

SERVICE CHARGES UPDATED AS ON 31.07.2023

A) Current Account / Savings Bank Account

Description of Service	Service Charge
1. Issue of Cheque books	
All Account	15 Leaf Cheque Book at ₹20/-+GST. 30 Leaf Cheque Book at ₹40/- +GST. Thereafter, ₹20/- + GST per 15 cheque leaf.

2. Statement of account	
Statement of account (First/original): Monthly (For all segments)	Free
Duplicate statement	₹10/- + GST per page

Description of Service	Service Charge
3. Issue of Duplicate Passbook	
First Passbook/Continuation of Passbook	Free
Duplicate passbook (except Pigmy)	₹25/- + GST for issue of duplicate passbook.
Pigmy passbook	₹15/- + GST for issue of duplicate passbook.

B) Cheques (Collection) / NACH

<i>Description of Service</i>	<i>Service Charge</i>
1. Stop payment instruction	
SB account, Current Account, Cash Credit Account	₹50/- + GST

2. Cheque returned deposited with us (Local/ Outward)	
All Cheque	₹100/- + GST

3. Cheque returned (Inward)	
Cheque/bill upto ₹5000	₹50/- + GST
Cheque/bill above ₹5000	₹100/- + GST

4. National Automated Clearing House (NACH) Mandate (including 'E' mandate)	
One time Mandate Authorisation Charges per mandate	₹50/- + GST
Returned Mandate	₹100/- + GST

C) DD / Banker's Cheque

Draft Amount	Charges
For Loan	Free
All (Other than Loan)	₹ 100/- + GST

D) Debit Card / ATM

<i>Description of Service</i>	<i>Service Charge</i>
1. Rupay ATM card/ KIT	₹100/- + GST

2. Debit Card Annual Maintenance Charges (Recovered at the beginning of the second year onwards)	
Debit Card	₹100/- + GST

3. Debit Card Replacement Charges	₹100/- + GST
4. Green PIN / Regeneration of PIN	Free

E) Alert Charges

1. SMS Alert charges per quarter	₹10/- + GST
2. E-MAIL Alert charges per quarter	free

E) Cash Related Charges

1. Cash Deposit/withdrawal	
All Accounts	Free

F) Safe Deposit

TYPE	Service Charge
SMALL	₹600/- + GST
MEDIUM	₹1200/- + GST
LARGE	₹2000/- + GST
Drill Open charges	₹2000/- + GST

G) NEFT / RTGS / IMPS/UPI

1. NEFT/ RTGS CHARGES	
Up to ₹2.00 lakh	₹5/- + GST
Above ₹2.00 lakh	₹10/- + GST
Description of Service	Service Charge
2. RTGS Customer Transactions (transactions at branches)	
Above ₹2.00 lakh	₹10/- + GST

3. IMPS Fund Transfer charges through MB	
All Transaction	₹5/- + GST
Inter Branch Transactions	free

4. UPI: BHIM	FREE
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H) OTHER MISCELLANEOUS CHARGES

1. Standing instruction (S.I.)	
Setting of SI (At Branch)	Free

2. Interest Certificate for all segments	
Original	Free
Duplicate	₹50/- + GST

3. Balance Certificate per instance for all segments	
	Free

4. Bank Guaranty	
Guaranty against Term Deposit	Free
Guaranty against Property	₹50/- + GST

5. No dues certificate for all segments / customers	
Priority sector	₹25/- + GST
All Other	₹25/- + GST

6. Postal charges	
(a) Ordinary	Actual expenditure (Minimum ₹20/- + GST)
(b) Registered Post/Speed Post/ Courier	Actual expenditure (Minimum ₹50/- + GST)

I) Loan CHARGES

1. Credit Score Company Charges	
Regular	₹200/- + GST
Commercial	₹1500/- + GST

2. Loan Process Charges (on Sanction Amount)	
upto ₹100000	₹500/- + GST
₹100001 to ₹500000	0.50% + GST
₹500001 to ₹2500000	0.40% + GST
Above ₹2500001	0.30% + GST

3. Gold Loan Process Charges (on DP amount)	
upto ₹10000	₹50/- + GST
₹10001 to ₹25000	₹100/- + GST
₹25001 to ₹50000	₹150/- + GST
₹50001 to ₹100000	₹200/- + GST
Above ₹10001	₹250/- + GST

4. Gold Receipt Certificate for	
Duplicate	₹50/- + GST