



हिमाचल प्रदेश राज्य सहकारी बैंक सीमित
H.P. State Co-operative Bank Ltd.

HPStCB Service Charges w.e.f 04.05.2025

www.hpscb.com

	Services	Charges (GST to be charged @18% or as amended from time to time)
1	Demand Drafts / Cash order / Deposit at call / Bankers Cheque	
a	Up to ₹ 5000	₹ 25 + GST
b	₹ 5001 to ₹ 10000	₹ 40 + GST
c	Above ₹ 10001	₹4/1000 or part thereof. Minimum ₹ 50 + GST and Maximum ₹ 5000 + GST
d	For Students	₹ 25 + GST up to ₹ 1000/- thereafter normal charges
e	For Salary Account Holders / Pensioners	Free
2	DD Revalidation/Cancellation /Issuance of duplicate DD charges	
a	Per Instrument	₹ 100 + GST (max ₹ 2000)
b	Students	₹ 10 + GST per instrument (max ₹ 500 + GST)
3	Collection Services	
a	Collection of Local Cheques	Free
4	Collection of outstation cheques Saving Bank Account and Others	
a	Up to ₹ 5000	₹ 25 + GST
b	₹ 5001 to ₹ 10000	₹ 50 + GST
c	₹ 10001 to ₹ 100000	₹ 100 + GST
d	Above ₹ 100000	₹ 200 + GST
5	Collection of Bills	
a	Up to ₹ 10000	₹ 100 + GST
b	Above ₹ 10000	₹ 8/- per 1000 or part thereof subject to Minimum of ₹ 100 + GST and Maximum ₹ 5000 + GST
6	Cheques / Bills (IBC/OBC) Returned unpaid	
a	Up to ₹ 10000/- Bills Inward clearing returned unpaid, Dishonour of Cheque for want of fund or for any other reasons not attributable to the Bank levy ability of charges of interest to drawers account	₹ 150 + GST
b	Above ₹ 10000	₹ 250 + GST
7	Service charges on deposits/Standing Instructions	
a	Allowing operation through Power of Attorney / Mandate, Change of Authorized signatories, Change of name, operating instructions etc.	₹ 100 + GST
b	SI from own account to own account	Nil
c	SI from own account to other account	₹ 50 + GST
d	Stop Payment Charges	₹ 100 + GST per instrument or Maximum ₹ 500
e	Change in Mobile Number	₹ 50 + GST per instance
8	Issuance of Cheque Book charges	
a	Saving Bank cheque book	•One Cheque book (25 leaves) or 2 Cheque Books (10 leaves each) - per six month = No Charges • For additional cheque book = ₹ 2 + GST per leaf.
b	Issuance of current / CC cheque book	•One Cheque book of 50 leaves per six month = No Charges • For additional cheque book = ₹ 2.00 + GST per leaf
c	Issuance of KCC cheque book	Nil

There shall be no charges for issuing cheque books against Government accounts, accounts of Boards & Corporations/Federations/Societies, staff member accounts and saving accounts of Members of the JP Udhog Bisthapit and Prabhbit Parivahan Sehkari Sabha Kharsi.

9	Issuance of duplicate Statement/Pass Book	
a	Only with latest Balance	₹ 50 + GST
b	For previous entries/Record	₹ 25 + GST Per page
10	Service Charges on Deposit	
a	Ledger Folio Charges	
i	Current Accounts	₹ 50 + GST per folio of 40 entries. Minimum ₹ 100 + GST Max. ₹ 1000 + GST
ii	Saving Account	Nil
iii	Interest Certificate in Deposit Accounts	• One certificate to be issued per quarter = No Charges • For Additional Request = ₹ 100 + GST
iv	Balance certificate / other certificate in deposit account	• One certificate per Qtr. = No Charges • For additional request = ₹ 150 + GST
11	Statement of Accounts charges	
a	For Current Accounts	• One statement per month = Free • Additional Statement = ₹ 25 per page plus GST
b	For Saving accounts	• Pass book shall be updated free of cost. • For additional statement = ₹ 20 + GST
c	For CC Limit/Loan Accounts	• One statement to be provided free in a month • Additional Statement = ₹ 25 + GST
d	Daily or Weekly account statement	₹ 25 + GST
12	Locker Rent	
a	Small	
	Urban	₹ 1100 + GST
	Semi Urban	₹ 930+ GST
	Rural	₹ 930 + GST
b	Medium	
	Urban	₹ 2000 + GST
	Semi Urban	₹ 1400 + GST
	Rural	₹ 1400 + GST
c	Large	
	Urban	₹ 3000 + GST
	Semi Urban	₹ 2700 + GST
	Rural	₹ 2700 + GST
d	Extra Large	
	Urban	₹ 4700 + GST
	Semi Urban	₹ 4200 + GST
	Rural	₹ 4200 + GST
i. For existing employees/retired members of the Bank, 75% of general charges + GST applicable to only one locker as per bank's Safe Deposit and Locker Policy		
ii. For all Salary Account Holders and Pensioners, 75% of general charges + GST.		

iii.Branches should ensure that rent is recovered in advance for each financial year i.e. in the month of April every year. If the locker is hired in the middle of the Year, the locker charges shall be obtained in advance proportionately for remaining months (including charges for the full month in which the locker is hired) till the end of current financial year.

iv. All locker holders shall maintain a saving bank account in addition to security deposit or get a charge created for the stipulated security amount in their saving account with a minimum balance of ₹ 3000 at all occasions.

13	Security Deposit (to be pledged) required for Locker from customers	
a	Small	
	Urban	₹ 13,894
	Semi Urban	₹ 13,292
	Rural	₹ 13,292
b	Medium	
	Urban	₹ 17,080
	Semi Urban	₹ 14,956
	Rural	₹ 14,956
c	Large	
	Urban	₹ 20,620
	Semi Urban	₹ 19,558
	Rural	₹ 19,558
d	Extra Large	
	Urban	₹ 26,638
	Semi Urban	₹ 24,868
	Rural	₹ 24,868
Existing employees and retired members of the Bank staff are exempt from providing a security deposit for locker facilities, limited to one locker per individual.		
14	Penalties for rent in default	
	All categories of Lockers	₹ 100 + GST per month
15	Safe Deposit Services*	
a	Safe deposit of sealed covers from Govt. Bodies/ Organization	₹ 20 + GST per Scrip per day
b	Safe deposit of sealed boxes from Govt. Bodies/ Organization (Size up to 30 x 30 x 30 cms)	₹ 1000 + GST per box per month
* For security considerations, these services are not to be provided to general public		
16	Locker Visits	
a	12 visits per year	No charges
b	Additional visits	₹ 50 + GST per visit
c	For Salary Account holders / Pensioners/ existing employees/retired members of the Bank staff	Free unlimited visits during the year
17	Minimum Balance Default Charges (To be deducted by the System automatically)	
a	SB A/C with Chq Book Facility (Minimum Balance : ₹ 1000)	• Default Charges = ₹ 20 + GST per day
		• Maximum ₹ 500 + GST per half year
b	SB A/C without Chq Book Facility (Minimum Balance : ₹ 500)	• Default Charges = ₹ 10 + GST per instance
		• Maximum ₹ 250 + GST per half year
c	C/A Individual Urban and Semi urban Branches (Minimum Balance : ₹ 2000)	• Default Charges = ₹ 50 + GST per day

	C/A Individual Rural Branches (Minimum Balance: ₹ 1000)	• Maximum ₹ 1000 + GST per half year
d	C/A Other (Minimum Balance : ₹ 3000)	• Default Charges = ₹ 50 + GST per day • Maximum ₹ 1000 + GST per half year
e	Saving Bank account with locker facility (Minimum balance : ₹ 3000)	• Default Charges = ₹ 20 + GST per day • Maximum ₹ 500 + GST per half year
Please note: In case the balance is less than the amount of charges to be levied, entire available amount in the account would be deducted and balance amount would be deducted as and when amount is deposited in the account. However, it may be ensured that outstanding balance in the account does not become negative i.e. there is debit balance. Further, no minimum balance charges will be deducted from inoperative accounts, and no demand for minimum balance charges for that period shall be created.		
Please Note: the Members of the JP Udhyog Bisthapit and Prabhbit Parivahan Sehkari Sabha Kharsi and exempted from minimum balance charges (HOGC 113/2023-24 dated 24.08.2023)		
18	Account Closure Charges (For Closing account within 1 year of its opening)	
a	Saving bank Accounts*	₹ 100 + GST (Except in case of death of customer)
b	Current Accounts	₹ 200 + GST (Except in case of death of customer)
c	Recurring Deposit	Withdrawn / no charges
d	Salary Accounts	₹ 500 + GST (Except in case of death / retirement of customer)
*Saving Bank Accounts (Excluding Basic Saving bank Deposit, PMJDY, Small accounts opened under Financial Inclusion and accounts of students under 18 years of age.		
19	Penalty Charges on RD accounts	
a	Penalty charges for depositing delayed installments in Recurring Deposit Accounts.	₹ 2 + GST (per ₹ 100 per month)
20	Service Charges on Loan and Advances (Processing Charges)	
a	Loan under Priority sector	
i	KCC Upto ₹ 3.00 lac	Nil
ii	KCC above ₹ 3.00 Lac	₹ 130 + GST per lakh
iii	Other Loans	₹ 150 + GST per lakh Max ₹ 20000 + GST
b	Loan under Non-Priority sector	(0.50% + GST) of the loan Amount
c	Credit Information Com.(CIC) charges	₹ 70 + GST
d	Renewal of CC/KCC Limit	1/2 of the charges as above (+GST)
e	Loan against NSE/KVP/LIC	₹ 100 + GST
f	Supervision Charges on CC limit (Ind.) above ₹ 1.00 Crore	₹ 2000 + GST Per half year
g	Bank Guarantee Charges	Charges per annum (p.a.)
1	100% Guarantee amount secured by liquid security	Upto 5 crore – 0.75% Above 5 crore – 0.50%
2	Partial 40% in case of Societies, 50% in case individual guarantee amount secured by liquid security and partial 60% in case of societies & 50% in case of individual guarantee amount security by collateral security.	Upto 5 crore – 1.5% Above 5 crore – 1%
3	25% secured by liquid security and rest of 75% secured by collateral security	Upto 5 crore – 2.5% Above 5 crore – 1.5%
4	Partial Guarantee amount secured by liquid security and partial guarantee amount security by Corporate/Organizational guarantee	Upto 5 crore – 2.5% Above 5 crore – 1.5%
Please Note: 1. For all salary account holders & Pensioners there will be a 50% rebate on Loan Processing fees (any type of loan)		

2. MD Bank is authorised to decide and offer festive season rebates on processing fees and other charges as deemed appropriate.		
21	Cash Deposit charges for all type of accounts	
a	up to ₹ 40000 (Per Day)	• Nil
b	Above ₹ 40000 (Per Day)	• Withdrawn / No charges • Maximum limit for cash deposit at non home branch is ₹ 5.00 Lakh and no limit at home Branch.
22	Cash withdrawal* charges at non home branch	
a	up to ₹ 20000 (Per Day)	• Nil • Withdrawn / No charges
b	Above ₹ 20000 (Per day)	• Max cash withdrawal ₹ 2.00 Lakh for self and ₹ 50,000 for third party.
c	KCC Limit: Maximum cash withdrawal ₹30000 per day (No Charges)	
*Please Note that there is no upper limit for cash withdrawal at home branch but the same will be subject to applicable TDS, if any, under section 194N		
23	TRANSFER OF FUNDS	
a	Transfer of Fund between home branch	Nil
b	Transfer of Fund between non home branch	
i	From Self Account to self account	Nil
ii	from self account to other accounts up to ₹20000	Nil
iii	from self account to other accounts above ₹20000	Withdrawn / No Charges
24	ATM CHARGES	
a	Issuance of 1st ATM / Debit Card	Free
b	Annual Charges to be levied after one year*	₹ 100 + GST
c	ATM card replacement charges for damaged/Lost cards	₹ 240 + GST
d	Duplicate PIN/ regeneration of PIN	Due to automation, this is discontinued
e	ATM Card/PIN/Kit returned by post due to wrong address	
*Please Note:the Members of the JP Udhyog Bisthapit and Prabhbit Parivahan Sehkari Sabha Kharsi and exempted from annual ATM Charges (HOGC 113/2023-24 dated 24.08.2023)		
25	TRANSACTION CHARGES FOR ATM	
a	At HPStCBs own ATMs Financial/Non-Financial	Nil
b	At others banks ATM Up to 5 transactions (Financial/Non-Financial in a Month	Nil
c	6th Transaction onwards (Financial/Non- financial on ATMs of other Bank)	Financial Txn. ₹ 17 + GST Non-Financial Txn. ₹ 5 + GST
26	RTGS/NEFT CHARGES	
a	Inward Transactions	Free
b	Outward Transactions	
i	From ₹1 to Rs. 1,00,000	₹ 4 + GST
ii	From ₹ 1,00,001 to ₹ ₹ 5.00 lakh	₹ 20 + GST
iv	From ₹ 5,00,001 onwards	₹ 40 + GST
27	IMPS Transactions	
		Free

28	SMS Charges	₹ 15 per quarter (+ GST)
Out of pocket expenses- i.e. Postage, Telephone, Fax, Mail etc. on actual basis wherever applicable shall be charged extra.		
Please note: For Salary Account holders and Pensioners, all NEFT and RTGS transactions are free.		
29	Attestation/ verification of Signatures	
a	Attestation/verification of signatures of individuals in deposit accounts	₹ 150/- + GST

EXEMPTED CATEGORIES:	
(i)	All Cooperative Societies (i.e. PACS, T&C Societies, Unions, Federations, Boards & Corporations (i.e. PSUs) and staff (existing and retired) are fully exempted from processing fee/upfront charges.
(ii) - iii)	No loan related and ad hoc service charges/inspection charges shall be levied on priority sector loans up to ₹ 25,000. In the case of eligible priority sector loans to SHGs (including SHGs under DAY-NRLM) / JLGs, this limit will be applicable per member and not to the group as a whole.
(iv)	Scheme for Liberation and Rehabilitation of Scavengers (SLRS)
(v)	Advances for Weaker Sections
(vi)	Kisan Credit Card (KCC) up to ₹ 3,00,000/-
(vii)	Education loans up to ₹ 4.00 lakh
(viii)	Advances to Ex-servicemen under SEMFEX-II Scheme
(ix)	Advances against Deposits maintained with the Bank (LABOD)
(x)	Advances under SC/ST Dev. Corp. & Women Dev. Corp. Tie-Ups up to ₹ 25,000/-
	Special Note:- (i) All Government Accounts maintained by the Bank's branches shall be exempted from the levy of all types of service charges (ii) 10% concession shall be applicable to the institutions falling under the Co-operative fold, Boards, Corporations, Welfare Trusts, Ex-serviceman and Senior Citizens on issue of drafts, MTs and Collection of cheques etc. over the prevailing rates (iii) Staff members / Ex-employees of the Bank are exempted from charges on issue of drafts, RTGS / NEFT, MTs and collection of cheques, local / outstation cheques etc. However, free remittance facility through drafts / MTs, RTGS/NEFT is restricted to the amount equal to one month pay (i.e. Basic, DP, IR & DA) once in a month in case of employees in service. Ex- employees of the bank can avail free remittance facility through drafts / MTs, RTGS/NEFT to an amount equal to one month gross pension once in a month. The branches should ensure that this facility is not mis-utilized so as to prevent revenue leakage.

Privileged categories for Concessional facilities for Remittances

Sr.No	Category and Criteria	Facilities to be provided
1.	<p>Individuals:</p> <p>A. Current Account: (monthly average Balance) up to ₹40,000/- (To be calculated on the average of daily closing balances of each day spread over a period of one month subject to daily minimum balance of ₹1000)</p> <p>B. Cash Credit Limits: All CC limit account holders with limits up to ₹1 lakh (Subject to maintaining Current account with the branch and daily minimum debit balance of ₹ 5000/- in the CC limit)</p>	<ol style="list-style-type: none"> 1) Free 10 demand drafts / Bankers cheque above ₹1,00,000/- per month payable on other HPStCB locations. 2) Demand drafts / Bankers Cheque up to ₹1,00,000/- per month at a flat cost of ₹40/- issued on branches of HPStCB. 3) Free anywhere collection within the HPStCB Branch network up to an amount of ₹1,00,000/- per month. 4) Free duplicate account statement 5) Free cheque book 6) Free local cheque collection
2.	<p>Individuals / Board Corporations:</p> <p>A. Current and Collection Account (monthly average balance) above ₹ 40,000/- (To be calculated on the average of daily closing balances of each day spread over a period of one month subject to daily minimum balance of ₹ 10000)</p> <p>B. Cash Credit Limits: All CC Limit account holders with limits above ₹ 1 lakh (Subject to maintaining current account with the Branch and daily minimum debit balance of ₹ 10,000/- in the CC limit)</p>	<ol style="list-style-type: none"> 1) Free 50 demand drafts / Bankers cheque per month above ₹100,000/- 2) Demand drafts / Bankers Cheque up to ₹100,000/- per month at a flat cost of ₹30/- issued on branches of HPStCB 3) Free anywhere collection within the HPStCB Branch network up to an amount of ₹5,00,000/- per month 4) Collection outside HPStCB branch network of a concession of 20% on normal rates of collection 5) Free account statement subject to maximum 5 folios per month

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