

**SREE NARAYANA GURU CO-OP BANK LTD**  
**HEAD OFFICE, MUMBAI**

**Revised Service Charges effective from 1<sup>st</sup> February 2018**

No	Particulars of Service Charges	Service Charge (Rs.)	GST @ 18%	Total Charges
1	<u>Maintenance of minimum Balance:</u>			
	A). <u>Savings Bank account</u>			
	i) Without cheque book facility: Rs.1000			
	ii) With cheque book facility : Rs.1500			
	B). <u>Current account.</u> Rs.2500			
	<u>For not maintaining minimum balance:</u>			
	A) <u>Savings Bank account:</u>			
	i) Without cheque book facility :	50.00 per month	9.00	59.00 per month
	ii) With cheque book facility :	60.00 per month	11.00	71.00 per month.
	B) Current account :	150.00 per month	27.00	177.00 per month
2	<u>Closure of account:</u>			
	A) <u>Within one year of opening:</u>			
	i) S/B a/c without cheque book facility	150.00 per month.	27.00	177.00 per month
	ii) S/B account with cheque book facility :	200.00 per month	36.00	236.00 per month
	iii) Current account	300.00 per month	54.00	354.00 per month
	B). <u>After one year of opening the account:</u>			
	i) S/B account without cheque book facility:	100.00 per month	18.00	118.00 per month
	ii) S/B account with cheque book facility :	125.00 per month	23.00	148.00 per month
iii) Current account	250.00 per month	45.00	295.00 per month	
	C) Premature closure of RD account	50 .00 per month	9.00	59.00 per month
3	<u>Cheque book charges :</u>			
	A) Savings Bank account (1 <sup>st</sup> 30 leaves free, charges from 4 <sup>th</sup> cheque book)	25 .00 per book	5.00	30.00 per book
	B) Current /CC/OD account ( No free chq) ( for CC/OD chq book with 25 leaves)	75.00 per boik	15.00	90.00 per book

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4	Stop Payment instruction.( per instruction) :	50.00	9.00	59.00
5	Revoking of Stop Payment instruction	50.00	9.00	59.00
6	Signature verification charges per reference	50.00	9.00	59.00
7	ECS mandate for debit ( per mandate) :	100.00	18.00	18.00
8	Standing Instructions (per instruction)	25.00	5.00	25.00
9	Duplicate Passbook charges for every 40 entries or fraction			
	i) Upto 1 year	50.00	9.00	59.00
	ii)above 1 year	75.00	15.00	90.00
10	i)Duplicate statement of a/c charges per folio (40 entries)	25.00	5.00	30.00
11	Duplicate Term Deposit receipt( per receipt)	50.00	9.00	59.00
12	Duplicate share certificate ( per certificate)	100.00	18.00	118.00
13	Share transfer charges ( per certificate )	100.00	18.00	118.00
14	Duplicate TDS certificate ( per certificate)	100.00	18.00	118.00
15	Inward Clearing Return including ECS return			
	i) S/B accounts :	250.00	45.00	295.00
	ii) Current/CC/OD accounts :	350.00	63.00	413.00
	( plus interest @21% p.a. on the amount of cheque for 2 days in all such cases)			
16	Outward Clearing Return including ECS return			
	i) S/B account :	150.00	27.00	177.00
	ii) Current/CC/OD /Loan accounts	250.00	45.00	295.00
17	Half-yearly Ledger Folio charges : Current/CC/OD	100.00 per 75 entries	18.00	118.00 per 75 entries , minimum Rs,118.00
18	<u>Commission on issuance of Pay Order/DD</u>			
	i) Upto.....500.....	15.00	3.00	18.00
	ii) from ..... 501 to 1000.....	20.00	4.00	24.00
	iii) from .....1001 to 5000.....	25.00	5.00	30.00
	iv) from..... 5001 to 10000....	40.00	7.00	47.00
	v) from.....10001 and above			
		2.00 per thousand, Minimum 100.00	@18%	2.00 per thousand, Minimum .118.00

No	Particulars of Service Charges	Service Charge	GST @18%	Total Charges
19	Collection of outstation cheque//bill i) upto.....500..... ii) from 501....to.....1000..... iii) from.. 1001....to.....5000..... iv) from ..5001....to.....10000.... v) Above..... 10000..... ( Branches will also collect actual postage )	30.00 50.00 100.00 150.00 3.00n per 1000.00 plus 177.00	6.00 9.00 18.00 27.00 @18%	36.00 59.00 118.00 177.00 3.60 per 1000.00 plus 177.00
20	Cancellation of DD/Pay Order:	50.00	9.00	59.00
21	Inward cheque/DD received for collection and remittance of proceeds to outstation Bank	50% of outward collection charges	@18% on commission	Service charge as in Column No: 3 plus GST
22	Cheque/DD purchase	Interest @ 21% p.a. from date of purchase till realization	Nil	Interest Amount as in Column No:3
23	Drawal against uncleared effect ( against clearing) = interest @ 21% p.a..for 2 days .Also for intervening holidays in any	Only interest @21%	Nil	NIL
24	Late payment of RD installments	Rs.2 per month Per Thousand	0.40 per month Per Thousand	2.40 per month Per Thousand
25	Issuance & extension of Bank Guarantee ( with 100% margin)	1% upfront per Quarter or fraction , Minimum Rs.1000.00	18% per Quarter or fraction upfront	1% upfront per Quarter or fraction plus 18% GST. Minimum RS.1000.00 plus GST
26	Issuance of Solvency Certificate	i) Rs.500.00 upto Rs.5. lakhs, ii) above Rs.5.00 lakhs = 590.00+ Rs.100.00 per lakh over Rs.5.lakh	18%	i) Rs590.00- up to Rs.5.lakhs ii) above Rs.5lakhs = Rs.590.00 plus Rs.100.00 per lakh plus 18% GST
27	Issuance of NOC	100.00.00	18.00	118.00
28	Issuance of Notice to defaulter borrower & guarantor ( charges to be recovered from borrower only)	200.00 (1 <sup>st</sup> notice) 300.00 (next time)	36.00 54.00	236.00(1 <sup>st</sup> notice) 354.00 ( next time)

No	Particulars of Service Charges	Service Charge	GST @18%	Total Charges
29	<u>Cash transaction charges</u> A),CASH DEPOSIT i) Cash deposit upto Rs.1.00 lakh in a single day ii) Cash Deposit aboveRs.1.00 lakh  B) CASH WITHDRAWAL i) Upto Rs 2.00 lakh in a single day ii) Above Rs.2.00 lakhs in a singly day Savings Bank Account	FREE  ii) Rs.118.00 plus Rs.10.00 per Rs. 1000 exceeding Rs.1.00 lakhs  NIL ii)Rs.236.00 plus Rs.10.00 per Rs. 1000 exceeding Rs.2.00 lakhs	FREE  @ 18%  @ 18%	FREE  ii) Rs.118.00 plus Rs.10.00 per Rs. 1000 exceeding Rs.1.00 lakhs plus 18% GST  NIL ii) Rs.236.00 plus Rs.10.00 per Rs. 1000 exceeding Rs.2.00 lakhs plus 18% GST
30	Temporary overdraft (only interest, no GST)	Int @ 21% per annum	NIL	Int @ 21% per annum
31	i)Processing fees of loan & advances ii)Processing fees of Renewal of OD/CC	1% (fresh &increase) 0.50% (renewal)	@ 18%	1.18% 0.59%
32	Upfront Processing Fees for loans & advances for sanciton ( not refundable but adjustable on sanction)	0.25% of the sanction amount of Rs.5,000.00 whichever is lower	@18%	0.25% of the sanction amount of Rs.5,000.00 whichever is lower plus 18% GST
33	RTGS /NEFT remittance charges (outward remittances only) i) Upto Rs.1.00 lakh ii) Over Rs.1 lakh upto Rs.5.00 lakhs iii) Over Rs.5.00 lakhs	5.00 25.00 50.00	1.00 5.00 9.00	6.00 30.00 59.00
34	Loan application form ( per set )	100	18	118
35	Share Application fee/ transfer/ Closure ( per application)	100	18	118
36	Inspection/ Visit charges ( per inspection / visit ) Regular accounts	250.00 plus conveyance	45.00	295.00 plus conveyance
37	Gold Appraisal fee (payable on value of gold): i) Upto Rs.50,000.00 ii) Rs.50,001/- to Rs.2.00 lakhs iii)Rs.2,00,001/- to Rs.3,00,000.00 vi) Rs.3,00,001/- to Rs.4,00,000.00 vii) Rs.4,00,000/- to Rs.5,00,000.00 viii) Rs.5,00,001/- to Rs.10,00,000.00 ix) Above Rs.10,00,000.00	i) 150.00 ii) 250.00 iii) 300.00 iv) 400.00 v) 500.00 vi)1000.00 vii)1000.00 plus 0.1% on amount exceeding Rs.10.00 lakhs with maximum Rs.3,000/-	i) 27.00 ii)45.00 iii) 54.00 iv)72.00 v)90.00 vi)180.00 vii)180 + 18% exceeding the amount Rs.10.lakhs	i) 177.00 ii) 295.00 iii) 354.00 iv) 472.00 v) 590.00 vi) 1180.00 vii)1000.00 plus 0.1% on amount exceeding Rs.10 lakhs with maximum Rs.3,000 + 18% GST

No	Particulars of Service Charges	Service Charge	GST @18%	Total Charges
38	<u>SDV Locker charges:</u> i) Small ... ii) Medium iii) Large Fixed deposit for servicing the locker rents: i) small..... Rs.10,000/- ii) Medium...Rs.12,000/- iii) Large..... Rs.15,000/-	1200.00 p.a. 2500.00 p.a. 5000.00 p.a.	216.00 450.00 900.00	1416.00 p.a. 2950.00 p.a. 5900.00p.a.
39	Break Open charges of locker	500.00 +Actual charges for replacement of lock	18%	500.00 plus 18% GST plus actual charges for replacement of lock
40	Delay for late payment of locker rent	5.00 per month per Rs.100	18%	5.00 per month per Rs.100 plus 18% GST
41	Advocate notice to defaulter borrower & Gurarantor ( debiting borrower's account)	1000.00 plus actual charges of Advocate and other actual expenses	18%	1000.00 plus 18% GST plus actual charges of Advocate and other actual expenses
42	Taking possession of property in terms of legal authorization ( debiting borrower's account)	i) 5000.00 upto O/S dues of Rs.25.00 lakhs ii) 10000.00 above O/S dues of RS.25 lakhs	18%	5000.00 plus 18% GST 10000.00 plus 18% GST
43	Seizure of hypothecated vehicle ( debiting borrower's account)	1000.00 plus actual expenses	18%	1000.00 plus 18% GST
44	Search Report fees pf paneled Advocate	Actual		Actual
45	Valuation charges of of assets by Govt Registered & bank's approved valuer in accordance with RBI guidelies & Bank's circular	Actual		Actual
46	Penal rate of interest (Penal interest to be levied for anyone or more or all of the following deficiencies: - i) Exceeding the sanctioned limit / Drawing Power (Penal interest only on the amount exceeding & number of days/months the account remained exceeded) ii) Non-submission of renewal papers for borrowing facilities before due date ( Penal interest on full outstanding dues till the date of submission on full set of renewal papers, not part submission) iii) Non-submission of monthly stock statement within 10 days of following month	2% per annum (Penal Interest should be levied maximum upto 2% over the existing interest rate even in more than deficiency exist)		2% per annum plus 18% GST (Penal Interest should be levied maximum upto 2% over the existing interest rate even in more than deficiency exist)

No	Particulars of Service Charges	Service Charge	GST @18%	Total Charges
	(Penal interest on full outstanding dues)  iv) Non-regularization of ad-hoc limit within the due date of regularization (Penal interest on the ad-hoc limit within the due date of regularization)  v) Non-payment of EMIs on due date/s (Penal interest will be on EMI amount & if more than one EMI is overdue then Penal interest on all such overdue EMIS till regularization)			
47	Pre-closure / foreclosure charges of borrowal account	2 % of the outstanding amount	18%	2% of outstanding amount plus 18% GST
48	SMS charges	15 per quarter	3.00	18.00
49	Requirement of Old Records  (Subject to availability of Records)	i) upto last 1 year – NIL ii) 1- 3 yeras : Rs.30.00 iii) over 3 years – Rs.40.00	NIL 6.00 7.00	NIL 36.00 47.00
50	Loss of Token	300.00	55.00	355.00