

## OTHER BANK CHARGES

SR. NO.	PARTICULARS	Bank Charges (GST Extra)
<b>1</b>	<b>Printing charges</b>	
	i) Duplicate Share Certificate	Rs. 10/-
	ii) Duplicate Passbook Print for Saving account	Rs. 100/-
	iii) Passbook page reprint charges	Rs. 10/- Per Page and Maximum Rs. 500/-
	iv) Duplicate Deposits Receipt Print	Rs. 100/- + (Indemnity Bond)
	v) Duplicate Loan NOC Print	Rs. 300/-
	vi) Duplicate Draft/Pay Order Print	Rs. 100/- + (Indemnity Bond)
<b>2</b>	<b>Account Statement Charges</b>	
	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/-
	iv) Account statement sent on Mail	NIL
<b>3</b>	<b>Service/Maintenance charges</b>	
	i) Current Account	Rs. 100/- Half Yearly
	ii) Saving & Special Saving Account	Rs. 100/- Half Yearly (Only for Chequebook Issued Account)
<b>4</b>	<b>SMS CHARGES</b>	Rs. 15/- Half Yearly
	Saving & Special Saving Account	(Only for ATM Card Issued Account)
<b>5</b>	<b>Minimum Balance Charges</b>	
	i) For Current Account - (Minimum Balance Rs. 5000/-)	Nil
	ii) For Saving & Special Saving Account only	Nil
<b>6</b>	<b>Account Closing Charges</b>	
	i) Current A/c, Saving & Special Saving A/c- (Before Six Months)	Rs. 500/-
	ii) Current A/c, Saving & Special Saving A/c- (After Six Months)	Rs.200/-
	iii) Death claim account (SB/SSB/CA)	Nil
	iv) 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)
<b>7</b>	<b>Locker Rent</b>	
	<b>i) SMALL :</b> (SIZE H:4.92, W:6.89, D:19.37 approximetly)	RENT RS. 600/- AND SECURITY DEPOSIT RS. 15,000/-
	<b>ii) MEDIMUM :</b> (SIZE H:6.26, W:8.27, D:19.37 approximetly)	RENT RS. 1,100/- AND SECURITY DEPOSIT RS. 17,000/-
	<b>iii) MEDIMUM -</b> (SIZE H:4.92, W:13.86, D:19.37 & H:10.94, W:8.27, D:19.37 approximetly)	LARGE : RENT RS. 2,000/- AND SECURITY DEPOSIT RS. 20,000/-
	<b>iv) LARGE :</b> (SIZE H:10.94, W:13.86, D:19.37 approximetly)	RENT RS. 3,000/- AND SECURITY DEPOSIT RS. 25,000/-
	<b>v) LARGE (SKD BR.) :</b> (SIZE H:15.98, W:21.30, D:19.65 approximetly)	RENT RS. 5,000/- AND SECURITY DEPOSIT RS. 30,000/-
	<b>vi) LOCKER RENT PENALTY :</b>	AFTER DUE DATE OF LOCKER RENT, RS. 50/- WILL CHARGE EVERY MONTH

<b>8</b>	<b>Working Charge</b>	
	i) Bank Guaranty Working Charges	2% at the time of BG Issue and after 1 year 0.2% per year
<b>9</b>	<b>Pay Order Issue Commission</b>	
	i) Upto 100000	Rs .50/-
	ii) 100001-500000	Rs. 300/-
	iii) 500001 and above	Rs. 500/-
	iv) Pay Order/Draft Payable Cancellation Charges	Rs .50/-
<b>10</b>	<b>CHEQUE/ECS RETURN CHARGES</b>	
	i) Inward /Outward Clearing Return Charges	Rs. 300/-
	ii) Inward /Outward ECS/ACH Return Charges	Rs. 300/-
<b>11</b>	<b>ATM/PIN CHARGES</b>	
	i) ATM Issue Charge	Rs. 100/-
	ii) Duplicate ATM Issue Charges	Rs. 200/-
	iii) ATM PIN regenerate Charges	Rs. 100/-
<b>12</b>	<b>Cheque Book issue Charges</b>	
	i) For All - 3 Rs Per leave	Rs 3 Per leave
	ii) For Saving Account	After 120 leaves, Rs.10/- per leave (Every Year)
<b>13</b>	<b>RTGS/NEFT Charges (Only For Current, Saving &amp; Special Saving)</b>	
	i) RTGS/NEFT Amount Upto 5000/-	NIL
	ii) Current Account Minimum Balance Rs. 25000/- Maintained yearly	NIL
	iii) 5001-50000	Rs. 20/-
	iv) 50001-100000	Rs. 50/-
	v) 10000 and above	Rs. 100/-
	vi) RTGS/NEFT (without cheque leaf) charges	Rs. 10/-
<b>14</b>	<b>Tax Payment</b>	
	i) Account Holder with minimum balance Rs. 50000/-	NIL
	ii) GST, M-Vat, Sales Tax, Income Tax, Advance Income Tax	Rs. 50/-
<b>15</b>	<b>Stop payment Charges</b>	300 per Leave, Maximum Rs. 2000/-
<b>16</b>	<b>ECS/ACH Validation Charges</b>	Rs. 100/-
<b>17</b>	<b>Non Submission of Stock Statement Charges</b>	1% on Monthly Interest
<b>18</b>	<b>Nominal Member Fees</b>	Rs. 100/-
<b>19</b>	<b>Property Re- Valuation Charges</b>	
	1. Upto Rs. 50 Lacs	Rs. 2500/- or regular valuation charges which ever is less.
	2. Above Rs. 50 Lacs	Rs. 3500/-
	3. Out of Station conveyance Charges	Rs. 500/- Extra
<b>20</b>	<b>Cash Handling Charges</b>	
	i) Upto 25 packets of Note / Coins of any denomination	Nil
	ii) Above 25 packets	Rs. 20/- per packet
	iii) Current / Saving Account Minimum Balance Rs. 10.00 lacs Maintained yearly	Nil
	iv) Maximum Charges	Rs. 5000/-

**THE CHITNAVISPURA SAHAKARI BANK LTD., NAGPUR.**

मुख्या/बँक चार्जेस/325/2024

दि. 06.05.2024

**परिपत्रक**

विषय : बँक चार्जेस सुधारी 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 FOR LOAN ACCOUNT**

SR. NO.	CODE	PRODUCT NAME	CHARGES
1	3006	<b>GOLD LOAN (EMI) :</b> LOAN TENURE : 36 MONTHS	<b>1) SALE OF FORM RS. 50/- (+ GST)</b>
	3020	<b>GOLD LOAN (BULLET) :</b> LOAN TENURE : 12 MONTHS	<b>2) WORKING CHARGE (+ GST)</b> i) LOAN UPTO 50,000/- RS. 200/- ii) 50,001/- TO 1,00,000/- RS. 250/- iii) 1,00,001/- TO 2,00,000/- RS. 300/- iv) 2,00,001/- TO 5,00,000/- RS. 400/- v) 5,00,001/- AND ABOVE RS. 700/-
			<b>3) GOLD VALUATION CHARGE</b> i) LOAN UPTO 10,000/- RS. 100/- ii) 10,001/- TO 50,000/- RS. 150/- iii) 50,001/- AND ABOVE RS. 4/- PER THOUSAND AND MAXIMUM RS. 700/- उदा. रु. 75,000/- कर्जाकरिता : रु. 50,000/- पर्यंत रु. 150/- व रु. 25,000/- करिता रु. 100/- एकूण रु. 250/-
			<b>4) SHARE</b> i) LOAN UPTO 99,999/- RS. 100/- (NOMINAL MEMBER) ii) 1,00,000/- AND ABOVE RS. 1,000/- (REGULAR MEMBER)
			<b>5) STAMP PAPER OF RS. 100/- ON LOAN AGREEMENT FORM</b>
			<b>6) Collateral Security : OTHER BANK PDC (1,00,000/- &amp; ABOVE)</b>
2	6047	<b>OD AGAINST GOLD :</b> LOAN TENURE : 36 MONTHS	<b>1) SALE OF FORM RS. 100/- (+ GST)</b>
			<b>2) WORKING CHARGE RS. 500/- (+ GST) YEARLY</b>
			<b>3) BUILDING FUND</b> i) LOAN UPTO 50,000/- RS. 50/- ii) 50,001/- TO 1,00,000/- RS. 100/- iii) 1,00,001/- TO 5,00,000/- RS. 200/- iv) 5,00,001/- TO 10,00,000/- RS. 500/- v) 10,00,001/- AND ABOVE RS. 1,000/-
			<b>4) GOLD VALUATION CHARGE</b> i) LOAN UPTO 10,000/- RS. 100/- ii) 10,001/- TO 50,000/- RS. 150/- iii) 50,001/- AND ABOVE RS. 4/- PER THOUSAND AND उदा. रु. 75,000/- कर्जाकरिता : रु. 50,000/- पर्यंत रु. 150/- व रु. 25,000/- करिता रु. 100/- एकूण रु. 250/-
			<b>5) SHARE</b> i) LOAN UPTO 99,999/- RS. 100/- (NOMINAL MEMBER) ii) 1,00,000/- AND ABOVE RS. 1,000/- (REGULAR MEMBER)
			<b>6) STAMP PAPER OF RS. 500/- ON LOAN AGREEMENT FORM</b>
			<b>7) Collateral Security : OTHER BANK PDC (1,00,000/- &amp; ABOVE)</b>
		<b>RENEWAL :</b>	<b>AFTER 36 MONTHS FOLLOW THE ABOVE PROCESS.</b>

3	<b>3007 VEHICLE LOAN :</b> <b>3011 SELF EMP PERSON LOAN</b> <b>3012 SMALL BUSINESS LOAN</b> <b>3014 CONSUMABLE ARTICLE</b> <b>3043 BACHAT GAT LOAN</b>	<b>1) SALE OF FORM RS. 150/- (+ GST)</b> <b>2) CIBIL REPORT CHARGE RS. 200/- (+ GST)</b> <b>3) SPOT VERIFICATION CHARGES RS. 200/- (+ GST)</b> <b>4) SHARE</b> i) LOAN UPTO 99,999/- RS. 100/- (NOMINAL MEMBER) ii) 1,00,000/- AND ABOVE RS. 1,000/- (REGULAR MEMBER) <b>5) WORKING CHARGE 1% (+ GST)</b> <b>6) BUILDING FUND</b> i) LOAN UPTO 50,000/- RS. 50/- ii) 50,001/- TO 1,00,000/- RS. 100/- iii) 1,00,001/- TO 5,00,000/- RS. 200/- iv) 5,00,001/- TO 10,00,000/- RS. 500/- v) 10,00,001/- AND ABOVE RS. 1,000/- <b>7) LOAN AGREEMENT FORM RS. 150/- (+GST)</b> <b>8) STAMP PAPER OF RS. 300/- ON LOAN AGREEMENT FORM</b> <b>9) Collateral Security : OTHER BANK PDC</b>
4	<b>3008 SALARY LOAN</b> <b>3029 SALARY PERSONAL LOAN (DEDUCTION)</b> <b>3042 TOURISM LOAN</b>	<b>1) SALE OF FORM RS. 150/- (+ GST)</b> <b>2) CIBIL REPORT CHARGE UPTO 5 PAGE : RS. 200/- (+ GST) AND ABOVE 5 PAGE : RS. 500/- (+GST)</b> <b>3) SHARE</b> i) LOAN UPTO 99,999/- RS. 100/- (NOMINAL MEMBER) ii) 1,00,000/- AND ABOVE RS. 1,000/- (REGULAR MEMBER) iii) ADDITIONAL SHARE FOR UNSECURED LOAN: 5% <b>4) SPOT VERIFICATION CHARGES RS. 500/- (+ GST)</b> <b>5) WORKING CHARGE 1% (+ GST)</b> <b>6) BUILDING FUND</b> i) LOAN UPTO 50,000/- RS. 50/- ii) 50,001/- TO 1,00,000/- RS. 100/- iii) 1,00,001/- TO 5,00,000/- RS. 200/- iv) 5,00,001/- TO 10,00,000/- RS. 500/- v) 10,00,001/- AND ABOVE RS. 1,000/- <b>7) LOAN AGREEMENT FORM RS. 150/- (+GST)</b> <b>8) Personal Insurance Fee : As per receipt</b> <b>9) STAMP PAPER OF RS. 500/- ON LOAN AGREEMENT FORM</b> <b>10) Collateral Security : OTHER BANK PDC</b>
5	<b>SOLAR LOAN</b>	<b>1) SALE OF FORM RS. 100/- (+ GST)</b> <b>2) CIBIL REPORT CHARGE : RS. 200/- (+ GST)</b> <b>3) SHARE</b> i) LOAN UPTO 2,00,000/- 2 SHARES OF RS. 2,000/- ii) LOAN ABOVE 2,00,000/- 5 SHARES OF RS. 5,000/- <b>4) SPOT VERIFICATION CHARGES RS. 200/- (+ GST)</b> <b>5) WORKING CHARGE 0.50% (+ GST)</b> <b>6) BUILDING FUND</b> i) LOAN UPTO 50,000/- RS. 50/- ii) 50,001/- TO 1,00,000/- RS. 100/- iii) 1,00,001/- TO 5,00,000/- RS. 200/- <b>7) LOAN AGREEMENT FORM RS. 100/- (+GST)</b> <b>8) Personal Insurance Fee : As per receipt</b> <b>9) STAMP PAPER OF RS. 500/- ON LOAN AGREEMENT FORM</b> <b>10) Collateral Security : OTHER BANK PDC</b>

6	<p>3005 BUILDING LOAN 3013 TERM LOAN 3028 TLAP (SKD) 3032 TLAP 3035 CPL 6002 CASH CREDIT LOAN 6003 OVER DRAFT 6004 HYPOTHICATION 6033 OD AGAINST PROPERTY</p> <p>6 (a) Renewal Limit (Yearly)</p> <p>6 (b) RENEWAL OF LIMIT (AFTER 3 OR 5 YEARS)</p>	<p><b>1) SALE OF FORM RS. 150/- (+ GST)</b>  <b>2) CIBIL REPORT CHARGE :</b>  i) UPTO 5 PAGE : RS. 200/- (+ GST)  ii) ABOVE 5 PAGE : RS. 500/- (+ GST)  CORPARATE : RS. 1000/- (+GST)  <b>3) SHARE</b>  i) LOAN UPTO 99,999/- RS. 100/- (NOMINAL MEMBER)  ii) 1,00,000/- AND ABOVE RS. 1,000/- (REGULAR MEMBER)  iii) ADDITIONAL SHARE FOR SECURED LOAN : 2.5%  iv) ADDITIONAL SHARE FOR UNSECURED LOAN : 5%  <b>4) TITLE SEARCH REPORT FEE</b>  1) ADVOCATE FEE : RS. 2500/-  2) REGISTRAR OFFICE FEE AS APPLICABLE AS PER RECEIPT  3) CONVEYANCE FEE (OUT OF NAGPUR CITY) : RS. 500/-  4) CERSAI SEARCH FEE : RS. 50/-  <b>5) PROPERTY VALUATION FEE</b>  i) VALUATION UPTO 1 LACS RS. 200/-  ii) 1,00,001/- TO 2,50,000/- RS. 300/-  iii) 2,50,001/- TO 5,00,000/- RS. 500/-  iv) 5,00,001/- AND ABOVE RS. 100/- PER LACS  (MAXIMUM VALUATION FEE RS. 10,000/-)  v) CONVEYANCE FEE (OUT OF NAGPUR CITY) : RS. 500/-  vi) STAGE WISE REPORT FEE RS. 500/- PER VISIT  <b>6) SPOT VERIFICATION CHARGES RS. 700/- (+ GST)</b>  <b>7) WORKING CHARGE</b>  i) 1% (+ GST) (AT THE TIME OF LOAN DISBURSEMENT)  ii) 0.25% of sanction amount After every 365 days (CC/OD/OAP)  <b>8) BUILDING FUND</b>  i) LOAN UPTO 50,000/- RS. 50/-  ii) 50,001/- TO 1,00,000/- RS. 100/-  iii) 1,00,001/- TO 5,00,000/- RS. 200/-  iv) 5,00,001/- TO 10,00,000/- RS. 500/-  v) 10,00,001/- AND ABOVE RS. 1,000/-  <b>9) LOAN AGREEMENT FORM RS. 150/- (+GST)</b>  <b>10) Charge on Property - Rs. 2500/- To 5000/-</b>  <b>11) Property &amp; Personal Insurance Fee : As per receipt</b>  <b>12) STAMP PAPER OF RS. 500/- ON LOAN AGREEMENT FORM</b>  <b>13) Collateral Security : OTHER BANK PDC</b>  i) Sale of form of Rs. 100/- (CC/OD)  ii) Working Charge of 0.25% (CC/OD/OAP)  iii) STAMP PAPER OF RS. 100/- ON LOAN AGREEMENT (CC/OD)  <b>FOLLOW THE ABOVE PROCESS. (CC/OD/OAP)</b></p>
7	<p>EMP. LOAN :</p> <p>3045 VEHICLE LOAN 3023 BUILDING LOAN 3025 CONSUMER LOAN 3038 EDUCATION LOAN 3048 MEDICAL LOAN 6030 OVERDRAFT</p>	<p><b>1) SALE OF FORM RS. 150/- (+ GST)</b>  <b>2) WORKING CHARGE 0.50% (+ GST)</b>  <b>3) BUILDING FUND :</b>  i) LOAN UPTO 50,000/- RS. 50/-  ii) 50,001/- TO 1,00,000/- RS. 100/-  iii) 1,00,001/- TO 5,00,000/- RS. 200/-  iv) 5,00,001/- TO 10,00,000/- RS. 500/-  v) 10,00,001/- AND ABOVE RS. 1,000/-</p>

			<b>4) SHARE : NOMINAL MEMBERSHIP OF RS. 100/-</b> <b>5) STAMP PAPER FOR LOAN AGREEMENT FORM</b> i) BUILDING LOAN RS. 500/- ii) CONSUMER/VEHICLE/EDUCATION/MEDICAL LOAN RS. 300/- iii) OVERDRAFT LOAN RS. 100/- <b>6) Property &amp; Personal Insurance Fee : As per receipt</b> <b>7) PENALTY OF RS. 500/- IF LOAN IS CLOSED WITHIN 3 YEARS OF DISBURSEMENT</b> <b>8) CIBIL REPORT AND SPOT VERIFICATION CHARGE : NIL</b> <b>9) LOAN AGREEMENT FORM FEE : NIL</b>
<b>8</b>	<b>3010</b> <b>3041</b>	<b>GOVT.SECURITY LOAN</b> <b>LOAN AGAINST N.S.C.</b>	<b>1) SALE OF FORM RS. 50/- (+ GST)</b> <b>2) WORKING CHARGE RS. 100/- (+ GST)</b>
<b>9</b>	<b>6046</b>	<b>OD AGAINST DEPOSIT</b>	<b>1) WORKING CHARGE RS. 500/- (+ GST) YEARLY</b>
<b>10</b>	<b>3017</b> <b>3021</b> <b>3015</b> <b>3024</b> <b>3046</b>	<b>JKB LOAN</b> <b>RD LOAN</b> <b>FDR LOAN</b> <b>DHANLAXMI LOAN</b> <b>DAMDUPPAT LOAN</b>	<b>1) NO CHARGES</b>