

Sharad Sahakari Bank Ltd.,Manchar
Service Charges
With Effect From Dt. 01/08/2024

| Sr. No. | Particulars | Quantity | Basic Service charges {Charge 18% GST on Basic Service Charges} | Remarks |
|----------|---|-------------------------------|--|--|
| 1 | Pass Book (Only Saving & Daily Savings Scheme) | | | 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) | 300.00 | 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 | Unutilised cheque leaves at the time of closure of Account | Per Cheque Leaf | - | |
| 6 | 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/cs | Per Cheque | 175.00 | |
| 7 | 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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| 8 | Duplicate FDR | Per Instrument (With Indemnity Bond Rs.100 /-) | 150.00 | Manually Charge - 116/65 - Miscellaneous Income |
| 9 | Account Closed Before 1 Year | | | Auto Charge - 116/65 - Miscellaneous Income |
| 1 | Saving A/c | | 200.00 | |
| 2 | Current A/c | | 300.00 | |
| 10 | SMS Alert Charges | Per Transaction SMS | 0.18 (Paise) | Auto Charge - 116/65 - Miscellaneous Income |
| 11 | Charges for non maintenance of Average Quarterly Balance (AQB) | | | Auto Charge - 116/65 - Miscellaneous Income |
| 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 | 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 | Per Day | 500.00 | |
| 3 | For Term Loan Inst. Deposited in other Branch | Per Day | Free | |
| 13 | Token Charges (Loss of Token) | 1 Token | 500.00 | Manually Charge - 116/65 - Miscellaneous Income |
| 14 | 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 | |
| 15 | ATM Card | | | As per ATM User Guide |
| 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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| 16 | ATM Card Transaction | 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 Financial Transaction | Per Txn. | 10.00 | |
| 17 | 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 | |
| 18 | NEFT Charges (Outward transactions) | | | 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. | 20.00 | |
| 19 | RTGS Charges (Outward transactions) | | | Auto Charge - 116/63 - Bank Commission |
| 1 | Above Rs.2 Lakh to Rs. 5 Lakh | Per Txn. | 25.00 | |
| 2 | Above Rs. 5 Lakh | Per Txn. | 50.00 | |
| 20 | 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 | |
| 21 | Demand Draft Cancellation Charges | Per D.D. (With Indemnity Bond Rs.200 /-) | 150.00 | Manually - 116/63 - Bank Commission |
| 22 | CTS - Outward / Inward Cheque Return Charges | | | 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 | |
| 23 | 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 | |

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| 24 | 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 | |
| 25 | Loan Form Fee | | | Manually Charge - 116/64 - Form Fee |
| 1 | For All Term Loan & Cash Credit loan Application Form | Per Form | 150.00 | |
| 2 | For Gold Loan Application Form | Per Form | 50.00 | |
| 26 | Visit Charges (Term Loans Including Cash Credit Loans) | | | Manually 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 | |
| 27 | 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 | |
| 28 | Cash Credit -TOD / Review / Renewal Process 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 | |
| 29 | Cash Credit - C.C. A/c Extention Period / TOD Extention Period | | | Auto Charge - 116/73 - Processing Fee |
| 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 | |

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| 30 | Loan Resanction Charges | | | Manually Charge - 116/65 - Miscellaneous Income |
| 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 | |
| 31 | Partly Release Mortgaged Property | | | Manually Charge - 116/65 - Miscellaneous Income |
| 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 | |
| 32 | Loan S.I. Return Charges | | | Manually Charge - 116/65 - Miscellaneous Income |
| 1 | Loan S.I. Return Charges | Per Account | 200.00 | |
| 33 | Cash Credit Loans Penal Int. & Other Charges | | | Auto Charge - 116/65 - Miscellaneous Income |
| 1 | Stock Statement Not Submitted | 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 Proccesse |
| 34 | 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 |
| 35 | Solvency Certificate (Cerificate Valid for One Year) | | | Manually Charge - 116/65 - Miscellaneous Income |
| 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 | |

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| 36 | 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 | |
| 37 | 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 | |
| 38 | 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.1.50 + 18% GST | |
| 39 | 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 | |
| 40 | Penal Interest Charges | | 2 % over & above the contracted rate | On the Overdue Amount for Overdue period |
| 41 | CIBIL Report Charges | | | Manually Charge - 318/2 - CIBIL Report Charges |
| 1 | Individual | | 200.00 | |
| 2 | Commercial | | 1,000.00 | |
| 42 | 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 | |

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| 43 | Locker Charges as per Size | Security Deposit Amount | Per Annum Locker Charges | 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 |
| 44 | Locker Rent Penalty Charges | | Per month and part there of 2% of Locker Rent | Auto Charge - 116/260 - Locker Rent |
| 45 | Bank Guarantee | | | Auto Charge - 116/69 - Bank Guarantee Commission |
| 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 | |
| 46 | 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 | | |
| 47 | Recovery Notice Charges (Prior to Recovery Certificate) | | | Regd./Speed Post / Courier |
| 1 | To Borrower and Guranter- 1st , 2nd & 3rd Demand Notice | Per A/c | On Actual Basis Postage / Courier | Manually Charge - 116/61 - Notice Fee |
| 2 | Advocate Notice | Per A/c | As per Bill to Debited Account | Manually Charge - 116/61 - Notice Fee |
| 48 | Overdue Notice Charges | | | Regd./Speed Post / Courier |
| 1 | Borrower / Co- Borrowers and Guranter | Per Notice | 100.00 | Manually Charge - 116/61 - Notice Fee |

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| 49 | 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 | |
| 50 | Nominal Member Fee (As Per By - Law) | | 100.00 | Manually Charge - 16/1 - Nominal Member Fee |
| 51 | Member Entry Fee (As Per By - Law) | | 100.00 | Manually Charge - H.O. / 59 / 1 - Entry Fee |
| 52 | Share Transfer Fee (As Per By - Law) | | 100.00 | Manually Charge - H.O. / 15/ 1 - Share Transfer Fee |
| * Approved by BoD Dt. 27/07/2024 vide B/R No. 28 (5) | | | | |
| * These Rates are Subject to change without notice | | | | |