

## Service Charges ( Effective from 01-10-2022 )

No.	Type of Service	Criteria	Service Charges (₹)	GST (₹)	Total Service Charges (₹)
1.	<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. 5,00,000/- Min. Avg. Balance)				
	Upto 50,00,000 Cash Deposit	Free	--	--	--
	Above 50,00,000 Cash Deposit	Per Lac	75.00	13.50	88.50
	(D) Current Account (Rs. 10,00,000/- Min. Avg. Balance)				
	Upto 1,00,00,000 Cash Deposit	Free	--	--	--
	Above 1,00,00,000 Cash Deposit	Per Lac	75.00	13.50	88.50
	(E) Hypothication / Overdraft Account				
	Upto 25,00,000 Cash Deposit	Free	--	--	--
	Above 25,00,000 Cash Deposit	Per Lac	75.00	13.50	88.50
2.	<b>Cheque book Charges</b>				
	(A) Savings Bank Account	Per Cheque	2.00	0.36	2.36
	(B) Current Account	Per Cheque	2.00	0.36	2.36
	(C) Cash Credit / O.D. Account	Per Cheque	2.00	0.36	2.36
3.	<b>Stop Payment Charges</b>	Per Cheque	100.00	18.00	118.00
4.	<b>Incidental Charges (On Operative A/Cs)</b>				
	(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. 10/- for 30 Entries with Min. Of Rs. 100/-)					
5.	Confidential Report Charges	Per Report	100.00	18.00	118.00
6.	If Account closed within one year				
	(A) Saving Bank Account	Per Account	100.00	18.00	118.00
	(B) Current Account	Per Account	200.00	36.00	236.00
7.	Pay Order / Pay Slip Charges (Only for Existing Customer)				
	From Rs. 1/- to Rs. 50,000/-	Per Pay Order / Pay Order Slip	50.00	9.00	59.00
	From Rs. 50,001/- to Rs. 1,00,000/-	Per Pay Order / Pay Order Slip	100.00	18.00	118.00
	From Rs. 1,00,001/- to Rs. 5,00,000/-	Per Pay Order / Pay Order Slip	150.00	27.00	177.00
	Above Rs. 5,00,000/-	Per Pay Order / Pay Order Slip	200.00	36.00	236.00
8.	Demand Draft Charges of other Bank (H.D.F.C bank)				
	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 )					
9.	(A) Inward Clearing Cheque Return Charges				
	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	Per SI (For Every Loan Installment Account)	50.00	9.00	59.00
10.	(A) Outward Clearing 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</b>	Per Cheque	250.00	45.00	295.00
<b>11.</b>	<b>Solvency Certificate Charges</b>				
	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
<b>12.</b>	<b>Outstation Cheque Collection</b>				
	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
<b>13.</b>	<b>Inward Bill Collection Per Rs 1000 /- (Demand draft and Postages charges Extra)</b>	Per Bill	3.00	0.54	3.54
<b>14.</b>	<b>Outward Bill For Collection Charges</b>				
	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>15.</b>	<b>Duplicate Passbook Charge (For Savings Accounts and Recurring Deposites)</b>	One Time Free	25.00	4.50	29.50
<b>16.</b>	<b>Duplicate Statement Charges</b>				
	(A) Current Account	Free (Service given through E-Mail Only)	--	--	--
	(B) Cash Credit/O.D Account	Free (Service given through E-Mail Only)	--	--	--
<b>17.</b>	<b>Signature Verification Charges</b>	Per Verification	200.00	36.00	236.00
<b>18.</b>	<b>Loan Processing Charges</b>	As per Credit Policy	--	--	--

19.	<b>Credit Information Report Charges</b>				
	(A) Individual Report	Per Report	100.00	18.00	118.00
	(A) Commerical Report	Per Report	1250.00	225.00	1475.00
20.	<b>Late Insurance Policy Submission Charges</b>	For all Loan Accounts	50.00	9.00	59.00
21.	<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
22.	<b>ATM Debit Card Annual Fee</b>	Per Card	200.00	36.00	236.00
23.	<b>ATM Debit Card Replacement Fee</b>	Per Card	220.00	39.60	259.60
24.	<b>ATM Debit Card Pin Generation Fee</b>	Per Card	50.00	9.00	59.00
25.	<b>Balance Certificate Charges</b>	Free	--	--	--
26.	<b>Addition / Deletion in the name of Accounts</b>	Free	--	--	--
27.	<b>Outward Clearing CTS Processing Charges</b>	Free	--	--	--
28.	<b>Stock, 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	--	--	--

