

Policy on Bank charges Reviewed as per CR NO:130/21-22 Dated : 13/08/2021

A. Service charges (Deposit)

1. RTGS/NEFT as per RBI circular (Up to 1000/- 5+GST, 1001 to 10000/- 10+GST , 10001 to 100000/- 20+GST, 100001 to 200000/- 25+GST, above 200000/- 50+GST)
2. Charges for clearing cheques
 - a. Outward CTS cheque return - 200/-+ GST
 - b. Inward CTS cheque return - 200/-+ GST
3. Duplicate pass book issue charge - 50/-
4. Additional Cheque Book Issue charge - Re 1/- leaf
5. Minimum Balance to be Kept
 - SB without cheque Book - 100/-
 - SB with cheque Book - 250/-
 - Current account - 1000/-
6. Charges on closure of Saving Deposit account - Rs 50/-
7. Annual operating charge - 100/-
(SMS +maintenance cost + folio charges+ inoperative status)
8. Locker Rent - 400+GST

B. Service Charges (Loan)

1. Loan Application Form - Rs 50/-
2. Processing Charges

Loan Amount	Inspection Fees	Incidental charges	Legal Charges
Up to 25000/-	200+GST	250+GST	200
25001- 50000/-	300+GST	300+GST	200
50001- 100000/-	500+GST	600+GST	250
100001-200000/-	750+GST	800+GST	300
200001-300000/-	1000+GST	1000+GST	350
300001-1000000/-	1500+GST	1500+GST	450
10 Lakh above	2000+GST	2000+GST	500

3. When loan is overdue

- a. Ordinary notice - 25/-**
- b. Registered Notice - 50/-**
- c. Securitisation Notice - 250/-**

4. Appraising and Insurance charge for Gold Loan

Below 200000/-	-50+GST
200000/- to 499999/-	- 100+GST
500000/- to 1000000/-	- 150+GST
Above 10 Lakh	- 200+GST