



# Gautam Sahakari Bank Ltd

Reg No – A.N.R/B.N.K/134 Date-22/04/1976

RBI Lic No – A.C.D/MH 95 P Date-14/03/1977

Head Office A/P- Kolpewadi, Tal-Kopargaon, Dist-A.Nagar

Phone No - 02423 - 261266, Mail Id - [ho@gautambank.com](mailto:ho@gautambank.com)

Date- 31.05.2023

SR NO	PARTICULARS	NEW CHARGES (GST Including)
		W.E.F 01.06.2023
<b>1</b>	<b>SAVINGS DEPOSITS</b>	
<b>a)</b>	<b>ACCOUNT OPENING</b>	
	MINIMUM BALANCE	
	With Cheque Book	Rs.1000/-
	Without Cheque Book	Rs.500/-
<b>b)</b>	<b>PENALTY</b>	
	i) Minimum Balance	Nil
<b>c)</b>	<b>CLOSURE OF ACCOUNTS</b>	
	i) If closed within 6mths from date of opening the A/c	Rs.200/-
	ii) If closed within 1year from date of opening the A/c	Rs.100/-
	iii) If closed within 3years from The dt. Of opening the A/c	Rs.50/-
	iv) If closed after 3 years	Rs. 25/-
<b>d)</b>	<b>RETURNS OUTWARDS</b>	Rs.200+GST
<b>e)</b>	<b>RETURNS INWARDS</b>	Rs.236/- + 2days int @ 18% on the amount of cheque
<b>f)</b>	<b>CTS Outward Clearing Charges</b>	Nil
<b>g)</b>	<b>ISSUES OF CHEQUE BOOKS(SB,CA,CC,ODCC)</b>	
	Cheque Book (per leaf)	Rs.2.50/-
	Loose Cheques for Savings & Current Account (Loose cheque issue only for cash withdrawal and transfer)	Rs.10/- per instance
<b>h)</b>	<b>ISSUE OF DUPLICATE PASS BOOK</b>	
	i) With present balance	Rs.50/-
	ii) With previous entries	Rs.100/-

	<b>I)</b>	<b>WITHDRAWALS WITHOUT PASS BOOK</b>	Rs.10/-
<b>2</b>		<b>CURRENT ACCOUNTS.</b>	
	<b>a)</b>	<b>Account opening &amp; maintenance of minimum balance for Current A/cs</b>	Rs.1100/-
	<b>b)</b>	<b>Charges for failure to maintain minimum balance in any month for Current A/cs</b>	Nil
	<b>c)</b>	<b>Closure of Current Account</b>	
	i)	If closed within 3months from the dt of opening the A/c	Rs.300/-
	ii)	If closed within 1year from date of opening A/c	Rs.250/-
	iii)	If closed within 3years from the dt. Of Opening A/c	Rs.100/-
	iv)	If closed after 3years Closure of inoperative Current A/c	Rs.100/-
	v)	Transfer of inoperative Current A/c to Operative Current A/c	NIL
	vi)	Charges for unused cheques surrendered/stolen/misplaced to be collected at the time of closure of Current, CC a/c, flexible loan, SOD A/c	Rs.10/- per chq
	<b>d)</b>	<b>ISSUE OF DUPLICATE STATEMENT OF A/c for current, CC</b>	Rs.20/- per page
<b>3</b>		<b>TERM DEPOSIT</b>	
	a)	Issue of Duplicate receipt (to be issued in the form of Certificate)	Rs. 200/-
	b)	D.D. Cancel Charges	Rs.100 /-
<b>4</b>		<b>LOANS &amp; ADVANCES.</b>	
	<b>a)</b>	<b>PROCESSING CHARGES FOR NEW PROPOSALS</b>	
	i)	Term Loan	0.75% Of Loan Amt
	ii)	Cash Credit Loan	0.75% Of Limit
	iii)	RENEWAL OF CC/SOD LIMITS	0.50% Of Of Limit
	iv)	Reconveyence / Release Deed Charges	Rs.500/-
	<b>b)</b>	<b>NOTICE TO DEFAULTERS</b>	
		NOTICE NO 1- Two Install Overdue	Rs.100/-

		NOTICE NO 2- Three Install Overdue	Rs.100/-
		Notice No 3	Rs.100/-
		Issue Of Notice Under 138 NI Act.	Rs.500/-
		Advocate Notice	Advocate fees + 500/-
		Notice Under 49 Sec. For Sal. Deduction	Rs.250/-
		Case File Charges	Actual +Adv. fee
		Auction Charges	Rs. 500/-
	i)	Visit Charges Per Visit To	
		Borrower/Surety For Recovery Purpose	Rs.100/- per visit by branch staff And Rs.500/- per visit by HO staff
	iii)	Non Display Of Banks Name	
		Board At Place Of	Nil
		Business/Factory/Office	
		Premises/ Machinery/	
	c)	<b>VEHICLE LOAN</b>	
	i)	<b>SEIZING CHARGES</b>	
	a)	Two Wheeler/ Three Wheeler	Rs.500/-
	b)	Light motor vehicle	Rs.600/-
	c)	Heavy Vehicle	Rs.1000/-
		ISSUE OF NOC TO RTO	Rs.100/-
		<b>GOLD LOAN CHARGES</b>	
	i)	Processing charges	Rs.200.00 up to 5 lac and Rs.500.00 above 5 Lac
	iv)	Gold Valuer Fees	As per agreement
	d)	<b>SEALING/POSSESSION OF IMMOVABLE</b>	
		<b>PROPERTIES</b>	
		Flat/Shop/Gala/Stall/Bungalow/Factory/	
		Industrial Unit	Rs.2500/-
	e)	<b>ASSIGNMENT OF NSC/KVP</b>	Rs.50/- per certificate
	f)	<b>ENCASHMENT OF NSC/IVP/KVP/ ETC</b>	Rs.100/- per certificate
	g)	<b>ASSIGNMENT/ RE-ASSIGNMENT OF LIC POLICY</b>	Rs.50/- per policy + Travelling & postage (Actual)
	h)	<b>BANK GURANTEE/ Solvency Certificate</b>	5% OF BG AMT for 100% Deposit
	i)	<b>SOLVENCY CERTIFICATE</b>	Rs.1000/- up to Rs.10 lacs. Rs.3000/- above Rs.10 lacs

	<b>j)</b>	<b>OUTWARD BILLS COLLECTION CHGS</b>	
		UPTO - Rs. 5000	Rs.50+ Postage
		Rs.5001 to Rs.10000	Rs.100+ Postage
		Rs.10001 and 100000	Rs.150 + Postage
		Rs. 100001 & above	Rs.200+ Postage
<b>5</b>		<b>PAYORDER CHARGES</b>	
	<b>a)</b>	<b>UPTO Rs.10000/-</b>	Rs.20/-
		<b>Rs.10001/- and above</b>	Rs.50/-
	<b>b)</b>	<b>PAY ORDER CANCEL CHARGES</b>	Rs.100/-
	<b>c)</b>	<b>ISSUE OF DUPLICATE PAY ORDER</b>	Rs.100/-
	<b>d)</b>	<b>STOP PAYMENT OF PAY ORDER</b>	Rs.200/-
<b>6</b>		<b>OPENING OF LOCKERS (Rent)</b>	
		SMALL SIZE	Rs.900/-
		MEDIUM SIZE	Rs.1700/-
		MEDIUM LARGE SIZE	Rs.3000/-
		LARGE SIZE	Rs.5000/-
<b>7</b>		<b>DELAY IN PAYMENT OF RENT</b>	
	<b>a)</b>	<b>LOCKERS</b>	Rs.25/-p.m.
	<b>b)</b>	<b>BREAK OPEN OF LOCKER IN CASE OF LOSS OF KEY/NON PAYMENT OF RENT</b>	Rs.1000/- + actual charges
<b>8</b>		<b>ISSUE OF DUPLICATE SHARE CERTIFICATE</b>	Rs. 100/- per certificate
<b>9</b>		<b>STOP PAYMENT INSTRUCTIONS</b>	Rs.200/- per cheque
<b>10</b>		<b>LOSS OF CHEQUE BOOK REQUISITION SLIP</b>	
	<b>a)</b>	<b>Savings A/c</b>	Rs.25/-
	<b>b)</b>	<b>Current, CC &amp; OD A/cs</b>	Rs.50/-
<b>11</b>		<b>Enquiries relating to old entries:(voucher/ cheques)</b>	
		i) Up to Six months	Nil
		ii) Above Six month and up to one year	Rs. 60/- per instrument
		iii) Above one year and up to two years	Rs.120/- per instrument
		iv) Above two years	Rs.600/- per instrument
<b>12</b>		<b>SIGNATURE VERIFICATION CHARGES</b>	Rs.100/-
<b>13</b>		<b>A/C CLOSURE DUE TO TAKE OVER</b>	Rs.500/-
<b>14</b>		<b>PENAL CHARGES IN CC/OD/TERM LOAN</b>	2% OF Overdrawn
<b>15</b>		<b>NON SUBMISSION OF STOCK STATEMENT / BOOK DEBTS</b>	Rs.150/- per month

16		<b>LOAN APPLICATION FORM</b>	Rs.100/-
17		<b>STANDING INSTRUCTION CHARGES</b> (one time)	Rs.10/-
18		<b>LOSS OF TOKEN</b>	Rs.200/-
19		<b>ENTRANCE FEES FOR MEMBERSHIP</b>	Rs.10/-
20		<b>NOMINAL MEMBER FEES</b>	Rs.50/-
21		<b>SMS Notification Charges ( To send SMS to Account Holders ) for all account holders SMS Charges</b>	<b>i) for Saving Account :</b> Rs.15/- per Quarter <b>ii) for Current/Cash Credit/Overdraft Account</b> Rs. 30/- per Quarter
22		Folio Charges	Rs.150.00 Saving Ac Rs.500.00 CA Ac
23		Inspection Charges (Applicable Loan ac/GL) only Standard loan Ac	1).Up to Rs 1.00 Lakh charges Rs.50/- 2).Rs.1 Lakh and above charges Rs.0.05% Loan Sanction amt
24		<b>NO DUES CHARGES</b>	Rs.40/-
25		<b>D) RTGS</b>	
		i) Rs.2 Lakh to less than Rs.5 Lakhs	Rs. 25/- per transaction
		ii) Rs.5 Lakhs & Above	Rs. 50/- per transaction
		<b>II) NEFT</b>	
		i) Upto Rs.1,00,000/-	Rs. 5/- per transaction
		iii) Above Rs.1.00 Lakh to Rs.2.00 Lakh	Rs. 25/- per transaction
		<b>Inward RTGS / NEFT</b>	Nil
26		<b>CICs Charges(CIBIL)</b>	
		i) For individual loan proposal	Actual Charges + Rs.100/-
		ii) for Commercial loan proposal	Actual Charges + Rs.1000/-
27		i) Issue of NOC to RTO for commercial vehicle's	Rs. 150/- per vehicle
		ii) Issue of letter for cancellation of HP for all Vehicles	Rs. 300/- per vehicle +
		iii) Seizing charges for 2 wheeler, 3 wheeler & light motor	Rs. 300/- for 2 wheeler, Rs.500/- for 3 wheeler and light motor vehicle
		iv) Seizing charges for heavy motor	Rs.100/- for heavy vehicle and Rs.5,000/-for crane
28		<b>Issue of pre-sanction letter for housing loan and Other loan/Loan take over letter</b>	Rs.1000/-
29		<b>Certificate of all types (Excluding Bal. Certificate / TDS Certificate / Income Tax purpose certificate)</b>	Rs.100/-
30		<b>Signature / Photo / Address Verification Charges</b>	Rs.100/- per instrument
31		<b>Loan Application Form Fee, Gold Appraisal Charges (Excluding Gold Valuation Charges), PO/NEFT/RTGS Charges for Bank Staff/Officer to be waived.</b>	

आपले बँकेच्या संचालक मंडळ सभा दिनांक - २४.०५.२०२३ ठराव क्रमांक - १५ नुसार वरील चार्जेस / फीस (जीएसटी वगळून) दिनांक - ०१.०६.२०२३ पासून सर्व शाखांनी अंमलात आणावे असे सर्वानुमते ठरले आहे. तसेच वरील चार्जेस वेळोवेळी बदलण्याचा अधिकार संचालक मंडळास राहिल याची नोंद घेणेत यावी.

मुख्य कार्यकारी अधिकारी