

I. INSTRUMENT/FINANCIAL TRANSACTION RELATED**A.PAY ORDER CHARGES (NON ACCOUNT HOLDER)**

S	Particulars	Charges		Remarks
		Existing	Proposed	
1.	From Rs1 to Rs 10,000/-	Rs 50/-	Rs 50/-	
2.	Above Rs 10,000/- up to Rs 49,999/-	Rs 5/1000	Rs 5/1000	Part of 1000 to be treated as Rs 1000/-

PAY ORDER CHARGES (ACCOUNT HOLDERS)

S	Particulars	Charges		Remarks
		Existing	Proposed	
1.	Up to Rs 10,000/-	Rs 30/-	Rs 30/-	
2.	Above Rs 10,000/-	Rs 3/1000	Rs 3/1000	
3.	Revalidation of Pay order	50/-	Rs. 100/-	

B. DEMAND DRAFT CHARGES (NON ACCOUNT HOLDER)

S	Particulars	Charges		Remarks
		Existing	Proposed	
1.	Up to Rs 10,000/-	Rs 50/-	Rs 50/-	
2.	Above Rs 10,000/- up to Rs 49,999/-	Rs 5/1000	Rs 5/1000	Part of 1000 to be treated as Rs 1000/-

DEMAND DRAFT CHARGES (ACCOUNT HOLDER)

S	Particulars	Charges		Remarks
		Existing	Proposed	
1.	Up to Rs 10,000/-	Rs 30/-	Rs 30/-	
2.	Above Rs 10,000/-	Rs 3/1000	Rs 3/1000	Part of 1000 to be treated as Rs1000/-
3.	Issuance of duplicate DD			

DD/PAY ORDER CANCELLATION CHARGES

S	Particulars	Charges		Remarks
		Existing	Proposed	
1.	DD Cancellation	Rs 100/-	Rs 100/-	
2.	PO Cancellation	Rs 50/-	Rs 100/-	

ISSUANCE OF DUPLICATE DD/PO

S	Particulars	Charges		Remarks
		Existing	Proposed	
1.	Up to Rs 10,000/-	-	Rs 100/-	
2.	Above Rs 10,000/-	-	Rs 100/-	
3.	Revalidation of DD	-	Rs 100/-	

NEFT/RTGS CHARGES (OUTWARD)

S	Particulars	Charges		Remarks
		Existing	Proposed	
1.	Up to Rs 2,00,000/- (NEFT)	Rs 15/-	Rs 15/-	
2.	RTGS per transaction	Rs 25/-	Rs 25/-	

NEFT/RTGS CHARGES (INWARD)

S	Particulars	Charges		Remarks
		Existing	Proposed	
1.	INWARD NEFT/RTGS	Nil	Nil	

IMPS CHARGES

S	Particulars	Charges		Remarks
		Existing	Proposed	
1.	Balance Enquiry	-	-	
2.	Fund Transfer(IMPS P2A) a. Up to Rs 1000/- b. 1001 to Rs 1,00,000/- c. Above Rs 1,00,000/- up to Rs 2,00,000/-	Nil Rs 5/- Rs 15/-	Nil Rs 5/- Rs 15/-	
3.	Mini Statement	-	-	

ATM REALATED CHARGES

Sl	Particulars	Existing	Proposed	Remarks
1.	Issuance of ATM Cards	Rs 200/- +GST	Rs 200/- + GST	
2.	Issuance of duplicate ATM Card	Rs 200/- + GST	Rs 200/- + GST	
3.	Issuance of duplicate pin mailer	Rs 50/- +GST	Rs 50/- + GST	
4.	ATM Transactions a) Non-metro centers first five transactions in a month b) In metro cities	Nil Nil	Nil Nil	In other bank ATM's In other bank ATM's
5	Transaction at Vikas Bank ATM	Nil	Nil	
6	ATM Transaction after free transaction a) Cash withdrawal b) Non financial transactions c) Annual card charges d) Blocking Charges	Rs 20/- Rs 10/- Rs 100/- + GST Nil	Rs 20/- +GST Rs 10/- Rs 100/- + GST Rs. 50/- + GST	Other banks ATM transaction

IBC/OBC CHARGES (FOR COLLECTION OF CHEQUES/DDS/POS/ OUTSTATION)

S	Particulars	Charges		Remarks
		Existing	Proposed	
1.	Up to Rs 10,000/-	Rs 50/-	Rs 50/-	

2.	Above 10,000/- up to Rs 1,00,000/-	Rs 100/-	Rs 100/-	
3.	Above Rs 1,00,000/- up to Rs 5,00,000/-	Rs 150/-	Rs 150/-	
4.	Above Rs 5,00,000/-	Rs 150/-	Rs 150/-	

FOR COLLECTION OF DIVIDEND/INTEREST WARRANT/REFUND ORDERS

S	Particulars	Charges		Remarks
		Existing	Proposed	
1.	Up to Rs 100/-	Nil	Nil	
2.	Rs 101/- to Rs 500/-	Rs 50/-	Rs 50/-	
3.	Above Rs 500/- up to Rs 10,000/-	Rs 50/-	Rs 50/-	
4.	Above Rs 10,000/-	Rs 50/-	Rs 50/-	

(This is new field of service charges).

INWARD COLLECTIONS (ISC/IBC) – CHEQUES/DDS/POS

S	Particulars	Charges		Remarks
		Existing	Proposed	
1.	Up to Rs 100/-	-	-	
2.	Above Rs 100/- up to Rs 10,000/-	Rs 50/-	Rs 50/-	
3.	Above Rs 10,000/- up to Rs 1,00,000/-	Rs 50/-	Rs 50/-	
4.	Above Rs 1,00,000/- up to Rs 5,00,000/-	Rs 100/-	Rs 100/-	
5.	Above Rs 5,00,000/-	Rs 150/-	Rs 150/-	

i) CHEQUE RETURN CHARGES – LOCAL(INWARD/OUTWARD RETURN CHARGES)

Return on Inward instruments(Cheques/DD's/PO's(clearing))

S	Particulars	Charges		Remarks
		Existing	Proposed	
1.	For Inward Clearing	Rs 250/- per instrument or 23% p.a for 3days whichever is higher	Rs 250/- per instrument or 23% p.a for 3days whichever is higher	

Return of Outward instruments (Cheques/DD's/PO's(clearing))

Sl	Particulars	Charges		Remarks
		Existing	Proposed	
1.	For outward clearing First return	Nil	Nil	
2.	Second return a. Up to Rs 1,00,000/- b. Above Rs 1,00,000/-	Rs 25/- Rs 100/-	Rs 25/- Rs 100/-	

IBC RETURN CHARGES (OUTSTATION CHEQUES/DDS/POS) INSTRUMENTS

Sl	Particulars	Charges		Remarks
		Existing	Proposed	
1.	Any cheque amount charges	Rs 250/-	Rs 250/-	
2.	Postage charges	Rs 40/-	Rs 50/-	
	Total	Rs 290/-	Rs 300/-	

OBC RETURN CHARGES (OUTSTATION CHEQUES/DDS/POS) INSTRUMENTS

Sl No	Particulars	Charges		Remarks
		Existing	Proposed	
1.	Any cheque amount charges	Rs 25/-	Rs 25/-	
2.	Postage charges	Rs 40/-	Rs 50/-	
	Total	Rs 65/-	Rs 75/-	

BILLS FOR COLLECTION INWARD/OUTWARD (BILLS)

For Clean/documentary/demand bills –counter related

Sl	Particulars	Charges		Remarks
		Existing	Proposed	
1.	Up to Rs 500/-	Rs 35/- + postage Rs 20/-	Rs 35/-+ postage (Min. Rs. 50 or actual cost which ever in higher)	
2.	Rs 501/- to Rs 1000/-	Rs 40/- + postage Rs 20/-	Rs 50/- postage (Min. Rs. 50 or actual cost which ever in higher)	
3.	Rs 1001/- to Rs 5000/-	Rs 45/- + postage Rs 20/-		
4.	Rs 5001/- to Rs 10,000/-	Rs 60/- + postage Rs 20/-		
5.	Above Rs 10,000/-	Rs 6/1000 + postage Rs 20/-	Rs 10/1000+ postage (Min. Rs. 50 or actual cost which ever in higher)	

II. VARIOUS MISCELLANEOUS SERVICE CHARGES

Sl	Particulars/Item of service	Charges		Remarks
		Existing	Proposed	
1.	Issuance of Cheque book CA, OD, Cash credit Account	Rs 3/-per cheque leaf	Rs 4/- per cheque leaf	
2.	Loose leaf charges	Rs 5/- per leaf	Rs 5/- per leaf	
2.	Savings Bank Account	Rs 2/- per	Rs 2/- per	

		cheque leaf	cheque leaf	
3.	Issue of duplicate pass book SB,RD etc with latest entries	Rs 50/-	Rs 75/- per pass book	
4.	Issue of pass sheets for SB Account first set per month For Additional pass sheets in a month	Free -	Free Rs 5/- per page or part there off	
5.	Issue of pass sheet with latest balance only(CA/OCC/OD etc) For Additional pass sheets in a month	Not specified Not specified	First set free of charge in a month Rs 2/-per page or part there off	
6.	Stop payment instruction/Standing Instruction All types of accounts as per request	Rs 100/- per instruction	Rs 100/- per instruction	
7.	Closure of Accounts a) Savings Bank (without cheque book facility) b) Current Account ,Savings Bank account (with cheque book facility)	Rs 50/-per account Rs 100/-	Rs 50/-per account Rs 100/- per account	
8.	For issuance of No due certificate (NDC/NOC)	Rs 50/- per account	Rs 50/- per account	
9.	For issuance of duplicate deposit receipt	Not specified	Rs 50/- per receipt	
10.	Folio Charges irrespective of the pages for SB/CA/OD/OCC.	SB Account Rs 25/- per year and OD CA Rs. 100/- per year	SB Account Rs 25/- per year and OD CA Rs. 100/- per year	
11.	Cost of Banks name plate (Hyp Board)	Not specified	Rs 200/-	

III. CASH HANDLING/CASH WITHDRAWAL CHARGES

Sl	Particulars/Item of service	Charges		Remarks
		Existing	Proposed	
1.	against clearing within 2.30 pm	23% of the value of the withdrawn amount for 2 days	23% of the value of the withdrawn amount for 2 days	
2.	Payment in the evening on the same day a. Up to Rs 30,000/- Rs 30,001/- to Rs 50,000/- b. Above Rs 50,000/-	Nil Rs 30/- 0.06% on the cheque amount	Nil Rs 30/- 0.06% on the cheque amount	
3.	Sunday and Holiday			

	withdrawal charges a. Up to Rs 2,00,000/- b. Above 2,00,000/-	No charges 0.06% per Lakh	No charges 0.06% per Lakh	
4.	Monthly withdrawal charges a. SB Account i. Up to Rs 5,00,000/- ii. Above Rs 5,00,000/- b. CA Account i. Up to Rs 10,00,000/- ii. Above 10,00,000/-	No charges 0.10% of the amount withdrawn in excess of Rs 5,00,000/- No charges 0.10% of the amount withdrawn in excess of Rs 10,00,000/-	No charges 0.10% of the amount withdrawn in excess of Rs 5,00,000/- No charges 0.10% of the amount withdrawn in excess of Rs 10,00,000/-	

IV . LOAN PROCESSING CHARGES

Sl No	Type of loan	Description	Product Short name	Existing to Proposed	
				% amount	loan
1	Agriculture Allied loan	a)Key loan with godown receipt b)Key loan without godown receipt	AAL 21	1.5	1.30
2	Business Loan	a) Up to Rs one lakh	BL19	1.50	1.30
		b) Above one lakh		1.50	1.30
3	Business Short Term Loans	Without Security	BST-39	-	1.30
		With Security		-	1.30
4	Outward Bills	For outward bills	B/D 58	0.75	0.70
5	Education Loan	For the purpose of education	EL 64	1.50	1.30
6	Gold loan		GL 74	-	-
7	Housing loan	For the purpose of construction/ renovation	HL 24	1.50	1.30
8	Hundi Discount	Against supply bill	HD 32	0.75	0.70
9	Overdraft (Fresh)	For working capital limit	OD 3	1.50	1.30
	Overdraft Renewal	Renewal/extension		0.75	0.70
10	Pledge loan	Loan against pledge of goods/commodities	PL 45	1.50	1.30

11	Secured loans	NSC,LIC,KVP, Salary	SL 17	1.50	1.30
12	Temporary loans	Emergency loans	TL 31	1.50	1.30
13	Vehicle loans	2 wheeler and above	VL 15	1.50	1.30
14	Vehicle Secured loans	Loans against used vehicles as a security	VSL 36	1.50	1.30
15	Unsecured/ Surety Loans	Loans only on sureties	SRL 20	1.50	1.30
16	Mortgage Loan	Loan against mortgage of structured immovable property	ML 104	1.50	1.30
17	MSME (mfg)	Micro small medium enterprises	MSME 144	1.50	1.30
18	MSME Services	Micro small medium enterprises for service units	MSME 145	1.50	1.30
19	Staff Loan	All loans granted to staff	STF 128	1.50	0.70
20	Agriculture land development/ infrastructure dev/farm mechanization	The loan sanctioned for agriculture land development and agriculture infrastructure.	AAL 146	1.50	1.30

Note:

*The above processing charges are exclusive of GST. In other words branches should collect the processing charges +applicable GST at the rate of 18%

V. BANK GUARANTEE/SOLVENCY CERTIFICATE - CHARGES

S	Type of loan	Description	Product	Existing	Proposed
			Short name	% to amount	loan
1	a. Bank Guarantee (other bank) With 100% liquid security like our bank deposits, and other liquid securities like NSC,LIC Policy(b. B G with own Bank	Performance guarantee only Non fund based	BG	0.75	0.50+
				0.75	0.75
2	Bank guarantee With 150% collateral security coverage	Non fund based	BG	0.75	1.00
3	Solvency certificate - only certificate	Only certificate no financial obligation	SOL	0.75	1.00

Exclusive of Service taxes – GST should be collected at 18% on the charges levied.

Note: The total charges of Bank guarantee shall include the following :

Processing charges + e-stamp charges + printing and stationary + differential interest on deposits offered to bank guarantee + postage+ other Bank Charges.

VI. OTHER SERVICE CHARGES

S	Type of loan	Description	Existing	Proposed
---	--------------	-------------	----------	----------

1	Share amount	All loan products -for secured loans	2.5% of loan amount	2.5% of loan amount
2	Share amount	All loan products -for unsecured loans	5% of loan amount	5% of loan amount
3	Membership admission fee one time	For new shares and additional shares	Rs 25/-	Rs 25/-
4	Share fee		Rs1/- per share	Rs1/-per share

VII. PRINTING AND STATIONARY CHARGES

S	Type of loan	Description	Existing	Proposed
1	Business short term loan	BST 39	Rs 50/-	Rs 100/-
2	Gold loans	For all gold loans	Rs 100/-	Rs 150/-
3	Gold Appraiser fees	Valuation charges of gold ornaments for gold loans.	0.5% of loan amount	0.5% of loan amount with maximum of Rs 1500/-
4	E-stamp bond paper	Bond paper for all loan accounts.	Rs 200/- (except for gold loan)	Rs 200/- (except for gold loan)
5	E-stamp paper for gold loan	For gold loans agreement charges loan above Rs 1,00,000/-	1% of loan amount	1% of loan amount
6	Printing and stationary charges			
	For loans up to Rs 50,000/-	For all loan accounts except loan/OD against fixed deposit ,GL.	Rs 300/-	Rs 350/-
	For loans above Rs 50,000/-	For all loan accounts except loan/OD against fixed deposit ,GL.	Rs 500/-	Rs 550/-
	a) For BST loan	Business short term loan with /without security	Rs 50/-	Rs 100/-
	b) For loan/OD against fixed deposit of Bank	OD 3 FDR 24, FDR 79	Rs 25/-	Rs 50/-
	For additional loan/OD	do	Rs 25/-	Rs 50/-
7	CIBIL Charges for all loans for Rs 5,00,000/- and above except for GL/FLDR FDL SHG Staff Loan	Charges for CIBIL reports for loan accounts above Rs 5,00,000/-	Rs 500/-	Rs 500/-

VIII. NOTICE CHARGES

Sl	Period of Notice/Nature of Notice	Description	Existing	Proposed
1	1 st Notice 30 days	For default in repayment amount/installment	Rs 50/-	Rs 100/-
2	2 nd Notice 60 days	After 30 days of 1 st notice	Rs 200/-	Rs 250/-
3	3 rd Notice 90 days	After 30 days of 2 nd notice	Rs 250/-	Rs 300/-
4	Final Notice 120 days	After 30 days of 3 rd notice	Rs 250/-	Rs 350/-
5	ABN Charges	Furnished separately	-	-
6	EP Charges	Furnished separately	-	-

IX. INSPECTION CHARGES

S	Nature of Inspection	Description	Existing	Proposed
1	Pre-sanction Local Outstation Rs 1000/-	For inspection of assets and place of borrower do	Rs 500/- Rs 1000/-	Rs 500/- Rs 1000+Actual which ever is higher
2	Post sanction visit Local Outstation	For the inspection of securities after dispersement and end utilization of loan amount do	Nil Nil	Rs 500/- Rs 1000+Actual which ever is higher

X. STAMP DUTY FOR AGREEMENTS

Sl	Category /type of agreement	Amount of stamp duty (e-stamp)		Remarks
		Existing	Proposed	
1	Cash credit agreement	Rs 200/-	Rs 200/-	
2	Bank guarantee	Rs 200/-	Rs 200/-	
3	Counter guarantee	Rs 200/-	Rs 200/-	
4	Third party mortgage agreement	Rs 200/-	Rs 200/-	
5	Housing loan agreement	Rs 200/-	Rs 200/-	
6	Agreement for bill discounting hundi	Rs 200/-	Rs 200/-	
7	Affidavit	Rs 20/-	Rs 20/-	
8	Jewel Appraiser agreement	Rs 200/-	Rs 200/-	
9	General Power of Attorney(GPA)	Rs 100/-	Rs 100/-	
10	Indemnity Bond	Rs 200/-	Rs 200/-	
11	GPA given to persons other than	Not	Rs 8/- for every	

	family members	specified	Rs 100/- of market value of the property	
12	Re-convince of mortgage property	Rs 100/-	Rs 100/-	

Note: Exempted category for stamp duty

1. SHG Loan 2. Education Loan 3. Agriculture Loans
4. Gold Loans (Non- Agri up to Rs 1,00,000/- only)

XI. INTER BRANCH ONLINE CASH DEPOSIT CHARGES

Sl	Period of Notice/Nature of Notice	Existing	Proposed	Remarks
1.	Up to Rs 50,000/-	No charges	No charges	
2.	Above Rs 50,000/- to Rs 5,00,000/-	Rs 25/-	Rs 25/-	
3.	Above Rs 5,00,000/-	Rs 100/-	Rs 150/-	

XII. E-STAMP SERVICE CHARGES

S	Particulars/E-stamp value	Existing	Proposed	Remarks
1	Rs 20/- to Rs 100/-	Rs 10/-	Rs 10/-	No change
2	Rs 101/- to Rs 5000/-	Rs 15/-	Rs 15/-	No change
3	Rs 5001/- and above	Nil	Nil	No change

XIII. POSTAL CHARGES/COURIER CHARGES

S	Particulars	Existing	Proposed	Remarks
1	Register proposed	Rs 25/-	Rs 30/-	
2	Speed Post	Rs 30/-	Rs 40/-	
4	Courier service	Rs 15/-	Actuals	

XIV. ABN CHARGES AND EP CHARGES

ದಾವಾ ಪಂಚಾಯ್ತಿ ಶುಲ್ಕದ ವಿವರಗಳು:-

ಆರ್ಥಿಕ ವಿವಾದಗಳು (Monetary Disputs)

ಕ್ರಮ ಸಂಖ್ಯೆ:	ಮೊತ್ತ	ದಾವಾ ಶುಲ್ಕ
1	ರೂ5000/-ರವರೆಗೆ	ರೂ300.00
2	ರೂ 5001 ರಿಂದ 25000.00ರವರೆಗೆ	ರೂ.500.00
3	ರೂ 25001ರಿಂದ 50000.00ರವರೆಗೆ	ರೂ.700.00
4	ರೂ 50001 ರಿಂದ 1.00ಲಕ್ಷದವರೆಗೆ	ರೂ.1000.00
5	ರೂ 1.00001ದಿಂದ 2.00ಲಕ್ಷದವರೆಗೆ	ರೂ.1300.00
6	ರೂ 2,00,001ರಿಂದ 5.00ಲಕ್ಷದವರೆಗೆ	ರೂ1500.00
7	ರೂ 5,00,001ರಿಂದ ಅದಕ್ಕಿಂತ ಮೇಲ್ಪಟ್ಟು	ರೂ.2000.00

ಆರ್ಥಿಕೇತರ ಅಥವಾ ಇತರೆ ವಿವಾದಗಳು (Non -Monetary Disputs)

ಕ್ರಮ	ವಿವರ	ಮೊತ್ತ
1	ಜಿಲ್ಲಾ ಮಟ್ಟದ ಆಡಳಿತ ವ್ಯಾಪ್ತಿ ಇರುವ ಸಹಕಾರ ಬ್ಯಾಂಕುಗಳಿಗೆ	ರೂ 500.00
2	ಜಿಲ್ಲಾ ಮಟ್ಟಕ್ಕಿಂತ ಮೇಲ್ಪಟ್ಟು ವಿಭಾಗ ಮಟ್ಟದ ಒಳಗೆ ಇರುವ ಸಹಕಾರ ಬ್ಯಾಂಕುಗಳಿಗೆ	ರೂ.700.00

3	ವಿಭಾಗಮಟ್ಟಕ್ಕಿಂತ ಮೇಲ್ಪಟ್ಟು ಮತ್ತು ರಾಜ್ಯದ ವ್ಯಾಪ್ತಿ ಇರುವ ಸಹಕಾರ ಬ್ಯಾಂಕುಗಳಿಗೆ	ರೂ.800.00
---	---	-----------

ವಿವರ	ಗರಿಷ್ಠ ಮೊತ್ತಕ್ಕೆ ಅನ್ವಯವಾಗುವ ಶುಲ್ಕ
1ನೇ ಹಂತ ರೂ 25000ರವರೆಗೆ	3%
2ನೇ ಹಂತ ಹೆಚ್ಚುವರಿ 25000ದಿಂದ ರೂ.50,000	2.5%
3ನೇ ಹಂತ 50000 ದಿಂದ ರೂ.1,00,000 ರವರೆಗೆ	2%
4ನೇ ಹಂತ 100000 ದಿಂದ ರೂ.2,00,000 ರವರೆಗೆ	1.5%
5ನೇ ಹಂತ 2,00,000 ಮೇಲ್ಪಟ್ಟು	1%

XV. LEGAL SCRUTINY CHARGES - ADVOCATE FEE AND PANEL VALUER CHARGES

Sl	Particulars	Existing	Proposed	Remarks
1	Advocate Fee for legal scrutiny report of documents of loans and advances	Actual fees maximum of Rs 2500/-	Actual fees maximum of Rs 2500/-	
2	Panel Valuer for valuation of properties of borrowers offered as a security to loan.	Actual fees maximum of Rs 2500/-	Actual fees maximum of Rs 2500/-	