

**Sharad Sahakari Bank Ltd.,Manchar**  
**Service Charges**  
**With Effect From Dt. 01/05/2024**

Sr. No.	Particulars	Quantity	Basic Service charges {Charge 18% GST on Basic Service Charges}	Remarks
<b>1</b>	<b>Pass Book ( Only Saving &amp; Daily Savings Scheme )</b>			<b>Manually Charge - 116/65 - Miscellaneous Income</b>
1	First Passbook	1	Free	
2	Duplicate Passbook	1	100.00	
<b>2</b>	<b>Statement of Account</b>			<b>Manually Charge - 116/67 - Printing Charges</b>
1	Printed Statement	Per Page / Per Account	10.00	
2	Statement on e-Mail ID	Per Account	No Charges	
<b>3</b>	<b>Balance Certificate ( Deposit A/c &amp; Loan A/c )</b>			<b>Manually Charge - 116/65 - Miscellaneous Income</b>
1	First Certificate	Per Copy	Free	
2	Duplicate or Additional Copies	Per Copy	50.00	
<b>4</b>	<b>Cheque Book Charges</b>			
1	1 st Cheque Book	15 Leaves	Free	
2	Cheque Books for Saving Accounts	Per Cheque Leaves	5.00	<b>Auto Charge - 116/545 - Cheque Book Charges</b>
3	Cheque Books for Current & Cash Credit Account	Per Cheque Leaves	5.00	<b>Auto Charge - 116/545 - Cheque Book Charges</b>
4	Additional Cheque Books ( For Finance Purpose )	Per Cheque Book ( 30 Leaves )	300.00	<b>Manually Charge - 116/545 - Cheque Book Charges</b>
#	For CA /SB Account - Required Minimum Balance Rs. 25,000/- & KYC Update		No Charges	
#	For Cash Credit - Required Regular Transactions & Quarterly Stock Statement		No Charges	
<b>5</b>	<b>Unutilised cheque leaves at the time of closure of Account</b>	Per Cheque Leaf	-	
<b>6</b>	<b>Stop Payment Charges</b>			<b>Auto Charge - 116/65 - Miscellaneous Income</b>
1	Saving A/c	Per Cheque	125.00	
2	Current A/c	Per Cheque	150.00	
3	Cash Credit A/cs	Per Cheque	175.00	
<b>7</b>	<b>Attestation Charges</b>			<b>Manually Charge - 116/65 - Miscellaneous Income</b>
1	Signature Attestation	Per Attestation	125.00	
2	Photo Attestation	Per Attestation	125.00	
3	Address Attestation	Per Attestation	125.00	

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8	<b>Duplicate FDR</b>	Per Instrument ( With Indemnity Bond Rs.100 /- )	150.00	<b>Manually Charge - 116/65 - Miscellaneous Income</b>
9	<b>Account Closed Before 1 Year</b>			<b>Auto Charge - 116/65 - Miscellaneous Income</b>
1	Saving A/c		200.00	
2	Current A/c		300.00	
10	<b>SMS Alert Charges</b>	Flat - Charges Applay Quarterly	20.00	<b>Auto Charge - 116/65 - Miscellaneous Income</b>
11	<b>Charges for non maintenance of Average Quarterly Balance (AQB)</b>			<b>Auto Charge - 116/65 - Miscellaneous Income</b>
1	Minimum Balance Saving Accounts Rs. 500.00	Quarterly	4% Interest on non maintain required Minimum Balance	
2	Minimum Balance Saving Accounts with Cheque Rs. 500.00	Quarterly		
3	Minimum Balance Individuals Current Accounts Rs. 2000.00	Quarterly		
4	Minimum Balance Current Accounts Rs. 5000.00 ( For Company )	Quarterly		
12	<b>Inter Br. Cash Transaction ( For Deposits and Cash Credit A/cs )</b>			<b>Manually Charge - 116/65 - Miscellaneous Income</b>
1	Up to Rs. 5 Lakh	Per Day	Free	
2	Above Rs. 5 Lakh	Per Day	500.00	
3	For Term Loan Inst. Deposited in other Branch	Per Day	Free	
13	<b>Token Charges ( Loss of Token )</b>	1 Token	500.00	<b>Manually Charge - 116/65 - Miscellaneous Income</b>
14	<b>Cash/Coin Handling Charges</b>			<b>Manually Charge - 116/65 - Miscellaneous Income</b>
1	Cash Handling Charges For Rs. 10/- & 20/-	Per Thousand	10.00	
2	Coins Handling Charges ( All Coin )	Per Hundred	10.00	
3	Late Cash Received Charges	Per Lakh	25.00	
15	<b>ATM Card</b>			<b>As per ATM User Guide</b>
1	ATM Card Fee		200.00	Auto Charge - 116/302 - ATM Card & Pin Regeneration Fee
2	ATM Card Annual Fee		150.00	Auto Charge - 116/302 - ATM Card & Pin Regeneration Fee
3	ATM Card Block and Re-Issue Fee		275.00	Auto Charge - 116/302 - ATM Card & Pin Regeneration Fee
4	Duplicate Card in case of Card Lost		200.00	

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<b>16</b>	<b>ATM Card Transaction</b>	For each transaction after five transactions at other bank's ATM		Auto Charge - 116/302 - ATM Card & Pin Regeneration Fee
1	Financial Transaction	Per Txn.	21.00	
2	Non Fianancial Transaction	Per Txn.	10.00	
<b>17</b>	<b>IMPS Transaction ( For each transaction )</b>			Auto Charge - 116/ 49 - IMPS Transaction Charges
1	Up to 1,000.00	Per Txn.	Free	
2	Above 1,000.00 to 1,00,000.00	Per Txn.	Free	
3	Above 1,00,000.00	Per Txn.	Free	
<b>18</b>	<b>NEFT Charges ( Outward transactions )</b>			Auto Charge - 116/63 - Bank Commission
1	Amounts Upto Rs. 10,000/ -	Per Txn.	3.00	
2	Amounts From Rs. 10,001/- to 1 Lakh	Per Txn.	5.00	
3	Amounts above Rs. 1 Lakh to Rs. 2 Lakh	Per Txn.	15.00	
#	For CA /SB Account - Required Minimum Balance Rs. 25,000/- & KYC Update		No Charges	
#	For Cash Credit A/cs - Required Regular Transactions & Quarterly Stock Statement		No Charges	
<b>19</b>	<b>RTGS Charges ( Outward transactions )</b>			Auto Charge - 116/63 - Bank Commission
1	Above Rs.2 Lakh to Rs. 5 Lakh	Per Txn.	30.00	
2	Above Rs. 5 Lakh	Per Txn.	55.00	
#	For CA /SB Account - Required Minimum Balance Rs. 25,000/- & KYC Update		No Charges	
#	For Cash Credit - Required Regular Transactions & Quarterly Stock Statement		No Charges	
<b>20</b>	<b>Demand Draft Charges</b>			Manually Charge - 116/63 - Bank Commission
1	Up to Rs. 10,000.00	Per D.D.	30.00	
2	Above Rs. 10,000.00	Per D.D.	Rs. 30.00 + Per 1,000/- Rs.1.50	
<b>21</b>	<b>Demand Draft Cancellation Charges</b>	Per D.D. ( With Indemnity Bond Rs.200 /- )	150.00	Manually - 116/63 - Bank Commission
<b>22</b>	<b>CTS - Outward / Inward Cheque Return Charges</b>			Auto Charge - 116/66 - Cheque Return Charges
1	Saving A/c	Per Cheque	150.00	
2	Current A/c	Per Cheque	250.00	
3	Cash Credit A/cs	Per Cheque	300.00	

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<b>23</b>	<b>ECS Clearing Charges</b>			<b>Auto Charge - 116/66 - Cheque Return Charges</b>
1	ECS Clearing Return Charges	Per Return	300.00	
2	Stop Payment of ECS	Per Transaction	300.00	
<b>24</b>	<b>NACH Chages</b>			<b>Manually Charge - 116/66 - Cheque Return Charges</b>
1	NACH Mandate Registration	Per Utility Registration	10.00	
2	NACH Mandate Processing	Per Mandate per Person	2.00	
<b>25</b>	<b>Loan Form Fee</b>			<b>Manually Charge - 116/64 - Form Fee</b>
1	For All Term Loan & Cash Credit loan Application Form	Per Form	150.00	
2	For Gold Loan Application Form	Per Form	50.00	
<b>26</b>	<b>Visit Charges ( Term Loans Including Cash Credit Loans )</b>			<b>Manually Charge - 116/65 - Miscellaneous Income</b>
1	Rs.1 Lakh to Rs. 5 Lakh	Per Visit	500.00	
2	Above Rs. 5 Lakh to Rs. 10 Lakh	Per Visit	750.00	
3	Above Rs. 10 Lakh to Rs. 50 Lakh	Per Visit	1,000.00	
4	Above Rs. 50 Lakh	Per Visit	1,500.00	
<b>27</b>	<b>Processing Fee</b>			<b>Manually Charge - 116/73 - Processing Fee</b>
1	Processing Fee Charges		<b>1% of Sanctioned Loan Amount</b>	
a	# Minimum Charges		175.00	
b	# Maximum Charges		1,05,000.00	
c	## For Gold Loan and F.D.Laons		<b>Not Applicable</b>	
<b>28</b>	<b>Cash Credit -TOD / Review / Renewal Process Fee Charges</b>			<b>Auto Charge - 116/73 - Processing Fee</b>
1	Up to Rs. 10 Lakh	Per Review	1,000.00	
2	Above Rs. 10 Lakh to Rs. 50 Lakh	Per Review	2,500.00	
3	Above Rs. 50 Lakh to 1 Crore	Per Review	5,000.00	
4	Above Rs. 1 Crore	Per Review	10,000.00	

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<b>29</b>	<b>Cash Credit - C.C. A/c Extention Period / TOD Extention Period</b>			<b>Auto Charge - 116/73 - Processing Fee</b>
1	Up to Rs. 10 Lakh	Per Account	1,000.00	
2	Above Rs. 10 Lakh to Rs. 50 Lakh	Per Account	2,500.00	
3	Above Rs. 50 Lakh to 1 Crore	Per Account	5,000.00	
4	Above Rs. 1 Crore	Per Account	10,000.00	
<b>30</b>	<b>Loan Resanction Charges</b>			<b>Manualy Charge - 116/65 - Miscellaneous Income</b>
1	Up to Rs. 5 Lakh	Per Account	1,000.00	
2	Above Rs. 5 Lakh to Rs. 10 Lakh	Per Account	1,500.00	
3	Above Rs. 10 Lakh to Rs. 50 Lakh	Per Account	2,500.00	
4	Above Rs. 50 Lakh to 1 Crore	Per Account	5,000.00	
5	Above Rs. 1 Crore	Per Account	10,000.00	
<b>31</b>	<b>Partly Release Mortgaged Property</b>			<b>Manualy Charge - 116/65 - Miscellaneous Income</b>
1	Up to Rs.10 Lakh	Per Account	1,500.00	
2	Above Rs. 10 Lakh to Rs. 50 Lakh	Per Account	2,500.00	
3	Above Rs. 50 Lakh to 1 Crore	Per Account	5,000.00	
4	Above Rs. 1 Crore	Per Account	10,000.00	
<b>32</b>	<b>Loan S.I. Return Charges</b>			<b>Manualy Charge - 116/65 - Miscellaneous Income</b>
1	Loan S.I. Return Charges	Per Account	200.00	
<b>33</b>	<b>Cash Credit Loans Penal Int. &amp; Other Charges</b>			<b>Auto Charge - 116/65 - Miscellaneous Income</b>
1	Stock Statement Not Submited	Per Defaut - Quarterly Next 10 Days	500.00	
2	Penalty for delay in Stock Statement	Per Month	100.00	
3	TOD Sanctioned by Head Office		<b>3 % Additional Interest on over and above the C/C Limit</b>	<b>Auto in Inerest Application Proccesse</b>

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<b>34</b>	<b>Commitment Charges ( If C/C A/cs not availed )</b>			<b>Auto Charge - 116/65 - Miscellaneous Income</b>
1	For C.C.Limit Sanctioned Amount	Quarterly Per C.C.A/c	0.25% + 18% G.S.T.	If the Average Utilization is Less than 75% than 0.20% p.a to be
	<b># Commitment Charges not applicable for FDOD C.C. /Gold C.C. &amp; Staff C.C. BSSKs Staff CC/ CC against Salary</b>	# Mini. Charges 300/- + 18% G.S.T.	Mini. Charges 300/- + 18% G.S.T.	Recovered on entire unutilized portion on a quarterly basis
<b>35</b>	<b>Solvency Certificate ( Cerificate Valid for One Year )</b>			<b>Manually Charge - 116/65 - Miscellaneous Income</b>
1	Up to Rs. 10 Lakh	Per Certificate	1,000.00	
2	Above Rs. 10 Lakh to Rs. 25 Lakh	Per Certificate	1,500.00	
3	Above Rs. 25 Lakh	Per Certificate	2,500.00	
<b>36</b>	<b>Vehicle Verification Charges</b>			<b>Manually Charge - 116/65 - Miscellaneous Income</b>
1	For Two Wheeler	Per Vehicle	200.00	
2	For Three Wheeler	Per Vehicle	300.00	
3	For Four Wheeler	Per Vehicle	500.00	
4	For Commercial & Heavy Vehicle	Per Vehicle	1,000.00	
<b>37</b>	<b>Trade Certificate Charges</b>			<b>Manually Charge - 116/65 - Miscellaneous Income</b>
1	For Two Wheeler	Per Vehicle	200.00	
2	For Three Wheeler	Per Vehicle	400.00	
3	For Four Wheeler	Per Vehicle	500.00	
4	For Commercial & Heavy Vehicle	Per Vehicle	1,000.00	
<b>38</b>	<b>Gold Custody Charges on Gold Valuation</b>			<b>Manually Charge - 116/563 - Gold Custody Charges</b>
1	Up to Rs.10,000.00	As per Valuation	50.00	
2	Above Rs.10,000.00 to Rs.25,000.00	As per Valuation	75.00	
3	Above Rs.25,000.00 to Rs.50,000.00	As per Valuation	100.00	
4	Above Rs.50,000.00 to Rs. 1 Lakh	As per Valuation	125.00	
5	Above Rs. 1 Lakh	As per Valuation	Per Thousand Rs.1.50 + 18% GST	

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<b>39</b>	<b>Gold Valuation Charges ( Payable Directly to Gold Valuer )</b>			
1	Rs. 2/- Per Thousand of Valuation Amount		Rs. 2/- Per Thousand of Valuation Amount	Of the Valuation Amount Credited by Saraf
a	# Minimum Charges		30.00	
b	# Maximum Charges		300.00	
<b>40</b>	<b>Penal Interest Charges</b>		2 % over & above the contracted rate	On the Overdue Amount for Overdue period
<b>41</b>	<b>CIBIL Report Charges</b>			Manually Charge - 318/2 - CIBIL Report Charges
1	Individual		200.00	
2	Commercial		1,000.00	
<b>42</b>	<b>CERSAI Charges</b>			Manually Charge - 467/1 - CERSAI Charges Payable
1	Up to 1 Crs.	Per Mortgage Laon	500.00	
2	Above 1 Crs.	Per Mortgage Laon	1,000.00	
<b>43</b>	<b>Locker Charges as per Size</b>	<b>Security Deposit Amount</b>	<b>Per Annum Locker Charges</b>	<b>Auto Charge - 116/260 - Locker Rent</b>
<b>a</b>	<b>Size- SDL - 75</b>			
1	6 x 5	5,000.00	1,000.00	From F.D.Interest
2	12 x 5	10,000.00	1,500.00	From F.D.Interest
3	12 x 11	15,000.00	2,200.00	From F.D.Interest
<b>b</b>	<b>Size- SDL - 51</b>			
1	6 x 8	10,000.00	1,200.00	From F.D.Interest
2	12 x 8	20,000.00	2,000.00	From F.D.Interest
3	16 x 6	20,000.00	2,500.00	From F.D.Interest
4	16 x 12	30,000.00	3,500.00	From F.D.Interest
<b>c</b>	<b>Size- SDL - 32</b>			
1	10 x 7	15,000.00	1,500.00	From F.D.Interest
2	20 x 7	30,000.00	3,000.00	From F.D.Interest
3	20 x 16	50,000.00	5,000.00	From F.D.Interest
<b>44</b>	<b>Locker Rent Penalty Charges</b>		Per month and part there of 2% of Locker Rent	Auto Charge - 116/260 - Locker Rent

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<b>45</b>	<b>Bank Guarantee</b>			<b>Auto Charge - 116/69 - Bank Guarantee Commission</b>
1	Bank Guarantee Secured ( Up to Rs.10.00 Lakhs)	Per Year	0.50% of the Amount + 18% GST	Payable in advance for the B/G Period
2	Bank Guarantee Secured ( Above to Rs.10.00 Lakhs)	Per Year	0.50% of the Amount + 18% GST	
<b>46</b>	<b>Recovery Charges ( Applicable for cases u/s 101 of MSC Act. )</b>			<b>Manually Charge - 116/61 - Notice Fee</b>
a	Recovery Certificate Received & Issue of Demand Notice	As per Recovery Certificate	0.50%	From the amount actually recovered as per Dept.
b	Issue of Attachment Order	As per Recovery Certificate	0.75%	
c	Auction Declared	As per Recovery Certificate	1.50%	
#	<b>Maximum Rs. 1,50,000.00</b>	As per Recovery Certificate		
<b>47</b>	<b>Recovery Notice Charges ( Prior to Recovery Certificate )</b>			<b>Regd./Speed Post / Courier</b>
1	To Borrower and Guranter- 1st , 2nd & 3rd Demand Notice	Per A/c	<b>On Actual Basis Postage / Courier</b>	Manually Charge - 116/61 - Notice Fee
2	Advocate Notice	Per A/c	<b>As per Bill to Debited Account</b>	Manually Charge - 116/61 - Notice Fee
<b>48</b>	<b>Overdue Notice Charges</b>			<b>Regd./Speed Post / Courier</b>
1	Borrower / Co- Borrowers and Guranter	Per Notice	<b>100.00</b>	Manually Charge - 116/61 - Notice Fee
<b>49</b>	<b>Other Charges</b>			
1	No Dues Charges			<b>Manually Charge - 116/65 - Miscellaneous Income</b>
a	For VKSS Ltd.		<b>No Charge</b>	
b	For Bank / Patsanstha / Credi Society		<b>50.00</b>	
<b>50</b>	<b>Nominal Member Fee ( As Per By - Law )</b>		<b>100.00</b>	<b>Manually Charge - 16/1 - Nominal Member Fee</b>
<b>51</b>	<b>Member Entry Fee ( As Per By - Law )</b>		<b>100.00</b>	<b>Manually Charge - H.O. / 59 / 1 - Entry Fee</b>
<b>52</b>	<b>Share Transfer Fee ( As Per By - Law )</b>		<b>100.00</b>	<b>Manually Charge - H.O. / 15/ 1 - Share Transfer Fee</b>
	<b>* Approved by BoD Dt. 11/03/2024 vide B/R No. 23</b>			
	<b>* These Rates are Subject to change without notice</b>			( Page - 8 )