



SERVICES CHARGES

Sno	Particulars	SERVICE CHARGES
1	PROCESSING CHARGES FOR ALL TYPES OF LOANS	
	<u>EXCEPT GOLD LOAN</u>	Amount (In Rs.)
	a) Loan upto Rs.10,000/-	100/-
	b) Above Rs.10,000/- upto Rs.25,000/-	225/-
	c) Above Rs. 25,000/- upto Rs. 50,000/-	350/-
	d) Above Rs. 50,000/- upto Rs.1,00,000/-	500/-
	e) Above Rs.1 lakh upto Rs.2 lakh	1050/-
	f) Above Rs.2.01 lakh upto Rs.5 lakh	2500/-
	g) Above Rs.5.01 Lakhs to Rs.10 Lakhs	3500/-
	h) Rs. 10.01 lakhs to Rs. 25 Lakhs	0.50%
	i) Rs. 25.01 lakhs and above	0.75% or max. Rs. 25000/-
2	CHARGES FOR GOLD LOAN	
	a) Appraiser Fees	On Valuation amount Re.1 per thousand and maximum Rs.1,200/-
	b) Insurance	Per thousand Re.1/- of gold valuation amount.
	c) Stamp Duty on loan Above Rs. 1.00 lakhs	Re.1 per Thousand on loan amount.
	d) Rs. 2.00 lakhs and above	EMI to be given
5	Charges on CC/OD	
	a) Cheque Book Charges	Rs.4/-/leaf
6	Charges :	
	a) Over drawings for CC/OD	5% of outstanding amount
7	Other Charges :	
	a) Stop Payment for SB & CD	Rs.100/- per Instrument
	b) Duplicate Pass Book	Rs. 100/-
	c) Cheque Return Charges	Rs.300/per Instrument
8	Premature Closure Charges	
	a) Recurring Deposit	1% penal
	b) Fixed Deposit and Reinvestment	1% penal
9	Issue of Certificate:	
	a) Signature Attestations	Rs.100/-
	b) Duplicate Balance Certificate	Rs.100/-
	c) No due Certificate	Rs.100/-
	d) Solvency Certificate	Rs.500/-
10	DD/PAY ORDER/ DIVIDEND WARRANT	
	a) Cancellation Charges	Rs.100/-

NOTE : (GST AS APPLICABLE)