

दिनांक ३०/०४/२०१६

प्रती,
शाखा व्यवस्थापक

आपणांस कळविण्यात येत की रोखपत कर्जासाठी दंडात्मक व्याजाचा दर १८% म्हणजेच प्रचलित व्याज दरापेक्षा ३.५०% जादा दर आकारण्यात येत होता. दिनांक २६/०४/२०१६ रोजी झालेल्या संचालक मंडळाच्या सभेमध्ये सदर दरात बदल करण्यात आला असून सदर दर ३.५०% वरून १% करण्यात आला आहे. या बदलाच्या व्यतिरीक्त इतर बँक चार्जेसमध्ये कोणताही बदल नाही. सदर बदलासहीत बँक चार्जेस बाबतचे परिपत्रक अदययावत करून पाठवत आहोत. तरी सदर परिपत्रकाप्रमाणे सर्व्हिस चार्जेस बाबतची अंमलबजावणी करावी

परिपत्रक						
विषय : सुधारीत सर्व्हिस चार्जेस						
दि. २६/०४/२०१६ रोजी झालेल्या संचालक मंडळ सभेमध्ये, बँक देत असलेल्या विविध सेवांवर, आकारत असलेल्या चार्जेस मध्ये दिनांक १/०५/२०१६ पासून खालीलप्रमाणे बदल करण्याचा निर्णय घेण्यात आला आहे. सुधारीत सर्व्हिस चार्जेस खालील प्रमाणे.						
Sr. No.	Category	Existing rates		Revised rates		
1	Minimum balance					
	Saving Bank A/C	Rs. 500=00		Rs. 500=00		
	Savings Bank A/C (cheque facility)	Rs. 1000=00		Rs. 1000=00		
	Current A/C	Rs. 3000=00		Rs. 3000=00		
	Charges for non-maintenance of Minimum balance					
	Current A/C	Rs.75 per occasion		Rs.75 per occasion		
	Savings A/C	Rs.30/- per occasion		Rs.30 per occasion		
	Excluding inoperative accounts as per RBI directive 15 May 2014					
	2	Pay order charges / DD Charges	For A/c Holders		For A/c Holder	
		Up to Rs. 1000	Rs.25		Rs.25	
Above Rs.1000 - up to Rs.5000		Rs.30		Rs.30		
Above Rs.5000 -up to Rs.10,000		Rs.50		Rs.50		
Rs.per 1000 or part thereof						
Above Rs. 10,000 – up to Rs. 1,00,000		Rs.3	Min 100 Max 300	Rs.3	Min 100 Max 300	
Above Rs. 1,00,000 – up to Rs. 10,00,000		Rs.2	Min 300 Max 2000	Rs.2	Min 300 Max 2000	
Above Rs. 10,00,000	Rs.2	Min. 2000 & Max. 15,000	Rs.2	Min. 2000 & Max. 15,000		

		Cheques /			
	Up to Rs. 1000	Postage		Postage	
	Above Rs.1000 - up to Rs.5000	Rs. 25+Postage		Rs. 25+Postage	
	Above Rs.5000 -up to Rs.10000	Rs. 50+Postage		Rs. 50+Postage	
		Flat Rate		Flat Rate	
	Rs.10001 to Rs. 1 lac	Rs. 100+Postage		Rs. 100+Postage	
	Above Rs. 1 lac	Rs.100+Postage		Rs.100+Postage	
4	Ledger folio charges: Current, OD, CC				
	40 entries or part thereof be treated as one ledger page.	Rs.125=00		Rs.125=00	
	Average credit balance	Free folios		Free folios	
	Up to Rs.25000	Nil		Nil	
	Rs. 25001 to Rs. 50000	4		4	
	Rs. 50001 to Rs. 1 lac	6		6	
	Rs. 100001 to Rs. 2 lacs	8		8	
	Above Rs. 2 lacs	12		12	
5	Loan processing charges				
	Up to Rs.25000	Rs. 200=00		Rs. 200=00	
	Rs. 25001 to Rs. 5 Lacs	1%		1%	
	Above Rs.5 Lacs	0.75%		0.75 %	
	Auto Rikshaw Loan	Rs. 600=00		Rs. 600=00	
	For CC Renewal	0.25%		0.25%	
	Gold Loans	0.25% min. Rs. 200/-		0.25% min.Rs.200/-	
	For Term loan rescheduling			0.25 %	
6	Visit charges:	Loan	Recovery	Loan	Recovery
	Surety loan/ B-49 loan	150	300	150	300
	Vehicle loan	250	350	250	350
	HP loan up to Rs.1 lac	250	350	250	350
	HP loan up to Rs.2 lacs	400	500	400	500
	HP loan up to Rs.5 lacs	600	650	600	650
	HP loan above Rs. 5 lacs	750	850	750	850
	Other expenses	150	300	150	300
7	Bank Guarantee commission (Unsecured)	5.00 % p.a.		5.00 % p.a.	
	Bank Guarantee commission (Secured)	3.50% p.a.		3.50% p.a.	
8	Revalidation of Pay orders	Rs.75		Rs.75	
9	Issue of Duplicate Pay order/DD and cancellation of DD/PO				
	Upto Rs. 1000	Rs.75		Rs.75	
	Above Rs.1000	Rs.100		Rs.100	
10	Stop payment instructions:	Rs.100		Rs.100	
		Per instrument		Per instrument	

		s book:			
		Rs.75		Rs.75	
		Rs.75 per page		Rs.75 per page	
12	Cheque Return Charges:				
	Inward/ECS Debit	<u>Rs.150</u>		<u>Rs.150</u>	
	Outward	Rs.100		Rs.100	
	Loan installment post dated cheques	Rs.500		Rs.500	
13	Cheque book issue charges:				
	Current, CC, OD	Rs. 3 per cheque		Rs. 3 per cheque	
	Savings A/C	Rs.5 per cheque. 45 cheques free p.a.		Rs.5 per cheque. 45 cheques free p.a.	
14	Notice charges: Borrower & surety				
	Card notice	<u>Rs.75</u>		<u>Rs.75</u>	
	Legal notice	Rs.300		Rs.300	
15	A/C close charges:	Within one year	After one year	Within one year	After one year
	Savings A/C	<u>Rs.250</u>	<u>Rs.50</u>	<u>Rs.250</u>	<u>Rs.50</u>
	Current A/C	Rs.750	Rs.100	Rs.750	Rs.100
16	Loss of Token:	Rs.250		Rs.250	
17	Loan application form:				
	Surety / B-49 loan	Rs.100		Rs.100	
	Vehicle	Rs.100		Rs.100	
	HP loan/Business loan	Rs.200		Rs.200	
18	Membership form:				
	Nominal	Rs.25		Rs.25	
	Ordinary	Rs.25		Rs.25	
19	Overdue CC limit:(Expired limit/ *Overdrawn) Charges to be levied for the period from due date till receipt of renewal application.	18% p.a. on the amount of overdrawn		1.00 % p.a.more than the applicable rate	
20	Non-submission of stock statement by CC borrowers. Charges should be levied on limit. Upto Rs. 5 Lacs Above Rs. 5 Lacs up to Rs.10 Lacs Above Rs. 10 Lacs up to Rs. 25 Lacs Above Rs. 25 Lacs up to Rs.50 Lacs Above Rs. 50 Lacs	Rs. 750 p.m. Rs. 1000 p.m. Rs.1250 p.m. Rs. 1500 p.m. Rs. 2500 p.m.		Rs. 750 p.m. Rs. 1000 p.m. Rs.1250 p.m. Rs. 1500 p.m. Rs. 2500 p.m.	
21	Short Margin – on outstanding amount in excess of Drawing Power(D.P.) for CC account	18% p.a. on the amount in excess of Drawing Power		1.00 % p.a.more than the applicable rate	
22	Attestation of Signature: (Excluding ECS)	<u>Rs. 50 per signature</u>		<u>Rs. 50 per signature</u>	
23	Safe Deposit locker rent per annual				
	Safe Deposit locker-small	1000		1000	
	Safe Deposit locker-medium	1500		1500	

		2000	2000
	(Loss of	Rs.500 +actual expenses	Rs.500 +actual expenses
25	Issue of record up to 2 yrs old	Rs. 100 per instrument/per page	Rs. 100 per instrument/per page
26	Issue of record more than 2 yrs old	Rs. 200 per instrument/page	Rs. 200 per instrument/page
27	Issue of solvency certificate	1 % Minimum of Rs.500/-& maximum Rs.5000/-	1 % Minimum of Rs.500/-& maximum Rs.5000/-
28	RTGS Charges for Outward Remittance		
	Upto Rs. 5 Lacs	Rs. 25	Rs. 25
	Above Rs.5 Lacs	Rs. 50	Rs. 50
	NEFT Charges for Outward Remittance		
	Up to Rs.10.000/-	Nil	Nil
	Rs.10001 to 100000/-	5	5
	Rs.100001 to 200000/-	15	15
	Above Rsd.200000	25	25
RTGS /NEFT charges for inward RTGS /NEFT (Credit) - Nil			
31	Building Fund Charges from all Borrowers	0.10% of Sanction amount, subject to minimum Rs. 50/- & max. Rs. 10,000/-	0.10% of Sanction amount, subject to minimum Rs. 50/- & max. Rs. 10,000/-

मुख्य लेखापाल

माहितीसाठी प्रत रवाना :- शाखा व्यवस्थापक

कुलाबा/बोरीवली/दहिसर/अंधेरी/विलेपार्ले/भांडूप/गोराई शाखा

विभाग मुख्यालय

प्रशासन/संगणक/कर्ज/विधी व वसुली/लेखा/ऑडीट