

### General Service Charges

Following are the General Service Charges recoverable from customers approved at the Board of Directors Meeting held on 22.12.2022 with effect from 1<sup>st</sup> February 2023 :-

(\*Charges reviewed and revised w.e.f. respective dates)

Sr. No.	Particulars	Charges
1.	<b>SAVINGS ACCOUNTS</b>	
	With cheque book facility – Minimum Balance	*Rs.1000/- (minimum balance) w.e.f. April 1, 2021
	a) Charges for non maintenance of minimum balance	Rs.25/- per month. No charges for 'Basic Savings Accounts"
	b) Charges for inoperative/dormant accounts	*Rs.25/- per month. If balance less than Rs25/- full balance to be recovered as charges. w.e.f. February 1, 2023
	c) Issue of duplicate pass book	*Rs.100/- w.e.f. February 1, 2023
	d) Cheque Book issue charges	Free upto 60 cheque leaves in a calendar year. Thereafter Rs.2/- per cheque leave.
	e) Charges for closure of account	Within 1 year Rs.200/-; More than 1 year to 2 yrs Rs.50/-. Thereafter Nil.
2.	<b>CURRENT ACCOUNTS</b>	
	Minimum Balance to be maintained	Rs.3,000/- (This is minimum balance)
	a) Charges for non maintenance of minimum balance	Rs.200/- month
	b) Issue of duplicate statement	Rs.50/- + Rs.25/- per folio extra.
	c) Cheque book issue charges	*30 leaves free. Thereafter Rs.3/- per cheque leaf. w.e.f. February 1, 2023.
	d) Charges for closure of account -	Upto 1 year Rs.1,000/-; Thereafter: Nil.
3.	a) STOP PAYMENT of a cheque	*SB Account – Rs.100/- per instruction *CA Account - Rs.200/- per instruction Account holder not to be charged again when the cheque is returned for the reason: "Payment stopped by drawer" w.e.f. February 1, 2023
	b) STOP PAYMENT charges in case of loss of cheque series.	*SB Account – Rs.200/- *CA Account – Rs.500/- w.e.f. February 1, 2023
4.	<b>CHEQUE RETURNED CHARGES</b>	
	Outward Clearing	Rs.50/- (for error committed by customer)
	Inward Clearing	
	(a) Cheque (for want of funds)	*SB/CA Rs.300/- per instance, upto 3 instances. Thereafter Rs.500/- per instance. w.e.f. February 1, 2023.
	(b) For any other technical reason.	Rs.50/- (for error committed by customer)

	(c) ECS Debits return	*SB/CA Rs.300/- per instance, upto 3 instances. Thereafter Rs.500/- per instance. w.e.f. February 1, 2023.
	(d) Duplicate Chq book requisition slip	*NIL (w.e.f. February 1, 2023)
	(e) ECS Debit Mandate registration	Rs.50/-
5.	DEMAND DRAFT( HDFC Bank at par cheques)	
	(i) Issue Charges	
	(a) Upto Rs.1,000/-	Rs.20/-
	(b) Above Rs.1,000/- to Rs.10,000/-	Rs.30/-
	(c) Above Rs.10,000/- to Rs.1.00 lakh	Rs.2.50/- per Rs.1,000/- Min. Rs.30/-
	(d) Above Rs.1.00 lakh to Rs.10.00 lakhs	Rs.2/- per Rs.1,000/- Min. Rs.250/-
	(e) Above Rs.10.00 lakhs	Rs.1.50/- per Rs.1,000/- Minimum Rs.1,500/- Maximum Rs.2,500/-
	(ii) Cancellation of DD	Rs.50/-
	(iii) Issue of duplicate DD	Rs.100/-
	(iv) Revalidation of DD	Rs.50/-
6.	OBC (Outstation Bills for Collection)	
(a)	OBC Charges	
	for SAVINGS ACCOUNTS	
	(i) Up to Rs.5,000/-	Rs.25/-* per instrument (as per RBI)
	(ii) (i) above Rs.5000/- to Rs.10,000/-	Rs.50/- *per instrument
	(ii) above Rs.10,000/- to Rs.1,00,000/-	Rs.100/-* per instrument
	(iii) above Rs.1,00,000/-	Rs.150/- per instrument
		*as per RBI The above charges are inclusive of all our charges including postage, courier, handling but does not include service tax and paying bank's charges.
(b)	OBC Charges for OTHER TYPE OF ACCOUNTS	
	(i) upto Rs.10,000/-	Rs.50/- per instrument
	(ii) above Rs.10,000/- to Rs.1,00,000/-	Rs.100/- per instrument
	(iii) Above Rs.1,00,000/-	Rs.150/- per instrument
(c)	OBC –National Clearing (through HDFC Bank)	
	(i) Collection charges irrespective of amount	Rs.30/-
	(ii) Return charges	Rs.115/-
7.	IBC (Inward Bills for Clearing)	
	(i) For Savings Accounts	Rs.30/- + Postage; Min Rs.50/-
	(ii) For Other types of accounts	Rs.100/- + Postages
8	FOBC Charges (Foreign)	Rs100/-
9	MISC. Service Charges	
	(i) Change in operational instructions/notice of P.A. / Letter of Mandate including change of signatories (except Registered Societies/Trust)	Rs.50/- per instance.
	(ii) Fate Enquiry (for outward clearing)	*Rs.100/- per cheque + traveling expenses w.e.f. February 1, 2023
	(iii) Signature verification charges	*Rs.50/- per verification. w.e.f. February 1, 2023

10.	<b>PAY ORDERS</b>	
(i)	<b>Issue Charges</b>	
(a)	<b>Upto Rs.1,000/-</b>	<b>For customer : Rs.20/- *For non customer : Rs.50/- w.e.f. February 1, 2023</b>
(b)	<b>Above Rs.1,000/- to Rs.10,000/-</b>	<b>For customer : Rs.30/- *For non customer : Rs.75/- w.e.f. February 1, 2023</b>
(c)	<b>Above Rs.10,000/- to Rs.1.00 lakh</b>	<b>For customer : Rs.2.50/- per Rs.1,000/- , Min. Rs.40/- *For non customer : Rs.75/- + Rs.2.50 per 1000 (upto Rs.49999/-) w.e.f. February 1, 2023</b>
(d)	<b>Above Rs.1.00 lakh to Rs.10.00 lakhs</b>	<b>Rs.1/- per Rs.1,000/- Min. Rs.250/-</b>
(e)	<b>Above Rs.10.00 lakh</b>	<b>Rs.1/- per Rs.1,000/- Maximum Rs.1,000/-</b>
(ii)	<b>Cancellation of Payorder</b>	<b>Rs.50/-</b>
(iii)	<b>Issue of Duplicate Payorder</b>	<b>*Rs.100/- w.e.f. February 1, 2023</b>
(iv)	<b>Revalidation of Payorder</b>	<b>Rs.50/-</b>
(v)	<b>Pay Orders issued for disbursement of loan and proceeds of Term Deposits</b>	<b>Nil</b>
11	<b>a) NEFT/RTGS Charges</b>	
	<b>NEFT Inward</b>	<b>Free</b>
	<b>RTGS Inward</b>	<b>Free</b>
	<b>NEFT/RTGS Outward</b>	
	<b>(i) Amounts up to Rs.10,000/-</b>	<b>Rs.2.00</b>
	<b>(ii) Rs.10,001/- to Rs.1 lakh</b>	<b>*Rs.5.00 w.e.f. February 1, 2023</b>
	<b>(iii) Above Rs.1 lakh to Rs.2 lakhs</b>	<b>*Rs.15.00 w.e.f. February 1, 2023</b>
	<b>(iv) Rs.2 lakhs to Rs.5 lakhs</b>	<b>*NEFT : Rs.25.00 *RTGS : Rs.30.00 w.e.f. February 1, 2023</b>
	<b>(v) Above Rs.5 lakhs</b>	<b>*Rs.50.00 w.e.f. February 1, 2023</b>
	<b>b) Charges for GST Payments online</b>	<b>As per RTGS/NEFT</b>
	<b>c) Foreign Outward Remittances</b>	<b>Rs.500/-</b>
	<b>d) Foreign Inward Remittances</b>	<b>Nil</b>
12	<b>ACCOUNT MAINTENANCE CHARGES (earlier FOLIO Charges)</b>	
	<b>Current Accounts / Cash Credit Accounts. *</b>	<b>Re.1/- per entry. Min. Rs.75/- per quarter. No charges for C/A with average balance of Rs.25,000/-</b>
13	<b>CASH HANDLING CHARGES</b>	
	<b>FOR CASH WITHDRAWALS</b>	<b>Free</b>
	<b>FOR CASH DEPOSITS</b>	
(i)	<b>up to Rs.1.00 lakh per day per account (Cumulative)</b>	
(a)	<b>SB Accounts</b>	<b>*First 5 transactions free per month. Maximum limit per day Rs.1 Lakh w.e.f. February 1, 2023</b>

(ii)	Above Rs.1.00 lakh per day per account (Cumulative)	
(a)	SB Accounts	*Rs.2/- per 1000/- for deposit above Rs.1 Lakh w.e.f. February 1, 2023
(b)	CA/CC/OD Accounts – Limit upto Rs.1 Crore	*Free upto Rs.1 Lakh per day. Above Rs.1 Lakh, Rs.3/- per 1000 subject to minimum Rs.100/- per day. (Small denomination, maximum Rs.1000/- per day in coins & Rs.10000/- for notes of Rs.10/-). Above this limit Rs.4/- per 1000) w.e.f. February 1, 2023
(c)	CC/OD Accounts with limits above Rs.1 Crore	*NIL w.e.f. February 1, 2023
(d)	For accounts of Educational / Religious Institutions, irrespective of amount of Cash deposit.	NIL
(g)	For Cash deposited for transfer to Term Deposit / Loan accounts	NIL

14	ATM /DEBIT CARD charges	
	a) Issuance Charges	Regular EMV Chip Card : NIL *PLATINUM Debit Card : Rs.150/- (w.e.f. February 1, 2023)
	a) Annual Charges	*Rs.100/- per annum (Regular EMV Chip card) (w.e.f. April 1, 2021) *Rs.150/- per annum (PLATINUM Debit card) (w.e.f. February 1, 2023)
	b) ATM Charges	Free unlimited usage at all our Bank Network ATM's for all transactions (Financial & Non-financial)  5 transactions with other banks: Free (includes financial and non-financial transactions)  Above 5 transactions – Rs.20/- per transaction for financial transactions and Rs.10/- per transaction for Non -financial transactions.
	c) Mandate Management Charges	Rs.50/- per instance
	d) Hotlisting of ATM Debit Card	Rs.50/- per instance
	e) Issue of Duplicate ATM Card	Rs.100/- (Regular EMV card) *Rs.150/- (PLATINUM Debit card) (w.e.f. February 1, 2023)
	f) Issue of Duplicate Pin	Rs.50/-
15	SMS Charges – Savings CA/OD/CC	*Rs.15/- per quarter } ( for all alerts – Financial & *Rs.25/- per quarter } Non-Financial ) ( w.e.f. July 1, 2021 )
16	Issue of Duplicate Term Deposit Receipt in lieu of one lost.	Rs.50/- per Term Deposit Receipt
17	SAFE DEPOSIT LOCKER CHARGES * (W.e.f 01.10.2020)	

	<b>Locker Rent</b> a) Small b) Medium c) Large	Rs.1,500/- per annum Rs.3,000/- per annum Rs.6,000/- per annum
	* (W.e.f 01.10.2020) <b>Security Deposit* for Lockers</b> a) Small b) Medium c) Large * Amount so recovered to be placed in Term deposit with interest credited to the Lessee's Savings account quarterly, and Term Deposit Receipt to be pledged with Bank and lien marked.	Rs.12,000/- Rs.18,000/- Rs.28,000/-
	<b>Addl. Locker charges : Delayed payment of Locker rent</b>	Rs.200/- per month.
	<b>Break open of lockers</b>	*Rs.1000/- + Actuals (w.e.f. February 1, 2023)
<b>18</b>	<b>EXCHANGE OF SOILED NOTES</b>	
	a) Up to 20 pieces with a maximum value of Rs.5,000/- per day.	Nil
	b) More than 20 pieces or more than Rs.5,000/- per day but up to Rs.50,000/- per day.	Rs.200/-
<b>19</b>	<b>Waiver of RTGS/NEFT Charges</b>	For Current/Savings Accounts with average balance of <b>Rs. 2 lakhs</b> and above and such accounts which are maintained for at least 3 months, subject to approval for waiver obtained from Directors Committee.
<b>20</b>	<b>LOAN PRE-CLOSURE CHARGES</b>	<b>Charges</b>
	a) for individuals	
	b) for non-individuals All Loans including CC & OD A/cs.	a) Term loans : 3 % of loan amount prepaid . b) CC/OD Accounts: 3 % of Sanctioned limit (For limits Sanctioned /Reviewed w.e.f. 1.2.2018)
	<b>Loan Overdue Notices</b>	Rs.250/- per notice

## **21. LOAN PROCESSING FEES\***

**(GST / taxes at the applicabale rate is additional to the processing fees listed below)**

	<b>Particulars</b>	<b>Charges</b>
<b>I</b>	<b>Upfront Pre-processing charges (not refundable) – (To be recovered at time of receipt of loan application from proposed borrower) -</b> Loans up to Rs.2.00 lacs; Above Rs.2.00 lacs & up to Rs.5.00 lacs; Above Rs.5.00 lacs & up to Rs.10.00 lacs; Above Rs.10.00 lacs	<b>Rs. 500/-</b> <b>Rs.1,000/-</b> <b>Rs.2,000/-</b> <b>Rs.5,000/-</b>
<b>II.</b>	<b>Processing charges (inclusive of up front charges)</b>	
	<b>Business Loan/ Cash Credit/ BDLN/ WCTL/ OD against Property/ Mortgage Loans/ LRD/ ABOD/ABL/Loans to Professionals</b>	<b>1% of total limits up to Rs.100.00 lacs and for amount over Rs.100.00 lacs – Rs.1,00,000/- + 0.5% on limit over and above Rs.100.00 lacs.</b>
	<b>Housing Loan</b>	<b>0.75 %</b>
	<b>Loan for repair &amp;renovation</b>	<b>0.75%</b>
	<b>Overdraft facility for housing loan customers</b>	<b>1.00%</b>
	<b>Vehicle Loan</b>	<b>0.50%</b>
	<b>Education Loan</b> Loan upto Rs. 5.00 lacs Loan above Rs. 5.00 lacs	<b>Rs.500/-</b> <b>1.00%</b>
	<b>Education Institution Staff Loan Scheme</b>	<b>Rs.500/-</b>
	<b>Loans to Merchant Establishments against card swipes</b>	<b>1.00%</b>
	<b>Travel Loans</b>	<b>1.00%</b> <b>0.50% (for travel abroad &amp; if forex availed from us)</b>
	<b>Loan to Builders</b>	<b>1.00%</b>
	<b>Gold Loan</b>	<b>0.50% , Minimum Rs.300/-</b>
	<b>Takeover of Loans:</b> <b>Upto Rs. 1.00 crore</b>	<b>0.20% Minimum Rs.5,000/- + 1% of additional limits granted over existing limits with other Banks.</b>
	<b>Above Rs. 1.00 crore upto Rs.2.00 crores</b>	<b>Rs. 25,000/- + 0.50% of additional limits granted over existing limits with other Banks.</b>
	<b>Above Rs.2.00 crores upto Rs. 5.00 crores</b>	<b>Rs.50,000/- + 0.50 % of additional limits granted over existing limits with other Banks.</b>
	<b>Above Rs.5.00 crores</b>	<b>Rs.75,000/- + 0.50 % of additional limits granted over existing limits with other Banks.</b>
	<b>For Model Business Facility Scheme (MSME)</b>	<b>1% + GST (upto Rs.1 cr)</b> <b>0.5% + GST (for portion above Rs.1 cr)</b>

		For takeover from Bank/FI : Rs.5000/- for takeover amount.
	<b>For Review Limits:</b>	<b>0.25% of the limit</b> <b>Minimum Rs. 3,000/-</b> <b>Maximum Rs.2,50,000/-</b>
	<b>For Ad – hoc Limits</b>	<b>1% of the ad hoc limit</b> <b>Minimum Rs. 1,000/-</b> <b>Maximum Rs. 10,000/-</b>
<b>III.</b>	<b>Processing Charges for others (release of Part security /guarantor, re-validation, change in sanction terms etc.)</b> <b>Credit facilities up to Rs.10.00 lacs</b> <b>Credit facilities above Rs.10.00 lacs</b>	<b>Rs.1,000/-</b> <b>Rs.2,000/-</b>
	<b>Bank Guarantee Commission</b>	<b>1% p.a. - fully secured by cash/Bank's Term Deposit</b> <b>3% p.a. - Partly secured by cash/ Bank's Term Deposit</b>  <b>Minimum commission to be recovered is for initial period of 12 months and in multiples of 6 months thereafter.</b>
	<b>Solvency Certificate</b>	<b>Upto Rs. 1.00 lac (Solvency cert) - 0.10% of amount. minimum Rs.500/- .</b>  <b>Upto Rs. 5.00 lacs (Solvency cert) – Rs. 1000/-</b>  <b>Above Rs. 5.00 lacs (Solvency cert) – Rs. 5,000/-</b>  <b>In case of educational purpose - Rs.1000/- maximum.</b>

**Note : GST etc. extra, wherever applicable.**

**\* Terms & Conditions apply**

**Addl. General Manager**

**General Manager & C.E.O.**

