



SAMATA CO-OPERATIVE DEVELOPMENT BANK LTD.

সমতা কো-অপারেটিভ ডেভলপমেন্ট ব্যাঙ্ক লিমিটেড

SERVICE CHARGES

With Effect From 01-07-2022

No	Type of Charge	Charges Amount in (Rs)
1	Duplicate Passbook	
	Savings a/c - Regular	Rs 50/- per passbook
2	Duplicate Statement	
A	Savings a/c - Regular	Rs 25/- per statement
B	Regular Current/ CC/ Overdraft a/c	Rs 50/- per statement
3	Cheque leaf charges (Per leaf)	
A	Savings a/c - Regular	15 cheque leaves free first time, thereafter Rs 2/- per cheque leaf
B	Current a/c - Regular	30 cheque leaves free first time , thereafter Rs 2/- per cheque leaf.
4	Minimum balance maintenance for With Cheque book facility	
A	Regular Savings a/c - a). For Individuals - Including minor b) For Non individuals - Trust, Foundation, Society, HUF etc.	With cheque book - Rs. 1,000/- without cheque book - Rs.500/- With Cheque Book & ATM Card – Rs. 1,500/-
B	Regular Current a/c	For Proprietorship a/c – Rs. 5,000/- For Partnership/LLP/Company – Rs. 7,500/-
5	Charges for non- maintenance of Min. Balance	
A	Regular Savings Account	Rs 25/- per month
B	Regular Current Account	Rs 50/- per month
6	Stop payment instruction	
A	Savings a/c - Regular	Rs 100/- per cheque leaf, Maximum Rs.500/- per instance
B	Regular/ Current /Cash Credit/ Overdraft a/c	Rs 200/- per cheque leaf, maximum Rs.750/- per instance
7	Stop payment instruction after Loss of complete cheque book or range of cheques	
A	Savings a/c - Regular	Rs 250/- per instance



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B	Regular/ Current /Cash Credit / Overdraft a/c	Rs 500/- per instance
8	Charges for setting Standing instruction for payment of loan/ RD instalment for account maintained across the Bank	No charges
9	Confirmation of signature	Rs 50/- per request
10	Address confirmation	Rs 50/- per request
11	Solvency certificate	
A	Savings a/c - Regular	Minimum Rs 500/-, otherwise Rs 100/- per lac or part thereof subject to maximum of Rs 50,000/-
B	Regular Current / Cash Credit / Overdraft a/c	Minimum Rs 750/-, otherwise Rs 100/- per lac or part thereof subject to maximum of Rs. 1,00,000/-
12	Balance certificate	
A	Savings a/c - Regular	Rs 25/- per copy
B	Regular Current / Cash Credit / Overdraft a/c	Rs 50/- per copy
13	Unutilised cheque leaves at the time of closure of Account	
A	Savings a/c - Regular	Rs 2/- per cheque leaf
C	Regular Current a/c/ CC/OD a/c	Rs 4/- per cheque leaf
14	Closure Of Account	
A	Savings a/c – Regular	Rs. 200/-
F	Regular Current a/c/CC/OD	Rs. 400/-
	DDS Account (Closure of account before maturity)	Penalty of 1% of pre-mature value.
15	Issue Of Pay order/ DD	
B	Savings a/c – Regular / Current / CC /OD	
(i)	Upto Rs 10,000/-	Rs 30/-



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(ii)	Above 10,001/- and upto Rs 1 lakh	Rs 60/-
(iii)	Above 1 lakh and upto Rs 10 lakh	Rs 3/- per ,000 + (Max Rs. 3000/-)
(iv)	Above 10 lakh	Rs 3/- per ,000 (Max Rs. 5000/-)
16	Revalidation of Payorder/ DD	Rs 50/- per instrument
17	Cancellation of Payorder/ DD	Rs 50/- per instrument
18	Issue of duplicate Payorder/ DD	Rs 50/- per instrument
19	Electronic Clearing Service (Return)	
A	Savings a/c - Regular	Rs 100/-
B	Regular/ Current /CC/ Overdraft a/c	Rs 200/-
20	RTGS Outward at the branch	
B	Regular Savings / Current a/c / Cash Credit/ Overdraft a/c	Rs.2 Lakh to 10 Lakh – Rs. 20/- More than Rs. 10 lakh - 30 /-
21	NEFT Outward through Mobile Banking Savings a/c / Current Ac / CC/OD account	No Charges
	IMPS Outward through Mobile Banking Savings a/c / Current Ac / CC/OD account	Upto Rs. 10,000/- - Rs. 2.50/- 10,001 – 50,000/- - Rs. 5.00/- 50,001- 1,00,000/- - Rs. 10.00/- 1,00,001 and above - Rs. 15.00/-
	NEFT Outward at the branch	
B	Savings a/c Current a/c – Cash credit / Overdraft a/c	Upto Rs. 25,000/- - Rs. 7.50/- Rs. 25,001/- to Rs. 2 lakh - Rs. 10/- More than Rs. 2 lacs to Rs. 10 lakh - Rs. 12/- More than Rs. 10 lakh - Rs. 15 /-
22	Collection Of outward / Inward cheque	
A	Upto Rs 5,000/-	Rs 25/-
B	Above Rs 5,000/- & upto Rs 10,000/-	Rs 50/-
C	Above Rs 10,000/- & upto Rs 1,00,000/-	Rs 100/-



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D	Above Rs 1,00,000/-	Rs 150/-
23	Return Dishonour Of bill/ Cheque	
A	Savings a/c - Regular	(i) Inward Clearing = Rs 100/- (ii) Outward Clearing = Rs.50/-
B	Current /Cash Credit/ Overdraft a/c	(i) Inward Clearing = Rs. 200/- (ii) Outward Clearing = Rs. 100/-
	Issue of duplicate Share Certificate / Fixed Deposit Certificate (to be issued in the form of Certificate)	Rs. 100/-
	Rupay Debit Card - Issuance Fee	Rs. 100/-
	Annual Fees	Rs. 100/-
	Replacement of A Damaged Debit Card	NO CHARGE
	Replacement of A Lost Debit Card	Rs. 100/- per card
	Issue of duplicate Pin	Rs. 50/-
	Samata BANK ATMs Cash Withdrawal / Balance Enquiry	No charges will be levied for financial/non-financial transactions done at Samata Bank ATMs.
	ATM Cash Withdrawal Limit Per Day	Rs 25,000/- (For Savings Account) Rs. 40,000/- (For Current Account)
	Purchase Transaction Limit Per Day (POS & Online)	Rs 25,000/- (For Savings Account) Rs. 40,000/- (For Current Account) (provided there is no ATM transaction during that particular day)
	Other banks ATM for Savings A/c / Current a/c	
	a) Cash Withdrawal/ Balance Enquiry/ Cash at ATM/ POS	First 05 (Five) transactions (Financial and Non-Financial) are free per calendar month. After that Financial transaction will be charged at Rs. 17/- Non-Financial transaction will be charged at Rs 10/-



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Processing charges for new applications only/ In-principle acceptance & takeover proposals (non-refundable)	
For all loans and advances	1% of the amount applied (Maximum Rs.1,00,000/-)
PROCESSING CHARGES FOR CHECKING OF MORTGAGEABILITY / TITLE CERTIFICATE OF PROPERTIES	Rs. 4,000/- per property (adjustable if credit facility is sanctioned and non - refundable if credit facility is not sanctioned/ not availed). However, Legal Charges for checking of Mortgageability of Properties paid to Outside Advocates is not adjustable/not refundable.
NOTICE TO DEFAULTERS TERM LOANS	Rs. 100/-
NOTICE TO DEFAULTERS CC/OD LOANS	Rs.200/-
Advocate Notice	Upto Rs. 50 lakh (Outstanding Amt) - Rs. 1,500 /- Above Rs. 50 lakh - (Outstanding Amt) - Rs. 3,000/-
Case file charges	Actual + applicable GST
Demand Notice issued by Recovery Officer	Rs. 500/-
Commitment charges for Non utilization/underutilization of disbursed Cash Credit Limit. This charges to be debited half yearly in April/October	a) Average Utilization of CC Limit less than 25% of the limit - 1% p.a. of un-utilized limit. b) Average utilization above 25% & below 50% of the limit -0.50% p.a. of un-utilized limit.
STATUTORY NOTICE – Issued u/s 13 (2) of SARFAESI Act	Rs. 2,500/-
Reconveyance of Mortgaged Property	Rs. 1,000/- & actual stamp duty
Symbolic & physical possession including possession through CMM/DM u/s - 14	Housing Loan Rs. 1000/- Other than Housing Loan Rs. 2000/- for advances upto Rs. 1 Crore & Rs. 5000/- for advances above Rs. 1 Crore Actual Expenses.
VEHICLE LOANS – SERVICE CHARGES	
Issue of NOC to RTO (including HPTR)	Rs. 150/-
Seizing charges	
a) Two wheeler/three wheeler	Rs.1,500/-



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b) Light motor vehicle	Rs. 2,000/-
c) Heavy vehicle	Rs. 4,000/-
d) Excavators & cranes	Rs.10,000/-
SEALING/POSSESSION OF IMMOVABLE PROPERTIES	
a) Flat/Stall/Gala/Shop/Bungalow	Rs. 2,500/- plus actual expenses incurred for taking possession, police protection chgs, etc.
b) Factory Premises/Industrial Unit	Rs. 5,000/- plus actual expenses incurred for taking possession, police protection chgs, etc.
ASSIGNMENT OF LIP/ NSC/KVP	Rs. 50/- per certificate & actual travelling charges not exceeding Rs. 200/- (both inclusive) + actual post office charges.
ENCASHMENT OF LIP/NSC/IVP/KVP ETC.	Rs. 100 /- per certificate + actual travelling cost not exceeding Rs. 250/- (both inclusive) + actual post office charges.
Collection of charges towards CIBIL / CERSAI / ROC etc.	Rs. 200/-
OTHER CHARGES	
BILL PAYMENT (through BBPS)	Minimum Rs. 5/-, Maximum Rs. 25/- as per billing amount

* The new locker holders will be charged as per the revised locker rental from 1st June 2022.

- 1. Security Deposit:** Security deposit equivalent to Two years' rental plus break opening charges - Total of **Rs. 3,150/-**
- 2. Locker Rent:** **Rs. 1,200/-** per Annum.
- 3. Break Open of Locker Charges:** Charges of **Rs.750/-** per occasion as applicable at the time of break open of locker over and above the recovery of actual break-open expenses.
- 4. Locker Surrender Charges:** Charges of **Rs.750/-** plus taxes as applicable for surrender of locker.

***** All the above mentioned charges will be levied with applicable GST