

SRI SUDHA CO-OPERATIVE BANK LTD
R V ROAD, JAYANAGAR, BANGALORE

Ref : HO/A/order/02/2025-26

Date : 29-04-2025

ORDER-01/2025-26

List of service charges for the year 2025-26 w.e.f 01.05.2025

Sl.No.	Particulars	Service charges
01	Cheque Return Charges i) Returning of unpaid cheques (Inward Cheques) ii) Unrealized cheques (Tendering cheques)	Rs.500/- Return charges Rs.150/-per instrument
02	Discount of Drafts/pay order i) Local ii) Salary cheques	Rs.25/-per 1000/- for 3 days Rs.30/- per 1000/- for above 3 days Rs.15/- per account
03	Commission for Issue of pay orders / DD from other Banks	Pay orders for every Rs.100 0.1% Subject to minimum of Rs.25/- + GST and maximum of Rs.2500/- + GST
04	Issue of duplicate pay orders Cancellation of pay order/DD	(a) Per instrument up to Rs.50,000/- Rs.22 + GST (b) Above Rs.50,000/- up to Rs.1,00,000/- Rs.100/- + GST (c) Above Rs.1,00,000/- Rs.150/- + GST (For loss of pay orders – Indemnity Bond (up to Rs.5000/- Rs.20/- Stamp Paper, above Rs.5000/- Rs.100/- Stamp Paper) to be taken) 50% of original charges.
05	Issue of Cheque Books Current A/c and SB A/c	a) First cheque book is free of cost both in SB and Current account b) Rs.3/- per cheque leaf for all the subsequent cheque both in SB/CA account c) Personalized cheques : Rs.4/- per cheque leaf for all the subsequent cheque both in SB/CA account
06	Issue of Pass sheets (i) Current/OD/CC Accounts (ii) SB Accounts	Rs.5/- per sheet Rs.5/- per sheet
07	A/c Closing charges (i) SB Account (ii) Current Account	Rs.250 Rs.500

Sl.No.	Particulars	Service charges			
08.	Safe Deposit Lockers (only to members) Small Medium Big Extra Big Jumbo Big	<u>Under old scheme</u>		<u>Under old scheme</u>	
		Hire charges	Deposit for lockers	Hire charges	Deposit for Lockers
		Rs.400/- P.A	Rs.4000/-	Rs.750/- P.A	Rs.4000/-
		Rs.750/- P.A	Rs.4000/-	Rs.1250/- P.A	Rs.4000/-
		Rs.2000/- P.A	Rs.25000/-	Rs.3000/- P.A	Rs.4000/-
		Rs.2500/- P.A	Rs.25000/-	Rs.3500/- P.A	Rs.4000/-
		Rs.3000/- P.A	Rs.25000/-	Rs.5000/- P.A	Rs.4000/-
		Minimum 2 years Rent payable			
09	Loan Application fee (a) Property Loan (b) All other loans except loan against Deposits (c) Gold Loan application charges	Rs.250/- Rs.200/- Rs.100/-			
10	Loan processing charges (i) Loans against gold ornaments (ii) All other kinds of loans (secured and unsecured, except deposit loans)	0.60% Processing charges } 0.40% Bank charges maximum of Rs.2000/- 0.20% Appraisor charges maximum of Rs.1000/- Upto Rs.10,000 Rs.150/- Rs.10,001 to 15,000 Rs.200/- Rs.15,001 to 25,000 Rs.300/- Rs.25,001 to 50,000 Rs.500/- Rs.50,001 to 1,00,000 Rs.1200/- Above 1 Lakh 0.50% (subject to minimum of Rs.1200/- & Maximum of Rs.60,000/- + Documentation charges Rs.1000/- + GST)			
11	Take over of Loans (Except loans against Deposit, LIC, NSC, Gold and Surety Loans)	Take over up to 2 years – 5% of take over outstanding amount + GST Above 2 years - 3% of Take over outstanding amount + GST			
12	Issue of Bank Guarantees	Rs.5/- per 1000/- per annum			
13	OD Loan Commitment charges for non-utilization of sanctioned limits	0.50% commitment charges on unutilized portion (per month)			
14	Non maintenance of minimum balance both in SB/CA	Rs.25/- Per Month			
15	Incidental charges for current account	Rs.350/- P.A. } Rs.175/- for the First half Rs.175/- for the Second half			
16	Legal and Valuation Fees (Each case) Upto 25 Lakhs Above 25 Lakhs up to 75 Lakhs Above 75 Lakhs	<u>Valuation</u>	<u>Legal</u>	<u>EC</u> <u>Searching/revenue</u> <u>Document searching</u>	<u>Total</u>
		2000	1500	1800	5300
		3500	3000	1800	8300
		5000	3500	1800	10300
		* GST applicable for valuation Fees			



Sl.No.	Particulars	Service charges
17	Loan Recovery Charges	Minimum of Rs.300/- to Maximum of Rs.400/- (Notice issued by Hand) 1. Postal Notice Charges, ordinary (loanee & surety) Rs.200/- 2. Postal Notice charges Reg Post (loanee & surety) Rs.350/- Gold Loan 1. Postal Notice Charges, ordinary Rs.50/- 2. Postal Notice Charges, Reg Post Rs.100/- 3. Notice issued by hand Rs.150/-
18	Attestation Charges	Rs.10/- per page
19	a) Stop Payment Charges b) Release of Stop Payment	Rs.200/- Rs.100/-
20	RTGS Charges for single entry	Upto Rs.10000/- Rs.2.50 Rs.10,001/- To 1,00,000/- Rs.5.00 Rs.1,00,001/- to 2,00,000/- Rs.15.00 Rs.2,00,001/- to 5,00,000/- Rs.25.00 Rs.5,00,001/- and above Rs.50.00
21	Treasury transaction for Excise license renewal	Rs.300/- for single Transaction
22	Loss of Token	Rs.300/-
23	Cancellation of loan proposals after sanction.	50% as at serial No.11 of the loan processing charges
24	Share Application	Rs.500/-
25	CIBIL Charges	Individual person Rs.300/-
26	Schedule of ATM Card Charges New Card Issue Annual charges Transaction (Financial & Non-financial) at other Banks ATM in a calendar month: i) 3 Transactions Free ii) From 4 th Transaction: -	Rs.100/- + GST Rs.200/- + GST Balance Enquiry Rs.10.00 Mini Statement Rs.10.00 Cash Withdrawal Rs.20.00 PIN change Rs.10.00 Replacement (Lost/Duplicate) Card Rs.100.00 Duplicate PIN Rs.50.00 Transaction Slip Retrieval Rs.100.00
27	Digital Banking Service Charges	Rs.175/- P.A

Note: GST will be applicable for all charges.

[Signature]
29/04/2022
General Manager