

Shree Mahesh Co-Op. Bank Ltd., Nashik

Service Charges

(Rs.)

S.N.	Description of Service Charge	Count / Details	Type of A/c	Charges
1	Issue of Personalised Cheque books	Per Cheque Leaf	All A/c's	2
2	Cheque Stop payment instruction	Per Instrument	All A/c's	50
3	In case of loss of complete blank cheque book Stop Payment	Per instrument	All A/c's	5
4	Charges for Cheque returned unpaid – (Inward) Clearing / Transfer Charges for ACH (ECS) returned unpaid – (Inward/Outward) (Return due to technical reason – not at the fault of customer- No charges)	Particular	Saving	Current & Loan (CC)
		Up to 50 Thousand	75	150
		Above 50 Thousand to 1 Lakh	150	300
		Above 1 Lakh to Under 10 Lakh	250	500
		Above 10 Lakh to 1 Crore	350	700
	Above 1 Crore	500	1000	
5	Charges for Cheque returned unpaid – (Outward) Clearing /Transfer (Return due to technical reason – not at the fault of customer- No charges)	Per Instrument	All A/c's	50
6	ACH Mandate Verification Charges	Per Mandate	All A/c's	50
7	National Electronic Fund Transfer (NEFT)	Inward	All A/c's	Free
		Outward		Nil
8	Real Time Gross settlement (RTGS)	Inward	All A/c's	Free
		Outward		Nil
9	IMPS	Inward	All A/c's	Free
		Outward		Free
10	Issuance of Demand Draft / PayOrder	Per Thousand (Min Rs. 20 & Max Rs. 5000)	All A/c's	0.50
11	Cancellation of Demand Draft / PayOrder	Per Instrument	All A/c's	50
12	Revalidation of DD/ PO or Issue of fresh DD/ PO lieu of lost one.- Duplicate DD/PO	Per Instrument	All A/c's	50
13	Charges of not maintaining Minimum Balance	NIL	NIL	NIL

S.N.	Description of Service Charge	Count / Details	Type of A/c	Charges
14	Closure of A/cs		Saving A/c	Current A/c
		Up to 1 Month	Nil	Nil
		Above 2 Months to 12 Months	150	300
		Above 12 Months	Nil	Nil
15	Folio Charges	Half Yearly	Cureen & Loan(CC)	50
16	SMS Charges * Excluding Fixed Deposit Accounts & Term Loan Accounts *Charges will be apply after minimum 3 messages have been sent	Quarterly	Saving A/c	Current & Loan (CC)
			10	15
17	Addition / deletion of names in Accounts/ Nominations / Change in operational instructions (Including Locker)	Per occasion (Exempted for change due to death of the existing customer)	All A/c's	50
18	1. Allowing operations in an a/c through a) Power of Attorney b) Authorized Signatory 2. Change of authorized signatory including reconstituti on of A/c	Per occasion (Exempted for change due to death of the existing signatory)	All A/c's	50
19	Attestation of customer's signature / Photo	Per occasion.	All A/c's	30
20	Charges for issuance of Balance Certificate, at the request of customer.	Per certificate	All A/c's	Free
21	Charges for issuance of Interest Certificate, at the request of customer.	Per certificate	All A/c's	Free
22	NOC Recovery Department	Per certificate	For Borrowal A/c	Free
			For Non Borrwal A/c	50
23	Duplicate Passbook Charges (First Passbook/Continuation of Passbook Free)	Per Book	Saving	50
24	Duplicate Statement Charges (Physical From Branch) (Statement of account (First/original) Monthly Free)	Per Page	All A/c's	10
25	Duplicate Deposit Receipt	Per Deposit Receipt	Deposit A/c's	50
26	Duplicate Share Certificaes	Per Share Certificate	Share A/c	50
27	RuPay ATM Card Annual Fee (Free for first Year)	Yearly	All A/c's	200

S.N.	Description of Service Charge	Count / Details	Type of A/c	Charges
28	Replacement of Lost Stolen RuPay ATM card	Per ATM	All A/c's	200
29	ATM Duplicate PIN / Regeneration of PIN through Branch	Per occasion	All A/c's	20
30	ATM Transaction Charges (After Free Transaction) (5 transactions Monthly Free - Financial & Non-Financial)	Per Transaction (Non-Financial)	All A/c's	10
		Per Transaction (Financial)	All A/c's	20
31	Inquiries relating to old records. Per Item (Cheques/Voutures/Closed Loan File etc) (Subject to availability) (If xerox of old record is taken, actual xerox charges will be charged extra)	More than 3 months to 12 months old	All A/c's	100
		More than 12 months to 3 years old		300
		Above 3 years upto 7 years		500
		Above 7 years		1000
32	Cash Handling Charges			
	Rs.100 and above Note Denomation (Eg. 100 / 200 / 500 / 2000 Note) * Saving Account 5 Packets Weekly Free * Current Account / Loan (CC) 5 Packets Daily Free * Fixed Deposit & Term Loan Account No Cash Handling Charges Applicable	Per Packets (100 Note = 1 Packet) * If customer deposits above 50 Notes consider 1 Packet * If a customer deposits cash two or more times in a day, cash handling charges shall be collected by taking cumulative total of the cash deposited during the day, charges applicable if the pieces exceeds the exempted limit.	All A/c's	5
	Rs 50 & Under Denomation Note / Coin (Eg. 1 / 2 / 5 / 10 / 20 / 50 Note/Coin)	Per Packets (100 Note = 1 Packet) * If customer deposits above 50 Notes consider 1 Packet * If a customer deposits cash two or more times in a day, cash handling charges shall be collected by taking cumulative total of the cash deposited during the day, charges applicable if the pieces exceeds the exempted limit.	All A/c's	10

S.N.	Description of Service Charge	Count / Details	Type of A/c	Charges
33	Tax Chalan (All Types) Service Charges	Per Chalan	Account Holder	Cash/CLG
		Up to Rs. 50000	60	110
		Above Rs. 50000 to 1 Lac	60	160
		Above Rs. 1 Lac to 5 Lac	120	210
		Above Rs. 5 Lac to 10 Lac	230	310
		Above Rs. 10 Lac to 25 Lac	450	600
		Above Rs. 25 Lac	1000	1800
34	e-SBTR Service Charges	Per e-SBTR	Account Holder	Cash/CLG
		Up to Rs. 50000	100	200
		Above Rs. 50000 to 1 Lac	200	400
		Above Rs. 1 Lac to 5 Lac	300	600
		Above Rs. 5 Lac to 10 Lac	400	800
		Above Rs. 10 Lac to 25 Lac	500	1000
35	Safe Deposit Lockers: Annual Rent	Locker Set Size 4.5"×7.0"×19.8"	Locker	600
		Locker Set Size 4.5"×14.07"×19.8"		1000
		Locker Set Size 5.8"×17.0"×19.8"		1200
		Locker Set Size 7.0"×10.0"×19.8"		1800
		Locker Set Size 7.0"×21.4"×19.8"		2800
		Locker Set Size 10.45"×14.17"×19.8"		3000
		Locker Set Size 1.5"×21.4"×19.8"		3900
36	Breaking open of Locker: Loss of Key or Non-Payment of Locker Rent	Per Incidence	Locker	500 + (Plus) actual expenditure incurred for breaking open the locker and changing the lock by manufacturers of lockers

S.N.	Description of Service Charge	Count / Details	Type of A/c	Charges
37	Loan Processing Charges (Does not apply processing charges Gold Loan & Deposit Against Loan Accounts)		Loan A/c's	As Per Ho Circular Dt 19/07/2014
38	CIBIL Charges	Individual (Per Report)	All A/c's	120
		Non-individual (Per Report)		1200
39	CERSAI Charges	Register Mortgage (Per Asset ID)	Loan A/c's	175
		Equtaibal Mortgage (Per Asset ID)		175 + (Plus) actual fees paid to CERSAI
40	Loan Commitment Charges (If 50% of the sanctioned loan amount is not utilized on a quarterly basis) (Does not apply Gold Loan Overdraft & Deposit Against Loan Accounts)	Quarterly	Loan (CC)	0.25% Loan Limit
41	Gold Loan Valuation Charges (Gross Gold Value)	Per Thousand	Gold Loan A/c's	1 Min Rs.25/- Max Rs1000/-
42	Gold Loan Custoday Charges	Financial Yearly one time	Gold Loan A/c's	100
43	Solvancey Certificate	Per Thousand		1
44	Bank Guranty	Yearly		1% To 3%
45	Postal Tariff (Applicable to all above services/ activities)	Ordinary Post		Actual, subject to Min. 10/-
		Registered / Speed Post /Courier		Actual, subject to Min. 30/-
All Charges exclusive tax (GST)				
Any service not quoted above will be charges separately.				