

S. No.	Particulars	APCOB Service charges w.e.f 01 st August 2024 (In Rs.)
1.	Minimum Balance	
	Current Account	Rs. 2000/- As prescribed by the Bank from time to time Method: Average Monthly Balance
	SB A/c. without cheque book facility	Rs. 500.00 and '0' when permitted by HO Method: Average Monthly Balance
	SB A/c. with cheque book facility	Rs.1000.00 Method: Average Monthly Balance
	For pensioners (irrespective of facility with cheque book or without cheque book)	Rs. 0.00
2.	Incidental Charges (For not maintaining minimum balance)	
	Current Account	Rs. 150 + GST as per average balance method Application – Quarterly Basis
	SB without cheque book facility.	Rs 50/- + GST as per average balance method Application – Quarterly basis
	SB with cheque book facility	Rs. 100/- + GST as per average balance method Application – Quarterly basis
3.	Closure of Accounts	
	Savings (Before one year from date of opening of account)	Rs. 100/- + GST
	Current (Before one year from date of opening of account)	Rs. 200/- + GST
	Surrender of unused cheque leaves (if the cheque leaves are more than the 50% of the Book)	Rs.3.00 + GST per leaf (To be collected manually)
4.	MICR Cheques (At the time of issue of MICR cheque book)	
	For SB a/c with cheque book facility	30 free Leaves and Rs.3.00 + GST per cheque leaf thereafter.
	For C/A	a) For Individuals - 25 free leaves and Rs.5 /- + GST per cheque leaf thereafter. b) For Corporate A/c 's - 100 free leaves and Rs.5/- + GST per cheque leaf thereafter.

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5.	Recording of stop payment instructions		
	Per instrument	Rs.50 + GST per instrument up to 3 leaves. Range of cheques: per instrument Rs.200+GST	
6.	ECS Facility		
	ECS return (Both credit/debit return)	SB: Rs.500+GST C/A: Rs.500+GST	
7.	Bankers Cheque/Pay order		
	Issuing of Bankers cheque/pay order	Up to Rs.50,000/-	Rs.100 /- + GST
		From Rs.50,001/- to Rs.5,00,000/-	Rs.500/- + GST
		From 5,00,001/- to 10,00,000/-	Rs.1000/- + GST
		From 10,00,001/- to Rs 25,00,000/-	Rs.2500/- + GST
		Above Rs 25,00,000/-	Rs.3000/- + GST
(BCs/POs for amount of Rs. 50,000/- and above can be issued only by debit to the account of the remitter)			
	Cancellation of P.Os/B.C (per instrument)	Rs. 75+GST	
	Issue of Duplicate P.Os/B.C (Per instrument)	Rs. 75+GST	
	Revalidation of Duplicate P.Os/B.C (Per instrument)	Rs. 75+GST	
8.	NEFT/RTGS		
	NEFT(offline)	Up to Rs.10,000	Rs. 2.00 + GST
		From Rs.10,001 to Rs. 1 lakh	Rs. 4.00 + GST
		Above Rs. 1 lakh to Rs 2.00 Lakh	Rs. 12.00 + GST
		Above Rs. 2.00 lakh	Rs. 20.00 + GST
	RTGS(offline)	From Rs.2.00 lakh to Rs. 5 lakh	Rs. 20.00 + GST
		Above Rs. 5.00 lakh	Rs. 40.00 + GST

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9.	ATM/Debit Cards	
	New/Duplicate Card	Rs.150+GST (excluding for young champion accounts)
	Annual Fee	Rs.100+GST
10.	Issue of Duplicate Passbook/Statement	
	Per statement / pass book with latest balance only	Rs.25/- + GST
	Charges for previous entries (if required) (Per folio)	Rs.50/- + GST
11.	Cheques return unpaid	
	For SB/ C A/c./CC/OD Cheques	Rs. 500/-+GST per cheque + postage if any.
	Sealed cover	Rs. 200/- GST per packet/cover p.a or part thereof
12.	Others	
	ABB charges	Payment/withdrawal at Non-base Branch (ABB) by Account Holder: Charges Applicable are of Rs.2/- + GST per Rs.1000/- on DEPOSIT cash transactions and allowing only Rs.50,000/- for WITHDRAWAL cash transactions with the same charges
	Issuance of balance certificate	Rs.100.00+GST
	Signature verification	Rs.50+GST per instance /attestation on each occasion
	SMS Alerts	Rs.25.00 + GST per (Quarterly)
	Penal charges for delayed payment of installments inRD Accounts	Rs.1/- + GST for installment of Rs.100/- per month in multiples thereof irrespective of period of deposit
	Issue of Duplicate Memorandum of Gold Ornaments / Duplicate Term Deposit Receipt	Rs.100.00+GST against indemnity Bond by a/c holder
	Enquiries About Old Records/statements (Formore than 12 months)	For each item of 10 pages - Rs.100.00+GST per item and in multiples thereof.
	Postage Tariff	Actuals as per P&T or courier service provider

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	Locker rent overdue charges		1 st quarter	10 % of the Annual rent to be recovered in addition to Locker Rent
			2 nd quarter	20 % of the Annual rent to be recovered in addition to Locker Rent
			3 rd quarter	30 % of the Annual rent to be recovered in addition to Locker Rent
			1 year	40 % of the Annual rent to be recovered in addition to Locker Rent
	Setting up of standing instructions	Rs. 50/- + GST (Exclusive for repayments/ installments, RD installments, Locker rent collection and other purposes within the bank)		
	Failed standing instructions	Rs. 250/- + GST		
	Copy of cheque	Rs. 150/- + GST		
	Allowing operations through Power of Attorney/Mandate	Rs.500+GST per individual		
	One time NACH Mandate authorization	Rs. 50/- + GST		
	Failed Mandate	Rs. 250/- + GST		

Other Charges

CC & OD A/Cs (Before one year from date of opening of account)	Rs.200+GST
Gold Loan Closure Charges (Before one month from date of opening of account) applicable for the loans sanctioned w.e.f. 01.01.2023	Rs. 100+GST
BBPS	@1% of the total bill amount plus applicable GST, subject to a min. of Rs.5/- + GST and a max. of Rs.50/- + GST to walk-in and existing customers
Loan Notice Charges	
Retail Loans	1st Notice - Rs. 150/-+GST 2nd Notice – Rs. 250/-+GST 3rd Notice - Rs. 300/-+GST.
Gold Loans	1st Notice - Rs. 30/-+GST 2nd & 3rd Notices - Rs .75/-+GST

Service charges are exempted for Staff, sale officer