



SCHEDULE OF CHARGES –BusiMoni OD
Effect from 1st June 2023

PARTICULARS		CHARGES
Sr No		
1	Processing Fees	Up to 1 lakh - Rs 1,000 Above 1 lakh - Rs 1,500
2	Renewal Fees	Up to 1 lakh - Rs 1,000 Above 1 lakh - Rs 1,500
3	Pre-Closure Fees	2% on the Sanctioned Overdraft Limit
4	Free Cheque Books per quarter	50 cheque leaves (2 Cheque books)
5	Additional Cheque book cost	Rs. 75 per cheque book (25 leaves/book)
6	Branch Cash Deposit Limit (Free)	2.5 times of the overdraft limit approved
4	Cash Deposit at Branch - Charges beyond Free Limit	Rs. 3 / 1000
5	DD issuance – Up to Rs. 2,000	Rs.75
6	DD issuance – Rs. 2,001-Rs.10,000	Rs.100
7	DD issuance charges - Above Rs.10,000	Rs.3/1,000 or part there of
8	Issuance of duplicate DD	Rs.150
9	Cancellation of DD	Rs.150
10	Revalidation of DD	Rs.150
11	Cheque return charges due to insufficient Funds	First 2 return: Rs.300/ Return From 3rd onwards: Rs.750/ Return
12	Cheque return charges due to technical Reasons	Rs.200
13	Outward clearing cheque return charges	Rs.200
14	NEFT Inward / Outward	Free
15	RTGS Inward / Outward	Free
16	IMPS Inward / Outward	Free
17	NACH debit charges	Free
18	NACH debit return charges	Rs. 100
19	NACH credit charges	Nil
20	NACH Credit return charges	Nil
21	NACH Mandate charges	50
22	e-statement	Free

23	Physical statement	Monthly:20/- per month Quarterly:25/- per quarter Half yearly: 30/- per half year Yearly: 35/- per year
24	Duplicate/ Adhoc account statement	Rs.100
25	SMS alert facility (Per quarter)	Nil
26	Photo / signature attestation	Rs. 100
27	Address confirmation	Rs. 100
28	Balance confirmation certificate	Rs. 100
29	Stop payment instructions per cheque	Rs. 100
30	Stop payment instructions per cheque series	Rs. 200
31	Standing instructions	Nil
32	Charges for Non-utilizing the Overdraft account	Rs. 500
33	Cash withdrawal limit at branch (number of transactions) (monthly)	100
34	Charges beyond withdrawal limit (number of transactions)	Rs. 10 / transaction
*Charges will be applicable across all channels. Individual limits of channels (if any) would prevail. *All the above charges are exclusive of goods and service tax (GST) and shall attract GST at the time of levying of charges.		