SHRI VEERSHAIV CO-OP BANK LTD., KOLHAPUR

BANK CHARGES

FY-2025-26

BANK CHARGES - 2025-26

PREAMBLE

The Reserve Bank of India (RBI) is regulatory authority to regulate and supervise the financial system of our country to secure monetary stability in the society. And the core work with effective banking supervision and customer service to ensure fair practices, transparency, and accountability in all banking operations, including the levy of service charges. The banking institutions operating in India are also committed to the principles of justice, equity, and the protection of consumer interests, as envisioned in the broader regulatory framework and the Consumer Protection Act, 2019; and in RBI vide its Master Circular RBI/2015-16/59 DBR No.Leg.BC.21/09.07.006/2015-16 dated July 1, 2015 and changes there in time to time.

The objectives of this policy are:

- To ensure the disclosure of all service charges to customers upfront, in a clear and easily understandable language and manner.
- Any changes to existing service charges are to be implemented with the prior approval
 of the BoD and display the same on the Banks website. Also print out of the same will
 be displayed at Branch Notice Boards for Bank Customers
- This framework is informed to all the branches and employees ensuring to fair practices and handling the customer queries and grievances related to service charges.

This policy document outline principles, guidelines governing all service charges levied by the Bank on various products and services offered to its customers as belows.

SrNo	Service Head		Charges
1	NEFT	Up to Rs 10,000/-	Rs.2.50
		Above Rs10000 /- upto Rs.100000	Rs.5/-
		Above Rs100001 /-to 200000/-	Rs.15/-
1A	RTGS	Rs.2,00,001/-Above	Rs.20/-
2	IMPS	IMPS	
3	Duplicate Passbook	IIVIFS	5/- Per Transaction Rs.50/-Per Pass Book



Current Rs.3000/- (Minimum Bi) Current Rs.3000/- (Minimum Bal) Br.100/- DD Payable/Other Bank DD Rs.2/- Per Thousand Minimum Rs.25/- maximum Rs.2000/- Br. 200/- Maximum Rs.2000/- Br. 200/- Maximum Rs.2000/- Br. 200/- Maximum Rs.2000/- Br. 200/- Per Leaf Charges Charges Current A/C-Deposit Rs.5/- per Packet Charges If Balance Maintain Rs.1.00 Lakh Per Day then no Cash Deposit Charges Apply. Cheque Book Charges All type Account Per leaf Rs.2/- Cheque Book Charges All type Account Per leaf Rs.2/- Cheque Stop Payment Per Cheque Rs.100/-Maximum 1000/- Charges Alm CARD Half Yearly Charges 125/- Half Yearly (Sept/Marc Rs. 20/- Per Transactions Free Rs. 20/- Per Transaction After Transactions ATM Pin Change 25/- Sp. 25/- Br. 20/- Per Transaction After Transactions Minimum Bal Charges are not Debited for In Operative Accounts*	4	BILL DISCOUNTING Cheque Purchase		Commission Per Thousand Rs.3/- Per Day Maximum 10,000/-+18% Interest Per Day	
(Minimum Bal) 6 Duplicate/ Cancellation DD 7 DD Payable/Other Bank DD 8 S. 2/- Per Thousand Minimu RS. 25/- maximum Rs. 2000/- 8 Duplicate Account Statement 9 General Cheque Leaf Charges 10 OCLG /ICLG /ECS/Cheque Return Charges 11 Cash Deposit/Handling Current A/C-Deposit Rs. 5/- per Packet Charges 12 Cheque Book Charges All type Account Per leaf Rs. 2/- 13 ECS Mandate 100/- For Dr. 14 Cheque Stop Payment Per Cheque Rs. 100/- Maximum 1000/- Charges 15A ATM CARD Half Yearly Charges 125/- Half Yearly (Sept/Marc Rs. 20/- Per Transactions Free Rs. 20/- Per Transaction After Transaction Charges Saving 5% per quarter of shortfall in for Minimum Bal Charges Saving Rs. 200/- per QTR Average. * Minimum Balance Charges are not Debited for In Operative Accounts* 18 Charges For Account Close Saving Rs. 50/- & Rs. 2/- PER CHEQU Rs. 50/- & Rs. 20/- PER CHEQU	5	Account Opening	Saving	(Rs.500/-Member, Staff & Ladies.) Other Rs.1000/- (Minimum Bal)	
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18 Charges For Account Close Saving RS. 50/- & RS.2/- PER CHEQU	17	For Current Account	Currant	Rs.100/- per QTR Average.	
	* N	linimum Balance Charges ar	e not Debited for In Oper	rative Accounts*	
	10	Charges For Assount Class	Caving	PS EO/ 8 PS 2/ DED CHECKE IEA	
LEAF	18	charges For Account Close	Current	RS. 100/- & RS.2/- PER CHEQUE	

19	Varification Of C:	*			
20	Verification Of Signature Transactional SMS		Rs.50/-		
20	Charges		15 Paisa / SM		
21	Document Verification		(1 SMS = 160	Characters)	
	Charges		Rs.25/-		
22	Duplicate FDR /Share		2 100/		
	Certificate		Rs.100/-		
		LOCKER Charg	100		
23A	Locker Break Open	- Citary	,00		
	Charges	Rs.500/- + Company Charges			
23B	Locker Rent Charges	New Charge			
		Locker	New Cha	inge	
		Size	Yearly Charges	Deposit	
		6 x 4	600/-	8000/-	
	, Carl Paris	6 x 8	700/-	10000/-	
		16 x 6	1000/-	14000/-	
		4 x 13	1000/-	14000/-	
		10 x 7	1000/-	14000/-	
		16 x 12	1600/-	23000/-	
		12 x 7	1600/-	23000/-	
	Fr. Laterbary and	10 x 13	1600/-	23000/-	
		12 x 16	1600/-	23000/-	
		20 x 7	1600/-	23000/-	
		20 x 15	4500/-	60000/-	
		14 x 20	4500/-	60000/-	
4	Form Fee	Gold Loan	Rs	5. 20/-	
_	, , , , , , , ,	Others	Rs. 200/-		
5	Processing Charges	New Loan	0.25% Of Loan	Amt, Min Rs.500/	
		Consortium Loan		& Maximum Rs.500000/- As Per Sanction Letter/ Lead Ban	
	a sama Phaneir	Rs. 1-5 Lakh	Rs. 300/-		
6	Loan Revalidation	RS. 5-10 Lakh	RS. 500/-		
		RS. 10 Lakh & ABOVE	1.5. 500/		
7	CC/OD Renewal (Debit on Renewal date)	Loan Amount	0.15% Of Loan,	Min 500/- & Max	
	CC Review (Debit on Renewal date)	Loan Amount	0.15%	5000/- Of Loan, 100/- &	

H. O. ararani chawk,

29	Stock Verification Or Inspection Charges		Rs. 200/- + Traveling
30	CIBIL Report	Individual	Rs.150/-
30	CIBIL Report	Commercial	RS. 1700/-
31	CERSAI Registration Fees		As Per Applicable by CERSAI + Rs.100/-
32	Document Verification Charges		Rs. 50/-
33	Fore-Closure Charges (Except Home Loan)	If Account Get Closed Within 12 Months	Min 6 Months Interest on disbursed Amount
	For Gold Loan- Less	If A/C Closed Within	Min 15 Days Interest on
24	Than Rs. 2 Lac	15 Days	Sanctioned Amount
34	2 Lac & Above	If A/C Closed Within 1 Month	Min 1 Month Interest on
		Worth	Sanctioned Amount
35	Gold Loan Saraf Fee		Rs.2.50/- per Thousand &
	Average Utilisation Of	+	Maximum Rs.2500/-
36		CC/OD	Charges Apply Per Annam On 25% Of Under Utilisation Amount
	50% Loan Amount	CC/OD	1,000
37	No Dues /NOC Charges		as Per Applicable Interest Rate Rs.50/-
	1	Two-Wheeler	Rs. 200/-
	RTO Trade Certificate Charges	Three-Wheeler	RS. 200/-
38		Four-Wheeler	RS. 500/-
		Other	RS. 1000/-
39	Solvency Certificate	Per Certificate	Rs.1000/-
	Notice Fee (Per Notice)	Regular	Rs. 100/-
40		Registered Ad	RS.200/-
		Lavad/Arbitration	RS. 500/-
	Custodian Charges	Truck	Rs. 200/- Per Day
41		Four-Wheeler	Rs. 150/- Per Day
41		Three-Wheeler	Rs. 100/- Per Day
		Two-Wheeler	Rs. 50/- Per Day
42	Bank Encumbrance To ROC	All Loans	At Actual of Roc + 100/-
43	Cancellation Of Bank Encumbrance from ROC	All Loans	Rs. 200/-
44	Duplicate Letter For Cancellation Of Bank Encumbrance	Property /RTO	Rs. 500/-
45	Bank Guarantee OR Letter Of Credit	Yearly	Rs.3/- Per Thousand of Guarantee Amount Min.Rs.500/-
46	Advocate Search Fee	15 Years Loan Up to 5 Lakh	Rs.1500 + Search receipt fee

H. O. Tararani Chowk,

		Loan above 5 Lakh 30 Years	Rs.2000 + Search receipt fee
47	Valuation Report Fee	Up to Rs.50 lakh Below	Rs.1500/-
		Above Rs.50 Lakh to 75 Lakh	Rs.2000/-
		Above Rs.75 lakh to 1 Crore	Rs.2500/-
		Above Rs.1 Crore to 5 Crore	Rs.3000/-
		Above 5 Crore loan	Rs.10,000/-
48	Construction Progress report		Rs.750/-Per Certificate
49	Pledge Loan Valuar Fee		Rs.1/- Per Bag & Maximum
50	Technical Feasibility Report		Rs.5000/- Rs.2000/-
51	CA Appraisal Fee		Minium Rs.1500/-
52	Reconveyance Deed		Maximum 10000/-
	- James Deed		Rs.500/-

Note – Above all Charges plus add applicable GST. (i.e.,18%)

This charges are applicable from September-2024 as approved by the Board of Directors Meeting Dated 03.09.2024 vide Resolution No.16 and changes made there on from time to time.

REPROVED IN THE BOARD OF DIRECTORS MEETING DATED.27/06/2025 with Resolution No.10

For Shri Veershaiv Co-op Bank Ltd., Kolhapur

Assi. General Manager

Tararani

Chowk,

General Manager

Managing Director

