

Standard Tariff Charges (STC)

S. No	Particulars	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
6	Cheque book destroy crossing six months.	Rs. 200
7	Stop Payment Charge	Free
8	Withdrawal Slip/ Issuance of One leaf Cheque	Rs. 50
9	Dormant account activation fee	Free
10	Charge to publish death notice	Actual Cost
11	Account scheme change	100
12	Balance Certificate	Free
13	Account Closure Charge	Rs. 200 if closed within 6 months, otherwise 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
17	Standing Instruction (as per customer request)	Rs. 200
18	Courier Charge	Actual Cost or minimum Rs. 100

Record Retrieval Charge		
1	Within 6 months	Free
2	After 6 months	Rs. 500 per record

Clearing Charge		
1	Below 2,00,000.00	Nil
2	Rs 2,00,000.00 & above	Rs. 15 (As per NCHL)
3	Express	Rs. 100 (As per NCHL)
4	Late presentment	Rs. 200 (As per NCHL)
5	Inward cheque return	Rs. 200

Interbank Payment Transaction Fees		
1	Upto Rs 500	Rs. 2 (As per NCHL)
2	Rs 500 to Rs 50,000	Rs. 5 (As per NCHL)
3	Above 50,000	Rs. 10 (As per NCHL)
4	For Dividend amounting up to Rs. 100	Free (As per NCHL)
5	Other IPS Transaction	As per NCHL

Connect IPS Transaction Fee		
1	Upto Rs 500	Rs. 2 (As per NCHL)
2	Rs 500 to Rs 5,000	Rs. 4 (As per NCHL)
3	Above 5,000.	Rs. 8 (As per NCHL)

ATM Charge		
1	Joining fee (Initial)	Free for 1st year
2	Replacement fee	Rs. 200
3	Re-Issuance Fee	Rs. 200
4	Subscription Fee	Lump sum Rs. 750 or Rs. 250 per year to deduct from 2nd year.
5	Card Blocking/Unblocking fee	Rs.100
6	Pin Registration Fee	Rs. 50
7	Cash withdrawal from Finance ATM	Free
8	ATM charge if not collected within 90 days	Rs. 100
9	Validity of the Card	4 Years

Mobile Banking Charge		
1	First Subscription	Free for First year
2	Renewal fee for Mobile Banking	Rs. 200
3	SMS Alert	Rs. 200
4	Pin Code Generation	Free
5	Pin Code Re-Generation	Free
6	Inter Banking Fund Transfer	10 per transaction
7	Block/Unblock Charge	Free
8	Mobile No Modification	Rs. 50
9	C-ASBA Charge	Rs. 5

Loan Management/Service Charge		
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
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 Service Charge
	b. Above 2 Years to 5 Years	50% of Service Charge
	c. After 5 Years	20% of Service Charge
21	SWAP Charge	
	a. Upto 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	Upto 0.25% per day or Rs. 5000.
23	Share pledge charge per institution	Free
24	Collateral Replacement Charge	Rs. 5000
25	Inter Bank Credit Information Charge (other than loan against FD)	Rs. 500

Guarantee/Commission Charge		
1	Bid Bond	0.25% per Qtr or Minimum Rs 500 per qtr
2	Performance Bond	0.35% per Qtr or Minimum Rs 750 per qtr
3	Advance Payment	0.50% per Qtr or Minimum Rs 1000 per qtr
4	Counter Guarantee	Flat Rs. 1000/
5	Amendment (except enhancement and extension.	Rs. 500 plus Commission as per Above.
6	CIC/Inquiry	As per Actual Charge