

Charges / Rates w.e.f. 1st January 2023

	NATURE of Account	Rate of Int		
1	SAVING Bank A/c	3.50%		
			Mininum Bal	
	a) With Cheque Book SB A/c		Rs.1,000/-	
	b) With C/A		Rs.2,000/-	
2	TERM DEPOSITS (w.e.f. 05th September 2023)	Rate of Int (p.a.)	senior Citizen	
	Upto 89 days	Nil		
	90 days and above to upto 1 year	6.00%		
	1 year above and upto 3 years	7.00%		
	Above 3 years	7.50%	0.50%	extra
	(Note : Penalty of 1% on pre-mature encashment)			
	Loans	Rate of int (p.a.)		
A	Housing Loan upto 140 lacs	9% to 11%		
B	Advance against Gold ornaments	8.50%		
C	Advance against Vehicle	10%		
D	Advance against own FDRs	1% above FDR rate		
E	Advance against 3rd party FDRs	3% above		
F	Othe Advances	9% to 13%		
	CHARGES			
	Fee Based Services			
	LOCKERS			
1	Type of Lockers	METRO		
	A TYPE	} AS PER BRANCH MANAGER RECORD		
	B TYPE			
	C TYPE			
	D TYPE			
	E TYPE			
	F TYPE			
	G TYPE			
	H TYPE			
	I TYPE			
	J TYPE			
2	Drafts			
	a) Issue	IDBI/HDFC		
	upto 100,00/-	50/-		
	10,001/- to 1,00,000/-	3/- per 1000/-min 75/-		
	1,00,001/- to 10,00,000/-	2.5/- per 1000/- min 350/-		
	above 10 lcs	1.25/- per 1000/- min 2500		
		max 20,000/-		
	c) Cancellation	150		
	Outstation Cheque Collection	Comm Rs.30/- + post 50/- + Collecting bk char		
4	Cheque Return Charges	O/w Rtn	I/w Rtn	
	a) For Saving Account	Rs.100/-	Min 100/- (Rs.2.00 per Rs.1000/-	
	b) For Current Overdraft, Cash Credit A/c	Rs.150/-	Min 100/- (Rs.2.00 per Rs.1000/-	
	c) Dishonour / Local Bills & Chqs	Rs.100/-		
5	Cheque Pending Charges	Rs.2/- per thousand - min 100/-		

contd ...2

6	Cheque Book issue			
	a) Current Account	Rs.3/- per chq		
	b) CC Account	Rs.3/- per chq		
	c) Savings Account	(Two cheque books free per accounting year - thereafter Rs.2/- per cheque)		
7	a) No dues Certificate	Rs.150/-		
	b) Solvency certificate	Rs.150/-		
	c) A/c certificate (all)	Rs.150/-		
	d) Balance certificate (all)	Rs.150/-		
8	Stop Payment Charges registration	Rs.100/- per chq if sufficient Balance is maintained		
9	Duplicate Pass Book Charges	Rs.200/-		
	Duplicate account statement	Rs.25/- per month		
10	Pay order Issue			
	upto Rs 10,000/-	Rs.50/-		
	Rs.10,001 to 40,000/-	Rs.100/-		
	Rs.40,001 to 1 lac	Rs.200/-		
	Rs.1 lac to Rs.5 lac	Rs.300/-		
	Rs. 5 lacs and above	Rs.700/-		
11	Pay Order Cancellation	Rs.100/-		
12	IBC Charges	DD Comm + postage 60/-		
13	OBC Charges	1.25 per 1000/-		
14	Bank Guarantee	1.5% p.a & as per Head office permission		
15	Account Closing	if account close within 6 months		Rs.200/-
		& if close after 6 months		Rs.150/-
16	Signature Verification /photo attestation	Rs. 100/-		
17	Loan processing charges (except Gold loan)	0.50% of Loan Amt		
18	Against clearing Charges (if allowed by Br.Manager)	Rs.50/- (min) Rs.2/- per thousand above Rs.25000/-		
19	Cash deposit Charges (CA/CC/SB)	Rs.1/- per thousand, per day, above Rs.75,000/- & other charges as per HO		
20	Cash deposit charges for other Banks (RTGS or TR)	Rs. 2/- per thousand		
21		<u>REMITT</u>	<u>RECEIVE</u>	
	NEFT / RTGS	upto 25,000 Rs.50/-	above 10,000 Rs.10/-	
	NEFT / RTGS	above 25,000 Rs.100/-	above 10,000 Rs.10/-	
22	SMS charges	Rs.20/- quarterly		
23	ECS return	Rs.100/- per transac		
24	Interest certificate	Rs.100/- per certf		
25	Paid cheque copy	Rs.100/- per instrument		
26	Inoperative Account charges	Rs.200 Half yearly	(SB + CA) 2 years	

*** Note : For any other query regarding charges lieved contact BR MANAGER