



**GS Mahanagar
Co-operative Bank Ltd.**
(Scheduled Bank)

Head Office, Mumbai - 400 012.

SERVICE CHARGES MANUAL

(With effect from 1st June 2019)

GS MAHANAGAR CO-OPERATIVE BANK LTD. (Scheduled Bank)

Head office :- Hiramani Super Market, Dr. B. A. Road, Lalbaug, Mumbai-400 012.

Service Charges Manual

As per B.O.D. Res. No. 145 Dated - 15/05/2019

w.e.f. 1st June, 2019

Sr.No.	Description	Service Charges + GST	
	DEPOSIT ACCOUNTS		
A	Savings Accounts	Minimum Balance	Minimum Balance Charges
	1) Without Cheque Book Facility Rs.500/-		Rs.15/- per occasion + GST
	2) S.B. A/c. without occasion facility opened at branches outside Mumbai, Navi Mumbai & Thane Region.	Rs.300/-	Rs.15/- per occasion + GST
		(For further details refer to A/c.Dept Circular No.98, dt.29/10/2009)	
	3) With Cheque Book Facility	Rs.1000/-	Rs.15/- per occasion + GST
	4) Zero Balance A/c.	Nil	Nil
		(for further details pl.refer A/c.Dept.circular No.106, dt.08/07/2010.)	
	5) Student A/c.	Nil	Nil
		(for further details pl.refer Audit Dept.circular No.70/2016/17, dt.12/08/2016)	
	6) Mahaflexi Savings Deposit A/c. (sweep-in facility)	Rs.5000/- on quarterly basis	Rs.180/- per occasion + GST
		(for further details pl.refer A/c.Dept.circular No.97, dt.03/10/2009.)	
	7) Payment made without passbook	Rs.25/- per occasion to be charged Manually + GST	
	8) More than 50 times withdrawal in 6 months	Rs.10/- per withdrawal after 50th withdrawal + GST	

Sr.No.	Description	Service Charges + GST	
B	Current Account		
	1) Accounts opened at branches in Mumbai, Navi Mumbai & Thane Region.	Rs.3000/-	Rs.60/- per occasion + GST
	2) Accounts opened at branches outside Mumbai, Navi Mumbai & Thane Region.	Rs.1000/-	Rs.60/- per occasion + GST
	3) Mahaflexi Deposit A/c. (sweep-in facility)	Rs.1,00,000/- on quarterly basis	Rs.1,200/- per quarter + GST
C	Cash Deposit Charges :-		
	a) For account holders who maintain balance of cash deposited at least for one day (overnight)	i) Denomination of Rs. 50/- and below Rs. 50/- across the counter charges per day Rs. 10/- per bundle + GST:- First 5 bundles (packet of 100 notes) are free.	
		ii) Denomination of Rs. 100/- and above across the counter charges per day Rs. Nil	
		iii) all coins deposit up to amount Rs. 100.00 are free and above Rs. 100.00 Charges per day 5.00% on amount deposited (Minimum Rs. 10/-) + GST	
	b) for account holders who withdraw the amount of cash deposited on the same day by Cash/NEFT/RTGS/ I/W Clearing	200% of the charges as per- a) i, ii, and iii	

Sr.No.	Description	Service Charges + GST
	c) for borrowers enjoying credit limit including ODFDR OF Rs. 10/- Lakhs and above.	No Charges for cash deposit
	d) for deposit of loan installment in all type of loans	No Charges for cash deposit
	e) Charges for non withdrawal of intimated cash	Nil
D	Inoperative Accounts :	
	1) Savings Account	Rs.60/- annually + GST
	2) Current Account	Rs.120/- annually + GST
	3) (As per A/c.Dept. Circular No.83 dt.22/1/2009 Charges for making - Inoperative Account to Operative Account - No charges should be taken)	(In case of Inoperative Account, if available balance is below amount of charges, in such a case the existing balance amount in account shall be adjusted towards service charges and remaining charges should be recovered at the time of sufficient balance available in the account or on closure or change in the status)
E	Duplicate Pass Book / Statement	Rs.50/- per Passbook / Statement with latest balance and Rs.20/- per page for previous entries + GST
F	Stop payment instructions / withdrawal thereof	i) for Savings A/c.:- Rs. 60/- per instrument + GST (Maximum Rs. 500/-)
		ii) for Current A/c.:- Rs.60/- per instrument + GST (Maximum Rs. 1000/-)
G	Facility To customers	

Sr.No.	Description	Service Charges + GST			
	1) SMS Notificatin Charges (To send SMS to Account Holders) for all account holders SMS Charges	i) for Saving Account :- Rs.15/- per Quarter + GST ii) for Current/Cash Credit/Overdraft Account :- Rs. 30/- per Quarter + GST			
	2) Cheque Return Charges	for Inward Returns (return of cheque received for passing)	for Outward Returns (Return of cheque sent for clearing)		
	i) Local Clearing - CTS	a) for Requirement of fund charges	b) for Requirement of fund charges		
		Rs.200/- plus interest @ 18.00% p.a. + GST	i) For Cheques upto Rs.1.00 Lakh Charges Rs.60/- + GST		
			ii) For Cheques Above Rs.1.00 Lakh to Rs. 5.00 Lakhs Charges Rs.240/- + GST		
			iii) For Cheques Above Rs. 5.00 Lakhs Rs .350/- + GST		
		Cheque returned due to technical error OR cheque deposited on account of loan recovery of the bank, charges will be NIL		FOR OTHER REASONS	FOR OTHER REASONS
		Rs.300/- per cheque plus Interest @ 18.00% p.a.	Rs.60/- per cheque + GST		

Sr.No.	Description	Service Charges + GST	
		Note:- No concession should be given for deletion / reduction of charges at Branch Level. However amount can be refunded with the approval of M.D / G.M. in written sanction, if cheques are returned for technical reasons other than funds insufficient in account.	
	ii) ECS / NACHDR	FOR REQUIREMENT OF FUNDS (Received for debit)	ECS/ NACH request sent to other bank (for credit)
		Rs.100/- + GST	Rs. 100/- per entry + GST
	iii) ACHDR, etc.	Rs. 100/- per entry + GST	
H	Closing of Accounts of their opening:-		
	i) Savings Account	1) Within 1 year- Rs. 150/- + GST 2) Above 1 year to 2 year- Rs. 100/- + GST 3) after 2 year- Rs. 50/- + GST (Unused cheques charges- Rs. 5/- per cheque leaf) + GST	
	ii) Current Account	1) within 1 year- Rs. 300/- + GST 2) Above 1 year to 2 year- Rs. 200/- + GST 3) after 2 year- Rs. 100/- + GST (Unused cheques charges- Rs. 5/- per cheque leaf) + GST	
I	Cheque Book Charges		
	i) Savings Account	For More than 50 cheque leaves in accounting year Rs.3/- per cheque leaf. + GST	
	ii) Current Account	Rs. 2/- per cheque + GST	

Sr.No.	Description	Service Charges + GST
	iii) Loose Cheques for Savings & Current Account (Loose cheque issue only for cash withdrawal and transfer)	Rs.10/- per instance + GST
	iv) Loss of cheque book requisition slip for all account holder	Rs. 25/- per request + GST
J	Changes in operational instructions / addition / deletion / substitution of names	Rs. 25/- per occasion for Saving accounts and Rs.50/- per occasion for current/Overdraft/cash credit accounts + GST
K	1) Daily Deposit Scheme (issue of duplicate passbook)	Rs. 50/- + GST
	2) Issue of Duplicate Deposit Receipt	Rs. 100/- Per Deposit Receipt + GST
L	Remittance's :	
	1) Issue of Payorder	i) upto Rs.1000 charges Rs. 20/- + GST ii) Above Rs.1000 upto Rs.5000 charges Rs. 40/- + GST iii) Above Rs.5000/- upto Rs.20000/- charges Rs. 100/- + GST iv) Above Rs.20,000/- Rs. 2.00 per thousand or part thereof. (Maximum charges of Rs. 10,000/-) + GST
	2) HDFC BANK DRAFT Facility (Charges subject to change if any changes made by HDFC Bank)	i) Drafts upto Rs.10,000/- charges minimum Rs. 50/- + GST ii) Drafts above Rs.10,000/- charges Rs.3/- per thousand (Minimum Charges Rs.50/-) + GST

Sr.No.	Description	Service Charges + GST	
		(Maximum Charges for HDFC Demand Draft Rs.10,000/-) + GST	
	3) Bank of Maharashtra DD Facility (Charges subject to change if any changes made by Bank of Maharashtra)/ OTHER BANK	Other bank's commission charges+ Rs.60/- per instrument. + GST	
	4) Income Tax, TDS , Goods and Service Tax (GST) , Mvat Remittance through net payment by IDBI/HDFC Bank	Rs.100/- per remittance for Account holder transactions (free for our bank branch tds & service tax remittance) +GST	
	5) Issue of duplicate demand draft / pay order	Rs. 100/- per instrument + GST	
	6) Cancellation of demand draft / pay order	Rs. 100/- per instrument + GST	
	7) Revalidation of demand draft / pay order	Rs. 100/- per instrument + GST	
	8) Closure of Fixed / Savings/ Current A/c s & remittance of balance by Pay Order / DD including payorder issued from loan disbursements.	NIL	
	9) Remittance by Electronic Device		
	a) Inward RTGS / NEFT / ECS	NIL	
	b) Outward		

Sr.No.	Description	Service Charges + GST
	I) RTGS	
	i) Rs.2 Lakh to less than Rs.5 Lakhs	Rs. 30/- per transaction + GST
	ii) Rs.5 Lakhs & Above	Rs. 55/- per transaction + GST
	II) NEFT	
	i) Upto Rs.10,000/-	Rs. 2.50 per transaction + GST
	ii) Rs.10,001/- to Rs.1.00 Lakh	Rs. 5.00 per transaction + GST
	iii) Above Rs.1.00 Lakh to Rs.2.00 Lakh	Rs. 15.00 per transaction + GST
	iv) Above Rs.2.00 Lakh	Rs. 25.00 per transaction + GST
	10) Handling charges for cheques / bills returned	Upto Rs.10,000/- Maximum Charges Rs.30/-, Above Rs.10,000/- to Rs.1.00 Lakh Maximum Charges Rs.60/-, Above Rs.1.00 Lakh Maximum Charges Rs.120/- + GST
M	Other Service Charges	
	1) Franking Charges	Rs.10/- per document for Mumbai, Thane, Raigad, Navi Mumbai, Kalyan & Palghar Zone Branches and Rs. 20/-per documents for other Zone Branches. + GST
	2) PAN Card Services Through NSDL (Charges Subject to changes if any made by NSDL)	as per UTI circular
	3) Foreign Exchange (transaction handled through MSC / HDFC / Other Bank)	

Sr.No.	Description	Service Charges + GST
	Non-Trade Remittance	Charges equal to the charges levied by MSC Bank debited to respective client A/c. plus Rs.100/- per transaction + GST
N	Demat Services	
	a) Account Opening Charges	Nil
	b) Advance/ Deposit	Rs.1000 for bank a/c holder & Rs.2500/- F.D. for Non-a/c holder
	c) Account Closing Charges	Nil
	d) Custody charges	Nil
	e) Market Purchase	Nil
	f) Off-Market Purchase	Nil
	g) Market Sale	0.04% of the market value of the transaction OR minimum Rs.30/- per debit instrument + GST
	h) Off-Market sale	0.04% of the market value of the transaction OR minimum Rs.30/- per debit instrument + GST
	i) Dematerialisation Charges	Rs.10/- per certificate plus postage Rs.50/- per deamt request + GST
	j) Pledge Creation	Rs.50/- per ISIN + GST
	k) Pledge Creation Confirmation	Rs.25/- per ISIN + GST
	l) Pledge Closure	Rs.25/- per ISIN + GST
	m) Pledge Closure Confirmation	Rs.25/- per ISIN + GST
	n) Pledge Invocation	Rs.25/- per ISIN + GST
	o) Remat Charges	Rs.30/- for every hundred securities or part thereof or flat fee of Rs.30/- per certificate whichever is higher + postage Rs.50/- + GST

Sr.No.	Description	Service Charges + GST
	p) uplicate Statements	Rs.25/- per account for first two pages, Additional Rs.5/- per page + GST
	q) Failed Instructions	Rs.25/- per ISIN + GST
	r) Annual Maintenance Charges (AMC)	Rs.300/- yearly (April to March) + GST
	s) Late Submission of DIS	Rs.50/- per ISIN + GST
	t) Freezing / Defreezing instruction	Rs.30/- per request + GST
O	Loans And Advances (Miscellaneous)	
	1) Loan Application Form fee	
	Personal Loan / Tangible Security	Rs.100/- + GST
	Business Loans	Rs.100/- + GST
	Bank Gurantee & Solvency Certificate	Rs.100/- + GST
	Housing Loans	Rs.100/- + GST
	Vehicle Loans	Rs.100/- + GST
	Education Loans	Rs.100/- + GST
	Housing Loans	Rs.100/- + GST
	Membership	Rs.50/- + GST
	Nominal Membership	Rs.50/- + GST
	2) Loan Process Charges (Non-Refundable)	Loans processing charges (Excluding Housing & Education Loans) slab wise as follows-
		i) Upto Rs.5.00 Lakhs processing charges @ 1% of loan amount + GST

Sr.No.	Description	Service Charges + GST
		ii) Above Rs. 5.00 Lakhs processing charges Rs. 5000/- + @ 0.75% of rest /balance loan amount + GST
		iii) Loans processing charges for Housing Loans - is 0.75% of loan amount + GST
		iv) Loans processing charges for Education Loans - is 0.75% of loan amount + GST
	3) Cash Credit Renewal Charges (Only After 3 Years)	i) Upto Rs. 5.00 Lakhs processing charges @ 0.50% of loan amount + GST
		ii) Above Rs. 5.00 Lakhs processing charges Rs. 2500/- + @ 0.25% of sanctioned loan (Maximum Rs.5.00 lakh) + GST
	4) Overdraft / Cash Credit Review Charges (Only After One Year)	i) Upto Rs. 5.00 Lakhs processing charges @ 0.25% of loan amount + GST
		ii) Above Rs. 5.00 Lakhs processing charges Rs.1250/- + @ 0.125% of sanctioned loan (Maximum Rs.2.50 lakh) + GST
	5) Encashment / Exchange of pledged share certificate	Rs.205/- per transaction irrespective of number of certificates + GST Note: No process fees for advance against Banks deposits , NSCs and KVPs
	6) Bank Gurantee Commission	i) Fully Secured - by only our banks term deposit- 1.00% p.a. of bank gurantee amount (Maximum Rs. 25000/-) + GST ii) Partly Secured :- deposit 50% or more of bank gaurantee, commission 1.50% p.a. on bank gurantee amount. + GST iii) Partly Secured :- deposit below 50% of bank gurantee 2.50% p.a. on bank gaurantee amount. + GST

Sr.No.	Description	Service Charges + GST
		(Note:- Commission to be collected upfront on prorata basis for number of months.)
	7) Mortgage Deed Charges- for All Loans	A) Registered Mortgage :- i) Upto Rs. 5.00 Lakhs charges Rs. 2000/- + GST ii) Above Rs. 5.00 Lakhs upto Rs.25.00 Lakhs Charges Rs. 5000/- + GST iii) Above Rs. 25 Lakhs Charges Rs. 10000/- + GST B) Equitable Mortgage:- i) Upto Rs. 5.00 Lakhs charges Rs. 2000/- + GST ii) Above Rs. 5.00 Lakhs upto Rs.25.00 Lakhs Charges Rs. 5000/- + GST iii) Above Rs. 25.00 Lakhss Charges Rs. 10000/- + GST
	8) CIBIL Charges :-	
	i) For indivisual loan prposal	Rs.100/- + GST
	ii) for Commercial loan prposal	Rs.1000/- + GST
	9) Indemnity Bond, Rectification Deed, Undertaking / Affidavit fees	Rs.1,200/- per document + GST
	10) Reconveyence / Release Deed Charges	Rs.2400/- per document + stamp duty + GST
	11) a) Periodic Inspection of units / visit charges of <u>Term Loan</u> Assets verification Once in a Six Month.	
	(In case of term loan :- compulsory visit once in a Six Months period by Branch Officer)	
	i) For limits upto Rs. 25 Lakhs	Rs. 200/- per visit + GST

Sr.No.	Description	Service Charges + GST
	ii) Above Rs. 25 Lakhs	Rs. 500/- per visit + GST
		(Above charges excluding travelling expenses actually incurred)
	b) Periodic Stock and Book Debts verification of <u>Cash Credit Loan A/c</u> on Site .	
	(In case Cash Credit loan :- Compulsory visit once in a month period by Branch Officer but Charges will be Debited Quarterly)	
	i) For limits upto Rs. 25 Lakhs	Rs. 300/- Quarterly + GST
	ii) Above Rs. 25 Lakhs	Rs. 500/- Quarterly + GST
		(Above charges excluding travelling expenses actually incurred)
12) Overdue loan notice / reminder charges	i) loan Upto Rs. 5/- Lakh - Rs.1000/- per notice + GST	
	ii) Limit Above Rs.5/- Lakh Notice charges Rs. 1500/- + GST	
13) Final Notice	Call back notice charges Rs.1200/- to be debited to respective loan account + GST	
14) Any Legal Notice	Actual Advocate fee plus Rs. 500/- + GST	
	Note: Charges not to be debited to NPA Accounts, Same should be parked in the respective loan account and shall be recovered at the repayment.	
15) Securitisation Notice Charges	i) Loan Upto Rs. 25.00 Lakhs -Notice Charges Rs. 5,000/- + GST	
	ii) Loan above Rs. 20/- Lakhs - to Rs. 100/- Lakhs - notice charges Rs. 10,000/- + GST	
	iii) Loan Above Rs. 100.00 Lakhs - Notice Charges Rs.15000/- + GST	
16) Vehicle Loans		

Sr.No.	Description	Service Charges + GST
	i) issue of NOC to RTO for commercial vehicle's	Rs. 250/- per vehicle + GST
	ii) Issue of letter for cancellation of HP for all Vehicle,s	Rs. 500/- per vehicle + GST
	iii) Seizing charges for 2 wheeler, 3 wheeler & light motor	Rs. 1000/- for 2 wheeler, Rs. 1500/- for 3 wheeler and light motor vehicle + GST
	iv) Seizing charges for heavy motor	Rs. 3500/- for heavy vehicle and Rs. 10,000/- for crane / exaleter + GST
	(In addition to above Towing charges actual to be recovered.)	
	17) No Dues Certificate of all types of loans	i) Loan amount Upto Rs. 5.00 Lakhs Rs. 200/- + GST
		ii) Loan Above Rs. 5.00 Lakhs - Rs.500/- + GST
	18) Gold Loan	
	i) Service charge at the time of opening a/c	0.60% of loan amount (minimum Rs.250/-) in addition to valuers charges + GST
	ii) Safe custody charges for gold ornaments not collected after closure of loan account	Rs.300/- p.m. or part thereof after 15 days from the date of closure of loan A/c. + GST
	iii) Sale of pledged gold ornaments by auction	Rs. 500/- + GST
	Note :- No safe custody charges are to be levied if the gold ornaments are held in Bank's custody as a leverage for recovery of dues in other accounts	
	19) NSC/Govt. securities Loan:-	

Sr.No.	Description	Service Charges + GST
	Service charges for noting charge on certificates and / or releasing charge	1% of loan amount (minimum Rs. 500/-) + Travelling expenses on actual + GST
	20) Prepayment of credit facilities	Nil
	21) Change in other sanction terms such as extension of moratorium / repayment, change in security / guarantor etc. :-	
	i) Credit limit upto Rs.10 Lakhs	Rs. 1200/- + GST
	ii) Credit limit above Rs.10 Lakhs	Rs. 1800/- + GST
	22) Commitment Charges for Cash Credit Facility	For Facility Above Rs.10.00 Lakhs if the limit utilised less than 75% then 0.10% of the unutilised balance (charges to be applied monthly) + GST
	23) Late Submission of Stock Statement / Book Debt Statement	Rs.150/- per month. + GST
	24) Assignment, Reassignment and Encashment of NSC / KVP	Rs. 100/- per certificate (plus actual travelling charges not exceeding Rs. 100/-) + GST
	25) Assignment / Reassignment/ Encashment of LIC policy	Rs. 100/- per policy plus actual postage charges + GST
	26) Opening of Letter of Credit (LC):	
	i) Opened through the other Banks	Charges levied by other Bank to be shared on 50:50 basis
	ii) Opened by our Bank	1% p.a. if fully secured by Term Deposit, 2% p.a.in other cases + GST
		Out-of- Pocket expenses on postage/telegram/ telex/ fax / cab etc to be recovered seperately
	iii) Amendment Charges	Rs. 300/- + GST

Sr.No.	Description	Service Charges + GST
	Note:- if the amendment is in respect of the amount or period of L/C appropriate additional charge on the amount so increased or the extension of usance period shall also be recovered	
	iv) Advising Charges	Rs.300/- + GST
	27) Inland Letter of Credit	
	a) Commitment charges	Nil
	b) Usance charges	Nil
	c) Retirement of documents	Nil
	d) Inland LC documents received with discrepancies	Nil
	f) Inland letter of credit issued through other Banks	Nil
	28) Solvency Certificate:	
	i) Upto Rs. 10 Lakh	Rs. 1/- per thousand (Minimum Rs. 1000/-) + GST
	ii) Above Rs. 10 Lakh and upto Rs. 1.00 Crore	Rs. 1/- per thousand (minimum Rs.1000/-) + GST
	iii) Above Rs. 1.00 Crores	Rs. 1/- per thousand (Minimum Rs.1000/-) (Maximum Rs. 25000/-) + GST
		(Rs.100/- per extra copy + GST)
	29) Issue of pre-sanction letter for housing loan	Rs.1000/- + GST
	30) Sealing / Possession of Immovable Properties	
	i) Flat/Stall/Galal/Shop/Bungalow	as actual

Sr.No.	Description	Service Charges + GST
	ii) Flat/Stall/Galal/Shop/Bungalow	as actual
	iii) Possession of flat /stall/gala/shop/bungalow through court	as actual
	31)-i) Issue of Status / Confidential Report / Fate Report	Rs. 250/- Per Report + GST
	ii) Balance Confirmation Certificate	First certificate free. Duplicate per additional copies Rs. 50/- per copy + GST
P	ATM Charges	{As per Board of Directors Meeting dated 30th June 2015 Resolution No.237(7)}
	1) ATM / Debit card issue Charges / Registration Fee	Free
	2) Replacement of chip base (EVM) ATM / Debit Card Charges .	Rs.150/- One time on issuing of card + GST
	3) ATM / Debit Card Annual fee	Rs. 150/- Annual + GST
	4) Transaction at MCBL ATM Network - Free	Free
	5-a) For first three ATM transaction at other bank ATM,s in Metro Cities. 5-b)For first five ATM transaction at other Bank ATM,s in Non- Metro Cities.	Free

Sr.No.	Description	Service Charges + GST
	6-a) Per transaction from 4th ATM transaction onwards from other ATM,s in Metro Cities.	i) Cash Withdrwal Rs. 20/- per transaction + GST ii) Non financial and VAS Rs. 10/- Per transaction + GST
	6-b) Per transaction from 6th ATM transaction onwards from other ATM,s in Non METRO Cities.	i) Cash Withdrwal Rs. 20/- per transaction + GST ii) Non financial and VAS Rs. 10/- Per transaction + GST
	6-C)-iii- For Current Account per transaction from 6th ATM transaction onwards from other ATM,s	i) Cash Withdrwal Rs. 20/- per transaction(Monthly basis) + GST ii) Non financial and VAS Rs. 10/- Per transaction (monthly basis) + GST
	7) Charges for issuance of Duplicate PIN . (However, in case the earlier PIN has not been used due to error in Printing issue of Duplicate PIN shall be free)	Rs. 50/- + GST
	8) Additional or add on EVM Debit Card	Rs. 150/- + GST
Q	Locker Rent (Size in MM)	
	A type (125 X 175 X 492)	Rs.1000/- p.a. and Rs. 300/- service charge (one time) + GST
	B type (159 X 210 X 492)	Rs. 1200/- p.a. and Rs. 350/- service charge (one time) + GST
	C type (125 X 352 X 492)	Rs. 1800/- p.a. and Rs. 400/- service charge (one time) + GST
	D type (189 X 263 X 492)	Rs. 2000/- p.a. and Rs. 450/- service charge (one time) + GST
	E type (159 X 424 X 492)	Rs. 2500/- p.a. and Rs. 500/- service charge (one time) + GST
	F type (278 X 352 X 492)	Rs. 2600/- p.a. and Rs. 550/- service charge (one time) + GST
	G type (189 X 530 X 492)	Rs. 3200/- p.a. and Rs. 600/- service charge (one time) + GST

Sr.No.	Description	Service Charges + GST
	H type (321 X 210 X 492)	Rs. 3700/- p.a. and Rs. 600/- service charge (one time) + GST
	H 1 type (321 X 424 X 492)	Rs. 4500/- p.a. and Rs. 600/- service charge (one time) + GST
	L Type (404 X 530 X 492)	Rs. 5500/- p.a. and Rs. 600/- service charge (one time) + GST
	L2 Type (385 X 530 X 492)	Rs. 6500/- p.a. and Rs. 600/- service charge (one time) + GST
		(Locker rent Charged by prorata monthly basis)
	Penalty for delay in payment of rent / renewal on expiry of hiring period	Rs.100/- per month + GST
	Loss of Locker Keys by Locker Holder	The Actual Expenses shall be borne by the locker holder alongwith Bank charges of Rs.500/- + GST
	For Locker operation more than once in a working day	Rs.50/- per operation. + GST
	Surrender of lockers	Rs.1500/- GST (if locker surrender within 3 years for the date of hire)
		(For additional information for lockers please refer to Accounts Dept. Circular No.64, dated 27/12/2007.)
R	Miscellaneous :-	
	1) Enquiries relating to old entries:(voucher/ cheques)	
	i) Upto Six months	Nil
	ii) Above Six month and upto one year	Rs. 60/- per instrument + GST
	iii) Above one year and upto two years	Rs.120/- per instrument + GST
	iv) Above two years	Rs.600/- per instrument + GST

Sr.No.	Description	Service Charges + GST
	2) Certificate of all types (Excluding Bal. Certificate / Tds Certificate / Income Tax purpose certificate)	Rs. 100/- + GST
	3) Standing Instructions:	
	Transaction involving transfer to another account (other than R/D installments, FD interest and loan instalment) within same branch or to the account in another branch.	N.A.
	4) Signature / Photo / Address Verification Charges	Rs.120/- per document + GST
	5) NACH/ACH, etc. Mandet Verification Charges	Rs.120/- per signature + GST
	6) SHARE DEPARTMENT :-	
	i) Entrance Fee along with membership application	Rs.100/-
	ii) Entrance fee for nominal member who is a borrower / surety in loan against Gold / Govt. securities / LIC policies / consumer durables	Rs.100/-
	iii) Issue of Duplicate Share Certificate	Rs. 100/- per certificate + GST
	7) Loss of Token	Rs. 300/- Per Token + GST
Note:-	Loan Application Form Fee, Gold Appraisal Charges (Excluding Gold Valuation Charges), PO/NEFT/RTGS Charges for Bank Staff/Officer to be waived.	

MUMBAI DIVISION

Kalachowki	24700942
Lalbaug	24710519
Carnac Bunder	23481842 / 23481731
Fort	22612795 / 24529128
Ghatkopar	25113117 / 25109806
Chembur	25212086 / 25212104
Mulund	25681951
Borivali	28984978
Kandivali	28685965
Magatane (Borivali)	28861861
Sewree	24112005
Vikhroli	25796873
Colaba Market	22821856
Bhandup	25944072
Dadar	24384678

THANE DIVISION

Ulhasnagar	0251-2707533
Vartaknagar	25883142
Thane (W), Savarkar Nagar	25802012
Kalyan (W) Vayle Nagar	0251-2205016
Boisar	02525-270232
Badlapur	0251-2676002
Narlipada, Thane (W)	25475240
Bhiwandi	02522-248723

NAVI MUMBAI DIVISION

Turbhe	27841298 / 27849498
Airoli	27793650
Kalamboli	27420510
Nerul	27709663 / 27709664
Sector -21 (Nerul)	27714813
Ghansoli	27540155
Kharghar	27746364
Panvel	27467387
Uran	27220541
Khanda Colony	27480007
Koparkhairane	27544447
Ulwe	65642299

PUNE DIVISION

Pune-Chandan Nagar	020-27019453/936911
Wagholi	020-27052349
Shirur	02138-222070
Pimpri-Chinchvad (Talvade)	020-27691577
Navi Sangavi	020-27280350
Yerawada	020-2669907/85162
Market Yard	020-24268000
Raviwar Peth	020-24434499/2559
Bhosari	020-27110088
Talegaon	02114-222045
Alandi	02135-232044
Baramati	02112-225100

PUNE DIVISION

Wakad	020-20276474
Lohgaon	020-26685030
Shikrapur	02137-272010/286110
Chakan	02135-683940
Alephata	02132-263334

AHMADNAGAR DIVISION

Market Yard	0241-2343089
Pipeline Road	0241-2427268
Sangamner	02425-225701
Kopargaon	02423-224900
Shirdi	02423-256866
Parner	02488-221189
Nagapur	0241-2343090

NASHIK DIVISION

Gangapur Road	0253-2346011/2340038
Nashik Road	0253-2451846
Cidco-Nashik	0253-2390255

AURANGABAD DIVISION

Aurangabad	0240-2361511
Waluj (MIDC)	0240-2551069

NANDED DIVISION

Nanded	02462-237755
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