



Schedule of Revised Service Charges w.e.f. : 02-07-2026

Particular	Revised Charges * w.e.f. 02.07.2026
Inward Cheque Return Charge	150/- +GST
Outward Cheque Return Charge	50/-+GST
Stop Payment Charge	1 Instrument Rs.100/- +GST Above 1 Instrument Rs.300/- +GST (Fix)
ECS Mandate Charge	150/- +GST
ECS Return Charge	150/- +GST
Current A/c Folio Charge	150/- (Half Yearly)
Signature Verification Charge	100/- +GST
Duplicate Passbook	50/- +GST
Request for change of Mobile number/ E mail Address	At the time of Opening account : First time : NIL Further Change : 50 + Gst Per Instance
Cash Handling Charge	No charges up to 1000 pieces. Above 1000 pieces @ Rs.10/-+ GST per 100 pieces or part thereof Max 10,000/-
Account Close Charge	<u>Savings A/c</u> Closed within 1 Year- 100/ +GST After 1 Year – Nil <u>Current A/c</u> Closed within 1 Year- 200/ +GST After 1 Year – 100/- +GST
Quarterly Average Balance Non Maintenance Charges	<u>Current A/c -</u> Below Average Bal.Quarterly Rs.5000/- the charges will be deduct Rs.150/- +GST (Proportionate on Shortfall Balance) <u>Saving Bank A/c (Cheque Book) -</u> Below Average Bal.Quarterly Rs.1000/- the charges will be deduct Rs.150/- +GST (Proportionate on Shortfall Balance) <u>Saving Bank A/c (W/O Cheque Book)-</u> Below Average Bal.Quarterly Rs.500/- the charges will be deduct Rs.150/- +GST (Proportionate on Shortfall Balance) <u>Saving Bank A/c (Small / BSBDA) - Free</u>
Cheque Book Charge Per leaves	Rs. 2.50 +GST
SMS CHARGE	<u>Current / Savings /CC/ HY/SOD/FO/</u> 0.20 Paise Per SMS

BRANCHES :

MAVDI PLOT BRANCH	: Om Complax, Mavdi Main Road, Anand Bunglow Chowk, Rajkot-360 004. Ph. 2380500
PANCHVATI BRANCH	: Prerna Complex, Panchvati Society Main Road, (Amin Marg), Rajkot-360 002. Ph. 2432500
NANA MAVA BRANCH	: Nana Mava Road, Near Nana Mava Circle, Rajkot-360 004. Ph. 2331272
KALAWAD ROAD BRANCH	: "The Emporia", First Floor, A.G. Chowk, Kalawad Road, Rajkot-360 005. Ph. 2562505
MADHAPAR BRANCH	: Plot No. 68-69-70, First Floor, Near Madhapar Bus Stand, Madhapar-360 006. Ph. 2488500
SPEEDWELL BRANCH	: "Shivanta" Shop No.06-07, Opp.Snidhya 253, 80 Feet Road, Nr.Speedwell Party Plot, Rajkot. Ph. 2990217



Cash withdrawal Charge (Daily Limit)	Current A/c - Daily Cash withdrawal Limit Rs.1000000/ No charge Above 1000000/ per lac Rs30/ + GST(Prorata) Saving Bank A/c Daily Cash withdrawal Limit Rs.500000/ No charge Above 500000/ per lac Rs30/ + GST(Prorata) C.C./HY /S.O.D/SO/FO A/C - Daily Cash withdrawal Limit Rs.2000000/ No charge Above 2000000/ per lac Rs30/ + GST(Prorata)
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Locker Related

Locker Break-open Charge	Actual + 500/- +GST
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ATM Related

Issue of New ATM Card	Free
ATM Card annual fees	100/- +GST
Card Replacement / Block charge	150/- +GST
Pin Replacement charge	50/- +GST
ATM Transaction Charges	Onus Transation (Dharati Bank's ATM) All Transaction Free Issuer Transation (Other Bank) Up to 5 Transaction : Free After 5 Transaction : 8.26 (Non-Finacial) After 5 Transaction : 22.42 (Finacial)

Loan Related

Loan Pre-Penlaty Charge	3 % (In case of Switch Over) 2 % (Paid By Borrowers) Housing Loan – Nil
Loan Inspection Fee/ Proccesing Fee	0.80 % of Loan amount
CC/OD/HY Renewal Fee	0.45 % of Loan amount
Delay Stock Statement Charge	100/- + GST
(Dy. Manager (Loans) / G.M. is hereby authorised to negotiated above charge according to the profile of borrower.	

* (GST EXTRA)

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