



Service Charges for Operational Activities

SR.NO.		NATURE OF CHARGES	SERVICE CHARGES EXCLUSIVE OF GST
1.		Cheque Book issuance Charges	
	a)	Savings Bank Account	First Cheque book of 15 Leaves free thereafter ₹. 2/- Per leaf
	b)	CA/CC/CCF/OD Loan Account	₹. 3/- Per leaf
2.	a)	NEFT Charges	Upto ₹. 2,00,000/- : ₹. 10/-Per Transaction
	b)	RTGS Charges	Above ₹. 200,000 but Less than ₹. 500,000 : ₹. 35/- Per Transaction above ₹. 5,00,000/- : ₹. 70/- Per Transaction
3.	a)	Issuance of Draft/Pay Order	
	i)	IDBI/ Other Bank Draft	₹. 2.50 Per 1000/- Minimum ₹. 25/-
	ii)	Pay Order	₹ 2.50 Per 1000/- Minimum ₹ 25/-
4.		Stop Payments of Cheques	
	a)	Saving Bank Account	₹. 100/- Per instrument
	b)	CA/CC/CCF/OD Loan Account	₹. 250/- Per instrument
5.		Cancellation /Revalidation of Pay Order	Upto ₹. 2000/- : ₹. 25/- Above ₹. 2000/- to Upto ₹. 5000/- : ₹ 50/- Above ₹. 5000/- : ₹. 100/-
6.		Inward / Outward Cheque Return Charges & ECS Inward/ Outward Return	
	a)	Savings Bank Account	₹. 300/- Per Instrument
	b)	CA/CC/CCF/OD Loan Account	₹. 300/- Per Instrument
7.	a)	Duplicate Pass Book	₹. 200/- with latest 10 entries
	b)	Duplicate FDR	₹. 250/- Per Receipt
	c)	Duplicate Share Certificate	₹. 250/- Per Receipt
8.		Duplicate Statement	
		Current/CC/CCF/OD Account	₹. 50/- Per page
9.		Status Report/Confidential Report	₹. 250/- Per Report / Certificate
10.		Verification of Signature/Photo/Statement	₹. 250/- Per Certification
11.		No Due Certificate	First NOC issued on Closer of Loan account free Thereafter ₹. 100/- Per Certificate
12.		Account Service Charges	
	a)	CA/CCF	₹. 50/- Quarterly
	b)	CC/OD	₹. 100/- Quarterly
13.		Interest Certificate	₹. 100/- Per Certification
14.		Minimum Balance Charges (Proportionately)	
	a)	Savings Bank Account (Regular)	Without Cheque Book (Balance require 500) ₹. 50/- Per Month With Cheque Book (Balance require 1000) ₹. 100/- Per Month
	b)	Savings Bank Account (Sr. Citizen)	Without Cheque Book (Balance require 200) ₹. 50/- Per Month With Cheque Book (Balance require 500) ₹. 100/- Per Month
	c)	No Frill Account	NIL
	d)	Current Account	Min. Bal. Require ₹. 3,000/- ₹. 100/- Per Month (Rural Branch) Min. Bal. Require ₹. 5,000/- ₹. 100/- Per Month (Non-Rural Branch)
15.		Folio Charges	
		CA/CCF/CC/OD	₹. 100/- Per Folio (20 Debit / Credit entries in each folio) Quarterly
16.	i)	ATM Card Issuance Charges	₹. 150/- Per card
	ii)	Renewal of ATM Card Charges	₹. 150/- Per card
	iii)	Issuance of Duplicate ATM Card	₹. 250/- Per card
	iv)	ATM Card Pin Regeneration	₹. 100/- Per card, Per incidence
	v)	ATM Card Annual Maintenance Charges (AMC)	₹. 150/- Per card
	vi)	ATM Card Cancellation/Desroy	₹. 150/- Per card



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17.		ATM Transaction Charges (above 5 including Balance enquiry)	Cash Withdrawal : ₹. 25/- Per transaction Balance Enquiry ₹. 10/- Per transaction
18.		SMS Charges	
		Savings Bank Account	₹. 20/- Per quarter
		Current / CC / CCF / OD Account	₹. 50/- Per quarter
19.		Name Addition/ Deletion/ Updation in A/C	
		Savings Bank Account	₹. 150/- Per Incidence
		Current/CC/CCF/OD account	₹. 150/- Per Incidence
20.		Operation through mandate in Current / CCF/CC/OD	₹. 150/- Per Incidence
21.		Scanned Copy of CTS Cheque	₹. 250/- Per Instrument
22.		ECS mandate Verification charges	₹. 200/- Per Mandate
23.		Retrieval of Old Records/ Transaction	
		Upto 1 Year	₹. 150/- + Out of Pocket Expenses - Per Request
		1 Year & Upto 3 Years	₹. 250/- + Out of Pocket Expenses - Per Request
		3 Years & Above	₹. 350/- + Out of Pocket Expenses - Per Request
24.		ATM/POS Transaction declines (Lack of Bal.)	₹. 25/- Per Transaction
25.		ATM Card Block Charges	₹. 250/-
26.		Online Tax payment	Less than ₹. 5000/- ₹. 300/- ₹. 5000/- & above to less than ₹. 100,000/- : ₹ 700/- ₹. 100,000/- & above ₹. 1250/-
27.		Cancellation / Destroy of Cheque Book	₹. 100/- Per Cheque Book
28.		E Statement Charges	₹. 200/-
29.		ECS Mandate Cancellation Charges	₹. 200/-
30.	a)	Lockers :	
	i)	Big (A)	₹. 5000/- p.a
	ii)	Medium (B)	₹. 3000/- p.a
	iii)	Semi Medium (C)	₹. 2500/- p.a
	iV)	Small (D)	₹. 1500/- p.a
	b)	Locker Operation charges beyond 4 Operations per month	₹. 100/- Per operation
31.		Account Closure Charges	
	a)	Savings Bank Account	If closed within 6 Months ₹. 500/- If closed above 6 Months within 1 Year ₹. 300/- If closed above 1 Year within 2 Year ₹. 100/- If closed above 2 Year- NIL
	b)	Current Account	If closed within 6 Months ₹. 1000/- If closed above 6 Months within 1 Year ₹. 500/- If closed above 1 Year within 2 Year ₹. 300/- If closed above 2 Year - NIL
	c)	Daily Deposit	Within 9 Months 2.5% Commission + Incidental Charges : ₹. 20/- 9 Months to 12 Months 2% Commission + Incidental Charges : ₹. 20/-

GST AT APPLICABLE RATES-PRESENT GST IS 18% PER ANNUM.

For more details contact your nearest branch or call us on

8087438880

Tel.: 0251 - 268 1826/ 7413 **Fax :** 0251 - 268 4374 **Email :** info@ajhc.bank.in **Web :** www.ajhc.bank.in