

S. No.	Particulars	APCOB service charges w.e.f 17 <sup>th</sup> April 2024. (In Rs.)
1.	<b>Minimum Balance</b>	
	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 the (irrespective of facility with cheque book or without cheque book)	Rs. 0.00
2.	<b>Incidental Charges(For not maintaining minimum balance)</b>	
	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.	<b>Closure of Accounts</b>	
	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.	<b>MICR Cheques(At the time of issue of MICR cheque book)</b>	
	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.	<b>Recording of stop payment instructions</b>		
	Per instrument	Rs.50+GST per instrument up to 3 leaves. Range of cheques: per instrument Rs.200+GST	
6.	<b>ECS Facility</b>		
	ECS return (Both credit/debit return)	SB: Rs.500+GST, C A/c. Rs.500+GST	
7.	<b>Bankers Cheque/Pay order</b>		
	Issuing of Bankers cheque/pay order	Upto 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.	<b>Neft/RTGS</b>		
	NEFT(offline)	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
	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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<b>9.</b>	<b>ATM/Debit Cards</b>	
	New/ Duplicate Card	Rs.150+GST (excluding for young champion accounts.)
	Annual Fee	Rs.100+GST
<b>10.</b>	<b>Issue of Duplicate Passbook/Statement</b>	
	Per statement / pass book with latest balance only.	Rs.25/- +GST
	Charges for previous entries (if required) (Per folio)	Rs.50/- +GST
<b>11.</b>	<b>Cheques return unpaid</b>	
	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
<b>12.</b>	<b>Others</b>	
	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 in RD Accounts	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
	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.
	Postage Tariff	Actuals as per P&T or courier service provider

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	Locker rent overdue charges	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 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/ instalments, RD instalments, 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
<b>Loan Notice Charges</b>	
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**