

Service Charges effective from 01.05.2023

Particulars	Revised Charges wef 01.05.2023																												
Account opening / Minimum Balance to be maintained																													
Savings Bank Account	Rs.500/-																												
Current account	Rs.2000/-																												
Commission/ Exchange on Pay Order																													
Up to 10000/- Above 10000/-	<table border="0"> <tr> <td>Cash</td> <td>Transfer</td> <td></td> </tr> <tr> <td>50/-</td> <td>50/-</td> <td>+ applicable Taxes</td> </tr> <tr> <td>Rs.5/- per</td> <td>Rs.5/- per</td> <td>+ applicable Taxes</td> </tr> <tr> <td>Rs.1000/-</td> <td>Rs. 1000/-</td> <td></td> </tr> <tr> <td>min Rs.50/-</td> <td>min Rs.50/-</td> <td></td> </tr> </table>	Cash	Transfer		50/-	50/-	+ applicable Taxes	Rs.5/- per	Rs.5/- per	+ applicable Taxes	Rs.1000/-	Rs. 1000/-		min Rs.50/-	min Rs.50/-														
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DD up to Rs.1000/- 1000 to 10000/- Above Rs.10000/-	<table border="0"> <tr> <td colspan="4">Commission / Exchange</td> </tr> <tr> <td>HDFC</td> <td>BOB</td> <td>PNB</td> <td>SBI</td> </tr> <tr> <td>.28/-</td> <td>25/-</td> <td>40/-</td> <td>60/- + applicable Taxes</td> </tr> <tr> <td>33/-</td> <td>40/-</td> <td>40/-</td> <td>60/-+ applicable Taxes</td> </tr> <tr> <td>2.75</td> <td>3.40</td> <td>4.00</td> <td>5.00+ applicable Taxes</td> </tr> <tr> <td>per 1000/-</td> <td>per 1000/-</td> <td>per1000/-</td> <td>per 1000/-</td> </tr> <tr> <td>Max 5000/-</td> <td>5000/-</td> <td>12000/-</td> <td>12500/-</td> </tr> </table>	Commission / Exchange				HDFC	BOB	PNB	SBI	.28/-	25/-	40/-	60/- + applicable Taxes	33/-	40/-	40/-	60/-+ applicable Taxes	2.75	3.40	4.00	5.00+ applicable Taxes	per 1000/-	per 1000/-	per1000/-	per 1000/-	Max 5000/-	5000/-	12000/-	12500/-
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DD /Pay order cancellation per instrument HDFC DD	Rs.100/- + applicable Taxes. 100/- + HDFC charges + applicable Taxes																												

BOB	100/- + 85 + BOB charges+ applicable Taxes
PNB	100/- + 100/- + PNB charges+ applicable Taxes
SBI	100/-+100/- + SBI charges+ applicable Taxes
Account closure /duplicate Pass book etc	
Savings Bank Accounts (within 6 months)	Rs. 100/- for all accts + applicable Taxes + Rs.2/- per unused cheque leaf
Current Account (within 6 months)	Rs. 500/- for all accts + applicable Taxes + Rs.2/- per unused cheque leaf
Duplicate Statement charges	Min Rs.125/-+ applicable Taxes (Up to 3 pages , for more than 3 pages min Rs.125+ Rs.20 per page + applicable Taxes)
Duplicate Pass Book	Rs.100/-+ applicable Taxes
ECS Mandate /Signature verification	Rs.100/-+ applicable Taxes
Stop Payment of Cheque	Rs..100/- per instruction + applicable Taxes
Cancellation of Stop Payment instruction	Rs..50/- per instruction + applicable Taxes
For Dup DD /Pay order/FDR	Rs.200/- + Taxes (After obtaining indemnity Bond for issuance)
For Revalidation of Pay Order/ DD	Rs.100/- per instrument + Taxes
For Issue of duplicate ATM	Rs.200/-+ applicable Taxes per annum
Annual maintenance ATM charges	Rs.150/- + applicable Taxes
Loss of ATM PIN	Rs.200/- + applicable Taxes
Out ward Cheque Return Chrges	
S B	Rs.100/- + applicable Taxes
C A/OD/CC	Rs.150/-+ applicable Taxes
Loan PDC	Rs.250/-+ applicable Taxes
Inward Return	
Savings Bank Account	Rs.125/- + applicable Taxes
Current Account	Rs.200/- + applicable Taxes
CC / OD/OD ag Property	Rs.300/-+ applicable Taxes
Out station Cheque/bill Return Charges	
S/B a/c through HDFC	Our Bank charges +16.85 + HDFCcharges + applicable Taxes
CA A/c through HDFC	Our Bank charges +16.85 + HDFCcharges+ applicable Taxes
ODFD/CC through HDFC	Our Bank charges +32.65 + HDFCcharges+ applicable Taxes
RTGS /NEFT Inward	----- Nil-----
RTGS/NEFT Outward Charges-	
Up to 10000/-	Rs. 2.00 + applicable Taxes
10001-100000/-	Rs. 5/- + applicable Taxes
100001-200000/-	Rs. 15/- + applicable Taxes
200001-500000/-	Rs. 25/- + applicable Taxes
Above 500000/-	Rs.50 + applicable Taxes

Locker Rent	<p align="center">Revised Locker rent + Applicable Taxes to be recovered (from 01.05.2023)</p> <table border="1" data-bbox="727 384 1356 604"> <thead> <tr> <th>Type of Locker</th> <th>Category- Share Holder & Staff</th> <th>Others</th> </tr> </thead> <tbody> <tr> <td>Small Size</td> <td>Rs. 1450/-</td> <td>Rs. 1750/-</td> </tr> <tr> <td>Medium Size</td> <td>Rs. 2000/-</td> <td>Rs. 2200/-</td> </tr> <tr> <td>Large Size</td> <td>Rs. 3800/-</td> <td>Rs. 4500/-</td> </tr> <tr> <td>Extra Large</td> <td>-</td> <td>Rs. 6000/-</td> </tr> </tbody> </table>	Type of Locker	Category- Share Holder & Staff	Others	Small Size	Rs. 1450/-	Rs. 1750/-	Medium Size	Rs. 2000/-	Rs. 2200/-	Large Size	Rs. 3800/-	Rs. 4500/-	Extra Large	-	Rs. 6000/-
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Cheque Book Charges																
Savings Bank Account	cheque book charges Rs.100/- per cheque book of 25 leaves + applicable Taxes															
CA/OD/CC	Rs.200/- per cheque book of 50 leaves+ applicable Taxes															
Loose Cheques	Loose cheque issuance has been discontinued															
Issue of certificate charges No dues certificate to other banks	Rs.50/- per certificate+ applicable Taxes															
Incidental/ Stationery Charges C A /OD FD /OD against .Property	<p>SB --NIL---</p> <p>Current A/c- Rs.175/- every quarter + applicable Taxes</p> <p>CC/OD against property /WHR/Surrogate scheme – Rs.300/- every quarter + applicable Taxes</p> <p>OD against FDR/<u>NSC</u> Rs.100/- per quarterly</p>															
Processing /Scrutiny Fee (except FDR Loan)	<table border="1" data-bbox="711 1314 1333 1906"> <thead> <tr> <th>Type of Loan</th> <th>Amt.</th> </tr> </thead> <tbody> <tr> <td>Gold Loans</td> <td>Rs.300/- + Taxes</td> </tr> <tr> <td>Vehicle Loan – Up to 5 Lac Above 5 Lac</td> <td>Rs.500/- + Taxes Rs.1000/- + Taxes (Per Vehicle)</td> </tr> <tr> <td>Commercial Vehicle</td> <td>Rs. 1000/-+Taxes (Per Vehicle)</td> </tr> <tr> <td>Housing Loans - Up to 5 Lac Above 5 Lac</td> <td>Rs.500/- + Taxes Rs. 1000/- + Taxes</td> </tr> <tr> <td>All other Loans/CC/OD</td> <td>1.10% of Loan amount or as decided by the Board +applicable Taxes</td> </tr> </tbody> </table>	Type of Loan	Amt.	Gold Loans	Rs.300/- + Taxes	Vehicle Loan – Up to 5 Lac Above 5 Lac	Rs.500/- + Taxes Rs.1000/- + Taxes (Per Vehicle)	Commercial Vehicle	Rs. 1000/-+Taxes (Per Vehicle)	Housing Loans - Up to 5 Lac Above 5 Lac	Rs.500/- + Taxes Rs. 1000/- + Taxes	All other Loans/CC/OD	1.10% of Loan amount or as decided by the Board +applicable Taxes			
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CC Renewal	Rs.200/- + applicable Taxes per Lakh for existing limit and 1.10% on enhanced limit + applicable Taxes
In operative A/c Charges Savings Bk Accounts Current Acc	Rs.75/- per quarter + applicable Taxes Rs.125/- per quarter + applicable Taxes

Solvency Certificate	
Up to Rs.500000/- Rs.5 to 25 Lakhs Rs.25 to 50 Lakhs Above Rs.50 Lakhs.	Rs.300/-+ applicable Taxes Rs.750/-+ applicable Taxes Rs.1655/-+ applicable Taxes Rs.2200/-+ applicable Taxes
Local Pay order /Outstation Govt.Cheque purchase charges Up to Rs.10000/- Rs.10000 to 100000/- Above Rs.100000/-	Rs.30/- + Intt @18% pa + applicable Taxes Rs.55/- + Intt @ 18% pa + applicable Taxes Rs.110/- + Intt @18% pa+ applicable Taxes
Outstation Cheque collection charges Rs.10000/- 10001 to 100000/- Above Rs.100000/-	Through TUCB Through HDFC 55/- Rs.22.06 +TUCB 32.24 + applicable Taxes 110/- Rs.22.06 + TUCB 87.94+ applicable Taxes 165/- Rs.22.06 + TUCB142.94 + applicable Taxes
Bank Guarantee Commission	Against 25% FDR + Collateral in form of immovable property mortgage a)Rs.2.50 + applicable Taxes per hundred or part there of per annum . For full B G period including claim period b) Against 100% FDR → Rs.0.50 + applicable Taxes per hundred or part there of for full B G period including claim period
SMS charges	Rs.15/- per quarter+ applicable Taxes
Old Record	Rs.250/- per record / instrument + applicable Taxes
ECS (debit) Return Charges	S B Rs.150/- + applicable Taxes C A – Rs.250/-+ applicable Taxes CC/OD – Rs.350/-+ applicable Taxes
Various Loan Forms	Rs.100/- per file with form- up front to be recovered [Form/file to be issued only after receipt of charges by attaching acknowledgement/ counterfoil of charges paid to the form and affixing round stamp on the app'n form mentioning charges received on --- date to be mentioned ---]

For Airoli, Chandrapur and Kamalchowk branches Cash Handling / Deposition Charges	For denominations of Rs.50,20 and Rs.10/- First five packets will be free . For more than 5 packets – Rs.5/- per packet + applicable taxes
Low Turn over charges for C C accounts	1% of Interest applied to the Cash Credit account during the year [Charges will be applied on yearly basis ie in every March]
CIC Report charges { CIBIL/CRIF High mark/Experian/Equifax } For Consumer Report	Rs.125/- + applicable Taxes per Report
For Commercial Report	Rs.1200. /- + applicable Taxes per Report
For Extension to Review/ Renewal for CC/ OD Accounts only 1) For up to first 3 months from due Date 2) For up to next 3 months after first extension.	1) Rs.500/- for first 3 months of extension 2) Rs.1000/- for next 3 months of extension
Pre-Payment only in case of take over from other Banks/financial institutions Housing Loans & FDR Loans & OD against FD All other Loans	----- No prepayment charges----- 1% of outstanding amount in case of Term Loans + Taxes 1% of Sanctioned Limit or outstanding in case of CC/OD against property whichever is more Minimum Rs.500/- + applicable Taxes