



GP **PARSIK** SAHAKARI BANK LTD
(Multi-State Scheduled Bank)

MANUAL OF SERVICE CHARGES

With effect from

1st June, 2026

GP Parsik Sahakari Bank Ltd
Service Charges w.e.f. 01/06/2026

Sr. No.	Particulars	Service Charges								
1	SAVINGS & CURRENT DEPOSITS									
a)	MINIMUM BALANCE CHARGES (Failure to maintain minimum average balance per Month)									
	i) Savings Account	a) Charges for non-maintenance of average monthly minimum balance – Rs.40/- per month. b) Proportionate charges will be levied for shortfall in monthly average minimum balance. [e.g.: If monthly average balance of Rs.500 is maintained for account with cheque book facility, then charges of Rs.20/- will be levied if the shortfall is not restored in next month]								
	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;">Particulars</th> <th style="text-align: center;">Minimum Balance (Rupees)</th> </tr> </thead> <tbody> <tr> <td>a) With Cheque Book</td> <td style="text-align: center;">Rs.1000/-</td> </tr> <tr> <td>b) Without Cheque Book</td> <td style="text-align: center;">Rs.500/-</td> </tr> <tr> <td>c) Basic Savings Bank Deposit A/cs and Small Basic Savings Bank Deposit A/cs</td> <td style="text-align: center;">Rs.0/-</td> </tr> </tbody> </table>		Particulars	Minimum Balance (Rupees)	a) With Cheque Book	Rs.1000/-	b) Without Cheque Book	Rs.500/-	c) Basic Savings Bank Deposit A/cs and Small Basic Savings Bank Deposit A/cs	Rs.0/-
Particulars	Minimum Balance (Rupees)									
a) With Cheque Book	Rs.1000/-									
b) Without Cheque Book	Rs.500/-									
c) Basic Savings Bank Deposit A/cs and Small Basic Savings Bank Deposit A/cs	Rs.0/-									
	ii) Current Account Current A/c Minimum balance Rs.2500/-									
		Rs.150/- + App. Tax (Per Month – Till default Continue)								
b)	STATEMENT CHARGES									
	i) Daily / Weekly / Monthly e-Statement (Savings, Current, CC, OD A/c.) through registered email as per mandate.)	Nil								
	ii) First Monthly Statement (Print / on mail) / Passbook Printing	Nil								
c)	Passbook Charges									
	Current A/c, CC/OD A/c	Rs.10/- + App. Tax								
d)	DUPLICATE PASSBOOK / STATEMENT CHARGES									
	i) Duplicate Passbook (with present balance)	Per Passbook Rs.60/- + App. Tax								
	ii) Duplicate Passbook (with previous entries)	Minimum Rs.150/- or Per page Rs.10/- whichever is higher + App. Tax								
	iii) Duplicate A/c Statement - Per page									
	a) Savings A/c	Rs.50/- + App. Tax								
	b) Current A/c	Rs.75/- + App. Tax								
	iv) Specific request for System generated PDF Statement through registered E-mail	Rs.50/- + App. Tax								
	v) Duplicate A/c Statement with Stamp (Scanned and sent on registered E-mail)	Rs.75/- + App. Tax per page								
e)	Transaction Charges									
	i) Savings A/c	Free upto 50 debit transaction per month, thereafter Rs.2/- + App. Tax per debit transaction.								
	ii) Current A/c	Nil								
f)	Ledger Folio Charges									
	i) Current A/c	- 1 folio = 1 to 50 entries. - Per month 1 folio free. - Above 1 folio, Charges of Rs.10/- + App. Tax per folio per month. - 240 times monthly average balance								
g)	ACCOUNT CLOSING CHARGES									
	i) Savings A/c (No charges for Small Basic Savings A/c, Basic Savings A/c, Student Savings A/c, Salary Savings A/c and Death Case)									
	a) A/c closed within one year	Rs.300/- + App. Tax								
	b) Unused Cheque book charges for Savings A/c.	Nil								

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Sr. No.	Particulars	Service Charges
	ii) Current A/c	
	a) A/c closed within 6 months	Rs.750/- + App. Tax
	a) A/c closed within one year	Rs.500/- + App. Tax
	b) Unused Cheque book charges for Current, CC & OD A/c.	Nil
h)	RETURN OUTWARD (CTS/ECS/NACH/ACH/OBC)	
	i) Upto Rs.1.00 Lakh	Rs.100/- + App. Tax (per instrument)
	ii) Above Rs.1.00 Lakh	Rs.250/- + App. Tax (per instrument)
	iii) OBC Inward by Post	Rs.60/- + Postage + App. Tax.
i)	RETURN INWARD (CTS/ECS/NACH/ACH/IBC)	
	i) Upto Rs.1.00 Lakh	Rs.250/- + App. Tax. (Per instrument)
	ii) Above Rs.1.00 Lakh to Rs.100.00 Lakhs	0.40% of the amount (Maximum Rs.5000/-) + App. Tax.
	III) Above Rs.100.00 Lakhs	Rs.10,000/- + App. Tax.
j)	Mandate Verification	
	i) ECS, Sign & A/c Verification	Rs.200/- + App. Tax.
	ii) All other mandates	Rs.200/- + App. Tax.
k)	IBC/OBC CHARGES	
	i) Upto Rs. 10000/-	Rs.50 per instrument + App. Tax.
	ii) Above Rs.10000/- upto Rs.100000/-	Rs.100/- per instrument + App. Tax.
	iii) Above Rs.100000/-	Rs.150/- per instrument + App. Tax.
	iv) Charges for return unpaid outstation Cheques	Rs.60/- per instrument + App. Tax.
	v) IBC by Post	Rs.60/- + Postage App. Tax.
l)	ISSUE OF CHEQUE BOOKS	
	i) For Savings A/c.	During Financial Year First 30 leaves free afterwards Rs.4/- + App. Tax (Per Cheque).
	ii) For Current A/c.	Rs.4/- +App. Tax (Per Cheque).
2	TERM DEPOSIT	
	Issue of Duplicate Receipt	Rs.100/- +App. Tax
3	NEFT OUTWARD CHARGES	
	Upto Rs.10000/-	Rs.2.5/- + App. Tax
	Above Rs.10000/- Upto Rs.100000/-	Rs.5/- + App. Tax
	Above Rs.100000/- to Rs.200000/-	Rs.15/- + App. Tax
	Above Rs.200000	Rs.25/- + App. Tax
	Note: a) Online NEFT	Free
	b) NEFT Inward Charges	Free
4	RTGS OUTWARD CHARGES	
	a) Rs.200000/- to Rs.500000/-	Rs.24/- +App. Tax
	b) Above Rs.500000/-	Rs.49/- +App. Tax
	Note: Online RTGS	Free
5	IMPS OUTWARD CHARGES	
	a) Upto Rs.10000	Rs.2.50 +App. Tax
	b) Above Rs.10000 to Rs.100000	Rs.5.00 +App. Tax
	c) Above Rs.100000 to Rs.200000	Rs.15.00 +App. Tax
	Note: Online IMPS	Free
6	E-Payment CHARGES	
	a) Upto Rs.1 lac	Rs.50/- + App. Tax
	b) Above Rs.1 lac to Rs.5 lac	Rs.100/- + App. Tax
	c) Above Rs.5 lac to Rs.10 lac	Rs.150/- + App. Tax
	d) Above Rs.10 lac	Rs.250/- + App. Tax
7	PAY ORDERS / DEMAND DRAFT ETC.	
a)	Issue Of Pay Order	
	i) Upto Rs.10000/-	Rs.15/- + App. Tax
	ii) Above Rs.10000/-	Rs.15/- + Rs.1/- Per thousand (max Rs.1500)+ App. Tax
b)	Duplicate Pay Order	
	i) Issue Duplicate Pay Order	Rs.50/- per pay order + App. Tax
	ii) Revalidation of Pay Order	Rs.50/- per pay order + App. Tax
	iii) Cancellation of Pay Order	Rs.50/- per pay order + App. Tax

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Sr. No.	Particulars	Service Charges	
8	SAFE DEPOSIT LOCKERS		
a)	Locker Rent	Applicable to Urban & Metropolitan Branches	Rural & Semi Urban Branches
	Locker Type Height Width Depth	Rent (2.5% increase in below charges every year w.e.f. 01/04/2027)	
	A 125 175 492	1000	1000
	B 159 210 492	1600	1000
	C 125 352 492	2100	1000
	M 130 365 492	2100	2100
	D 189 263 492	2500	1000
	E 159 424 492	3300	1600
	F 278 352 492	6100	3300
	N 280 365 492	6100	4500
	G 189 530 492	6100	3300
	H 321 424 492	6500	6500
	H1 321 210 492	3300	3300
	L2 385 530 492	8100	8100
	L 404 530 492	11000	11000
b)	Service Charges of Locker (at the time of opening only)	Rs.500/- One Time + App. Tax	
c)	<u>Delay in payment of Rent:</u> - The annual locker rent to be recovered in advance in the month of April for that financial year. Delay payment of locker rent will attract additional charges as under: -		
	Period of Delay Payment	Additional Charges	
	i) From 1st May	Penal Charges @25% on locker rent due amount from 1st May on actual delays in days. Note: delays in days will be from 1st April.	
d)	If Locker Rent not paid within one year, the Bank would have right to break open the Locker at the cost of hirer.		
	Break Open: Loss of Key / Non-Payment of Rent	Rs1000/- + Actual Break Open Charges + App. Tax	
e)	Surrender Of Locker	Nil	
f)	Locker Security Deposit	i) For new Lockers – Equivalent to 3 years rent + Rs.5000/- ii) For Existing Lockers – Rs.5000/-	
9	GENERAL CHARGES		
a)	SHARE CERTIFICATE		
	i) Issue of Duplicate Share Certificate.	Rs.100/- + App. Tax per certificate (Indemnity on Rs.500/- Stamp Paper + Notary)	
	ii) Transfer of Share Certificate.	Rs.50/- + App. Tax. per certificate	
b)	INTEREST CERTIFICATE		
	i) Interest Certificate for Term Deposit / Savings A/c or CA Balance Certificate.	Nil	
	ii) Duplicate Certificate as above.	Rs.50/- + App. Tax.	
c)	STOP PAYMENT INSTRUCTIONS (Through Branch)	Rs.100/- + App. Tax (per Cheque Per Instruction)	

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Sr. No.	Particulars	Service Charges
d)	SMS CHARGES	
	i) SMS Charges for Savings A/c (Individual, Small Saving, Student Saving, Saving Society)	20 Paise per transaction SMS + App. Tax (Promotional SMS free)
	ii) SMS Charges for Current A/c, CC A/c and OD Against Deposit A/c.	20 Paise per transaction SMS + App. Tax (Promotional SMS free)
e)	ATM CARD CHARGES	
	i) Rupay EMV Chip, INSTA EMV Chip Card Charges	Rs.100/- + App. Tax
	ii) Rupay Platinum Duplicate Card Charges	Rs.150/- + App. Tax
	iii) Rupay Platinum Debit Card Annual Fee Charges	Rs.125/- + App. Tax
	iv) Rupay Classic Debit Card Annual Fee Charges	Rs.100/- + App. Tax
	v) ATM Duplicate Pin Mailer Charges	Rs.50/- + App. Tax
	vi) Replacement of Debit Card within four years from the date of issue of Debit Card.	Rs.150/- + App. Tax
	vii) Replacement of Lost Debit Card	Rs.200/- + App. Tax
	viii) ATM Cash withdrawal (Outside India)	0.10% of transaction value + App. Tax
	ix) ATM Balance Enquiry (Outside India)	Nil
	x) ATM transaction declined Charges: Only for insufficient fund (when used at other Bank's ATMs)	Nil
	xi) Transaction on Other Banks ATM for Savings A/cs	Rs.23/- + App. Tax for Financial Transactions Rs.10/- + App. Tax for Non-Financial Transactions. First 3 Transactions are free per Calendar Month on Metro ATMs. First 5 Transactions are free per calendar month on Non-Metro ATMs. Note: Charges will be applicable as per RBI/NPCI communication from time to time.
	xii) Transaction on Other Banks ATM for Current A/cs	Rs.23/- + App. Tax for Financial Transactions Rs.10/- + App. Tax for Non-Financial Transactions. Note: Charges will be applicable as per RBI/NPCI communication from time to time.
	xiii) POS transaction outside India	0.10% of transaction value + App. Tax
f)	Old Record Enquiry	
	i) Above 3 months & Upto 12 months	Rs.200/- + App. Tax
	ii) Above 12 months	Minimum Rs.300/- + App. Tax (Rs.100/- + App. Tax per year for further period)
g)	Allowing A/c Operations through Power of Attorney.	Rs.500/- per request + App. Tax
h)	Change in Operational Instruction	
	i) Change in Operational Instruction, Name Addition/ Deletion	Rs.100/- + App. Tax
	ii) Verification of Signature / Photo Attestation	Rs.100/- + App. Tax
	iii) No Dues Certificate	Rs.100/- + App. Tax

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Sr. No.	Particulars	Service Charges
i)	Cash Deposit Charges	
	Notes:- 1) #CHCWL= Cash Handling Charges Waiver Limit. 2) *AMB=Average Monthly Balance. 3) \$AMU=Average Monthly Utilization. 4) All sanctions given for waiver of cash deposit charges on the basis of Average Monthly Balance and Cash credit limits stands cancelled	
	a) Cash Handling Charges Per Month	
	1) Savings Account #CHCWL = Rs. 10 Lacs + *AMB x 8	
	i) Upto CHCWL	NIL
	ii) Above CHCWL	0.20% + App. Tax
	2) Current Account #CHCWL = Rs. 30 Lacs + *AMB x 8	
	i) Upto CHCWL	NIL
	ii) Above CHCWL	0.20% + App. Tax
	3) CC \ OD Accounts #CHCWL = Rs. 30 Lacs + \$AMU x 8	
	i) Upto CHCWL	NIL
	ii) Above CHCWL	0.20% + App. Tax
	b) Denomination Charges	
	For all denomination below Rs.100/- (Charges are applicable to all accounts and irrespective of amount of cash deposited)	Rs.10 per packet of 100 Notes / Coins
j)	Notice Charges	
	i) Overdue Notice Charges	Rs.200 + App. Tax
	ii) Other Notice / Letter issue Charges	Rs.50 + App. Tax
k)	Standing Instruction Charges (For Loan A/c)	Per Failed SI, Rs.50/- + App. Tax per Month
10	LOANS & ADVANCES	
a)	Issue Of Pre-Sanction Letter	
	i) Amount upto Rs. 10 lacs	Rs.1000/- +App. Tax
	ii) Amount above Rs. 10 Lacs	@ 0.10%+ App. Tax maximum Rs.1,00,000/-
b)	Stamp Paper Commission.	Actual + Rs.10/- +App. Tax
c)	Release Of Mortgage Documents.	Rs.1000/- + App. Tax
d)	HP cancellation letter to RTO & Insurance	Rs.200/- + App. Tax
e)	Supply of Loan Application Form	Rs.100/- + App. Tax
f)	Credit Information Report Agencies Charges	
	i) Individual	
	1) Applicant & co-applicant (From Any two companies)	Rs.150/- + App. Tax per report
	2) Guarantors (From Any one company)	Rs. 150/- + App. Tax
	ii) Commercial	
	1) Applicant (From Any two companies)	Rs. 1550/- + App. Tax per report
	2) Guarantors (From Any one company)	Rs. 1550/- + App. Tax
g)	CERSAI Charges	
	i) Charge Creation / Modification of Property / Hypothecation of Commercial / Retail	
	1) Up to Rs. 5 Lac	Rs. 100/- + App. Tax
	2) Above Rs. 5 Lac	Rs. 200/- + App. Tax
	ii) CERSAI Search Report	Rs.50/- + App. Tax

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Sr. No.	Particulars	Service Charges
h)	Processing Fees (on Loan Amount)	
	i) For new Loan	
	1) Above Rs.50000 to Rs 1.00 Lakhs	Rs. 250/- + App. Tax
	2) Above Rs.1.00 Lakhs to Rs.5.00 Lakhs	Rs. 1000/- + App. Tax
	3) Above Rs.5.00 Lakhs to Rs.10.00 lakhs	Rs. 1500/- + App. Tax
	4) Above Rs.10.00 lakhs to Rs.50.00 lakhs	0.25% + App. Tax
	5) Above Rs.50.00 lakhs to Rs.1.00 Crores	0.50% + App. Tax
	6) Above Rs.1.00 Crores	Upto 1.00% + App. Tax
	Note : For Housing Loan, maximum Rs.25000/- + App. Tax	
	ii)) For Renewal or Enhancement of C.C./C.C. CLEAN /OD Limit	
	1) Upto Rs.10.00 lakhs	Rs.1000/- + App. Tax
	2) Above Rs.10.00 lakhs to Rs.50.00 lakhs	Rs.2000/- + App. Tax
	3) Above Rs.50.00 lakhs to Rs.1.00 Crores	Rs.2500/- + App. Tax
	4) Above Rs.1.00 Crores	Rs.5000/- + App. Tax
iii) Adhoc Charges	@0.10% p.a. on adhoc limit	
i)	Visit Charges (For Post disbursement visit after final disbursement of loan charges for confirmation of end use for new loan)	Rs. 500/- + App. Tax
j)	Revalidation of Loan Proposal Charges:	
	i) All Types of Loans upto Rs. 10 lacs	Rs. 1000/- + App. Tax
	ii) All Types of Loans above Rs. 10 lacs	Rs. 5000/- + App. Tax
k)	Pre-Payment Penalty:	
	Pre-Payment Charges on All Floating rate Loans	
	i) For all loans granted for purposes other than business to individuals, with or without Co-Obligant(s).	Nil
	ii) For all loans granted for business purpose to individuals and MSEs, with or without co-obligant(s) Sanctioned amount/limit up to Rs.50.00 Lakh	Nil
	iii) In cases other than those mentioned at paragraphs (i) and (ii) above, pre-payment charges	
	a) If the credit facility is closed before 1 year of opening.	In Case of Term loan - 4% of Outstanding Balance plus applicable taxes In other cases - 4% of Sanctioned limit plus applicable taxes
	b) If the credit facility is closed after 1 year but before 3 years of opening.	In Case of Term loan - 2% of Outstanding Balance plus applicable taxes In other cases - 2% of Sanctioned limit plus applicable taxes
	c) If the credit facility is closed between 3 to 5 years of opening.	In Case of Term loan - 1% of Outstanding Balance plus applicable taxes In other cases - 1% of Sanctioned limit plus applicable taxes
	d) If the credit facility is closed after 5 years of opening.	Nil
l)	Commitment Charges	
	In case of Cash Credit and Overdraft Accounts of Rs. 100 lakh and above	@0.10 % p.a. on unutilized portion of the limit if average utilization during the quarter is below 75 % of sanctioned limit.
m)	Solvency Charges:	
	Upto Rs.2 Lac	Rs.400 + App. Tax

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	Above Rs. 2 Lac	@0.20% of the amount +App. Tax Min Rs.400/- +App. Tax and Max Rs.30000/- +App. Tax For Extra Copies -Rs. 200/- Per Certificate + App. Tax
n)	Custodian Charges: - (For Property papers and Gold Ornaments)	Rs.100/- +App. Tax for Per Completed Month.
o)	Processing Charges for Reduction in ROI	
	1) Housing Loan	Processing Charges of Rs.2500/- + App. Tax irrespective of Housing Loan Amount.
	2) SME/Commercial Loan	@ 1.00% of Sanction Amount of CC/OD A/cs and Outstanding Amount of Term Loan A/cs Maximum Rs.25000/-
p)	GP Parsik Bank Guarantee (Upto Rs.80 Lakhs):	
	i) 100 % Cash Margin	Upto 0.25% Per quarter + App. Tax Max Rs.50000/-
	ii) Bank Guarantee – For Land Acquisition Matter	Upto 0.13% Per quarter + Applicable Taxes
	iii) Other than above Bank Guarantees	Upto 0.70% Per quarter + Applicable Taxes
	iv) When Revolving Limit is sanctioned	The Margin Money and Commission will be decided by the Board / Executive Committee.
	v) Bank Guarantees Cancellation Charges	Rs. 500/- Per Guarantee + Applicable Taxes
	vi) Bank Guarantees Amendment Charges	Rs. 500/- Per Guarantee + Applicable Taxes
	vii) Bank Guarantees Invocation Charges	Upto 1% of Bank Guarantee amount, Min. Rs. 500/- & Maximum Rs. 5000/- per Invoked Bank Guarantee.
	viii) Bank Guarantees early Redemption Charges	
	1) If Bank Guarantee is not submitted to beneficiary & returned back by the applicant to the Bank.	Refund full commission after deducting Rs. 500/- as processing charges.
	2) If un-expired period of Bank Guarantee is less than one year and applicant returned back Bank Guarantee.	No Refund of commission will be given.
	3) If un-expired period of Bank Guarantee is more than one year and applicant returned back original Bank Guarantee.	Refund of 50% commission will be given to the extent of remaining full Years only.
	ix) Bank Guarantee Processing Charges	Upto 1% of Bank Guarantee amount, Min. Rs. 100/- & Maximum Rs. 10000/-
	x) Mode of commission Collection	Up-front all charges, irrespective of period of Guarantee
	GP Parsik Bank Guarantee (Above Rs.80 Lakhs):	
	i) 100 % Cash Margin	Upto 0.25% Per quarter + App. Tax Max Rs.50000/-
	ii) Bank Guarantee – For Land Acquisition Matter	Upto 1.00% Per quarter + App. Tax
	iii) Other than above Bank Guarantees	Upto 1.20% Per quarter + App. Tax
	iv) When Revolving Limit is sanctioned	The Margin Money and Commission will be decided by the Board / Executive Committee.
	v) Bank Guarantees Cancellation Charges	Rs. 1000/- Per Guarantee + App. Tax
	vi) Bank Guarantees Amendment Charges	Rs. 1000/- Per Guarantee + App. Tax
	vii) Bank Guarantees Invocation Charges	Upto 1.50% of Bank Guarantee amount, Min. Rs.1000/- & Maximum Rs. 5000/- per Invoked Bank Guarantee.
	viii) Bank Guarantees early Redemption Charges	
	1) If Bank Guarantee is not submitted to beneficiary & returned back by the applicant to the Bank.	Refund full commission after deducting Rs. 1000/- as processing charges.

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	2) If un-expired period of Bank Guarantee is less than one year and applicant returned back Bank Guarantee.	No Refund of commission will be given.
	3) If un-expired period of Bank Guarantee is more than one year and applicant returned back original Bank Guarantee.	Refund of 50% commission will be given to the extent of remaining full Years only.
	ix) Bank Guarantee Processing Charges	Upto 1.20% of Bank Guarantee amount, Min. Rs. 500/- & Maximum Rs. 10000/-
	x) Mode of commission Collection	Up-front all charges, irrespective of period of Guarantee
q)	Bank Guarantee is arranged from other Bank	
	i) Where Applicant maintain 100% Margin with our Bank & we issue BG from other Bank where we have Line of Credit: -	
	All Types of Bank Guarantees	Upto 1.00 % p.a.+ Applicable Taxes (inclusive of Arranging Bank's commission) i.e. In all Total amount of commission to be recovered from customer shall not exceed 1% p.a. + Applicable Taxes * If arranging Bank's commission is 1% p.a. or exceeds 1.00% p.a. Then: Actual commission charged by the
		Arranging bank + our Bank's commission @ 0.10% p.a. + Applicable Taxes
	Mode of commission Collection	Up-front all charges, irrespective of period of Guarantee
	BG Cancellation/amendment/Invocation / Early Redemption/ Processing Charges	As Charged by Arranging Bank
	Out of Pocket expenses	As Actual
	ii) Where Applicant maintain Less than 100% Margin with our Bank & We arrange to issue BG from other Bank where we have Line of Credit	
	All Types of Bank Guarantees	Arranging Banks commission will be charged as per arranging Banks card rate and same will be shared between arranging Bank and our Bank as per tie-up arrangement +Applicable Taxes
	Mode of commission Collection	Up-front all charges, irrespective of period of Guarantee
	BG Cancellation/amendment/Invocation / Early Redemption/ Processing Charges	As Charged by Arranging Bank
	Out of Pocket expenses	As Actual
	iii) Where Applicant maintain Less than 100% Margin with our Bank and Our Bank Maintain 100% Margin with Arranging/Correspondent Bank	
	All Types of Bank Guarantees	Commission charged by Arranging Bank + our commission Upto 1.00% P.a. +Applicable Taxes
	Mode of commission Collection	Up-front all charges, Irrespective of period of Guarantee
	BG Cancellation/amendment/Invocation / Early Redemption/ Processing Charges	As Charged by Arranging Bank
	Out of Pocket expenses	As Actual
r)	Bill/Secured & Irrevocable Letter of Credit Discounting - Revised Commission/Interest/Charges Schedule	
	i) Commission	NIL
	ii) Interest	

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	1) If Customer has availed Cash credit Facility with bank.	Interest will be charged on per annum basis @ prevailing applicable rate of interest to his Cash Credit Account
	2) If Customer is not having Cash credit Facility with bank.	Interest will be charged @ 10.50 %p.a.
	3) Document Handling Charges	Upto 1% of LC Discounting amount, Minimum Rs.100/- and Maximum Rs.1000/- + App. Tax
s)	Schedule of Commission/Charges/Interest for arranging Trade & Non-Trade transactions from other AD-I Banks	The LC opening charges should be collected up front All other charges/ commission / Interest for Trade & Non-Trade Transactions like Export Transactions(Bills Purchased/Discounted/Negotiated), Export Bills for Collection, Foreign Currency and Rupee Export Bills, Commission in Lieu of Exchange, Export Letters of Credit, Transferable Letters of Credit, Acceptance Commission, Certificates, Import Transactions, Import & Inland Letter of Credit - Application of Charges, Revolving Letter of Credit, Deferred Imports, Crystallization of Import Bills Under Letter of Credit, Import Non-LC Bills, Import Payments, A2 remittances, Countersigning/ Co-Acceptance/ Availisation of Import Bills, Merchanting Trade, Clean Instruments, Inward remittances, Encashment of TTs/Purchase of MTs / DDs, Outward Remittances, Issue of Foreign Currency / Travelers Cheques / Currency Note, Foreign Bank Guarantees, Buyer's Credit, Forward Exchange Contracts, Miscellaneous services like SWIFT, Courier, Advising LCs, Postage, etc. and all other Miscellaneous Transactions arranged through other AD- I banker, the applicable charges / commission/ Interest will be recovered as per prevailing charges/ commission/ Interest of such AD- I banker at the time of execution of such transactions. In case of, a Line of credit or correspondent relationship has been entered with such an AD-I Bank, then relevant Top-up of commission / charges / Interest / handling fees(charges) /out of pocket expenses, etc. of our Bank will be recovered from customer in addition to AD-I Bank's share of commission / charges /Interest/handling fees(charges), out of pocket expenses, etc.
t)	LC Advising Charges	Rs.1500+ App. Tax
u)	Devolvement of Letter of Credit Facility - Invokement of Bank Guarantee Facility.	Interest should be charged @15.00% p.a. For the period of Devolvement / Invokement
v)	Penal Charges on Loans & Advances	
	Non compliance of Credit Rating exercise where financials are not submitted by borrower	0.10% p.a. on outstanding balance till the credit rating exercise is done
	If monthly installment or any other payment is due and not paid for more than one month (Except Loan against FDR, NSC, KVP, Bullet repayment gold loan)	2% p.a. on overdue Amount
	For Cash Credit Accounts, for non submission of stock statements within 10th of next month	2% p.a. on outstanding balance
	For utilization of Cash Credit amount beyond drawing power (DP)	2% p.a. on the excess amount drawn/ utilized above the drawing power
	For non-compliance of most important terms & conditions till the date of compliance such as NOC for mortgage, charge creation, lien noting, non - compliance of any	2.00 % p.a. on outstanding loan amount till the compliance of such condition

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Sr. No.	Particulars	Service Charges
	undertaking submitted as stipulated in any sanction etc. wherever applicable	
	Non co-operation by the borrower during inspection of stock audit e.g. submission of stock movement register, Sales Register, Purchase Register, etc. or not allowing bank officials and panel stock auditor to inspect the factory premises where stock is stored	2% p.a. on outstanding balance
	In case the borrower fails to insure the security up to full extent, with bank's clause and submission of insurance policy to the Bank, Bank will to insure the security at the cost of borrower for all Term Loans and Cash Credit/ Overdraft Accounts.	2% p.a. on outstanding balance, till date on which the premium amount is paid by the borrower.
11	RECOVERY CHARGES	
a)	Vehicle Seizing Charges	
	i) Two Wheeler / Three Wheeler	(Rs.300/- + Parking Charges Rs.50 per day) + App. Tax
	ii) Light Motor Vehicle.	(Rs.1000/- + Parking Charges Rs.100 per day) + App. Tax
	iii) Heavy Vehicle.	(Rs.2000/- + Parking Charges Rs.100 per day) + App. Tax
	iv) Excavators, Cranes & Pocklain	(Rs.3000/- + actual o/s Chg. +Parking 300/-) + App. Tax
b)	Sealing / Possession of Immovable Properties.	
	i) Flat / Stall / Gala / Bunglow / Shop.	Rs.4000/- one time +App. Tax
	ii) Factory Premises / Industrial Units.	Rs.5000/- one time + App. Tax
	iii) Possession of Flat / Stall /Gala / Bunglow/ Shop through Court.	Rs.7000/- one time + App. Tax
c)	Visit Charges for Recovery along with notice	Rs.200/- per A/c + App. Tax

END