

## Saving Bank Accounts

Minimum Balance		Urban Brn	Rural Brn
	Saving Acc With out Cheque Book	Rs.100/-	Rs.100/-
	Saving Acc With Cheque Book	Rs. 500/-	Rs. 500/-
Charges for non maintenance thereof	NIL		

## Other Savings bank account facilities

Issue of loose cheque leaves	N.A
Issue of duplicate pass book	Rs.50/-
Printing Previous Years records	RS.3/- per Page
Withdrawal Charges	NIL
Issue of cheque book	Subsequently Rs.2/- each Cheque
Return of Cheque Book	NIL
SMS Charges	NIL
Requested cheque book not collected with in 3 months	NIL

## Current bank Account

Minimum Balance	Rs.500/-
Charges for non maintenance thereof	NIL
Issue of cheque book	Subsequently Rs.2/- each Cheque
Requested cheque book not collected with in 3 months	Rs 6/- per cheque
Folio Charges	NIL
Issue of Duplicate Statement	Rs.100/-(first page) plus Rs.3/- per page (Per Page 40 Records )
SMS Charges CC & Current	NIL

Cheque stop payment charges	NIL
Mandated verification	NIL

## Account closure

	<b>Savings</b>	<b>Current</b>
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Before 6 Month	NIL	NIL
6 Months to 12 Months	NIL	NIL
After 1 year	NIL	NIL
Unused Cheques	NIL	NIL

Depositing Cash in the Evening for Passing Cheque	NIL
Cash Handling Charges (CD & OD)	NIL
Depositing Cash for Realisation of Cheque	NIL
Depositing Denominations Lower than Rs. 100/-	NIL
Cheque Suspence / Against Clearing	NIL
Overdue Bill Charge	NIL

### Term Deposit

Duplicate Term Deposit Receipt	Rs. 50/- per receipt
Delay in Recuring Deposit Installment	Rs. 2/- for every Rs 100/- per month

### Cheque Return-Inward

Particulars	<b>Savings</b>	<b>Current/CC/OD</b>
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Upto Rs. 20000/-		Rs.120/-
Up to Rs. 1 Lac Per Cheque	Rs.150/-	Rs. 180/-
Above Rs. 1 Lac Per Cheque	Rs.360/-	Rs. 775/-
ECS Debit Return/NACH	Rs. 150/-	

### Cheque Return-Outward

Particulars	Savings	Current/CC/O D
Per Cheque Return	Rs.100/-	Rs.150/-
National Clearing Return	Rs.100/-	Rs.150/-
ECS Debit / NACH return & Other Clearing	Rs.75/-	Rs.75/-

### PO - Issue

Rs. 1.00 to Rs.99999.00/-	Rs. 10/-
Above Rs.100000/-	Rs.1.00 per Rs.100/-
Rs.1001 to Rs.5000/-	Rs. 50/-
PO - Cancellation	Rs. 125/-
PO - Duplicate upto Rs.5000	Rs. 75/-
Rs.5000 above	Rs. 125/-
PO - Revalidation	Rs. 125/-

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### RTGS - Outward

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Rs.1,00,000/- to Rs.5,00,000/	Rs. 30.00 per transaction
Above Rs.5,00,000/-	Rs. 60.00 per transaction
RTGS - Inward	No Charges
RTGS Against Cash	Rs.250/- per transaction

## NEFT

upto Rs.10000/-	Rs.3.30
Rs,10001/- to Rs.1,00,000/-	Rs.6.60
Rs.1,00,000/- to Rs.2,00,000/-	Rs.19.85
Above Rs.2,00,000/-	Rs 33.05
NEFT Against Cash	Rs.250/- per Transaction

## Locker

Locker Size	Annual Rent	Key Deposit (One Time)
Small	NIL	Rs. 2000/-
Medium	NIL	Rs. 3000/-
Large	NIL	Rs. 5000/-

New Locker Issue Charges	NIL
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Locker Break Open	Rs. 3500/- + Actuals
Locker Surrender	NIL
Locker Operation	NIL

### Delay In Locker Rent

Locker	Amount
Small	NIL
Medium	NIL
Large	NIL

### Loan Processing Charges

Secured /Unsecured Loan	Rs.200/-
CC Renewal	Rs.200/-

### Gold Valuation Charges

Rs.3.00 For Every Rs.1000.00 Gold Valuation	Rs.3.00/-
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<b>Notice Charges</b>	
Card Notice	Rs. 150/-
Other Notices - Loanee & Guarantor Each	Rs. 275/-
Leagal Notice - Loanee & Guarantor Each	Rs. 710/-
Case File Charges	Actual Expenses
<b>Vehicle Seizing Charges</b>	
Two or Three Wheeler	Rs. 1800/-
Heavy Vehicle	Rs. 6500/-
Out of Mumbai	Rs. 6500/- + Actual Expenses
<b>RTO Charges (Vehicle hypothecation /Removal)</b>	
Two or Three Wheeler	Rs. 300/-
Light Vehicle	Rs. 710/-
Heavy Vehicle	Rs. 1300/-

Prepayment Charges	No Charges
No due Certificate	Rs. 50/-

Charges for late payment of EMI	No Charges
Charges for changing from fixto floating rates of interest	N.A
charges for changing from float to fixed rates of interest	N.A
CIBIL Report Individual	Rs. 500/-
CIBIL Report Company	Rs. 500/-
CERSAI Report upto Rs. 5.00 Lakhs	Rs. 150/-
CERSAI Report above Rs. 5.00 Lakhs	Rs. 300/-
CERSAI Charge Satisfaction	Rs. 150/-
Charge Creation	NIL
Inspection of Stocks/Books Debts/Factory Plant & Machinery/ Vehicle ETC	NIL
Delay in Stock Statment Submission beyond 15th of Each month	NIL
Pledge / Lein N.S.C. / K.V.P / LIC In the Bank's Name	NIL

## Solvency Certificate

upto Rs.50000/-	Rs. 600/-
Rs.50001 to Rs.2.00 Lac	Rs. 900/-
Rs.200001 to Rs.5.00 Lac	Rs. 1500/-
Rs.500001 to Rs.10.00 lac	Rs. 2375/-



Rs.10,00,001/- to 25 lac	Rs. 5900/-
Rs.25,00,000/- to 50 lac	Rs. 11800/-
Rs.50,00,001/- to 1 crore	Rs. 17700/-
Above 1 crore maximum	Rs. 25500/-

## Cards

### ATM Cum Debit Card

New Card issuance	NIL
Annual Fee	NIL
Transaction Charges per customer per month per ATM card Other Bank's ATMs	NIL
After 3 Metro Transaction &	
After 5 Non-Metro Transaction	
Financial	NIL
Non-Financial	NIL

Our Customer using our Own Bank's ATM	With effect from 1st September 2021
After 5 nos Transaction	

Financial	Rs.20/- per Transaction
Non-Financial	Rs.10/- per Transaction
Duplicate Pin Mailer	NIL
Duplicate Card / Additional Card	NIL

### IMPS Charges

Up to Rs. 1000/-	Nil
Rs. 1001/- to 1 Lakh	Nil
Above 1 lakh	Nil

### Credit Card

Credit Card	Facility not Available
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### MISCELLANEOUS

Balance Confirmation Certificate	Rs.125/-
Interest Certificate	No Charges
Probe 42 Charges	RS.2288/-
Delay in RD Installment	Rs.2 for every Rs.100/- Per Month
Use of Fax / Telephone / Modem	No Charges

Franking Charges	Rs. 20/- Per Document
Photo attestation	No Charges
Signature attestation	Nil
Stop Payment Charges	Rs.125/-
Token Lost	Rs. 300/- per Token

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### Faith Enquiry

Savings Bank A/c	Rs.100/-
Current bank Account	RS.125/-

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### Hire Purchase Scheme

Rs. 20000/- to 1.00 lakhs	Rs. 180/-
Above 1.00 Lakh	Rs. 775/-
Cheque Return	Rs. 300/-