



**SHRI ADNIANTH CO OP BANK LTD,ICHLKARANJI**  
**Head Office-7/23,24, Adat Peth , Ichalkaranji.416115**

**CHARGES POLICY 2025-26**

**A) Savings , ATM, SMS Charges**

<b>Savings Bank Account Charges</b>		
Duplicate Passbook		Rs.50/- + GST
Minimum balance		NIL
Charges for non maintenance thereof		NIL
<b>ATM Card Charges</b>		
After one year completed from ATM card issued - maintenance charges	(in the month of ..... every year)	Yearly Rs. 150/- + GST
ATM Charges	5 Transaction Financial Non- Financial	Free 23 +GST 10+ GST
Duplicate(Replace) ATM Card	Lost/Theft/Broken	200+GST
PIN Re-Generation Charges		30+GST
<b>SMS (Alerts) Charges</b>		
Saving Bank A/c	On actual Per SMS usage basis in Quarterly	Rs.0.25/- + GST
Current Bank A/c &	On actual Per SMS usage basis in Quarterly	Rs.0.25/- + GST
Cash Credit A/c	On actual Per SMS usage basis in Quarterly	Rs.0.25/- + GST
Inoperative A/C	On basis in the Yearly	Rs. 50/- + GST
Dormant A/C	On basis in the Yearly	Rs. 50/- + GST

**B) Remittance Facilities & Services**

<b>Remittance Facilities through our Bank</b>		
Pay Order (PO) / Demand Draft (DD) Issue		Per thousand Rs.1/- + GST (Max-200 /-+ GST)
PO / DD Cancellation		Free
PO / DD Re-issue		Per thousand Rs.1/- + GST (Max-200 /-+ GST)
NEFT		Rs.15.00+GST
RTGS		Rs.25.00+GST
<b>Services through other banks</b>		
<b>Bouncing Of Cheque / Cheque Return Charges</b>		
Local	Inward Clearing	Rs. 150/- + GST Per Cheque
	Outward Clearing	Rs. 150/- + GST Per Cheque
NACH Mandate	Return Charges	Rs. 150/- + GST Per Mandate
Cheque Book Issue		Per Cheque Rs.1.50/- + GST
Stop Payment Charges		Rs. 50/- + GST

## C) Mobile Banking

Remittance Facilities through our Bank	
IMPS Charges	
Rs.1.00 TO Rs.100.00	Free
Rs.101 .00 TO Rs.5000.00	Rs.2.00 + GST
Up to Rs.5001.00 TO 50,000.00	Rs.5.00 + GST

## D) Processing Charges

Sr.No.	Loan Schemes (For all Kind of Loan Schemes excluding vehicle loan)	Processing Charges
1	Up to Rs.50,000/-	1.00 % + GST
2	Rs.50,001/- to 1,00,000/-	1.00 %+ GST
3	Rs.1,00,001/- to 2,00,000/-	1.00 %+ GST
4	Rs.2,00,001/- to 3,00,000/-	1.00 %+ GST
5	Rs.3,00,001/- to 4,00,000/-	1.00 %+ GST
6	Rs.4,00,001/- to 5,00,000/-	1.00 %+ GST
7	Rs.5,00,001/- to 10,00,000/-	1.00 %+ GST
8	Rs.10,00,001/- & above	1.00 %+ GST
	<b>For Vehicle Loan</b>	
1	a) 2 Wheeler Loan Min-Rs 550/-+GST	
2	b) 4 Wheeler Loan	1.00 Per 1000.00 % + GST
	<b>For Gold Loan</b>	
1	Processing Charges	1.50 %Per Thousand + GST or Max Amount Rs.200/- Which is Less
2	Saraf Fee	1.50 %
3	Other Receipt (For Insurance Charges)	1.50 %

## E) Locker Rent

Locker Size	Description	Rent Amount
Small Size	(in the month of ..... every year)	500.00+GST
Medium Size	(in the month of ..... every year)	775.00+GST
Big Size	(in the month of ..... every year)	1025.00+GST

## F) CERSAI Charges

Sr No.	Description	Charges	Fee (Charge)
1	Movables Security creation or modification of Security Interest (Hypothecation Charge) Example- Stock, Equipment & Machinery Inventory, Other Movable Security (Incl.Receivables)	For a loan upto Rs.5 lakh,.	100+50GST
		Above Rs.5 Lakh	150+50GST

**CHARGES POLICY** is approved by Board of Directors in their Meeting Held On  
By Passing Resolution Date 16/04/2025