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	5/- Per Transaction
3	Duplicate Passbook		Rs.50/-Per Pass Book

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Tararani Chowk,
Kolhapur
(Multi State Bank)

4	BILL DISCOUNTING Cheque Purchase		Commission Per Thousand Rs.3/- Per Day Maximum 10,000/-+18% Interest Per Day
5	Account Opening	Saving	(Rs.500/-Member, Staff & Ladies.) Other Rs.1000/- (Minimum Bal)
		Current	Rs.3000/- (Minimum Bal)
6	Duplicate/ Cancellation DD		Rs.100/-
7	DD Payable/Other Bank DD		RS. 2/- Per Thousand Minimum. RS.25/- maximum Rs.2000/-
8	Duplicate Account Statement	SB/ CA/CC/OD/TL	Rs.10/- per leaf
9	General Cheque Leaf Charges		Rs.10 /-Per Leaf
10	OCLG /ICLG /ECS/Cheque Return Charges		Rs.200/-
11	Cash Deposit/Handling Charges	Current A/C-Deposit	Rs.5/- per Packet
	If Balance Maintain Rs.1.00 Lakh Per Day then no Cash Deposit Charges Apply.		
12	Cheque Book Charges	All type Account	Per leaf Rs.2/-
13	ECS Mandate		100/- For Dr.
14	Cheque Stop Payment Charges	Per Cheque	Rs.100/-Maximum 1000/-
15A	ATM CARD	Half Yearly Charges	125/- Half Yearly (Sept/March)
15B	ATM Financial or Non-Financial Transaction Charges		Monthly 5 Transactions Free Rs. 20/- Per Transaction After 5 Transactions
15C	ATM Pin Change		25/-
15D	Green Pin Change		5/-
15E	Duplicate ATM Card		Rs.200/-
16	Minimum Bal Charges	Saving	5% per quarter of shortfall in AQB for Minimum Balance requirement
17	For Current Account	Currant	Rs.100/- per QTR Average.
	*** Minimum Balance Charges are not Debited for In Operative Accounts***		
18	Charges For Account Close	Saving	RS. 50/- & RS.2/- PER CHEQUE LEAF
		Current	RS. 100/- & RS.2/- PER CHEQUE LEAF

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• **No Account Closure Charges to be Charged in the account of Deceased ***			
19	Verification Of Signature		Rs.50/-
20	Transactional SMS Charges		15 Paisa / SMS. (1 SMS = 160 Characters)
21	Document Verification Charges		Rs.25/-
22	Duplicate FDR /Share Certificate		Rs.100/-

LOCKER Charges

23A	Locker Break Open Charges	Rs.500/- + Company Charges
23B	Locker Rent Charges	(see table below)

Locker Size	New Charge	
	Yearly Charges	Deposit
6 x 4	600/-	8000/-
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/-
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/-

24	Form Fee	Gold Loan	Rs. 20/-
		Others	Rs. 200/-
25	Processing Charges	New Loan	0.25% Of Loan Amt, Min Rs.500/- & Maximum Rs.500000/-
		Consortium Loan	As Per Sanction Letter/ Lead Bank
26	Loan Revalidation	Rs. 1-5 Lakh	Rs. 300/-
		RS. 5-10 Lakh	RS. 500/-
		RS. 10 Lakh & ABOVE	RS. 1000/-
27	CC/OD Renewal (Debit on Renewal date)	Loan Amount	0.15% Of Loan, Min 500/- & Max Rs. 25000/-
28	CC Review (Debit on Renewal date)	Loan Amount	0.15% Of Loan, Min 100/- & Max Rs. 5000/-

29	Stock Verification Or Inspection Charges		Rs. 200/- + Traveling
30	CIBIL Report	Individual	Rs.150/-
		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
34	For Gold Loan- Less Than Rs. 2 Lac	If A/C Closed Within 15 Days	Min 15 Days Interest on Sanctioned Amount
	2 Lac & Above	If A/C Closed Within 1 Month	Min 1 Month Interest on Sanctioned Amount
35	Gold Loan Saraf Fee		Rs.2.50/- per Thousand & Maximum Rs.2500/-
36	Average Utilisation Of 50% Loan Amount	CC/OD	Charges Apply Per Annam On 25% Of Under Utilisation Amount as Per Applicable Interest Rate
37	No Dues /NOC Charges		Rs.50/-
38	RTO Trade Certificate Charges	Two-Wheeler	Rs. 200/-
		Three-Wheeler	RS. 200/-
		Four-Wheeler	RS. 500/-
		Other	RS. 1000/-
39	Solvency Certificate	Per Certificate	Rs.1000/-
40	Notice Fee (Per Notice)	Regular	Rs. 100/-
		Registered Ad	RS.200/-
		Lavad/Arbitration	RS. 500/-
41	Custodian Charges	Truck	Rs. 200/- Per Day
		Four-Wheeler	Rs. 150/- Per Day
		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

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		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 Rs.5000/-
50	Technical Feasibility Report		Rs.2000/-
51	CA Appraisal Fee		Minium Rs.1500/- Maximum 10000/-
52	Reconveyance 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.

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

Shri Veershaiv Co-op. Bank Ltd. H. O. Tararani Chowk, Kolhapur (Multi-State Bank)

For Shri Veershaiv Co-op Bank Ltd., Kolhapur

Assi. General Manager **General Manager** **Managing Director**

Shri Veershaiv Co-op. Bank Ltd. H. O. Tararani Chowk, Kolhapur (Multi-State Bank)