

Daivadnya Sahakara Bank Niyamit

1169, Saraf Galli, Shahapur, Belgaum.

BANK CHARGES

SL NO.	Particulars																														
1	<p><u>FOR OPENING OF ACCOUNTS:</u></p> <p>Minimum Balance to be maintained : Saving Account : Rs. 500/- with Cheque Book and ATM Rs. 1000/- Withdrawal restricted to 50 per 6 month. Above which Rs. 10/- to be charged for each withdrawal.</p> <p>Current Deposit : With Cheque Book Rs. 2500/- Not maintaining minimum balance Rs.10/- per occasion.</p>																														
2	<p><u>Cheque Book Charges</u></p> <p>a) S.B : Free 20 leaf per year Beyond this Rs.2/- per leaf</p> <p>b) C.A: Those who maintain average balance of</p> <table><thead><tr><th></th><th></th><th>RTGS/NEFT</th></tr></thead><tbody><tr><td>Upto Rs. 5000/-</td><td>Free Cheque(Nill)</td><td>Rs.25/- + GST</td></tr><tr><td>From 5001 to 10000/-</td><td>60 Free Cheque for 6 month</td><td>Rs.25/- + GST</td></tr><tr><td>From 10001 to 25000/-</td><td>120 Free cheque leaves for 6 month</td><td>Rs.25/- + GST</td></tr><tr><td>From 25001 to 50000/-</td><td>80 Free cheque leaves for 6 month</td><td>Rs.25/- + GST</td></tr><tr><td>From 50001 to 100000-</td><td>No cheque book charges</td><td>Rs.15/- + GST</td></tr><tr><td>From 100000 and above</td><td></td><td>Nil</td></tr></tbody></table> <p>Rs. 2/- per leaf will be charged for cheque issued beyond above limit. Nil</p> <p>c) Cash Credit/Overdraf</p> <table><tbody><tr><td>Loan limit up to Rs.500000/-</td><td></td><td>Rs.25/- + GST</td></tr><tr><td>Above 500000/- to 1000000</td><td></td><td>Rs.15/- + GST</td></tr><tr><td>Above 1000000/-</td><td></td><td>Nil</td></tr></tbody></table>			RTGS/NEFT	Upto Rs. 5000/-	Free Cheque(Nill)	Rs.25/- + GST	From 5001 to 10000/-	60 Free Cheque for 6 month	Rs.25/- + GST	From 10001 to 25000/-	120 Free cheque leaves for 6 month	Rs.25/- + GST	From 25001 to 50000/-	80 Free cheque leaves for 6 month	Rs.25/- + GST	From 50001 to 100000-	No cheque book charges	Rs.15/- + GST	From 100000 and above		Nil	Loan limit up to Rs.500000/-		Rs.25/- + GST	Above 500000/- to 1000000		Rs.15/- + GST	Above 1000000/-		Nil
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4 **Cheque Return Charges :**

Up to Rs. 5000/-	Rs.100/- + GST
Rs. 5001 to 10000/-	Rs.100/- + GST
Rs.10001 and above	Rs.250/- + GST

5 **Local Pay Order/Bankers Cheque (Payable At-par) :**

- i) Upto Rs. 10000/- Rs.25/-
- ii) Rs.10001/- to 50000/- Rs.40/-
- iii) Rs.50001/- to 100000/- Rs.60/-
- iv) Above 100001/- Rs.0.5 per 1000/- Minimum of Rs.60/-

6 **DD Commission :**

- i) Upto Rs. 10000/- Rs.50+GST
- ii) above 10000/- to 1 lakh Rs.2.50/- per Rs.1000 minimum of Rs.40/-+ GST
- iii) above 1 lakh/- to 10 lakh Rs.3.50/- per Rs.1000+GST
- iv) Above 10 lakh Rs.2/- per Rs. 1000/- Minimum of Rs.250/-

DD cancellation Charges Rs. 50/- per instrument.

7 **Duplicate Pass Book :**

Rs.20/- with latest entry
Rs.10/- per page of entries

Account Extract Charges :

- i) Upto 2 pages Rs. Nil
- ii) 2 to 5 pages Rs.5/-
- iii) Above 5 pages Rs. 10/-

8 **Account Closing Charges :**

Rs.50/- for SB A/c Closed before 1 year.
Rs.100/- for CA A/c Closed before 1 year.

All loan accounts (except for Gold loan & Deposit loan) Rs.100 for loan closed before half the period of loan term.



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Form Fee :

i) Deposit loan form	Nil
ii) Gold loan form	Rs.10 + GST
iii) Hypothecation loan form	Rs.50 + GST
iv) All other loan form	Rs.100 + GST

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Postage :

Ordinary letter	Rs.25/-
Register A.D.	Rs.50/-

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Processing Charges :**Mortgage Loan/Housing Loan/CC loan**

i) Takeover account(From our Bank to other Bank) 1% of the liability.		Rs.500/-
ii) Legal opinion (advocate) Charges		Rs.1000/-
iii) Engineers valuation charges up to 20.00 Lakhs	Upto 20 Lakhs	Rs.1500/-
	Above 20 Lakhs	Rs.1500/-

Processing charges for Mortgage loan/Housing loan/CC

1) Loan upto Rs.5 Lakhs	Rs.250/-
2) Above Rs.5 lakhs upto Rs.10 lakhs	Rs.500/-
3) Above Rs.10 lakhs upto Rs.20 lakhs	Rs.1000/-
4) Above Rs.20 lakhs	Rs.1500/-
5) For CC Renewal	Rs.150/-
6) For CC Renewal above 50 lakhs	Rs.250/-

Note : Above processing charges are applicable to H.P loan of Rs.1 Lakh and above.

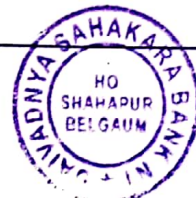
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Gold Loan :

- Gold valuation fee min Rs.10/- & 0.1% with max Rs.50/-
- Gold insurance fee is minimum of Rs.10/- & 0.15% on the gold valuation.

Note :-

- Branch managers on their discretionary can recommend for waiver of commission and other charges duly taking into account value of the account holder and on merit of the case. Such permission should be obtained from H.O. in advance.
- Our Banks charges are exempted to Bank staff & Board of Directors.



P. S. Shet
General Manager