

Service Charges related to Operation

-

Sr. No.	Particulars	Existing Charges w.e.f. 01.01.2021	Proposed charges from 01.02.2022
1	O.B.C & I.B.C		
	Savings Accounts	1) Upto 5000/- ----- Rs. 25/-	1) Upto 5000/- ----- Rs. 25/-
		2) Rs.5,001/- to Rs.10,000/- ----- Rs. 50/-	2) Rs.5,001/- to Rs.10,000/- ----- Rs. 50/-
		3) Rs.10,001/- to Rs.1,00,000/- ----- Rs. 100/-	3) Rs.10,001/- to Rs.1,00,000/- ----- Rs. 100/-
		4) Above Rs. 1 Lakh ----- Rs. 150/-	4) Above Rs. 1 Lakh ----- Rs. 150/-
	Current, CC Accounts & others	1) Upto 10,000/- ----- Rs. 50/-	1) Upto 10,000/- ----- Rs. 50/-
		2) Rs.10,001/- to Rs.1,00,000/- ----- Rs. 100/-	2) Rs.10,001/- to Rs.1,00,000/- ----- Rs. 100/-
		3) Above Rs. 1 Lakh ----- Rs. 150/-	3) Above Rs. 1 Lakh ----- Rs. 150/-
2	Return Dishonor of Cheque (Inward / Outward Clearing) Local		
	Savings Accounts	Inward Rs. 300/-	Inward Rs. 300/-
		Outward Rs. 100/-	Outward Rs. 100/-
	Current, Cash Credit & other	Inward Rs. 300/-	Inward Rs. 300/-
		Outward Rs. 100/-	Outward Rs. 100/-
	Outstation Cheque + Postage	Inward Rs. 300/- + Postage	Inward Rs. 300/- + Postage
		Outward Rs. 100/- + Postage	Outward Rs. 100/- + Postage
	ECS / Financial Institution Cheque ret charges*	Rs. 300/-	Rs. 300/-
	ESC mandate registration charges		Rs.150/-
		*No charges for cheque return due to technical reason	

3	D.D. /Pay orders		
	Through Account	Per Thousand Rs. 3 + GST Upto Rs. 1,000/- Min. Rs. 30/- Above Rs. 1,000/- Min. Rs. 25/- Max. Rs. 5,000/- If DD is issued other than HDFC, other Banks charges + 50% of other banks charges will be charged.	Per Thousand Rs. 3 + GST Upto Rs. 1,000/- Min. Rs. 30/- Above Rs. 1,000/- Min. Rs. 25/- Max. Rs. 5,000/- If DD is issued other than HDFC, other Banks charges + 50% of other banks charges will be charged.
	Pay orders In Cash	Rs. 6/ 1000 + GST	Rs. 6/ 1000 + GST
		Min. Rs. 100/- Maximum - No limit	Min. Rs. 100/- Maximum - No limit
		DD can be issued in cash up to Rs. 50,000/ person on one occasion	PO can be issued in cash up to Rs. 50,000/ person on one occasion
	PO cancellation/ Duplicate/ Revalidation	Demand Draft	
		Cancellation Rs. 125/-	
		Duplicate Rs. 125/-	
		Revalidation Rs. 125/-	
		Payorder	
		Cancellation Rs. 75/-	Cancellation Rs. 75/-
		Duplicate Rs. 75/- Revalidation Rs. 75/-	Duplicate Rs. 75/- Revalidation Rs. 75/-
	Pay order	Issue of Pay slip by Cash	
		Rs.10/- per thousand + GST Min. Rs. 100/- Max. No limit	Rs.10/- per thousand + GST Min. Rs. 100/- Max. No limit
		Upto Rs. 50,000/- PO can be issued in cash	Upto Rs. 50,000/- PO can be issued in cash
		Through A/c Rs. 3/- per thousand + GST Min. Rs. 50/- + GST Max. Rs. 5,000/- + GST	Through A/c Rs. 3/- per thousand + GST Min. Rs. 50/- + GST Max. Rs. 5,000/- + GST

4	RTGS / NEFT		
	RTGS Outward -		
	Rs. 2 Lakh to Rs. 5 Lakh	Rs. 20/- per transaction	Rs. 20/- per transaction
	Above Rs. 5 Lakh	Rs. 40/- per transaction	Rs. 40/- per transaction
	NEFT Outward -		
	Upto Rs.10000/-	Rs. 2/- per transaction	Rs. 2/- per transaction
	Rs.10001/- to 1 Lakh	Rs. 4/- per transaction	Rs. 4/- per transaction
	Rs.1 Lakh to Rs.2 Lakh	Rs. 20/- per transaction	Rs. 20/- per transaction
5	No Dues certificate	Rs. 150/-	Rs. 150/-
6	Signature Verification	Rs. 150/-	Rs. 150/-
7	Photo attestation	Rs. 150/-	Rs. 150/-
	Cheque book charges		
		1 cheque book free for each financial year.	
8	Savings a/c	Above 1 cheque book - Rs. 2/- per leaf , If cheque book is send through courier /RPD,actual charges will be recovered	Rs.3/ leaf
	Current, Cash Credit A/C	Rs. 3/- per Cheque	Rs.4/ leaf
	For Financial Institution	No cheque book be provided for Financial Institutions	No cheque book be provided for Financial Institutions

9	Stop Payment Instruction	Rs. 150/- per cheque / per instruction. Max Rs. 1,500/- for instruction of cheque book series more than 10 cheques.	Rs. 150/- per cheque / per instruction. Max Rs. 1,500/- for instruction of cheque book series more than 10 cheques.
10	Cash Credit/OD/Current A/c	Rs. 1/- per entry Min. Rs. 50/- for (40 entries per LF)	Rs.50 per folio (40 entries in folio)Rs. 1/- per entry Min. Rs. 50/-applicable quarterly
		If customer has opted for Mobile banking /Net banking service then there will no folio charges applicable , if such customer asks for statement of account then ledger folio charges will be recovered as above	Cancelled
	Account Maintenance Charges		not to be considered
11	Account closing Charges		
	Saving Account Within 1 year	Rs. 200/-	Rs. 200/-
	Current Account Within 1 year	Rs. 500/-	Rs. 500/-
12	Minimum Balance		
	No frill A/c (SB Basic)	NIL	NIL
	Student's Account	Rs. 500/-	Rs. 500/-
	SB A/C without Chq Book	Rs. 1000/-	Rs. 1000/-
	SB A/C with Chq Book	Rs.2,000/-	Rs.2,000/-
	SOC & Trust SB/SB Sal	Rs. 2,000/-	Rs. 2,000/-
	Current A/C	Rs. 5,000/-	Rs. 5,000/-

13	Minimum Balance charges		
	SB General A/c	Rs.20 /-per month(MAB)	Rs.20 /-per month(MAB)
	Current A/c	Rs. 20/- per instance	Rs. 20/- per instance
14	Statement / Passbook		
	Duplicate Pass Book	Rs. 100/- (only for current financial year transaction)	Rs. 100/- (only for current financial year transaction)
	Duplicate statement of Account	Upto 10 pages - Rs. 100/-	Upto 10 pages - Rs. 100/-
		Above 10 pages - Rs. 10/- per page	Above 10 pages - Rs. 10/- per page
	Duplicate FD Receipt	Rs. 100/- per Receipt	Rs. 100/- per Receipt
	Duplicate Share certificate	Rs. 200/- per Certificate	Rs. 200/- per Certificate
	Record copy of the cheque	Upto 1 year record Rs. 100/-	Upto 1 year record Rs. 100/-
		Above 1 year record Rs. 500/-	Above 1 year record Rs. 500/-
	Balance Certificate	First certificate free, Duplicate or Additional copies Rs. 50/- per copy	First certificate free, Duplicate or Additional copies Rs. 50/- per copy
15	Lost Token	Rs. 500/- per Token	Rs. 500/- per Token
16	RD Installment not paid regularly	No penalty for dealyed installments,interest to be paid on balace available,prematured closer interest will be applicable as to fixed deposits	No penalty for dealyed installments,interest to be paid on balace available,prematured closer interest will be applicable as to fixed deposits
17	ATM Card (Debit)		
	Initial ATM Card	Free	Free
	ATM Card (DR) Annual charges	Rs. 110/- annually	Rs. 125/- annually
	Duplicate ATM Card	Rs. 150/-	Rs. 150/-
	PIN Duplicate	Rs. 50/-	Rs. 50/-
	ATM transactions	First five transactions free, after that Rs. 20/-per transaction	First five transactions free, after that Rs. 20/-per transaction

18	SMS Charges							
	Overdue Loan Installment	Cancelled. Loan overdue notice charges Rs.100/- per person per instance			Given separately			
	Savings A/c	Rs. 15/- per qtr			Rs. 15/- per qtr			
	Current A/c	Rs. 25/- per qtr			Rs. 25/- per qtr			
	All Cash Credit A/c	Rs. 25/- per qtr			Rs. 25/- per qtr			
19	Cash Handling charges (for deposit of cash other than SB & Term loan)	Per day cash deposited above Rs.5.00 Lakh, leived Rs.2/- per thousand or part thereof			Per day cash deposited above Rs.5.00 Lakh, leived Rs.2/- per thousand or part thereof			
20	Locker Rent							
	Locker Size(Cubic Inch)							
	Length* Width* Depth	Type	Urban	Koregaon Branch	Type	Urban	Koregaon Branch	
	Upto 1000	A	800	600	A	1,000	800	
	1001 to 1500	B	1,200	900	B	1,200	900	
	1501 to 2000	C	2,000	1,500	C	2,000	1,500	
	2001 to 2500	D	2,500	2,000	D	2,500	2,000	
	2501 to 3000	E	3,000	2,500	E	3,000	2,500	
	3001 to 4000	F	3,500	2,800	F	3,500	2,800	
	4001 to 5000	G	4,000	3,200	G	4,000	3,200	
	5001 to 6000	H	5,000	4,000	H	5,000	4,000	
	Above 6000	I	8,000	6,500	I	8,000	6,500	
	Late payment of Locker rent	If Locker Rent is not paid by 30th June every year, then 2% p.m. penalty will be charged			Rent to be recovered before 30 April every year, from May Rs.50 per month will be charged as penalty			
	Locker operation	6 operations per month free after that Rs.100/month			6 operations per month free after that Rs.100/month			
	New Locker issue charges	Rs. 500/-			Rs. 500/-			

	Notice charges for non payment of locker rent	Rs. 150/-	Rs. 150/-
	Locker Break Open Charges		Actual Break Open Charges + Rs.1000/-
	Locker rent Refund		If surrendered from Apr-Sept- future rent to be reversed,if surrendered after october no reversal
21	Non Collection of Personalized Chq Book within 3 Months (Return undelivered)	After 2 months cheque book to be sent through Courier/RPD and charges Rs.100 to be recovered	After 2 months cheque book to be sent through Courier/RPD and charges Rs.100 to be recovered
22	ABB Cash Deposit		
	Saving A/c		
	Upto Rs. 1,00,000/-	NIL	NIL
	Above Rs. 1,00,000/-	Rs. 2/- per thousand or part thereof	Rs. 2/- per thousand or part thereof
	Cash Credit / Current A/c		
	Upto Rs. 5,00,000/-	NIL	NIL
	Above Rs. 5,00,000/-	Rs. 2/- per thousand or part thereof	Rs. 2/- per thousand or part thereof
23	IMPS Charges	upto Rs.10000	
		Rs.10000- Rs.25000	
		Above Rs.1 lac	not to be considered
		up to Rs.1 lac	
		Rs.1 Lac to Rs.2lac	
		Above Rs.2lac	
24	Notice to defaulters	First Notice	200
		Second Notice	250
		Third Notice	300
		Final Notice	500
		SARFAESI	1000

25	CERSAI Charges	Property Loan	500
		Modification of charge -Property Loan	500
		Hypothecation- Commercial	500
		Modification of charge -Hypothecation Commercial	500
		Hypothecation- Retail	500
		Modification of charge -Hypothecation Retail	500
		SEARCH	100
		For Staff loan accounts	100

Important Note :-

- * Above all charges are excluding of GST.
 - * GST for above service charges @18% or whichever is applicable should be taken at the time of recovery of charges.
 - * No charges levied to staff account & Ex-staff account(except ECS/Cheque Return)
- Concession in locker for staff & Ex-staff will be 25% of regular locker rent, applicable to only one locker.
- All the above changes will be **effective from 01.02.2022.**

Placed for Consideration

Bharat Tilekar
AGM, Accounts

Abhijeet Padalkar
AGM, IT

Laxmichand Batra
Compliance Officer & IT Head

Tukaram Naik
Chief Executive Officer

Chairman, Audit Committee

Chairman, BOD

