

Adv Shamraoji Shinde Satyashodhak Sahakari Bank Ltd Kolhapur

Applicable Service charges as follows applicable From 15th August 2025

B no.05 Dated 08.08.2025

1.Minimum Balance Charges in SB A/c	No Charges												
2.Charges leviable for Non- maintenance	No Charges												
3.Charges for collection of outstation cheques	No Charges												
4.Charges for Issue of Demand Drafts	Per Thousand Rs.1 + GST												
5.Charges for RTGS / NEFT	<u>RTGS TRANSACTIONS</u> <table border="1"><tr><td>From Rs. 2 lakh to Rs. 5 lakh</td><td>Rs. 30/- + GST</td></tr><tr><td>Above Rs. 5 lakh</td><td>Rs. 40/- + GST</td></tr></table> <u>NEFT TRANSACTIONS</u> <table border="1"><tr><td>Upto Rs. 10000/-</td><td>Rs. 2.5/- + GST</td></tr><tr><td>Above Rs. 10000/- and upto Rs. 1 lakh</td><td>Rs. 5/- + GST</td></tr><tr><td>Above Rs. 1 lakh and upto Rs. 2 lakh</td><td>Rs. 15/-+ GST</td></tr><tr><td>Above Rs. 2 lakh</td><td>Rs. 25/- + GST</td></tr></table>	From Rs. 2 lakh to Rs. 5 lakh	Rs. 30/- + GST	Above Rs. 5 lakh	Rs. 40/- + GST	Upto Rs. 10000/-	Rs. 2.5/- + GST	Above Rs. 10000/- and upto Rs. 1 lakh	Rs. 5/- + GST	Above Rs. 1 lakh and upto Rs. 2 lakh	Rs. 15/-+ GST	Above Rs. 2 lakh	Rs. 25/- + GST
From Rs. 2 lakh to Rs. 5 lakh	Rs. 30/- + GST												
Above Rs. 5 lakh	Rs. 40/- + GST												
Upto Rs. 10000/-	Rs. 2.5/- + GST												
Above Rs. 10000/- and upto Rs. 1 lakh	Rs. 5/- + GST												
Above Rs. 1 lakh and upto Rs. 2 lakh	Rs. 15/-+ GST												
Above Rs. 2 lakh	Rs. 25/- + GST												
6.Charges for issue of Cheque book	Per Cheque Rs.3 + GST												
7.Charges for account statement	No Charges 1st demand {after per page Rs 5/-}												
8.Charges for SB/CA Account Closure	Rs. 100+ GST												
9.Pigmy Account B/fore maturity Closure	Rs 25+GST												
10.Charges for Cash Deposit / withdrawal	NA												

S.No	Name Of The Service	Charges In Rs. + Applicable GST
11	DUPLICATE PASSBOOK Charges	Rs 100/-+ GST
12	Cheque return charges	Rs.300/-+ GST
13	ECS Return Charges	Rs.300/- + GST
14	Gold Loan Closing Charges (Below 15 days from the Loan account opening date)	Min 15 days Interest on sanctioned amount
15	NPA Notice Issue Charges	Rs 100/-
16	Overdue Notice Issue Charges	Rs 30/-
17	Recovery Charges Per Borrower (on field)	Rs 50/-
18	Locker Break Open Charges (Key Lost)	Company's Charge +Service Tax applicable
19	CASA Account Closing Charges	Rs 100/-+GST
20	charges for collection of outstation cheques	Nil
21	CANCELLATION OF DD/Pay Order	Rs.100/-+ GST
22.	CIBIL Report generation Charges	Rs.200/-+ GST
23	Term Loans Pre Closing Charges (Loan Takeover to any other Financial Organization)	2 % (According to remaining repayment schedule) +GST
24	SMS Charges on Quarterly (Transaction)	Per SMS 0.25 Paise
25	Stop Payment Charges	100 + GST
26	Certificate fee	50+GST
27	Form Fee	10+GST
28	Loan Stationary Charges – Rs 0 to 50000 Rs 50000 to 1 Lakh Rs 1.01 to 2 Lakh Rs 2.01 to 5 Lakh Rs 5 Lakh and above	Rs 100+GST Rs 150+GST Rs 200+GST Rs 300+GST Rs 500+GST
29	Loan Processing Charges Rs 0 – 1 Lakh Rs 1.01 – 5 Lakh Rs 5.01 – 10 Lakh Rs 10.01 – 20 Lakh Rs 20.01 – 25 Lakhs Rs 25.01 lakh and above	Rs 100+GST Rs 200 + GST Rs 500 +GST Rs 800+GST Rs 1000+GST Rs 1500+GST
30	Reconvienece Charges Vehicle Building	100+GST 200+GST
31	Loan Overdue Penal Charges	2% on Overdue amount
32	Ledger Folio Charges SB/CA Yearly	Rs 10
33	Ledger Folio Charges Cash Credit Yearly	Rs 100
34	Signature Varification Charges	Rs 50+GST
35	CERSAI Registration Charges	Rs 500+GST

B} Credit Appraisal & Valuation Fees

30	Valuation Charges Building & Vehicle Rs 0 to 5 Lakh Rs 5.01 to 10 Lakh Rs 10.01 to 15 Lakh Rs 15.01 and above	Rs 500 Rs 700 Rs 1000 Rs 1500
22	Loan Appraiser Charges 0 to 10 Lakh 10 to 20 Lakh 20 to 30 Lakh 30 Lakh Above	Rs 1000 Rs 1500 Rs 2000 Rs 2500
22	Machinery Valuation Charges 0 to 05 Lakh 05 to 10 Lakh 10 Lakh Above	Rs 700 Rs 1000 Rs 1500