

**REVISED SERVICE CHARGES & OTHER OPERATING CHARGES
AS ON 26.06.2025 EFFECTIVE FROM 01.08.2026**

a. Processing Fee for Loans	
Loan Amount	Processing Fees
Upto and including 1 lakh	Rs. 500/- + 18% GST
100001 to 3 Lakh	Rs. 750/- + 18% GST
300001 to 10 Lakh	Rs.1000/- + 18% GST
1000001 to 20 Lakh	Rs.1250/- + 18% GST
2000001 to 30 Lakh	Rs.1500/- + 18% GST
3000001 to 50 Lakhs	Rs.1750/- + 18% GST
5000001 and above	Rs. 2000/-+ 1 8% GST
b. Commission/Penalty Charges	
Item	Commission/penalty Charges
Additional Cheque Book (10 leaves)	Rs. 25/- + 18% GST
Cheque Return	Rs.250/- + 18% GST
Stop Payment of Cheque	Rs. 100/-+ 18% GST
Cheque Bouncing	Rs. 100/-+ 18% GST
Duplicate Passbook	Rs. 50/-+ 18% GST
RTGS Charges Rs.2 Lakh to 5 Lakh	Rs.25/- + 18% GST
RTGS Charges Above Rs. 5 Lakh	Rs.50/- + 18% GST
NEFT Charges Up to Rs. 1 Lakh	Rs.5/- + 18% GST
NEFT Charges Rs. 1 Lakh to 2 Lakh	Rs.15/- + 18% GST
NEFT Charges Above Rs. 2 Lakh	Rs.25/- + 18% GST
Delayed EMI / Instalment	2% of the EMI / Instalment
c. Share Account (suspense)	
Item	Amount
One Share	Rs.50/-
Share Admission Fees	Rs.10/-
Nominal Share	Rs.25/-
d. Notice Charges	
Item	Amount
Ordinary Notice	Rs.50/- + 18% GST
Registered Speed Post	Rs.150/- + 18% GST

e. Inspection Charges for CC Accounts	
Slab	Amount
Up to 20 Lakh	Rs.250/- quarterly + 18% GST
Above 20 Lakh	Rs.500/- quarterly + 18% GST
<i>The Branch Manager shall inspect the premises strictly</i>	
f. Valuation Fee for Approved Valuator	
Item	Amount
Valuation fee for landed property and buildings/Houses in that property	Rs. 2000/- per property
Additional property/properties in the same loan file	Rs. 1000/-
g. Gold Loan – Gold Insurance Charges	
Slab	Amount
Minimum	Rs.50/- + 18% GST
Additional Rs. 1000/-	Rs.3/- + 18% GST
Maximum	Rs.1500/- + 18% GST
h. Gahan Charges/Fees	
Loan Amount	Charges / Fees

Upto 2 lakh	Rs.600/- + 18% GST
200001 to 10 Lakh	Rs.700/- + 18% GST
1000001 to 20 Lakh	Rs.800/- + 18% GST
2000001 to 30 Lakh	Rs.900/- + 18% GST
Above 30 Lakhs	Rs.1000/- + 18% GST
i. Incidental Charges	
Item	Amount
For closing SB Accounts after one year	Rs.100/- + 18% GST
For closing SB Accounts within one year	Rs.500/- + 18% GST
j. Handling Charges	
Item	Amount
Locker break open charge	Rs.7000/-+18% GST + Expense
Account Statement of Loan or Deposit	Rs. 50/- + 18% GST
k. Locker Rent	
Size of Locker	Yearly Rent Amount
Small	Rs.1000/- + 18% GST
Medium	Rs.1250/- + 18% GST
Large	Rs.1500/- + 18% GST
l. Gold Appraisal Charges (Gold Loan)	
Gold Appraiser Charges	Amount
Loan amount upto Rs.4 Lakhs	Rs.50/-
Loan amount above 4 Lakhs	Rs. 100/-
m. Legal Fee	
Legal Fee	Amount
Loan amount upto 5 Lakhs	Rs.750/- per Loan File
Loan amount above 5 Lakhs	Rs.1000/- per Loan File