

III	CHEQUES / BILLS RETURNED CHARGES (Outward & Inward Returns):	
	<ul style="list-style-type: none"> Local cheques (other than clearing) 	<ul style="list-style-type: none"> Rs.75/- per instrument + other Bank charges if any. No charges for cheques presented across the counters and cheque collection memo not insisted upon. No charges for local clearing. of Cheques /DDs/ BCs.
	<ul style="list-style-type: none"> Local bills 	Rs.75/- per instrument + other Bank charges if any.
	<ul style="list-style-type: none"> Outstation cheques or bills 	Rs 150/- + other bank charges if any
	<ul style="list-style-type: none"> Speed Clearing: Service charges of Rs 169/- (inclusive of service tax) per instrument for value above Rs 1 lakh presented in speed clearing. 	
	<ul style="list-style-type: none"> Collection of other Bank's deposits for own constituents: If above funds are invested in term deposits with us for one year & above period. 	<ul style="list-style-type: none"> As applicable to cheques NIL (Except out of pocket expenses)
	<ul style="list-style-type: none"> Basis for sharing of commission with other banks 	50 : 50 & Out of pocket expenses: Actual at both Bank branches.
IV	DISCOUNT / PURCHASE OF CHEQUES:	<ul style="list-style-type: none"> Interest @ 0.50 per Rs 100/- + collection charges + postage charges. In case, cheques return unpaid, interest @ 15.5% p.a. and after adjusting the amount collected @ Rs 0.50 per Rs.100/-.
V	REMITTANCES:	
	1. Issue of Banker's Cheque on own branch	
	<ul style="list-style-type: none"> Amount upto Rs 10,000/- 	Rs.30/-
	<ul style="list-style-type: none"> Above Rs 10,000/- 	@ Rs 2.50 per 1000/- with Min. of Rs.50/- & Max. of Rs.12500/-
	BC – Cancellation/duplicate/revalidation	Rs 100/- per instrument
	2. Issue of DD/MCC	
	<ul style="list-style-type: none"> Upto Rs 10,000/- 	Rs.30/-
	<ul style="list-style-type: none"> Above Rs 10,000/- 	Rs.2.50 per 1000/-, Min. Rs.50/- & Max of Rs 12500/-

	<ul style="list-style-type: none"> DD/Spl B.C – cancellation/duplicate/revalidation 	Rs 100/- per instrument
3.	EFT Charges – per transaction	
	<ul style="list-style-type: none"> Upto Rs 10,000/- 	Rs.30/-
	<ul style="list-style-type: none"> Above Rs 10,000/- 	Rs.2.50 per 1000/-, Min. Rs.50/- & Max of Rs 12500/- (For remittances by cash deposit cash handling charges will be extra)
4.	ECS Debit Returns – Charges	Rs 50/- for each failed transaction if rejection is on account of insufficient funds
5.	NEFT Charges	
	<ul style="list-style-type: none"> Upto Rs 1,00,000/- 	Rs.5/- per transaction inclusive of all charges + service tax, i.e. (5 + 1 = 6/-)
	<ul style="list-style-type: none"> Above Rs 1,00,000/- 	Rs.25/- per transaction inclusive of all charges + service tax, i.e. (25 + 3 = 28/-)
6.	RTGS Charges	
	<ul style="list-style-type: none"> Upto Rs 5,00,000/- 	Rs.25/- per transaction inclusive of all charges + service tax, i.e. (25 + 3 = 28/-)
	<ul style="list-style-type: none"> Above Rs 5,00,000/- 	Rs.50/- per transaction inclusive of all charges + service tax, i.e. (50 + 6 = 56/-)
<p>Notes: i) There will be no charges for incoming/Inward RTGS, NEFT and ECS transactions.</p> <p>ii) The charges levied for RTGS/NEFT transactions through Internet Banking will be the same as above.</p> <p>iii) To reduce the clearing cycle and to promote electronic modes of payment, the drawee branch should use electronic modes like RTGS/NEFT, wherever applicable, to remit the proceeds to the collecting branches.</p> <p>iv) The above charges are all inclusive and no other charges such as courier charges, out of pocket expenses etc., need to be levied on the customers.</p>		
VI.	SAVINGS BANK A/C – NO FRILLS A/C:	
1.	<p>No frills A/c: Minimum balance:</p> <p style="text-align: right;">Rural Area - Rs 25/-</p> <p style="text-align: right;">Other Centres - Rs 50/-</p>	No service charges will be levied for the accounts with min.balance of Rs 25/-

2.	Savings Bank Account with Cheque facility: Minimum balance: <u>Rural</u> <u>Non-Rural</u> Public: Rs 500/- Rs 1000/- Pensioners: Rs 250/- Rs 500/-	<ul style="list-style-type: none"> Charges for non-maintenance of minimum balances:
3.	Savings Bank Account without Cheque facility: Minimum balance: <u>Rural</u> <u>Non-Rural</u> Public: Rs 250/- Rs 500/- Pensioners: Rs 125/- Rs 250/-	Rural/Semi-Urban Rs 50/- p.m. Other centres Rs 100/- p.m.
4.	Current Account: Minimum balance: <u>Rural</u> <u>Non-Rural</u> Individuals Rs 500/- Rs 1000/- Others Rs 1000/- Rs 2000/-	<ul style="list-style-type: none"> Charges for non-maintenance of minimum balances: Individuals Rs 250/- p.m. Others Rs 450/- p.m.
5.	In-operative Accounts SB/CA	Rs 75/- p.m. If the balance is less than Rs 75/- , account to be closed.
6.	Penalty for late payment of RD installments:	Rs 2/- per Rs 100/-, per month
7.	Addition/Deletion of names in all deposit accounts and changes in operation instructions, Power of Attorney, Board Resolution etc.	Rs 100/- per occasion.
8.	Other SB/CA account facilities:	
	<ul style="list-style-type: none"> Issue of loose cheque leaves 	No service charges
	<ul style="list-style-type: none"> Issue of cheque books 	Rs.2.50 per leaf (Upto 20 leaves in a calendar year will be issued free of cost to SB account holders).
	<ul style="list-style-type: none"> Issue of duplicate Pass Book statement 	Rs 100/- with latest balance (additional Rs 100/- per bunch of 40 previous entries)
	<ul style="list-style-type: none"> Enquiries relating to old records (>12 months old) 	Rs 150/- per item.
	<ul style="list-style-type: none"> Premature closure of SB/CA accounts before 1 year from the date of opening of account. 	Individuals Rs 220/- Others Rs 500/-

	<ul style="list-style-type: none"> Charges for non-adherence of SB rules 	Rs 20/- per entry (entries over 30 per half year) shall be applied in accounts on 30 th June & 31 st Dec.
	<ul style="list-style-type: none"> Standing instructions: 	Rs.150/- p.a. + remittance charges & actual postage if any.
VII	FOLIO CHARGES:	
	<ul style="list-style-type: none"> Savings Bank Accounts 	NIL
	<ul style="list-style-type: none"> Current Accounts 	<ul style="list-style-type: none"> Individual NIL: Others Rs.300/- p.a.
	<ul style="list-style-type: none"> Advances Accounts with limits above Rs.25,000/- 	<ul style="list-style-type: none"> Rs 300/- per annum
VIII	ISSUE OF BANK GUARANTEES:	
	<p>a) Commission for BGs issued where margin is less than 100% (* BG minimum period is one month).</p>	<p>1) Upto Rs.5 crores, 2.75% p.a. 2) Above Rs.5 Cr & upto Rs.10 Cr, 2.25% p.a. 3) Portion above Rs.10 Cr. 1.75% p.a. Min. Rs.280/- and com. to be collected for completed quarter or part thereof.</p>
	<p>b) For BGs issued with 100% margin</p>	Rs 280/- + 25% of applicable charges.
IX	ISSUE OF SOLVENCY CERTIFICATES:	
		<p>Upto Rs 1 lakh - Rs 550/- > Rs 1 lac & upto Rs 25 lac - Rs 3000/- > Rs 25 lac & upto Rs 50 lac- Rs 6000/- > Rs 50 lac - Rs 11020/-</p>
X	SERVICE CHARGES ON ADVANCES:	
	1. Loan Processing Charges:	
	i) KCC (Crop loans):	
	<p>a) Up to Rs 25000/-</p> <p>b) Above Rs 25000/- & upto Rs 2 lakhs</p> <p>c) Above Rs 2 lakhs</p>	<ul style="list-style-type: none"> Nil Rs 280/- Rs 280/- per lakh or part thereof.
	ii) Loans to Self Help Groups:	
	<p>a) Up to Rs 2,00,000/-</p> <p>b) Above Rs 2,00,000/-</p>	<ul style="list-style-type: none"> Nil 1.10 % of limit sanctioned.

XII	OTHER CHARGES:		
	<ul style="list-style-type: none"> i) Issue of no-due certificate: ii) Signature Attestation/verification iii) Photo Attestation charges iv) Stop payment Instruction charges v) Loss of Token vi) Take over of Housing loan 	<ul style="list-style-type: none"> • Rs 110/- (no charge for Govt Sp. schemes) • Rs 50/- • Rs 100/- • Rs 55/- per instrument • Rs 100/- • 2% of outstanding balance. 	
XIII	INSPECTION CHARGES:		
	<ul style="list-style-type: none"> • Upto 25000 	NIL	
	<ul style="list-style-type: none"> • Above 25000 upto 2 lacs 	Rs.225/- p.a. fixed	
	<ul style="list-style-type: none"> • Above 2 lac upto 10 lacs 	Rs.560/- p.a.	
	<ul style="list-style-type: none"> • Above 10 lacs 	Rs.120/- per visit	
XIV	EQUITABLE MORTGAGE CHARGES:		
	<ul style="list-style-type: none"> • Upto 1 lakh 	NIL	
	<ul style="list-style-type: none"> • Above 1 lakh 	Rs.200/- per lakh, with a Max. of Rs.11200/-	
	<p>Notes :</p> <p>a) The charges are also applicable for extension of mortgage for enhancement of limits and for substitution of title deeds.</p> <p>b) The charges specified are applicable per instance irrespective of the number of title deeds.</p>		
XV	OUT OF POCKET EXPENSES:		
	Ordinary	Rs.15/- or actual	
	Registered Post	Rs.35/- or actual	
	Telegram/Transmission charges	Rs.50/- or actual, whichever is higher.	
XIV	LOCKER RENTS:	RURAL / SEMI-URB CENTRES	URBAN /METRO CENTRES
	Type – A & B	Rs 750/- p.a.	Rs 1000/- p.a.
	Type – C, D & E	Rs 1500/- p.a.	Rs 2000/- p.a.
	Type – F, G & H	Rs 2500/- p.a.	Rs 3000/- p.a.
	Type - I	Rs 4000/- p.a.	Rs 5000/- p.a.
	Locker break open charges	Rs 500/- + Actual expenditure	

	iii) Housing Loans:	<ul style="list-style-type: none"> 0.50% with a cap of Rs 10000/-
	iv) Education Loans:	<p>a) Rs 5000/- to be collected at the time of delivering sanction letter to the student/guardian.</p> <p>b) Rs 1000/- to be appropriated towards processing charges.</p> <p>c) Rs 4000/- to be adjusted towards margin at the time of release of loan.</p> <p>d) If the loan is not availed for any reason Rs 4000/- to be refunded.</p>
	v) Gold loans	Rs 3.50 per 1000/-, Min Rs 30/- & Max Rs 110/-
	Note: Gold Appraisal charges Rs.3/- per1000/- with Min: Rs.30/- & Max.Rs.110/-	
	vi) All other loans:	
	a) Upto Rs 25000/-	-Nil-
	b) Above Rs 25000/-	1.10 % of limit sanctioned
	<p>Notes:</p> <p>a) No processing charges are applicable to DLs/Cash key against TDRs and loans sanctioned to weaker sections under Govt sponsored schemes.</p> <p>b) No processing charges to be recovered on loans against own deposits, NSCs, KVPs, IVPs etc.</p> <p>c) The processing charges are to be recovered at the time of initial processing as well as at each renewal. where account could not be renewed in time, processing charges to be recovered for continuing the limit.</p>	
2.	Prepayment charges:	2% of the pre-paid amount for H. loans.
3.	Charges for Late payment of EMIs:	For all advances (excepting HLs / Education loans upto Rs 25000/-) penal interest at 2% is to be charged on entire loan o/s for the period of default.
XI	DEBIT CARD/ATM CARD:	
	i) Annual Fee	<ul style="list-style-type: none"> Rs 50/- from each Card holder from the 2nd year of the issue of the card.
	ii) Regeneration of the PIN	<ul style="list-style-type: none"> Rs 50/-
	iii) Replacement/damaged Cards	<ul style="list-style-type: none"> Rs 200/-