

दि चिटणवीसपूरा सहकारी बँक लि., नागपूर
मुख्यालय . महाल, नागपूर.

मुख्या/बँक चार्जेस/ 1591/2025

दि. 07.08.2025

परिपत्रक

विषय : बँक चार्जेस सुधारीतदरानुसार आकारण्याबाबत.

संचालक मंडळ सभा दि. 05.08.2025 चे ठराव क्र. 09 अन्वये ठरल्यानुसार बँक चार्जेस मध्ये मॅटनन्स चार्जेस, लॉकर्स चार्जेस (सक्करदरा), RTGS/NEFT चार्जेस, प्रॉपर्टी मुल्यांकन चार्जेस, लिस्ट ऑफ डॉक्युमेंट चार्जेस, चेक मिसिंग चार्जेस व डोअर स्लॉप बँकिंग चार्जेस ई. मध्ये सुधारणा व काही नविन चार्जेस लागू केलेले आहे. या व्यतिरिक्त बाकी चार्जेस पूर्वी प्रमाणेच कायम राहिल. त्यानुसार दिनांक 08.08.2025 पासून तत्काळ अंमलबजावणी सुरु करावी.

BANK CHARGES

SR. NO.	PARTICULARS	Bank Charges (GST Extra)
1	Printing charges	
	i) Duplicate Share Certificate	Rs. 10/-
	ii) Duplicate Passbook	Rs. 100/-
	iii) Passbook page reprint charges	Rs. 10/- Per Page and Maximum Rs. 500/-
	iv) Duplicate deposits Receipt Print	Rs. 100/- + (Indemnity Bond)
	v) Duplicate Loan NOC Print	Rs. 300/-
	vi) Duplicate Draft/Pay Order Print	Rs. 100/- + (Indemnity Bond)
2	Account Statement Charges	
	i) Deposit and Loan account	Rs. 10/- Per Page and Maximum Rs. 500/-
	ii) Account statement sent on Mail	NIL
3	Service/Maintainance charges	
	i) Current Account	Rs. 150/- Half Yearly
	ii) Saving & Special Saving Account	Rs. 100/- Half Yearly (Only for Chequebook Issued Account)
4	SMS CHARGES	Rs. 15/- Half Yearly
	Current, Saving & Special Saving Account	(Only for ATM Card Issued Account)
5	Minimum Balance Charges	NIL
6	Account Closing Charges	
	i) Current A/c, Saving & Special Saving A/c- (Before Six Months)	Rs. 500/-
	ii) Current A/c, Saving & Special Saving A/c- (After Six Months)	Rs. 200/-
	iii) Death claim account (SB/SSB/CA)	Nil
	iv) Cheque lost/misplaced/not available while Account Closing	Rs. 10/- per Leave and Indemnity Bond/ Declaration
7	Bank Guaranty Charges	2% at the time of BG issue and after 1 year 0.2% per year
8	Pay Order Issue Charges	
	i) Upto 100000	Rs. 50/-
	ii) 100001-500000	Rs. 300/-
	iii) 500001 and above	Rs. 500/-
	iv) Pay Order/Draft Payable Cancellation Charges	Rs. 50/-

o/c

9	Locker Rent Charges (Yearly)	
	i) SMALL : (SIZE H:4.92, W:6.89, D:19.37 approximetly)	RENT RS. 600/- AND SECURITY DEPOSIT RS. 15,000/-
	ii) MEDIMUM : (SIZE H:6.26, W:8.27, D:19.37 approximetly)	RENT RS. 1,100/- AND SECURITY DEPOSIT RS. 17,000/-
	iii) MEDIMUM - (SIZE H:4.92, W:13.86, D:19.37 & H:10.94, W:8.27, D:19.37 approximetly)	LARGE : RENT RS. 2,000/- AND SECURITY DEPOSIT RS. 20,000/-
	iv) LARGE : (SIZE H:10.94, W:13.86, D:19.37 approximetly)	RENT RS. 3,000/- AND SECURITY DEPOSIT RS. 25,000/-
	v) LARGE (SKD BR.) : (SIZE H:15.98, W:21.30, D:19.65 approximetly)	RENT RS. 5,000/- AND SECURITY DEPOSIT RS. 30,000/-
	vi) LOCKER RENT PENALTY :	AFTER DUE DATE OF LOCKER RENT, RS. 50/- WILL CHARGE EVERY MONTH
10	CHEQUE/ECS RETURN CHARGES	
	i) Inward /Outward Clearing Return Charges	Rs. 300/-
	ii) Inward /Outward ECS/ACH Return Charges	Rs. 300/-
11	ATM/PIN CHARGES	
	i) ATM Issue Charges	Rs. 100/-
	ii) Duplicate ATM Issue Charges	Rs. 200/-
	iii) ATM PIN regenrate Charges	Rs. 100/-
12	Cheque Book Issue Charges	
	i) For Current and Limits account	Rs. 3/- Per leave
	ii)For Saving Account	Rs. 3/- per leave and After 120 leaves, Rs.10/- per leave (periods : 01 Jan. to 31 Dec.)
13	Cheque Stop Payment Charges (Cheque Issued to Beneficiary but payment stoped)	Rs. 300/- per Leave
14	RTGS/NEFT Charges (Only For Current, Saving & Special Saving)	
	A) RTGS :	
	i) Rs. 2 Lacs to Rs. 5 Lacs	Rs. 25/-
	ii) Above Rs. 5 Lacs	Rs. 50/-
	B) NEFT :	
	i) Below Rs. 1000/-	Rs. 2.50/-
	ii) Rs. 1000/- to Below Rs. 1 Lacs	Rs. 5/-
	iii) Rs. 1 Lacs to Below Rs. 2 Lacs	Rs. 15/-
	iv) Rs. 2 Lacs and above	Rs. 25/-
15	Tax Payment Charges	
	i) Account Holder with minimum balance Rs. 50000/-	NIL
	ii) GST, M-Vat, Sales Tax, Income Tax, Advance Income Tax	Rs. 50/-
16	ECS/ACH Validation Charges	Rs. 100/-
17	Nominal Member Fees	Rs. 100/-
18	Cash Handling Charges	
	i) Upto 25 packets of Note / Coins of any denomination	Nil
	ii) Above 25 packets	Rs. 20/- per packet
	iii) Current /Saving Account Minimum Balance Rs. 10.00 lacs Maintained yearly	Nil
	iv) Maximum Charges	Rs. 5000/-
19	Door Step Banking Charges (Per Transaction)	Rs. 30/-
20	List of Document Charges (LOD) For Loan account	Rs. 500/-

SR. NO.	CODE	PRODUCT NAME	CHARGES
1	3006	GOLD LOAN (EMI) : LOAN TENURE : 36 MONTHS	1) SALE OF FORM RS. 50/- (+ GST) 2) WORKING CHARGES (+ GST) i) LOAN UPTO 50,000/- RS. 200/- ii) 50,001/- TO 1,00,000/- RS. 250/- iii) 1,00,001/- TO 2,00,000/- RS. 300/- iv) 2,00,001/- TO 5,00,000/- RS. 400/- v) 5,00,001/- AND ABOVE RS. 700/- 3) GOLD VALUATION CHARGES i) LOAN UPTO 10,000/- RS. 100/- ii) 10,001/- TO 50,000/- RS. 150/- iii) 50,001/- AND ABOVE RS. 4/- PER THOUSAND AND MAXIMUM RS. 700/- उदा. रू. 75,000/- कर्जाकरिता : रू. 50,000/- पर्यंत रू. 150/- व रू. 25,000/- करिता रू. 100/- एकूण रू. 250/-
	3020	GOLD LOAN (BULLET) : LOAN TENURE : 12 MONTHS	4) SHARE i) LOAN UPTO 99,999/- RS. 100/- (NOMINAL MEMBER) ii) 1,00,000/- AND ABOVE RS. 1,000/- (REGULAR MEMBER) 5) STAMP PAPER OF RS. 100/- ON LOAN AGREEMENT FORM 6) Collateral Security : OTHER BANK PDC (1,00,000/- & ABOVE)
2	6047	OD AGAINST GOLD : LOAN TENURE : 36 MONTHS	1) SALE OF FORM RS. 100/- (+ GST) 2) WORKING CHARGES RS. 500/- (+ GST) YEARLY 3) BUILDING FUND i) LOAN UPTO 50,000/- RS. 50/- ii) 50,001/- TO 1,00,000/- RS. 100/- iii) 1,00,001/- TO 5,00,000/- RS. 200/- iv) 5,00,001/- TO 10,00,000/- RS. 500/- v) 10,00,001/- AND ABOVE RS. 1,000/- 4) GOLD VALUATION CHARGES i) LOAN UPTO 10,000/- RS. 100/- ii) 10,001/- TO 50,000/- RS. 150/- iii) 50,001/- AND ABOVE RS. 4/- PER THOUSAND AND उदा. रू. 75,000/- कर्जाकरिता : रू. 50,000/- पर्यंत रू. 150/- व रू. 25,000/- करिता रू. 100/- एकूण रू. 250/- 5) SHARE i) LOAN UPTO 99,999/- RS. 100/- (NOMINAL MEMBER) ii) 1,00,000/- AND ABOVE RS. 1,000/- (REGULAR MEMBER) 6) STAMP PAPER OF RS. 500/- ON LOAN AGREEMENT FORM 7) Collateral Security : OTHER BANK PDC (1,00,000/- & ABOVE) AFTER 36 MONTHS FOLLOW THE ABOVE PROCESS.
		RENEWAL :	

3	3007	VEHICLE LOAN :	1) SALE OF FORM RS. 150/- (+ GST) 2) CIBIL REPORT CHARGE UPTO 5 PAGE : RS. 200/- (+ GST) AND ABOVE 5 PAGE : RS. 500/- (+GST) 3) SPOT VERIFICATION CHARGES RS. 200/- 4) SHARE i) LOAN UPTO 99,999/- RS. 100/- (NOMINAL MEMBER) ii) 1,00,000/- AND ABOVE RS. 1,000/- (REGULAR MEMBER) 5) WORKING CHARGES 1% (+ GST) 6) BUILDING FUND i) LOAN UPTO 50,000/- RS. 50/- ii) 50,001/- TO 1,00,000/- RS. 100/- iii) 1,00,001/- TO 5,00,000/- RS. 200/- iv) 5,00,001/- TO 10,00,000/- RS. 500/- v) 10,00,001/- AND ABOVE RS. 1,000/- 7) LOAN AGREEMENT FORM RS. 150/- (+GST) 8) STAMP PAPER OF RS. 300/- ON LOAN AGREEMENT FORM 9) Collateral Security : OTHER BANK PDC
	3011	SELF EMP PERSON LOAN	
	3012	SMALL BUSINESS LOAN	
	3014	CONSUMABLE ARTICLE	
	3043	BACHAT GAT LOAN	
4	3008	SALARY LOAN	1) SALE OF FORM RS. 150/- (+ GST) 2) CIBIL REPORT CHARGE UPTO 5 PAGE : RS. 200/- (+ GST) AND ABOVE 5 PAGE : RS. 500/- (+GST) 3) SHARE i) LOAN UPTO 99,999/- RS. 100/- (NOMINAL MEMBER) ii) 1,00,000/- AND ABOVE RS. 1,000/- (REGULAR MEMBER) iii) ADDITIONAL SHARE FOR UNSECURED LOAN: 5% 4) SPOT VERIFICATION CHARGES RS. 500/- 5) WORKING CHARGES 1% (+ GST) 6) BUILDING FUND i) LOAN UPTO 50,000/- RS. 50/- ii) 50,001/- TO 1,00,000/- RS. 100/- iii) 1,00,001/- TO 5,00,000/- RS. 200/- iv) 5,00,001/- TO 10,00,000/- RS. 500/- v) 10,00,001/- AND ABOVE RS. 1,000/- 7) LOAN AGREEMENT FORM RS. 150/- (+GST) 8) Personal Insurance Fee : As per receipt 9) STAMP PAPER OF RS. 500/- ON LOAN AGREEMENT FORM 10) Collateral Security : OTHER BANK PDC
	3029	SALARY PERSONAL LOAN (DEDUCTION)	
	3042	TOURISM LOAN	
5		SOLAR LOAN	1) SALE OF FORM RS. 100/- (+ GST) 2) CIBIL REPORT CHARGE UPTO 5 PAGE : RS. 200/- (+ GST) AND ABOVE 5 PAGE : RS. 500/- (+GST) 3) SHARE i) LOAN UPTO 2,00,000/- 2 SHARES OF RS. 1,000/- each. ii) LOAN ABOVE 2,00,000/- 5 SHARES OF RS. 1,000/- each. 4) SPOT VERIFICATION CHARGES RS. 200/- 5) WORKING CHARGES 0.50% (+ GST) 6) BUILDING FUND i) LOAN UPTO 50,000/- RS. 50/- ii) 50,001/- TO 1,00,000/- RS. 100/- iii) 1,00,001/- TO 5,00,000/- RS. 200/- 7) LOAN AGREEMENT FORM RS. 100/- (+GST) 8) Personal Insurance Fee : As per receipt 9) STAMP PAPER OF RS. 500/- ON LOAN AGREEMENT FORM 10) Collateral Security : OTHER BANK PDC

6	3005	BUILDING LOAN	1) SALE OF FORM RS. 150/- (+ GST)
	3013	TERM LOAN	2) CIBIL REPORT CHARGE :
	3028	TLAP (SKD)	i) UPTO 5 PAGE : RS. 200/- (+ GST)
	3032	TLAP	ii) ABOVE 5 PAGE : RS. 500/- (+ GST)
	3035	CPL	CORPORATE : RS. 1000/- (+GST)
	6002	CASH CREDIT LOAN	3) SHARE
	6003	OVER DRAFT	i) LOAN UPTO 99,999/- RS. 100/- (NOMINAL MEMBER)
	6004	HYPOTHECATION	ii) 1,00,000/- AND ABOVE RS. 1,000/- (REGULAR MEMBER)
	6033	OD AGAINST PROPERTY	iii) ADDITIONAL SHARE FOR SECURED LOAN : 2.5%
			iv) ADDITIONAL SHARE FOR UNSECURED LOAN : 5%
6 (a)			4) TITLE SEARCH REPORT FEE
			1) ADVOCATE FEE : RS. 2500/-
			2) REGISTRAR OFFICE FEE AS APPLICABLE AS PER RECEIPT
			3) CONVEYANCE FEE (OUT OF NAGPUR CITY) : RS. 500/-
			4) CERSAI SEARCH FEE : RS. 50/-
			5) PROPERTY VALUATION REPORT FEE
			A) NEW VALUATION :
			i) VALUATION UPTO 10 LACS RS. 1000/-
			ii) ABOVE 10 LACS RS. 100/- (PER LACS)
			(MAXIMUM VALUATION FEE RS. 10,000/-)
6 (b)			iii) CONVEYANCE FEE (OUT OF NAGPUR CITY) : RS. 500/-
			iv) STAGE WISE REPORT FEE RS. 500/- PER VISIT
			B) PROPERTY RE-VALUATION CHARGES
			i) UPTO RS. 50 LACS RS. 1000/-
			ii) ABOVE RS. 50 LACS RS. 3000/-
			iii) CONVEYANCE FEE (OUT OF NAGPUR CITY) : RS. 500/-
			6) SPOT VERIFICATION CHARGES RS. 700/-
			7) WORKING CHARGES
			i) 1% (+ GST) (AT THE TIME OF LOAN DISBURSEMENT)
			ii) 0.25% of sanction amount After every 365 days (CC/OD/OAP)
6 ©			8) BUILDING FUND
			i) LOAN UPTO 50,000/- RS. 50/-
			ii) 50,001/- TO 1,00,000/- RS. 100/-
			iii) 1,00,001/- TO 5,00,000/- RS. 200/-
			iv) 5,00,001/- TO 10,00,000/- RS. 500/-
			v) 10,00,001/- AND ABOVE RS. 1,000/-
			9) LOAN AGREEMENT FORM RS. 150/- (+GST)
			10) Charge on Property - Rs. 2500/- To 5000/-
			11) Property & Personal Insurance Fee : As per receipt
			12) STAMP PAPER OF RS. 500/- ON LOAN AGREEMENT FORM
6 ©			13) Collateral Security : OTHER BANK PDC
			i) Sale of form of Rs. 100/- (CC/OD)
			ii) Working Charge of 0.25% (CC/OD/OAP)
			iii) STAMP PAPER OF RS. 100/- ON LOAN AGREEMENT (CC/OD)
			FOLLOW THE ABOVE PROCESS. (CC/OD/OAP)
			i) 1% on Monthly interest
		Renewal Limit (Yearly)	
		RENEWAL OF LIMIT (AFTER 3 OR 5 YEARS)	
		Non submission of stock statement for Cash Credit loan	

7	3045 3023 3025 3038 3048 6030	EMP. LOAN : VEHICLE LOAN BUILDING LOAN CONSUMER LOAN EDUCATION LOAN MEDICAL LOAN OVERDRAFT	1) SALE OF FORM RS. 150/- (+ GST) 2) WORKING CHARGE 0.50% (+ GST) 3) BUILDING FUND : i) LOAN UPTO 50,000/- RS. 50/- ii) 50,001/- TO 1,00,000/- RS. 100/- iii) 1,00,001/- TO 5,00,000/- RS. 200/- iv) 5,00,001/- TO 10,00,000/- RS. 500/- v) 10,00,001/- AND ABOVE RS. 1,000/- 4) SHARE : NOMINAL MEMBERSHIP OF RS. 100/- 5) STAMP PAPER FOR LOAN AGREEMENT FORM i) BUILDING LOAN RS. 500/- ii) CONSUMER/VEHICLE/EDUCATION/MEDICAL LOAN RS. 300/- iii) OVERDRAFT LOAN RS. 100/- 6) Property & Personal Insurance Fee : As per receipt 7) PENALTY OF RS. 500/- IF LOAN IS CLOSED WITHIN 3 YEARS OF DISBURSEMENT 8) CIBIL REPORT AND SPOT VERIFICATION CHARGE : NIL 9) LOAN AGREEMENT FORM FEE : NIL
8	3010 3041	GOVT. SECURITY LOAN LOAN AGAINST N.S.C.	1) SALE OF FORM RS. 50/- (+ GST) 2) WORKING CHARGE RS. 100/- (+ GST)
9	6046	OD AGAINST DEPOSIT	1) WORKING CHARGE RS. 500/- (+ GST) YEARLY
10	3017 3021 3015 3024 3046	JKB LOAN RD LOAN FDR LOAN DHANLAXMI LOAN DAMDUPPAT LOAN	1) NO CHARGES

प्रति,

वामन रा गहने

मुख्य कार्यकारी अधिकारी

1) शाखा व्यवस्थापक,

शाखा - महाल / इतवारी / कळमेश्वर / सक्करदरा / बुटीबोरी / नरसाळा.

2) सहा. व्यवस्थापक - लेखा / वसुली / ऑडिट

3) कर्ज अधिकारी, मुख्यालय

4) ई. डी. पी. विभाग, मुख्यालय - परिपत्रकाप्रमाणे सिस्टिम मध्ये बँक चार्जेस ची नोंद घ्यावी.

5) बँक चार्जेस फाईल.

AKshay RANK - AnRankMail sent to all branches & Dept.
Dt. 07-08-2025 Time: 04:57pm

Rajaw Daware

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07/08/25