

Sharad Sahakari Bank Ltd.,Manchar
Service Charges
With Effect From Dt.01/06/2025

Sr. No.	Particulars	Quantity	Basic Service Charges {Charge 18% GST on Basic Service Charges}	Remarks
1	Pass Book (Only Saving & Pigmy Acs)			Manually Charge - 116/65 - Miscellaneous Income
1	First Passbook	1	Free	
2	Duplicate Passbook	1	100.00	
2	Statement of Account			Manually Charge - 116/67 - Printing Charges
1	Printed Statement	Per Page / Per Account	10.00	
2	Statement on e-Mail ID	Per Account	No Charges	
3	Balance Certificate (Deposit A/c & Loan A/c)			Manually Charge - 116/65 - Miscellaneous Income
1	First Certificate	Per Copy	Free	
2	Duplicate or Additional Copies	Per Copy	50.00	
4	Cheque Book Charges			
1	1 st Cheque Book	15 Leaves	Free	
2	Cheque Books for Saving Accounts	Per Cheque Leaves	5.00	Auto Charge - 116/545 - Cheque Book Charges
3	Cheque Books for Current & Cash Credit Account	Per Cheque Leaves	5.00	Auto Charge - 116/545 - Cheque Book Charges
4	Additional Cheque Books (For Finance Purpose)	Per Cheque Book (30 Leaves)	500.00	Manually Charge - 116/545 - Cheque Book Charges
#	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	
5	Stop Payment Charges			Auto Charge - 116/65 - Miscellaneous Income
1	Saving A/c	Per Cheque	125.00	
2	Current A/c	Per Cheque	150.00	
3	Cash Credit A/c	Per Cheque	175.00	
6	Attestation Charges			Manually Charge - 116/65 - Miscellaneous Income
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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7	Duplicate FDR	Per Instrument (With Indemnity Bond Rs.100 /-)	50.00	Manually Charge - 116/65 - Miscellaneous Income
8	Account Closed Before 1 Year			Auto Charge - 116/65 - Miscellaneous Income
1	Saving A/c		200.00	
2	Current A/c		300.00	
9	SMS Alert Charges (Quarterly)	Per Transaction SMS	0.18 (Paise)	Auto Charge - 116/65 - Miscellaneous Income
10	Inter Br. Cash Transaction (For Deposits and Cash Credit A/cs)			Manually Charge - 116/65 - Miscellaneous Income
1	Up to Rs. 5 Lakh	Per Day	Free	
2	Above Rs. 5 Lakh / Above 10 Lakh	Per Day	500.00	
3	For Term Loan Inst. Deposited in other Branch	Per Day	Free	
11	Token Charges (Loss of Token)	1 Token	300.00	Manually Charge - 116/65 - Miscellaneous Income
12	Cash/Coin Handling Charges			Manually Charge - 116/65 - Miscellaneous Income
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	
13	ATM Card			
1	ATM Card Fee		200.00	Auto Charge - 116/302 - ATM Card & Pin Regenaration Fee
2	ATM Card Annual Fee		150.00	Auto Charge - 116/302 - ATM Card & Pin Regenaration Fee
3	ATM Card Block and Re-Issue Fee		275.00	Auto Charge - 116/302 - ATM Card & Pin Regenaration Fee
14	ATM Card Transaction	For each transaction after five transactions at other bank's ATM		Auto Charge - 116/302 - ATM Card & Pin Regenaration Fee
1	Financial Transaction	Per Txn.	20.00	
2	Non Fianancial Transaction	Per Txn.	10.00	

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15	IMPS Transaction (For each transaction)			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	
16	NEFT Charges (Outward transactions)			Auto Charge - 116/63 - Bank Commission
1	Up to 1 Lakh	Per Txn.	3.00	
2	Above Rs.1 Lakh to Rs. 2 Lakh	Per Txn.	20.00	
17	RTGS Charges (Outward transactions)			Auto Charge - 116/63 - Bank Commission
1	Above Rs.2 Lakh to Rs. 5 Lakh	Per Txn.	20.00	
2	Above Rs. 5 Lakh	Per Txn.	40.00	
18	Demand Draft Charges			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	
19	Demand Draft Cancellation Charges	Per D.D. (With Indemnity Bond Rs.100 /-)	50.00	Manually - 116/63 - Bank Commission
20	CTS - Outward / Inward Cheque Return Charges			Auto Charge - 116/66 - Cheque Return Charges
1	Saving A/c	Per Cheque	200.00	
2	Current A/c	Per Cheque	300.00	
3	Cash Credit A/c	Per Cheque	350.00	
21	ECS Clearing Charges			Auto Charge - 116/66 - Cheque Return Charges
1	ECS Clearing Return Charges	Per Return	300.00	
2	Stop Payment of ECS	Per Transaction	300.00	
22	NACH Chages			Manually Charge - 116/66 - Cheque Return Charges
1	NACH Mandate Registration	Per Utility Registration	10.00	
2	NACH Mandate Processing	Per Mandate per Person	2.00	

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23	Loan Form Fee			Manually Charge - 116/64 - Form Fee
1	For All Term Loan & Cash Credit loan Application Form	Per Form	200.00	
2	For Gold Loan Application Form	Per Form	50.00	
24	Visit Charges (Term Loans Including Cash Credit Loans)			Mannually Charge - 116/65 - Miscellaneous Income
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	
25	Processing Fee			Manually Charge - 116/73 - Processing Fee
1	Processing Fee Charges		1% of Sanctioned Loan Amount	
a	# Minimum Charges		175.00	
b	# Maximum Charges		1,05,000.00	
c	# # For Gold Loan and F.D.Laons		Not Applicable	
26	Cash Credit -TOD / Review / Renewal Fee Charges			Auto Charge - 116/73 - Processing Fee
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	
27	Cash Credit - C.C. A/c Extension Period / TOD Extension Period			Auto Charge - 116/73 - Processing Fee
1	Up to Rs. 10 Lakh	Per Account	2,000.00	
2	Above Rs. 10 Lakh to Rs. 50 Lakh	Per Account	5,000.00	
3	Above Rs. 50 Lakh to 1 Crore	Per Account	10,000.00	
4	Above Rs. 1 Crore	Per Account	20,000.00	

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28	Loan Resanction Charges			Mannually Charge - 116/65 - Miscellaneous Income
1	Up to Rs. 5 Lakh	Per Account	2,000.00	
2	Above Rs. 5 Lakh to Rs. 10 Lakh	Per Account	3,000.00	
3	Above Rs. 10 Lakh to Rs. 50 Lakh	Per Account	5,000.00	
4	Above Rs. 50 Lakh to 1 Crore	Per Account	7,500.00	
5	Above Rs. 1 Crore	Per Account	10,000.00	
29	Partly Release Mortgaged Property			Mannually Charge - 116/65 - Miscellaneous Income
1	Up to Rs.10 Lakh	Per Account	3,000.00	
2	Above Rs. 10 Lakh to Rs. 50 Lakh	Per Account	5,000.00	
3	Above Rs. 50 Lakh to 1 Crore	Per Account	10,000.00	
4	Above Rs. 1 Crore	Per Account	20,000.00	
30	Loan S.I. Return Charges			Mannually Charge - 116/65 - Miscellaneous Income
1	Loan S.I. Return Charges	Per Account	300.00	
31	Cash Credit Loans Penal Charges & Other Charges			Auto Charge - 116/65 - Miscellaneous Income
1	Stock Statement Not Submmited	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	3 % Additional Interest on over and above the C/C Limit		Auto in Inerest Application Processe
32	Commitment Charges (If C/C A/cs not availed)			Auto Charge - 116/65 - Miscellaneous Income
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
	# Commitment Charges not applicable for FDOD C.C. / Gold C.C. & Staff C.C. BSSKs Staff CC/ CC against Salary	# Mini. Charges 300/- + 18% G.S.T.	Mini. Charges 300/- + 18% G.S.T.	Recovered on entire unutilized portion on a quarterly basis
33	Solvency Certificate (Certificate Valid for One Year)			Manually Charge - 116/65 - Miscellaneous Income
1	Up to Rs. 10 Lakh	Per Certificate	1,500.00	
2	Above Rs. 10 Lakh to Rs. 25 Lakh	Per Certificate	2,000.00	
3	Above Rs. 25 Lakh	Per Certificate	3,000.00	

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Sr. No.	Particulars	Quantity	Basic Service Charges {Charge 18% GST on Basic Service Charges}	Remarks
34	Vehicle Verification Charges			Manually Charge - 116/65 - Miscellaneous Income
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	
35	Trade Certificate Charges			Manually Charge - 116/65 - Miscellaneous Income
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	
36	Gold Custody Charges on Gold Valuation			Manually Charge - 116/563 - Gold Custody Charges
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. 2.00 + 18% GST	
37	Gold Valuation Charges (Payable Directly to Gold Valuer)			
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	
38	Penal Charges		2 % over & above the contracted rate	On the Overdue Amount for Overdue period
39	CIBIL Report Charges			Manually Charge - 318/2 - CIBIL Report Charges
1	Individual		200.00	
2	Commercial		1,000.00	

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40	CERSAI Charges			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	
41	Locker Charges as per Size	Security Deposit Amount		Auto Charge - 116/260 - Locker Rent
a	Size- SDL - 75			
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	Size- SDL - 51			
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
c	Size- SDL - 32			
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
42	Locker Rent Penalty Charges		Per month and part there of 2% of Locker Rent	Auto Charge - 116/260 - Locker Rent
43	Bank Guarantee	Per Year	0.50% of the Amount + 18% GST	Auto Charge - 116/69 - Bank Guarantee Commission
44	Recovery Charges (Applicable for cases u/s 101 of MSC Act.)			Manually Charge - 116/61 - Notice Fee
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%	
#	Maximum Rs. 1,50,000.00	As per Recovery Certificate		

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Sr. No.	Particulars	Quantity	Basic Service Charges {Charge 18% GST on Basic Service Charges}	Remarks
45	Recovery Notice Charges (Prior to Recovery Certificate)			Regd./Speed Post / Courier
1	To Borrower and Guarantor - 1st , 2nd & 3rd Demand Notice	Per A/c	50.00	Manually Charge - 116/61 - Notice Fee
2	Advocate Notice	Per A/c	As per Bill to Debited Account	Manually Charge - 116/61 - Notice Fee
46	Overdue Notice Charges			Regd./Speed Post / Courier
1	Borrower / Co- Borrowers and Guranter	Per Notice	100.00	Manually Charge - 116/61 - Notice Fee
47	Other Charges			
1	No Dues Charges			Manually Charge - 116/65 - Miscellaneous Income
a	For VKSS Ltd.		No Charge	
b	For Bank / Patsanstha / Credi Society		50.00	
48	Nominal Member Fee (As Per By - Law)		100.00	Manually Charge - 16/1 - Nominal Member Fee
49	Member Entry Fee (As Per By - Law)		100.00	Manually Charge - H.O. / 59 / 1 - Entry Fee
50	Share Transfer Fee (As Per By - Law)		100.00	Manually Charge - H.O. / 15/ 1 - Share Transfer Fee
	* Approved by BoD Dt. 07/05/2025 vide B/R No. 16			
	* These Rates are Subject to change without notice			