

SCHEDULED CHARGES & RATES			
<b>1. Lockers</b>			
<b>Type of Locker</b>	<b>1 year</b>	<b>2 years</b>	<b>3 years</b>
a. Small	₹ 600 + GST	₹ 600 + 5% + GST	₹ 600 + 10% + GST
b. Medium	₹ 1000 + GST	₹ 1000 + 5% + GST	₹ 1000 + 10% + GST
c. Big	₹ 1500 + GST	₹ 1500 + 5% + GST	₹ 1500 + 10% + GST
<b>2. Rupaya Debit Cards</b>	150 ( Inclusive of GST )		
<b>3. Drafts/TT/MT</b>			
a. Issue	Upto ₹ 1000	₹ 10 + GST	
	₹ 1000 to ₹ 5000	₹ 20 + GST	
	₹ 5001 to ₹ 10000	₹ 30 + GST	
	₹ 10001 to ₹ 20000	₹ 40 + GST	
	₹ 20000 and Above	₹ 3 Per 1000 + GST	
b. Cancellation	25 + GST		
<b>4. NEFT Money Transfer</b>	<b>Inward = Free</b>	<b>Outward</b>	
		Upto ₹ 99,999	₹ 05 + GST
		₹ 1 Lakh to ₹ 1,99,999	₹ 15 + GST
		₹ 2 Lakh to ₹ 4,99,999	₹ 25 + GST
		Above ₹ 5 Lakh	₹ 50 + GST
<b>5. RTGS Money Transfer</b>	<b>Inward = Free</b>	<b>Outward</b>	
		₹ 2 Lakh to 5 Lakh	₹ 25 + GST
		Above ₹ 5 Lakh	₹ 50 + GST
<b>6. Cheque Return charges</b>	<b>Outward Returns</b>	<b>Inward Returns</b>	
a. For Savings Accounts	₹ 150	₹ 500	
b. For Current, Overdraft Cash Credit A/C	₹ 150	₹ 500	
c. Dishonour of local bills & Cheques	₹ 150	₹ 500	
<b>7. Cheque Book Issue</b>	₹ 2 + GST		
<b>8. No Dues Certificate</b>	Nil		
<b>9. Savings Bank A/c - MINIMUM BALANCE</b>			
a. With cheque book facility			₹ 1000
b. Without cheque book facility			₹ 200
<b>10. Savings Bank A/c - RATE OF INTEREST</b>			3%
<b>11. Term Deposits</b>			
a. Fixed Deposits	<b>Rate of Interest</b>		
15 to 30 Days	3.5%		
31 to 90 Days	4.5%		
91 to 180 Days	5%		
181 to 365 Days	6%		
366 to 730 Days	6.50%		
2 Years 1 Day to 3 Years	6.75%		
3 Years to 5 years and above	6.50%		
b. Recurring Deposits			
12 Months	6%		
13 Months to 24 Months	6.50%		
25 Months to 36 Months	6.75%		
37 Months and above	6.50%		
<b>Senior Citizens - 1 Year 1 Day to 2 Years</b>	7%		
<b>12. LOANS</b>			<b>RATE OF INTEREST</b>
a. Vehicle Loan	14%		
b. Education Loan ( Secured )	13%		
c. Education Loan ( Unsecured )	15.50%		
d. Business Loan ( Secured )	12.50%		
e. Business Loan ( Unsecured )	19.75%		
f. Guardian Nest Credit ( Housing )	12%		
g. Guardian Secure Credit ( Mortgage )	14.50%		
h. Secured Salary Loan	15.50%		
i. Personal Loan	19.75%		
j. Gold Loan	12%		
k. Micro Loan	19.75%		
* Terms & Conditions - Transaction Charges may vary from time to time			