SERVICE CHARGES DISCLOSURE OF CHARGES LEVIED BY THE BANK TO OUR CUSTOMER

Particulars	Charges
ATM TRANSACTION CHARGE	5 transaction free, more than 5 transactions Rs.15+ GST
ATM KIT CHARGES	Rs.100 +GST
CHEQUE BOOK CHARGES	First 1 book free, After that Rs.5 per leaf + GST
POS CHARGES	If CA is maintained with Rs. 1 lakh & above charges are free or Rent Rs .500+GST monthly
ACCOUNT CLOSURE CHARGES	SB/CA : Rs.100 + GST
STATEMENT CHARGE	CA/OD/SB :Rs.100 + GST
SMS CHARGE	SB: Rs.15+ GST, CA: Rs.60 + GST Quarterly
ATM CHARGES	Rs.250 + GST YEARLY
NEFT/RTGS CHARGE	Up to Rs. 1 Lakh = Rs.12+GST
	Above Rs.1 Lakh to Rs. 5 Lakh = Rs.30+GST
	Above Rs.5 lakh =Rs.77+GST
	(Charges are exempted for institutions and registered firms)
JA FEES	0.30% on Loan amount or Maximum Rs.100/-
LOAN APPLICATION FEES	Rs.100+GST
SERVICE CHARGES FOR ALL LOANS	1% of Loan Amount+GST
OD RENEWAL	0.50% of Loan Amount+GST
INSPECTION CHARGES(BOAT/VEHICLE)	Rs. 500+GST
NOTICE CHARGES	
ORDINARY	Rs.100+GST
RPAD	Rs.300+GST



Mahalakshmi Co-Operative Bank Ltd.

MOBILE BANKING NEFT/RTGS/IMPS	Up to Rs. 1 lakh -Rs.5+GST Above Rs. 1 lakh – Rs.25+GST
IMPS Charges	Rs.5+GST per Transaction
INCIDENTAL CHARGES	For Current Account Rs.100+GST (Half Yearly)
SHARE FEES	Rs.10/- PER SHARE AND MAXIMUM RS.1000/-+GST
ADMISSION FEES	Rs.25-+GST
SHARE CERTIFICATE FEES	Rs.50-+GST
NM FEES	Rs.100+GST
CHEQUE RETURNED CHARGES	Rs.100+GST
LOCKER RENT	
SMALL	Rs.1000+GST
MEDIUM	Rs.1200+GST
LARGE	Rs.2000+GST