

## CHARGES w.e.f 04-01-2023

<u>ഇനവിവരം</u>	<u>വിവരണം</u>	<u>ചാർജ്ജ്</u>
1) <b>Cheque Book - SB</b> . . . . .	First 2 book Free (1 book = 15 leaf ) ( 3 <sup>rd</sup> Book മുതൽ ചാർജ്ജ് ഇറങ്ങാക്കണം	- ₹ 50/-
2) <b>Folio Charges</b>	All Accounts (SB, CA, NRE SB) –Yearly	- ₹ 30/-(incl. GST)
3) <b>Take over fees</b> . . . . .	Per Loan  ( <i>1% of the Loan Amount</i> ) As per BDR 386 dt. 16.08.2023	- ₹ 1500/-
4) <b>Account statement charge</b> . . . . .	Per Page	- ₹ 10/-
5) <b>Gold loan</b> . . . . .	Token lost	- ₹ 50/-
6) <b>Gold Appraiser Charge</b>	Per Packet	- ₹ 30/-
7) <b>Cheque return charge</b> . . . . .	a) Clearing b) Same cheque again return	- ₹ 150/- - ₹ 250/-
8) <b>NACH debit</b>	Return Charge	- ₹ 150/-
9) <b>Pass Book</b> . . . . .	Lost	- ₹ 50/-
10) <b>ATM</b> . . . . .	a) Card Issue b) Card Lost c) PIN Lost d)Yearly maintain charge ( 2 year continuous service )	- ₹ 100/- + GST - ₹ 180/- - ₹ 75/- - ₹ 118/ -
11) <b>SMS Charges</b> . . . . .	Half Yearly	- ₹ 12/ - (incl. GST)
12) <b>FD Receipt against 1 EMD</b> . . . . .		- ₹ 25/ -
13) <b>Deposit Loan</b> . . . . .	Interest margin	- 2 %
14) <b>Loan Rebate</b> . . . . .		- 1 %
15) <b>Closure charge</b> - a) SB . . . . . b)CA . . . . .		- ₹ 50/ - - ₹ 100/ -
16) <b>Deed Lost</b> . . . . .	News Paper Advertisement	- ₹1500/-+ Bill Amount
17) <b>Inter branch cash transaction</b> .	a) Minimum b) Maximum	- ₹ 10/- - ₹ 100/-
18) <b>Bank Guarantee fee</b> . . . . .	Annual outstanding amount a) Minimum b) Maximum	- 1.5 % - ₹ 1000/- - ₹ 25,000/-
19) <b>Ozhivukuri fees</b> . . . . .	a) Minimum b) Maximum	- ₹ 100 /- - ₹ 500/-

- 20) **Loan application fee** . . . . . a) Landed security - ₹ 50/-
- 21) **Safe Deposit Locker** . . . . . Security Deposit - ₹ 10000/-, 15000/-, 25000/-  
a) Rent - Small size - ₹ 1000/- + Tax  
b) Mundakayam, Mundakayam Town  
Kanjirappally, Aruvithura &  
Erattupetta M&E Branches - ₹ 1250/- + Tax  
c) Medium - ₹ 2000/- + Tax  
d) Large - ₹ 4000/- + Tax  
**(Rent overdue 10% interest)**
- 22) **Locker Break Open charge** . . . . . - ₹ 2000/- + Expense
- 23) **Liability Transfer fee** . . . . . - ₹ 100/-
- 24) **Share Transfer fee** . . . . . - ₹ 100/-
- 25) **Postal Charges** . . . . . a) Ordinary Notice - ₹ 30/-  
b) Registered Notice - ₹ 100/-  
c) Registered with A/D - ₹ 150/-
- 26) **Arbitration** . . . . . Miscellaneous - ₹ 100/-
- 27) **Legal Fee (applied amount)** a) Upto 1,00,000/- - ₹ 500/-  
b) 1,00,001/- to 15,00,000/- - ₹ 1000/-  
c) 15,00,001/- to 30,00,000/- - ₹ 2000/-  
d) 30,00,001/- to 50,00,000/- - ₹ 3000/-  
e) Above 50,00 001/- - ₹ 5000/-
- 28) **Property Valuation Fee (applied amount)** . . . . . a) Upto 1,00,000/- - **No Fees**  
b) 1,00,001/- to 3,00,000/- - ₹ 700/-  
c) 3,00,001/- to 5,00,000/- - ₹ 1000/-

**Valuer**

- d) 5,00,001/- to 15,00,000/- - ₹ 2000/- (1500/- + 500)  
e) 15,00,001/- to 30,00,000/- - ₹ 3500/- (2500/- + 1000)  
f) 30,00,001/- to 50,00,000/- - ₹ 5000/- (3500/- + 1500)  
e) Above 50,00 001/- - ₹ 7000/- (5500/- + 1500)

Sl. No.	Loan Amount	Additional before 4 <sup>th</sup> installment
1	5,00,001/- to 15,00,000/-	1,000/-
2	15,00,001/- to 30,00,000/-	
3	30,00,001/- to 50,00,000/-	1,500/-
4	Above 50,00,001/-	

- 29) **Equitable Charges** . . . . . a) Minimum - ₹ 250/- + Tax  
b) Maximum - ₹ 20,000/- + Tax  
**(.25 % of the Loan Amount)**

- 30) **Gahan Charges** a) Upto 1,00,000/- - ₹ 150/-  
b) 1,00,001/- to 5,00,000/- - ₹ 300/-  
c) 5,00,001/- to 10,00,000/- - ₹ 600/-  
d) 10,00,001/- to 25,00,000/- - ₹ 1000/-  
e) 25,00,001/- & above - ₹ 1500/-

- 31) Processing Charges . . . . . *Upto 1,00,000/- Nil*  
a) Minimum - ₹ 500/- + Tax  
b) Maximum - ₹ 25000/- + Tax  
( .35 % of the Loan Amount )
- 32) Cash Counting Charges . . . . .Minimum balance keep in CA Rs.1 lakh - **No Charges**  
a) Rs.1000/- - ₹ 2/-  
b) Maximum - ₹ 10,000 /- + Tax
- 33) CC/HCC,IWCC,CWCC, GCC - **Renewal at the time of yearly** -0.12 % of the limit -  
Minimum - ₹ 1,000- - Maximum - ₹ 15,000/-
- 34) CDL - 90 % - FDL - 95%

\* \* \* \* \*