

Service Charges (Effective from 01-05-2024)

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) ECS Return Charge	Per ECS	300.00	54.00	354.00
(C) Standing Instruction (SI) Failure Charges / Term Loan A/c	Per SI (For Every Loan Installment Account)	100.00	18.00	118.00

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) Outward Clearing Cheque Return Charge (Term Loan Account)	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
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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
14.	Duplicate Passbook Charge (For Savings Accounts and Recurring Deposites)	One Time Free	25.00	4.50	29.50
15.	Duplicate Statement Charges				
	(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)	--	--	--
16.	Signature Verification Charges	Per Verification	200.00	36.00	236.00
17.	Cash Handling Charges				
	(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)					
18.	Loan Processing Charges	As per Credit Policy	--	--	--
19.	CIBIL Report Charge				
	(A) Consumer Report	Per Report	100.00	18.00	118.00
	(B) Commercial Report	Per Report	1250.00	225.00	1475.00
20.	Late Insurance Policy Submission Charges	For Loan Accounts	50.00	9.00	59.00
21.	ATM Transaction Charges				
	(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)	6.00	1.08	7.08
22.	ATM Debit Card Annual Fee	Per Card	200.00	36.00	236.00
23.	ATM Debit Card Replacement Fee	Per Card	220.00	39.60	259.60
24.	ATM Debit Card Pin Generation Fee	Per Card	50.00	9.00	59.00
25.	Balance Certificate Charges	Free	--	--	--
26.	To Add Name or Remove Name From Account	Free	--	--	--
27.	Outward Clearing CTS Processing Charges	Free	--	--	--

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