

	LOAN & ADVNCES		
1	Processing Charges revised in BOD meeting dated 22.11.2024		
		w.e.f. 28.11.2024	06.12.2023
	All type of working capital facilities (FB+NFB) such as Cash Credit/ Overdraft/ BP/BD/ LC/BG including M S Utkarsh Scheme (Except FDOD & Real Estate Finance, Home Loan)	Fresh Limit: 1) No charges for limit up to Rs 2.00 lakhs 2) 0.50 % for limit above Rs 2.00 lakhs. Review/Renewal of Limits: 50% of the above charges at the time of review of credit	Fresh Limit: 1) No charges for limit up to Rs 2.00 lakhs 2) 0.25% for limit above Rs 2.00 lakhs. Review/Renewal of Limits: 50% of the above charges at the time of review of credit facilities.
	All types of Demand Loan AND Term Loans, , except as mentioned under 'c' to 'D' of this chart.	One time processing fee @ 0.50 %	One time processing fee @ 0.25 %
c	Vehicle loan including personal car loan (for personal use only)	1) Rs.250/- for 2 Wheeler * 2) Rs 500/- for 3 Wheeler. 3) Rss 1000/- for -4- Note. Other than above vehicles, including any public vehicle, one time processing fee to be recovered as stated under DL/TL @ 0.50 %	1) Rs.250/- for 2 Wheeler * 2) Rs 500/- for 3 Wheeler. 3) Rss 1000/- for -4- Note. Other than above vehicles, including any public vehicle , one time processing fee to be recovered as stated under DL/TL @ 0.50% p.a.
D	Loan & Overdraft against our FDRs, Gold Loan, Loan against NSC/LIC)	No processing charges to be levied.	No processing charges to be levied.
2	Documentation Charges		

Applicable to all type of credit facility/ies i.e. Loan and working capital	1) No documentation charges for our documents. 2) Actual TCR charges, Advocate fee, Registration fee Valuation charges etc.	1) No documentation charges for our documents. 2) Actual TCR charges, Advocate fee, Registration valuation charges etc.
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3. Solvency Certificate charges		
1. Rs 250/- for solvency certificate value up to Rs 1.0 lakhs. 2. Rs 500/- for solvency certificate value above Rs 1.0 lakhs and up to Rs 2.0 lakhs. 3. Rs 1000/- for solvency certificate value above Rs 2.00 lakhs and up to Rs 5,00 lakhs. 4. For solvency certificate value above Rs 5.00 lakhs @ Rs 150/- per lakh with Maximum of Rs 20,000/-. Note: The charges are for per solvency certificate.		1. Rs 250/- for solvency certificate value up to Rs 1.0 lakhs. 2. Rs 500/- for solvency certificate value above Rs 1.0 lakhs and up to Rs 2.0 lakhs. 3. Rs 1000/- for solvency certificate value above Rs 2.00 lakhs and up to Rs 5.00 lakhs. 4. For solvency certificate value above Rs 5.00 lakhs @ Rs 150/- per lakh with Maximum of Rs 20,000/-. Note: The charges are for per solvency certificate.
4. Other Service Charges		
[AI RTGS/NEFT/IMPS [Inward]	Free	
[B] RTGS/NEFT/IMPS [Outward] initiated off line / at the branch (Not digitally) Aggregate per day / per account		
Up to Rs 5.00 lakh	Free	Free
Above Rs. 5.00 lakhs up to Rs.10 lakh	Rss 25 00	Rs 25.00
Above Rs. 10 00 lakh	Rs. 50 00	50.00

All charges are inclusive of applicable taxes (GST)

Revision in Other service Charges			
		16.05.2025	15.11.2023
outward clearing cheque return	per instrument	60	60
inward clearing cheque return	per instrument	120	120
ECS verification charge (Inward/ Outward)	Per instrument	60	Nil
ECS return charges (Inward/ Outward)	Per instrument	100	100
Demand Draft	charges	60	60
Issue of duplicate DD/cancellation	charges	60	60
Duplicate statement/passbook	for entries older than one year		
	savings a/c, Membership a/c (SBS)	25	25
	CA,CC,COD & all types of loan a/c	50	50
issue of cheque books	SB 15 leaves	20	20
	CA,CC,COD (45 Page)	60	60
Stop payment charges	per instrument	60	60
Standing instruction	(except recurring deposit)	0	0
Enquiry relating to old records	1 to 3 year old	125	125
(more than 12 month old)	3 to 5 year old	175	175
	more than 5 year old	250	250
Charges of non-maintaining	Savings a/c Rs-500/-	Nil	15
Minimum balance	Current a/c Rs-1000/- PM	30	30
Providing record copy of cheque	Per cheque	60	60
SMS Charges (Per quarter)		NIL	NIL
Closer of account within 12 months	CA ACCOUNT (PROP)	200	200
Incidental Charges Current a/c	Half yearly	60	60
Incidental /folio charges CC /OP/COD	Half Yearly	100	100
SDV locker Break Open		on actual Basis	on actual Basis
Providing record copy of Cheque	Per Cheque	60	60
CIBIL Charges Consumer/Individual	Per Borrower/guarantor	100/-	100/-
CIBIL Charges Commercial	Per Concern	Actual	Actual

PS: All charges are inclusive of applicable taxes (GST)

General Manager