

SHRI SWAMI SAMARTH SAHAKARI BANK LTD.

List of Charges.

From Date:- 01/05/2024

SR NO	PARTICULARS	NEW CHARGES WITH GST
		W.E.F
1) a)	CLOSURE OF ACCOUNTS Saving / Current	
	i) If closed within 6mths from date of opening the A/c	Rs.200/-
	ii) If closed within 1year from date of opening the A/c	Rs.100/-
	iii) If closed within 3years from the dt. Of opening the A/c	Rs.50/-
	iv) If closed after 3 years	Rs. 25/-
b)	RETURNS OUTWARDS	Rs.150/-
	RETURNS INWARDS	Rs.250/-
c)	ISSUES OF CHEQUE BOOKS	
	Additional Cheque Book (All Type Account)	Rs.1.50/-(per leaf)
d)	ISSUE OF DUPLICATE PASS BOOK (All Type Account)	
	i) With present balance	Rs.50/-
	ii) With Previous Entries	Rs. 100/-
e)	ISSUE OF DUPLICATE STATEMENT OF (All Type Account)	Rs.10/- per page
2)	TERM DEPOSIT	
a)	Issue of Duplicate receipt (to be issued in the form of Certificate)	Rs. 200/-
b)	D D Cancel Charges	Rs. 100/-
3)	LOANS & ADVANCES.	
a)	PROCESSING CHARGES FOR NEW PROPOSALS	
	i) Term Loan	0.50% OF LOAN AMT
	ii) Cash Credit, SOD, Bill Discounting.	0.50 % OF LIMIT
	iii) RENEWAL OF CC/SOD LIMITS	0.50% OF LIMIT
b)	Loan Overdue Notice	

		NOTICE NO 1-	Rs.250/-
		NOTICE NO 2-	Rs.250/-
		NOTICE NO 3	Rs.300/-
		Issue of Notice under 138 NI Act.	Rs.600/-
		Advocate notice	Rs.2000/-
		Notice under 49 sec. for sal. Deduction	Rs.350/-
4)		VISIT CHARGES PER VISIT TO BORROWER/SURETY FOR RECOVERY PURPOSE	Rs.300/- per visit
5)		VEHICLE LOAN	
	i)	SEIZING CHARGES	
	a)	Two Wheeler/ Three Wheeler	Rs.1000/-
	b)	Light motor vehicle	Rs.1500/-
	c)	Heavy Vehicle	Rs.2000/-
6)		GOLD LOAN CHARGES	
	i)	Processing charges	0.30% of limit
	ii)	Form Fee	Rs.50/-
	iii)	Gold Valuer	Rs.0.25% Or take the charges mentioned in the Agreement
7)	a)	SEALING/POSSESSION OF IMMOVABLE PROPERTIES Flat/Shop/Gala/Stall/Bungalow/Factory/ Industrial Unit	Rs.2500/-
	b)	BANK GURANTEE	5% OF AMT per year for 100% Deposit
	c)	SOLVENCY CERTIFICATE	Rs.1000/- upto Rs.10 lacs. Rs.1500/- above Rs.10 lacs.
8)		OPENING OF LOCKERS	
	i)	SMALL SIZE	Rs.750/-
	ii)	MIDIMUM SIZE	Rs.1000/-
	iii)	LARGE SIZE	Rs.1500/-
9)		DELAY IN PAYMENT OF RENT	
	a)	LOCKERS	Rs.50/-p.m
	b)	BREAK OPEN OF LOCKER IN CASE OF LOSS OF KEY/NON PAYMENT OF RENT	Rs.2000/- + actual charges

31	a) ATM Charges	
	i) ATM Issue Charges	236/-
	ii) Duplicate ATM Issue Charges	236/-
	iii) ATM Financial Charges	20/-
	iv) ATM Non-Financial Charges	9/-
32	a) Loan Inspection Charges	
	i) Up To 100000/-	50/-
	ii) 100001 To 999999	0.05%
33	Closure of Current Account	
	i) If closed within 3months from the dt of opening the A/c	Rs.300/-
	ii) If closed within 1year from date of opening A/c	Rs.250/-
	iii) If closed within 3years from the dt. Of Opening A/c	Rs.100/-
	iv) If closed after 3years Closure of inoperative Current A/c	Rs.100/-



श्री. स्वामी समर्थ सहकारी बँक लि.
निघोज, ता. पारनेर, जि. अहमदनगर

मुख्य कार्यकारी अधिकारी