

SCHEDULED OPERATIONAL CHARGES & FIXED DEPOSIT ROI			
Lockers			
Type of Locker	1 year	Security Deposit of locker	
a. Small	₹ 1000 + GST	₹ 10,000	
b. Medium	₹ 1500 + GST	₹ 15,000	
c. Big	₹ 2000 + GST	₹ 20,000	
2. RuPay Debit Cards	₹ 177 (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	
d.SMS Charges	₹ 15 + GST		
e. Mimimum Balance Charges	₹ 100 + GST half yearly		
f. Folio Charges	₹ 100 + GST per quarter		
g. Duplicate Account Statement Charges			
upto 5 sheet	₹ 25 + GST		
above 5 sheet	₹ 1.5/sheet + GST		
h. Duplicate passbook	₹ 100 + GST		
7. Cheque Book Issue	₹ 2 per cheque 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		3.0% p.a	
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. Special Deposit Scheme for Bulk Deposit of Rs.50 Lakhs and above			
>45 Days to 60 Days >1 Year 1 Day(366 Days)		7.00%	
c. 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%	
* Terms & Conditions - Transaction Charges may vary from time to time			