

GANDHIBAG SAHAKARI BANK LTD., NAGPUR

Rates of various service charges

Sr. No.	Particulars	Rates
1)	Tester charge in Gold loan cases	
	i) Upto Rs. 10,000/- ii) Above Rs. 10,000/-	Rs. 100/- per case Rs. 4/- per thousand Maximum Rs. 500/-
2)	OBC Cheque collection	
	i) Upto Rs. 10,000/- ii) Rs. 10,000/- to Rs. 1,00,000/- iii) Rs. 1,00,001/- & Above	Rs. 100/- per cheque Rs. 200/- per cheque Rs. 300/- per cheque
3) A	Locker Rent (Except Chandrapur Branch)	
	<div style="display: flex; align-items: center;"> <div style="border-left: 1px solid black; padding-left: 5px; margin-right: 10px;"> i) A Type ii) C Type iii) D Type iv) F Type v) G Type vi) H Type </div> <div> 5 times of locker rent continuously to be maintain in saving account or in the form of fixed deposit </div> </div>	Rs. 400/- per year Rs. 750/- per year Rs. 1150/- per year Rs. 1300/- per year Rs. 1500/- per year Rs. 1700/- per year
3) B	Locker Rent (For Chandrapur Branch)	
	i) A Type ii) C Type iii) F Type	Rs. 400/- per year Rs. 750/- per year Rs. 1150/- per year
4)	Minimum Balance Charges	
I)	Ordinary Saving Deposit & small saving Deposit & special saving Deposit	
	i) Without Cheque-Book facility Minimum Balance Rs. 500/- compulsory	Nil
	ii) With Cheque-Book facility Minimum Balance Rs. 1000/- Required (Excluding Bank's Employees A/c.)	Nil
II)	Current Deposit A/c.	
	Minimum Balance Rs. 2000/- compulsory	Rs. 200/- per quarter
5)	ECS Mandate Charges	Per mandate onetime Rs.300/-
6)	Pay order/Bankers Cheque commission	
	i) Upto Rs. 10,000/- ii) Above Rs. 10,000/- to Rs. 50,000/- iii) Above Rs. 50,000/- to Rs. 1,00,000/- iv) Above 1.00 lakh	Rs. 50/- Rs. 75/- Rs. 100/- Rs. 150/-
7)	Non-Submission of Stock Statement Charges(only for Cash Credit Account)	Rs. 500/- per month
8)	Processing fees – in case of change of mortgaged property	0.75 % of loan amount or Rs. 15,000/- whichever is lower
9)	MICR Cheque Book Charges	
	i) For saving account customers	Rs. 2/- per cheque leaf
	ii) For all other customers(Current Cash Credit or OD)	RS.2/- per cheque leaf
10)	Reactivation charges on In-operative Saving & Current Deposit (Inoperative for 2 years & more) Excluding Bank's Employees A/cs.	Rs. 100/- per A/c.

11)	Architect's fees for valuation of properties	
	i) Upto Rs. 1,00,000/- ii) Above Rs. 1,00,000/- to Rs. 3,00,000/- iii) Above Rs. 3,00,000/- to Rs. 10,00,000/- iv) Above Rs. 10,00,000/- to Rs. 20,00,000/- v) Above Rs. 20,00,000/- to Rs. 50,00,000/- vi) Above Rs. 50,00,000/- to 1 crore vii) Above 1 crore	300/- 500/- (Upto Rs.10.00 lakh 900/- consider amount and 1200/- above Rs.12.00 lakh 2000/- consider property 3000/- valuation) 3500/-
12)	Creation of charge on Mortgaged Property	
	i) Upto Rs. 1,00,000/- ii) Above Rs. 1,00,000/- to Rs. 10,00,000/- iii) Above Rs. 10,00,000/-	Rs. 1200/- per case (Xerox, court fee, stamp & other expenses extra). Conveyance Rs. 400/- in case property is out of station
13)	Cheque Return Charges – Local & outstation	
A)	Inward Cheque Return Charges	
	i) For all deposits & cash credit	Rs. 100/- per cheque
	ii) <u>For all other loans</u> I) Upto cheque amount Rs. 50,000/- II) Above Rs. 50,000/- Rs. 1,00,000/- III) Above Rs. 1,00,000/-	Rs. 200/- per cheque Rs. 300/- per cheque Rs. 400/- per cheque
B)	Outward Cheque Return Charges (for all Deposits & Loans)	
	i) Cheque amount upto Rs. 50,000/- ii) Above Rs. 50,000/- Rs. 1,00,000/- iii) Above Rs. 1,00,000/- Rs. 3,00,000/- iv) Above Rs. 3,00,000/-	300/- per cheque 400/- per cheque 500/- per cheque 600/- per cheque
14)	HDFC Draft Commission	
	i) For Mumbai	Rs. 1 per thousand Minimum Rs. 75/- and maximum Rs. 4000/-
	ii) For all other cities	Rs. 2/- per thousand Minimum Rs. 75/- and maximum Rs. 4000/-
15)	Processing fees/ Management Charges	
	i) For all loans (Excluding loan against Deposits/ NSC/Gold)	1.15 % of loan amount
	ii) For Renewal of cash credit	
	a) Upto Rs. 1,00,000/- b) Above Rs. 1,00,000/-	0.50 % of loan amount minimum Rs. 1150/- maximum Rs. 10,000/-
	iii) For Gold Loan	0.40 % of loan amount
	iv) Bank Guarantee (Fresh & Renewal)	
	a) Management / Processing fees	0.50 % of Bank Guarantee
	b) Commission	0.75 % of Bank Guarantee
16)	Incidental Charges	
	i) On current A/c.	Rs. 100/- per quarter
	ii) A/c. closed charges for current deposit a/c.	Rs. 200/- per a/c.
17)	Bills Collection Charges (Inward & Outward)	
18)	i) Upto Rs. 1,00,000/- ii) Above Rs. 1,00,000/-	Rs. 60/- per Bill Rs. 60/- + above Rs. 1 lakh @ Rs. 2/- per thousand – Maximum Rs. 1660/- (Postage + GST Extra)

	iii) Bills Return Charges	
	a) Upto Rs. 50,000/-	Rs. 60/- per Bill
	b) Above Rs. 50,000/-	Rs. 115/- per Bill
19)	Pay order, draft cancelled/ Revalidation	
	i) Pay-Order /Draft cancelled	Rs. 100/- per Draft / Pay-order (If Draft / Pay-order is less than Rs. 100/- then no refund)
	ii) Revalidation	Rs. 100/- per draft/pay-order
20	Duplicate Pass-book	Rs. 100/- per pass Book
21	Duplicate statement of current & C/C A/C.	Rs. 15/- per page
22	Stop Payment Charges	Rs.200/-per cheque
23	Duplicate FDR Certificate	Rs. 100/- per Certificate
24	Duplicate Statement of all Term Loan	Rs. 100/- per Certificate
25	Sale of Form	
	i) Membership Form	Rs. 30/-
	ii) Gold Loan Form	Rs. 50/-
	iii) Cash Credit Loan Form	Rs. 150/-
	iv) Salary Loan Form	Rs. 100/-
	v) Vehicle Loan Form	Rs. 100/-
	vi) Term Loan Form	Rs. 150/-
	vii) Housing Loan Form	Rs. 100/-
	viii) Employees Advance Loan Form	Rs. 50/-
26)	Branch Manager will require to submit list of loan cases visited during the month and get approved from H.O. before withdrawing conveyance.	Rs. 500/-
27)	Pre-matured withdrawal of Pigmy Deposit	
	i) Incidental Charges	i) Nil
	ii) Pass-Book Charges	ii) Pass Book charges Rs.50/- per passbook
29	Title/search verification fees to Advocates in Loan Cases	
	i) Upto Rs. 1,00,000/-	Rs. 500/- per case
	ii) Rs. 1,00,000/- to Rs. 10,00,000/-	Rs. 1000/- per case
	iii)Rs. 10,00,001/- to Rs. 50,00,000/-	Rs. 1500/- per case
	iv) Above Rs. 50,00,000/-	Rs. 2000/- per case
	(Above charges are excluding index verification fees paid to Govt. + conveyance Rs. 150/- per case)	
30	Duplicate no dues certificate	Rs. 50/- per Certificate
31)	Solvency Certificate	Rs. 200/- per Certificate
32)	Photo & Signature Attestation charge	Rs. 50/- per photo & signature
33)	Principal & Interest Repayment certificate in Housing loan	Rs. 50/- per Certificate
34)	Duplicate Shares certificate	Rs. 50/- per Certificate
35)	Notice fee in default loan cases	
	i) Bank's Notice	Rs.500/-
	ii) Advocates Notice	Rs.750/-
	iii) Notice u/s. 13 (2)	Rs. 1000/-
	iv) Notice u/s. 13 (4)	Rs. 1000/-
36)	Maintenance Charges	
	i) Saving accounts	Nil
	ii) Current account	Nil

37)	RTGS (Outward transaction)	
	i) Rs. 2 to 5 Lakhs	Rs. 30/- per transaction
	ii) Above Rs. 5 Lakhs	Rs.55/- per transaction
38)	NEFT (Outward transaction)	
	i) Upto Rs. 1 Lakhs	Rs. 2.50 per transaction
	ii) Above Rs. 1 Lakh	Rs. 5.00 per transaction
39)	Funds arranged on the day of inward CTS for clearing the cheque	
	i) Cheque upto Rs. 10,000/- ii) Above Rs. 10,000/- to Rs. 50,000/- iii) Above Rs. 50,000/- to Rs. 1.00 lakh iv) Above 1.00 lakh	Rs. 50/- per cheque Rs. 75/- per cheque Rs.100/- per cheque Rs.200/- per cheque
40)	Debit Card Issuance charges	
I)	For saving account minimum balance Rs. 5000/- compulsory excluding bank employees a/c.	i) Annual fee : Rs. 200/- ii) Card Replacement charges Rs. 300/- iii) Pin Generation charges: Rs. 50/-
II)	For current account minimum balance Rs. 10000/- compulsory	i) Annual fee : Rs. 200/- ii) Card Replacement charges Rs. 300/- iii) Pin Generation charges: Rs. 50/-
41)	Service charges for exchange of soiled/imperfect Notes	
	i) Upto 10 pieces & value upto Rs. 3000/-	Nil
	ii) More than 10 pieces and /or value more than Rs. 3000/-	
	a) More than 10 pieces	Rs. 2/- per piece on entire tender
	b) Value above Rs. 3000/-	Rs. 2/- per piece or maximum Rs. 100/-
	<u>PRIVILEGE CUSTOMER :</u>	
42)	i) Saving Deposit A/c. minimum balance Rs. 3,00,000/- on continous basis	i) DD /Pay-order issuance charges, RTGS/NEFT charges, cheque book charges are free.
	ii) Special saving Deposit A/c. minimum balance Rs. 10.00 lakh on continuous basis iii) Current A/c. Minimum balance Rs. 7.00 lakh on continuous basis	ii) Door step service will be given to customer for cheque & cash deposit/withdrawal by respective branches.
43)	<u>Recovery Charge</u>	
	i) Within Nagpur City	Rs. 50/- per visit
	ii) Out of Nagpur City	Rs. 100/- per visit
44)	Late Renewal of Cash Credit / O.D. agst. Property	
	i) Upto Rs. 1,00,000/- ii) Above Rs. 1,00,000/- to Rs. 5,00,000/- iii) Above Rs. 5,00,000/- to Rs. 20,00,000/- iv) Above Rs. 20.00 lakh to Rs. 50.00 lakh v) Above Rs. 50.00 lakh	Rs. 300/- per month Rs. 500/- per month Rs.1000/-per month Rs.2000/-per month Rs.3000/-per month
45)	CIBIL Report Charges	Rs.50/- per report
46)	List of Documents charges (LOD Charges)	Rs.100/- per LOD
47)	Loan Amount below Rs.5.00 lakh – Equitable Mortgage	i) Stamp Duty - 0.10% up to Rs.5.00 lakh. ii) Registration Fees – 0.50% of loan amount and maximum up to Rs.15000/- iii) Main Loan Agreement – Rs.500/-.

48	Loan Amount Rs.5.00 lakh and above – Registered Mortgage	i) Stamp Duty - 0.30% of loan amount. ii) Registration Fees – 0.50 % of loan amount and maximum up to Rs.15000/- iii) Main Loan Agreement – Rs.500/-
49	Advocate Fees	
i)	For Equitable Mortgage (Excluding stamp duty, Registration fees, Notice of intimation etc.)	Rs.1500/-
ii)	For registered Mortgage	
	a) Above Rs.5.00 lakh to Rs.10.00 lakh	Rs.3000/-
	b) Above Rs.5.00 lakh to Rs.10.00 lakh	Rs.3500/-
	c) Above Rs.25.00 lakh	Rs.4000/-
50	Release Deed Charges (After closing of loan account in case of Registered Mortgage)	Rs.1500/-
51	Rate of Penal Charges in case of Default in Loan Repayment	
	Slab of Default Amount	Rate of Penal Charges on monthly basis
	Up to Rs. 1.00 lakh	Rs. 50/-
	i) Above Rs. 1.00 lakh to Rs. 2.00 lakh	Rs. 100/-
	ii) Above Rs. 2.00 lakh to Rs. 3.00 lakh	Rs. 150/-
	iii) Above Rs. 3.00 lakh to Rs. 4.00 lakh	Rs. 200/-
	iv) Above Rs. 4.00 lakh to Rs. 5.00 lakh	Rs. 250/-
	v) Above Rs. 5.00 lakh to Rs. 7.50 lakh	Rs. 300/-
	vi) Above Rs. 7.50 lakh to Rs. 10.00 lakh	Rs. 350/-
	vii) Above Rs. 10.00 lakh	Rs. 500/-
	Subject to maximum	Rs. 2000/-

GST @ 18 % will be charge on above service charges.