



GP **PARSIK** SAHAKARI BANK LTD

(Multi-State Scheduled Bank)

SERVICE CHARGES

With effect from

1st January, 2023

GP PARSIK SAHAKARI BANK LTD

SERVICE CHARGES w.e.f. 01/01/2023

Sr. No.	Particulars	Service Charges																		
1	SAVINGS & CURRENT DEPOSITS																			
a)	MINIMUM BALANCE CHARGES (Failure to maintain minimum average balance per Month)																			
	i) Savings Account Savings A/c Minimum Monthly Average Balance Rs.1000/- per day With Cheque book and Rs.500/- per day Without Cheque book. <table><tr><td>Extent of Shortfall (Slabs)</td><td colspan="2">Charges</td></tr><tr><td></td><td>With Cheque Book</td><td>Without Cheque Book</td></tr><tr><td>Up to 25%</td><td>Rs.10/- + App. Tax</td><td>Rs.5/- + App. Tax</td></tr><tr><td>Above 25% & Up to 50%</td><td>Rs.20/- + App. Tax</td><td>Rs.10/- + App. Tax</td></tr><tr><td>Above 50% & Up to 75%</td><td>Rs.30/- + App. Tax</td><td>Rs.15/- + App. Tax</td></tr><tr><td>Above 75%</td><td>Rs.40/- + App. Tax</td><td>Rs.20/- + App. Tax</td></tr></table>	Extent of Shortfall (Slabs)	Charges			With Cheque Book	Without Cheque Book	Up to 25%	Rs.10/- + App. Tax	Rs.5/- + App. Tax	Above 25% & Up to 50%	Rs.20/- + App. Tax	Rs.10/- + App. Tax	Above 50% & Up to 75%	Rs.30/- + App. Tax	Rs.15/- + App. Tax	Above 75%	Rs.40/- + App. Tax	Rs.20/- + App. Tax	
		Extent of Shortfall (Slabs)	Charges																	
			With Cheque Book	Without Cheque Book																
		Up to 25%	Rs.10/- + App. Tax	Rs.5/- + App. Tax																
		Above 25% & Up to 50%	Rs.20/- + App. Tax	Rs.10/- + App. Tax																
		Above 50% & Up to 75%	Rs.30/- + App. Tax	Rs.15/- + App. Tax																
		Above 75%	Rs.40/- + App. Tax	Rs.20/- + App. Tax																
	ii) Current Account Current A/c Minimum balance Rs.2500/-																			
	Rs.150/- + App. Tax (Per Month – Till default Continue)																			
b)	STATEMENT CHARGES																			
	i) Daily / Weekly / Monthly e-Statement (Savings, Current, CC, OD A/c.) through registered email as per mandate.)	Nil																		
	ii) First Monthly Statement (Print / on mail) / Passbook Printing	Nil																		
c)	Passbook Charges																			
	Current A/c, CC/OD A/c	Rs.10/- + App. Tax																		
d)	DUPLICATE PASSBOOK / STATEMENT CHARGES																			
	i) Duplicate Passbook (with present balance)	Per Passbook Rs.60/- + App. Tax																		
	ii) Duplicate Passbook (with previous entries)	Minimum Rs.150/- or Per page Rs.10/- whichever is higher + App. Tax																		
	iii) Duplicate A/c Statement - Per page																			
	a) Savings A/c	Rs.50/- + App. Tax																		
	b) Current A/c	Rs.75/- + App. Tax																		
	iv) Specific request for System generated PDF Statement through registered E-mail	Rs.50/- + App. Tax																		
	v) Duplicate A/c Statement with Stamp (Scanned and sent on registered E-mail)	Rs.75/- + App. Tax per page																		
e)	Transaction Charges																			
	i) Savings A/c	Free upto 50 debit transaction per month, thereafter Rs.2/- + App. Tax per debit transaction.																		
	ii) Current A/c	Nil																		
f)	Ledger Folio Charges																			
	i) Current A/c	- 1 folio = 1 to 50 entries. - Per month 1 folio free. - Above 1 folio, Charges of Rs.10/- + App. Tax per folio per month. - 240 times monthly average balance																		
g)	ACCOUNT CLOSING CHARGES																			
	i) Savings A/c (No charges for Small Basic Savings A/c, Basic Savings A/c, Student Savings A/c, Salary Savings A/c and Death Case)																			
	a) A/c closed within one year	Rs.300/- + App. Tax for																		
	b) Unused Cheque book charges for Savings A/c.	Rs.4/- + App. Tax (per Cheque)																		

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Sr. No.	Particulars	Service Charges
	ii) Current A/c	
	a) A/c closed within 6 months	Rs.750/- + App. Tax
	a) A/c closed within one year	Rs.500/- + App. Tax
	b) Unused Cheque book charges for Current, CC & OD A/c.	Rs.10/- +App. Tax (per Unused Cheque)
h)	RETURN OUTWARD (CTS/ECS/NACH/ACH/OBC)	
	i) Upto Rs.1.00 Lakh	Rs.100/- + App. Tax (per instrument)
	ii) Above Rs.1.00 Lakh	Rs.250/- + App. Tax (per instrument)
	iii) OBC Inward by Post	Rs.60/- + Postage + App. Tax.
i)	RETURN INWARD (CTS/ECS/NACH/ACH/IBC)	
	i) Upto Rs.1.00 Lakh	Rs.250/- + App. Tax. (Per instrument)
	ii) Above Rs.1.00 Lakh to Rs.100.00 Lakhs	0.40% of the amount (Maximum Rs.5000/-) + App. Tax.
	III) Above Rs.100.00 Lakhs	Rs.10,000/- + App. Tax.
j)	Mandate Verification	
	i) ECS, Sign & A/c Verification	Rs.200/- + App. Tax.
	ii) All other mandates	Rs.200/- + App. Tax.
k)	IBC/OBC CHARGES	
	i) Upto Rs. 10000/-	Rs.50 per instrument + App. Tax.
	ii) Above Rs.10000/- upto Rs.100000/-	Rs.100/- per instrument + App. Tax.
	iii) Above Rs.100000/-	Rs.150/- per instrument + App. Tax.
	iv) Charges for return unpaid outstation Cheques	Rs.60/- per instrument + App. Tax.
	v) IBC by Post	Rs.60/- + Postage App. Tax.
l)	ISSUE OF CHEQUE BOOKS	
	i) For Savings A/c.	First 30 leaves free afterwards Rs.3/- + App. Tax (Per Cheque) During Financial Year.
	ii) For Current A/c.	Rs.3/- +App. Tax (Per Cheque).
2	TERM DEPOSIT	
a)	Issue of Duplicate Receipt	Rs.100/- +App. Tax
b)	Recurring Deposit (Penalty for delayed installments)	Rs.1.50/- for every Rs.100/- per month (For delayed period / months)
3	NEFT OUTWARD CHARGES	
	upto Rs.10000/-	Rs.2.5/- + S.T.
	Above Rs.10000/- upto Rs.100000/-	Rs.5/- + App. Tax
	Above Rs.100000/- to Rs.200000/-	Rs.15/- + App. Tax
	Above Rs.200000	Rs.25/- + App. Tax
	Note: a) Online NEFT	Free
	b) NEFT Inward Charges	Free
4	RTGS OUTWARD CHARGES	
a)	Rs.200000/- to Rs.500000/-	Rs.24/- +App. Tax
b)	Above Rs.500000/-	Rs.49/- +App. Tax
5	IMPS OUTWARD CHARGES	
a)	Upto Rs.10000	Rs.2.50 +App. Tax
b)	Above Rs.10000 to Rs.100000	Rs.5.00 +App. Tax
c)	Above Rs.100000 to Rs.200000	Rs.15.00 +App. Tax
6	E-Payment CHARGES	
a)	Upto Rs.1 lac	Rs.50/- +App. Tax
b)	Above Rs.1 lac to Rs.5 lac	Rs.100/- + App. Tax
c)	Above Rs.5 lac to Rs.10 lac	Rs.150/- + App. Tax
d)	Above Rs.10 lac	Rs.250/- + App. Tax
7	PAY ORDERS / DEMAND DRAFT ETC.	
a)	Issue Of Pay Order	
	i) Upto Rs.10000/-	Rs.15/- +App. Tax
	ii) Above Rs.10000/-	Rs.1/- Per thousand (max Rs.1500/-)+ App. Tax
b)	Duplicate Pay Order	
	i) Issue Duplicate Pay Order	Rs.50/- per pay order + App. Tax
	ii) Revalidation of Pay Order	Rs.50/- per pay order + App. Tax
	iii) Cancellation of Pay Order	Rs.50/- per pay order + App. Tax

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Sr. No.	Particulars				Service Charges		
8	SAFE DEPOSIT LOCKERS						
a)	Locker Rent				Applicable to Other Branches (Urban & Metropolitan Branches)	Applicable to Belgavi, Sangli, Chakan, Talegaon, Bhawani Peth, Kolhapur, Korochi and Ichalkaranji Main Branch (Rural & Semi Urban Branches)	
	Locker Type	Height	Width	Depth	Rent	Locker Type	Rent
	A	125	175	492	1000	A	1000
	B	159	210	492	1600	A	1000
	C	125	352	492	2100	A	1000
	D	189	263	492	2500	A	1000
	E	159	424	492	3300	B	1600
	F	278	352	492	6100	E	3300
	G	189	530	492	6100	E	3300
	H	321	424	492	6500	H	6500
	H1	321	210	492	3300	H1	3300
	L2	385	530	492	8100	L2	8100
	L	404	530	492	11000	L	11000
b)	Service Charges of Locker (at the time of opening only)				Rs.500/- One Time + App. Tax		
c)	Delay in payment of Rent: - The annual locker rent to be recovered in advance in the month of April for that financial year. Delay payment of locker rent will attract additional charges as under: -						
	Period of Delay Payment				Additional Charges		
	i) From 1 st May to Upto 30 th June				10% of locker rent + App. Tax		
	ii) 1 st July to 30 th September				15% of locker rent + App. Tax		
	iii) 1 st October to 31 st December				20% of locker rent + App. Tax		
	iv) On or after 1 st January				25% of locker rent + App. Tax		
d)	If Locker Rent not paid within one year, the Bank would have right to break open the Locker at the cost of hirer.						
	Break Open: Loss of Key / Non-Payment of Rent				Rs1000/- + Actual Break Open Charges + App. Tax		
e)	Surrender Of Locker				Rs.500/-		
f)	Locker Security Deposit				I) For new Lockers – Equivalent to 3 years rent + Rs.5000/- ii) For Existing Lockers – Rs.5000/- (To be kept in GL Head 462 for one year and FD receipt to be kept along with locker documents duly discharged and lien)		
9	GENERAL CHARGES						
a)	SHARE CERTIFICATE						
	i) Issue of Duplicate Share Certificate.				Rs.100/- + App. Tax per certificate (Indemnity on Rs.500/- Stamp Paper + Notary)		
	ii) Transfer of Share Certificate.				Rs.50/- + App. Tax. per certificate		
b)	INTEREST CERTIFICATE						
	i) Interest Certificate for Term Deposit / Savings A/c or CA Balance Certificate.				Nil		
	ii) Duplicate Certificate as above.				Rs.50/- + App. Tax.		
c)	STOP PAYMENT INSTRUCTIONS				Rs.100/- + App. Tax (per Cheque Per Instruction)		
d)	SMS CHARGES						
	i) SMS Charges for Savings A/c (Individual, Small Saving, Student Saving, Saving Society)				15 Paise per transaction SMS (Promotional SMS free)		
	ii) SMS Charges for Current A/c, CC A/c and OD Against Deposit A/c.				15 Paise per transaction SMS (Promotional SMS free)		

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Sr. No.	Particulars	Service Charges
e)	ATM CARD CHARGES	
	i) Rupay EMV Chip, INSTA EMV Chip Card Charges	Rs.100/- + App. Tax
	ii) Rupay Platinum & International Debit Card Charges	Rs.150/- + App. Tax
	iii) Rupay Platinum & International Duplicate Card Charges	Rs.150/- + App. Tax
	iv) Rupay Platinum & International Debit Card Annual Fee Charges	Rs.125/- + App. Tax
	v) Rupay Classic Debit Card Annual Fee Charges	Rs.100/- + App. Tax
	vi) ATM Duplicate Pin Mailer Charges	Rs.50/- + App. Tax
	vii) Replacement of Debit Card within four years from the date of issue of Debit Card.	Rs.150/- + App. Tax
	viii) Replacement of Lost Debit Card	Rs.200/- + App. Tax
	ix) ATM Cash withdrawal (Outside India)	0.10% of transaction value
	x) ATM Balance Enquiry (Outside India)	Nil
	xi) ATM transaction declined Charges: Only for insufficient fund (when used at other Bank's ATMs)	Nil
	xii) Transaction on Other Banks ATM for Savings A/cs	Rs.21/- + App. Tax for Financial Transactions Rs.8.50/- + App. Tax for Non-Financial Transactions. First 3 Transactions are free per Calendar Month on Metro ATMs. First 5 Transactions are free per calendar month on Non-Metro ATMs.
	xiii) Transaction on Other Banks ATM for Current A/cs	Rs.21/- + App. Tax for Financial Transactions Rs.8.50/- + App. Tax for Non-Financial Transactions.
	xiv) POS transaction outside India	0.10% of transaction value
f)	Old Record Enquiry	
	i) Above 3 months & upto 12 months	Rs.200/- + App. Tax
	ii) Above 12 months	Minimum Rs.300/- + App. Tax (Rs.100/- + App. Tax per year for further period)
g)	Allowing A/c Operations through Power of Attorney.	Rs.500/- per request + App. Tax
h)	Change in Operational Instruction	
	i) Change in Operational Instruction, Name Addition/ Deletion	Rs.100/- + App. Tax
	ii) Verification of Signature / Photo Attestation	Rs.100/- + App. Tax
	iii) No Dues Certificate (Not for existing borrowers)	Rs.100/- + App. Tax
i)	Cash Deposit Charges	
	Notes:- 1) #CHCWL= Cash Handling Charges Waiver Limit. 2) *AMB=Average Monthly Balance. 3) \$AMU=Average Monthly Utilisation. 4) All sanctions given for waiver of cash deposit charges on the basis of Average Monthly Balance and Cash Credit limits stands cancelled	
	a) Cash Handling Charges Per Month	
	1) Savings Account #CHCWL = Rs. 10 Lacs + *AMB x 8	
	i) Upto CHCWL	NIL
	ii) Above CHCWL	0.20% + App. Tax
	2) Current Account #CHCWL = Rs. 30 Lacs + *AMB x 8	
	i) Upto CHCWL	NIL
	ii) Above CHCWL	0.20% + App. Tax
	3) CC \ OD Accounts #CHCWL = Rs. 30 Lacs + \$AMU x 8	
	i) Upto CHCWL	NIL
	ii) Above CHCWL	0.20% + App. Tax

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Sr. No.	Particulars	Service Charges
	b) Denomination Charges	
	For all denomination below Rs.100/- (Charges are applicable to all accounts and irrespective of amount of cash deposited)	Rs.10 per packet of 100 Notes / Coins
j)	Notice Charges	
	i) Overdue Notice Charges	Rs.200 + App. Tax
	ii) Other Notice / Letter issue Charges	Rs.50 + App. Tax
k)	Standing Instruction Charges (For Loan A/c)	Per Failed SI, Rs.50/- per Month

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