



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

Outward No – 49/ 648 /2024-25

Date- 31.12.2024

SR NO	PARTICULARS	NEW CHARGES (GST Including)
		W.E.F 01.01.2025
1	SAVINGS DEPOSITS	
a)	ACCOUNT OPENING	
	MINIMUM BALANCE	
	With Cheque Book	Rs.1000/-
	Without Cheque Book	Rs.500/-
b)	PENALTY	
	i) Minimum Balance	Nil
c)	CLOSURE OF ACCOUNTS	
	i) If closed within 6mths from date of opening the A/c	Nil
	ii) If closed within 1year from date of opening the A/c	Nil
	iii) If closed within 3years from The dt. Of opening the A/c	Nil
	iv) If closed after 3 years	Nil
d)	RETURNS OUTWARDS	Rs.200+GST
e)	RETURNS INWARDS	Rs.236/- + 2days int @ 18% on the amount of cheque
f)	CTS Outward Clearing Charges	Nil
g)	ISSUES OF CHEQUE BOOKS(SB,CA,CC,ODCC)	
	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
h)	ISSUE OF DUPLICATE PASS BOOK	
	i) With present balance	Rs.50/-
	ii) With previous entries	Rs.100/-

	I)	WITHDRAWALS WITHOUT PASS BOOK	Rs.10/-
2		CURRENT ACCOUNTS.	
	a)	Account opening & maintenance of minimum balance for Current A/cs	Rs.1100/-
	b)	Charges for failure to maintain minimum balance in any month for Current A/cs	Nil
	c)	Closure of Current Account	
	i)	If closed within 3months from the dt of opening the A/c	Nil
	ii)	If closed within 1year from date of opening A/c	Nil
	iii)	If closed within 3years from the dt. Of Opening A/c	Nil
	iv)	If closed after 3years Closure of inoperative Current A/c	Nil
	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
	d)	ISSUE OF DUPLICATE STATEMENT OF A/c for current, CC	Rs.20/- per page
3		TERM DEPOSIT	
	a)	Issue of Duplicate receipt (to be issued in the form of Certificate)	Rs. 200/-
	b)	D.D. Cancel Charges	Rs.100 /-
4		LOANS & ADVANCES.	
	a)	PROCESSING CHARGES FOR NEW PROPOSALS	
	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)	NOTICE TO DEFAULTERS	
		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)	VEHICLE LOAN	
	i)	SEIZING CHARGES	
	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/-
		GOLD LOAN CHARGES	
	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)	SEALING/POSSESSION OF IMMOVABLE	
		PROPERTIES	
		Flat/Shop/Gala/Stall/Bungalow/Factory/	
		Industrial Unit	Rs.2500/-
	e)	ASSIGNMENT OF NSC/KVP	Rs.50/- per certificate
	f)	ENCASHMENT OF NSC/IVP/KVP/ ETC	Rs.100/- per certificate
	g)	ASSIGNMENT/ RE-ASSIGNMENT OF LIC POLICY	Rs.50/- per policy + Travelling & postage (Actual)
	h)	BANK GURANTEE/ Solvency Certificate	5% OF BG AMT for 100% Deposit
	i)	SOLVENCY CERTIFICATE	Rs.1000/- up to Rs.10 lacs. Rs.3000/- above Rs.10 lacs

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

16		LOAN APPLICATION FORM	Rs.100/-
17		STANDING INSTRUCTION CHARGES (one time)	Rs.10/-
18		LOSS OF TOKEN	Rs.200/-
19		ENTRANCE FEES FOR MEMBERSHIP	Rs.10/-
20		NOMINAL MEMBER FEES	Rs.50/-
21		SMS Notification Charges (To send SMS to Account Holders) for all account holders SMS Charges	i) for Saving Account : Rs.15/- per Quarter ii) for Current/Cash Credit/Overdraft Account 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		Loan Pre sanction Visit /Inspection Charges	Rs.1000/-
25		NO DUES CHARGES	Rs.40/-
26		I) RTGS	
		i) Rs.2 Lakh to less than Rs.5 Lakhs	Rs. 25/- per transaction
		ii) Rs.5 Lakhs & Above	Rs. 50/- per transaction
		II) NEFT	
		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
		Inward RTGS / NEFT	Nil
27		CICs Charges(CIBIL)	
		i) For individual loan proposal	Actual Charges + Rs.100/-
		ii) for Commercial loan proposal	Actual Charges + Rs.1000/-
28		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
29		Issue of pre-sanction letter for housing loan and Other loan/Loan take over letter	Rs.1000/-

30		Certificate of all types (Excluding Bal. Certificate / TDS Certificate / Income Tax purpose certificate)	Rs.100/-
31		Signature / Photo / Address Verification Charges	Rs.100/- per instrument
32	a)	ATM Charges	
	i)	Annual Fee	Rs.236/-
	ii)	ATM Issue Charges	Rs.236/-
	iii)	Additional/Duplicate ATM Issue Charges	Rs.236/-
	iv)	PIN regeneration Charges	Rs.30/-
	v)	Transaction fees at GSBL ATM	Nil
	vi)	Transaction Fees at NFS Member Bank's ATM - First 3 transaction of the month (Financial & non-financial) in metro cities and First 5 transaction of the month (financial & non-financial) in non-metro cities	Free
	vii)	Transaction Fees at NFS Member Bank's ATM after free transactions - a) ATM Financial Charges (Cash Withdrawal) b) Non-Financial (Balance enquiry, mini statement, PIN change)	Rs.20/- Rs.9/-
33		Loan Application Form Fee, Loan Service Charges, Gold Appraisal Charges (Excluding Gold Valuation Charges), PO/NEFT/RTGS/IMPS Charges for Bank Staff/Officer to be waived.	

आपले बँकेच्या संचालक मंडळ सभा दिनांक - २५/१२/२०२४ रोजीचा ठराव क्रमांक - २३ नुसार वरील चार्जेस / फी दिनांक - ०१/०१/२०२५ 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