

Operational Activities:		
S. No	Particulars	Fees & Charges
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
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	Rs. 300
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 (Institutional) / Rs. 10 per page (Individual)
16	Issuance of duplicate FD receipt	Rs. 300
17	C-ASBA Fee	Rs. 5

18	Standing Instruction (as per customer request)	Rs. 200
19	Courier Charge	Actual Cost or minimum Rs. 100

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
b)	Records for view only purpose	Rs. 300
c)	If required by regulators	Free

Clearing Charge:		
S. No	Particulars	Fees & Charges
1	Below Rs. 2,00,000	Nil
2	Rs. 2,00,000 & above	As per NCHL
3	Express Clearing	As per NCHL
4	Late presentment	As per NCHL
5	Inward cheque return	Rs. 300

Interbank Payment Transaction Fees:		
S. No	Particulars	Fees & Charges
1	Up to Rs. 500	As per NCHL

2	Rs. 500 to Rs. 50,000	As per NCHL
3	Above Rs. 50,000	As per NCHL
4	Dividend up to Rs. 100	As per NCHL
5	Other IPS Transactions	As per NCHL

Connect IPS Transaction Fees:		
S. No	Particulars	Fees & Charges
1	Up to Rs. 500	As per NCHL
2	Rs. 500 to Rs. 5,000	As per NCHL
3	Above Rs. 5,000	As per NCHL
4	RTGS**	
5	Transactions from 10:00 A.M. to 14:00 P.M.	Rs. 10.00
6	Transactions from 14:00 P.M. onwards	Rs. 20.00

ATM Charges:		
S. No	Particulars	Fees & Charges
1	Joining Fee (Initial)	Free for 1st year
2	Replacement Fee	Rs. 250.00
3	Re-Issuance Fee	Rs. 250.00
4	Subscription Fee	Rs. 250.00
5	Card Blocking/Unblocking Fee	Rs. 100.00
6	Pin Registration Fee	Rs. 50.00

7	a). Cash Withdrawal from our ATM	Free
	b). Cash withdrawal at other BFIs ATM	As per SCT
8	ATM Charge if not collected within 90 days	Rs. 250

Mobile Banking Charges:		
S. No	Particulars	Fees & Charges
1	First Subscription (New Registration) Renewal/SMS Alert	FREE
2	SMS Alert from 2nd Year	Rs. 350.00
3	Pin Code Generation	Free
4	Pin Code Re-Generation	Free
5	Inter Banking Fund Transfer	Rs. 10.00 per transaction
6	Block/Unblock Charge	Free
7	Mobile Number Modification	Rs. 50
8	Merchant QR Registration / Standee	As per NCHL/Fonepay
9	Merchant QR Standee Reissuance	As per NCHL/Fonepay
10	Merchant QR transaction	Free
11	Merchant QR Audio Box Subscription	Rs 300.00 per Month

Loan Management/Service Charges:		
S. No	Loan Type	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 Syndicated Agreement and further, consortium decision
16	Deprived Sector Wholesale Lending	Up to 0.25%
17	Deprived Sector Retail	1.25%
18	Renewal Charge for All Funded Loans	Max 20% of Service Charge per annum
19	Commitment Fee for Unutilized Limit (below 60% utilization)	Max 20% of Service Charge per annum
20	Prepayment Charge	
i)	Up to Loan Limit Rs. 50 Lakh	Nil
ii)	Term Loan over 50 Lakh	
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

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. 5000.00
23	Share Pledge Charge per Institution***	Rs. 50.00
24	Share Replacement Charge	Rs. 100.00
24	Collateral Replacement Charge	Rs. 5000.00
25	Inter Bank Credit Information Charge (other than loan against FD)	Rs. 500.00
26	CIC/Inquiry	On actual basis
27	Blacklisting Charge	On actual basis

Secured Transaction Registry Office		
S. No	Particulars	Fees & Charges
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

Bhu Sewa Kendra:		
S. No	Particulars	Fees & Charges
a	Online Mortgage (Rokka)	Rs 500.00
b	Online Release (Fukuwa)	Rs 500.00
	(Other charges, if any shall be levied as per Malpot Office).	

LC/Guarantee/Commission Charges:		
S. No	Particulars	Fees & Charges
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	<i>Non-Sharing Charges</i>	
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)

Guarantee Charges:		
S. No	Particulars	Fees & Charges
1	Counter Guarantee	Flat Rs. 1000
2	Amendment (except enhancement and extension)	Rs. 500 plus Commission as per above

Other Documentation:

S. No	Particulars	Fees & Charges
1	Individual/Joint/Firm/Co. (For an attempt) - In letter head	Free
a)	Individual/Joint/Firm/Co. - (For an attempt)) - In letter head	
2	B2B Transactions	
a)	BFI/Insu/Coop (beyond 1st attempt) - Dr/Cr Advice/Slip	Rs. 50
3	B2C Transactions	
a)	Individual (beyond 1st attempt) - Dr/Cr Advice/Slip	Rs. 25