

SREE NARAYANA GURU CO-OP BANK LTD, HEAD OFFIC CHEMBUR

Review / revision of service charges

Changes in Service charges proposed on 25.06.2026 and will be effective from 01.08.2026

(Amount in Rs.)

No	Particulars of Service Charges	Existing Service Charges + GST @18%	Proposed Service Charges + GST @18%
1	<u>Maintenance of minimum Balance:</u>		
	A). <u>Savings Bank account</u>		
	i) Without cheque book facility: Rs.1000		
	ii) With cheque book facility: Rs.1500		
	B). <u>Current account.</u> Rs.2500		
	<u>For not maintaining average quarterly minimum balance:</u>		(Proportionate for shortfall in quarterly Average Balance)
	A) <u>Savings Bank account:</u>		75.00
	i) Without cheque book facility:	75.00	
	ii) With cheque book facility		100.00
	B) Current account	100.00	200.00
		200.00	
2	<u>Closure of account:</u>		
	A) <u>Within one year of opening:</u>		
	i) S/B a/c without cheque book facility	100.00	100.00
	ii) S/B account with cheque book facility:	150.00	150.00
	iii) Current account	300.00	300.00
	B). <u>After one year of opening the account:</u>		
	i) S/B account without cheque book facility	NIL	NIL
	ii) S/B account with cheque book facility		
	iii) Current account	Rs. 5/ per balance cheque leaf Rs. 5/ per balance cheque leaf	Rs. 5/ per balance cheque leaf Rs. 5/ per balance cheque leaf
	C) Premature closure of RD account	NIL, only penal Interest	NIL, only penal Interest
3	<u>Cheque book charges:</u>		
	A) SB account (1 st 30 leaves free in a Financial Year, charges from 3rd cheque book onwards)	25 .00 per book	40 .00 per book
	B) Current /CC/OD account (No free chq) (for CC/OD cheque book with 30 leaves)	100.00 per book	140.00 per book

4	Stop Payment instruction. (per instruction)	100.00	100.00
5	Revoking of Stop Payment instruction	100.00	100.00
6	Signature verification charges per reference	100.00	100.00
7	ECS mandate for debit (per mandate)	100.00	100.00
8	Standing Instructions (per instruction)	NIL	NIL



9	Duplicate Passbook charges for every 40 entries or fraction		
	i) Up to 1 year	50.00	50.00
	ii) above 1 year	75.00	75.00
10	i) Duplicate statement of a/c charges per folio (40 entries)	50.00	50.00
	i) Last 1 year	50.00	75.00
	ii) older than 1 year		
11	Duplicate Term Deposit receipt (per receipt)	50.00	50.00
12	Duplicate share certificate (per certificate)	200.00	200.00
13	Share transfer charges (per application)	200.00	200.00
14	Duplicate TDS certificate (per certificate)	100.00	100.00
15	Inward Clearing / ECS Return		
	i) S/B accounts	250.00	250.00
	ii) Current/CC/OD accounts	350.00	350.00
		(plus interest @21% p.a. on the amount of cheque for 2 days in all such cases)	
16	Outward Clearing Return including ECS return		
	i) S/B account	150.00	150.00
	ii) Current/CC/OD	250.00	250.00
	iii) Term Loan	250.00	500.00
17	Return of ECS / Cheque for EMIs	Up to Rs.25000/- Rs.500/- 25001 – 50000/- Rs.750/- 50001 – 100000/- Rs.1000/- 100001 – 150000 -Rs.1500/- Above 150000 Rs.2000/- +GST	Up to Rs.25000/- Rs.500/- 25001 – 50000/- Rs.750/- 50001 – 100000/- Rs.1000/- 100001 – 150000 -Rs.1500/- Above 150000 Rs.2000/- +GST in all cases
18	Half-yearly Ledger Folio charges: Current/CC/OD	100.00 per 75 entries plus 18% GST,	100.00 per 75 entries plus 18% GST,
19	Commission on issuance of Pay Order/DD		
	i) Upto.....500	Rs.15.00	Rs.15.00
	ii) from 501 to 1000	Rs.20.00	Rs.20.00
	iii) from1001 to 5000	Rs.25.00	Rs.25.00
	iv) from..... 5001 to 10000	Rs.40.00	Rs.40.00
	v) from.....10001 and above	2.00 per thousand, Minimum 40.00 plus 18% GST	3.00 per thousand, Minimum 40.00 plus 18% GST
20	Collection of out station cheque//bill		
	i) up to.....500.....	Rs.30.00	To remove
	ii) from 501....to.....1000.....	Rs.50.00	
	iii) from. 1001....to.....5000.....	Rs. 100.00	
	iv) from .5001....to.....10000....	Rs. 150.00	
	v) Above..... 10000..... (Branches will also collect actual postage)	3.00 per 1000/-, minimum Rs.150.00 plus 18% GST	
21	Cancellation of DD/Pay Order:	50.00	50.00



33	i) Processing fees of Gold Loan / OD ii) Processing fees- Gold loan / OD Renewal	0.50 % plus 18% GST 0.25% plus 18% GST	0.50 % plus 18% GST 0.25% plus 18% GST
34	Upfront Processing Fees for loans & advances for sanction (not refundable but adjustable on sanction)	0.25% of the sanction amount or Rs.5,000.00 whichever is lower plus 18% GST	0.25% of the Loan applied or Rs.10,000.00 whichever is lower plus 18% GST
35	RTGS /NEFT remittance charges (outward remittances only) i) Up to Rs.1.00 lakh ii) Over Rs.1 lakh up to Rs.5.00 lakhs iii) Over Rs.5.00 lakhs	NIL	NIL
36	Loan application form (per set)	Hard Copy Rs.100/-, Soft Copy NIL	Hard Copy Rs.100/-, Soft Copy NIL
37	Share Application fee/ Closure (per application)	Rs.100/-	NIL
39	Inspection/ Visit charges (per inspection / visit) Regular accounts (for existing credit facilities)	Within area of operation. Rs.250.00+ conveyance. Outside the area of operation Rs.1000/- + Conveyance	Within area of operation. Rs.250.00+ conveyance. Outside the area of operation Rs.1000/- + Conveyance
40	Gold Appraisal / Valuation fee	Actual Expenses to be Recovered	Rs.200/- Per lakh of loan up to Rs.10.00 lakhs Rs.150/- Per lakh of loan above Rs.10.00 lakhs
41	<u>SDV Locker charges:</u> i) Small ii) Medium iii) Large Fixed deposit for servicing the locker rents:	1500.00 p.a.+ GST 3000.00 p.a.+ GST 7000.00 p.a.+ GST i) small..... Rs. 10,000/- ii) Medium...Rs. 15,000/- iii) Large..... Rs.30,000/-	1500.00 p.a.+ GST 3000.00 p.a.+ GST 7000.00 p.a.+ GST i) small..... Rs. 10,000/- ii) Medium...Rs. 15,000/- iii) Large..... Rs.30,000/-
42	Break Open charges of locker	1000.00 + Actual charges for Break open & replacement of lock	1000.00 + Actual charges for Break open & replacement of lock
43	Locker Operation – Maximum free operation allowed in a year is 18	Up to 24 in a year is – Free 25 to 50 operations Rs.50 each + GST Above 50 operations, Rs.100 each + GST	Up to 18 in a year is – Free 19 to 36 operations Rs.50 each + GST Above 36 operations, Rs.100 each + GST
44	Delay for late payment of locker rent	Rs.5.00 per month per Rs.100 + GST No operation is allowed till clearing the dues with late fee	Rs.5.00 per month per Rs.100 + GST No operation is allowed till clearing the dues with late fee
45	Advocate notice to defaulter borrower & Guarantor (debiting borrower's account)	1000.00 plus actual charges of Advocate and other actual expenses	1000.00 plus actual charges of Advocate and other actual expenses
46	Taking possession of property in terms of legal authorization (debiting borrower's account)	Actual expenses to be recovered.	Actual expenses to be recovered.
47	Seizure of hypothecated vehicle (debiting borrower's account)	1000.00 + Parking Charges at Actual + 18% GST	5000.00 + Parking Charges at Actual + 18% GST
48	Search Report fees of paneled Advocate	Actual	Actual
49	Valuation charges of assets by Govt. Registered & bank's approved valuer in	Actual	Actual



	accordance with RBI guidelines & Bank's circular		
50	Obtainment of Credit report from CIBIL, Experian, Equifax & CRIF Highmark	Rs.250+GST (Women Emp. Scheme & Gold Loan - Rs.100+GST) & Commercial Rs.1000 + GST	Rs.250+GST (Women Emp. Scheme & Gold Loan - Rs.100+GST) & Commercial Rs.1000 + GST
51	Penal Charges / Bank Charges (Penal charges to be levied for anyone or more or all of the following deficiencies: - i) Exceeding the sanctioned limit / Drawing Power (Penal Charges only on the amount exceeding & number of days/months the account remained exceeded) ii) Non-submission of renewal papers for borrowing facilities before due date (Penal charges on full outstanding dues till the date of submission on full set of renewal papers, not part submission) iii) Non-submission of monthly stock statement within 10 days of following month (Penal charges on full outstanding dues) iv) Non-regularization of ad-hoc limit within the due date of regularization (Penal charges on the ad-hoc limit within the due date of regularization). v) Not servicing the monthly interest in CC / OD accounts within 10 days of application of interest. v) Non-payment of EMIs on due date/s (Penal charges will be on EMI amount & if more than one EMI is overdue then Penal charges on all such overdue EMIs till regularization)	To be replaced with Penal Charges / Bank Charges. Bank Charges @ Rs.100/- per lakh, per month will be charged (Maximum Rs.5000/- p.m.) in addition to Normal interest (up to a maximum of 3 violations) Above 3 violations, Rs.200/- per lakh / per month (Maximum Rs.10000/- p.m.) in addition to Normal Interest) GST as applicable	Penal Charges / Bank Charges @ 2%, per annum of the outstanding amount will be charged/ recovered over and above the nominal rate, for violation / non-compliance of sanction / renewal terms and conditions or in case of default of servicing of monthly interest / EMIs.
52	Pre-closure / foreclosure charges of borrowal account	If the closure is within one year from the date of disbursement – 2% of the outstanding + GST, After 1 year – NIL 3% of outstanding amount plus 18% GST, if the loan is taken over by another Bank / FIs, during the tenure of the Loan / Credit facility. In case of CC / OD facility, 3% of the Sanctioned Limit + applicable GST, if the Credit facility is taken over by another Bank / FIs, during the tenure of the credit facility.	foreclosure Charges @ 3% on the Outstanding amount as per the normal EMIs / Sanctioned Limit in case of OD / CC will be levied if the Account is closed within a period of 2 years (in case of Term Loan and 1 year in case of OD Limit) or @ 4% if the Loan / OD / CC is taken over by any other Bank / financial institutions during the tenure of the Loan / OD / CC.



53	SMS charges	1 st Quarter is free, 2 nd quarter onwards Rs.0.20 + GST per SMS chargeable monthly. No Charges, if there is no Transactions	Rs.0.20 + GST per SMS chargeable monthly. No Charges, if there is no Transactions
54	Requirement of Old Records (Subject to availability of Records)	i) up to 1 year – Rs.50 ii) 1- 3 years - Rs.100.00 iii) over 3 years –Rs.200.00 Plus GST & Expenses for Xerox etc. will be additional.	i) up to 1 year – Rs.100 ii) 1- 3 years - Rs.200.00 iii) over 3 years –Rs.300.00 iv) over 5 years - Rs.500.00. Plus GST & Expenses for Xerox etc. will be additional.
55	Loss of Token	Rs.500.00+GST	Rs.500.00+GST
56	Request to modify / changes in the Sanction Terms	Rs.1000/- per request + GST	Rs.1000/- per request + GST

All branches are advised to update the service charges and ensure that there no income leakage. If any income leakage is detected lateral, which may be viewed seriously and stern action will be taken against the Branch Officials.



Asst. General Manager

Dy. General Manager


 Chief Executive Officer
