

SHRI SWAMI SAMARTH SAHAKARI BANK LTD.

List of Charges

SR NO	PARTICULARS	NEW CHARGES
1	SAVINGS DEPOSITS	
a)	ACCOUNT OPENING	
	MINIMUM BALANCE	
	With Cheque Book	Rs.500/-
	Without Cheque Book	Rs.200/-
b)	PENALTY	
	i) Minimum Balance	Rs. 20/- monthly
c)	CLOSURE OF ACCOUNTS	
	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/-
d)	RETURNS OUTWARDS	Rs.150/-
	RETURNS INWARDS	Rs.250/- + 2days int @ 18% on the amount of cheque
e)	ISSUES OF CHEQUE BOOKS	
	Additional Cheque Book (per leaf)	Rs.1.50/-
f)	ISSUE OF DUPLICATE PASS BOOK	
	i) With present balance	Rs.50/-
	ii) With previous entries	Rs.80/-
g)	SURRENDER OF UNUSED CHEQUES FOR OPERATIVE SB A/C	Rs.10/-Per cheque

	h)	WITHDRAWALS IT WITHOUT PASS BOOK	Rs.10/-
2		CURRENT ACCOUNTS.	
	a)	Account opening & maintenance of minimum balance for Current A/cs	Rs.1000/-
	b)	Charges for failure to maintain minimum balance in any month for Current A/cs	Rs.50/- p.m.
	d)	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/-
	v)	Transfer of inoperative Current A/c to Operative Current A/c	NIL
	vi)	Charges for unused cheques surrendered/stolen/misplaced to be collected at the time of closure of Current, CC a/c, flexible loan, SOD A/c	Rs.10/- per chq
	e)	ISSUE OF PER LEAF CHEQUE BOOK	Rs.1.5/- per chq.
	f)	ISSUE OF DUPLICATE STATEMENT OF A/cs for current,CC	Rs.20/- per page
3		TERM DEPOSIT	
	a)	Issue of Duplicate receipt (to be issued in the form of Certificate)	Rs. 200/-
	b)	D D Cancel charges	Rs.100 /-

4	LOANS & ADVANCES.	
a)	PROCESSING CHARGES FOR NEW PROPOSALS	
	i) Term Loan	0.5% OF LOAN AMT
	ii) Cash Credit, SOD, Bill Discounting.	0.5% OF LIMIT
	iii) RENEWAL OF CC/SOD LIMITS	0.25% OF OF LIMIT
b)	NOTICE TO DEFAULTERS	
	NOTICE NO 1- Two install overdue	Rs.250/-
	NOTICE NO 2- Three install overdue	Rs.350/-
	NOTICE NO 3	Rs.400/-
	Issue of Notice under 138 NI Act.	Rs.500/-
	Advocate notice	Rs.500/-
	Notice under 49 sec. for sal. Deduction	Rs.250/-
	CASE FILE CHARGES	Actual +Adv. fee
	Auction Charges	Rs. 500/-
	i) VISIT CHARGES PER VISIT TO BORROWER/SURETY FOR RECOVERY PURPOSE	Rs.50/- per visit
	iii) NON DISPLAY OF BANKS NAME BOARD AT PLACE OF BUSINESS/FACTORY/OFFICE PREMISES/ MACHINERY/	Rs.200/-
c)	VEHICLE LOAN	
	i) SEIZING CHARGES	
	a) Two Wheeler/ Three Wheeler	Rs.500/-
	b) Light motor vehicle	Rs.600/-
	c) Heavy Vehicle	Rs.1000/-
	ISSUE OF NOC TO RTO	Rs.100/-
	GOLD LOAN CHARGES	
	i) Processing charges	0.3% of limit
	iv) Gold Valuer	Rs.0.3%
d)	SEALING/POSSESSION OF IMMOVABLE	

		PROPERTIES	
		Flat/Shop/Gala/Stall/Bungalow/Factory/ Industrial Unit	Rs.2500/-
	e)	ASSIGMENT OF NSC/KVP	Rs.50/- per certificate
	f)	ENCASHMENT OF NSC/IVP/KVP/ ETC	Rs.100/- per certificate
	g)	ASSIGMENT/ RE-ASSIGMENT OF LIC POLICY	
			Rs.50/- per policy + Travelling & postage (Actual)
	h)	BANK GURANTEE	1% OF AMT per year for 100% Deposit
	i)	SOLVENCY CERTIFICATE	Rs.200/- upto Rs.10 lacs. Rs.300/- above Rs.10 lacs.
	j)	OUTWARD BILLS COLLECTION CHGS	
		UPTO - Rs. 5000	Rs.25+ Postage
		Rs.5001 to Rs.10000	Rs.50+ Postage
		Rs.10001 and 100000	Rs.100 + Postage
		Rs. 100001 & above	Rs.150+ Postage
5		PAYORDER CHARGES	
	a)	UPTO Rs.10000/-	Rs.20/-
	b)	PAY ORDER CANCEL CHARGES	Rs.100/-
	c)	ISSUE OF DUPLICATE PAY ORDER	Rs.100/-
	d)	STOP PAYMENT OF PAY ORDER	Rs.200/-
6		OPENING OF LOCKERS	
		SMALL SIZE	Rs.500/-
7		DELAY IN PAYMENT OF RENT	
	a)	LOCKERS	Rs.25/-p.m

	b)	BREAK OPEN OF LOCKER IN CASE OF LOSS OF KEY/NON PAYMENT OF RENT	Rs.1000/- + actual charges
	8	ISSUE OF DUPLICATE SHARE CERTIFICATE	Rs. 100/- per certificate
	10	STOP PAYMENT INSTRUCTIONS	Rs.200/- per cheque +
	11	LOSS OF CHEQUE BOOK REQUISITION SLIP	
	a)	Savings A/c	Rs.25/-
	b)	Current, CC & SOD A/cs	Rs. 50/-
	13	ENQUIRY RELATED TO OLD RECORDS	
		More than 12 months old records	Rs.55/- per instrument
	14	SIGNATURE VERIFICATION CHARGES	Rs.100/-
	15	ECS MANDATE AUTHORISATION	Rs.100/-
	16	A/C CLOSURE DUE TO TAKE OVER	Rs.500/-
	17	PENAL CHARGES IN CC/SOD/TERM LOAN	2% OF Overdrawn
	18	NON SUBMISSION OF STOCK STATEMENT / BOOK DEBTS	
			Rs.200/- pm Upto
			Rs.5 lacs. Limit
			Rs.50/- pm per lac
			above Rs.5 lacs Limit

19		LOAN APPLICATION FORM	Rs.50/-
20		STANDING INSTRUCTION CHARGES	Rs.10/-
		(one time)	
21		LOSS OF TOKEN	Rs.200/-
22		ENTRANCE FEES	Rs. 5/-
23		NOMINAL MEMBER FEES	Rs.20/-
24		CHARGES FOR WITHDRAWAL AGAINST UNCLEAR INSTRUMENT	2 days interest @ of 18% + 100
25		TOD CHARGES	21% ON AMT +200/-
26		NOC CHARGES	25%
27		ABB CHARGES	
		ABC Charges	
		Rs. 0 to 100000	Rs. 25
		Rs. 100000 to 500000	Rs. 100