

| S.NO | Particulars | NEW CHARGES |
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| 1 | RTGS & NEFT Charges | Charges per transaction |
| | Upto Rs. 10000 | Rs. 3/- + GST |
| | Rs. 10001 to Rs. 1 Lac | Rs. 5/- + GST |
| | Rs. 100001 to Rs. 2 Lac | Rs. 15/- + GST |
| | Above Rs. 2 Lac to Rs. 5 Lac | Rs. 25/- + GST |
| | Above 5 Lac | Rs. 50/- + GST |
| 2 | IMPS Charges | |
| | Upto Rs. 10000 | Rs. 6/- + GST |
| | Rs. 10001 to Rs. 1 Lac | Rs. 10/- + GST |
| | Rs. 100001 to Rs. 2 Lac | Rs. 30/- + GST |
| | Above Rs. 2 Lac | Rs. 50/- + GST |
| 3 | OBC Charges (Cheques): | |
| | Up to Rs. 5,000/- | Rs. 25/- + GST |
| | Rs.5,001 To Rs 10,000 | Rs. 50/- +GST |
| | Rs.10,000 To Rs. 1,00,000 | Rs. 100/- + GST |
| | Above Rs. 1,00,000 | Rs. 1 per Rs. 1000/- or part there of with a maximum of Rs. 500/- per instrument. +GST |
| | Returning charges on Cheques returned unpaid shall be 50% of normal charges as above. | |
| | In case of more than one bank the charges should be shared for amount up to Rs.1 Lac and 50% of our bank's charges for amount above Rs.1 Lac. | |
| 4 | IBC Charges (Bills) : | |
| | Up to Rs. 1000/- | Rs. 30/- +GST |

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| | Rs. 1001/- and up to Rs. 5000/- | Rs. 50/- +GST |
| | Rs. 5001/- and up to Rs. 10000/- | Rs. 70/- +GST |
| | Rs. 10001/- Above Rs. 50000/- | Rs. 7/- per Rs. 1000/- or part thereof with a minimum of Rs. 70/- +GST |
| | Above Rs. 50000/- | Rs. 5/- per Rs. 1000/- with a minimum of Rs. 275/- +GST |
| | Returning charges on Bills returned unpaid shall be 50% of normal charges as above. | |
| 5 | Cheque Book Issue Charges | |
| | Savings Account: | |
| | First cheque book of 15 leaves - Free and there after | Rs. 2.50 + GST per leaf |
| | Current / Overdraft / Cash Credit Account: | |
| | First cheque book of 45 leaves - Free and there after | Rs. 3/- + GST per leaf |
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| 6 | Cheque Stop Payment charges: | |
| | For single cheque | Rs. 150/- +GST |
| | For more than one Cheque | Rs. 150/- per cheque with maximum of Rs. 500/- +GST |
| 7 | Cheque Return Charges: | |
| | Inward Cheque Return | Rs. 200/- +GST per cheque |
| | Outward Cheque Return | Rs. 200/- + GST per cheque |
| 8 | Processing Charges on Advances : | |
| | For Cash Credit & Overdraft Limits & All Term Loan | |

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| | Up to Rs.1 Lac | Rs.500/- + GST |
| | Above Rs.1 Lac | 0.50% of Loan Amount |
| | On Review / Renewal of Cash Credit / Overdraft Limits – Same charges, as above | |
| 9 | DD/ Pay Order Commission | |
| | Up to Rs. 1000/- | Rs. 20/- +GST |
| | Rs. 1001/- to Rs. 5000/- | Rs. 40/- +GST |
| | Rs. 5001/- to Rs. 1 Lac | Rs. 60/- +GST |
| | Above Rs. 1 Lac | Rs.0.70/- +GST per. 1000/- |
| | Lost Instruments | Rs. 100/- +GST per Instrument |
| | Cancelation Charges | Rs. 150/- +GST per Instrument |
| 10 | Inspection Charges for Cash Credit & Overdraft Limits: (to be recovered every year) | |
| | For Cash Credit & Overdraft Limits : | |
| | Up to Rs.1 Lac | Rs.200/- +GST for every year |
| | Rs.1 Lac & Up to Rs.10 Lac | Rs.400/- +GST for every year |
| | Above Rs. 10 Lac | Rs. 1500/-+GST for every year |
| 11 | Bank Guarantee Commission : | |
| | Secured by 100% cash margin in the shape of Bank Deposit & Cash Security | Rs.100/- +GST plus 25% of charges as above, applicable to partly secured bank guarantees. i.e. 1% |
| 12 | Minimum Balance Charges: | |
| | Saving Account: with Cheque facility Min. Rs.1000/- | Rs. 150/- + GST |
| | Saving Account: without Cheque facility Min. Rs.500/- | Rs. 100/- +GST |
| | Current Account : Minimum Rs. 3000/- | Rs. 300/- +GST |
| 13 | Locker Rent: | |

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| | ' A ' category | Rs. 1000/- +GST |
| | ' B ' Category | Rs. 1500/- +GST |
| | ' C ' Category | Rs. 2250/- +GST |
| 14 | Cash Handling Charges | |
| | Rs. 50001/- to Rs. 100000/- | Rs. 50/- +GST |
| | Rs. 100001/- to Rs. 500000/- | Rs. 100/- +GST |
| | Above Rs. 500000/- | Rs. 150/- +GST |
| 15 | Duplicate Statement Charges | |
| | Per Page | Rs. 50/- +GST |
| | Duplicate PassBook | Rs. 50/- +GST |
| 16 | Inoperative to Operative | Rs. 150/- +GST |
| 17 | Signature Verification | Rs. 100/- per Signature |
| 18 | Photo Attestation | Rs. 50/- per Photo |
| 19 | NACH | |
| | Mandate Charges | Rs. 100/- +GST |
| | Return Charges | Rs. 150/- +GST |
| 20 | Debit Card | Rs. 150/- per Card |
| 21 | SMS Charges (Quarterly) | Rs.15+ GST |
| 22 | ATM Transaction | |
| | Financial Tr. with other Bank | Rs. 20/- per transaction |
| | Non financial Tr. Other Bank | Rs. 15/- per transaction |
| 23 | Inspection of property every three years | RS. 500/- per property |
| 24 | Charges for cancellation lien on NSC/IVP policy | Rs. 100/-+GST per instrument |
| 25 | Mortgage creation charges other than Housing Loans | Rs. 100/- per Lac or part thereof |
| 26 | Prepayment Charges for Mortgage Loan | Rs. 1000/-+GST |

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| 27 | Mobile banking activation charges | Rs.100/-+GST |
| 28 | UPI /IMPS Activation charges | Rs.100/-+GST |
| 29 | DEVIATION CHARGES ON LOAN AND ADVANCE | RS. 1000+GST |