



SAMATA CO-OPERATIVE DEVELOPMENT BANK LTD.

সমতা কো-অপারেটিভ ডেভলপমেন্ট ব্যাঙ্ক লিমিটেড

SECTION-A

SERVICE CHARGES

FOR DEPOSIT ACCOUNTS & OTHER MISCELLANEOUS ISSUES

1. (A) ISSUANCE OF DEMAND DRAFT/BANKER'S CHEQUES/IO

Amount Slab	Revised Rates
Up to Rs. 5000/-	Rs. 35/-
Above Rs. 5000/- up to Rs. 10000/-	Rs. 50/-
Above Rs. 10,000/- up to Rs. 1,00,000/-	Rs. 70/-
Above Rs. 1,00,000/-	Rs. 3.50 per thousand, Max : 2,000/-

Note:

- In case of DD/BC/IOC for below Rs. 50,000/- issued against cash, additional 50% charges will be levied. No DD/IOC/BC should be issued for Rs. 50,000/- & above against cash but through account only.
- Postage / out of pocket expenses (Plus service tax) will be levied extra as the case may be.

1. (B) DUPLICATION/REVALIDATION/CANCELLATION DD/BC/IO

Name of Items	Revised Rates
Issuance of Duplicate / Revalidation/Cancellation of DD/BC/IO	10% of the amount (Rounded up to nearest Rupees) Maximum Rs. 200/- per instrument. Rs. 25/-

2.(A) COLLECTION OF OUTSTATION CHEQUES

Value	All Customers (Rs.) (Revised Rates) ([per instrument)
Up to Rs. 5000/-	57
Above Rs. 5000/- and up to Rs. 10000/-	50
Above Rs. 10,001/- and up to Rs. 1 lac	100
Above Rs. 1 lac	150

Note :

- The above charges will be all inclusive. No additional charges such as courier charges, out of pocket expenses, (plus service Tax) should be levied from the customer.
- For outstation cheques collected through another bank: Commission on 50:50 basis, i.e. remitting bank to charges 50% & collecting bank to charge 50% of the applicable rate.

3. HANDLING CHARGES FOR CHEQUE/BILLS RETURNED UNPAID

Name of Items	Revised Rates
Local Cheques/ Bills	Rs. 100/- per cheque for SB Rs. 200/- per cheque for CD,OD,CR
Outstation Cheques / Bills	50% of collection charges minimum Rs. 300/-

Note : The above charges are to be realized under intimation to the party. Postage will be realized extra.

4. CLOSURE OF ACCOUNTS

Type of Account	Revised Rates
Savings Bank A/c with cheque Book without cheque Book	With Cheque Book – Rs. 1000/- Without Cheque Book – Rs. 500/-
Current Account	Rs. 3000/-
Accounts closed after one year of opening and within 14 days of opening.	NIL
Account transferred from one branch to another	
Opening of another A/c in joint names	
Death of A/c holder (manually debited)	
Pensioner without cheque book	

Note :

- ❖ At the time of closure of accounts within one year of the opening, if the balance available is insufficient to cover up the above charges, the available balance in the account will be forfeited and no extra amount to be claimed.
- ❖ Postage / Courier and out of pocket expenses (Plus GST) to be realized on actual basis over the above the Service Charges.

5. (a) MINIMUM BALANCE CRITERIA FOR SAVINGS BANK ACCOUNT

Name of Items	Revised Rates
With Cheque Book	Rs. 1000/- for Urban
Without cheque Book for General	Rs. 500/- for Urban

1. (b) MINIMUM BALANCE CRITERIA FOR CURRENT ACCOUNT

Name of the Items	Revised Rates	
	Rural	Others centers
Individual	Rs. 1000/-	Rs. 3000/-
Others	Rs. 2500/-	Rs. 5000/-

6. PENAL CHARGES FOR FALL IN MIMIMUM BALANCE

Name of Items	Revised Rates (On QAB basis)
Savings Bank / All Bank saral Savings Account (Basic Saving Bank A/c) converted to regular SB A/c with Cheque Book.	Rs. 50/- Annual
Savings Bank / All Bank saral Savings Account (Basic Saving Bank A/c) converted to regular SB A/c without Cheque Book.	Rs. 50/- Annual
All Bank saral Savings Account (Basic Saving Bank A/c)	N.A
Pensioners : ➤ SB with cheque Book ➤ Sb without cheque Book	N.A
Current A/c : Individual	Rs. 200/- per Annual
Current A/c : Others	

Note :

1. The above penal charges are to be realized under intimation to the party.
2. The above charges would be levied to Quarterly Average Balance (QAB)

7. CHEQUE BOOK CHARGES FOR SB/CD/OD/CR ACCOUNTS. (For all types like CTS)

Name of the Items	Revised Rates
Savings Bank A/c	Rs. 2 per cheque leaf + GST
CD/OD/CR A/c	Rs. 2 per cheque leaf + GST
Name of the Items	Revised Rates

8. **Locker Rent:** **Rs. 1,000/- per year**
for Urban Br. And for City/Metro Br.
Respectively.

9. ECS CHARGES FOR CREDIT CLEARING

Number of Entries	Revised Rates (only for corporate Bodies/Institutions)
Upto Rs. 10,000 entries per occasion	NIL
Above Rs. 10,000 up to 1 lac entries per occasion	NIL
Above 1 lac entries per occasion	NIL

10. **ECS CHARGES FOR DEBIT CLEARING**

Number of Entries	Revised Rates (only for corporate Bodies/Institutions)
Debit Clearing	SB : Rs. 100/- CD,OD,CR : Rs. 200/-
Individual customers & Others	
Returning Charges on account of insufficient funds	
Income Tax Refund Orders	

11. **ISSUANCE OF SOLVENCY CERTIFICATES.**

Amount Alab	Revised Rates
Upto Rs. 10 lacs	Rs. 1000/-
Above Rs. 10 lac & UptoRs. 25 lac	Rs. 2000/-
Above Rs. 25 lac & Rs. 1 crore and above	Rs. 5000/-

12. **(i) NATIONAL ELECTRONIC FUND TRANSFER (NEFT)**

Amount Slab	Revised Rates
Upto Rs. 25,000/-	7.50/- + GST
Rs. 25,001/- to below Rs. 2 lakh	10/- + GST
More than Rs. 2 lacs to below Rs. 10 lakh	12/- + GST
More than Rs. 10 lakh	15 /- + GST

12.(ii) **RTGS**

Amount Slab	Revised Rates
Rs.2 LKAH to 10 Lakh	20/- +GST
More than Rs. 10 lakh	25 /- + GST

Sl No	Name of Items	Revised Rates
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➤	Issuance of Call Deposit Receipts	NIL
➤	Stop Payment Instructions	Rs. 100/- for SB per instruments Maxi Rs. 500/- per occasion.

		Rs, 300/- for other per instruments Maxi Rs. 1000/- per occasion.
➤	Issue of No-dues certificate/balance confirmation	Rs. 200/-
➤	Attestation of customer's signature on share transfer form/LIC Policy/UTI Certificates etc	Rs. 100/- Rs. 200/-
➤	Handing/Incidental charges for in-operative / Dormat Current A/c (if balance is below Rs. 50,000)above	Rs. 100/-
➤	Enquiry relating to old record	<ul style="list-style-type: none"> ➤ Enquiry up to 12 months old: Free ➤ Enquiry above 1 year up to 3 yrs. : Rs. 100/- ➤ Above 3 Yrs but upto 5 yrs. : Rs. 300/- ➤ Above 5 yrs. : Rs. 600/-
➤	Issuance of Duplicate Pass Book / Statement for SB A/c	Rs. 50/-
➤	Ledger Folio Charges for CT A/c, CC A/c & OD A/c	Rs. 5/- per Folio
➤	Issuance of additional Statement of Accounts for CT A/c, CC A/c & OD A/c	Rs. 5/- per Folio
➤		
➤	Penalty Charges for depositing delayed installments in RD account	Rs. 2 per Rs. 100 per month
➤	Deposit of cash in bulk	NIL
➤	Selling of prospectus & Application Forms	Rs. 20/- per loan form

	of Educational institutions / Housing Boards / Others Organizations	
➤	SMS Alerts' charges	Rs. 15 per account per quarter

Note : Postage & Telegraph and other out of pocket expenses (plus service tax) to be realized on actual basis over and above the service charges.

Performance Guarantee

Amount Slab	Revised Rates
Up to Rs. 5 crore	Per quarter Rate Rs. 300/- minimum

General

Sl No.	Name of Items	Revised Rates
i)	Renewal of Guarantee	The charges will be the same as those applicable for issuance of fresh Guarantees, except that the claim period is not charges for, if the renewal is affected before the expiry date of the original Guarantee. In essence the charges should be on total final claim including the enhance period plus claim period.
ii)	Guarantee against 100% Cash Cover/FDR	25% of Normal Charges to be levied with a minimum of per quarter Rs. 300/-. As this is already a Concessional rate, no further concession would be permitted at field level.
iii)	Cancellation Charges	<p>It is observed that borrowers are reluctant to arrange for return of original Guarantee, duly expired, from the beneficiaries, as a result of which the Branches are not taking prompt action to delete the outstanding Guarantees from the Register, which bear negative impact on computation Capital Adequacy.</p> <p>In this regard, in case of Guarantees executed in favour of parties other than Government Departments, the Branch/es will be required to send a Registered Letter to the beneficiary, provided no demand or claim has been made by the beneficiary under the</p>

		<p>Guarantee within its validity period, indicating therein clearly that if the original Guarantee is not returned to Bank within 15 days after the date of expiry thereof, the Bank will delete the said outstanding Guarantee from its Register/Book of Accounts. Accordingly, the following cancellation charges will be realized from the respective borrowers for non-return of original Guarantee after the date of expiry. The realization of Cancellation Charge will not be applicable for Guarantees issued to Government Authorities.</p> <table border="1"> <thead> <tr> <th>Amt. of Guarantee</th> <th>Revised Rates</th> </tr> </thead> <tbody> <tr> <td>Up to Rs. 10 Lacs</td> <td>Rs.1019 per Guarantee</td> </tr> <tr> <td>Above Rs. 10 lacs but below Rs. 20 lacs</td> <td>Rs.2038 per Guarantee.</td> </tr> </tbody> </table>	Amt. of Guarantee	Revised Rates	Up to Rs. 10 Lacs	Rs.1019 per Guarantee	Above Rs. 10 lacs but below Rs. 20 lacs	Rs.2038 per Guarantee.
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Up to Rs. 10 Lacs	Rs.1019 per Guarantee							
Above Rs. 10 lacs but below Rs. 20 lacs	Rs.2038 per Guarantee.							

ATM/Debit Card Charges:

<u>Sl No</u>	<u>Name of Items</u>	<u>Charge Amount</u>
<u>1</u>	ATM/Debit Card Issuance	Rs. 100/-
<u>2</u>	Duplicate Card Issue	Rs. 200/-
<u>3</u>	Duplicate Pin Issue	Rs. 50/-

❖ **Please note:** All the service charges mentioned here are excluding GST.

Samata Co-operative
Development Bank Ltd.

Gour Chandra Biswas
Chairman