

दि चिटणवीसपुरा सहकारी बँक लि.,

मुख्यालय - महाल, नागपूर.

मुख्या/बँक चार्जेस/325/2024

दि. 06.05.2024

परिपत्रक

विषय :- बँक चार्जेस सुधारीत दरानुसार आकारण्याबाबत.

संदर्भ :- मुख्या/बँक चार्जेस/426/2023, दि. 01.06.2023.

संचालक मंडळ सभा दि. 29.04.2024 चे ठराव क्र. 11 अन्वये ठरल्यानुसार संदर्भित परिपत्रकान्वये लागू केलेले मागील बँक चार्जेस मध्ये कोणतेही बदल केलेले नाही ते जसेच्या तसे खालील प्रमाणे तत्काळ लागू करावे.

BANK CHARGES

Sr. No.	Particulars	Bank Charges (GST Extra)
1	Printing charges	
	i) Duplicate Share Certificate Print	Rs. 10/-
	ii) Duplicate Passbook Print For Saving Account	Rs. 100/-
	iii) Duplicate Deposits Receipt Print	Rs. 100/- + (Indemnity Bond)
	iv) Duplicate Loan NOC Print	Rs. 300/-
	v) Duplicate Draft/Pay Order Print	Rs. 100/- + (Indemnity Bond)
2	Account Statement Charges	
	i) Saving & Special Saving Account Statement Charges	Rs. 10/- Per Page and Maximum Rs. 500/-
	ii) Current Account, CC/OD/EOD/OAP/OAG (Duplicate Account Statement)	Rs. 10/- Per Page and Maximum Rs. 500/-
	iii) Loan Statement Charges (EMI)	Rs. 10/- Per Page and Maximum Rs. 500/-
3	Service/Maintaince Charges	
	i) Current account	Rs. 100/- Half Yearly
	ii) Saving & Special Saving Account	Rs. 100/- Half Yearly (Only for Chequebook Issued Account)
	iii) Saving & Special Saving Account	Rs. 15/- Half Yearly (Only for ATM Card Issued Account)
4	Minimum Balance Charges	
	i) For Current Account - (Minimum Balance Rs. 5000/-)	NIL
	ii) For Saving & Special Saving Account only	NIL
5	Account Closing Charges	
	i) Current A/c, Saving A/c & Special Saving A/c - (Before Six Months)	Rs. 500/-
	ii) Current A/c, Saving A/c & Special Saving A/c - (After Six Months)	Rs. 200/-
	iii) Account Closed (Current, Saving, Special Saving, CC, OD, OAP, OAG) with Cheque Stop Payments/lost/misplaced.	300 per Leave, Maximum Rs. 2000/- (Indemnity Bond) (Declaration)
6	SALE OF FORM	
	A) Loan Form Charges at the time of Application	
	i) Deposit against loan, GSL, JKB and Gold Loan	Nil
	ii) Remaining All Loan	Rs. 150/-
	iii) Renewal of Limit (Per Year) & OAG	Rs. 100/-
	iv) Membership Form	Nil
	v) Death Claim Form	Nil
	vi) Deposit against OD Loan (GL - 5046)	Nil
	B) Loan Agreement Form Charges at the time of Disbursement	
	i) Deposit against loan, JKB, OAG, OAD	Nil
	ii) Government Security Loan, Gold Loan	Rs. 50/-
	iii) Remaining All Loan	Rs. 150/-

7	Administration charges (Working Charge)	
	i) Deposit Against Loan (FDR, RD, JKB, Dhanlaxmi, Damduppat, etc.)	Nil
	ii) For Government Security Loan	Rs. 100/-
	iii) OD Against Deposit/GOLD (GL - 5046 only)	Rs. 500/- Yearly
	iv) Remaining All Loan	1% of Sanction Amount
	v) CC, OD & OAP Working Charges (Yearly)	0.25% of sanction amount After every 365 days
	vi) Bank Guaranty Working charges	2% at the time of BG Issue, and after 1 year 0.2% per year
	vii) For Gold Loan	
	i) Upto 50000	Rs. 200/-
	ii) 50001-100000	Rs. 250/-
	iii) 100001-200000	Rs. 300/-
	iv) 200001-500000	Rs. 400/-
v) 500001 and Above	Rs. 700/-	
8	Locker Rent	
	i) Small (size H:4.92, W:6.89, D: 19.37 approximetly)	Rs. 600/-
	ii) Medimum (size H:6.26, W:8.27, D: 19.37 approximetly)	Rs. 1100/-
	iii) Meimum-Large (size H:4.92, W:13.86, D: 19.37 & H:10.94, W:8.27, D: 19.37 approximetly)	Rs. 2000/-
	iv) Large (size H:10.94, W:13.86, D: 19.37 approximetly)	Rs. 3000/-
	v) SKD Big Size(size H:15.98, W:21.30, D: 19.65 approximetly)	Rs. 4000/-
	vi) Locker Rent Penalty	After Due Date of Locker Rent, Rs 50/- will charge every Month
9	Pay Order Issue Commission	
	i) Upto 100000	Rs. 50/-
	ii) 100001-500000	Rs. 300/-
	iii) 500001 and above	Rs. 500/-
	iv) Pay Order/Draft Payable Cancelation Charges	Rs. 50/-
10	CHEQUE/ECS RETURN CHARGES	
	i) Inward/Outward Clearing Return Charges	Rs. 300/-
	ii) Inward/Outward ECS/ACH Return Charges	Rs. 300/-
	iii) Inward/Outward OBC Return charges	Rs. 300/-
11	ATM/PIN CHARGES	
	i) ATM Issue Charge	Rs. 100/-
	ii) Duplicate ATM Issue Charges	Rs. 200/-
	iii) ATM PIN regenerate Charges	Rs. 100/-
12	Cheque Book issue Charges	
	i) For All - 3 Rs per leave	Rs 3 per leave
	ii) For Saving Account	After 120 leaves, Rs.10/- per leave (Every Year)
13	RTGS/NEFT Charges (Only For Current, Saving & Special Saving)	
	i) Upto 5000 & Current A/c Min. Balance Rs. 25000/- Maintained	Nil
	ii) 5001-50000	Rs. 20/-
	iii) 50001-100000	Rs. 50/-
	iv) 100000 and above	Rs. 100/-
14	Gold Loan Valuation Charges	
	i) Upto 10000	Rs. 75/-
	ii) 10001-50000	Rs. 100/-
	iii) 50001 and above	Rs. 3/- per Thousand and Maximum Rs. 400/-

15	Tax Payment	
	i) Account Holder with minimum balance Rs. 50000/-	Nil
	ii) GST, M-Vat, Sales Tax, Income Tax, Advance Income Tax	Rs. 50/-
16	Stop payment charges	300 per Leave, Maximum Rs. 2000/-
17	ECS/ACH Validation Charges	RS. 100/-
18	Title Search Report Advocate Fee	Rs. 2500/- + Registrar Office fee as applicable as per receipt
19	CIBIL Report Charges	Up to 5 page : Rs. 200/- Above 5 page : Rs. 500/- Corporate : Rs. 1000/- Two Wheeler Finance : Rs. 200/-
20	Non Submission of Stock Statement Charges	1% on Monthly Interest
21	Nominal Member Fees	Rs. 100/-
22	Property Valuation Charges	
	1. upto Rs. 1 Lacs	Rs. 200/-
	2. above Rs. 1 lacs to Rs. 2.50 lacs	Rs. 300/-
	3. above Rs. 2.50 lacs to Rs. 5 lacs	Rs. 500/-
	4. above Rs. 5 lacs	Rs. 100/- (per lacs)
	Maximum Valuation Fee	Rs. 10,000/-
23	Property Re-Valuation Charges	
	1. upto Rs. 50 Lacs	Rs. 2500/- Or regular valuation charges which ever is less.
	2. above Rs. 50 Lacs	Rs. 3500/-
	out of station conveyance charges	Rs. 500/- Extra
	3. Building Loan stage wise visit charges	Rs. 500/- per visit

तसेच कॅश हॅण्डलींग चार्जेस खालील विवरणानुसार घेण्याचे ठरले. याबाबत संबंधित ग्राहकांना 7 दिवसाची पुर्वसुचना पत्र देऊन नंतरच चार्जेस लागू करण्यात यावे.

Sr. No.	विवरण	कॅश हॅण्डलींग चार्जेस
1	कोणत्याही डीनॉमिनेशनच्या नोटा/कॉईन 25 पॅकेट मोजण्याकरीता	चार्जेस लावु नये.
2	25 पॅकेट चे वर प्रती पॅकेट करिता	रु. 20/- प्रती पॅकेट चार्जेस लावावे.
3	करंट/सेव्हींग खात्यात रु 10 लाख मिनिमम बॅलेन्स ठेवणाऱ्या खातेदाराकरीता	चार्जेस लावु नये.
4	जास्तीत जास्त चार्जेस	रु. 5000/-

वरीलप्रमाणे बँक चार्जेस ची अंमलबजावणी त्वरीत दि. 15.05.2024 पासून सुरु करावी. बँक चार्जेस ची एक प्रत ग्राहकांसाठी नोटीस बोर्डवर लावण्यात यावी. याची माहिती आपल्या अधिनस्थ कर्मचाऱ्यांना द्यावी.

प्रति,

शाखा व्यवस्थापक,

शाखा – महाल/इतवारा/कळमेश्वर/सक्करदरा/बुटीबोरी/नरसाळा


मुख्य कार्यकारी अधिकारी

1. व्यवस्थापक, मुख्यालय 2. प्र. सहा. व्यवस्थापक (कर्ज), मुख्यालय 3. सहा. व्यवस्थापक (लेखा), मुख्यालय,

4. प्र. सहा. व्यवस्थापक (प्रशासन), मुख्यालय, 5. सहा. व्यवस्थापक (वसुली), मुख्यालय, 6. सहा. व्यवस्थापक (ऑडीट), मुख्यालय,

7. श्री. अंकुश झुरमुरे – परिपत्रकाप्रमाणे सिस्टीम मध्ये बँक चार्जेसची नोंद घ्यावी व RBI चे सूचनेप्रमाणे बँक चार्जेस बँकेच्या

वेबसाईटवर प्रसिध्द करावे. 8. बँक चार्जेस फाईल.