges		SB Rs.3/- per leaf + GST (Exceeding 20 leaves per annum) CA Rs.3/- per leaf
16.	SMS Charges		SB Rs.15/-+GST per Quarter CA Rs.25/-+GST per Quarter
17.	Cash handling charges		Nil
18.	GPA/Letter of attorney to operate the account		Rs.200/- +GST per attorney instance
19.	Transfer of funds 1) On closure of accounts (SB/CA) 2) On payment of interest on FDs		Existing NEFT/RTGS/IMPS Charges
20.	Duplicate pass book charges		Rs.100/- + GST
21.	Standing Instruction to other accounts		Rs.10/- per instruction
22.	Attestation of Signature		Rs.100/- per instrument
23.	Dormat account charges without minimum balance		Nil
B) CHARGES RELATED TO MAINTENANCE OF LOANS & ADVANCES:			
1.	Loan EMI Cheque return charges		Rs.500/- + GST
2.	Loan recovery visit charges:	Staff Visit	Rs.500/- + GST or Actuals+GST
		Director Visit	Rs.2,000/-+GST or Actuals+GST
3.	RPAD Notice/Letter to Loanees/Sureties		Rs.150/- + GST per letter & per person
4.	Ordinary post to Loanees/		Rs.50/- + GST

	Sureties	per letter & per person
5.	Seizure of Vehicle	Two wheeler Rs.3,000/- (Seizure fee & Vehicle Valuation for Engineers)
		Four wheeler Rs.10,000/- (Seizure fee & Vehicle Valuation for Engineers)
6.	Gold loan application Fee	Rs.100/- +GST
7.	Vehicle loan application Fee	Rs.100/- +GST
8.	Property mortgage loan application Fee	Rs.100/- +GST
9.	Pre closure subject to payment of interest for pre-closing (Including housing loan)	12 Months
10.	Takeover Charges	2% of the outstanding loan amount
11.	Property Inspection (Yearly Inspection)	Rs.500/- + GST
12.	Processing Charges	The Processing charges for loan on immovable properties are exclusive of Legal & Valuation charges
13.		
14.	Construction including Housing Loan	Rs.200/-+GST per inspection for stage by stage release
15.	Safe keeping charges for Gold Loans after one month from the date of closing the Loan A/c	Rs.100/-+GST per month
16.	Loan commitment charges (Non-availing the loan)	Rs.2,000/- (If loan is availed then it is to be reduced from the processing charges) for property secured loan
17.	Restructure of Loan A/c (Policy to be amended)	0.1% of restructured loan amount minimum Rs.2000/-
18.	Charges for Recalling of Loan account under SARFAESI Act	Up to 50 Lakhs Rs.3,000/-+GST Above 50 Lakhs Rs.5000/- +GST
19.	Change of Guarantor / Surety	Rs.1000/- (Subject to Furnishing of solvent surety)
20.	Change of Collateral Security/ Property (Addition/Deletion)	Rs.5000/- (Subject to satisfaction of Board)
21.	Charges for Copy of property documents	Rs.500/-+GST plus actual xerox charges
22.	CERSAI Charges	Rs.100/- per occasion
23.	LIC/NSC Assignment/ collection	Rs.200/-
24.	Non collection of original documents after closure of loan exceeding three months	Rs.200/- per month if exceeds 3 months.
C) CHARGES RELATED TO MAINTENANCE OF MEMBERSHIP ACCOUNTS:		
1.	Share application Fee	Rs.100/- + GST
2.	Additional share application Fee	Rs.100/- + GST
3.	Share admission Fee	Rs.150/- +GST
4.	Share fee	Rs.5/- +GST per share
5.	Nominal membership Fee	Rs.250/- + GST

6.	Nominal membership application Fee	Rs.100/- + GST
7.	Issue of Duplicate FD/SRD/Membership Certificate	Rs.100/- + GST
8.	Issue of duplicate Membership ID Card	Rs.100/- + GST
9.	Death Relief fund	Rs.500/-

D) OTHER/GENERAL MAINTENANCE CHARGES:

1.	DD/PO Revalidation Charges	Rs.100/-+ GST
2.	ATM Card issue charges	Nil
3.	ATM Card surrender charges	Rs.100/- + GST
4.	ATM Annual Maintenance Charges	Rs.200/- + GST
5.	Reissue of ATM Card	Rs.200/- + GST
6.	PIN registration charges	Rs.30/- + GST
7.	Locker Break open charges	Actuals + Rs.500/-+GST
8.	Token lost charges	Actuals + Rs.100/-+GST
9.	Delay in payment of Locker rent	Monthly 1% on locker rent

E) LOAN PROCESSING CHARGES

Type of Loan	Loan Limit (Rs.)	Charges (Rs.)
Unsecured Loans	Upto 25,000/-	2.00% or 500/- whichever is high
	Above 25,001/-	1.50% or 750/- whichever is high
Secured Loans	Upto 5,00,000/-	5,000/-
	Above 5,00,001/-	1%
	Upto 15,00,000/-	
	Above 15,00,001/-	15,000/- + 0.75% of the sum exceeding 15,00,000/-
	Upto 25,00,000/-	
	Above 25,00,001/-	22,500/- + 0.50% of the sum exceeding 25,00,000/-
Vehicle Loans	Two Wheelers	1000/- (Valuation charges applicable for second hand vehicle only)
	Four Wheelers	
	a) Up to 25 Lakhs b) Above 25 Lakhs	Rs.2500/- Rs.5000/- (Valuation charges applicable for second hand vehicle only)
Gold Loans	As per RBI Guidelines from time to time	a) Minimum Rs.250/- or 0.20% on Sanctioned Loan amount which ever is higher for loan up to 2 lakhs. b) Rs.400/- + 0.30% of the sanctioned loan amount Above 2 lakhs & upto 10 lakhs.
Overdraft	OD Charges	As per loan amount
	OD Renewal charges	Up to 50 Lakhs Rs.5,000/- Above 50 Lakhs Rs.10,000/-

Note:

- 1) The Processing charges for loan on immovable properties are excluding Legal & Valuation charges.
- 2) The applicable GST will be collected extra.
- 3) Above charges are also applicable for Advances to Priority sector.

F) PAY ORDER / DD COMMISSION/CHARGES			
Sl No.	Particulars	Charges (Rs.)	
		Account Holders	Non Account Holders
1.	Upto Rs.1,000/-	10	20
2.	Rs.1,001/- to Rs.5,000/-	15	30
3.	Rs.5,001/- to Rs.10,000/-	20	40
4.	Rs.10,001/- to Rs.49,999/-	Rs.1/- per thousand Minimum Rs.30/-	Rs.2/- per thousand Minimum Rs.50/-
5.	Above Rs.50,000/-	Rs.1.25 per thousand Minimum Rs.125/-	Not permissible
6.	DD Commission	Rs.2/- Per thousand, Minimum Rs.20/-	
7.	Duplicate DD/PO Charges	Rs.35/- + GST per instrument	
8.	Revalidation of DD/PO	Rs.100/- + GST per instrument	
9.	Cancellation of DD/PO	Rs.100/- + GST per instrument	