SCHEDU	JLED CHARGES & RA	ATES		
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		
2. RuPay Debit Cards		150 (Inclusive of GST)	
3. Drafts/TT/MT	L	`	,	
	Upto ₹ 1000	₹ 10	+ GST	
	₹ 1000 to ₹ 5000	₹ 20 + GST		
a. Issue	₹ 5001 to ₹ 10000	₹ 30 + GST		
	₹ 10001 to ₹ 20000	₹ 40 + GST		
	₹ 20000 and Above	₹ 3 Per 1000 + GST		
b. Cancellation 25 + GST		000 - 001		
		Outward		
		Upto ₹ 99,999		
4. NEFT Money Transfer	Inward = Free	₹ 1 Lakh to ₹ 1,99,999		
4. IVELL I Money Transfer	III wara – I i cc	₹ 2 Lakh to ₹ 4,99,999 $₹ 25 + 6$		
		Above ₹ 5 Lakh ₹ 50 + C		
5 DECGM TO 6	Inward = Free	Outward ₹ 2 Lakh to 5 Lakh ₹ 25 + GS		
5. RTGS Money Transfer				
		Above ₹ 5 Lakl		
6. Cheque Return charges	Outward Returns	Inward Return	ns	
a. For Savings Accounts	₹ 150	₹ 500		
b. For Current, Overdraft Cash Credit A/C	₹ 150	₹ 500		
c. Dishonor of local bills & Cheques	₹ 150	₹ 500		
7. Cheque Book Issue	₹ 2 P	Per Leaf + GST		
		3.7*1		
8. No Dues Certificate		Nil		
9. Savings Bank A/c - MINIMUM BALANCE			1000	
a. With cheque book facility		₹ 1000		
b. Without cheque book facility			200	
10. Savings Bank A/c - RATE OF INTERES T			3%	
11. Term Deposits				
a. Fixed Deposits		Rate of Interest		
15 Days to 30 Days		4.00%		
31 Days to 90 Days		4.50%		
91 Days to 180 Days		4.75%		
181 Days to 365 Days		5.00%		
1 Year 1 Day to 3 Years		6.50%		
3Years 1 Day to 5 Years		6.25%		
Above 5 Years		6.00%		
Senior Citizens - 1 Year 1 Day to 3 Years		7.00%		
b. Recurring Deposits				
12 Months		5	.00%	
13 Months to 36 Months		6.50%		
37 Months to 60 Months		6.25%		
61 Months and above		6.00%		
		Rate of Interest		
12. LOANS				
a. Vehicle Loan		14.00%		
b. Second Hand vehicle		14.00%		
c. Education Loan (Secured)		13.00%		
d. Education Loan (Unsecured)		18.00%		
e. School Student loan Quantum of loan up to RS 2 Lakh for 12 months		12.00%		
f. Business Loan (Secured)				
g. Business Loan (Unsecured)		12	2.50%	
g. Business Loan (Unsecured)	D 2 Eurit 101 12 months	12		
g. Business Loan (Unsecured) h. Guardian Nest Credit (Housing)	D 2 Dakin 101 12 mondis	12 19	2.50%	
		12 19 10	2.50%	
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