

## JIVAJI SAHAKARI BANK LTD; ICH

CHARGES POLICY Particulars			Charges Rs.
<b>A) Saving , ATM , SMS Charges</b>			
<b>Saving Bank Account Charges</b>			
1	Duplicate Passbook		Rs.50/-+GST
<b>ATM Card Charges(YEARLY)</b>			
1	After one year completed from ATM card issued maintenance charges		Rs.200/-+GST
<b>SMS (Alerts) Charges(QUARTERELY)</b>			
1	Saving Bank A/c		Rs 20/- + GST per Quarter
2	Current Bank A/c		Rs 20/- + GST per Quarter
3	Cash Credit A/c		Rs 20/- + GST per Quarter
<b>B) Remittance Facilities &amp; Services</b>			
<b>Remittance Facilities through our Bank</b>			
1	Pay Order (PO) / Demand Draft (DD)		PER THOUSAND Rs. 1/- (MAX 500+GST)
2	PO / DD Cancellation		Rs.100/-+ GST
3	PO/DD Re-issue		PER THOUSAND Rs. 1/- (MAX 500+GST)
4	NEFT		Rs.15/-+ GST
	RTGS		Rs.30/-+ GST
<b>Service through other banks</b>			
<b>Bouncing of Cheque / Cheque Return Charges</b>			
1	Local	Inward Clearing	Rs.150/-+ GST
		Outward Clearing	Rs.150/-+ GST
2	NACH Mandate	Return Charges	Rs.100/-+ GST
3	Cheque Book Issue		
	SAVING	15 Pages	Per Cheque Rs.2/- + GST
	CURRENT	30 Pages	Per Cheque Rs.2/- + GST
	CC / OD	30 Pages	Per Cheque Rs.2/- + GST
4	Stop Payment Charges		Rs.100/-+ GST
<b>Mobile Banking</b>			
<b>Processing Charges</b>			
<b>Loan Schemes</b>			
<b>(For all Kind of Loan Schemes excluding vehicle loan)</b>			
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
<b>For Vehicle Loan</b>			
1	a) 2 Wheeler Loan Min -Rs 550/- + GST		1.00% + GST
	b) 4 Wheeler Loan		1.00% + GST
<b>For Gold Loan</b>			
1	Processing Charges		
	up to Rs. 50000/-		Rs.50/-+GST
	above Rs. 50001/- to 100000/-		Rs.100/-+GST
	above Rs. 100001/- to 150000/-		Rs.150/-+GST
	above Rs. 150001/- to 200000/-		Rs.200/-+GST
2	Saraf Fee		0.20%
<b>Locker Rent</b>			
	Locker Size Description		
	Small Size OLD (in the month of ..... Every year)		500.00+GST
	Small Size NEW		800.00+GST
	Medium Size OLD		800.00+GST
	Medium Size NEW		1200.00+GST
	Big Size OLD		1200.00+GST
	Big Size NEW		1500.00+GST
<b>CERSAI Charges</b>			
1	Movables Security creation or modification of Security Interest (Hypothecation Charges ) Example - Stock , Equipment & Machinery Inventory, Other Movable Security (Incl. Receivables)		
	For a loan upto Rs. 5 lakh		Rs.100/-+GST
	Above Rs. 5 Lakh		Rs.200/-+GST
<b>OTHER</b>			
1	LOAN FORM FEE		Rs.50/-+GST
2	CIBIL CHARGES		Rs.300/-+GST & Above Rs. 5 Lakh Rs.500/- + GST
3	NOMINAL MEMBER FEE (B CLASS)		Rs.20
4	CC RENWAL / REVIEW CHARGES		Rs.0.10 - Max Rs.1000
5	DELAY IN CC STOCK STATEMENT		Rs.100/-+GST
6	ACCOUNT STATEMENT PRINTING CHARGES		2nd TIME Rs.5 per page
7	Service Charges		Rs.100/-+GST