

<b>S. No.</b>	<b>Particulars</b>	<b>APCOB existing service charges w.e.f 1<sup>st</sup> January, 2020 (In Rs.)</b>	<b>APCOB proposed service charges w.e.f 1<sup>st</sup> April 2023. (In Rs.)</b>
<b>1.</b>	<b>Minimum Balance</b>		
	Current Account	Rs. 2000 As prescribed by the Bank from time to time	Rs. 2000/- As prescribed by the Bank from time to time Method: Average Monthly Balance
	SB A/c. without cheque book facility	Rs. 500 without cheque book, and '0' when permitted by HO	Rs. 500.00 and '0' when permitted by HO Method: Average Monthly Balance
	SB A/c. with cheque book facility	Rs.1000	Rs.1000.00 Method: Average Monthly Balance
	For pensioners the (irrespective of facility with cheque book or without cheque book)	Rs.100 for pensioners	Rs. 0.00
<b>2.</b>	<b>Incidental Charges(For not maintaining minimum balance)</b>		
	Current Account	Rs. 300 +GST per half year	Rs. 150 + GST as per average balance method Application – Quarterly Basis
	SB without cheque book facility.	Rs.0.00	Rs 50/- + GST as per average balance method Application –Quarterly basis
	SB with cheque book facility	Rs. 10/- + GST per occasion	Rs. 100/- + GST as per average balance method Application –Quarterly basis
<b>3</b>	<b>Charges on inoperative Accounts</b>		
	No charges if minimum balance is maintained	SB: Rs.75.00/-p.a.+GST +postal charges if any. If the balance is less than Rs.50/-, the account will be closed and advised to the customer at the last known address to the Bank.	Discontinued
		CA A/c - Rs.150.00/- p.a.+GST+ postal charges if any. If the balance is less than Rs.200/-, the account will be closed and advised to the customer to the address last known to the Bank.	
<b>4</b>	<b>Closure of Accounts</b>		

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	Savings(Before one year from date of opening of account)	Rs. 100/- + GST	Rs. 100/- + GST
	Current(Before one year from date of opening of account)	Rs. 200/- + GST	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	Rs.3.00+GST per leaf (To be collected manually)
<b>5.</b>	<b>MICR Cheques</b> (At the time of issue of MICR cheque book)		
	For SB a/c with cheque book facility	30 Leaves free per annum and Rs.3.00 + GST per cheque leaf thereafter	30 free Leaves and Rs.3.00 + GST per cheque leaf thereafter.
	For C/A	a) For Individuals - 25 Cheque leave free in a y ear and Rs.5/- + GST per cheque leaf thereafter. b) For Corporate A/c's - 100 leaves free in a ye arand Rs.5/- + GST per cheque leaf thereafter	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.
<b>6</b>	<b>Recording of stop payment instructions</b>		
	Per instrument	Rs.50+GST per instrument up to 3 leaves. Range of cheques: Rs.200+ GST	Rs.50+GST per instrument up to 3 leaves. Range of cheques: per instrument Rs.200+GST
<b>7</b>	<b>ECS Facility</b>		
	ECS return (Both credit/debit return)	SB: Rs.500+GST, C A/c. Rs.500+GST	SB: Rs.500+GST, C A/c. Rs.500+GST
<b>8</b>	<b>Bankers Cheque/Pay order</b>		
	Issuing of Bankers cheque/pay order	Up to Rs.1000/- Rs. 40.00 + GST Above Rs. 1000/- Rs. 1.6/- + GST per thousand or part thereof, Subject to a minimum of Rs. 50/- + GST And maximum of Rs. 10,000/- + GST	Upto Rs.5000/- - Rs. 45 + GST  From Rs 5001/- to Rs 20,000/- Rs.65/- + GST From Rs 20,001/- to r s 50,000/- Rs.80/- + GST  From Rs 50,001/- to r s 1,00,000/- Rs.120/- + GST  From Rs.1,00,001 to Rs.5,00,000/- Rs. 450/- +GST  From Rs.5,00,001 to Rs.10,00,000/- Rs. 900 +GST  From Rs10,00,001 to Rs.15,00,000/- Rs. 1350 +GST

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			From Rs.15,00,001 to Rs.20,00,000/- Rs. 1800 +GST  From Rs.20,00,001 to Rs.25,00,000/- Rs. 2250 +GST  From Rs.25,00,001 to Rs.30,00,000/- Rs. 2700 +GST  Above Rs.30,00,000/- 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	Rs. 75+GST														
	Issue of Duplicate P.Os/B.C (Per instrument)	Rs. 75+GST	Rs. 75+GST														
	Revalidation of Duplicate P.Os/B.C	Rs. 75+GST	Rs. 75+GST														
<b>9</b>	<b>Neft/RTGS</b>																
	NEFT(offline)	<table border="1"> <tr> <td>Upto Rs.10,000</td> <td>Rs. 1.60 + GST</td> </tr> <tr> <td>From Rs.10,001 to Rs. 1 lakh</td> <td>Rs. 4.00 + GST</td> </tr> <tr> <td>Above Rs. 1 lakh to Rs 2.00 Lakh</td> <td>Rs. 8.00 + GST</td> </tr> </table>	Upto Rs.10,000	Rs. 1.60 + GST	From Rs.10,001 to Rs. 1 lakh	Rs. 4.00 + GST	Above Rs. 1 lakh to Rs 2.00 Lakh	Rs. 8.00 + GST	<table border="1"> <tr> <td>Upto Rs.10,000</td> <td>Rs. 2.00 + GST</td> </tr> <tr> <td>From Rs.10,001 to Rs. 1 lakh</td> <td>Rs. 4.00 + GST</td> </tr> <tr> <td>Above Rs. 1 lakh to Rs 2.00 Lakh</td> <td>Rs. 12.00 + GST</td> </tr> <tr> <td>Above Rs. 2.00 lakh</td> <td>Rs. 20.00 + GST</td> </tr> </table>	Upto 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
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<b>10</b>	<b>ATM/Debit Cards</b>																
	New/ Duplicate Card	Rs.100+GST	Rs.150+GST														
	Annual Fee	Rs.100+GST	Rs.100+GST														

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<b>11</b>	<b>Issue of Duplicate Passbook/Statement</b>		
	Per statement / pass book with latest balance only.	Rs.25/- +GST	Rs.25/- +GST
	Charges for previous entries (if required) (Per folio)	Rs.50/- +GST	Rs.50/- +GST
<b>12</b>	<b>Cheques return unpaid</b>		
	For SB/ C A/c./CC/OD cheques	Rs. 500/-+GST per cheque+ postage if any.	Rs. 500/-+GST per cheque+ postage if any.
	Local Bills	Rs. 500/-+GST per cheque+ postage if any.	Discontinued
	Outstation Bills	Rs. 500/-+GST per cheque+ postage if any.	
<b>13</b>	<b>Service charges for local clearing (by clearing house from member banks)</b>		
	Clearing at MICR - CPCs	As presenting banker Rs.1.00 + GST As drawing bank Rs.1.50 + GST	Discontinued
	Cheque truncation	As presenting banker Rs. 0.50 + GST As drawing bank Rs.1.00 + GST	
<b>14</b>	<b>Cheque collection under speed clearing</b>		
	Upto and including Rs.1.00 lakh	Free	Discontinued
	Above Rs.1 lakh	Rs.150/- + GST	
<b>15</b>	<b>Inward Bills for collection</b>		
	Upto Rs. 5000/-	Rs.35/- + GST +Postage actuals	Discontinued
	Above Rs.5000/- upto Rs. 10000/-	Rs.50/- + GST +Postage actuals	
	Above Rs.10,000/-	Rs.6/- + GST per thousand or part thereof Min-Rs.100 + GST and Max Rs.12,500 + GST + out of pocket expenses	
<b>16</b>	<b>Collection of outstation cheques</b>		
	Upto Rs.5000/-	Rs.25/-+ GST +Postage actuals	Discontinued
	Above Rs.5000/- upto Rs. 10000/-	Rs.50/- + GST + Postage actuals	
	Above Rs.10,000/- upto Rs. 1.00 lakh	Rs.100/- + GST + Postage actuals	
	Above Rs.1.00 lakh/- upto Rs. 10.00 lakh/-	Rs.200/- + GST + Postage actuals	
	Above Rs.10 lakhs	actuals	
<b>17</b>	<b>Safe Custody Charges</b>		
	Sealed cover	Rs. 200/- GST per packet/cover p.a or part thereof	Rs. 200/- GST per packet/cover p.a or part thereof

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<b>18</b>	<b>Others</b>								
	Bills Purchase	85 Ps %+GST WITH A MINIMUM OF Rs.200/-+GST per instrument – interest need not be collected for 10 days from the date of purchase of cheque / DDs overdue int. 0.06% per day from the 11 <sup>th</sup> day onwards till the date of realization is to be collected..	Discontinued.						
	Issuance of balance certificate	Rs.100.00+GST	Rs.100.00+GST						
	Signature verification	Rs.50+GST per instance /attestation on each occasion.	Rs.50+GST per instance /attestation on each occasion.						
	SMS Alerts	Rs.25.00 + GST per Half-Year	Rs.25.00 + GST per (Quarterly)						
	Penal charges for delayed payment of installments in RD Accounts	Re.1/- + GST for installment of Rs.100/- per month in multiples thereof irrespective of period of deposit	Re.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	Rs.100.00+GST against indemnity Bond by a/c holder						
	Enquiries About Old Records/ statements (For more than 12 months)	For each item of 10 pages - Rs.100.00+GST per item and in multiples thereof.	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	Actuals as per P&T or courier service provider						
	Locker rent overdue charges	New Charge	<table border="1"> <tr> <td>1<sup>st</sup> quarter</td> <td>10 % of the Annual rent to be recovered in addition to Locker Rent</td> </tr> <tr> <td>2<sup>nd</sup> quarter</td> <td>20 % of the Annual rent to be recovered in addition to Locker Rent</td> </tr> <tr> <td>3<sup>rd</sup> quarter</td> <td>30 % of the Annual rent to be recovered in addition to Locker Rent</td> </tr> </table>	1 <sup>st</sup> quarter	10 % of the Annual rent to be recovered in addition to Locker Rent	2 <sup>nd</sup> quarter	20 % of the Annual rent to be recovered in addition to Locker Rent	3 <sup>rd</sup> quarter	30 % of the Annual rent to be recovered in addition to Locker Rent
1 <sup>st</sup> quarter	10 % of the Annual rent to be recovered in addition to Locker Rent								
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			1 year	40 % of the Annual rent to be recovered in addition to Locker Rent
	Setting up of standing instructions	New Charge	Rs. 50/- + GST	
	Failed standing instructions	New Charge	Rs. 250/- + GST	
	Copy of cheque	New Charge	Rs. 150/- + GST	
	Allowing operations through Power of Attorney/Mandate	New Charge	Rs.500+GST per individual	
	One time NACH Mandate authorization	New Charge	Rs. 50/- + GST	
	Failed Mandate	New Charge	Rs. 250/- + GST	

**Other Charges:**

CC & OD A/Cs( Before one year from date of opening of account)	Rs.200+GST	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	NIL	Rs. 100+GST
<b>Loan Notice Charges</b>		
Retail Loans	1st Notice - Rs.100/-+G ST, 2nd Notice - Rs.200/-+ GST, 3rd Notice - Rs.250/-+G ST	1st Notice - Rs. 150/-+GST. 2nd Notice – Rs. 250/-+GST. 3rd Notice - Rs. 300/-+GST.
Gold Loans	1st Notice - Rs.20/-+GS T 2nd & 3rd Notices - Rs. 50/-+GST	1st Notice - Rs. 30/-+GST 2nd & 3rd Notices - Rs .75/-+GST