

Sindhudurg Shakari Bank Ltd, Lalbaug

Statement Showing the Details of Service Charges with effect from July 2024

| Sr No. | Nature of Service Charges   | Existing Charges | Revised Charges to be Charged                                   |
|--------|---|------------------|---|
| 1      | Issue of Duplicate Statements (SB/CA/OD/CC-Accounts)                              | No               | SB - Rs. 20/-<br>CA Per Page 30/- +18% GST<br>Maximum Rs. 500/- |
| 2      | Issue of Duplicate Pass Book (SB A/c)   | No               | Rs 50/- up to 20 entries maximum Rs. 200/- + 18% GST            |
| 3      | Issue of Cheque Books (CA/OD/CC A/c ) Per Page                                    | Yes              | Rs. 3/- + 18% GST   |
| 4      | Issue of Cheque Books (SB A/c)<br>a) First Cheque Book<br>b) There after per page | Yes              | Free<br>Rs.2/- + 18% GST  |
| 5      | Loss of Saving Requisition Slip   | No               | Rs. 25/-+ 18% GST   |
| 6      | Loss of CA/CC/OD Requisition Slip   | No               | Rs. 25/-+ 18% GST   |
| 7      | Returned Inward Clg Charges (Auto)  | Rs.120.36        | Rs. 200/- +18% GST  |
| 8      | Returned Outward Clg Charges (Auto)   | Rs.199.00        | Rs. 200/- +18% GST  |
| 9      | Returned ECS Debit Charges  | Rs. 250/-        | Rs. 250/- +18% GST  |
| 10     | ECS Debit mandate Registration Chg  | No               | Rs. 100/- +18% GST  |
| 11     | Stop Payment Instruction<br>a) SB Per Cheque<br>b) CA/OD/CC Per Cheque            | 120/-<br>200/-   | Rs. 120/-<br>Rs. 200/- +18% GST                                 |
| 12     | Collection of Outstation Cheque<br>Upto Rs. 5000/-<br>From 5001 to 10,000/-       | No               | Rs. 50/-<br>Rs.100/- +18% GST<br>Rs.200/-                       |

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|     | From 10,001/- to 1,00,000/-<br>From 1,00,000/- to 10,00,000/-  |     | Rs.500/-   |
| 13  | Outstation Cheque /Bill Returned   | No  | Rs. 150/- +18% GST   |
| 14  | Other Br. Cash Withdrawal Charges<br>Upto Rs.50,000/-<br>From 50,001/- to Rs. 1,00,000/-<br>From 1,00,000/- to Rs. 5,00,000/-<br>(subject to availability of Cash) | No  | Rs. Nil<br>Rs. 200/- +18% GST<br>Rs. 400/-                       |
| 15. | Cash Handling Charges for Receipt(CA/CC/<br>OD)<br>Up to Rs. 2,00,000/-<br>From Rs.2,00,001/- to Rs. 5,00,000/-<br>From Rs.5,00,001 to above                       | No  | Free<br>Rs.2/- per Rs. 1000/-<br>Rs. 3/- per Rs. 1000/- +18% GST |
| 16  | Issue of Duplicate Term Deposit Receipt /<br>Share Certificate ( To obtain Indemnity Bond)   | No  | Rs. 100/-+18% GST  |
| 17  | Penalty charges for delayed payment of R.D<br>Installment  | No  | Rs. 2/- per<br>Rs. 100/- per month<br>+18% GST                   |
| 18  | Account closure Charges (SB/CA)<br>Within one year – SB<br>CA  | Yes | RS.100/-<br>Rs.200/- +18% GST                                    |
| 19  | Photo Attestation Charges  | No  | Rs. 50/-+18% GST   |
| 20  | Signature Attestation Charges  | No  | Rs. 50/-+18% GST   |
| 21  | Issue of Balance Confirmation<br>Letter/Certificate  | No  | Rs. 50/-+18% GST   |

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| 22 | Standing Instruction/ Transfer funds Accounts to A/c (SB to CA/CC/OD) & Vice Versa   | No        | Rs. 10/- per Transaction +18% GST   |
| 23 | Standing Instruction for transfer to Loan Accounts   | NIL       | NIL   |
| 24 | Token misplace Charges   | No        | Rs. 300/-+18% GST   |
| 25 | Changes in Operational Instruction- Addition/ Deletion/ Change- Name,Address Etc.<br>A) For SB<br>B) For CC/CA/OD<br>(per request/occasion)<br>C) Change of Nomination<br>(In case Death of Customer No Charges) | No        | Rs. 25/- per Request<br>Rs.50/- per Request<br><br>Rs. 25/ per Request +18% GST |
| 26 | Changes / Cancellation of Standing Instruction   | No        | Rs. 50/-+18% GST  |
| 27 | Cost of Loan Form  | Yes       | Rs. 100/-+18% GST   |
| 28 | Loan Processing/Service Charges<br>(Except LTD, Gold,Gold loan, BGL, LIC, GS, MFD etc) DDS, NSC etc.   | Yes<br>1% | 1% of loan amt minimum 500/-maximum 10,000/-+18% GST                            |
| 29 | Franking Service Charges   | No        | Rs.30/- per +18% GST  |
| 30 | Share Application Form   | Yes       | Rs.20/-+18% GST   |
| 31 | Share Transfer Service Charges   | No        | Rs.50/-+18% GST   |
| 32 | Notice Charges for Defaulters<br>1. First Notice<br>2. Second Notice<br>3. Third Notice-   | Yes       | Rs. 50/-<br>Rs.100/-<br>Rs.200/- +18% GST                                       |

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|    | 4. Advocate Notice<br>5. Gold Loan Auction Notice<br>(Maximum -200/-)   |                                | Rs.500/-<br>Rs.100/-                                 |
| 33 | Visit Charges to Defaulter<br>(Per Person Rs. 200/-)  | No                             | Actual Visit Exps+ 200/- + 18% GST                   |
| 34 | Penalty Charges for Delay in Submission of<br>Stock/Debtor Statement –( to be submitted<br>before 10 <sup>th</sup> of Next month) | No                             | Rs. 500/- (For Submission of each month + 18% GST)   |
| 35 | Stock Inspection by Bank Staff  | No                             | Actual Exp + 250/-+ 18% GST                          |
|    |   |                                |  |
| 36 | Penal Charges for Non-Display of Banks Name<br>board- HP/Mortgage Property  | No                             | Rs. 250/- + 18% GST                                  |
| 37 | Foreclosure Charges for Loan<br>Accounts(Principal + Int) (From outside<br>sources) / take over Proposal                          | No                             | 2% of out standing Amt<br>(Principal + Int)+ 18% GST |
| 38 | Penal Charges for late payment of EMI ( For<br>Overdue Period)  | 2% Charge<br>on overdue<br>amt | 2% of Overdue Amt<br>+ 18% GST                       |
| 39 | Assignment /Re-assignment of NSC/KVP/LIC<br>Policy etc.   | No                             | Rs. 50/- per Document + 18% GST                      |
| 40 | Issue Any letter to RTO<br>a) For Hypothecation<br>b) For Cancellation of H.P<br>c) For Permit Renewal<br>d) HP Confirmation      | No                             | Rs. 100/- for each letter + 18% GST                  |
| 41 | CIBIL Report Charges  |                                |  |

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|    | a) Individual Consumer Report<br>b) Commercial Report   | Rs. 250/-<br>Rs.750/- | Rs. 250/-<br>Rs. 1000/- + 18% GST  |
| 42 | CERSAI Report Charges<br>a) Search Report<br>b) Creation of Charge<br>c) Satisfaction of Charge               | No<br>Yes<br>Yes      | Rs. 100/-<br>Rs.700/- + 18% GST<br>Rs.100/-  |
| 43 | No Dues Certificate after First Instance  | No                    | Rs. 100/- + 18% GST  |
| 44 | Pay order Issue Charges   | Yes                   | Rs. 2/- per Rs. 1,000/- minimum 25/-, + 18% GST<br>maximum 1500/-  |
| 45 | Pay order Cancellation  | Yes                   | Rs. 75/- + 18% GST   |
| 46 | NEFT Outward Charges<br>Upto Rs. 10,000/-<br>From Rs. 10,001/- to 1.00 lakh<br>From Rs. 1,00,001 to 2.00 lakh | Yes                   | Rs. 6/-<br>Rs. 8/-<br>Rs.10/-  |
| 47 | RTGS Outward Charges<br>From 2,00,001 to above  | Yes                   | Rs. 30/-   |
| 48 | Issue of DD Through other Bank  | Yes                   | Rs. 2/- per Rs. 1,000/- minimum 25/-, maximum 1500/-<br>+ 18%<br>GST   |
| 49 | DD Cancellation Charges   | No                    | Rs. 75/- + 18% GST   |
| 50 | Issue of Solvency Certificate   | No                    | 0.10% of the amt minimum 500/- maximum 5,000/- + 18% GST   |
| 51 | Bank Guarantee Commission<br>a) Where 100% Security of Term Deposit<br>b) When partly security is other       | Yes                   | a)0.25% of B.G amt minimum 1,000/-<br>Maximum 10,000/-<br>B)0.30% fo B.G amt minimum 1200/- Maximum 12,000/- |

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|    | than T.D<br>(For Guarantee Period)  |    |   |
| 52 | SMS Charges<br>a) Saving A/c<br>b) CA/CC/OD Accounts<br>(Who has taken SMS Service)   | No | Per transaction DR/CR Rs. 0.20/- + 18% GST                              |
| 53 | Locker Operation Charges<br>a) Per Month 4 access<br>b) Above 4 Access  | No | Free<br>Per Operation Rs. 30/- + 18% GST                                |
| 54 | Any Other Certificate (Issuance)  |    | Rs. 50/- + 18% GST  |
| 55 | Locker Rent Delay Charges ( Locker Rent to be paid in April every year up to 30 <sup>th</sup> April. After 1 month Rs. 100/- per month) | No | Rs. 100/- per month Delay+ 18% GST                                      |
| 56 | Information relating to old Record (Issuance)   | No | Beyond 2 years Rs. 200/- per occasion + 18% GST                         |
| 57 | CC/OD Renewal Charges (With Existing amt only)  | No | 0.25% of Sanction amt minimum Rs. 1000/- maximum Rs. 10,000/- + 18% GST |
| 58 | Break /Open of Lockers ( for loss of keys)  | No | Actual exps - Rs. 1000/- + 18% GST                                      |
| 59 | Commitment Charges for Term Loan(Not availing Sanctioned Loan)  | No | 0.25% of Loan amt Minimum 500/-Maximum 3000/-                           |
| 60 | Commitment charges for CC/OD (for not availing 80% of Sanctioned amt) on unutilized portion on Quarterly basis. Average unutilized      | No | 0.10% of unutilized balance<br>Minimum 200/-<br>Maximum 1000/-          |
| 61 | Non-submission of Audited Financial Statements  | No | 2% on for the Period 15 <sup>th</sup> Nov till date submission.         |
| 62 | Delayed Submission of CMA/Renewal Data  | No | 2% for the Penal beyond Due Date  |

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| 63 | Return of Cheque Purchased/Discounted<br>(From the date of Purchased till adjustment)        | No | 2% on amt             |
| 64 | Delay in Payment of BDs ( for the period of<br>delay from Due Date                           | No | 2% + (18% GST)        |
| 65 | Excess Over Limit/Drawing Power(on the amt<br>in excess of limit/DP for the period of excess | No | 2% + (18% GST)        |
| 66 | Ad Hoc facility sanctioned/TOD facility<br>sanctioned (for respective period)                |    | 1% of amt + (18% GST) |

All Service Charges mentioned above attract 18% GST to be recovered separately and to be credited in GST payable Account.