

THE AMBIKA MAHILA SAHAKARI BANK LTD., AHMEDNAGAR.

**Sanction of Charges for Bank Services, loans and other charges with effect from 24/11/2022
Through Board Of Directors Meeting held on 23/11/2022 its Resolution No 7**

S.No.	Particulars	Charges (GST Extra)	
A	Common Charges		
1.	Processing Fee		
a	Housing Loan	0.50 %	
b	Loan Against Property-LAP Term Loan	0.60 %	
c	Vehicle Loan	0.50 %	
d	Education Loan	0.50 %	
e	Commercial / Consumer Durables/Lifestyle (Hire Purchase)	1 %	
f	Gold Loan (Bullet repayment) Gold Loan CC\OD Gold Loan Term loan	Loan Amount	Chareges
		Rs. 10000 to 50000	Rs. 100.00
		Rs.50001 to 100000	Rs. 300.00
		Rs. 100001 to 500000	Rs. 0.30 %
		Above 500001	1500 + 0.10% per lakh
g	Loan facility for only Doctor	0.50%	
h	Personal Loan	0.70 %	
i	Over Draft Against Property (ODAP)	0.60%	
j	Cash Credit loan (new or any change) Cash Credit loan (As its Renewal)	0.50 % 0.25 %	
2	Prepayment charges	Prepayment charges 2% of the outstanding balance	
3	Cheque Bounce Charges		
4	Re-issuance of Pay Order /DD	Rs.100/-	
5	Revalidation of Loan	Rs.500/-	
6	Loan Cancellation Charges	Rs.1000/-	
7	Charges for furnishing a copy of the credit information report (CIBIL) to the applicant	Rs.200/-	
8	Pre closer Loan Charges	Rs.1000/-	
B	For Housing Loans		
1	Additional Title Search in case of any disputes relating to property etc.	At actual	
C	For Education Loan		
1	Late interest payment during moratorium charges	NIL	
D	For Gold Loan		
1	Auction related & incidental charges		
E	For Vehicle Loan		
1	NOC to convert from Commercial to Private Registration	Rs.500/-	
2	NOC to convert from Private to Commercial Registration	Rs.500/-	
3	Repossession Charges	At actual	
4	NOC for National Permit	Rs.500/-	
5	NOC for State Permit	Rs.500/-	



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S. No.	Nature of Service	Amount in Rs. (Inclusive of GST)
1	Issue of Duplicate DD (Per Instruments)	Rs.100/-
2	Revalidation of DD (up to 1 year from the date of issue)	Rs.75/-
3	Cancellation of DD (Per Instrument)	Rs.100/-
4	Duplicate Statement/Pass Book for previous entries per ledger per page (40 Entries)	Rs.100/-
5	Duplicate Deposit Receipt	Rs.100/-
6	Stop Payment Instrument (Per Instrument)	
	Savings Account	Rs.100/-
	Other Account	Rs.150/-
7	Standing Instructions – Per transaction involving credit to another account within the branch	Free
8	Standing Instructions – Per transaction involves other branches	Rs.25/-
9	Inability to carry out standing instructions due to insufficient balance in the account per occasion.	
	Savings Account	Rs.100/-
	Other Accounts	Rs.200/-
10	Issue of cheque books	
	Cheque Leaves – All SB accounts	Rs.50/-
	CA/CC/OD Accounts	Rs.100/-
	Charges per cheque leaf	Rs. 5/-
11	Handling charges for bill returned unpaid	100/-
12	Change in operational instruction (All deposit Account)	NIL
13	Ledger folio used in CA/OD/CC Accounts per folio (40 entries or part thereof)	Rs.5/-
14	Attestation of customer's signature per occasion	
	Obtaining Loan from other banks/financial institutions	Rs.100/-
	Other purpose	
15	Enquiry relating to old records (More than 12 months old) per item.	
	For satisfactorily operated accounts	Rs.300/-
	For non-satisfactorily operated accounts	Rs.600/-
16	Inoperative / Dormant account (Dormancy period 12 months)	
	Balance above Rs.50/-	Rs.75/-
	Balance Rs. 50/- or less.	Full balance amount to be appropriated and A/c. to be closed.
17	Issuance of any certificate e.g. No dues, Balance Confirmation, Maintenance of account. Etc./Attestation	
	Savings per certificate	Rs.100/-
	For business purpose	Rs.125/-
18	Loss of token- Per token (To be recovered from drawers account)	Rs.300/-



19	Outward Cheques Return	
	Local Cheque Savings	Rs.200/-
	Local Cheque Current	Rs.200/-
	Local Cheque Retail Loans	Rs.300/-
	Outstation Cheque Return	
	Saving account	Rs.200/-
	Other account	Rs.200/-
	Retail Loans	Rs.300/-
	Inward Cheques / ECS – Savings account	
	Inward / ECS Return charges	
	First occasion - for savings account	Rs.250/-
	Inward / ECS Return charges	
	Subsequent occasion – For savings account	Rs.250/-
	Inward Cheques / ECS – Current account	
	Inward / ECS Return charges	
	First occasion - for current account	Rs.350/-
	Inward / ECS Return charges	
	Subsequent occasion – For current account	Rs.350/-
	SI failure charges – Retail loans account	Rs.250/-
20	NEFT	
	Up to 10000.00	Rs.10/-
	From 10001.00 To 100000.00	Rs.15/-
	From 100001.00 To 200000.00	Rs.25/-
	Above 200001.00	Rs.50/-
	RTGS	
	RTGS Inward Commission	NIL
	RTGS Outward Commission <200000.00	Rs.50/-
	RTGS Outward Commission >200000.00	Rs.75/-
	RTGS Outward Commission > 500000.00	Rs.100/-
	RTGS Inward	NIL
	NEFT Inward	NIL
	ECS Inward	NIL
21	RTGS/NEFT for GST	
	Rs. 10000 /- To Rs. 100000/-	Rs.30/-
	Rs. 100001/- To Rs. 500000/-	Rs.50/-
	Rs. 500000/- above	Rs.100/-
22	Cash handling charges	
	Savings accounts	
	Limits :- Cash withdrawal /Deposit Up to Rs.25000/-Free More than Rs.25000/- Rs.2/- per bundle Per thousand.	Rs.10/- per bundle per thousand applicable for all base & non-base branches cash withdrawal/Deposit over and above the specified limit
	Current accounts	
	Limits :- Cash withdrawal /Deposit Up to Rs.25000/-Free More than Rs.25000/- Rs.5/- per bundle per thousand.	Rs.10/- per bundle per thousand applicable for all non-base branches cash withdrawal/Deposit over and above the specified limit



	Others	Rs.50/-
28	Member Fee	
	Regular Member Fee	100/-
	Nominal Member Fee	100/-
29	Other Charges	
	No dues charges	200/-
	Account Closing charges	100/-
	CIBIL Report Charges Per Person	200/-
	CERSAI Charges	500/-
	Reconvene Charges	500/-
30	OBC Collection Charges	
	Up to Rs. 1000/-	Rs.25/-
	Rs. 1001 To 5000/-	Rs.50/-
	Rs. 5001 To 10000/-	Rs.75/-
	Rs.10001 To 50000/-	Rs.125/-
	Rs.50001 and above	Rs.175/-
31	Vehicle Hypothecation Charges	
	Two Wheeler	Rs.125/-
	Three Wheeler	Rs.200/-
	Four Wheeler	Rs.500/-
	Six Wheeler and above	Rs.1000/-
32	Solvency Certificate	2 %
33	Bank Guarantee Charges	1% of BG amount as per tenure for completed quarter + GST.

- If constantly two years not happen any transaction in the account may attract non- operating charges of Rs.100/- will be debited to the account in every March end.
- Minimum balance in the CASA account not maintaining, - Rs.100/- for Current account and Rs.15/- for Savings account will be charged per month.
- For statement of account per page Rs.10/- will be charged.
- Bank Guarantee shall remain valid up to the expiry date with further claim period of one year or as provided under applicable law, whichever is later i.e. claim end date for enabling claim to be made and every demand given by said company under this guarantee shall reach the guarantor no later than the claim end date.
- All branch Managers, & Officers of the branch will take a note of this revised charges and act accordingly.

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Chief Executive Officer,
The Ambika Mahila Sahakari Bank Ltd., Ahmednagar.

