



GP PARSIK SAHAKARI BANK LTD

(Multi-State Scheduled Bank)

SERVICE CHARGES

With effect from

1st June, 2022

GP PARSIK SAHAKARI BANK LTD
SERVICE CHARGES W.E.F. 01-06-2022

SR. NO.	PARTICULARS	REVISED CHARGES
1	SAVINGS & CURRENT DEPOSITS	
a)	MINIMUM BALANCE CHARGES (Failure to maintain minimum average balance)	
	i) For Savings Account Savings A/c Minimum Average Balance Rs.1000/- per day With Cheque book and Rs.500/- per day Without Cheque book.	Nil
	ii) For Current Account Current A/c Minimum Average balance Rs.2500/-	Rs.150/- + App.Tax (Monthly – Till default Continue)
b)	STATEMENT CHARGES	
	i) Daily / Weekly / Monthly e-Statement (Savings, Current, CC, OD A/c.) through registered email as per mandate.	Nil
	ii) First Monthly Statement (Print / on mail) / Passbook Printing	Nil
c)	Passbook Charges	
	Current A/c , CC/OD A/c	Rs.5/- + App.Tax
d)	DUPLICATE PASSBOOK / STATEMENT CHARGES	
	i) Duplicate Passbook (with present balance)	Rs.50/- + App.Tax
	ii) Duplicate Passbook (with previous entries)	
	1) Above 3 months – Upto 12 months.	Per page Rs.10/- or Rs.150/- whichever is higher + App.Tax
	2) Above 12 months – Upto 24 months.	Per page Rs.10/- or Rs.200/- whichever is higher + App.Tax
	iii) Account Statement – Per page	
	1) Savings A/c	Rs.50/- + App.Tax
	2) Current A/c	Rs.75/- + App.Tax
	iv) Specific request for Statement through registered email	Rs.50/- + App.Tax
e)	Transaction Charges	
	i) Savings A/c	Free upto 50 debit transaction per month, thereafter Rs.2/- + App. Tax per debit transaction.
	ii) Current A/c	Nil
f)	Ledger Folio Charges	
	i) Current A/c	- 1 folio = 1 to 50 entries. - Per month 1 folio free. - Above 1 folio, Charges of Rs.10/- + App. Tax per folio per month. - No Charges for Monthly Average Balance Rs.2.00 Lakh and above.
g)	ACCOUNT CLOSING CHARGES	
	i) Closing of Savings A/c.	Rs.300/- + App.Tax within 1 year. Death case – No Charges. GL Heads – 183, 184, 185, 482, 581 – No Charges.
	ii) Unused Cheque book charges for Savings A/c.	Rs.4/- + App.Tax (per Cheque)
	iii) Closing of Current A/c.	within 6 months – Rs.750/- + App.Tax, within 1 year – Rs.500/- + App.Tax,
	iv) Unused Cheque book charges for Current, CC & OD A/c.	Rs.10/- +App.Tax (per Cheque)
h)	RETURN OUTWARD (CTS/ECS/NACH/ACH/OBC)	
	i) Upto Rs.1.00 Lakh	Rs.100/- + App.Tax (per instrument)
	ii) Above Rs.1.00 Lakh	Rs.250/- + App.Tax (per instrument)
	iii) OBC Inward by Post	Rs.60/- + Postage + App.Tax.

SR. NO.	PARTICULARS	REVISED CHARGES
i)	RETURN INWARD (CTS/ECS/NACH/ACH/IBC)	
	i) Upto Rs.1.00 Lakh	Rs.250/- + App.Tax. (per instrument)
	ii) Above Rs.1.00 Lakh to Rs.100.00 Lakhs	0.40% of the amount (Maximum Rs.5000/-) + App.Tax.
	III) Above Rs.100.00 Lakhs	Rs.10,000/- + App.Tax.
j)	Mandate Verification	
	i) ECS, Sign & A/c Verification	Rs.200/- + App.Tax.
	ii) All other mandates	Rs.200/- + App.Tax.
k)	IBC/OBC CHARGES	
	i) Upto Rs. 10000/-	Rs.50 per instrument + App.Tax.
	ii) Above Rs.10000/- upto Rs.100000/-	Rs.100/- per instrument + App. Tax.
	iii) Above Rs.100000/-	Rs.150/- per instrument + App.Tax.
	iv) Charges for return unpaid outstation Cheques.	Rs.60/- per instrument + App.Tax.
	v) IBC by Post	Rs.60/- + Postage App.Tax.
l)	ISSUE OF CHEQUE BOOKS	
	i) For Savings A/c.	First 30 leaves free afterwards Rs.3/- + App.Tax (Per Cheque) During Financial Year.
	ii) For Current A/c.	Rs.3/- +App.Tax (Per Cheque).
2	TERM DEPOSIT	
a)	Issue of Duplicate Receipt	Rs.100/- +App.Tax
b)	Recurring Deposit (Penalty for delayed installments)	Rs.1.50/- for every Rs.100/- p.m. + App. Tax. (For delayed period / months)
3	NEFT OUTWARD CHARGES	
	upto Rs.10000/-	Rs.2.5/- + S.T.
	Above Rs.10000/- upto Rs.100000/-	Rs.5/- + App.Tax
	Above Rs.100000/- to Rs.200000/-	Rs.15/- + App.Tax
	Above Rs.200000	Rs.25/- + App.Tax
	Note: a) Online NEFT	Free
	b) NEFT Inward Charges	Free
4	RTGS OUTWARD CHARGES	
a)	Rs.200000/- to Rs.500000/-	Rs.24/- +App.Tax
b)	Above Rs.500000/-	Rs.49/- +App.Tax
5	IMPS OUTWARD CHARGES	
a)	Upto Rs.10000	Rs.2.50 +App. Tax
b)	Above Rs.10000 to Rs.100000	Rs.5.00 +App. Tax
c)	Above Rs.100000 to Rs.200000	Rs.15.00 +App. Tax
6	E-Payment CHARGES	
a)	Upto Rs.1 lac	Rs.50/- +App.Tax.
b)	Above Rs.1 lac to Rs.5 lac	Rs.100/- + App.Tax
c)	Above Rs.5 lac to Rs.10 lac	Rs.150/- + App.Tax
d)	Above Rs.10 lac	Rs.250/- + App.Tax
7	PAY ORDERS / DEMAND DRAFT ETC.	
a)	Issue Of Pay Order	
	i) Upto Rs.10000/-	Rs.15/- +App.Tax
	ii) Above Rs.10000/-	Rs.1/- Per thousand (max Rs.1500/-) + App.Tax
b)	Duplicate Pay Order	
	i) Issue Duplicate Pay Order	Rs.50/- per pay order + App.Tax
	ii) Revalidation of Pay Order	Rs.50/- per pay order + App.Tax
	iii) Cancellation of Pay Order	Rs.50/- per pay order + App.Tax.

SR. NO.	PARTICULARS	REVISED CHARGES					
8	SAFE DEPOSIT LOCKERS						
a)	Locker Rent	Applicable to Other Branches	Applicable to Belgavi, Sangli, Chakan, Talegaon, Bhawani Peth, Kolhapur, Korochi and Ichalkaranji Main Branch				
	Locker Type			Height	Width	Depth	Locker Type
	A	125	175	492	1000	A	1000
	B	159	210	492	1600	A	1000
	C	125	352	492	2100	A	1000
	D	189	263	492	2500	A	1000
	E	159	424	492	3300	B	1600
	F	278	352	492	6100	E	3300
	G	189	530	492	6100	E	3300
	H	321	424	492	6500	H	6500
	H1	321	210	492	3300	H1	3300
	L2	385	530	492	8100	L2	8100
L	404	530	492	11000	L	11000	
b)	Service Charges of Locker (at the time of opening only)	Rs.500/- One Time +App.Tax					
c)	<u>Delay in payment of Rent:</u> - The annual locker rent to be recovered in advance in the month of April for that financial year. Delay payment of locker rent will attract additional charges as under:-						
	Period of Delay Payment	Additional Charges					
	i) From 1st May to Upto 30th June	10% of locker rent + App.Tax					
	ii) 1st July to 30th September	15% of locker rent + App.Tax					
	iii) 1st October to 31st December	20% of locker rent + App.Tax					
iv) On or after 1st January	25% of locker rent + App.Tax						
d)	If Locker Rent not paid within one year, the Bank would have right to break open the Locker at the cost of hirer.						
	Break Open : Loss Of Key / Non Payment of Rent	Rs1000/- + Actual Break Open Charges + App.Tax					
e)	Surrender Of Locker	Rs.500/-					
f)	Locker Security Deposit	i) For new Lockers – Equivalent to 3 years rent + Rs.5000/- ii) For Existing Lockers – Rs.5000/- (To be kept in GL Head 462 for one year and FD receipt to be kept alongwith locker documents duly discharged and lien)					
9	GENERAL CHARGES						
a)	SHARE CERTIFICATE						
	i) Issue of Duplicate Share Certificate.	Rs.100/- + App.Tax per certificate (Indemnity on Rs.500/- Stamp Paper + Notary)					
	ii) Transfer of Share Certificate.	Rs.50/- + App.Tax. per certificate					
b)	INTEREST CERTIFICATE						
	i) Interest Certificate For Term Deposit / Savings A/c or CA Balance Certificate.	Nil					
	ii) Duplicate Certificate as above.	Rs.50/- + App.Tax.					
c)	STOP PAYMENT INSTRUCTIONS	Rs.100/- + App.Tax (per Cheque Per Instruction)					

SR. NO.	PARTICULARS	REVISED CHARGES
d)	SMS CHARGES	
	i) SMS Charges for Savings A/c (Individual, Small Saving, Student Saving, Saving Society)	15 Paise per transaction SMS (Promotional SMS free)
	ii) SMS Charges for Current A/c, CC A/c and OD Against Deposit A/c.	15 Paise per transaction SMS (Promotional SMS free)
e)	ATM CARD CHARGES	
	i) Rupay EMV Chip, INSTA EMV Chip Card Charges	Rs.100/- + App.Tax.
	ii) Rupay Platinum & International Debit Card Charges	Rs.150/- + App.Tax.
	iii) Rupay Platinum & International Duplicate Card Charges	Rs.150/- + App.Tax.
	iv) Rupay Platinum & International Debit Card Annual Fee Charges	Rs.125/- + App.Tax.
	v) Rupay Classic Debit Card Annual Fee Charges	Rs.100/- + App.Tax.
	vi) ATM Duplicate Pin Mailer Charges	Rs.50/- + App.Tax.
	vii) Replacement of Debit Card within four years from the date of issue of Debit Card.	Rs.150/- + App. Tax.
	viii) Replacement of Lost Debit Card	Rs.200/- + App. Tax.
	ix) ATM Cash withdrawal (Outside India)	0.10% of transaction value
	x) ATM Balance Enquiry (Outside India)	Nil
	xi) ATM transaction declined Charges: Only for insufficient fund (when used at other Bank's ATMs)	Nil
	xii) Transaction on Other Banks ATM for Savings A/cs	Rs.21/- + App. Tax for Financial Transactions Rs.8.50/- + App. Tax for Non-Financial Transactions. First 3 Transactions are free per Calendar Month on Metro ATMs. First 5 Transactions are free per calendar month on Non-Metro ATMs.
	xiii) Transaction on Other Banks ATM for Current A/cs	Rs.21/- + App. Tax for Financial Transactions Rs.8.50/- + App. Tax for Non-Financial Transactions.
	xiv) POS transaction outside India	0.10% of transaction value
f)	Old Record Enquiry	
	i) Above 3 months & upto 12 months	Rs.200/- + App.Tax.
	ii) Above 12 months	Minimum Rs.300/- + App. Tax (Rs.100/- + App.Tax. per year for further period)
g)	Allowing A/c Operations through Power Of Attorney.	Rs.500/- per request + App.Tax.
h)	Change in Operational Instruction	
	i) Change in Operational Instruction, Name Addition/ Deletion	Rs.100/- + App.Tax.
	ii) Verification of Signature / Photo Attestation	Rs.100/- + App.Tax.
	iii) No Dues Certificate(Not for existing borrowers)	Rs.100/- + App.Tax.

SR. NO.	PARTICULARS	REVISED CHARGES	
i)	Cash Handling Charges for Cash Deposit - Per Day		
	i) Upto Rs.2 Lacs	NIL	Rs.10/-per packet of 100 Notes / Coins for denomination below Rs.100/-
	ii) Above Rs.2 Lacs upto Rs.25 Lacs	0.20% + App.Tax	
	iii) Above Rs.25 Lacs	0.50% + App.Tax	
	iv) a. Maintaining Average Balance per month of Rs.6.00 Lakh & above OR b. CC/OD A/c with Credit Limit of Rs.100.00 Lakh & above.	NIL	
Note: Charges will be recovered on entire amount of Cash Deposited.			
j)	Notice Charges		
	i) Overdue Notice Charges	Rs.200 + App.Tax	
	ii) Other Notice / Letter issue Charges	Rs.50 + App.Tax	
k)	Standing Instruction Charges (For Loan A/c)	Per Failed SI, Rs.50/- per Month	
l)	BBPS Bill Payment Charges	Rs.10/- + App. Tax	
10	LOANS & ADVANCES		
a)	Issue Of Pre-Sanction Letter		
	i) Amount upto Rs. 100 lacs	Rs.1000/- +App.Tax.	
	ii) Amount above Rs. 100 Lacs	@ 0.10%+ App.Tax maximum Rs.1,00,000/-	
b)	Stamp Paper Commission.	Actual + Rs.10/- +App.Tax.	
c)	Release Of Mortgage Documents.	Rs.500/- + App.Tax	
d)	HP cancellation letter to RTO & Insurance	Rs.200/- + App.Tax	
e)	Supply of Loan Application Form	Rs.50/- + App.Tax.	
f)	Credit Information Report Agencies Charges		
	i) Individual		
	1) Applicant & co-applicant(From Any two companies)	Rs.150/- + App.Tax per report	
	2) Guarantors(From Any one company)	Rs. 150/- +App.Tax	
	ii) Commercial		
	1) Applicant (From Any two companies)	Rs. 1500/- +App.Tax per report	
	2) Guarantors (From Any one company)	Rs. 1500/- +App.Tax	
g)	CERSAI Charges		
	i) Charge Creation / Modification of Property / Hypothecation of Commercial / Retail		
	1) Up to Rs. 5 Lac	Rs. 100/- + App.Tax	
	2) Above Rs. 5 Lac	Rs. 200/- + App.Tax	
	ii) CERSAI Search Report	Rs.50/- + App. Tax	
h)	Processing Fees (on Loan Amount)		
	i) For new Loan		
	1) Above Rs.25000 to Rs 1.00 Lakhs	Rs. 250/-	
	2) Above Rs.1.00 Lakhs to Rs.5.00 Lakhs	Rs. 1000/-	
	3) Above Rs.5.00 Lakhs to Rs.10.00 lakhs	Rs. 1500/-	
	4) Above Rs.10.00 lakhs to Rs.50.00 lakhs	0.25%	
	5) Above Rs.50.00 lakhs to Rs.1.00 Crores	0.50%	
6) Above Rs.1.00 Crores	Upto 1.00%		

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	ii) For Renewal of C.C./C.C. CLEAN /OD Limit	
	1) Upto Rs.10.00 lakhs	Rs.1000/-
	2) Above Rs.10.00 lakhs to Rs.50.00 lakhs	Rs.2000/-
	3) Above Rs.50.00 lakhs to Rs.1.00 Crores	Rs.2500/-
	4) Above Rs.1.00 Crores	Rs.5000/-
i)	Visit Charges (For Post disbursement visit after final disbursement of loan charges for confirmation of end use for new loan)	Rs. 500/- +App.Tax
j)	Revalidation of Loan Proposal Charges:	
	i) All Types of Loans upto Rs. 10 lacs	Rs. 1000/- +App.Tax
	ii) All Types of Loans above Rs. 10 lacs	Rs. 5000/- + App.Tax
k)	Pre-Payment Penalty:	
	1) Individual	Nil
	2) Non-Individual	
	i) Prepayment is from own funds	Nil
	ii) Prepayment is not from own funds	
	a) If the credit facility is closed before 1 year of opening.	In Case of Term loan - 4% of Outstanding Balance plus applicable taxes In other cases - 4% of Sanctioned limit or outstanding Balance, whichever is higher plus applicable taxes
	b) If the credit facility is closed after 1 year but before 3 years of opening.	In Case of Term loan - 2% of Outstanding Balance plus applicable taxes In other cases - 2% of Sanctioned limit or outstanding Balance, whichever is higher plus applicable taxes
	c) If the credit facility is closed between 3 to 5 years of opening.	In Case of Term loan - 1% of Outstanding Balance plus applicable taxes In other cases - 1% of Sanctioned limit or outstanding Balance, whichever is higher plus applicable taxes
	d) If the credit facility is closed after 5 years of opening.	Pre-payment penalty : Nil
l)	Solvency Charges :	
	Upto Rs.2 Lac	Rs.400+ App.Tax
	Above Rs. 2 Lac	@ 0.20 % of Amount +App.Tax Max. Rs. 20000/- +App.Tax for Extra Copies – Rs. 200/- Per Certificate + App. Tax
m)	Custodian Charges:- (For Property papers and Gold Ornaments)	Rs.100/- +App.Tax for Per Completed Month.
n)	Conversion Charges (For Housing Loan)	@ 1% on Outstanding Balance at the time of conversion. For subsequent conversion @ 0.50% on Outstanding Balance.
o)	GP Parsik Bank Guarantee (Upto Rs.80 Lakhs):	
	i) 100 % Cash Margin	Upto 0.25% Per quarter + App. Tax
	ii) Bank Guarantee – For Land Acquisition Matter	Upto 0.13% Per quarter + Applicable Taxes
	iii) Other than above Bank Guarantees	Upto 0.70% Per quarter + Applicable Taxes
	iv) When Revolving Limit is sanctioned	The Margin Money and Commission will be decided by the Board / Executive Committee.
	v) Bank Guarantees Cancellation Charges	Rs. 500/- Per Guarantee + Applicable Taxes
	vi) Bank Guarantees Amendment Charges	Rs. 500/- Per Guarantee + Applicable Taxes
	vii) Bank Guarantees Invocation Charges	Upto 1% of Bank Guarantee amount, Min. Rs. 500/- & Maximum Rs. 5000/- per Invoked Bank Guarantee.
	viii) Bank Guarantees early Redemption Charges	
	1)If Bank Guarantee is not submitted to beneficiary & returned back by the applicant to the Bank.	Refund full commission after deducting Rs. 500/- as processing charges.

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	2) If un-expired period of Bank Guarantee is less than one year and applicant returned back Bank Guarantee.	No Refund of commission will be given.
	3) If un-expired period of Bank Guarantee is more than one year and applicant returned back original Bank Guarantee.	Refund of 50% commission will be given to the extent of remaining full Years only.
	ix) Bank Guarantee Processing Charges	Upto 1% of Bank Guarantee amount, Min. Rs. 100/- & Maximum Rs. 10000/-
	x) Mode of commission Collection	Up-front all charges, Irrespective of period of Guarantee
o)	GP Parsik Bank Guarantee (Above Rs.80 Lakhs):	
	i) 100 % Cash Margin	Upto 1.00% Per quarter + App. Tax
	ii) Bank Guarantee – For Land Acquisition Matter	Upto 1.00% Per quarter + Applicable Taxes
	iii) Other than above Bank Guarantees	Upto 1.20% Per quarter + Applicable Taxes
	iv) When Revolving Limit is sanctioned	The Margin Money and Commission will be decided by the Board / Executive Committee.
	v) Bank Guarantees Cancellation Charges	Rs. 1000/- Per Guarantee + Applicable Taxes
	vi) Bank Guarantees Amendment Charges	Rs. 1000/- Per Guarantee + Applicable Taxes
	vii) Bank Guarantees Invocation Charges	Upto 1.50% of Bank Guarantee amount, Min. Rs.1000/- & Maximum Rs. 5000/- per Invoked Bank Guarantee.
	viii) Bank Guarantees early Redemption Charges	
	1) If Bank Guarantee is not submitted to beneficiary & returned back by the applicant to the Bank.	Refund full commission after deducting Rs. 1000/- as processing charges.
	2) If un-expired period of Bank Guarantee is less than one year and applicant returned back Bank Guarantee.	No Refund of commission will be given.
	3) If un-expired period of Bank Guarantee is more than one year and applicant returned back original Bank Guarantee.	Refund of 50% commission will be given to the extent of remaining full Years only.
	ix) Bank Guarantee Processing Charges	Upto 1.20% of Bank Guarantee amount, Min. Rs. 500/- & Maximum Rs. 10000/-
	x) Mode of commission Collection	Up-front all charges, Irrespective of period of Guarantee
p)	Bank Guarantee is arranged from other Bank	
	i) Where Applicant maintain 100% Margin with our Bank & we issue BG from other Bank where we have Line of Credit:-	
	All Types of Bank Guarantees	Upto 1.00 % p.a.+ Applicable Taxes (inclusive of Arranging Bank's commission) i.e. In all Total amount of commission to be recovered from customer shall not exceed 1% p.a. + Applicable Taxes * If arranging Bank's commission is 1% p.a. or exceeds 1.00% p.a. Then : Actual commission charged by the
		Arranging bank + our Bank's commission @ 0.10% p.a. + Applicable Taxes
	Mode of commission Collection	Up-front all charges, Irrespective of period of Guarantee
	BG Cancellation/amendment/Invocation / Early Redemption/ Processing Charges	As Charged by Arranging Bank
	Out of Pocket expenses	As Actual

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	ii) Where Applicant maintain Less than 100% Margin with our Bank & We arrange to issue BG from other Bank where we have Line of Credit-	
	All Types of Bank Guarantees	Arranging Banks commission will be charged as per arranging Banks card rate and same will be shared between arranging Bank and our Bank as per tie-up arrangement +Applicable Taxes
	Mode of commission Collection	Up-front all charges, Irrespective of period of Guarantee
	BG Cancellation/amendment/Invocation / Early Redemption/ Processing Charges	As Charged by Arranging Bank
	Out of Pocket expenses	As Actual
	iii) Where Applicant maintain Less than 100% Margin with our Bank and Our Bank Maintain 100% Margin with Arranging/Correspondent Bank	
	All Types of Bank Guarantees	Commission charged by Arranging Bank + our commission Upto 1.00% P.a. +Applicable Taxes
	Mode of commission Collection	Up-front all charges, Irrespective of period of Guarantee
	BG Cancellation/amendment/Invocation / Early Redemption/ Processing Charges	As Charged by Arranging Bank
	Out of Pocket expenses	As Actual
q)	Bill/Secured & Irrevocable Letter of Credit Discounting - Revised Commission/Interest/Charges Schedule	
	i) Commission	NIL
	ii) Interest	
	1) If Customer has availed Cash credit Facility with bank.	Interest will be charged on per annum basis @ prevailing applicable rate of interest to his Cash Credit Account
	2) If Customer is not having Cash credit Facility with bank.	Interest will be charged @ 10.50 %p.a.
	3) Document Handling Charges	Upto 1% of LC Discounting amount, Minimum Rs.100/- and Maximum Rs.1000/-
r)	Schedule of Commission/Charges/Interest for arranging Trade & Non-Trade transactions from other AD-I Banks	<p>The LC opening charges should be collected up front All other charges/ commission / Interest for Trade & Non- Trade Transactions like Export Transactions(Bills Purchased/Discounted/Negotiated), Export Bills for Collection, Foreign Currency and Rupee Export Bills, Commission in Lieu of Exchange, Export Letters of Credit, Transferable Letters of Credit, Acceptance Commission, Certificates, Import Transactions, Import & Inland Letter of Credit - Application of Charges, Revolving Letter of Credit, Deferred Imports, Crystallization of Import Bills Under Letter of Credit, Import Non-LC Bills, Import Payments, A2 remittances, Countersigning/ Co-Acceptance/ Availisation of Import Bills, Merchanting Trade, Clean Instruments, Inward remittances, Encashment of TTs/Purchase of MTs / DDs, Outward Remittances, Issue of Foreign Currency / Travelers Cheques / Currency Note, Foreign Bank Guarantees, Buyer's Credit, Forward Exchange Contracts, Miscellaneous services like SWIFT, Courier, Advising LCs, Postage, etc. and all</p>

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		other Miscellaneous Transactions arranged through other AD- I banker, the applicable charges / commission/ Interest will be recovered as per prevailing charges/ commission/ Interest of such AD- I banker at the time of execution of such transactions. In case of, a Line of credit or correspondent relationship has been entered with such an AD-I Bank, then relevant Top-up of commission / charges / Interest / handling fees(charges) /out of pocket expenses, etc. of our Bank will be recovered from customer in addition to AD-I Bank's share of commission / charges /Interest/handling fees(charges), out of pocket expenses, etc.
s)	LC Advising Charges	Rs.1500+ App. Tax
t)	Devolvement of Letter of Credit Facility - Invokement of Bank Guarantee Facility.	Interest should be charged @15.00% p.a. For the period of Devolvement / Invokement
11	RECOVERY CHARGES	
a)	Vehicle Seizing Charges	
	i) Two Wheeler / Three Wheeler	(Rs.300/- + Parking Charges Rs.50 per day) + App.Tax
	ii) Light Motor Vehicle .	(Rs.1000/- + Parking Charges Rs.100 per day)+ App.Tax
	iii) Heavy Vehicle.	(Rs.2000/- + Parking Charges Rs.100 per day)+ App.Tax
	iv) Excavators, Cranes & Pocklain	(Rs.3000/- + actual o/s Chg. +Parking 300/-+) App.Tax
b)	Sealing / Possession of Immovable Properties.	
	i) Flat / Stall / Gala / Bunglow / Shop.	Rs.4000/- one time +App.Tax
	ii) Factory Premises / Industrial Units.	Rs.5000/- one time + App.Tax
	iii) Possession of Flat / Stall /Gala / Bunglow/ Shop through Court.	Rs.7000/- one time + App.Tax
c)	Visit Charges for Recovery along with notice	Rs.200/- per A/c + App. Tax