

Service Charges and fees has been revised by the Board of Directors during its meeting held on 24/08/2023. The revised charges are applicable w.e.f. 01/09/2023.

Particulars	Wardhaman Bank
<u>Clearing :-</u>	
Cheque Returned Charges	
Inward (MICR)	Rs. 200/-
Outward (MICR)	Rs. 200/-
ECS Debit Return	Rs. 200/-
<u>Deposits :-</u>	
Issue of Duplicate Pass Book	
Savings Bank A/c & Recurring Deposit A/c	Rs.50/-
Current A/c (Printing Per Page SB & CA)	
Issue of Duplicate Statement	Rs.10/- per page
Issue of Loose Cheque	Rs.2/- per leaf
Account Closing Charges	
Savings A/c	Nil
Current A/c-For closure within 6 months from the date of opening	Rs.300/-
For Closure after 6 months from the date of opening	Rs.200/-
Minimum Balance Charges	
Savings A/c	--
Current A/c	Rs.50/- per month
Issue of Duplicate FDR/Share Certificate	Rs.50/- per Certificate
Charges of Non Operating Accounts	
Savings Accounts (Not operated for more than 2 Years)	Rs.50/- half yearly
Current Account	Rs.50/- half yearly

General :-	
Yearly A/c Maintainance Charges	
Savings A/c	Nil
Current A/c	50 paise per transaction (Minimum Rs. 100/- Half
Half Yearly Incidental Charges	
Cash Credit	50 paise per transaction (Minimum Rs. 100/- Half
Term Loan	Nil
Miscellaneous	
Balance Certificate	Nil
Interest Certificate	Nil
Photo Attestation	Rs.50/-
Signature Attestation	Rs.50/-
Issue of MICR Cheque Book	
10 Pages	Rs.3/- per cheque
20 Pages	Rs.3/- per cheque
25 Pages	Rs.3/- per cheque
50 Pages	Rs.3/- per cheque
100 Pages	Rs.3/- per cheque
Cash Handling Charges	Nil
Issue of Solvency Certificate	
Upto Rs. 5 Lac	Min. Rs.500/- and Rs.100/-
Above 5 Lacs	per lac after that
Collection of Outstation Bills & Cheques	Rs.1.50 per Thousand (Min.50/-) Postage Extra
Inward Bills Recd. for Collection & Outward Bills sent for collection	Rs.1.50 per Thousand (Min.100/-) postage extra
Cheque Stop Payment Charges	
Inward (MICR)	Rs.100/-
Commission for Pay Orders	From A/c - Min. Rs.0.50/- per Thousand/Thr. Cash - Min. Rs.0.75/- per Thousand (Minimum Rs. 15/- per thousand)

Issue of Duplicate Pay Order	Rs. 25/- per PO.
Cancellation of Drafts/PO	Rs. 25/- per PO/DD.
Revalidation of Drafts/PO	Nil
Loans :-	
Half Yearly Service Charges (Half Yearly Godown Inspection)	Rs.100/-upto 2.50 Lacs Half Rs.200/-above 2.50 Lacs Rs.500/-above 25 Lacs Half
Penalty for Late/Non submission of Stock Statement/Debtors List	2% p.a
Loan Processing Fee	
For New/Additional/Adhoc/Enhancement in Limit	Upto 10 Lac 1% & above 10 Lacs 0.5%
Renewal of Loans 171/195	0.25% + 18% GST Max.Rs.50,000/- in every years
No Due Certificate	Nil
Loan Form Charges	
Loan Upto Rs.2 Lacs	Rs.50/-
Loan above Rs.2 Lacs	
VAT/TDS/Income Tax Payment Charges	Up to Rs. 1 Lac Rs. - 25.00 From Rs. 1 Lac to Rs. 5 Lac - Rs.100.00 Above Rs. 5 Lac -Rs.150.00
RTGS/NEFT Charges	
NEFT upto Rs.1 lac	Rs.10.00
NEFT from Rs.1 Lac to Rs.2 Lac	Rs.20.00
RTGS from Rs. 2 lac to Rs. 5 lac	Rs.30.00
RTGS above Rs. 5 Lac	Rs.60.00
SMS Charges	Rs. 10/- per quarter
ATM Card Issue Charges	
Saving Account	Rs.118.00 Yearly
Current Account	Rs.118.00 Yearly
Issue of Duplicate ATM Pin	Rs. 50.00
Internet Banking / Mobile Banking Registration	
Saving	Rs. 100.00
Current/OD/CC	Rs. 100.00

Cheque Returned Charges		
Inward (MICR)	Rs. 200/-	
Outward (MICR)	Rs. 200/-	
ECS Debit Return	Rs. 200/-	
Account Closing Charges		
Savings A/c-For closure within 6 months from the date of opening	100/-	
Current A/c-For closure within 6 months from the date of opening	Rs.300/-	
For Closure after 6 months from the date	Rs.200/-	
Yearly A/c Maintenance Charges		
Savings A/c	Nil	
Current A/c	50 paise per transaction (Minimum Rs. 100/- Half Yearly)	
Half Yearly Incidental Charges		
Cash Credit	50 paise per transaction (Minimum Rs. 100/- Half Yearly)	
Issue of MICR Cheque Book		
10 Pages	Rs.3/- per cheque	
20 Pages	Rs.3/- per cheque	
25 Pages	Rs.3/- per cheque	
50 Pages	Rs.3/- per cheque	
100 Pages	Rs.3/- per cheque	
Cheque Stop Payment Charges		
Inward (MICR)	Rs.100/-	
Renewal of Loans 171/195	0.25% +18% GST Max.Rs.50,000/- in every years	
SMS Charges	Rs. 10/- per quarter	
ATM Card Issue Charges		
Saving Account	Rs.118.00 Yearly	
Current Account	Rs.118.00 Yearly	
Issue of Duplicate ATM Pin	Rs. 50.00	
Mobile Banking Imps Charge Charges		
IMPS bellow Charges Details		
Low Range	High Range	Charges
1.00	25000.00	5/- Gst
25001.00	100000.00	10/- Gst
100001.00	500000.00	15/- Gst