



SHRI ADNIANTH CO OP BANK LTD,ICHLKARANJI
Head Office-7/23,24, Adat Peth , Ichalkaranji.416115

***** CHARGES POLICY 2023-24 *****

A) Savings , ATM, SMS Charges

Savings Bank Account Charges		
Duplicate Passbook		Rs.50/- + GST
Minimum balance		NIL
Charges for non maintenance thereof		NIL
ATM Card Charges		
After one year completed from ATM card issued - maintenance charges	(in the month of every year)	Yearly Rs. 150/- + GST
SMS (Alerts) Charges		
Saving Bank A/c	On actual usage basis in the Half Yearly	Rs.30/- + GST
Current Bank A/c &	On actual usage basis in the Half Yearly	Rs. 30/- + GST
Cash Credit A/c	On actual usage basis in the Half Yearly	Rs. 30/- + GST
Inoperative A/C	On basis in the Yearly	Rs. 50/- + GST
Dormant A/C	On basis in the Yearly	Rs. 50/- + GST

B) Remittance Facilities & Services

Remittance Facilities through our Bank		
Pay Order (PO) / Demand Draft (DD) Issue		Per thousand Rs.1/- + GST (Max-200 /-+ GST)
PO / DD Cancellation		Free
PO / DD Re-issue		Per thousand Rs.1/- + GST (Max-200 /-+ GST)
NEFT -		Rs.15.00+GST
RTGS-		Rs.25.00+GST
Services through other banks		
Bouncing Of Cheque / Cheque Return Charges		
Local	Inward Clearing	Rs. 150/- + GST Per Cheque
	Outward Clearing	Rs. 150/- + GST Per Cheque
NACH Mandate	Return Charges	Rs. 150/- + GST Per Mandate
Cheque Book Issue		Per Cheque Rs.1.50/- + GST
Stop Payment Charges		Rs. 50/- + GST

C) Mobile Banking

Remittance Facilities through our Bank	
IMPS Charges	
Rs.1.00 TO Rs.100.00	Free
Rs.101 .00 TO Rs.5000.00	Rs.2.00 + GST
Up to Rs.5001.00 TO 50,000.00	Rs.5.00 + GST

D) Processing Charges

Sr.No.	Loan Schemes (For all Kind of Loan Schemes excluding vehicle loan)	Processing Charges
1	Up to Rs.50,000/-	1.00 % + GST
2	Rs.50,001/- to 1,00,000/-	1.00 %+ GST
3	Rs.1,00,001/- to 2,00,000/-	1.00 %+ GST
4	Rs.2,00,001/- to 3,00,000/-	1.00 %+ GST
5	Rs.3,00,001/- to 4,00,000/-	1.00 %+ GST
6	Rs.4,00,001/- to 5,00,000/-	1.00 %+ GST
7	Rs.5,00,001/- to 10,00,000/-	1.00 %+ GST
8	Rs.10,00,001/- & above	1.00 %+ GST
	For Vehicle Loan	
1	a) 2 Wheeler Loan Min-Rs 550/-+GST	
2	b) 4 Wheeler Loan	1.00 Per 1000.00 % + GST
	For Gold Loan	
1	Processing Charges	1.50 %Per Thousand + GST or Max Amount Rs.200/- Which is Less
2	Saraf Fee	1.50 %
3	Other Receipt (For Insurance Charges)	1.50 %

E) Locker Rent

Locker Size	Description	Rent Amount
Small Size	(in the month of every year)	500.00+GST
Medium Size	(in the month of every year)	775.00+GST
Big Size	(in the month of every year)	1025.00+GST