

# Service Charges

Sl.No	Particulars	Frequency	Revised Charges
<b>1.</b>	<b>NON MAINTAINANCE OF MINIMUM QUATERLY AVERAGE BALANCE</b>		
(a)	Saving Bank Account	Quarterly	Nil
(b)	Current Account	Quarterly	Nil
<b>2.</b>	<b>CHEQUE BOOK CHARGES</b>		
(a)	Saving Bank	10 & 25 leaves (First 10 Book Free)	3/- per leaf
(b)	Current Account	25 leaves	3/- per leaf
(c)	Overdraft Account	10 leaves	3/- per leaf
<b>3.</b>	<b>CHEQUE RETURN CHARGES</b>	Per Instrument	Rs.118/-
<b>4.</b>	<b>SMS ALERT CHARGES</b>		
(a)	Saving Bank Account	Half Yearly	Nil
(b)	Current Account	Half Yearly	Nil
(c)	Overdraft Account	Half Yearly	Nil
<b>5.</b>	<b>DUPLICATE PASS BOOK CHARGES</b>	On Issuance of Duplicate Pass Book	Rs.36/-
<b>6.</b>	<b>STATEMENT OF ACCOUNT</b>	Other than Pass Book and Additional Statement	Rs.25/-
<b>7.</b>	<b>NEFT CHARGES</b>		
(a)	Rs.1/- to Rs.10,000/-	Per Transaction	Rs.10/-
(b)	Rs.20001/- to Rs.100000/-	Per Transaction	Rs.24/-
(c)	Rs.100001/- to Rs 200000/-	Per Transaction	Rs.35/-
<b>8.</b>	<b>RTGS CHARGES</b>		
(a)	Above Rs.200001/-	Per Transaction	Rs.59/-
<b>10.</b>	<b>D.D/ PAYORDER CANCELATION CHARGES</b>	Per Instrument	Rs.25/-
<b>11.</b>	<b>CIBIL REPORT</b>		Nil

	<b>EXTRACTION CHARGES</b>		
12.	<b>PROCESSING FEES</b>		
(a)	<b>JEWEL LOAN/GOLD LOAN</b>		150/-
(b)	<b>VEHICLE LOAN (New Vehicle)</b>	Upto Rs.2,00,000/-	590
		Above Rs.2,00,000/-	2360/-
(c)	<b>VEHICLE LOAN(Second Hand Vehicle)</b>	Upto Rs.2,00,000/-	
		Above Rs.2,00,000/-	
(d)	<b>HOUSING LOAN/ MORTGAGE LOAN</b>	Upto Rs.2,00,000/-	1180/-
		Above Rs.2,00,000/-	2360/-
(e)	<b>OVERDRAFT</b>	Upto Rs.2,00,000/-	1180/-
		Above Rs.2,00,000/-	2360/-
13.	<b>CERSAI CHARGES</b>		Rs.250/-
14.	<b>LOAN DOCUMENT CHARGES</b>		
(a)	Up to Rs.1 lakh		Rs.200/-+GST
(b)	Up to Rs.2 lakh		Rs.400/-+GST
(c)	Rs.200001/- to Rs.500000/-		Rs.600/-+GST
(d)	Above Rs.500001/-		Rs.1000/-+GST
15.	<b>SURETY LOAN</b>		
(a)	5% SCPL and CMDE of Loan Amount		5%
(b)			1%
16.	<b>LOAN NOTICE CHARGES</b>		
(a)	Normal Notice		Nil
(b)	Register Notice		Rs.300/-
18.	<b>LOCKER RENT</b>		
(a)	Small		Rs.750/-+GST
(b)	Medium		Rs.1000/-+GST
(c)	Large		Rs.2500/-+GST