

# **Tinau Development Bank Service Charges, Fees and Other Charges**

**Implement from 2075.05.17 Sunday**

## **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.

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

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

**3. Account closing fee NIL**

**4. Issuance of Balance Certificate Per Certificate Rs. 500/- ( Corporate Client may avail one balance certificate for free per fiscal year on approval from CEO)**

### **5. Duplicate Account Statements of Deposit –Saving, Call, Current and Others:**

- One Time Statement Fee Free
- Duplicate Statement of Six previous months Rs. 100/-
- Duplicate Statement of More than six months Rs. 200/-
- Duplicate Statement of 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. (A) Debit Card (VISA Card)**

- **Issue For 5 years Tenure**  
Card Fee for New Rs 350/- (Free for card charges first time to National Card User and Karmachari Saving Account Holder –Pumari AcType 1K)
- 5 Years Fee Rs. 1,750/ (Per Year Installment Rs.1750/5Yrs = Rs.350/)
- Replacement / Re-embossing Rs. 350/-
- Re-pin Rs. 200/-
- Changing linked account Rs. 200

## **12. (B) Debit Card (National 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**

**15. Loan Service Charge:**

Ac Type	Loan Heading	For New Loan	More Than 50 Lakh to 2 Crore Loan	More Than Rs 2 Crore Loan	Loan SWAP From Other BFI's	Renew Service Charge
33	Industrial Term Loan	1.25%	1 %	0.50%	0.50%	0.60%
46	Industrial Over Draft Loan	1.25%	1%	0.50%	0.50%	0.60%
3S	Service Business Loan	1.25%	1%	0.50%	0.50%	0.60%
49	Service Business Over Draft Loan	1.25%	1%	0.50%	0.50%	0.60%
32	Business Term Loan	1.25%	1%	0.50%	0.50%	0.60%
47	Business Over Draft Loan	1.25%	1%	0.50%	0.50%	0.60%
38	Agriculture Term Loan	1.25%	1%	0.50%	0.50%	N/A
38	Agriculture Term Loan (Tractor)	1.50%	N/A	N/A	N/A	N/A
38	Agriculture Term Loan (Government Subsidy)	N/A	N/A	N/A	N/A	N/A
4A	Agriculture Over Draft Loan	1.25%	1%	0.50%	0.50%	0.60%
39	Micro Deprived Term Loan	1.50%	N/A	N/A	N/A	N/A
39	Micro Deprived Loan Whole Sale	Null	Null	Null	Null	Null
40	Educational Loan	1.50%	N/A	N/A	N/A	N/A
4F	Foreign Employment Loan	1.50%	N/A	N/A	N/A	N/A
30	Hire Purchase Loan – Commercial	1.25%	N/A	N/A	N/A	N/A
45	Hire Purchase Loan- Consumer	1.25%	N/A	N/A	N/A	N/A
45	Hire Purchase Loan –Two Wheeler	1.50%	N/A	N/A	N/A	N/A
3H	Personal Home Loan – Building	1.25%	N/A	N/A	N/A	N/A
37	Housing Loan - Land	1.50%	N/A	N/A	N/A	N/A
36	Personal Term Loan	1.50%	N/A	N/A	N/A	0.75%
44	Personal Over Draft Loan	1.50%	N/A	N/A	N/A	0.75%
43	Staff Saving Loan	1%	N/A	N/A	N/A	N/A
31	Real State Term Loan	1.50%	1.25%	1%	N/A	N/A
4R	Real State Over Draft Loan	1.50%	1.25%	1%	N/A	0.60%
41	Loan Against FD Loan	Null	Null	Null	Null	Null
4G	Gold Loan	Rs. 100	N/A	N/A	N/A	N/A
35	Share Loan	1.50%	N/A	N/A	N/A	N/A

- Bid Bond, Performance Bond, Financial Gurantee and Other Gurantee Service Charge 1.50%

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

(Note: Calculate 70% Loan Principal Amount Interest and Match with Customer Paid Interest If Less than 70% Loan Interest You have to penal Unused Principal Amount with 3%) Suppose: Approve Loan 1,00,00,000. 70% - Rs. 70 Lakh Loan Interest @ 12% p.a.Rs. 8,40,000. Customer Paid Interest in Year End (1 Year Period) Loan amount Rs. 60 Lakh 7,20,000. In this case You have penal charge 3% Unused Loan Amount Rs 40 Lakh ie. Rs 40 Lakh\* 3% =Rs. 1,20,000.

- **Loan Prepayment Charge 2% on prepaid loan amount applicable on swap of loan to other BFIs.**

16. CIB Charge	As per actual
17. Credit Information Solicited by other BFIs	Rs. 500.
18. Engineer Valuation Charge	As per actual
19. Insurance Charge	As per actual
20. Issue of Duplicate Gold Loan Receipt on Loss	Rs. 500.

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

Loan Type/ Limit	Minimum Balance of Current Account
Gold Loan	Rs. 100.
Loan Amount Up to Rs. 5,00,000 of All Type of Loan	Rs 1,000.
Loan Amount Rs. 5,00,001 Up to Rs. 20,00,000 of All Type of Loan	Rs. 5,000.
Loan Amount in Upward of Rs. 20,00,001 of All Type of Loan	Rs. 10,000.

22. Penal Charge:

22.1 Penal on overdue Principle	2%
2.2 Penal on overdue Interest	2%