

Service Charges ( Effective from 01-04-2023 )

No.	Type of Service	Criteria	Service Charges (₹)	GST (₹)	Total Service Charges (₹)
1. Cheque Book Charges					
	(A) Savings Bank Account	Per Page	1.00	0.18	1.18
	(B) Current Account	Per Page	2.00	0.36	2.36
	(C) Cash Credit / O.D. Account	Per Page	2.00	0.36	2.36
2. Stop Payment Charges					
		Per Cheque	100.00	18.00	118.00
3. Incidental Charges (On Operative A/Cs)					
	(A) Current Account	On Half yearly Basis	100.00	18.00	118.00
	(B) Cash Credit and Overdraft Account	On Half yearly Basis	100.00	18.00	118.00
		(Rs. 15/- for 30 Entries with Min. Of Rs. 100/-)			
4. Confidential Report Charges					
		Per Report	100.00	18.00	118.00
5. If Account Closed Within 1 Year					
	(A) Saving Bank Account	From date of A/c Opening	100.00	18.00	118.00
	(B) Current Account	From date of A/c Opening	200.00	36.00	236.00
6. Pay Order / Pay Slip Charges (Only for Existing Customer)					
	From Rs. 1/- to Rs. 50,000/-	Per Pay Order / Pay Slip	50.00	9.00	59.00
	From Rs. 50,001/- to Rs. 1,00,000/-	Per Pay Order / Pay Slip	100.00	18.00	118.00
	From Rs. 1,00,001/- to Rs. 5,00,000/-	Per Pay Order / Pay Slip	150.00	27.00	177.00
	Above Rs. 5,00,000/-	Per Pay Order / Pay Slip	200.00	36.00	236.00
7. Other Bank (H.D.F.C) Demand Draft Charges					
	Up to Rs. 1,000/-	--	30.00	5.40	35.40
	From Rs. 1,001/- to Rs. 1,00,000/-	--	100.00	18.00	118.00
	From Rs. 1,00,001/- to Rs. 5,00,000/-	Per Thousand	1.00	0.18	1.18

From Rs. 5,00,001/- to Rs. 10,00,000/-	Per Thousand	1.00	0.18	1.18
Above Rs. 10,00,000/-	Per Thousand	0.50	0.09	0.59

( Maximum Service Charge ₹ 5000 + Maximum GST Charge ₹ 900 = Maximum Total Service Charge ₹ 5900 )

#### 8. (A) Cheque Return Charges (Inward)

Up to Rs. 50,000/-	Per Cheque	200.00	36.00	236.00
From Rs. 50,001/- to Rs. 5,00,000/-	Per Cheque	500.00	90.00	590.00
Above Rs. 5,00,000/-	Per Cheque	1000.00	180.00	1180.00
<b>(B) ECS Return Charge</b>	Per ECS	300.00	54.00	354.00
<b>(C) Standing Instruction (SI) Failure Charges / Term Loan A/c</b>	Per SI (For Every Loan Installment Account)	50.00	9.00	59.00

#### 9. (A) Outward Clearing Cheque Return Charge / Outward Cheque Return Charge

Up to Rs. 50,000/-	Per Cheque	25.00	4.50	29.50
From Rs. 50,001/- to Rs. 1,00,000/-	Per Cheque	50.00	9.00	59.00
From Rs. 1,00,001/- to Rs. 5,00,000/-	Per Cheque	100.00	18.00	118.00
Above Rs. 5,00,000/-	Per Cheque	500.00	90.00	590.00
<b>(B) Outward Clearing Cheque Return Charge (Term Loan Account)</b>	Per Cheque	250.00	45.00	295.00

#### 10. Solvency Certificate Charges

Up to Rs. 1,00,000/-	Per Certificate	500.00	90.00	590.00
From Rs. 1,00,001/- to Rs. 10,00,000/-	Per Certificate	1000.00	180.00	1180.00
Above Rs. 10,00,000/-	Per Certificate	1500.00	270.00	1770.00

#### 11. Other State Cheque Collection Charges

Up to Rs. 5,000/-	Per Cheque	25.00	4.50	29.50
From Rs. 5,001/- to Rs. 10,000/-	Per Cheque	50.00	9.00	59.00
From Rs. 10,001/-to Rs. 1,00,000/-	Per Cheque	100.00	18.00	118.00
Above Rs. 1,00,000/-	Per Cheque	150.00	27.00	177.00

#### 12. Inward Bills Collection Charges Per Rs 1000 /- (Draft Charge + Postages Charge)

Per Bill	3.00	0.54	3.54
----------	------	------	------

#### 13. Outward Bill For Collection

	Up to Rs. 10,000/-	Per Bill	50.00	9.00	59.00
	From Rs. 10,001/- to Rs. 1,00,000/-	Per Bill	100.00	18.00	118.00
	Above Rs. 1,00,001/-	Per Bill	150.00	27.00	177.00
<b>14.</b>	<b>Duplicate Passbook Charge (For Savings Accounts and Recurring Deposites)</b>	One Time Free	25.00	4.50	29.50
<b>15.</b>	<b>Duplicate Statement Charges</b>				
	(A) Current Account	Free (This facility is Available only Through E-mail)	--	--	--
	(B) Cash Credit/O.D Account	Free (This facility is Available only Through E-mail)	--	--	--
<b>16.</b>	<b>Signature Verification Charges</b>	Per Verification	200.00	36.00	236.00
<b>17.</b>	<b>Cash Handling Charges</b>				
	(A) Savings Bank account (Rs. 1000/- Min. Avg. Balance)				
	Upto 5,00,000 Cash Deposit	Free	--	--	--
	Above 5,00,000 Cash Deposit	Per Lac	75.00	13.50	88.50
	Not Maintaining Min. Balance	No Free Service	75.00	13.50	88.50
	(B) Current Account (Rs. 5,000/- Min. Avg. Balance)				
	Upto 10,00,000 Cash Deposit	Free	--	--	--
	Above 10,00,000 Cash Deposit	Per Lac	75.00	13.50	88.50
	Not Maintaining Min. Balance	No Free Service	75.00	13.50	88.50
	(C) Current Account (Rs. 1,00,000/- Min. Avg. Balance)				
	Upto 25,00,000 Cash Deposit	Free	--	--	--
	Above 25,00,000 Cash Deposit	Per Lac	75.00	13.50	88.50
	(D) Current Account (Rs. 2,00,000/- Min. Avg. Balance)				
	Upto 35,00,000 Cash Deposit	Free	--	--	--
	Above 35,00,000 Cash Deposit	Per Lac	75.00	13.50	88.50
	(E) Current Account (Rs. 3,00,000/- Min. Avg. Balance)				
	Upto 50,00,000 Cash Deposit	Free	--	--	--
	Above 50,00,000 Cash Deposit	Per Lac	75.00	13.50	88.50
	(F) Current Account (Rs. 5,00,000/- Min. Avg. Balance)				
	Upto 75,00,000 Cash Deposit	Free	--	--	--

	Above 75,00,000 Cash Deposit	Per Lac	75.00	13.50	88.50
(G) Current Account (Rs. 10,00,000/- Min. Avg. Balance)					
	Upto 1,25,00,000 Cash Deposit	Free	--	--	--
	Above 1,25,00,000 Cash Deposit	Per Lac	75.00	13.50	88.50
(H) Current Account (Rs. 25,00,000/- Min. Avg. Balance)					
	Any Amount	Unlimited	Free	Free	Free
(I) Hypothication / Over Draft Account					
	Upto 75,00,000 Cash Deposit	Free	--	--	--
	Above 75,00,000 Cash Deposit	Per Lac	75.00	13.50	88.50
( Maximum Monthly Cash Handling Charges Rs. 20,000 per A/c )					
<b>18.</b>	<b>Loan Processing Charges</b>	As per Credit Policy	--	--	--
<b>19.</b>	<b>CIBIL Report Charge</b>				
	(A) Consumer Report	Per Report	100.00	18.00	118.00
	(B) Commercial Report	Per Report	1250.00	225.00	1475.00
<b>20.</b>	<b>Late Insurance Policy Submission Charges</b>	For Loan Accounts	50.00	9.00	59.00
<b>21.</b>	<b>ATM Transaction Charges</b>				
	(A) Financial	Per Transaction (After First Five Monthly Free Transactions)	20.00	3.60	23.60
	(B) Non-Financial	Per Transaction (After First Five Monthly Free Transactions)	20.00	3.60	23.60
<b>22.</b>	<b>ATM Debit Card Annual Fee</b>	Per Card	200.00	36.00	236.00
<b>23.</b>	<b>ATM Debit Card Replacement Fee</b>	Per Card	220.00	39.60	259.60
<b>24.</b>	<b>ATM Debit Card Pin Generation Fee</b>	Per Card	50.00	9.00	59.00
<b>25.</b>	<b>Balance Certificate Charges</b>	Free	--	--	--
<b>26.</b>	<b>To Add Name or Remove Name From Account</b>	Free	--	--	--
<b>27.</b>	<b>Outward Clearing CTS Processing Charges</b>	Free	--	--	--

28.	<b>Stock Inspection, Machinery, Vehicle Inspection Charges</b>	Free	--	--	--
29.	<b>No Due Certificate Charges</b>	Free	--	--	--
30.	<b>RTGS Charges (Outward)</b>	Free	--	--	--
31.	<b>NEFT Charges (Outward)</b>	Free	--	--	--
32.	<b>Inward RTGS / NEFT / ECS Charges (On Basis Credit transactions in Account)</b>	Free	--	--	--