

The Satara Sahakari Bank Ltd

Revised Service Charges Manual

(A- Deposits & Others)

Applicable from 13.08.2025

(2025-26)

THE SATARA SAHAKARI BANK LTD
REVISED SERVICE CHARGES MANUAL: 2025-2026
(For Deposits & Others) Applicable i.e.: 13.08.2025

SR. NO	PARTICULARS	Revised Service Charges	GST APPLICABLE YES / NO.	ACCOUNTING TREATMENT
1. [A]	<u>SAVING BANK ACCOUNT</u> Opening and maintenance of minimum balance in the a/c. [I] With Cheque book [II] Without Cheque book (III) Kishor Bachat Yojana	1000/- 700/- 500/-	N.A N.A N.A	N.A. N.A. N.A
[B]	<u>Closure of SB Account :</u> [I] If closed within 3 Months from date of opening the account . [II] If closed within one year from date of opening the account. [III] If closed after one year. [IV] Closure of Dormant A/c [V] Unused cheque Book [Per Leaf] [VI] While Closure of A/c, if unused cheques not presented[Per] (Remark: While settlement of death claim, No closure charges apply to Deceased Persons account)	Rs.125/- Rs.75/- Rs.50/- Rs.75/- Rs.3/- Rs.3/-	Yes Yes Yes Yes Yes Yes	Bank Commission A/c. (PL 1111 - 234)

SR. NO	PARTICULARS	Revised Service Charges	GST APPLICABLE YES / NO.	ACCOUNTING TREATMENT
	<u>Conversion of In-Operative Account to Operative .</u>	No Charges	---	-----
C]	<u>CLEARING CHEQUE RETURN CHARGES.</u> i) Inward Cleg. Ch. Ret charges + 18% Int.Per Day ii) Outward clearing cheque Ret. Charges. iii) ACH-Dr return mandate.	125/- 75/- 125/-	Yes Yes Yes	Bank Commission A/c. (PL 1111 - 234)
[D]	<u>ISSUE OF CHEQUE BOOK</u> [I] More than 50 cheque Leaves in accounting year. Note: After information, if Ch.Book not collected within 1 or 2 days, then send it direct along with banks covering letter to their given residential address by regd. post and actual postage charges debit to their account.	Rs.2.50 (Per Chq. Leaf)	Yes	Bank Commission A/c. (PL 1111 - 234)
[E]	<u>ISSUE OF DUPLICATE PASS BOOK</u> (Including Present & Previous 24 months entries + For additional one year	Rs.100/- Rs.100/-	Yes	Passbook Charges (PL 1111-236)
[F]	<u>Cash Deposit Service Charges</u> i) Deposit above Rs.2.00 lakhs to Rs.5.00 lakhs per day, per lakhs or part thereof ii) Deposit above Rs.5.00 lakhs per day, per lakhs or part there of	Rs.20/- (Max.Rs.60/-) Min.Rs.60/- + Rs.30/-	Yes Yes	Cash Handling Charges (PL 1111-283)

SR. NO	PARTICULERS	Revised Service Charges	GST APPLICABLE YES / NO.	ACCOUNTING TREATMENT
[G]	<u>Levy of Penal Charges on Non-Maintenance of Minimum Balances in Saving Bank Accounts</u> i) Without Cheque Book Facility Rs.700/- Minimum Balance ii) Cheque Book Facility Rs.1000/- Minimum Balance (This monthly charges will be applied by H.O.I.T.Dept.)	10% on the amount of difference between the average balance maintained during the month & the minimum balance prescribed charges to be rounded to nearest Rs.5/-	Yes	Bank Commission A/c. (PL 1111 - 234)
2. [A]	<u>CURRENT ACCOUNT & C.C. ACCOUNT</u> Opening & Maintenance of minimum balance in Current Account.	Rs.3000/-	N.A.	N.A.
[B]	<u>Closure of current account</u> [I] If Closure within 3 months from the date of opening. [II] If Closure within one year [III] If Closure after one year [IV] Closure of Dormant A/c. [V] Charges for Unused cheques to be collected at the time of closure of current [VI] If unused cheques not ret'd. (Remark: While settlement of death claim, No closure charges apply to Deceased Proprietary/Partnership/HUF / Legal Entity account)	Rs.175/- Rs.125/- Rs.100/- Rs.100/- Rs.3/-(Per leaf) Rs.3/-(Per leaf)	Yes Yes Yes Yes Yes	Bank Commission A/c. (PL 1111 - 234)

SR. NO	PARTICULERS	Revised Service Charges	GST APPLICABLE YES / NO.	ACCOUNTING TREATMENT
[C]	Issue of Cheque Book (Current, C.C. & OD A/c.) (Note: After information, if Ch. Book not collected within 1 or 2 days, then send it direct along with banks covering letter to their given resi./business address by regd. post and actual postage charges debit to their account.)	Rs.3.00 (Per leaf)	Yes	Bank Commission A/c. (PL 1111 - 234)
[D]	<u>Levy of Penal Charges on Non-Maintenance of Minimum Balances in Current Accounts</u> (This monthly charges will be applied by H.O.I.T.Dept.)	15% on the amount of difference between the monthly average balance maintained during the month & the minimum balance of Rs.3000/- with minimum Rs.50/-	Yes	Bank Commission A/c. (PL 1111 - 234)
[E]	Issue of Duplicate statement of Account for Current and cash credit Account. (a) for first page (b) Next pages	Rs.65/- Rs.35/-	Yes Yes	Bank Commission A/c. (PL 1111 - 234)
[F]	<u>CLEARING CHEQUE/ACH Dr. RETURN CHARGES.</u> i) Inward Cleg Ch. Ret charges + 18% Int.Per Day ii) Outward clearing cheque Ret. Charges. iii) ACH Debit Return Charges.	Rs.250/- Rs.100/- Rs.250/-	Yes Yes Yes	Bank Commission A/c. (PL 1111 - 234)

SR. NO	PARTICULARS	Revised Service Charges	GST APPLICABLE YES / NO.	ACCOUNTING TREATMENT
[G]	<u>Cash Deposit Service Charges</u> i) Deposit above Rs.2.00 lakhs to Rs.7.00 lakhs per day, per lakhs or part thereof ii) Deposit above Rs.7.00 lakhs per day, per lakhs or part thereof	Rs.30/- (Max.Rs.150/-) Min.Rs.150/- + Rs.40/-	Yes Yes	Cash Handling Charges PL 1111- 283
[H]	<u>Folio Charges :</u>	Rs.50/-Per folio to CD A/C, CC & OD A/C. One folio 50 entries on page (Yearly Charges)	Yes	Bank Commission A/c. (PL 1111 - 234)
3.	<u>TERM DEPOSITS :</u>			
[A]	Issue of duplicate Receipt.(Per Receipt.) (To be issued in the form of certificate)	Rs.50/-	Yes	Bank Commission A/c. (PL 1111 - 234)
[B]	Default of RD A/c instalments (monthly per Rs.100/-)	Rs.3/-	Yes	
4.	<u>PAY ORDERS ETC.</u>			
	[A] ISSUE OF PAY ORDERS.			
	1. Up to Rs.500/-	Rs.15/-	Yes	Bank Commission (PL 1111- 234)
	2. Rs.501/-to Rs.1,000/-	Rs.25/-	Yes	
	3. Rs.1,001/- to Rs.5,000/-	Rs.35/-	Yes	
	4. Rs.5,001/- to Rs.10,000/-	Rs.50/-	Yes	
	5. Rs.10,001/-to Rs.1 Lac.	Per thousand Rs.3/- Maximum Rs.250/-	Yes	

	6. Rs.100001/- to Rs.2 Lacs. 7. Rs.200001/- to Rs.10 Lacs. 8. Above Rs.10.00 Lacs [B] 1. Revalidation of pay order within one year from date of issue. 2. Cancellation of Pay order.	Per thousand Rs.3/- Maximum Rs.400/ Per thousand Rs.3/-Max. Rs.2400/- Max.Rs.2700/- Rs.50/- Rs.50/-	Yes Yes Yes Yes Yes	Bank Commission (PL 1111- 234)
5	<u>SAFE DEPOSIT LOCKERS</u> [A] OPENING OF LOCKERS. (A) Key Deposit	Small Size: Rs.6500/- Medi. Size: Rs.8000/- Big Size A : Rs.10000/- Big Size B: Rs.12000/- Extra Big : Rs.14000/- (Maximum no limit)	N.A.	N.A.
	(B) Service Charges (While Allotment of Locker) Form Fee	Rs.50/-+ Actual Stamping Charges	Yes	Other Income (PL 1111- 235)
	(C) Locker Rent Per Year i) Small ii) Medium iii) Big (A) iv) Big (B) v) Extra Large (Recover Yearly Locker Rent in April Month)	Rs.750/- Rs.1250/- Rs.1750/- Rs.2250/- Rs.2500/-	Yes Yes Yes Yes Yes	Locker Rent (PL 1111- 239)

SR. NO	PARTICULERS	Revised Service Charges	GST APPLICABLE YES / NO.	ACCOUNTING TREATMENT
	<p>[D] Locker operation charges Br.Names:- (GDD, GKW, VKH, THN, MAW, VAT, KAE, CHE, NPL, KHR, CHW, KRD)</p> <p>Monthly Charges:- a)In a month for first 4 times In a month above 4 times b)For Co-op.Credit Societies In a month for first 10 times In a month above 10 times</p>	<p>No Charges Per time Rs.25/-</p> <p>No Charges Per time Rs.25/-</p>	<p>Yes</p> <p>Yes</p>	<p>Bank Commission (PL 1111- 234)</p>
	<p>[D] BREAK OPEN OF LOCKER IN CASE OF LOSS OF KEY / NON PAYMENT OF RENT. Note:-The Branch Should immediately write to the locker mfg. company for replacement of lock & key and the new key should be given to the new allotted in a company sealed pack.</p>	<p>Rs.500/- + Company's Actual Expense</p>	<p>Yes</p>	<p>Other Income (PL 1111-235)</p>
6.	<p><u>Outward:-RTGS /NEFT Money Transfer Processing Charges</u> <u>A) For RTGS Outward:</u></p> <p>a)Above Rs.2.00 lakhs to Rs.5.00 Lakhs b)Above Rs.5.00 lakhs <u>RTGS inward</u> – Free i.e. No charges to be levied.</p>	<p>Rs.25.00 Rs.50.00</p>	<p>Yes Yes</p>	<p>RTGS / NEFT Charges (PL 1111 – 144)</p>

	B) <u>For NEFT Outward:</u> a) Up to Rs.10,000/- b) Above Rs.10,000/- to Rs.1.00 Lakh. c) Above Rs.1.00 Lakh to Rs.2.00 Lakh d) Above Rs.2.00 Lakh <u>NEFT inward – Free i.e. No charges to be levied.</u>	Rs.2.50 Rs.5.00 Rs.15.00 Rs.25.00 No charges to SB Account Customers for online NEFT Transactions.	Yes Yes Yes Yes	
7.	<u>ATM Charges (Rupay Debit Card Charges) :-</u> Only for customers, Annual Charges (1 st Year Free) (Not applicable to bank staff) (This charges will be applied by H.O. I.T. Dept.)	Rs.200/-	Yes	Other Income (PL 1111-235)
8.	<u>SMS Charges:- (Quarter Basis)</u> A) For SB Accounts B) For Current Accounts C) For CC /OD Accounts (Not applicable to bank staff) (This charges will be applied by H.O. I.T. Dept.)	Rs.10/- Rs.25/- Rs.20/-	Yes Yes Yes	Other Income (PL 1111-235)
9.	<u>GENERAL</u> 1) Issue of any other certificate by Bank. Certificate for interest on term deposit / Saving A/c or Balance certificate (First certificate free) Next certificate 2) Stop payment Instructions. (All A/c's with cheque book facilities)	Rs.25/-Per Cert. Rs.75/- Per Chq.	Yes Yes Yes	Other Income (PL 1111-235) Bank Commission (PL 1111- 234)

	3) ACH-Dr. return mandate registration for debit cleg.	Rs.150/- Per mandate	Yes	Other Income (PL 1111-235)
		Rs.100/-	Yes	
	4) Sign. Verification. In case of outsiders	Rs.500/-Per Token	Yes	
	5) Charges to be collected for the loss of Tokan (All A/c's)	Rs.200/-	Yes	
	6). Issue of replacement of Rupay Debit Card (Each Card)	Rs.50/-	Yes	
	7) Issue of duplicate Share Certificate (for each cert.)			

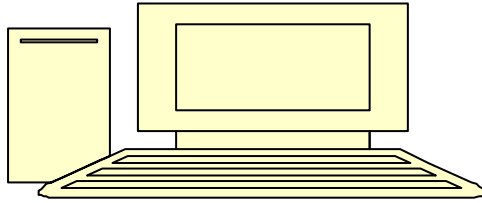
Asst. General Manager

Chief Executive Officer

Approved :-

Resolution No:- 23

Board Meeting date: - 11.08.2025



THE SATARA SAHAKARI BANK LTD
Bhartiya Krida Mandir, 3rd Floor, Naigaon Wadala Road.,
Wadala, Mumbai-400 031.
Tel No. 2412 4743 / 2414 6371

Deposits & Advances Interest rates at Quick Glance

Int. Rates on Deposits (From 22.05.2025) p.a.		Int. Rates on Loans & Advances (From 25.07.2025) p.a.	
1) Current Account	Nil	1) House Repairs / Renovation (EMIHSR)	10.00%
2) Saving Bank Account	2.75%	2) Loan against NSC/KVP (EMINSC/KVP/LIC)	10.00%
3) Daily Deposit Account (Vashi Br.)	2.50%	3) Term Loans : (EMILAND)	
4) Term Deposits :		a) Up to 84 Months	10.00%
a) 07 days to 45 days	3.30%	b) Above 84 Months up to 120 Months	10.50%
b) 46 days to 179 days	5.30%	4) Vehicle Loans (EMIVEH)	9.00%
c) 180 days to 210 days	6.05%	5) Housing Loans (SPGY)	9.00%
c) 211 days to below 1 year	6.30%	6) Gold Loan (Bullet Payment) (EMIGOLD)	9.00%
d) 1 year to below 2 year	6.50%	7) Overdraft against Gold Ornaments (ODGOLD)	9.00%
e) 2 year to below 3 year	6.70%	8) Loan against deposits:- (EMIFDR)	
f) 3 year to below 5 year	6.55%	i) Against self-deposit :- Deposit Int.Rate + 1% excess	
g) 5 years to up to 10 years	6.30%	ii) Against Third Party Deposit :- Deposit Int.Rate + 1.5% excess.	
For Sr.Citizens above 60 years, & Bulk Deposit of Rs.15 Lacs & above (Single Receipt FD) 0.50% extra			

The Satara Sahakari Bank Ltd.

Revised Service Charges Manual

(For Loan Only)

(Effective from 25.07.2025)

(2025-26)

Sr. No.	Particulars	Revised Service Charges	GST Applicable Yes / No	Accounting Treatment
1	<u>LOANS & ADVANCES, & OTHER FORMS:</u> <u>Supply of Application forms :</u> [I] Personal Loan [II] Business Loan [III] Vehicle Loan [IV] Housing Loan (SPGY) [V] Other Loan (Gold, NSC, KVP Etc.) [VI] Loan against F.D. [VII] Regular Membership [VIII] Nominal Membership (Note: Above charges are to be recovered, while issue of form)	Rs.100/- Rs.200/- Rs.200/- Rs.200/- Rs.100/- Rs. 25/- Rs. 50/- Rs. 50/-	Yes Yes Yes Yes Yes Yes Yes Yes	Other Income (PL 1111-235)

Sr. No.	Particulars	Revised Service Charges	GST Applicable YES / NO	Accounting Treatment
2	<u>Processing Charges :</u> A) For Business Loans / Term Loans / Mortgage Loans / Other Loans 1)Up to Rs.50,000/- 2) Above Rs.50,000/- to Rs.5.00 Lacs 3) Above Rs.5.00 lacs to Rs.30.00 Lacs 4) Above Rs.30.00 Lacs B) For Vehicle Loans : 1)Up to Rs.50,000/- 2) Above Rs.50,000/- to Rs.5.00 Lacs 3) Above Rs.5.00 lacs to Rs.30.00 Lacs 4) Above Rs.30.00 Lacs	Rs.750/- Rs.750/- + 0.50% of above Rs.50,000 Rs.2750/-+0.50 % of above Rs.5.00 Lakhs 0.50% of loan amount (Max. Rs.25,000/-) Rs.750/- Rs.750/- + 0.50% of above Rs.50,000 Rs.2750/-+0.50 % of above Rs.5.00 Lakhs 0.50% of loan amount (Max. Rs.20,000/-)	Yes Yes Yes Yes Yes Yes Yes Yes	 Processing Charges (PL 1111-237) Processing Charges (PL 1111-237)

Sr. No.	Particulars	Revised Service Charges	GST Applicable YES / NO	Accounting Treatment
3.	C) For SPGY Loans:	0.50% of Loan amount (Max.Rs.25000/-)	Yes	Processing Charges (PL 1111-237)
	D) For House Repair Loan :	0.50% of Loan amount	Yes	
	E) For Gold Loan (Bullet Payment) :		Yes	
	(a) Up to Rs.50000/-	Rs.150/-	Yes	
	(b) Above Rs.50000/- (Above charges also includes Gold Packing Charges)	Rs.250/-		
	F) For Overdraft against Gold Ornament :		Yes	Other Income (PL 1111-235)
	a) Upto Rs.1.00 Lakhs	Rs.250/-	Yes	
	b) Above Rs.1.00 Lakhs	Rs.250/- + Rs.100 per Lakh (Maximum Rs.1150/-)		
	G) For New Cash credit / OD Sanction			
	For Renewal of CC /OD Limit	0.50% of Limit sanctioned	Yes	
	For Extension of CC/OD Limit:	0.15% of Limit Sanctioned	Yes	
	Up to Rs.25.00 Lakh limit	Rs.3000/-		
	Above Rs.25.00 Lakh limit	Rs.5000/-		
	<u>Notice to Defaulters :</u>			
	1) For Surety Loan / Legal Notices			
	First Notice	Rs.200/- + Postage	Yes	
	Second Notice	Rs.300/- + Postage	Yes	
	Third Notice	Rs.500/- + Postage	Yes	
	(Above charges are system auto generated)			

4.	2) Other Loan Notices / Legal Notices First Notice Second Notice Third Notice (Above charges are system auto generated) 3) Case File Charges (for All Loans)	Rs.200/- +Postage Rs.350/- +Postage Rs.500/- +Postage Rs.500/-+ Actual Expenses	Yes Yes Yes Yes	Visit Charges (PL1111- 242)
	<u>Visit Charges (Inspection & Recovery) :</u> 1) Surety Loan, Loans U/S -49 2) Vehicle Loan 3) Business Loan	Rs.150/- Per Visit Rs.300/- Per Visit	Yes Yes	
	a) Up to Rs.1.00 Lac b) Rs.1.00 Lacs to Rs.2.00 Lacs c) Rs.2.00 Lacs to Rs.5.00 Lacs d) Above Rs.5.00 Lacs	Rs.200/- Per visit Rs.300/- Per visit Rs.550/- Per Visit Rs.800/- Per Visit	Yes Yes Yes Yes	
	4) Other Loans 5) Visit Out of Mumbai	Rs.200/- Per Visit Actual Exp.	Yes Yes	
	5. <u>Vehicle etc.:</u> [I] Issue of N.O.C. to R.T.O. per vehicle	Rs.200/-	Yes	
	[II] <u>Seizing Charges :</u> a) Light Motor Vehicle:-Car, Jeep, Tempo Etc.	Rs.1000/- + Towing Charges (If Vehicle in dead Condition)	Yes	
	b) Heavy Vehicle :- Truck, Bus, Etc	Rs.2000/- + Towing Charges (If Vehicle in dead Condition)	Yes	
	C) Out of Mumbai	Rs.3000/- + Actual Exp.	Yes	

6.	<u>Gold Valuation Charges :</u> a) For Mandvi, Ghodapdeo, Ghatkopar, Kumbharwada, Mulund, Malwani, Vashi, Kandivali, Chembur, Vikhroli, Kalwa, Dombivali, Panvel, Kharghar, Badlapur b) For Satara, Chinchwad & Karad (Approved In Board Meeting Dt.25.07.2025)	a) Upto Rs.1 Lakhs : Rs.200/- b) Above Rs.1Lakhs Upto Rs.2 Lakhs : Rs.400/- c) Above Rs,2 Lakhs : Rs.500/- (Maximum Rs.500/-) a) Upto Rs.1 Lakhs : Rs.150/- b) Above Rs.1Lakhs Upto Rs.2 Lakhs : Rs.300/- c) Above Rs,2 Lakhs : Rs.500/- (Maximum Rs.500/-)	No	Charges Obtain From borrowers and credit in valuer's SB/CD account or Pay in cash.
7.	Late Submission of Stock Statement (for CC & Term Loan) : Up to Rs.1.00 Lacs Rs.1.00 Lacs to Rs.5.00 Lacs Rs.5.00 Lacs to Rs.10.00 Lacs Above Rs.10.00 Lacs	Rs.150/- Rs.250/- Rs.400/- Rs.500/-	Yes Yes Yes Yes	Other Income (PL 1111-235)

Sr. No.	Particulars	Revised Service Charges	GST Applicable Yes / No	Accounting Treatment
8	ASSIGNMENT OF NSC/KVP / LIC ETC :	Rs.50/- per Cert.+ Traveling exp.	Yes	Other Income (PL 1111- 235)
9	ENCASHMENT OF NSC/KVP / LIC ETC. (By Bank Only):	Rs.50/- per Cert.+ Traveling exp.	Yes	Other Income (PL 1111- 235)
10	<u>Bank Guarantee:</u> (Only Financial Bank Guarantees are issued generally for short period & should not be issued for periods exceeding 10 years in any case) (Ref: RBI Cir No: DoR.STR.REC 07/09.27.000/2025-26 dated April 01,2025) Fully Secured (100 % against Fixed deposit) (Also recover charge of claim period)	1.50% per year and minimum Rs.600/-	Yes	Bank Commission (PL 1111-234)
11	Non-Display of Bank Name board in business /office /factory premises/on machinery/ on vehicle (When noticed during visit to concerned parties)	Rs.500/-	Yes	Other Income (PL 1111- 235)
12	<u>Recovery of Surcharge:</u> i)After obtaining Recovery Cert. or Hukumnama ii)Property forfeited but before Auction iii) After Auction.	0.50% 0.75% 1.50%	No No No	ABN Case Recovery Charges A/C (GL-526-0-19)

13	<u>SOLVANCY CERTIFICATE :</u> Up to Rs.1.00 Lacs Above Rs.1.00 Lacs to Rs.10.00 Lacs Above Rs.10.00 Lacs	Rs.500/- Rs.1500/- Rs.3500/-	Yes Yes Yes	Other Income (PL 1111- 235)
14	<u>GENERAL:</u> a. CIBIL Charges : For Individual : For Companies / Firms b. CERSAI Regn. Charges : Up to Rs. 25.00 Lakhs Above Rs. 25.00 Lakhs Charges for CERSAI Charge Satisfaction	Rs.350/- Rs.2000/- Rs.250/- Rs.350/- Rs.250/-	Yes Yes Yes Yes Yes	Other Income (PL 1111- 235)
15	<u>Member Entrance Fees</u> a) A Class Member b) Nominal Member	Rs.100/- Rs.100/-.	No No	Entrance. Fee. (GL 520-0-10)
16	Credit Report of a Particular Customer Private & Confidential (For Other Bank's	Rs.100/- Per Cert	Yes	Other Income (PL 1111-235)

Asst. General Manager

Chief Executive Officer

Approved :-

Resolution No:- 15

Board Meeting date: - 14.07.2025

