

Effective from 2082/03/09

Standard Tariff Charges (STC)

S. N.	Particulars	Fees & Charges
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A	Operational Activities
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1	Good for Payment Charge	Free
2	Cancellation of Good for Payment Cheque	Rs. 300.00
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. 300.00
12	Balance Certificate	Free
13	Account Closure Charge	Rs 200, if close within 6 mths, else free
14	Account Statement charge for 1 time	Free
15	Account Statement charge for more than 1 time	Reprint Rs. 50 per page for Institutional, Rs 10 per page for Individuals
16	Issuance of duplicate FD receipt	Rs. 300.00
17	C-ASBA Fee	Rs. 5.00
18	Standing Instruction (as per customer's request)	Rs. 200.00
19	Courier Charge	Actual Cost or Minimum Rs. 100.00

B	Record Retrieval Charge	Fees & Charges
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1	Within 6 months	Free
2	After 6 months (Per record)	Rs. 500.00
	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 Charge	Fees & Charges
1	Below 2,00,000.00	Nil
2	Rs 2,00,000.00 & above	As per NCHL
3	Express	As per NCHL
4	Late presentment	As per NCHL
5	Inward cheque return	Rs. 300.00

D	Interbank Payment Transaction Fees	Fees & Charges
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1	Upto Rs 500	As per NCHL
2	Rs 500 to Rs 50,000	As per NCHL
3	Above 50,000	As per NCHL

4	For Dividend amounting up to Rs. 100	As per NCHL
5	Other IPS Transaction	As per NCHL

E	Connect IPS Transaction Fee	Fees & Charges
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1	Upto Rs 500	As per NCHL
2	Rs 500 to Rs 5,000	As per NCHL
3	Above 5,000.	As per NCHL
4	RTGS **	
a	Transactions from 10:00 A.M. to 14:00 P.M.	Rs. 10.00
b	Transactions from 14:00 P.M. onwards	Rs. 20.00

F	ATM facility	Fees & Charges
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1	Joining fee (Initial)	Free for 1st year
2	Subscription Fee	Rs. 250.00
3	Re-Issuance/Replacement Fee	Rs. 250.00
4	Card Blocking/Unblocking fee	Rs. 100.00
5	Pin Registration Fee	Rs. 50.00
6	a) Cash withdrawal at our ATM	Free
	b) Cash withdrawal at other BFIs ATM	As per SCT
7	ATM charge if not collected within 90 days	Rs. 250.00

G	Mobile Banking Charge	Fees & Charges
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1	First Subscription (New Registration)/Renewal/SMS Alert	Free for 1st Year.
2	Pin Code Generation	Free
3	Pin Code Re-Generation	Free
4	Inter Banking Fund Transfer	10 per transaction
5	Block/Unblock Charge	Free
6	Mobile No Modification	Rs. 50.00
7	QR Registration	As per NCHL/Fonepay

H	Loan Management/Service Charge	Fees & Charges
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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 Syndicated Agreement and further, consortium decision

16	Deprived Sector wholesale lending	Up to 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	
	Up to Loan Limit Rs. 50 Lakh	Nil
	Term Loan more than 50 Lakh	
	a. Upto 2 Years	100% of SC
	b. Above 2 Years to 5 Years	50% of SC
	c. After 5 Years	20% of SC
21	21 SWAP Charge	
	a. Upto 2 Years	100% of SC
	b. Above 2 Years to 5 Years	50% of SC
	c. After 5 Years	20% of SC
22	Loan Pre-disbursement charge	Upto 0.25% per day or Rs. 5000.
23	Share pledge charge per institution ***	50.00
24	Share Replacement Charge	100.00
25	Collateral Replacement Charge	Rs. 5,000.00
26	Inter Bank Credit Information Charge (other than loan against FD)	Rs. 500.00
27	CIC/Inquiry	On actual basis
28	Blacklisting Charge	On actual basis

I	Secured Transaction Registry Office	
a	Registering notice of security	As per actual rate
b	Registering notice of amendment	As per actual rate
c	Registering notice of continuing service	As per actual rate
d	Registering notice of termination	As per actual rate
e	Registering notice of correction	As per actual rate
f	Provision of certificate search report	As per actual rate
II	Bhu Sewa Kendra****	
a	Online Mortgage (Rokka)	Rs 500.00
b	Online Release (Fukuwa)	Rs 500.00
	(Other charges, if any shall be levied as per M	

I	LC/Guarantee Commission and/Charge	Fees & Charges
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I	Letter of Credit	
1	Cash Margin (Earmarking)	10%
2	LC/TT/DAA/DAP Commission	
	a) For FCY LCs	0.15% p.q. or Min Rs 1,000 per quarter
	b) For INR/NPR LCs	0.20% p.q. or Min Rs 1,000 per quarter
3	Acceptance (AL) Commission under Usance LC	0.08% p.m. or Min Rs 1,000 per month
4	LC/AL Validity Extension or Value Increase	Same as issuance charges
II	Bank Guarantee (BG) Commissions	
1	Bid Bond Guarantee (BBG)	0.25% per Quarter or Min Rs 1,500

2	Performance Bond Guarantee (PBG)	0.30% per Quarter or Min Rs 1,500
3	Advance Payment Guarantee (APG)	0.375% per Quarter or Min Rs 1,500
4	BG Amendment – Increase in Value and/or Time Extension	Same as issuance charges
III	Non-Sharing Charges	
1	LC & Guarantee Amendment (Value Decrease or Other Terms/Conditions)	Rs 1,000 per amendment
2	SWIFT Charge – LC Issuance & Payment	Rs 1,500 per message
3	Other SWIFT/Communication Charges	Rs 500 per message
4	LC Cancellation	Rs 2,000
5	LC Overdrawn Charges	As per issuance charge or Min Rs 2,000
6	Issuance of Multiple Bi.Bi.Ni. under Single Document Presentation	Rs 1,000 per Bi.Bi.Ni
7	Import Document Return Charges (under LC or Collection)	Rs 2,000 + applicable communication charges (SSC)
8	Endorsement of Copy Documents / Issuance of Delivery Order (DO)	Rs 1,000 per set of documents
9	BG Claim Handling Charges	Rs 2,500 per claim
10	Other Applicable Charges	As per prevailing Standard Tariff Charges (STC)
IV	Guarantee (On our existing case)	
1	Counter Guarantee	Flat Rs. 1,000.00
2	Amendment (except enhancement and extension)	commission as per

J	Other Documentation	Fees & Charges
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1	TDS Certification	
a.	Individual/Firm/Co. (For an attempt) - In letter head	Free
b.	Individual/Firm/Co. (For more than an attempt) - In letter head	
2	B2B Transactions	
a.	BFI/Insu/Coop (beyond 1st attempt) - Dr/Cr Advice/Slip	Rs. 50.00
3	B2C Transactions	
a.	Individual (beyond 1st attempt) - Dr/Cr Advice/Slip	Rs. 25.00

K	FCY	Fees & Charges
1	FCY cash deposit (<50 - unit denomination currency)	0.5% of face value