

दि हस्ती को-ऑप बँक लि.
मुख्य कार्यालय - दोंडाईचा.

जा.क्रं.ह.बँक/मु.का./परीपत्रक/०४.२०२३/५३/206.

दिनांक :- २५/०४/२०२३

Circular No:HO/53/Others/011

प्रति,

शाखा व्यवस्थापक,

दि हस्ती को-ऑप बँक लि., दोंडाईचा

शाखा - सर्व शाखा / मुख्य कार्यालय सर्व विभाग /ई.डी.पी.विभाग

विषय :- बँकेतील विविध ग्राहक सेवांचे दर आकारणी लागू करणे बाबत.

उपरोक्त विषयानुसार कळविण्यांत येते की, बँकेच्या विविध ग्राहक सेवांसाठी दर आकारणी केली जाते, म्हणून मा.संचालक मंडळ सभा दि.०९/०४/२०२३ मधील ठराव क्र.१४ अन्वये दि.०१/०५/२०२३ पासून सोबतचा तक्त्याप्रमाणे बँकेतील विविध ग्राहक सेवांचे दर आकारणी + नियमाप्रमाणे जी.एस.टी.ठरविण्यात आली आहे. म्हणून सदरचा परिपत्रकाद्वारे सुचित करण्यात येते की, सदर ग्राहक सेवांचे दर आकारणी तक्त्यात नमुद केलेल्या काही सिस्टीमद्वारे आहेत आणि काही मॅन्युअल आहेत.

तरी सदर आकारणी तक्त्याचे काळजीपूर्वक अवलोकन करून काटेकोरपणे कार्यान्वीत करावे आणि आकारणी केलेल्या सेवा दरांची वेळोवेळी तपासणी करण्याची जबाबदारी प्रत्येक शाखेची राहिल व तक्त्याप्रमाणे आकारणी केल्याची रिपोर्ट मुख्य कार्यालय व आय.टी.डिपार्टमेंटला करणे आवश्यक राहिल. या बाबतीत काही अडचणी असल्यास मुख्य कार्यालयातील श्री.एन.एच.कागणे व आय.टी.विभागातील श्री.सुहास भावसार यांच्याकडे तात्काळ संपर्क करून दर आकारणी अंमलात आणावी.

कळावे.

दोंडाईचा.

दि.२५.०४.२०२३



(एस.के.जैन)

मुख्य कार्यकारी अधिकारी



**The Hasti Co-Op. Bank Ltd.,
Head Office, Dondaicha**

Existing Service Charges Exclusive Service Tax

1) Hasti Power Pack for Facilities, and Service Charges & Charges for no Maintenance of MAB.

Charges with effect from-01/05/2023

Sr.No.	Charges	Under Process																		
1.	Hasti Power Pack, MAB- Rs.1,00,000/- Details of free Services NEFT / RTGS Free, Cheque Book Charges Free,																			
2.	Charges for non Maintenance of MAB (Monthly Average Balance) Rs.1,00,000/- Charges Rs.500/- + GST (Monthly) For Borrower's Operative A/c Keep MAB at Current A/c (The Account will be maintained in the Name of Borrower)																			
3.	Minimum Balance for Current A/c Rs. 5,000/- Charges for Non maintenance Minimum Balance Per Quarterly Rs.100/- +GST. (All Segment of Current A/c) The Quarter Start from May, August, November & February.																			
4.	<u>Minimum Balance for Saving Bank A/c :-</u> <table> <tr> <th>Particulars</th><th>Minimum Balance Rs.</th><th>Non Maintenance of Minimum Balance Per Quarterly Charges</th></tr> <tr> <td>Young Champion Students up to Age 18 years (Maximum Annually Transaction limit Rs.1 lakh only)</td><td>100.00</td><td>No</td></tr> <tr> <td>Ladies (House Wife) without Cheque book & ATM Card</td><td>100.00</td><td>No</td></tr> <tr> <td>Normal Saving Bank A/c</td><td>300.00</td><td>No</td></tr> <tr> <td>Saving Bank With ATM Facility Per Quarterly</td><td>500.00</td><td>10.00 + GST</td></tr> <tr> <td>Saving Bank with ATM/Cheque Per Quarterly Book Facility</td><td>1000.00</td><td>20.00+ GST</td></tr> </table> <p>Note :</p> <ol style="list-style-type: none"> 1) Non Maintenance of charges will apply on Quarterly Basis. 2) The Non Maintenance Charges will be applicable to Operative Saving Bank/Current A/c only. The In-operative mark A/c will not charge for non-maintenance of minimum balance. 3) Above charges applied on quarterly basis the From the Quarter end May, August, November & February. 4) Minimum Balance charges are to be debited after instruction from H.O. 	Particulars	Minimum Balance Rs.	Non Maintenance of Minimum Balance Per Quarterly Charges	Young Champion Students up to Age 18 years (Maximum Annually Transaction limit Rs.1 lakh only)	100.00	No	Ladies (House Wife) without Cheque book & ATM Card	100.00	No	Normal Saving Bank A/c	300.00	No	Saving Bank With ATM Facility Per Quarterly	500.00	10.00 + GST	Saving Bank with ATM/Cheque Per Quarterly Book Facility	1000.00	20.00+ GST	
Particulars	Minimum Balance Rs.	Non Maintenance of Minimum Balance Per Quarterly Charges																		
Young Champion Students up to Age 18 years (Maximum Annually Transaction limit Rs.1 lakh only)	100.00	No																		
Ladies (House Wife) without Cheque book & ATM Card	100.00	No																		
Normal Saving Bank A/c	300.00	No																		
Saving Bank With ATM Facility Per Quarterly	500.00	10.00 + GST																		
Saving Bank with ATM/Cheque Per Quarterly Book Facility	1000.00	20.00+ GST																		

2) Issue of Multy City Cheque Book

System Through

Sr.No.	Charges
1	Current A/c and C.C. A/c(For All Segments) Per Cheque Charges Rs. 2.50/-+ GST /-



2	Saving Bank A/c First 25 Cheques Free in One F.Y. (April to Mar) Thereafter Per Cheque Charges Rs. 2.50/-+ GST (In financial Year April to March)	
3	Operative Loan A/c (Hypothecation, CC Secured, Industrial, OD (Against FD) Excluding Clean CC A/c Per Cheque Charges Rs.2.50/- + GST	

3) Stop Payment Charges		System Through
Sr.No.	Charges	
1	S.B. A/c, Current A/c and C.C. A/c & All Other Operative Loan A/c Charges Rs.100/-+ GST per Instrument	

4) Account Keeping Charges		System Through
Sr.No.	Charges	
1	Currant A/c , Hypothecation, C.C. Secured, Industrial Loan, C.C. Against Property, FDR against Overdraft (Operative a/c with Cheque Book facility - FD/OD A/c's)	Yearly Rs.450/- + GST Charges Debited in every year the Month of December


5) Statement of Account Charges -		System Through
Sr.No.	Charges	
1	First – Monthly Free for all segments but Second time for same period Demand First Page Charges Rs.20/- + GST - Next Page Charges Rs. 10/- Minimum Rs.30/- + GST	

6) Issue of Duplicate Pass Book (For All Segment)		Manual
Sr.No.	Charges	
1	First Pass Book / continuation of pass Book - Nil	
2.	Rs. 50/-+ GST Per Pass Book Issue of Duplicate Passbook	

7) Account Closure Charges :		Manual
	Charges	
a) Savings Bank Account	i) Within 6 months – Rs.150/- + GST ii) Within 1 year – Rs.100/- + GST	
b) Current Account	i) Within 6 months – Rs.400/- issuance + GST ii) Within 1 year – Rs.300/- issuance + GST	

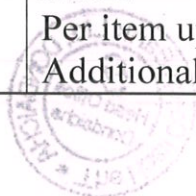
8) Standing Instruction (SI) /MMS		System Through
Sr.No.	Charges	
1	Setting of SI Intra Bank - Free (At Branch) Inter Bank Free Processing of SI (At Branch) Intra Bank Free Inter Bank - Nil Failed S.I. Inter Intra and Bank Transfer Rs.50/-+ GST (In Loan A/c) MMS failed other Bank Charges Rs.150+ GST	

9) Interest Certificate for all Segments		Manual
Sr.No.	Charges	
1	First Time - Free Duplicate Charges (Per Cert.) Rs.50/-+ GST	





10) Balance Certificate Per Instance for All Segments		Manual
Sr.No.	Charges	
1	Rs.25/-+ GST	
11) No dues certificate for all segments customers :		Manual
	Charges	
Priority Sector	Free	
Others	Individual	Rs.50/- + GST
	Firm / Non-individuals	Rs.100/- + GST
12) Signature Verification per instance and Solvency Certificate		Manual
Sr. No.	Charges	
1	Signature Verification Charges Rs.50/- + GST Solvency Charges per lakh Rs.100/- + GST Minimum Charges Rs.300/- + GST Maximum Charges Rs.1000/- + GST Bank Guarantee Commission-2% of Guarantee amount + GST	
13) Photo Attestation -		
	Charges	
Photo attestation	Rs.50/- + GST per request	
14) Address Confirmation -		
	Charges	
Address confirmation	Rs.50/- + GST per request	
15) CIBIL REPORT CHARGES		
1	Consumer/Commercial Report	Rs.150+GST per Individual Person
2	Commercial CRIF With Score	Rs.1000+GST Per Partnership / Pvt. Ltd./LLP / Trust / Proprietary Firm
Note :- Loan Application of Rs.100000/- and above should be taken CIBIL Report before Scrutiny of the loan Proposal at Branch level. (Excluding loan against Fixed Deposit)		
Caution :- CIBIL Report would be taken only after Receipt of loan Proposal with processing / CIBIL Report Charges. Without Loan Proposal CIBIL Report Should not be taken.		
16) Record -Copy of the Cheque per instance		Manual
Sr. No.	Charges	
1	Rs.50/- + GST Per Cheque	
17) Enquiry of Old Transactions		
	Charges	
Saving A/c - Regular	Within 1 year Rs.100/- + GST	
Current A/c - Regular	Within 1 year Rs.300/- + GST	
18) Enquiries relating to old records (Beyond 12 Month Old) per item For All Segment		Manual
Sr.No.	Charges	
1	Rs.50/- + GST Per item up to 2 years & thereafter additional Rs.25/- + GST per Additional year for each item.	



19) ATM Card / kit return by courier due to wrong address.**Manual**

Sr.No.	Charges
1	Rs.100/-+ GST

20) Allowing Operation's through Power of Attorney / Mandate for Current A/c & Operative Loan A/c's**Manual**

Sr.No.	Charges
1	Rs. 200/-+ GST For individual Rs.500/-+ GST Non individual

21) Postal Charges**Manual**

Sr. No.	Charges
1.	Actual Charges as per Post Office Record

22) Collection of Bills (inclusive Postage & out of Pocket Expenses)**System Through**

Sr.No.	Charges
1.	Up to Rs. 5000/- Rs. 25/-+ GST
2.	Above Rs.5000/- Rs.10,000/- Rs.50/-+ GST
3.	Above Rs. 10000/- To Rs. 100000/- Rs.100/-+ GST
4.	Above Rs.100000/- Rs.100/-+ GST
5.	Above Rs.1.00 Lac Per Thousand Rs.0.50 Paise + Postage Maximum Rs.500/-

23) Collection of Outstation Cheques**System Through**

Sr.No.	Charges
1.	Up to Rs.5000/- Rs 25/-+ GST Per Cheque
2.	Above Rs.5000/- Rs.10000/- Rs.50/-+ GST Per Cheque
3.	Above Rs.10000/- To Rs. 100000/- Rs.100/- + GST Per Cheque
4.	Above Rs.100000/- Rs.100/-+ GST Per Cheque Per Thousand Rs.0.50 Paise + Postage+ Courier Charges (Maximum Rs.500/-)

24) Cheque / Bills deposited with us return unpaid by others (Local / Out station)**System Through**

Sr. No.	Charges
1.	Per Cheque Rs.100/- +GST

25) Issue of Demand Drafts / Pay Order for all Segment's :-**System Through**

Sr.No.	Charges
1.	<u>D.D.and Bankers Cheque Commission Transfer Transaction</u> 1. Up to 10,000/- Rs.10/-+ GST 2. Above Rs.10,000/- Up to Rs. 49,999/- Rs.1.20/- + GST
2.	<u>DD By Cheque or Transfer</u> 1. Up to 10000/- Rs.10/-+ GST 2. Above Rs.10,000/- Rs.0.95 Paise + GST Maximum Rs.300/-

26) Revalidation/Cancellation and issuance of Duplicate Draft/Bank's Cheque Per instance.**Manual**

Sr.No.	Charges
1.	Rs.50/- + GST



27) NEFT / RTGS Charges (Transaction at Branches/CBS) System Through
Free for All types operative Loan Account's, Current Account's & Saving Account's

28) Cash Handling Charges :- Under Process

Sr.No.	Charges
A)	i) Saving Bank A/c - Rs.10/- And Rs.20/- denomination - 1 Packets - Free of Charges ii) Above 1 Packets - Per Packet Rs.10/- + GST 18 % iii) For current and all Operative Loan A/c Rs.10/- & Rs.20 denomination notes - 2 Packets Free of Charges. iv) Above 2 Packets - Charge Rs.10/- + GST 18 % Per Packet
B)	i) Saving Bank A/c -Rs.50/- denomination - 1 Packets - Free of Charges ii) Above 1 Packets - Per Packet Rs.10/- + GST 18 % iii) For Current and all Operative Loan A/c Rs.50/- denomination notes - 2 Packets - Free of Charges. iv) Above 2 Packets - Charge Rs.10/- + GST 18 % Per Packet
C)	No Counting Charges on Denomination of Rs.100/-, 200/-, 500/- and Rs.2000/-
D)	Coin of Denomination of Rs.10/- of Valuation Rs.100/- will Charge -Rs.10/- + GST 18 % Rs.100/- Per Value Maximum Limit Rs.100/- per value accepting of Coins Per day

29) ATM Charges (Transactions Exceeding the Permissible Limit for free ATM transactions) System Through

Sr.No.	Charges
1.	Monthly Limit First 5 Transaction - Free → Above 5 Financial Transactions on other ATM Charges Rs.20/- + GST → None Financial Transaction Rs.8/- + GST per transaction All transaction on our Banks own ATM & Debit Cards free

30) Safe Deposit Lockers Rent : (Annual Charges for all Branches) Mark S.I.

Particular	Latest Rate	Deposit
Small Size	Rs.800/- + GST	15,000/-
Medium Size -1	Rs.2200/+ GST	25,000/-
Medium Size -2	Rs.2600/- + GST	30,000/-
Large Size	Rs.3850/- + GST	50,000/-
Suitcase Size	Rs.7700/- + GST	75,000/-

- लॉकर भाडे दरवर्षी एप्रिल महिन्यात सेव्हिंग खात्यास नावे टाकून वसूल करणे.
- नवीन लॉकर देतांना दर तिमाहीचे भाडे वसूल करण्यात यावे. उदा.एप्रिल ते जुन (४ तिमाहिचे) जुलै ते सप्टेंबर (३ तिमाहिचे) ऑक्टोबर ते डिसेंबर (२ तिमाहिचे) जानेवारी ते मार्च (१ तिमाहिचे)
- प्रत्येक लॉकर धारकास दरमहा २ वेळा किंवा वार्षिक एकुण १२ वेळा लॉकर ऑपरेट करता येईल. यापेक्षा अधिक वेळा लॉकर ऑपरेट केल्यास प्रत्येकी वेळी (Instance) रु.५० + जी.एस.टी.ची आकारणी त्याच दिवशी संबंधीत लॉकर धारकाचे खात्यास नांवे टाकून वसूल करावी.
- दि. २५/०४/२०२३ अगोदर चालु वर्षाचे लॉकर भाडे वसूल केलेले असतील तर फरकाची रक्कम वसूल करणे.



31) Debit Card issuance Charges**Manual**

Sr.No.	Charges
1.	ATM Card Period 5 Year First Card - Free Second Card - Rs.100/- + GST Per Card Second Time ATM Card Password Rs.100/- + GST Debit Card Yearly Maintenance Charges Rs.50/- + GST

32) IMPS Fund Transfer Charges CBS, Mobile Banking Service INB**System Through**

Sr.No.	Charges		
1.	Inter Bank - Free, Other Bank as follows:-		
		Using IMPS / UPI	Using USSD
	Inter bank & Other Bank- FREE		

33) Processing Fees (Service Charges)**Manual**

Sr.No.	Charges Type of loan where processing fee applicable
1	1. Loan Proposal of above Rs. 2.00 lac's Limit 0.75% Rs.+ GST
2	2. Yearly Loan Proposal Renewal Limit 0.25 /-Rs.+GST

34) Document Charges**Manual**

Sr.No.	Charges
1	Up to Rs.25000/- Charges Rs. 50/- + GST Nil
2	Above Rs.25000/- to Rs.100000/- Nil
3	Above Rs.1.00 Lac to Rs.2.00 Lac/- Nil
4	Above Rs.2.00 Lac to Rs. 5.00 Lac Nil
5	Above Rs.5.00 Lac to Rs. 10.00 Lac Nil
6	Above Rs. 10.00 Lac to Rs. 25.00 Lac Nil
7	Above Rs. 25.00 Lac to Rs.50.00 Lac Nil
8	Above Rs.50.00 Lac Nil

35) Typing Charges (Mortgage Typing Charges)**(After Three year if no additional mortgage for other documents charges at Nil)****Manual**

Sr.No.	Charges
1	Rs.5.00 Lac Up to 20.00 Lac Nil
2	Above Rs. 20.00 Lac Nil

36) Trade Certificate Charges**Manual**

Sr. No.	Particulars	Charges
1	Motor Vehicle (Two Wheelers)	Nil
2	Non Transport (All Three Wheelers)	Nil
3	LMV Transport (All Four Wheelers Car's)	Nil
4	Heavy Goods Vehicle (All Kind of Trucks, JCB & Heavy Vehicle)	Nil
5	LMV Non Transport	Nil




37) Inspection Charges		System Through
Sr.No.	Charges	
1	Type of Loan Plant & Machinery, Vehicle Loan, Business Term Loan, Property Loan, Builders & Contractors Term Loan and Rent Discounting Loan on outstanding Amount Charges 0.10 % Rs.+ GST Maximum Rs. 25000/- Yearly debited to Loan A/c in the Month of December every year.	
38) Title Search Fee		Manual
1) Loan Amount upto Rs.5 Lakh per property Rs.1200/- 2) Loan Amount above Rs.5 Lakh to Rs.25 Lakh per property Rs.1500/- 3) Loan Amount above Rs.25 Lakh per property Rs.1700/- Plus Charges of Search at Registrar Office as per Receipt. Note :- Search report for One lay-out for same Gat No., Title Search fee will be charge as single title fee per Gat No. In addition to that if on that lay-out Plots are developed the charges would be Rs.100/- per Plot only.		
39) Addition / Deletion of Names		
		Charges
In joint accounts/ Nomination changes in operational instruction		Rs.25/- per request + GST
In Case of death case		No Charges
40) SMS Charges		System Through
Sr.No.	Charges	
1	Every Yearly Rs.15/-+GST (Saving Bank A/c Holder's) Every Yearly Rs.150/-+GST (Cash Credit A/c Limits, Operative Loan A/c, CC, Hypothecation, Industrial, Overdraft against FDR (with cheque book) & Current A/c	
41) Gold Valuation Charges & Insurance Charges		
1.	Gold Ornaments Valuation Charges	1) Valuation up to Rs.20000/- Gold Valuation Charges Rs.50/- (Minimum) 2) Valuation of above Rs.20000/- Per above Thousand Rs.1.50/- 3) Maximum Rs.1200/-
2.	Gold Insurance Charges	0.25% per thousand of total Valuation + GST
42) Valuation of the Property & Plant & Machinery		
		Fees to Paid
	Up to Rs.10 Lakhs	0.18% of the value (Minimum of Rs.600/-)
	For next Rs.40 Lakhs	0.06% of the Value
	For Next Rs.50 Lakhs	0.03% of the Value
	Above Rs.100 Lakhs	0.02% of the Value (Maximum Rs.9000/-)



43) Custody Charges -	
	Charges
Custody charges of securities/documents/title deeds mortgaged with Bank Ad. Against Gold Ornaments not taken delivery of ornaments after closing of Loan A/c not collected within 30 days from closure of advance	Rs.100/- per month or part thereof
44) Revalidation of Sanction / Re-sanction of Loan - (After Three Months of HO Sanction letter)	
	Charges
a) Working Capital Loan	50% of the applicable processing Charges + GST
b) Term Loan	50% of the applicable processing Charges + GST
45) Substitution of Collateral Security / Personal Guarantees -	
	Charges
a) Loan amount below Rs.1.00 Crores	Rs.2000/- + GST
b) Loan Amount above Rs.1.00 Crores	Rs.5000/- + GST
46) Release of Collateral Security / Personal Guarantees -	
	Charges
a) Loan amount below Rs.1.00 Crores	Rs.2000/- + GST
b) Loan Amount above Rs.1.00 Crores	Rs.5000/- + GST
47) Extension of Loan Moratorium period -	
0.25% of undisbursed Loan amount + GST	
48) Tax Payment Challan Charges : -	
Rs.50 + GST per transaction	

Date : 25/04/2023
Place :- Dondaicha




(S. K. Jain)
Chief Executive Officer

