

Schedule of Charges - Merchant OD		
S.No	Service	Charges
1	Processing Fee	1) Processing Fee of 2% of Loan amount Plus GST as applicable 2) Renewal Fee of 1% of the Loan amount plus GST as applicable
2	Expiry of Limits / Non renewal Charges	Additional 2% over and above the contracted rate
3	Overdrawn Charges / Non perfection of asset / Covenant not complied with	Additional 2% over and above the contracted rate
4	Commitment charges	0.5% per annum on unutilized portion of limit if the quarterly average utilization is 50% of limit or less
5	Pre payment penalty in case of loan is taken over by other banks/NBFCs	4% of the Sanctioned amount plus taxes as applicable.
6	Credit Shield	As applicable
7	Stock insurance	As applicable
8	1) Cheque book (PAP cheque book of 25 leaves) 2) Charges beyond free Limit	1) 2 Cheque books free per month 2) INR 2 per leaf
Collections		
1	Local cheque clearing	Free
2	Outstation cheque collection charges at bank location	Upto Rs 5000: Rs 25,
3	Outstation cheque collection charges at Non-bank location	Above Rs 50000 and upto Rs 10000 : Rs 50,
4	RTGS inward / NEFT inward / IMPS inward	Free
5	Payments	
6	Demand Draft and Payorder at branch locations	Free upto 10 DDs per month
7	Charges beyond free limits	Rs 50 per DD
8	Demand Draft at non-branch locations	Rs 100 per DD
9	PAP Cheque payment	Free
10	RTGS and NEFT outward at branch (free online)	NEFT: Upto Rs 10000/- : Rs 2.5/- From 10001 to Rs 100000 : Rs 5/- From Rs 100001 to Rs 200000 : Rs 15/- Above Rs 200000: Rs 25 RTGS: From Rs 200000 to 500000 : Rs 25/- Greater than 500000 : Rs 50
11	IMPS outward (per day limit of Rs 200000/-)	Free
Cash Charges		
1	Free Cash deposit limit at home location	Upto 2 lakhs per month
2	Charges beyond free limits	Rs 3/1000
3	Cash withdrawal at home location	Free
4	Cash withdrawal at Non-home location	Free up to Rs 50000 per day by self or third party, beyond which Charge of Rs 4/1000
5	Other Charges	
	Stop Payment single cheque (free online)	Rs 100 per cheque
1	Stop payment series (free online)	Rs 150 for a series of 25 cheques
2	Outward cheque return charges for financial reason	Rs 50 per cheque
3	Outward cheque return charges for Technical reason	Nil
4	Inward Cheque return charges for financial reason	Rs 350 per cheque for upto 2 cheques, Rs 500 per cheque for 3-5 cheques, Rs 750 per cheque for more than 5 cheques
5	Inward Cheque return charges for Technical reason	Nil
6	Standing instructions set up/ amendment (Fee for RD/SIP/Bill payment)	Rs 25 per instance
7	Standing instruction failure (return)	Rs 200 per return
8	ECS/NACH return due to financial reasons	Rs 200 per return
9	SMS alert	Free
Certificate and Report issuance		
1	Balance certificate at branch (Free online)	Rs 250 per instance
2	Previous year balance and interest statement	1 Free per annum. Rs 300 per statement thereafter
3	Signature verification certificate / Photo attestation / Address confirmation	Rs 50 per instance
4	Duplicate account statement print (free online or email)	Rs 50 per instance
5	DD/PO revalidation / cancellation	Rs 100 per instance
Others		
1	Penalty charge for -Delay / non-submission of data required for review / renewal of limit -Overdrawn Charges / Covenant not complied with -non-compliance of any of the sanctioned terms and conditions.	2%
2	Prepayment Penalty in case the loan is taken over by other Banks/NBFC.	4%

Linked My Business current account (if any)		
S.No	Service	Charges (Tax as applicable will be additional)
ACCOUNT & CHEQUE BOOK		
1	Average Minimum Balance	NIL
2	Non-maintenance charges	NA
3	Cheque Book (PAP Cheque book of 25 leaves)	1 Cheque free per Quarter
4	Charges beyond free limit	Rs. 2 per leaf
5	Grouping of My business CA	Not allowed
COLLECTIONS		
7	Local cheque clearing	Free
8	Outstation Cheque collection charges at bank location	2 Cheque deposits free per month, Charges beyond free limi:
9	Outstation Cheque collection charges at non-bank location	upto Rs.5000 charges of Rs. 25, Above 5000 and upto including Rs. 10,000 charges of Rs. 50/-,
10	RTGS / NEFT / IMPS Inward	Free
PAYMENTS		
11	Demand Draft and Payorder at branch locations	Free upto 2 DD's per month
12	Charges beyond free limits	Rs. 50 per DD
13	Demand Draft at non-branch locations	Rs.100 per DD
14	PAP Cheque payment	Free
15	RTGS and NEFT Outward (Free online)	NEFT : Upto Rs. 10000/- Rs. 2.5, From Rs. 10001 to Rs. 100000 : Rs. 5, From Rs. 100000 to Rs. 200000 : Rs. 15,
16	IMPS Outward (per day limit of Rs. 2,00,000/-)	Free
CASH CHARGES		
17	Cash Deposit at Home loaction (Inculding ATM and Branch)	10 times of the previous month's AMB or Rs. 100000/- per month whichever is lower
18	Charges beyond free limits	Rs. 3/1000
19	Cash Deposit at Non-Home location (Inculding ATM and Branch)	Rs. 10000 per month
20	Charges beyond free limits	Rs. 4/1000
21	Cash Withdrawal at Home location	Free
22	Cash Withdrawal at Non-Home location	Free
23	Debit Card Cash Withdrawal TXNs at Metro location (other bank ATMs)	No Free Transactions
24	Debit Card Cash Withdrawal TXNs at Non-Metro location (other bank ATMs)	No Free Transactions
25	Charges beyond free limits of ATM Withdrawals	Rs. 20 per txn
26	Card Transaction Slip Retrieval charges (for incorrect claims)	Rs. 250/- per slip
OTHER CHARGES		
27	RuPay Debit Card (Charges for Issuance, Annual Fees, re-issuance)	Rs. 150/-
28	Visa (Classic) Debit Card (Charges for issuance, Annual Fees,Re-issuance)	Rs 100/-
29	RuPay Platinum Debit Card with Chip (Charges for Issuance, Annual Fees, re-issuanc	NA
30	Stop payment single cheque (free online)	Rs. 100/- per Cheque
31	Stop payment series (free online)	Rs. 150/- for a series of 25 cheques
32	Outward cheque return charges for Financial reasons	Rs. 50/- per cheque
33	Outward cheque return charges for Techinal reasons	NIL
34	Inward cheque return charges for Financial reasons	Upto 2 cheques Rs. 350/- per cheque, 3-5 cheques Rs. 500/-, 6th cheque onwards Rs. 750/- per cheque
35	Inward cheque return charges for Techinal reasons	NIL
36	Standing instructions set up / amendment	Rs. 25/- per instance
37	Standing instructions execution	NIL
38	Standing Instructions failure (return)	Rs. 200/- per return
39	ECS / NACH Return due to financial reasons	Rs. 200/- per return
CERTIFICATE AND REPORT ISSUANCE		
40	Balance Certificate Branch (Online Free)	Rs. 250/- per instance
41	Previous Year balance and interest statement (Free Online)	1 free, more than one- Rs. 300/- per statement
42	Signature verification certificate	Rs. 50/- per instance
43	Photo Attestation	Rs. 50/- per instance
44	Address Confirmation	Rs. 50/- per instance
45	Duplicate TDS certificate	Rs. 100/-
46	Duplicate account statement Print (Free Online or On email)	Rs. 50/-
47	DD/PO revalidation/cancellation	Rs. 100/-
48	Account Closure charges if closed on customer request before 6 months of account c	Rs. 500/-
49	Account Inactive charges	NIL
DOORSTEP BANKING (Available on request at select locations only)		
50	Cheque pickup	Rs. 50/- per instance
51	Cheque pickup beat (per month)	Rs. 300/-
Cash pickup beat (charges per month)		
52	Upto Rs. 200000	Rs. 2200/-
53	Rs. 200000 to Rs. 500000	Rs. 3200/-
54	Rs. 500000 to Rs. 1000000	Rs. 8000/-
55	Rs. 1000000 to Rs. 2000000	Rs. 12000/-
56	Rs. 2000000 above	Contact Branch
Cash pickup on call (charges per instance)		
57	Upto Rs. 200000	Rs. 150/-
58	Rs. 200000 to Rs. 500000	Rs. 300/-
59	Rs. 500000 to Rs. 1000000	Rs. 500/-
60	Rs. 1000000 to Rs. 2000000	Rs. 800/-
61	Rs. 2000000 above	Contact Branch