

Standard Tariff Charges (STC)

A. Operational Activities

S.N.	Particulars	Existing Fees & Charges
1.	Good for Payment Charge	Free
2.	Cancellation of Good for Payment Cheque	Free
3.	Interest Earned Certificate/Other	Free
4.	Account statement charge sent through fax/mail	Free
5.	Cheque issuance against loss of requisition slip	Rs. 200.00
6.	Cheque book destroy crossing six months.	Rs. 200.00
7.	Stop Payment Charge	Free
8.	Withdrawal Slip/ Issuance of One leaf Cheque	Rs. 50.00
9.	Dormant account activation fee	Free
10.	Charge to publish death notice	Actual Cost
11.	Account scheme change	Rs. 100.00
12.	Balance Certificate	Free
13.	Account Closure Charge	Rs. 200.00, if closed within 6 months, Otherwise Free.
14.	Account Statement charge for a time	Free
15.	Account Statement charge for more than a time	Reprint Rs. 50/- page (institutional), Rs 10/- page (individuals)
16.	Issuance of duplicate FD receipt	Rs. 300.00
17.	C-ASBA Charge	Rs. 5.00
18.	Standing Instruction (as per customer request)	Rs. 200.00
19.	Courier Charge	Actual Cost or minimum Rs. 100.00

B. Record Retrieval

1.	Within 6 months	Free
2.	After 6 months	Rs. 500/- per record
3.	Record Retrieval Charge (CCTV Footage)	
a)	Retrieval on all case	Rs. 500.00
b)	Records for view only purpose	Rs. 300.00
c)	If required by regulators	Free

C. Clearing

1.	Below 2,00,000.00	Nil
2.	Rs 2,00,000.00 & above	Rs. 16.95*
3.	Express	Rs. 113.00*
4.	Late presentment	Rs. 226.00*
5.	Inward cheque return	Rs. 200.00

D. Interbank Payment

1.	Upto Rs 500	Rs. 2.26*
2.	Rs 500 to Rs 50,000	Rs. 5.65*
3.	Above 50,000	Rs. 11.30*
4.	For Dividend amounting up to Rs. 100	Rs. 2.26*
5.	Other IPS Transaction	As per NCHL

E. Connect IPS

1.	Upto Rs 500	Rs. 2.26*
2.	Rs 500 to Rs 5,000	Rs. 4.52*
3.	Above 5,000.	Rs. 9.04*

F. ATM Services

1.	Joining fee (Initial)	Free for 1st year
2.	Replacement fee	Rs. 200.00
3.	Re-Issuance Fee	Rs. 200.00
4.	Subscription Fee	Lump sum Rs. 750/- (i.e. Rs. 250/- per year to deduct from 2nd year)
5.	Card Blocking/Unblocking fee	Rs.100.00
6.	Pin Registration Fee	Rs. 50.00
7.	Cash withdrawal from Finance ATM	Free
8.	ATM charge if not collected within 90 days	Rs. 100.00
9.	Validity of the Card	4 Years

G. Mobile Banking Services

1.	First Subscription	Lifetime Free
2.	Renewal fee for Mobile Banking	NA
3.	SMS Alert	Rs. 300.00
4.	Pin Code Generation	Free
5.	Pin Code Re-Generation	Free
6.	Inter Banking Fund Transfer	Rs. 11.30*
7.	Block/Unblock Charge	Free
8.	Mobile No. Modification	Rs. 50.00

H. Loan Management/Administration Service

1.	Business Loan	1.25%
2.	SME Loan	1.25%
3.	Housing Loan	1.25%
4.	Personal Loan	1.25%
5.	Share loan	1.25%
6.	Real Estate Loan	1.25%
7.	Gold Loan	1.25%
8.	Agriculture Loan	1.25%
9.	Educational Loan	1.25%
10.	Hire Purchase & Auto Loan	1.25%
11.	Hire Purchase & Auto Loan-Used	1.25%
12.	Heavy Equipment	1.25%
13.	Professional Loan	1.25%
14.	Bridge Gap Loan	1.25%
15.	Consortium Loan	As per Consortium Decision/LSA*
16.	Deprived Sector wholesale lending	Max 0.50%
17.	Deprived Sector Retail	1.25%
18.	Renewal charge for All Funded Loan	Max 20% of Service Charge per annum.
19.	Commitment fee for unutilized limit (if utilization is below 60% of Limit)	Max 20% of Service Charge per annum.
20.	Prepayment charge	
a)	Up to Loan Limit Rs. 50 Lakh	Nil
b)	Term Loan more than 50 Lakh	
c)	Up-to 2 Years	100% of Service Charge
d)	Above 2 Years to 5 Years	50% of Service Charge
e)	After 5 Years	20% of Service Charge
21.	SWAP Charge	
a)	Up-to 2 Years	100% of Service Charge
b)	Above 2 Years to 5 Years	50% of Service Charge
c)	After 5 Years	20% of Service Charge
22.	Loan Pre-disbursement charge	Up-to 0.25% per day or Rs. 5,000.00
23.	Share pledge charge per institution	Free
24.	Collateral Replacement Charge	Rs. 5,000.00
25.	Interbank CIC reply (other than FD Loan)	Rs. 500.00

I. Guarantee/Commission on Lending

1.	Bid Bond	0.25% per Quarter or Minimum Rs 500/- per quarter
2.	Performance Bond	0.35% per Quarter or Minimum Rs 750/- per quarter
3.	Advance Payment	0.50% per Quarter or Minimum Rs 1,000/- per quarter
4.	Counter Guarantee	Flat Rs. 1,000.00
5.	Amendment (except enhancement and extension	Rs. 500/-+commission as per Above.
6.	CIC/Inquiry	As per Actual Charge

J. Other Documentation/TDS Certification

1.	Individual/Joint/Firm/Co. (For an attempt) - In letter head	Free
a)	Individual/Joint/Firm/Co. - In letter head	Up-to an attempt – Free For more than an attempt - Rs. 50.00
2.	B2B Transactions	
a)	BFIs/Insurance Cos./Cooperatives [Dr/Cr Advice/Slip]	Up-to an attempt – Free For more than an attempt - Rs. 50.00
3.	B2C Transactions	
a)	Individual/Joint - [Dr/Cr Advice/Slip]	Up-to an attempt – Free For more than an attempt - Rs. 25.00