

Bank Charges List

Sr N	Charges Applicable	Charges	GST Applicable
1	Inward Clearing Return including NACH	Rs. 200	Including GST
2	Cheque Book Charges (Per Leaf)	Rs. 1.80	Including GST
3	Account Closing Charges(Saving/Current)	Rs. 118	Including GST
4	Sevice Charges Half yearly (saving A/c)	Rs. 48	Including GST
5	Incidental Charges Half yearly (Current A/c)	Rs. 118	Including GST
6	Incidental Charges Half yearly (Cash Credit A/c)	Rs. 236	Including GST
7	Delayed Stock Statement Charges	1% (Allow Statement Recd Date Upto Month end)	
8	Penal Charges on Term Loan Account	2%	On Over due Amount
9	Charges on Cash Credit Overdraft Amount	1%	only charge on overdarft amount
10	RTGS/ NEFT Charges		
	Upto Rs. 1 Lakh	Rs. 15	GST
	Above Rs. 1 Lakh to 3 Lakh	Rs. 30	GST
	Above Rs 3 Lakh to 5 Lakh	Rs. 50	GST
	Above Rs 5 Lakh	Rs. 70	GST
11	NEFT / IMPS/ UPI Through Mobile App		
	Upto Rs. 1 Lakh	Rs. 6	Including GST
	Above Rs. 1 Lakh to 2 Lakh	Rs. 18	Including GST
	DD Commision		
12	Bank Payorder per 100	6 Paisa per 100	GST
13	IDBI/ Axis / ICICI DD on Account	8 Paisa per 100	GST
14	IDBI/ Axis / ICICI DD Without Account	10 Paisa per 100	GST
15	Nationalised (SBI/Baroda/BOM)	20 Paisa per 100	GST
16	DD Cancellation (IDBI/Axis/Icici)	59 Rs Per Inst.	Including GST
17	DD Cancellation (SBI/Baroda)	100 Rs Per Inst.	GST
18	Stop Payment(IDBI/Axis/ICICI)	100 Rs Per Inst.	GST
19	CMS Return Charges	200 Rs Commision and (Rs 50 Postage if outstation)	
20	OBC/IBC Collection	20 Paisa per 100 + Postage Rs. 20	
21	Bill Purchase (GL 193)	Highest Loan Int.+1 % + Rs 20 Postage	
22	Bank Gaurantee	2% of amount + Service char. 200 + GST	
23	Solvency	Rs. 100 Per Lakh + Service char. 200 + GST	
24	No dues Charges	Rs. 50	Including GST
25	Duplicate Pass book charges	Rs. 25	Including GST
26	Pigmy Account Primaturity before 6 Mon	3 % Stationary Charges deduct from Agent a/c	
27	FD/ RD Prematurity Penal Int.	1% Penal Int	
28	Our Bank Cheque Stop Payment charges	Rs. 50	Including GST
29	ATM Card Charges (Including Pin Mailer)	Rs. 150	GST
30	Pin Mailer Charges	Rs. 50	GST
31	Income Tax,Vat,ST,PF,GST Challan Fees		
	Upto Rs. 10000	Rs. 50	GST
	Above Rs. 10000	Rs. 100	GST
32	Loan Processing Charges		
	Upto 5 Lakh	0.50 % on Loan Amount	GST

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	Above 5 Lakh to 10 Lakh	0.35 % on Loan Amount	GST
	Above 10 Lakh	0.25 % on Loan Amount	GST
33	C/C Loan Renewal Charges		
	Upto 1 Lakh	Rs. 100	GST
	Above 1 Lakh to 5 Lakh	Rs. 200	GST
	Above 5 Lakh to 10 Lakh	Rs. 300	GST
	Above 10 Lakh to 20 Lakh	Rs. 500	GST
	Above 20 Lakh	Rs. 1000	GST
34	Locker Rent		
	Small Size (FDR Deposit Rs 5000)	Rs. 600	GST
	Medium Size (FDR Deposit Rs 7500)	Rs. 1200	GST
	Big Size (FDR Deposit Rs 10000)	Rs. 1800	GST
	Large Size (FDR Deposit Rs 15000)	Rs. 3000	GST
35	Property Valuation Fees	Upto 1 Lakh Rs. 300	
	(Charged By Valuer)	Above 1 Lakh to 5 Lakh Rs. 500	
		Above 5 Lakh Rs. 500 + Rs 50 Per Lakh	
36	Physical, Search,Mortgage Fees		
	(Charged By Advocate)	Rs.1250	Including GST
37	Gold Valuation Charges	3% on Loan Amount Recd from customer	
	(Charged By Gold Valuer)		
38	Extra Cheque book charges for Finance Purpose	Rs. 500 Per 15 Leave Chq	
39	Outward Clearing Return Charges	Rs. 59 Per Instrument	
40	Minimum Balance Charges	Rs.30 Quarterly on Average Quarterly Balance	
41	SMS Charges	Rs. 24 Half yearly	Jun,Dec
42	ATM Card Maintenance Charges	Rs. 118 Half Yearly	Mar, Sept
43	Cash Counting Charges	Denomination of Rs. 10,20 and 50 Rs.10 Per Packet after 5 Packets. (any 5 packets free in above mentioned	
44	Recovery Charges	Rs. 50 Per Visit	