

# **Standard Tariff of Charges (applicable from 2074/05/02)**

## **CUSTOMER SERVICES**

### **1. Cheque Stop/ Cancellation/ Instructions**

1.1 Stop Payments per Instrument Rs. 100/-

1.2 Cancellation of Cheques upto 5 pieces Rs. 150/- More than 5 Rs. 200/-

**Note:** It is applicable

i) In case the uncollected cheques are to be destroyed as per the policy of Bank;

ii) At the time of closing of account if there are more than 4 unused cheques.

1.3 Standing Instructions per Instruction Per Instruments Rs. 50/- (eg. Call Current Account Link.)

**2. Cheques certified "Good for Payment" Per Cheque Rs. 1000/-**

**3. Account closing fee NIL if account maintained for more than 6 months, else**

**3.1 If minimum balance is Rs 100, closing fee Rs 100.**

**3.2 If minimum balance is more than Rs 100, closing fee Rs 500.**

**4. Issuance of Balance Certificate per Certificate Rs. 500/-**

**5. Account Statement of Deposit- Saving, Call, Current & Others: Duplicate Statements:**

- Current three month free – means qtr. End e.g. Asoj, Poush, Chaitra, Asad Masanta
- Of six previous months Rs. 100/-
- More than six months Rs. 200/-
- More than two years Rs. 300/-

### **6. Account Transfer**

6.1 In case of death of account holder Actual notice publication charge in newspaper.

**7. Cheque clearing/ collection** Actual Charge as per NCHL

### **8. Cheque Book**

8.1 Cheque Requisition lost Per Requisition Rs. 50/- (Use only for Requisition Slip.)

8.2 Lost cheque book Rs 250 (10 leaf cheque only.)

### **9. Locker**

9.1 Security Deposit Rs. 5,000/-

9.2 Annual Charge Rs. 2,000/- p.a.

9.3 Locker key lost actual cost incurred.

**10. Transactions with other BFIs (Deposit/ Withdrawal) As per the agreement with BFIs**

### **11. Mobile Banking**

11.1 membership charge Rs. 200 p.a

11.2 additional account link up Rs. 150 p.a per account

11.3 Pin Code reset Rs. 50/- p.a.

11.4 Utility Payment Facility Rs. 200 p.a

### **12. Debit Card**

New Rs. 250/-

Renewal Rs. 200/-

Replacement / Re-embossing Rs. 200/-

Re-pin Rs. 100/-

Changing linked account Rs. 100

12.1 Withdrawal From own Bank Free

From Other Banks As per their tariff

12.2 Balance Enquiry From own Bank Free

From other Bank As per their tariff

13. CCTV/ Record Retrieval Charge Upto 3 months back Rs. 250/-

More than 3 months Rs. 500/-

14. Remittance/ Money Transfer Charge: As per the agreement with Money Transfer Agents

#### TERM LOAN

Ac Type	AcTypeDesc	Service Charge	Renew Service Charge
30	HIRE PURCHASE LOAN –Comercial /Private	1.25%	
30	HIRE PURCHASE LOAN -Two wheeler	1.50%	
31	REAL STATE LOAN	1.50%	
32	TERM LOAN (TRADE) More Than 1 Yrs Tenure	1.50%	
32	TERM LOAN (TRADE) 1 YR TERM	1.25%	0.60%
33	TERM LOAN INDUSTRIAL	1.25%	
33	TERM LOAN INDUSTRIAL 1 YR TERM	1.25%	0.60%
34	DEMAND LOAN	1.50%	1.50%
35	SHARE LOAN	1.50%	1.00%
36	PERSONAL LOAN More Than 1 Yrs Tenure	1.50%	
36	PERSONAL LOAN 1 YR TERM	1.25%	0.75%
37	HOUSING LOAN RESIDENTIAL	1.50%	
37	HOUSING LOAN COMMERCIAL	1.25%	
38	AGRICULTURE LOAN	1.25%	
38	AGRICULTURE LOAN (TRACTOR)	1.50%	
39	MICRO DEPRIVED LOAN RETAIL	1.50%	
39	MICRO DEPRIVED LOAN WHOLESALE	0%	
3H	PERSONAL HOME LOAN	1.50%	
40	EDUCATIONAL LOAN	1.50%	
4F	FOREIGN EMPLOY LOAN	1.50%	
4G	GOLD-SILVER LOAN	RS 100	
4H	HOTEL & INDUSTRY LN	1.25%	

#### OVERDRAFT/RENEWABLE

AcType	AcTypeDesc	Service Charge	Renew Service Charge
46	INDUSTRIAL OD	1.25%	0.60%
47	BUSINESS OD LOAN	1.25%	0.60%
49	SERVICE BIZ OD LOAN	1.25%	0.60%
44	PERSONAL OD LOAN	1.50%	0.75%

**OD Loan Commitment Fee Charge (Underutilization)** 3% of the unutilized portion if 70% of limit in average is not utilized -

**Loan Service Charge while swapping loan from other BFs - for all type loan** 0.50%

**Bid Bond, Performance Bond, Financial Guarantee** 1.50%

**Loan Prepayment Charge 2% on prepaid loan amount applicable on swap of loan to other BFs**

CIB Charge	As per actual
Credit information solicited by other BFs	Rs 500
Engineer Valuation Charge	As per actual
Insurance Charge	As per actual
Issue of Duplicate Gold Loan Receipt on Loss	Rs 500

To avail Loan and Advances a client must operate a current account with Tinau Development Bank Ltd.

	Minimum Balance
Gold & Silver	RS 100
Loan Amount upto Rs 5,00,000	Rs 1000
Loan Amount Rs 5,00,001 upto 20,00,000	Rs 5000
Loan Amount in upwards ofRs 20,00,001	Rs 10000

Penal on overdue Principal	2%
Penal on Overdue Interest	2%