

SERVICE CHARGES

SAVINGS BANK/CURRENT ACCOUNT/BALAVIKAS/VIDYARTHI KHATHE

NAME OF THE SERVICE	PARTICULARS	AMOUNT
Savings Bank A/c Minimum Balance	Without Cheque Book	Rs.500.00
	With Cheque Book	Rs.1000.00
Current A/c Minimum Balance		Rs.3000.00
<u>Cheque Book Charges</u>		
Savings Bank A/c 1 Time Current A/c	Per Leaf	Rs.3+GST
	15 Leaves	No Charges
	Per Leaf	Rs.3+GST
Pass sheet for Savings Bank Account Current Account Above 2 years transaction	Per sheet Per sheet Extra per sheet	Rs.10.00+GST Rs.20.00+GST Rs.20.00+GST(in addition to above charges)
Balance Certificate/ Interest Certificate etc	SB Account Current Account	Rs.100+GST Rs.150+GST
Duplicate Pass Book	Within 2 years Per pass book	Rs.100+GST
	Above 2 years	Rs.150+GST
Stop payment	Sb a/c One Chq leaf	Rs.100+GST
	C/A a/c One Chq leaf	RS150+GST
For Closing	With Chq Book	Rs.100+ GST
	Unused chqs (per leaf)	Rs.5 + GST
	Without chq Book	Rs.100+ GST
Premature closing for Pigmy Deposit		Commission +Rs.100+ GST
Above 1 year		Rs.100+ GST

Clearing Inward & Outward Instruments

NAME OF THE SERVICE	PARTICULARS	AMOUNT
Inward Instruments Return Charges		
	Savings Bank A/c	Rs.300.00+GST
	CA/OD/CCL (including ECS, NACH & CTS transaction)	Rs.500.00+ GST
Outward Instruments Return Charges	Savings Bank A/c	Rs.300.00+GST
	CA/OD/CCL (including ECS, NACH & CTS Transaction)	Rs.500/- + GST Tax per instrument (including ECS, NACH & CTS transaction)
Not maintaining Minimum Balance Charges	Savings Bank A/c	Rs.100+ GST
	Current A/c	Rs.200+ GST

NAME OF THE SERVICE	PARTICULARS	AMOUNT
PAY ORDERS	Rs.10 TO 1000	Rs.25.00 + GST
	Rs.1001 TO 5000	Rs.30.00 + GST
	Rs.5001 TO 15000	Rs.35.00 + GST
	Above 15001	0.25% per Thousand Maximum Rs.3000.00
Cancellation	Up to Rs.10000	Rs.50.00 + GST
	Above 10000	Rs.100.00 + GST
No Charges for Members and Their Children for purchase of Payorder for Higher Education Purpose		
Revalidation charges	Per transaction up to 10000	Rs.50.00 + GST
	Above 10001 (Per transaction)	Rs.100+ GST
Duplicate DD / PO Charges	Up to Rs.10000	Rs.30.00-commission + GST
	Above 10001	Rs.50.00- commission + GST

LOCKER RENT CHARGES

TYPE OF LOCKER	MEASUREMENT	AMOUNT
B	159 X 215	1100
C	125 X 360	1300
D	189 X 270	1400
E	159 X 434	1500
F	278 X 360	2300
G	189 X 544	2600
H	322 X 434	3500
H-1	322 X 215	3000
K	405 X 544	5000
TAVAREKERE BRANCH		
D	189 X 270	1600
F	278 X 360	2600
K	405 X 544	4500
PENALTY	(B,C,D,E Type)	Rs.50.00
Rent Due within one month	F,G,H,H-1, KType	Rs.100.00
Above 1 month	(B,C,D,E Type)	Rs.100.00
	F,G,H,H-1, KType	Rs.200.00

GST Applicable.

NEFT/RTGS CHARGES

NAME OF THE SERVICE	PARTICULARS	AMOUNT
	Rs.1 TO 50,000	Rs.10.00+GST

	Rs.50,000 TO 2,00,000	Rs.25.00+GST
	Rs.2,00,001 TO 5,00,000	Rs.50.00+GST
	Above 5,00,001	Rs.75.00+GST

LOAN SERVICE CHARGES

NAME OF THE SERVICE	PARTICULARS	AMOUNT
APPLICATION FEES	GOLD LOAN	Rs.25.00
	SURITY/SALARY/GROUP /VEHICLE LOAN	Rs.200.00
	IPL/OD/CCL/BL/MRL/VSL & Rent Discount Loan `	Rs.500.00
	Loans Against Other Deposits (LIC, NSC Etc.,)	Rs.200.00
LOAN PROCESSING CHARGES	All type of Loans (Except loans against our own deposits& Gold loan) including loans against other deposits like LIC , NSC etc.),	1% of loan amount
	GOLD LOAN	0.5% of Loan Amount Maximum Rs.2500/-
	SHORT TERM GOLD LOAN	0.5% of Loan Amount
	Renewal of loan limits (OD / CCL) without enhancement	0.1% of Loan Amount maximum Rs.2500/-
	Enhancement during Renewal	1% of Loan Amount + Application Fee + GST
BANK GUARANTEE		0.1% of Guarantee Amount or Minimum Rs.100
SOLVENCY & CAPABILITY CERTIFICATE	Per 1000	Rs.1.00 Minimum Rs.100 Maximum Rs.500
APPRAISER CHARGES FOR GOLD LOAN	UPTO Rs.1.00 Lakh	0.20% of Sanctioned Amount
	Rs.1,00,001 TO 3,00,000	Rs.250.00
	Rs.3,00,001 TO 5,00,000	Rs.300.00
	Above 5,00,001	Rs.500.00
LOAN DOCUMENT XEROX		Rs.3.00 Per page
Annual ATM Charges	Annually	Rs.100 +GST
SMS Charges	Half Yearly	Rs. 25 +GST