

### General Service Charges

Following are the General Service Charges recoverable from customers approved at the Board of Directors Meeting held on 17.10.2019 with effect from 1<sup>st</sup> November 2019 :-

(\*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" and for Accounts marked 'Inoperative'
	b) Issue of duplicate pass book	Rs.75/-
	c) Cheque Book issue charges	Free upto 60 cheque leaves in a calendar year. Thereafter Rs.2/- per cheque leave.
	d) 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	Rs.2/- per leaf.
	d)Charges for closure of account -	Upto 1 year Rs.1,000/-; Thereafter: Nil.
3.	a) STOP PAYMENT of a cheque	Rs.50/- per instruction Account holder not to be charged again when the cheque is returned for the reason: "Payment stopped by drawer"
	b) STOP PAYMENT charges in case of loss of cheque series.	Rs.200/-
4.	<b>CHEQUE RETURNED CHARGES</b>	
	Outward Clearing	Rs.50/- (for error committed by customer)
	Inward Clearing	
	(a) Cheque (for want of funds)	Rs.300/- per cheque
	(b) For any other technical reason.	Rs.50/- (for error committed by customer)
	(c) ECS Debits return	Rs.300/- per return
	(d) Duplicate Chq book requisition slip	Rs.25/-
	(e) ECS Debit Mandate registration	Rs.50/-
5.	<b>DEMAND DRAFT( HDFC Bank at par cheques)</b>	
	(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 <u>Rs.1,500/-</u> <u>Maximum Rs.2,500/-</u>
	(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.50/- per cheque + traveling expenses
	(iii) Signature verification charges	Rs.25/- per verification.
10.	PAY ORDERS	
(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.40/-
(d)	Above Rs.1.00 lakh to Rs.10.00 lakhs	Rs.1/- per Rs.1,000/- Min. Rs.250/-

(e)	Above Rs.10.00 lakh	Rs.1/- per Rs.1,000/- Maximum Rs.1,000/-
(ii)	Cancellation of Payorder	Rs.50/-
(iii)	Issue of Duplicate Payorder	Rs.50/-
(iv)	Revalidation of Payorder	Rs.50/-
(v)	Pay Orders issued for disbursement of loan and proceeds of Term Deposits	Nil
11	a) NEFT/RTGS Charges	
	(i) Amounts up to Rs.10,000/-	Rs.2.00
	(ii) Rs.10,001/- to Rs.1 lakh	Rs.4.00
	(iii) Above Rs.1 lakh to Rs.2 lakhs	Rs.14.00
	(iv) Rs.2 lakhs to Rs.5 lakhs	Rs.20.00
	(v) Above Rs.5 lakhs	Rs.40.00
	b) Charges for GST Payments online	As per RTGS/NEFT
	c) Foreign Outward Remittances	Rs.500/-
	d) Foreign Inward Remittances	Nil
12	FOLIO CHARGES	
	Current Accounts / Cash Credit Accounts. *	Re.1/- per entry. Min. Rs.75/- per quarter. No charges for C/A with average balance of Rs.25,000/-
13	CASH HANDLING CHARGES FOR CASH DEPOSITS	
(i)	up to Rs.1.00 lakh per day per account (Cumulative)	
(a)	SB-CC/OD Accounts	Nil
(ii)	Above Rs.1.00 lakh per day per account (Cumulative)	
(a)		NIL for SB Accounts maintaining an average balance of Rs.10,000/- and above. (Any amount of Cash deposit)
(b)	CA/SB-CC/OD Accounts – Limit below Rs.50.00 lakhs.	Rs.1/- per Rs.1,000/- or part thereof. Min. Rs.100/- and max. Rs.5,000/-.
(c)	CC/OD Accounts with limits of Rs.50.00 lacs to below Rs.75.00 lacs	For borrowers with Term Loans of Rs.50 lakhs and above. NIL
(d)	CC/OD Accounts with limits of Rs.75.00 lacs and above.	Nil
(e)	For accounts of Educational Institutions, irrespective of amount of Cash deposit.	Nil
(f)	For CA/SB Accounts maintaining an average balance of Rs. 2 lacs and above. (Any amount of Cash deposit)	Nil
(g)	For Cash deposited for transfer to Term Deposit /Loan accounts	Nil

14	<b>BANK GUARANTEE for 1 yr.</b>	
	a) Fully Secured by cash/Bank's Term Deposits	1.00%
	b) Partly Secured by cash/Bank's Term Deposits	3%
	(Minimum commission to be recovered is for initial period of 12 months and in multiples of 6 months thereafter).	Minimum amount Rs.500/-
	c) above Rs.5 lacs	Rs.5,000/-
15	<b>ATM /DEBIT CARD charges</b>	
	a) Annual Charges	*Rs.100/- per annum (w.e.f. April 1, 2021)
	b) ATM Charges	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/-
	f) Issue of Duplicate Pin	Rs.50/-
16	<b>SMS Charges – Savings CA/OD/CC</b>	*Rs.15/- per quarter } ( for all alerts – Financial & *Rs.25/- per quarter } Non-Financial ) ( w.e.f. July 1, 2021 )
17	<b>Issue of Duplicate Term Deposit Receipt in lieu of one lost.</b>	Rs.50/- per Term Deposit Receipt
18	<b>SAFE DEPOSIT LOCKER CHARGES</b> * (W.e.f 01.10.2020)	
	<b>Locker Rent</b>	
	a) Small	Rs.1,500/- per annum
	b) Medium	Rs.3,000/- per annum
	c) Large	Rs.6,000/- per annum
	* (W.e.f 01.10.2020) <b>Security Deposit* for Lockers</b>	
	a) Small	Rs.12,000/-
	b) Medium	Rs.18,000/-
	c) Large	Rs.28,000/-
	* 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.	
	<b>Addl. Locker charges : Delayed payment of Locker rent</b>	Rs.200/- per month.
	<b>Break open of lockers</b>	Rs.500/- + Actuals
19	<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/-
20	Waiver of RTGS/NEFT Charges	For Current/Savings Accounts with average balance of <u>Rs.2 lakhs</u> and above and such accounts which are maintained for at least 3 months, subject to approval for waiver obtained from Directors Committee.
21	<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)
	Loan Overdue Notices	Rs.250/- per notice

## **22. 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) - Loans up to Rs.2.00 lacs; Above Rs.2.00 lacs &amp; up to Rs.5.00 lacs; Above Rs.5.00 lacs &amp; up to Rs.10.00 lacs; Above Rs.10.00 lacs</b>	<b>Rs. 500/- Rs.1,000/- Rs.2,000/- 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 Loan upto Rs. 5.00 lacs Loan above Rs. 5.00 lacs</b>	<b>0.50% 1.00%</b>
	<b>Teachers Loan</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% 0.50% (for travel abroad &amp; if forex availed from us)</b>
	<b>Loan to Builders</b>	<b>1.00%</b>
	<b>Takeover of Loans: 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 Review Limits:</b>	<b>0.25% of the limit Minimum Rs. 3,000/- Maximum Rs.2,50,000/-</b>

	<b>For Ad – hoc Limits</b>	<b>1% of the ad hoc limit Minimum Rs. 1,000/- 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.) Credit facilities up to Rs.10.00 lacs Credit facilities above Rs.10.00 lacs</b>	<b>Rs.1,000/- Rs.2,000/-</b>
	<b>Bank Guarantee Commission</b>	<b>1% p.a. - fully secured by cash/Bank's Term Deposit 3% p.a. - Partly secured by cash/ Bank's Term Deposit  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/- .  Upto Rs. 5.00 lacs (Solvency cert) – Rs. 1000/-  Above Rs. 5.00 lacs (Solvency cert) – Rs. 5,000/-  In case of educational purpose - Rs.1000/- maximum.</b>
	<b>Share Linkage - As per Bye-Laws of the Bank</b>	<b>@ 2.50% of total advances in case of secured advances and @ 5% of unsecured advances/partly secured advances; maximum Rs.5,00,000/- per group (if it is not specified for a particular scheme / product).</b>

Note : GST etc. extra, wherever applicable.

\*\* For waiver/exemption of Folio Charges in Loan/CC/OD accounts with limits of Rs.50 lacs and above, prior approval to be obtained from H.O.

Deputy General Manager

General Manager

