

Service Charges & other charges (Consolidated, Updated and Revised with effect from 01.04.2022)

- Approved by Board of Directors in its meeting held on 05.03.2022.

SN	Major Head	Type of Account	Type of Account	Type of Account
1	Savings Bank	Ordinary SB Account- Silver	Premium SB Account- Gold	HNI SB Account- Platinum
	Minimum Average monthly Balance	1000	10000	50000
	Charges if not maintaining Mini average quarterly Balance No charges in case of Basic Savings Bank Deposit Account	100/- PQ including GST	200/- PQ including GST	250/- PQ including GST
	1st Cheque book charges	1st Cheque book free containing 25 Cheques.	1st Cheque book free containing 25 Cheques.	1st Cheque book free containing 25 Cheques.
	Cheque book charges thereafter (Per Leaf)	3/- (including GST)	2/- (including GST)	FREE
	Incidental charges	NIL	NIL	NIL
	Standing instruction charges (Per SI)	Free. However bouncing will attract Rs 100/- (including GST)	Free. However bouncing will attract Rs 75/- (including GST)	Free however bouncing will attract Rs 50/- (including GST)
	ATM Card Kit - In Normal A/cs	200/- including GST	200/- including GST	200/- including GST
	- ATM Card Kit - In Basic Savings Bank Deposit Accounts (BSBDA) - <i>With immediate effect</i>	Rs.50/- including GST		
	Yearly Charge ATM Card	175/- including GST)	150/- including GST)	125/- including GST)
	- Yearly Charges ATM Card - In Basic Savings Bank Deposit Accounts (BSBDA)	Rs.50/- including GST		
	- ATM Cards can also be issued in Minor SB A/cs under Guardianship in the applicable category. However, an undertaking will be taken from Guardian that amount withdrawn using ATM Card will be used for the welfare of the minor.			
	Outward clearing return charges (Per instance)			

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		50/-(including GST)	50/-(including GST)	50/-(including GST)
	Inward clearing return charges (Per instance)	Financial Rejection- 150/- (including GST)	Financial Rejection 150/- (including GST)	Financial Rejection 150/- (including GST)
		Non Financial Rs 50/- including GST	Non Financial Rs 50/- including GST	Non Financial Rs 50/- including GST
	Issuance of duplicate Pass Book	Rs.100/- (including GST)	50/-(including GST)	FREE

		Stop payment charges			
	xi		120/-(including GST). 250/-(including GST) in case of a series.	70/-(including GST) 200/-(including GST) in case of a series.	20/-(including GST). Rs.150/-(including GST) in case of a series.
			Subjective-Request will be entertained only if sufficient amount is there to recover Bank Charges.	Subjective- Request will be entertained only if sufficient amount is there to recover Bank Charges.	Subjective- Request will be entertained only if sufficient amount is there to recover Bank Charges.
	xii	Cash handling charges- Deposits & withdrawals both			
	i (a)	Cash withdrawal charges (except as stated in sub para (b) below	NIL	NIL	NIL
	(b)	<i>Same day deposit & withdrawal through CASH/RTGS/NEFT/Clearing etc. PERTXN.</i>			
			Exempted	exempted	exempted
	ii	<i>Cash Handling charges – Deposit</i>			
		Free Limit Cash Deposit Per Month- No Accumulation or Carry Forward to other months. Beyond limit all transactions are chargeable.	1,00,000/-	2,00,000/-	4,00,000/-
		Thereafter <i>No charges to be recovered in Staff Accounts w.e.f. 01.01.2022</i>	Rs. 2/- per thousand or part thereof minimum Rs.50/-, whichever is more	Rs.1. 5/- per thousand or part thereof, minimum Rs.50/-, whichever is more	Rs. 1/- per thousand or part thereof, minimum Rs.50/-, whichever is more

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	xiii	Closure of SB A/C within Six Months of opening			
			200/- including GST. No Charges after 179 days.	250/- including GST. No Charges after 179 days.	300/- including GST. No Charges after 179 days.
	xiv	Dormant & inoperative account charges	NIL	NIL	NIL
	xv	Folio charges			
		a) Number Of Transactions free Debit and Credit (including ATM) As per RBI	60	120	240
		b) Beyond LIMIT transaction in a financial year (Charges per transaction)			
			Rs 10/-(including GST)	Rs 5/-(including GST)	NIL
2		Current Account	Ordinary Current Account	Premium Current Account	HNI Current Account
	i	Minimum Average monthly Balance	2000	50000	100000
	ii	Charges if not maintaining Mini average quarterly Balance	100/- PQ including GST	150/- PQ (including GST)	250/- PQ including GST)
		1st Cheque book charges	1st Cheque book free containing 25 Cheques.	1st Cheque book free containing 25 Cheques.	1st Cheque book free containing 25 Cheques.
	iii	Cheque book charges thereafter (Per Leaf)	3/- (including GST)	2.5/- (including GST)	2/- (including GST)
	vi	Incidental charges (per half year)			
			Rs.250/-(including GST)	200/- (including GST)	100/-(including GST)
	vii	Standing instruction charges (per SI)			
			Free. However bouncing will attract Rs 120/-(including GST)	Free. However bouncing will attract Rs 100/-(including GST)	Free. However bouncing will attract Rs 50/-(including GST)
	viii	Outward clearing return charges (per instance)			
			Rs.100/-(including GST)	Rs.100/- (including GST)	Rs.100/- (including GST)
	ix	Inward clearing return charges (per instance)			
			200/- including GST	200/- including GST	200/-(including GST)
	x	Issuance of duplicate statement			
			FREE	FREE	FREE

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	xi	Stop payment charges per instrument	120/-(including GST) and 250/-(including GST) in case of a series. Subjective-Request will be entertained only if sufficient amount is there to recover Bank Charges.	70/-(including GST) and 200/-(including GST) in case of a series. Subjective- Request will be entertained only if sufficient amount is there to recover Bank Charges.	20/-(including GST) and 150/-(including GST) in case of a series. Subjective- Request will be entertained only if sufficient amount is there to recover Bank Charges.
	xii	Cash handling charges- Deposits CA/CCL/OD A/cs			
		Free Limit Cash Deposit Per Month- No Accumulation or Carry Forward to other months. Beyond limit all transactions are chargeable. Thereafter	Rs.5,00,000/- Rs.2/- per thousand or part thereof, minimum Rs.50/-, whichever is more	Rs.10,00,000/- Rs.1.5/- per thousand or part thereof, minimum Rs.50/-, whichever is more	15,00,000/- Rs.1/- per thousand or part thereof, minimum Rs.50/-, whichever is more
		Cash withdrawal charges	NIL	NIL	NIL
		Same day deposit & withdrawal through CASH/RTGS/NEFT/Clearing etc. PER TXN.	exempted	exempted	exempted
	xiii	Closure of CA A/C within Six Months of opening	500/- (including GST) No Charges after 179 days.	600/- (including GST) No Charges after 179 days.	700/- (including GST) No Charges after 179 days.
	xiv	Dormant & inoperative account charges	NIL	NIL	NIL
	xv	Folio charges per folio (30 Txns) to be deducted on quarterly basis	Rs.60/-including GST	Rs.30/-including GST	FREE
3		NEFT/IMPS/RTGS (All types of Accounts)	FREE	FREE	FREE
	i	NEFT / IMPS / RTGS			
		a) Inward Transactions for credit to Beneficiaries Accounts	FREE	FREE	FREE
		b)Outward transactions at originating Bank branches	FREE	FREE	FREE
4		Loan, Advances &			

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	Allied Matters- Public			
i	Processing charges on all types of advances (New & enhancement cases)	0.45% of loan amount including GST Minimum Rs.1000/-		
ii	Processing charges for Review/Renewal/ Rescheduling/ Restructuring of all types of advances	0.30% of loan amount including GST Minimum Rs.1000/-		
iii	Issue of Bank Guarantee & renewal thereof	1.25% per annum or part thereof (including GST)		
iv	Prepayment charges on Term Loans if paid from own sources	NIL		
v	Foreclosure charges (If our loan A/C is taken over by other Bank) No Prepayment penalty if paid by own sources.	4% of O/S in M.L. A/C (including GST) 4% of CC/OD Limit (including GST)		
vi	Cost of Loan Application Form	Rs.100/-including GST (non refundable)		
vii	Verification Charges	Rs.600/- including GST (non refundable)		
viii	Legal & Valuation Charges	Rs.10000/- including GST or as per actual whichever is higher		
ix	Administrative Charges			
	Signature/photo verification as per customer's request	Rs.100/- per reference including GST		
	Old record search as per customer's request	Record up to 05 years old - Rs.500/- per reference including GST Record above 05 years old - Rs.1,000/- per reference including GST		
x	Share Money	As per DCS Act & Rules		
xi	Insurance of property mortgaged to the bank	Actual insurance charges to be borne by the borrower till final repayment of loan.		
xii	Insurance of primary security charged to the Bank (Stocks/Machinery/house/vehicle etc)	Actual insurance charges to be borne by the borrower till final repayment of loan.		
xiii	Issuance of No Dues Certificate	200/- including GST		

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	Xiv	Unit Inspection Charges for Unit Inspection, if adhered during the term of loan.		Rs 1500/- including GST Per Visit. If done by Chartered Accountant.
	ii	Pay Order/DD Charges	Rs.50/- up to 20000/- from account (including GST)	Free upto Rs.1 lac
			Rs.100/- up to Rs.20000/- against cash (including GST) KYC & address proof is must for Pay Order/DD upto Rs.20,000/- against cash. No Pay Order/DD will be issued against cash above Rs.20,000/-.	FREE up to Rs 2 lac.
			Above Rs.20000/- @ 1/- per thousand or part thereof (only through account) subject to maximum Rs.500/- (including GST). Demand Draft in favour of All PM Relief Fund, CM Relief Fund or any GOVT Relief fund will be raised "Free Of Charge". All DDs issued to Armed Forces and Para- Military will be issued free of charge." Delhi Police" is part of Para Military hence will be issued free of charge. All free of charge DD/PO will issued only to above Organizations and not to individuals of these forces.	In Premium A/c 75 paise per thousand In Platinum accounts 50 paise per thousand.
	iii	Revalidation of Pay Order/DD (per instrument)		Rs.50/- (including GST). It Can be only once.
	iv	Cancellation of Pay Order/DD (per instrument)		Rs.120/- (including GST)
	v			Rs.70/- upto 10000/- (including GST)

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		in each case)		Rs.140/- above 10000/- upto 50000/- (including GST)	
				Rs.300/- above 50000/- upto 100000 (including GST)	
				3.00 % above 100000 (including GST)	
	vi	Locker application Form Fee	100/- per form including GST		
	vii	a) Locker Rent (up to 52 visits per annum in a financial year)	Small- 1200/- per annum including GST	20% Discount- if Rent for three years given in advance.	
			Medium- 1800/- per annum including GST		
			Large- 3000/- per annum including GST		
		b) Penalty on late payment of locker rent	20/- per month including GST		
	viii	Solvency Certificate	0.50% of the certificate amount subject to maximum 50000/-		
	ix	Membership Application Form	50/- per form including GST		
	x	Loan application Form	100/- per Form including GST		
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	i	Penalty on before maturity payment of Term Deposits & Recurring Deposits	No penalty. However, intt will be payable at ruling rate for which TDR/RD has actually run.		
	ii	Maximum Loan amount against Bank' own term deposits	85% of principal amount of STDR under reinvestment plan.		Loan will be permitted only on RIC-Reinvestment – i.e. TDR of more than 180 days. 85% of the TDR plus Interest will be permissible as OD against FD. TDR plus interest will be liquidated in loan account or other account under Set-Off clause automatically once the loan amount crosses 95%.
Explanatory Notes:					
1	The above rates are in supersession of all the existing instructions on the subject.				

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2	Except where specifically mentioned, interest on all types of Loans & Advances accounts will be on reducing balance basis.
3	Interest on all types of Loans & Advances will be applied on last date of every month and will be payable immediately except where included in EMI and being paid accordingly.
4	All types of Term deposits can be auto renewed by the Bank on the date of maturity for the same period and on ruling rate of interest on that date on the instructions of the depositor.
5	In case the depositor approaches the Bank after the date of maturity of the earlier term deposit, and gives instructions contrary to what has been stated in para(4) above, the renewed Term Deposit will be paid before maturity by following the bank's instructions in this regard.
6	Renewal of Overdue Deposit - Overdue deposit may be renewed at applicable rate from the date of maturity provided the same is presented for renewal within 15 days from date of maturity. If the deposit is presented for renewal after expiry of 15 days period, interest as applicable to Savings Account or the contracted rate of interest on matured deposit whichever is lower will be paid.
7	ATM Cards can also be issued in Minor SB A/cs under Guardianship in the applicable category. However, an undertaking will be taken from Guardian that amount withdrawn using ATM Card will be used for the welfare of the minor.
8	GST @ 18% has been included in revised service charges for convenience of operating staff. Operating staff should take care of any changes in GST Rates by the Govt. from time to time.
9	TDS wherever applicable will have to be deducted at the time of making actual payment of interest on monthly or quarterly basis as the case may be. However, in case of Special Term Deposits where interest is accrued but not paid before maturity thereof, TDS on accrued interest should be deducted immediately. TDS so deducted in each case should be deposited into Govt. Account well in time as per Govt. directives on the subject. Needless to add that TDS as applicable has also to be deducted at the time of maturity of TDR/STDR even if for a broken period before payment or renewal/Auto Renewal of the same.
10	Recovery of Charges: All types of charges be recovered from respective account holders. In case where balance in account is insufficient charges may be recovered upto balance available in the account in excess of Rs. 10/=. Unrecovered charges, if any, to be recovered first if account holder do any transaction in future.
11	In case any concession or exemption in the above service charges is considered necessary by the Branch in any account for business consideration, the Branch will submit its reasoned recommendations to Head Office. General Manager and Chief Executive Officer are independently authorized to approve such concessions/exemptions for business considerations as stated below.
12	Financial powers to approve concessions on any one instance for business considerations: GM- Up to Rs.2000/- per reference. CEO- Full power
13	TDS exemption is permitted under 15H/15G/15CC however TDS deducted before submission will not be refunded in any case and the client has to claim it back from the IT authorities directly.

R. R. Tandon

General Manager - II