

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. RuPay 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. Dishonor 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 INTERES T	3%		
11. Term Deposits			
a. Fixed Deposits	Rate of Interest		
15 Days to 30 Days	4.25%		
31 Days to 90 Days	4.75%		
91 Days to 180 Days	5.25%		
181 Days to 365 Days	6.00%		
1 Year 1 Day to 3 Years	7.50%		
3Years 1 Day to 5 Years	6.75%		
Above 5 Years	6.50%		
Senior Citizens - 1 Year 1 Day to 3 Years	8.00%		
b. Recurring Deposits			
12 Months	6.00%		
13 Months to 36 Months	7.50%		
37 Months to 60 Months	6.75%		
61 Months and above	6.50%		
12. LOANS			
	Rate of Interest		
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)	12.50%		
g. Business Loan (Unsecured)	19.75%		
h. Guardian Nest Credit (Housing)	10.00%		
i. Guardian Nest Credit (B Khata)	12.00%		
j. Guardian Secure Credit Individual and Institution	12.00%		
k. Secured Salary Loan more than 5Yrs	13.00%		
l. Secured salary Loan Less than 5 yrs	13.05%		
m. Personal Loan	19.75%		
n. Gold Loan	12.00%		
o. Micro Loan	19.75%		
p. Micro Loan Top up	18.00%		
q. Micro loan w/o Default up to 24 months up to RS 100000/-	17.00%		

r. OD Secured	14.00%
s. OD Unsecured (Max RS 10000/-)	19.75%
t. Unsecured Salary Loan	17.00%
u. Unsecured Salary loan Cibil more than 750	16.05%
v. Secured Term Loan	16.5%
w. Unsecured Term Loan	19.75%
X. OD Against Gold	10.00%
* Terms & Conditions - Transaction Charges may vary from time to time	