

सोलापूर जनता सहकारी लि.  
[मल्टी स्टेट शेड्युल्ड को-ऑप. बँक]

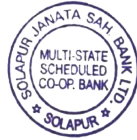
सेवा प्रभार – 2024-2025

Note

All Service Charges in this booklet are exclusive of GST.

GST will be charged extra as applicable.

Service Charges Applicable from 01-04-2024

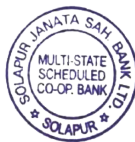


## Solapur Janata Sahakari Bank Ltd; Solapur

Head Office:- "Gaganbharari" Shivsmarak, Gold Finch Peth, Solapur

1. Revised service charges are applicable from 01<sup>st</sup> April 2024. These charges are exclusive of Goods and Service Tax (GST).
2. All previous circulars stand cancelled with this revision and henceforth only this circular should be referred.
3. Staff members are exempt from service charges. However, actual charges paid to other banks/organizations and locker rents should be invariably recovered from staff members.
4. All concessions already given to the existing customers should be reviewed carefully by the branches. The Branch Managers are not authorized to sanction any concession in service charges applicable to the customers. The Branch Managers are advised to submit their proposals for any concession to HO for approval.
5. Rate of interest on deposits, overdue deposits, pre-mature withdrawal of deposits and interest on loans and advances are subject to change from time to time. Branches are advised to keep watch on the circulars issued by HO in this respect.
6. At the end of this booklet few blank pages are provided to record any future updates in service charges.
7. **In the last column of the chart, whether the charges are to be recovered manually or will be taken care by the system is indicated as M and S.**

**M stands for manual working and S stands for system working.**



## A) Deposits

### 1. Term Deposit

Sr. No.	Particulars	Service Charges- Rs. GST extra	MODE
a.	Addition/Deletion of names in all deposit A/Cs(Except deceased cases)	100 per occasion as processing fee	M
b.	Issue of Duplicate Deposit Receipt	100 per receipt as service charges. (Max. 500 if more than 5 receipts at one time. StampDuty for Indemnity Bond to be borne by the Depositor)	M

### 2. Savings Bank Deposit

Sr. No.	Particulars	Min. Balance -Rs.	Charges- Rs.GST extra	Remark	MODE
1.	Savings Deposit with cheque book	1000	150 Per quarter	If minimum balance is not maintained. In quarter.	S
2.	Savings Deposit without cheque book	500	100 per quarter	If minimum balance is not maintained. In quarter.	S
3.	Students Savings Accounts	100	NIL		
5.	Janata Savings A/c (No frill Account-GLCode 50)	5	NIL		
6.	A/c closed before 6 months: A. with cheque book B. Without cheque book		200 100		M
7.	Duplicate passbook		100	Entries up to last 1 year. For entries more than 1 year additional Rs 50per year or part of the year to be charged.	M
8.	Account Statement (all accounts) a. Entries up to last one year of part. b. Entries upto earlier last one to 3years c. Old entries above 3 years		10 per page 10 per page  50 per page	Entries upto last 1 year for entries more than 1 year additional Rs 50 per year or part of the year to be charged	M
9.	Dormant Charges A/c not operated for 2 years or more		100	(Half yearly i.e .Sept & March)	S

**Solapur Janata Sahakari Bank Ltd; Solapur**  
Head Office:- "Gaganbharari" Shivsmarak, Gold Finch Peth, Solapur

**3. Current Deposit**

Sr. No.	Particulars	Min Bal. Amount-Rs.	Charges –Rs. GST extra	Remark	MODE
1.	Current a/c	2,000	200 Per quarter	If minimum balance is not Maintained.	S
2.	Closed before 6 months	--	500	Irrespective of balance Amount	S
3.	Regular Monthly Statement	--	NIL	--	
4.	Duplicate Statement	--	50 per page Minimum 50 Maximum Rs.1000	--	M

- In case customer is crediting the a/c by depositing cash and withdrawing by Transfer/Clearing /RTGS, branches should seek instructions from H.O. for applying service charges /cash handling charges in such particular cases

**4. Recurring Deposit**

Sr. No.	Particulars	Charges- Rs. GST extra	MODE
1.	Closed Before 6 months	25	S
2.	Delayed installment ( penalty rate – for per Rs. 10 of installmentper month )	paise 15	S

- Due date of installment will be the date of a month in which the account is opened, Penalty would be applicable after 5 grace days from the due date



**B) Remittances**

**1. DD/PO**

Sr. No.	Particulars	Charges –Rs. GST extra	MODE
1.	Our Bank's DD/Pay order	3 per Rs. 1000 or part (Min charges 10 Max. charges 5000)	S
2.	HDFC/ICICI Bank's DD	2 per Rs. 1000 or part (Min 10 Max 5000)	S
3 A.	Other Bank's DD/Pay Order	K) 50 for DD/Pay order up to Rs 25,000 + other bank's actual commission b) 100 for DD/Pay order above Rs 25,000 + other bank's actual commission.	S
B.	DD/Pay slip issued or NEFT/RTGS for Disbursement of Term loan	No charges	
C.	Inter branch transfer of amount	No charges	M

4	Inter branch cash transactions from current and cash credit account(*)	No charges for transaction up to Rs. 1, 00,000 per day.  Rs. 1 per thousand for transactions above Rs. 1, 00,000 per day to allowable transactions only.  ( No charges for loan recovery and fixed deposit transactions for any amount)	M  --
5	Cancellation of DD/PO of our bank/HDFC/ICICI	100 per instrument.	S
6	Cancellation of DD/PO of other bank	50 + other bank's actual charges	S
7	Issue of duplicate DD/PO of HDFC/ICICI & our bank	50 per instrument	M
8	Issue of duplicate DD/PO of other bank	50 plus other bank's actual commission.	M
9	Revalidation of DD of HDFC/ICICI and our bank	50 Per instrument	M
10	Revalidation of DD/PO of other bank	50 + other bank's actual charges	M



**Solapur Janata Sahakari Bank Ltd; Solapur**

Head Office:- "Gaganbharari" Shivsmarak, Gold Finch Peth, Solapur

**C). RTGS (Outward)**

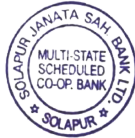
Sr. No.	Particulars –Rs.	Charges – Rs. GST extra	MODE
1.	2.00 lakh to 5.00 lakh	25	S
2.	Above 5.00 lakh	50	S

**D) RTGS/NEFT (Inward)**

1	RTGS (Inward)/NEFT (Inward)	NIL	--
---	-----------------------------	-----	----

**E) NEFT (Outward)**

Sr. no	Particulars	Charges Gst extra	Mode
1.	Up to 10,000	2	S
2.	10,001 to 1,00,000	5	S
3.	1,00,000 to 2,00,000	15	S
4.	Above 2,00,000	25	S



**F) – Tax Payment (Any type of Tax)**

1.	E – Tax Payment	200 per rchallan	M
----	-----------------	------------------	---

**G) Cheque Book Charges (All types of Accounts) from 2 ND cheque book onwards.**

Sr. No.	Particulars	Charges- Rs.GST extra	MODE
1.	Per leaf	4 per cheque leaf	S
2.	Stop payment charges	100 per instrument for saving & 200 per instrument for current.	S

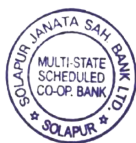
- First Cheque book to be given free of charge

**H). Cheque Return/ECS Return Charges: Inward Clearing Return Charges (Cheque/ECS)**

Sr. No.	Particulars	Charges- Rs.GST extra	MODE
1.	Current/Cash Credit/OD Accounts	cheque :- Up to Rs.1 lac Rs.250 per cheque above Rs. 1 Lac Rs.350/- per cheque ECS :- Rs 250 Per ECS	S
2.	Savings Accounts	cheque :- Up to Rs.1 lac Rs.150 per cheque above Rs. 1 Lac Rs.250/- per cheque ECS :- Rs 200 Per ECS	S
3.	Return of cheque for technical reason	NIL.	
4.	Counter return of cheque	100 per cheque	M

**I). Outward Clearing (Cheque is returned by other bank)**

1.	Current/Cash Credit/OD Accounts	150 Per Cheque/ECS	S
2.	Savings Accounts	100 Per cheque/ECS	S
3.	Return of cheque for technical reason	NIL.	



**J) OBC Collection charges (For Savings Accounts)**

Sr. No.	Particulars – Rs.	Charges- Rs.GST extra	MODE
1.	Up to 5,000	27	S
2.	5,001 to 10,000	55	S
3.	10,001 to 1 Lakh	110	S
4.	Above 1 Lakh	2 per thousand or part + Postage. (Max.2000)	S

**K) OBC Collection charges (For other accounts- Current, Cash Credit, Over Draft etc)**

Sr. No	Particulars – Rs.	Charges- Rs.GST extra	MODE
1.	Below 10,000	100	S
2.	Above 10,000	150 per thousand or part + postage. (Max 2000)	S

Note: Charges on OBC up to Rs 1 lac are fixed by RBI, hence if any other bank charges more than above, branches should Demand for refund of excess charges recovered by that bank.

**L) IBC collection charges (For cheques and DDs/Pos)**

Sr. No.	Particulars –Rs.	Charges- Rs.GST extra	MODE
1.	Below 10,000	55	S
2.	10,000 to 1 lakh	100	S
3.	Above 1 Lakh	150	S

**M) IBC collection Charges (Other than cheques and DDs/Pos)**

Sr. No.	Particulars –Rs.	Charges -Rs.GST extra	MODE
1.	Below 10,000	100 + Postage at actual + Other bank's actual DD charges(if applicable)	M
2.	Above 10,000	3 per thousand or part + actual postage +Other bank's actual DDcharges (if applicable )	M



**N) Other Services**

Sr. No.	Particulars –Rs.	Charges-Rs. GST extra	MODE
1.	Loan Application Form	100 per application form in general/As declared by each scheme	M
2.	No dues Certificate to other banks	100 per account	M
3.	No dues Certificate to borrower himself	NIL for first Certificate.50 per additional/duplicate certificate.	M
4.(a)	Signature Verification including ECS Mandate	50 per verification.	M
4 (b)	Change in operational instruction	50 per instance	M
4 (c)	Subsequent Nomination	50 per instance	M
4 (d)	Change In Address/Mobile no/email	50 per instance	M
5.	Photo Verification	50 per verification.	M
6.	Loss of token	500 per token	M
7.	Standing Instructions	50 per SI (Excluding SI for loan and RD a/c)	S
8.	Instruction for statement through E-mail	No charges	S
9.	SMS alert facility for saving Deposit	20 paise per transaction charged after end of quarter, rounded off to nearest rupee.	S
10	SMS alert facility for Current account/cash credit account	20 paise per transaction charged after end of quarter, rounded off to nearest rupee.	S

**O) ATM Card Charges and transaction charges**

Sr. No.	Particulars – Rs.	Charges- Rs.GST extra	MODE
1.	Issue of first card per customer	160 per card	--
2.	Issue of another card ( in case of single customerhaving more than one saving account)	200 per card	S
2.	Blockage of card	100 Per instance	S
3.	Annual charges	200 Per card	S
4.	Reissue of card	250 per card	S
5.	Duplicate PIN	100 Per instance	S
6.	Transaction charges- Financial and Non- Financial	Five transactions in SJSB ATM and three transactions in other ATM in Semi urban and urban area in a month arefree. Thereafter 20 per financial transaction And Rs 10 per non- financial transaction	S



**P) Credit Monitoring charges**

For All TL and CC - limit for above charges includes collectively Funded & non Funded– Only PA A/c  
(Excluding TLTD, CCTD & Staff Accounts)

Sr. No.	Outstanding Balance –Rs.	Charges Per Annum-Rs. GST Extra	MODE
1.	Upto 25000	NIL	S
2.	25000-100000	200	S
3.	1,00,001-5 lakh	500	S
4.	5,00,001-10 lakh	1000	S
5.	10,00,001 to 25 lakh	1500	S
6.	25,00,001 to 1 Cr	2500	S
7.	Above 1 Cr. To 5 Cr	3500	S
8.	Above 5 Cr-	5000	S

- Above charges will also be debited additionally by the System at the time of closer of account.

**Q) Loan Processing Fee**

1. For all types of Business Term Loan and C C – Applicable to Limit up to Rs.50 Lakh  
(Other than Loans given in point No.2 below) (*Funded & Non Funded*)

Loan Applied for Rs.	Processing Fees % For New TL & CC and Enhancement of CC Proposal	Processing Fees - % Only for Renewal of CC	MODE
Upto 25,00,000	0.5%	0.2%	M
Above 25,00,000	1%	0.2%	M
<b>Maximum Celling for Processing fee 5,00,000</b>			

- *No Processing Fee for Priority Sector Advances up to Rs. 25000/-*
- *Processing fees for non -funded facilities at 1/3 of the funded facilities*

2. For all type of Loan other than Term loan and CC

Sr.no	Type of Loan	Processing Fee	MODE
1	Unsecured loan upto 5 lakh	2% (Min 500)	M
2	Secured Business Loan	1%	M
3	Vehicle Loans 2/3 Wheeler	500	M
4	Vehicle 4 Wheeler	0.20% ( Min 1000)	M
5	Vehicle Loan Commercial	1%	M
6	Housing Loans	0.10% ( Min 1000)	M
7	Education Loans	0.50%	M
8	Harit Urja Karj Yojna	0.50%	M

**Note:**

- If Sanctioned loan is not availed by the customer, then entire processing fees will be retained by the Bank. No processing fees will be refunded in such cases.
- If loan is rejected / curtailed by the Bank, then 25% of processing fees will be retained by the Bank and remaining amount will be refunded to the applicant.
- No processing fees will be charged for TLTD, CCTD and Staff Loans

**R) All Other Services****1. Solvency certificate / Line of Credit certificate charges**

Particulars	Charges – Rs. GST Extra	MODE
Charges for Solvency Certificate / Line of Credit Certificate	Rs. 500 per lakh Maximum Rs 25000/-	M

**2. Pledge Account Visit Charges**

Particulars	Charges – Rs. GST Extra	MODE
Pledge Account visit charges	2,000 per visit.	M

**3)Bank Guarantee**

Sr. No	Particulars	Charges - % GST Extra	MODE
1.	BG against 100% deposit	0.50	M
2.	BG against less than 100% deposit	2.00	M



#### 4. Other Misc Charges

Sr.no	Particulars	Charges	MODE
1	Cash handling Charges	Rs 40 per 1000 notes after 1000 notes of any denomination	M
2	CERSAI	Rs 400/- where applicable	M
3	Power of Attorney/Mandate	For Individual 500/- & For Corporate 1000/-	M
4	CIBIL Charges	Individual 100/- Corporate 1500/-	M

#### 5. Fore Closure/Pre Payment Charges

Type of facility	Pre closure Charges	Charges on Material Date	MODE
CC	2%	Sanctioned limit	M
Term Loan	2%	Outstanding Balance	M

**Note:** No Prepayment/Foreclosure Charges on all term loan granted to individual customers.

#### 6. Amendment in Sanction Conditions

Amendment in Sanction Conditions (for e.g. 1. Change in Rate of Interest 2. Property Release 3. Changes in Processing fee 4. Any Such other purpose)	Loans Up to 50 lacs	Loans Above 50 lacs
	Charges	2000



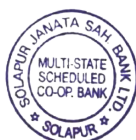
**S) SDV Locker Rent & Related Security Deposit**

Sr. No.	Locker Size in Inches	Annual Rent – Rs. GST Extra	Security Deposit – Rs.	MODE
1.	4 X 6 = 24	1000	10,000	S
2.	7 X 5 = 35	1000	10,000	S
3.	5 X 7 = 35	1000	10,000	S
4.	7 X 6 = 42	1000	10,000	S
5.	12 X 4 = 48	1000	10,000	S
6.	4 X 13 = 52	1500	10,000	S
7.	5 X 14 = 70	2000	10,000	S
8.	14 X 5 = 70	2000	10,000	S
9.	7.5 X 10.5 = 78.75	2000	10,000	S
10.	6 X 18 = 108	2000	15,000	S
11.	12 X 10 = 120	2000	15,000	S
12.	11 X 13 = 143	2500	15,000	S
13.	11 X 14 = 154	3000	15,000	S
14.	7.5 X 21.5 = 161.25	3000	15,000	S
15.	07 X 21 = 147	3000	15,000	S
16.	14 X 12 = 168	3500	15,000	S
17.	10 X 18 = 180	4000	15,000	S
18.	14 X 18 = 252	4000	25,000	S
19.	15 X 18 = 270	4000	25,000	S
20.	16 X 21.5 = 344	6000	25,000	S
21.	21 X 18 = 378	6000	25,000	S
22.	24 X 20 = 480	8000	25,000	S

**Special Instructions**

1. Period for annual rent will be for financial year. (1<sup>st</sup> of April to 31<sup>st</sup> March)
2. Late fees @ 2% per month on locker rent will be charged, if locker rent is not paid before 30<sup>th</sup> June of every year.
3. In case any different size locker is available in the branch, the nearest size should be considered for calculation of locker rent and security deposit and such odd size should be reported to Head Office.
4. Service Charges for locker operation: Free 3 times per month maximum up to 24 times a year Thereafter Rs 100 + GST for each

(Anjali Kulkarni)  
Deputy General Manager



(Mukund Kulkarni)  
Chief Executive Officer

PAGE LEFT INTENTIONALLY  
BLANK FOR FURTHER UPDATION