



REVISED SERVICE CHARGES MANUAL

(2021-22)

THE SATARA SAHAKARI BANK LTD
REVISED SERVICE CHARGES MANUAL (2021-2022)

SR. NO	PARTICULARS	SERVICE CHARGES	GST APPLICABLE YES / NO.	ACCOUNTING TREATMENT
1. [A]	<p><u>SAVING BANK ACCOUNT</u> Opening and maintenance of minimum balance in the a/c. [I] With Cheque book [II] Without Cheque book Note: Initially, If account opened by way of Marketing , then step by step balance in account should be as per Sr.No I & II</p>	Rs.700/- Rs.500/- Rs.100/-	N.A N.A N.A	N.A. N.A. N.A
[B]	<p><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] Transfer of Dormant A/c. to operative A/c [V] Closure of Dormant A/c [VI] Unused cheque Book [Per Leaf] [VII] While Closure of A/c, if unused cheques not presented[Per]</p>	Rs.100/- Rs.50/- Rs.25/- Rs.25/- Rs.50/- Rs.2/- Rs.2/-	Yes Yes Yes Yes Yes Yes Yes	Bank Com. (PL - 234)

SR. NO	PARTICULARS	SERVICE CHARGES	GST APPLICABLE YES / NO.	ACCOUNTING TREATMENT
C]	<p><u>CLEARING CHEQUE RETURN CHARGES.</u></p> <p>i) Inward Cleg Ch. Ret charges + 18% Int.Per Day</p> <p>ii) Outward clearing cheque Ret. Charges.</p> <p>iii) ACH-Dr return mandate.</p>	<p>Rs.100/-</p> <p>Rs.50/-</p> <p>Rs.100/-</p>	<p>Yes</p> <p>Yes</p> <p>Yes</p>	<p>Bank Com. (PL -234)</p>
[D]	<p><u>ISSUE OF CHEQUE BOOK</u> [I] More than 50 cheque Leaves in accounting year.</p> <p>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.address by regd. post and actual postage charges debit to their account.</p>	<p>Rs.1.50 (Per Chq. Leaf)</p>	<p>Yes</p>	<p>Bank Com. (PL -234)</p>
[E]	<p><u>ISSUE OF DUPLICATE PASSBOOK</u> (Including Present & Previous Entries)</p>	<p>Rs.50/-</p>	<p>Yes</p>	<p>Passbook Char. (PL-236)</p>
2. [A]	<p><u>CURRENT ACCOUNT & C.C. ACCOUNT</u> Opening & Maintenance of minimum balance in Current Account.</p>	<p>Rs.2000/-</p>	<p>N.A.</p>	<p>N.A.</p>
[B]	<p>Charge for failure to maintain minimum balance per month.</p>	<p>Rs. 150/-</p>	<p>Yes</p>	<p>Bank Com. (PL -234)</p>

[C]	<p><u>Closure of current account</u></p> <p>[I] If Closure within 3 months from the date of opening.</p> <p>[II] If Closure within one year</p> <p>[III] If Closure after one year</p> <p>[IV] Dormant A/c. transferred to operative A/c.</p> <p>[V] Closure of Dormant A/c.</p> <p>[IV] Charges for Unused cheques to be collected at the time of closure of current</p> <p>[VII] If unused cheques not retd.</p>	<p>Rs.150/-</p> <p>Rs.100</p> <p>Rs.75/-</p> <p>Rs.50/-</p> <p>Rs.75/-</p> <p>Rs.2/-(Per leaf)</p> <p>Rs,2/-(Per leaf)</p>	<p>Yes</p> <p>Yes</p> <p>Yes</p> <p>Yes</p> <p>Yes</p> <p>Yes</p> <p>Yes</p>	
[D]	<p>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.)</p>	<p>Rs.2/- (Per leaf)</p>	<p>Yes</p>	<p>Bank Com. (PL -234)</p>
[E]	<p>Issue of Duplicate statement of Account for Current and cash credit Account.</p> <p>(a) for first page</p> <p>(b) Next pages</p>	<p>Rs.50/-</p> <p>Rs.25/-each</p>	<p>Yes</p> <p>Yes</p>	<p>Bank Com. (PL -234)</p>

[F]	<u>CLEARING CHEQUE RETURN CHARGES.</u> i) Inward Cleg Ch. Ret charges + 18% Int.Per Day ii) Outward clearing cheque Ret. Charges. iii) ECS mandate Debit Cleg.	Rs.200/- Rs.50/- Rs.200/-	Yes Yes Yes	Bank Com. (PL -234)
[G]	In Operative CD A/c (Half yearly Closing Charges Mar./Sept.)	Rs.100/-	Yes	Bank Com. (PL -234)
3.	<u>TERM DEPOSITS :</u>			
[A]	Issue of duplicate Receipt.(Per Receipt.) (To be issued in the form of certificate)	Rs.25/-	Yes	Bank Com. (PL -234)
[B]	Default of RD A/c instalments (monthly per Rs.100/-)	Rs.2/-	Yes	
4	<u>LOANS & ADVANCES, CASH CREDIT & OTHER FORMS</u>			
[A]	<u>Supply of Application forms :</u>			
	[I] Personal Loan	Rs.50/-	Yes	
	[II] Business Loan	Rs.150/-	Yes	
	[III] Vehicle Loan	Rs.150/-	Yes	Other Income (PL-235)

	[IV] Housing Loan (SPGY)	Rs.150/-	Yes	
	[V] Other Loan(Gold, NSC, KVP Etc.) up to Rs.10000/- Above Rs.10000/-	Rs.50/- Rs.75/-	Yes Yes	
	[VI] Regular Membership	Rs.25/-	Yes	
	[VII] Nominal Membership	Rs.25/-	Yes	
[B]	<u>Processing Charges</u>			
	1)Up to Rs.50,000/-	Rs.500/-	Yes	
	2) Above Rs.50,000/- to Rs.5.00 Lacs	Rs.500/-+ 0.50% of above Rs.50,000/-	Yes	
	3) Above Rs.5.00 lacs to Rs.30.00 Lacs	Rs.2500/- +0.30% of above Rs.5.00 lakh	Yes	
	4) Above Rs.30.00 Lacs	MaxRs.10000/-	Yes	
	<u>For SPGY Loans:</u>			
	i) Up to Rs.5.00 lakh	Rs.2,500/-	Yes	
	ii) Above Rs. 5.00 lakh & up to Rs.10.00 lakh.	Rs.3,500/-	Yes	
	iii)Above Rs.10.00 lakh up to 25 lakh	Rs. 5,000/-	Yes	
	iv)Above Rs.25.00 lakh up to 50 lakh	Rs. 7,500/-	Yes	
	v)Above Rs.50.00 lakh up to 70 lakh	Rs.10,000/-	Yes	
				Proc.Charges. (PL-237)

	<p><u>For Gold Loan :</u> (a) Up to Rs.25000/- (b) Above Rs.25001/-</p> <p>(Note: While renewal of clean O.D., C.C., Charge Processing Fee)</p>	Rs.50/- Rs.100/-	Yes Yes	
[C]	<p>Late Submission of Stock Statement (for CC & Term Loan) :</p> <ol style="list-style-type: none"> 1. Up to Rs.1.00 Lacs 2. Rs.1.00 Lacs to Rs.5.00Lacs 3. Rs.5.00 Lacs to Rs.10.00 Lacs 4. Above Rs.10.00 Lacs 	Rs.100/- Rs.200/- Rs.300/- Rs.400/-	Yes Yes Yes Yes	Other Income (PL-235)
[D]	<p><u>Notice of Defaulters :</u></p> <p>1) For Surety Loan / Legal Notices</p> <ol style="list-style-type: none"> a) First Notice b) Second Notice c) Third Notice <p>(Above charges are system auto generated)</p> <p>2) Other Loan Notices / Legal Notices</p> <ol style="list-style-type: none"> a) First Notice b) Second Notice c) Third Notice <p>(Above charges are system auto generated)</p> <p>3) Case File Charges (for All Loans)</p>	Rs. 75/-+ Postage Rs.125/- + Postage Rs.275/- + Postage Rs.125/- +Postage Rs.275/-+ Postage Rs.375/-+ Postage Rs.200/-+ Actual Exp.	Yes. Yes Yes Yes Yes	Other Income (PL-235)

[E]	Visit Charges (Inspection & Recovery) : 1) Surety Loan, Loans U/S -49 2) Vehicle Loan 3) Business Loan 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 4)Other Loans 5) Visit Out of Mumbai	Rs.100/- Per Visit Rs.250/- Per Visit Rs.150/- Per visit Rs.250/- Per visit Rs.500/- Per Visit Rs.750/- Per Visit Rs.100/- Per Visit Actual Exp.	Yes Yes Yes Yes Yes Yes Yes Yes	Visit Charges. PL-242
[F]	<u>VEHICLE ETC. :</u> [I] Issue of N.O.C. to R.T.O. per vehicle [II] <u>Seizing Charges :</u> a) Light Motor Vehicle :-Car , Jeep, Tempo Etc. b) Heavy Vehicle :- Truck, Bus, Etc c) Out of Mumbai	Rs.100/- Rs.500/- + Towing Charges(If Vehicle in dead Cond.) Rs.1000/- + Towing Charges(If Vehicle in dead Cond.) Rs.1500/- + Actual Exp.	Yes Yes Yes Yes	Other Income (PL-235)

[G]	GOLD VALUATION CHARGES (Payable to Goldsmith): (As per BOD meeting Sanct. dt.15.01.2021 applicable from 18.01.2021)	0.40% of Loan Sanction but Max.Rs.400/-	Yes	Other Income (PL-235)
[H]	ENCASHMENT OF NSC/KVP ETC.(By Bank Only):	Rs.25/- per Cert.+ Traveling exp.	Yes	Other Income (PL-235)
[I]	ASSIGNMENT OF NSC/KVP ETC :	Rs.25/- per Cert.+ Traveling exp.	Yes	Other Income (PL-235)
[J]	<u>TRADE CERTIFICATE :</u> For All Types of Vehicles (to be shown as other Income)	Rs.200/-	Yes	Other Income (PL-235)
[K]	Temporary Over Draft (After approval of H.O.)	18% Int.	N.A.	Bank Com. (PL-234)
[L]	Non-Display of Bank Name board in business /office /factory premises/on machinery/ on vehicle (When noticed during visit to concerned parties)	Rs.200/-	N.A.	Other Income (PL-235)
(M)	<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%	NA NA NA	Surcharge A/C
[N]	<u>BANK GUARANTEE :</u> Fully Secured (100 % against Fixed deposit) (Also recover charge of claim period)	1% per year & Minimum Rs.500/-	Yes	Bank Com. (PL-234)

5.	<p><u>SOLVANCY CERTIFICATE :</u></p> <p>a) Up to Rs.1.00 Lacs</p> <p>b) Rs.1.00 Lacs to Rs.10.00 Lacs</p> <p>c) Above Rs.10.00 Lacs</p>	<p>Rs.100/-</p> <p>Rs.200/- Per Lacs</p> <p>Rs.2000/-</p>	<p>Yes</p> <p>Yes</p> <p>Yes</p>	<p>Other Income (PL-235)</p>
6	<p>(A) Outstation Cheques Sent for Collection :-</p> <p>1) Up to Rs.500/-</p> <p>2) Rs.501/- to Rs.1000/-</p> <p>3) Rs.1001/- to Rs.5000/-</p> <p>4) Rs.5001/- to Rs.10000/-</p> <p>5) Above Rs.10001/-</p> <p>(B) Outstation Bills Sent for Collection:-</p> <p>1) Up to Rs.500/-</p> <p>2) Rs.501/- to Rs.1000/-</p> <p>3) Rs.1001/- to Rs.5000/-</p> <p>4) Rs.5001/- to Rs.10000/-</p> <p>5) Above Rs.10001/-</p>	<p>Rs.15/- + Postage</p> <p>Rs.25/- +Postage</p> <p>Rs.45/-+Postage</p> <p>Rs.55/-+Postage</p> <p>Per thousand Rs.5/- + Postages (Maximum Rs.5000/-)</p> <p>Rs.15/-+ Postage</p> <p>Rs,35/-+ Postage</p> <p>Rs.55/-+Postate</p> <p>Rs.65/-+ Postage</p> <p>Per thousand Rs.5/- +Postage</p>	<p>Yes</p> <p>Yes</p> <p>Yes</p> <p>Yes</p> <p>Yes</p> <p>Yes</p> <p>Yes</p> <p>Yes</p> <p>Yes</p> <p>Yes</p>	<p>Bank Com. (PL-234)</p> <p>Bank Com. (PL-234)</p>

	(C) Outstation Bills / Cheques Received for Payment:- 1) Up to Rs.10000/- 2) Rs.10001/- to Rs.1.00 Lacs 3) Above Rs.1.00 Lacs	Rs.25/- +Postage Rs.50/- +Postage Rs.100/- +Postage	Yes Yes Yes	Bank Com. (PL-234)
7.	<u>PAY ORDERS ETC.</u> [A] ISSUE OF PAY ORDERS. 1. Up to Rs.500/- 2. Rs.501/-to Rs.1,000/- 3. Rs.1,001/- to Rs.5,000/- 4. Rs.5,001/- to Rs.10,000/- 5. Rs.10,001/-to Rs.1 Lac. 6. Rs.100001/- to Rs.2 Lacs. 7. Rs.200001/- to Rs.10 Lacs. 8. Above Rs.10.00 Lacs	Rs.10/- Rs.20/- Rs.30/- Rs.40/- Per thousand Rs.2/- Maximum Rs.200/- Per thousand Rs.2/- Maximum Rs.400/ Per thousand Rs.2/- Max. Rs.2000/- Max.Rs.2500/-	Yes Yes Yes Yes Yes Yes Yes Yes	Bank Com. (PL-234)

	[B] 1. Revalidation of pay order within one year from date of issue. 2. Cancellation of Pay order. 3. Issued of Duplicate Pay Order 4. Stop Payment	Rs.25/- Rs.25/- Rs.100/- Rs.50/-	Yes Yes Yes Yes	
8	<u>SAFE DEPOSIT LOCKERS</u> [A] OPENING OF LOCKERS. (A) Key Deposit	Rs.5000/- for New Locker only	N.A.	N.A.
	(B) Service Charges (While Allotment of Locker) Form Fee	Rs.25/-+ Actual Stamping Chares	Yes	Other Income (PL-235)
	(C) Locker Rent Per Year i) Small ii) Medium iii) Big iv) Big (Various size) (Recover Yearly Locker Rent in April Month)	Rs. 500/ Rs.1000/- Rs.1500/- Rs. 2000/-	Yes Yes Yes Yes	Locker Rent (PL-239)

	<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>(E) Locker Operation Charges</p> <p>a) For the first 4 times in a month</p> <p>b) To operate the locker more than 4 times in a month will come accordingly</p>	<p>Rs.200/-+ Com. Actual Exp.</p> <p>Charges do not apply</p> <p>Rs.20 + GST per time</p>	<p>Yes</p> <p>Yes</p>	<p>Other Income (PL-235)</p>
<p>9.</p>	<p><u>RTGS Money Transfer Charges</u></p> <p>a) Rs 2 lakhs to Rs 5 lakhs b) Over Rs 5 lakh</p> <p>Note: Charges are not applicable for RTGS/NEFT internal outwards of Rs. 2 lakhs</p>	<p>Rs. 24.50 + GST Rs. 49.50 + GST</p>	<p>Yes Yes</p>	

10.	<p><u>NEFT Money Transfer Charges</u></p> <p>For NEFT Inward : NIL For NEFT Outward : Note: As per RBI directions NEFT outward charges and time varying charges are waived from 1st July 2019</p>	NIL	---	
11.	<p><u>GENERAL</u></p> <p>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</p> <p>2) Stop payment Instructions. (All A/c's with cheque book facilities)</p> <p>3) ACH-Dr return mandate registration for debit cleg.</p> <p>4) Sign. Verification. In case of outsiders</p> <p>5) Charges to be collected for the loss of Tokan (All A/c's)</p> <p>6) Issue of duplicate Rupay Debit Card (Each Card)</p> <p>7) Issue of duplicate Share Certificate (for each cert.)</p> <p>8) Fate Enquiry a) Saving A/c. b) Current A/c</p> <p>9). Member Entrance Fees a) A Class Member b) Nominal Member</p>	<p>Rs.20/-Per Cert</p> <p>Rs.50/- Per Chq.</p> <p>Rs.100/- Per mandate</p> <p>Rs.50/-</p> <p>Rs.200/-Per Token</p> <p>Rs.50/-</p> <p>Rs.25/-</p> <p>Rs.25/-</p> <p>Rs.50/-</p> <p>Rs.100/-</p> <p>Rs.100/-</p> <p>.</p>	<p>Yes</p> <p>Yes</p> <p>Yes</p> <p>Yes</p> <p>Yes</p> <p>Yes</p> <p>Yes</p> <p>Yes</p> <p>No</p> <p>No</p>	<p>Other Income (PL-235)</p> <p>Bank Com. (PL-234)</p> <p>Other Income (PL-235)</p> <p>Entrance. Fee. (ENFEE)</p>

12	<u>CREDIT REPORT OF A PARTICULAR CUSTOMER PRIVATE & CONFIDENTIAL (For Other Bank's)</u>	Rs.50/-Per Cert.	Yes	Other Income. (PL-235)
13	<u>Charges For ATM</u> Note: The above charges will be levied by IT Dept.	Rs.100 + GST per annum (ATM charges are Not applicable to bank employees.)	Yes	
14	<u>Charges For SMS</u> a) Saving Account b) Current Deposite Account Note: The above charges will be levied by IT Dept.	Rs.10 + GST Rs.20 + GST	Yes Yes	SMS charges should not be levied on employees' savings accounts as well as their ODSTF accounts.

This manual incorporate all the Changes/ addition / deletion made after 11/10/2010 wherever applicable. All other points are same.

Senior Manager

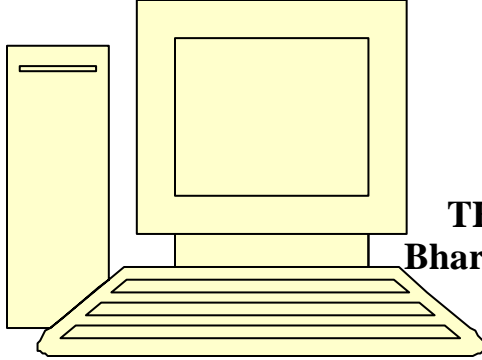
General Manager

Chief Executive Officer

Approved :

Board Resolution No:

Board Meeting date : 29.10.2021



THE SATARA SAHAKARI BANK LTD., MUMBAI
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Rates at Quick Glance as on 01/01/2022

Int. Rates on Deposits (From 01.01.2022)	Int. Rates on Loans & Advances (From 01.01.2022)
<p>1) Current Account Nil</p> <p>2) Saving Bank Account 3.00%</p> <p>3) Daily Deposit Account (Vashi Br.) 2.50%</p> <p>4) Term Deposits :</p> <p>a) 07 days to 15 days 3.25%</p> <p>b) 16 days to 45 days 4.25%</p> <p>c) 46 days to 90 days 4.50%</p> <p>c) 91 days to 180 days 5.25%</p> <p>d) 181 days to 1 year 5.50%</p> <p>e) Above 1 year to less than 2 years 5.75%</p> <p>f) Above 2 year to less than 3 years 6.00%</p> <p>g) Above 3 Year to less than 5 years 6.00%</p> <p>h) Above 5 years to Max.10 Years 6.00%</p> <p>For Sr.Citizens above 60 years, & Bulk Deposit of Rs.15 Lacs & above (Single Receipt FD) 0.25% extra but above 1 year period</p>	<p>1) Surety Loan / Overdraft (Clean) 16.00%</p> <p>2) Secured Loan U/s 49 14.00%</p> <p>3) House Repairs / Renovation 11.00%</p> <p>4) Loan against NSC/KVP 10.00%</p> <p>5) Term Loans :</p> <p>a) Up to 84 Months 11.00%</p> <p>b) Above 84 Months upto 120 Months 12.00%</p> <p>6) Cash Credit :</p> <p>a) If Regd. Mortgage 11.00%</p> <p>b) Against Bal.Stock in business 12.00%</p> <p>7) E.M.I. Vehicle Loans 09.00%</p> <p>8) E.M.I. (SPGY) 9.00%</p> <p>9) Gold Loan (Bullet Payment) 10.00%</p> <p>(No Gold loans sanction above Rs.2 Lakh)</p> <p>10) Term Deposit Receipt Mortgage Loan</p> <p>a) Interest rate on own term deposit plus 1.00% higher</p> <p>b) If you take a loan on a third person's deposit, the interest rate on the deposit will be 1.50% higher</p>