

प्रशासक महोदय की बैठक दिनांक 22.03.2023 में पारित

S.No.	Types of Services	Existing Charges	Sanctioned Charges
		Minimum Rs. 200/-thereafter Rs. 50/-per folio	Minimum Rs. 250/- thereafter Rs. 50/- per Folio
1	Ledger Folio Charges (1 folio means 40 entries)		
2	Non Operative Accounts Maintenance Charges		
	Saving bank A/c -without Cheque Book Facility	400/-	500/-
	Saving bank A/c -with Cheque Book Facility	400/-	500/-
	Current A/c	500/-	600/-
3	Inspection Charges in respect of loans and Advances (Cash Credit)		
		Upto Rs. 3.00 Lakh Rs. 500/1.00 lakh Min. 1000	Upto Rs. 3.00 Lakh Rs. 500/1.00 lakh Minimum Rs. 1500/-
	Upto Rs. 25000/-	3.00 lakh to Rs. 10.00 lakh Rs. 300/- Per lakh Min 1500/-	3.00 lakh to Rs. 10.00 lakh Rs. 300/- Per lakh Minimum Rs. 1800/-
	Above Rs. 25000/-	above 10.00 lakh Rs 500/- 1.00 lakh maximum 5000	above 10.00 lakh Rs 500/- 1.00 lakh maximum 5000 Minimum Rs. 2500/-
4	Locker rent overdue Charges	15% of the locker rent per Quarter or part thereof	20% of the Locker rent per quarter or part thereof
5	Annual maintenance Charges of ATM	Rs. 150/-	Rs. 200/-
6	SMS Alert Charges	Rs. 20/- per Quarter	Rs. 30/- per Quarter

Note : GST is applicable above all these charges

उपरोक्त संशोधित सेवाशुल्क वित्तीय वर्ष 2022-23 एवं आगामी आदेश तक प्रभावशील माने जावेंगे।

संचालक मंडल की बैठक दिनांक 18.02.2020 में पारित

		Existing	Revised
1	Minimum Balance requirement		
	Saving Bank Ac -Without Cheque Book Facility	500/-	500/-
	Saving Bank Ac -With Cheque Book Facility	1000/-	2000/-
	Current Account	5000/-	5000/-
<u>No charges for Banks staff, Board of Directors account, Salaried account where salary is deposited by the employer directly in the accounts.</u>			
No	Types of Services	Existing Service Charges/ Commission	Revised Service Charges/Commission
Non Maintenance of minimum balance			
1	Saving Bank A/c		No Change
	Saving Bank A/c Notice/sms to the customer must be issued for deduction of charges)	Rs.30/-on each occasion, maximum Rs. 150/-p.m.	
	Issue of Cheque Book (25 leaves Free)	Rs.3.00 per leaf	Rs.4.00 per leaf
	III. Passbook updation at <u>Non Home Branch</u>	Rs.25/- per passbook	Rs.25/- per passbook
2	Current A/c		
	I. Issue of Cheque Book (25 leaves Free)	Rs.3.00 per leaf	Rs.4.00 per leaf
	II. Ledger Folio Charges (1 folio means 40 entries)	Minimum Rs 200/- thereafter Rs.50/-per folio/yearly	Minimum Rs 200/- thereafter Rs.50/-per folio/yearly
3	Account closure		
	I. SB Account closure	Rs.200/-	Rs-250/-
	II. Current Account closure	Rs.500/-	Rs.750/-
<u>Above charges are applicable if the account is closed within 6 months from the date of opening. In case of deceased account no charges to be recovered.</u>			
4	Duplicate Pasbook issued		
	I. SB Account	Rs.50/--minimum (With new entries Rs.50/- and with old entries Rs.20/- per page)	Rs.50/--minimum (With new entries Rs.50/- and with old entries Rs.20/- per page)
	II. Current Account-Duplicate statment	Rs.30/- per page	Rs.40/- per page
5	Non Operative Accounts maintenance charges		
	Saving Bank Ac -Without Cheque Book Facility (annually in last day of Feb.)	Rs.200/-	Rs.400/-
	Saving Bank Ac -With Cheque Book Facility (annually in last day of Feb.)	Rs.300/-	Rs.400/-
	Current Account (annually in last day of Feb.)	Rs.300/-	Rs.500/-

6	Standing Instruction Charges		
	I.Registration Charges	Rs.50/- per SI	Rs.50/- per SI
7	No Dues Certificate (In respect of Loans and advances)		
	I. For Business purpose	Rs.50/- per certificate	Rs.100/- per certificate
8	1.Cash deposit Charges for issue of Draft for below Rs.50000/-	Rs.40/- per draft + draft issue charges as applicable	Rs.40/- per draft + draft issue charges as applicable
	2. Charges for issue of Draft by transfer	Rs.25/- per draft + draft issue charges as applicable	Rs.25/- per draft + draft issue charges as applicable
9	Banker Cheques issue		
	Rs.up to 1000/-	Rs.50 per cheque	Rs.50/-
	From Rs 1001 to 5000/-	Rs.50 per cheque	
	From Rs 5001 to 10000/-	Rs.50 per cheque	
	From Rs 10001 to 100000/-	Rs.5 per thousand minimum Rs.100/-	Rs.5 per thousand minimum Rs.100/-
Above Rs 100001	Rs.5 per thousand minimum Rs.500/-	Rs.5 per thousand minimum Rs.500/-	
10	Issue of At par cheque		
	Rs.up to 1000/-	Rs.5 per thousand minimum Rs.25/-	Rs.5 per thousand minimum Rs.25/-
	From Rs 1001 to 5000/-	Rs.5 per thousand minimum Rs.50/-	Rs.5 per thousand minimum Rs.50/-
	From Rs 5001 to 10000/-	Rs.5 per thousand minimum Rs.80/-	Rs.5 per thousand minimum Rs.80/-
	From Rs 10001 to 100000/-	minimum Rs.100/- Rs.2 per thousand Max Rs.300/-	minimum Rs.100/- Rs.2 per thousand Max Rs.300/-
	Above Rs 100001`		
11	Duplicate Draft/Banker cheque issue	Rs.150/-	Rs.200/-
12	Revalidation of Draft/Banker cheque	Rs.100/-	Rs.150/-
13	Stop payment of Draft/Banker cheque	Rs.250/-	Rs.250/-
14	Bank Guarantee		
	Up to Rs.25000/-	Rs.500+2% annually or part thereof	Rs.1000 +2% annually or part thereof
Above Rs.25000/-	Rs.500+2% annually or part thereof		
15	Cheque /Draft return unpaid (inward)		
	i.Local Cheque	Rs.250 /-+actual postage (wherever applicable)	Rs.300 /-+actual postage (wherever applicable)
	ii.Outstation Cheque/Draft		
iii.PDCs of Loan account return unpaid for want of funds (due to insufficient funds)			

iv. Cheque / Draft / ECS / NACH return unpaid (outward)		
Cheque issued by the customer returned	Rs.250/- per cheque	Rs.300/- per cheque
ECS debit return Charges due to financial reasons	Rs.250/-	Rs.300/-
NACH mandate charges		
One time mandate authorization charges	Rs.50/-	Rs.100/-
Failed mandate@	Rs.250/-	Rs.300/-
16 Solvency Certificate	Rs.250/-per lakh minimum Rs.1000/-	Rs.500/-per lakh minimum Rs.1000/-
17 Signature attestation	Rs.100/-per document	Rs.150/-per document
18 In case of loss of Token	Rs.250/-per token	Rs.250/-per token
19 Inspection Charges in respect of Loans & Advances (Cash Credit)		
i. Up to Rs 25000/-	Rs.250/-per lakh minimum Rs.500/- Max.Rs.2500/-	1. Up to Rs 3.00 Lakh Rs 500/ 1.00 lakh Min. 1000 2. 3.00 Lakh to Rs 10.00 Lakh Rs 300/ 1.00 lakh Min. 1500 3. above 10.00 Lakh Rs 500/ 1.00 lakh Max. 5000
ii. Above Rs 25000/-		
20 Locker Registration Charges while applying for new Locker		
i. Locker Size A & B	Rs.500/-	Rs.1000/-
ii. Locker Size C & D	Rs.1000/-	Rs.2000/-
21 Locker Rent		
Small Size Lockers	Rs.1200/-	Rs.1500/-
Medium Size Lockers	Rs.1500/-	Rs.1800/-
Large Size Lockers	Rs.1800/-	Rs.2500/-
Extra Large Size Lockers (Bhel Br)	Rs.2500/-	Rs.3500/-
22 Locker visit per annum	12 visits free in a year Afterwards Rs.50/- per visit	12 visits free in a year Afterwards Rs.100/- per visit
23 Break Open of Locker	Minimum Rs.1000/- + Actual Charges	Minimum Rs.1500/- + Actual Charges
24 Locker rent Overdue charges	10% of the Locker rent per quarter or part thereof	15% of the Locker rent per quarter or part thereof

II) बैंक की अन्य शाखा से नगद व्यवहार किये जाने पर वसूले जाने वाला शुल्क बाबत निम्नानुसार स्वीकृति प्रदान की गई :-

सेवा का प्रकार	अन्य शाखा से नगद व्यवहार की सीमा (वर्तमान में प्रचलित)	वर्तमान में प्रचलित सेवा शुल्क (दिनांक 01.03.2014 से लागू)	अन्य शाखा से नगद व्यवहार की सीमा (स्वीकृत संशोधित)	स्वीकृत संशोधित सेवा शुल्क
नगद जमा	प्रतिदिन अधिकतम राशि रु.20000/-	राशि रु.2/- प्रति हजार न्यूनतम राशि रु.10/-	प्रतिदिन अधिकतम राशि रु.15000/-	राशि रु.5/- प्रति हजार न्यूनतम राशि रु.50/-
नगद आहरण	प्रतिदिन अधिकतम राशि रु.25000/-	राशि रु.2/- प्रति हजार न्यूनतम राशि रु.25.00	प्रतिदिन अधिकतम राशि रु.20000/-	राशि रु.5/- प्रति हजार न्यूनतम राशि रु.50.00

III) बैंक की शाखा से नगद व्यवहार किये जाने पर वसूले जाने वाले शुल्क पर निम्नानुसार स्वीकृति प्रदान की गई :-

सेवा का प्रकार	शाखा में नगद राशि जमा करना (वर्तमान में प्रचलित)	वर्तमान में प्रचलित सेवा शुल्क (दिनांक 01.03.2014 से लागू)	शाखा में नगद राशि जमा करना (स्वीकृत संशोधित सेवा शुल्क)	स्वीकृत संशोधित सेवा शुल्क
नगद जमा	प्रत्येक 10 पैकेट (1000 नोट) तक	निरंक	यथावत	यथावत
	10 पैकेट उपरांत प्रति पैकेट (100 नोट) तक	रु.10/- प्रति पैकेट अधिकतम 500/-	यथावत	यथावत

IV) एटीएम से संबंधित निम्न दशाये अनुसार नवीन शुल्क लिये जाने बाबत स्वीकृति प्रदान की गई :-

S No.	Type of Service	प्रचलित सेवा दरें	स्वीकृत संशोधित सेवा शुल्क
1	Card replacement charges	Rs.100+GST	Rs.125
2	Annual Maintenance charges (to be recovered at the beginig of the second year onward)	Rs .100+GST	Rs .150
3	Duplicate PIN Charges	Rs.50+GST	Rs.100
4	Card returned undeliverd Charges	Rs.150+GST	Rs.150
5	SMS alert Charges (from ATM card holders+other debit messages) (last day of June, Sept, Dec and March)	Rs.15 per quarter	Rs.20 per quarter
6	Debit card blocking Charges	Rs.50 per card	Rs.100 per card

विशेष नोट- उपरोक्त सभी चार्जस में जीएसटी पृथक से देय होगा।

उपरोक्त संशोधित सेवाशुल्क की दरें दिनांक 01.03.2020 से प्रभावशील होंगी।