

THE RADDI SAHAKARA BANK NIYAMITHA, DHARWAD

Head office: Bank Road, Dharwad-580001

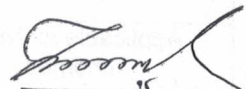
Revised Service Charges Approved in the BOD's Meeting Date:07/03/2026



Particulars	Existing Service Charges (wef: 12/10/2021)	Revised Charges wef: 07/03/2026
Minimum Balance		
Savings Account minimum balance to be maintained	Without cheque book Rs.500/-	No changes
	With cheque book Rs.1000/-	
Current Account Minimum Balance to be maintained	Rs.5000/-	No changes
DEMAND DRAFTS		
Demand Draft-Issue	Rs. 1.50 per Rs. 1000/- (Min.Charges Rs.20)	No changes
Demand Draft cancellation	Rs.50+GST	-NIL-
Demand Draft Duplicate	Rs.50+GST	Rs.100+GST
Demand Draft Revalidation	Rs.50+GST	No changes
PAY ORDERS		
Pay Order issue	Applicable as DD issuance	No change
Pay Order cancellation	Rs.50+GST	-NIL-
Pay Order Duplicate	Rs.50+GST	Rs.100+GST
Pay Order Revalidation	Rs.50+GST	No changes
CHEQUE BOOK CHARGES		
Savings Accounts	Rs.2 per cheque leaf+GST	No changes
Current Accounts	Rs. 1 per cheque leaf +GST	No changes
CCL/ODL Accounts	NIL	No changes
SB Cheque Return Charges Inward	Rs. 100+Postage+GST	Rs. 100+GST
SB Cheque Return Charges Outward	Rs. 100+Postage+GST	Only Postage
CD/CCL/ODL Accounts Cheque Return Charges In/Out ward	Rs. 150+Postage+GST	Rs. 150+GST
Collection of In/Out Station cheques	Rs.100.00+GST/Max.Rs.500+Postage Rs. 50.00+GST	-NIL-
Account Statements/Pass Book		
Account Statement (First time)	NIL	No changes
Issue of Duplicate statement	Rs. 50+GST	No changes
Issue of Duplicate Passbook	Rs. 50+GST	No changes
A/C closing & NDC		
SB/CD Account Closing Charges	Rs.200+GST	No Changes
No Dues Certificate(NDC)	Rs.50+GST	No changes
Loan Application Charges		
Personal Surety Loan	Rs.100+GST	No Changes
MRL/HSL(11,94,95,96)/HPL/CCL	Rs.200+GST	No Changes
Ware House Loan Charges	Upto 5 lakhs Rs.500+GST+ Monthly NERL Charges(Central Warehousing)	No changes
	Rs. 5 lakhs to Rs.10 lakhs- Rs.1000+GST+Monthly NERL Charges (Central warehousing)	No changes
	Above Rs. 10 lakhs- Rs.1500+GST+Monthly NERL Charges (Central Warehousing)	No changes
RTGS/NEFT Charges		
NEFT Up Rs. 10,000/-	Up to Rs. 2 lakhs Rs.25+GST	RS.2.50+GST
Above Rs. 10,000/- up to Rs.1.00 lakh	Up to Rs. 2 lakhs Rs.25+GST	Rs.5+GST
Above 1 lakh & up to Rs.2 lakhs	Up to Rs. 2 lakhs Rs.25+GST	Rs.15+GST
IMPS outward	New	Applicable as NEFT charges



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For above Rs.2 lakhs up to 5 lakhs (neft mode)	Above Rs. 2 lakhs Rs.50+GST	Rs.25+GST
For above Rs.5 lakhs (neft mode)	Above Rs. 2 lakhs Rs.50+GST	Rs.50+GST
RTGS		
Rs.2 lakhs to Rs. 5 lakhs	Above Rs. 2 lakhs Rs.50+GST	Rs.25+GST
Above Rs.5 lakhs	Above Rs. 2 lakhs Rs.50+GST	Rs.50+GST
Cheque Discounting Not Exceeding Rs.5000.00		
Outstation Cheque Up to Rs.1000	Rs.100+Postage+GST	No Changes
Outstation Cheque Above Rs.1000	Rs.150+Postage+GST	No Changes
Local Cheque up to Rs. 1000	Rs.50+Postage+GST	No Changes
Local Cheque Above Rs.1000	Rs.100+Postage+GST	No Changes
ATM/Account Maintenance Charges		
ATM Card Annual fees	New-Yearly	Rs. 50+GST
ATM Personalised WIFI cards	New-Once	Rs100+GST
ATM replacement	New-On replacement	Rs.100+GST
ATM duplicate card	New-On issuance	Rs.200+GST
ATM fees beyond free limit	New-over the free limit transaction	Rs15+GST Per transaction
Account Maintenance charges	New-Yearly	Rs.50+GST
Account minimum balance charges on not maintaining Average monthly balance	New - Monthly	Rs.10+GST
Locker related		
Locker rent	As per board approved rates sent to branches	No changes
Locker rent delayed	New	Rs.10+GST per Rs.500/-
Other Charges		
SMS Charges	New	Rs.30+GST Yearly
Legal opinion charges	Loan up to One lakh Rs.750 Above one lakh Rs. 1000	No change
Valuation charges	Up to 5 lakhs Rs. 750 Above 5 lakhs Rs. 1000	No change
Verification Fee	CCL Loans 0.30% maximum Rs.30,000/-+GST	No change
	All other loans 0.75% maximum Rs..30,000/-+GST	No change
Gold Insurance charges	Up to Rs. 2 lakhs Insurance is 0.30%+GST and above Rs. 2 lakhs is NIL	No change
Any account closing before 12 months	NIL	Rs.200+GST
Duplicate TDS certificate	NIL	Rs.100+GST
Penal charges	Existing @2% on over due loan amount	No change
Stock statement	New-On loans	Up to Rs. 10 lakhs Rs.250+GST per month Above Rs.10 lakhs up to Rs.50 lakhs Rs. 500+GST Per month. Above Rs. 50 lakhs Rs. 1000+GST Per month.
Financial statement submission delay	New- Monthly	Rs.500+GST Per month
Loan documentation delayed	New-Once at the time of submission of documents	Rs.1000+GST Once


Deputy General Manager (Accounts)


Chief Executive Officer