

SCHEDULED CHARGES & RATES			
1. Lockers			
Type of Locker	1 year	2 years	3 years
a. Small	₹ 600 + GST	₹ 600 + 5% + GST	₹ 600 + 10% + GST
b. Medium	₹ 1000 + GST	₹ 1000 + 5% + GST	₹ 1000 + 10% + GST
c. Big	₹ 1500 + GST	₹ 1500 + 5% + GST	₹ 1500 + 10% + GST
2. Rupaya Debit Cards	150 (Inclusive of GST)		
3. Drafts/TT/MT			
a. Issue	Upto ₹ 1000	₹ 10 + GST	
	₹ 1000 to ₹ 5000	₹ 20 + GST	
	₹ 5001 to ₹ 10000	₹ 30 + GST	
	₹ 10001 to ₹ 20000	₹ 40 + GST	
	₹ 20000 and Above	₹ 3 Per 1000 + GST	
b. Cancellation	25 + GST		
4. NEFT Money Transfer	Inward = Free	Outward	
		Upto ₹ 99,999	₹ 05 + GST
		₹ 1 Lakh to ₹ 1,99,999	₹ 15 + GST
		₹ 2 Lakh to ₹ 4,99,999	₹ 25 + GST
		Above ₹ 5 Lakh	₹ 50 + GST
5. RTGS Money Transfer	Inward = Free	Outward	
		₹ 2 Lakh to 5 Lakh	₹ 25 + GST
		Above ₹ 5 Lakh	₹ 50 + GST
6. Cheque Return charges	Outward Returns	Inward Returns	
a. For Savings Accounts	₹ 150	₹ 500	
b. For Current, Overdraft Cash Credit A/C	₹ 150	₹ 500	
c. Dishonour of local bills & Cheques	₹ 150	₹ 500	
7. Cheque Book Issue	₹ 2 Per Leaf + GST		
8. No Dues Certificate	Nil		
9. Savings Bank A/c - MINIMUM BALANCE			
a. With cheque book facility		₹ 1000	
b. Without cheque book facility		₹ 200	
10. Savings Bank A/c - RATE OF INTEREST		3%	
11. Term Deposits			
a. Fixed Deposits		Rate of Interest	
15 Days to 30 Days		3.50%	
31 Days to 90 Days		4.0%	
91 Days to 180 Days		4.50%	
181 Days to 365 Days		5.50%	
1 Year 1 Day to 3 Years		6.0%	
3 Years 1 Day to 5 Years		6.25%	
Above 5 Years		6.0%	
Senior Citizens - 1 Year 1 Day to 3 Years		6.50%	
b. Recurring Deposits			
12 Months		5.50%	
13 Months to 36 Months		6.0%	
37 Months to 60 Months		6.25%	
61 Months and above		6.0%	
12. LOANS		RATE OF INTEREST	
a. Vehicle Loan		14.0%	
b. Education Loan (Secured)		13.0%	
c. Education Loan (Unsecured)		18.0%	
d. Business Loan (Secured)		12.50%	
e. Business Loan (Unsecured)		19.75%	
f. Guardian Nest Credit (Housing)		10.0%	
g. Guardian Secure Credit (Mortgage)		14.50%	
h. Secured Salary Loan		15.50%	
i. Personal Loan		19.75%	
j. Gold Loan		12.0%	
k. Micro Loan		19.75%	
* Terms & Conditions - Transaction Charges may vary from time to time			