

**Service Charges Effective From 01.05.2023**

Particulars	Revised Charges wef 01.05.2023
<b>Commission/Exchange on Pay Order</b>	
Up to 10000/- Above 10000/-	Cash                      Transfer 50/-                      50/- + applicable Taxes Rs.5/- per              Rs.5/- per + applicable Taxes Rs.1000/-              Rs.1000/- min Rs.50/-            min Rs.50/-
DD  up to Rs.1000/- 1000 to 10000/- Above Rs.10000/-	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/- per 1000/-            per 1000/-  Max 5000/- 5000/-            12000/-        12500/-
DD/Pay order cancellation per instrument HDFC DD	Rs.100/- + applicable Taxes. 100/- + HDFC charges + applicable Taxes
BOB PNB SBI	100/- + 85 + BOB charges + applicable Taxes 100/- + 100/- + PNB charges + applicable Taxes 100/- + 100/- + SBI charges + applicable Taxes
<b>Account closure/duplicate Passbook etc</b>	
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 Cancellation of Stop Payment instruction	Rs.100/- per instruction + applicable Taxes 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  Annual maintenance ATM charges Loss of ATM PIN	Rs.200/- + applicable Taxes per annum  Rs.150/- + applicable Taxes Rs.200/- + applicable Taxes
<b>Outward Cheque Return Chrges</b>	
SB	Rs.100/- + applicable Taxes
CA/OD/CC	Rs.150/- + applicable Taxes

LoanPDC	Rs.250/-+applicableTaxes															
<b>InwardReturn</b>																
SavingsBankAccount	Rs.125/-+applicableTaxes															
CurrentAccount	Rs.200/-+applicableTaxes															
CC/OD/ODag Property	Rs.300/-+applicableTaxes															
OutstationCheque/billReturnCharges  S/Ba/cthroughHDFCCAA /cthroughHDFCODFD/CC throughHDFC	OurBankcharges+16.85+HDFCcharges+applicableTaxesOur Bank charges +16.85 + HDFCcharges+ applicable TaxesOurBankcharges+32.65+HDFCcharges+applicableTax es															
RTGS/NEFTInward RTGS/NEFT Outward Charges- Up to 10000/- 10001-100000/- 100001-200000/- 200001-500000/- Above 500000/-	----Nil-----  Rs. 2.00 + applicable Taxes Rs. 5/- + applicable Taxes  Rs. 15/- + applicable Taxes  Rs. 25/- + applicable Taxes Rs.50 + applicable Taxes															
<b>LockerRent</b>	<b>Revised Locker rent + Applicable Taxes to be recovered (from 01.05.2023)</b>  <table border="1" data-bbox="727 1100 1357 1318"> <thead> <tr> <th>Type of Locker</th> <th>Category- Share Holder &amp; 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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<b>ChequeBookCharges</b>																
Savings BankAccount	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															
LooseCheques	Loose cheque issuance has been discontinued															
Issueofcertificatecharges No duescertificatetoootherbanks	Rs.50/- per certificate+ applicable Taxes															
<b>Incidental/StationeryCharges</b>	SB--NIL---															
CA/ODFD/ODagainst.Property	CurrentA/c- Rs.175/-everyquarter+applicableTaxes  CC/OD/ODagainstproperty– Rs.300/- everyquarter+applicableTaxes  ODagainstFDR Rs.100/-perhalfyear															

<b>Processing/Scrutiny Fee (except FDR Loan)</b>	<table border="1"> <thead> <tr> <th>Type of Loan</th> <th>Amt.</th> </tr> </thead> <tbody> <tr> <td><b>Gold Loans</b></td> <td><b>Rs.300/-+Taxes</b></td> </tr> <tr> <td><b>Vehicle Loan – Up to 5 Lac Above 5 Lac</b></td> <td><b>Rs.500/-+Taxes Rs.1000/-+Taxes (Per Vehicle)</b></td> </tr> <tr> <td><b>Commercial Vehicle</b></td> <td><b>Rs. 1000/-+Taxes (Per Vehicle)</b></td> </tr> <tr> <td><b>Housing Loans - Up to 5 Lac Above 5 Lac</b></td> <td><b>Rs.500/-+Taxes Rs. 1000/- + Taxes</b></td> </tr> <tr> <td><b>All other Loans/CC/OD</b></td> <td><b>1.10% of Loan amount or as decided by the Board + applicable Taxes</b></td> </tr> </tbody> </table>	Type of Loan	Amt.	<b>Gold Loans</b>	<b>Rs.300/-+Taxes</b>	<b>Vehicle Loan – Up to 5 Lac Above 5 Lac</b>	<b>Rs.500/-+Taxes Rs.1000/-+Taxes (Per Vehicle)</b>	<b>Commercial Vehicle</b>	<b>Rs. 1000/-+Taxes (Per Vehicle)</b>	<b>Housing Loans - Up to 5 Lac Above 5 Lac</b>	<b>Rs.500/-+Taxes Rs. 1000/- + Taxes</b>	<b>All other Loans/CC/OD</b>	<b>1.10% of Loan amount or as decided by the Board + applicable Taxes</b>
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CC Renewal	Rs.200/- + applicable Taxes per Lakh for existing limit and 1.10% on enhanced limit + applicable Taxes												
Inoperative A/c Charges Savings Bk Accounts Current Acc	Rs.75/- per quarter + applicable Taxes Rs.125/- per quarter + applicable Taxes												

<b>Solvency Certificate</b>					
Upto 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  Upto 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				
<b>Outstation Cheque collection charges</b>					
Rs.10000/- 10001 to 100000/- Above Rs.100000/-	<table border="1"> <thead> <tr> <th>Through TUCB</th> <th>Through HDFC</th> </tr> </thead> <tbody> <tr> <td>55/- Taxes 110/- Taxes 165/-</td> <td>Rs.22.06 + TUCB 32.24 + applicable Rs.22.06 + TUCB 87.94 + applicable Rs.22.06 + TUCB 142.94 + applicable Taxes</td> </tr> </tbody> </table>	Through TUCB	Through HDFC	55/- Taxes 110/- Taxes 165/-	Rs.22.06 + TUCB 32.24 + applicable Rs.22.06 + TUCB 87.94 + applicable Rs.22.06 + TUCB 142.94 + applicable Taxes
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Bank Guarantee Commission	Against 25% FDR + Collateral in form of immovable property mortgage a) Rs.2.50 + applicable Taxes per hundred or part thereof per annum . For full B G period including claim period  b) Against 100% FDR → Rs.0.50 + applicable Taxes per hundred or part thereof 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 Kamal Chowk 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 Turnover charges for CC accounts	1% of Interest applied to the Cash Credit account during the year [ Charges will be applied on yearly basis i.e. in every March ]
CIC Report charges { CIBIL/CRIF Highmark/Experian/Equifax } For Consumer Report  For Commercial Report	Rs.125/- + applicable Taxes per  Report Rs.1200/-  + applicable Taxes per Report
For Extension to Review/Renewal for CC/OD Account only  1) For upto first 3 months from due Date 2) For upto 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 takeover 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