

आस्था महिला नागरिक सहकारी बैंक मर्यादित, भोपाल
Astha Mahila Nagrik Sahakari Bank Maryadit, Bhopal

क्रमांक / आमनासबैं / 2025-26 / 36

दिनांक 24.04.2025
16/6

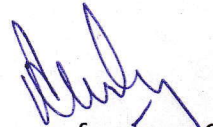
कार्यालयीन आदेश

बैंक के सर्विस चार्जेस में संशोधन बाबत

बैंक को प्रतिवर्ष ब्याज की आय के अतिरिक्त विभिन्न मदों में सर्विस चार्जेस के रूप में आय होती है। इसमें शाखा स्तर पर :- प्रोसेसिंग फीस, लॉकर रेन्ट, खातों पर मिनिमम बैलेंस, चेकबुक, एडमिशन फीस, चेक रिटर्न चार्जेस आदि प्रमुख मद है तथा ऋण एवं अग्रिम विभाग स्तर पर :- Inspection Charges, Processing Fees, Prepayment/Preclosure Charges, Penal Interest आदि मद प्रमुख है। इन मदों में सर्विस चार्जेस प्राप्त करने के लिये पूर्व में दिनांक 22.05.2023 को संशोधित किया गया था।

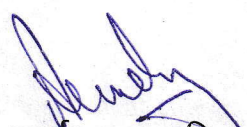
वर्तमान में विभिन्न मदों में प्राप्त किए जा रहे सर्विस चार्जेस पर संचालक मण्डल की बैठक दिनांक 31.03.2025 में विचार किया जाकर संशोधन किये गये हैं। संशोधित सर्विस चार्जेस की प्रति परिशिष्ट -1 एवं 2 पर कार्यालयीन उपयोग हेतु संलग्न प्रेषित है।

निर्णयानुसार संशोधित दरें दिनांक 01.05.2025 से प्रभावशील की गयी हैं। संशोधित दरों के अनुसार सर्विस चार्ज प्राप्त किया जावे।


मुख्य कार्यपालन अधिकारी

प्रतिलिपि :-

1. वरिष्ठ प्रबंधक-ऋण एवं अग्रिम।
2. शाखा प्रबंधक।
3. आई.टी.एक्सपर्ट - कृपया फिनेकस कंपनी के स्तर से आवश्यक संशोधन करवाये।
4. उपप्रबंधक - मुख्यालय
5. उप प्रबंधक प्रशासन एवं निज सहायक, मान. अध्यक्ष महोदया।
6. ऋण एवं अग्रिम विभाग- श्रीमती मोना तिवारी एवं श्रीमती वर्षा गायकवाड


मुख्य कार्यपालन अधिकारी

ASTHA MAHILA NAGRIK SAHAKARI BANK MYDT., BHOPAL

Annex-1

SERVICE CHARGES BRANCH

(BoD 31.03.2025)

Sr. No.	Particulars	Minimum Balance	
		Rates up to 30.04.2025	Revised Rate (From 01.05.2025)
1	Saving Bank		
	Without Cheque book	Rs. 500/-	Rs. 500/- (यथावत्)
	With Cheque book	Rs. 1250/-	Rs. 1000/-
2	Current Account	Rs. 5000/-	Rs. 3000/-

No.	Banking Service	Rates up to 30.04.2025	Revised Rate (From 01.05.2025)
1	Cheque book issue charges	Rs. 5 per cheque	Rs. 5 per cheque (यथावत्)
	Saving Bank		
	Current Account	Rs. 6 per cheque	Rs. 6 per cheque (यथावत्)
	Cash Credit/Overdraft	Rs. 6 per cheque	Rs. 6 per cheque (यथावत्)
2	Non Maintenance of Minimum Balance		
	Saving Bank		
	Without Cheque Book	Rs. 125/-	Rs. 150/-
	With Cheque Book	Rs. 250/-	Rs. 300/-
	Current Account		
	Current Account Individual	Rs. 350/-	Rs. 350/- (यथावत्)
	Current Account Firms/Society	Rs. 650/-	Rs. 650/- (यथावत्)
	Issue of Duplicate Passbook	Rs. 115/-	Rs. 125/-
	Issue of Duplicate Statement	Rs. 55/-	Rs. 60/-
	Issue of Duplicate Deposits Receipt	Rs. 75/- per deposit receipt	Rs. 100/-
3	Closing of account within one year		
	Saving Bank A/c within one year	Rs. 125/-	Rs. 200/-
	Current A/c. Within one year	Rs. 600/-	Rs. 700/-
	At the time of closing A/c if remaining unused missing cheque charges per leaf	-	Rs. 25/- per leaf charge
4	Stop payment of Cheque		
	Local - Saving Bank	Rs. 150/-	Rs. 200/-
	Local - CA/CC OD	Rs. 150/-	Rs. 200/-
	Outstation	Rs. 200/-	N/A

No.	Banking Service	Rates up to 30.04.2025	Revised Rate (From 01.05.2025)
5	Outstation Cheques Collection Charges k		
	Up to Rs. 1,000	Rs. 90/- + GST	N/A
	Above Rs. 1,001 to 5,000	Rs. 145/- + GST	N/A
	Above Rs. 5,001 to 20,000	Rs. 175/- + GST	N/A
	Above Rs. 20,001 to 1 lakh	Rs. 240/-+GST	N/A
	Above Rs. 1 lakh	Rs. 450/-+GST	N/A
6	Cheque Return-Inward and Outward		
	Inward Clearing Return	Rs. 120/-	Rs.150/-
	Outward Clearing	Rs. 270/-	Rs.300/-
	ECS Clearing Return	Rs. 120/- per cheque	Rs.150/-
7	Issue of Bankers Cheque/Demand Draft / PO		
	Up to Rs. 5,000	Rs. 35/-	Rs. 35/-
	Above Rs. 5,001 to 10,000	Rs. 40/-	Rs. 40/-
	Above Rs. 10,001 to 50,000	@5/-per 1000/-	@5/-per 1000/-
	Above Rs. 50,000	@5/-per 1000/-	@5/-per 1000/-
8	Revalidation/Cancellation Charges		
	Demand Draft Revalidation	Rs. 170/-	Rs.200/-
	Banker Cheque Revalidation	Rs. 170/	Rs.200/
	Demand Draft Cancellation	Rs. 170/	Rs.200/
	Banker Cheque Cancellation	Rs. 170/	Rs.200/
	Duplicate Demand Draft Banker Cheque issue charges	Rs. 170/	Rs.200/
9	Service Charges/Ledger Folio Charges		
	Current and Cash Credit Limit A/c	Rs. 450/- half yearly + GST	Rs. 450/- half yearly + GST
	No Dues Certificate	Rs. 100/-	Rs.150/-
10	Locker Rent		
	Small	Rs. 1200/-	Rs.1200/-
	Penal Charges in case of default in annual locker rent	Rs.30/- p.m. for delay	Rs.50/-
	Loss of Locker key	Actual breaking charges	Actual breaking charges

No.	Banking Service	Rates up to 30.04.2025	Revised Rate (From 01.05.2025)
11	Daily Deposit- Pre-mature Withdrawal	1% amt. deducted from monthly product of agents commission in case of pre maturity withdrawal. No interest paid to customer on his daily deposit A/c in case of pre maturity withdrawal.	0.50% (half) amt. deducted from monthly product of agents commission in case of pre maturity withdrawal. 0.50%(half) interest paid to customer on his daily deposit A/c in case of pre maturity withdrawal.
12	SMS Quarterly Charges		Rs.15/- + GST
13	ATM Yearly Charges		Rs.250/- +GST
14	RTGS/NEFT Charges Rs.1/- to Rs.10,000/- Rs.10,001 to Rs.1,00,000/- Rs.1,00,001/- to Rs.2,00,000/- Rs.2,00,001 to Rs.5,00,000/- Rs.5,00,001 & Above		Rs.5/- Rs.10/- Rs.20/- Rs.30/- Rs.50/-
15	Late Deposits of installment- RD/MYP/SSRD Account	Penal charges of 1.5% on monthly installment.	Penal charges of 1.5% on monthly installment.
	Pre-Mature Closer of RD within one year	Rs. 125 per RD account additional	Rs.150/- per RD account additional
13	Photo Verification	Rs. 75/-	Rs.100/-
14	Signature Verification	Rs. 75/-	Rs.100/-
15	Copy of Cheque Record	Rs. 75/-	N/A
16	Interest Certificate		
	First Time	Free	Free
	Afterwards	Rs. 75 per month	Rs.100/-
	Balance Certificate	Rs. 100 per month	Rs.125/-
17	Inoperative Account /Dormant A/c		
	Saving Bank	Rs. 75 per month	N/A
18	Current Account	Rs. 150 per month	N/A
	Setting up standing Instructions (SI) if default	Rs. 150/-	Rs. 150/-
19	Loss of Token	Actual cost	Actual cost
	GST to be recovered @ as applicable.		
20	बैंक के संचालक मण्डल की बैठक दिनांक 28.03.2024 के संकल्प क्रं.22 के परिपालन में बैंक के आदेश क्रं.279 दिनांक 31.03.2024 के अनुसार सहकारी समिति/सहकारी संस्थाओं एवं बैंक स्टॉफ के बचत खातों में मिनिमम बैलेंस चार्जेस एवं सर्विस चार्जेस/एस.एम.एस. चार्जेस की छूट दी जाती है।		

Annex- 2

Service Charges Loans and Advances

No.	Particulars	Rate up to 30.04.2025	Revised Rate (From 01.05.2025)
1.	Inspection Charges		
	Inspection Charges Per Unit Below Rs. 25,000/-	Rs. 300/-	Rs. 300/- (यथावत)
	Inspection Charges Loan Rs. 25,000/- to 50,000/-	Rs. 500/-	Rs. 500/- (यथावत)
	Above Rs. 50,000/- to 2,00,000/-	Rs. 700/-	Rs. 700/- (यथावत)
	Inspection Charges of immovable property	Rs. 500/- per visit	Rs. 500/- per visit (यथावत)
	Reminder for Overdues installment	Rs. 150/-	Rs. 150/- (यथावत)
	Overdue loan installment for 30 days and above	2% penal interest over and above the prevailing rate of interest.	2% penal interest over and above the prevailing rate of interest. (यथावत)
	Non submission of insurance policy in case of Vehicle Loan	Rs. 150/-	Rs. 150/- (यथावत)
	Non submission of Stock statement in respect of CC Limit	Rs. 200/- P.M.	Rs. 200/- P.M. (यथावत)
	Non submission of application for renewal of CC Limit/OD Limit together with balance sheet	Rs. 250 per month for delay after due date of renewal.	Rs. 250 per month for delay after due date of renewal. (यथावत)
2	Processing Fees		
	Housing Loan	1.00 % on loan amount Minimum-Rs. 2,000/-	1.00 % on loan amount Minimum-Rs. 2,000/- (यथावत)
	Mortgage Loan	1.00% on loan amount Minimum-Rs. 2000/-	1.00% on loan amount Minimum-Rs. 2000/- (यथावत)

No.	Particulars	Rate up to 30.04.2025	Revised Rate (From 01.05.2025)
	Car Loan	1.00% on loan amount Minimum-Rs.2000/-	1.00% on loan amount Minimum-Rs.2000/- (यथावत्)
	Two Wheeler Loan	0.75% on loan amount Minimum-Rs.1000/- 0.55 Min 1000/-	1.00% on loan amount Minimum -Rs.1000/-
	Personal Loan & for all other purposes Housing Loan where mortgage is not done. Where TNCP not available through patta/ registry etc. Simple deposit declaration taken.	1.00% minimum 1000/- 1.25% minimum 1250/- 1.50% minimum 1250/-	1.50% minimum 1500/- 1.50% minimum 1500/- 1.50% minimum 1500/-
Note : For Other Purpose (Including Small Business Loan/Self Help Group/ Weaker Section).			
	Loan upto Rs. 15,000	100/-	100/- (यथावत्)
	Rs. 15,000/- to Rs. 25,000/-	150/-	150/- (यथावत्)
	Rs. 25,000/- to Rs. 50,000/-	500/-	500/- (यथावत्)
	Rs. 50,000/- to Rs. 1,00,000/-	1.25% on loan amount Minimum-Rs.1250/-	1.50% on loan amount Minimum Rs.1500/-
	Above Rs. 1,00,000/-	1.25% on loan amount Minimum Rs. 1250/-	1.50% on loan amount Minimum Rs.1500/-
No processing charge to be recovered on loan against our own deposit , NSCs, KVP etc.			
3.	Revalidation of Sanction renewal of limit	50% of the applicable processing charges.	50% of the applicable processing charges. (यथावत्)
4.	Prepayment Charges/Pre Closure Charges		
	Housing Loan	3.00% pre payment charges in case of takeover by other bank within one year	3.00% pre payment charges in case of takeover by other bank within one year (यथावत्)
	Other than Housing purpose (Other purposes)	2.00 % pre payment charges in case of takeover by other bank after one year.	2.00 % pre payment charges in case of takeover by other bank after one year. (यथावत्)

No.	Particulars	Rate up to 30.04.2025	Revised Rate (From 01.05.2025)
5. Penal Interest			
	Cash Credit/ Overdraft Limit	Irregular account – 2% of the entire loan outstanding.	Irregular account – 2% of the entire loan outstanding.
	For other Loan Purposes	Installment became overdue 2% of the entire loan outstanding.	Installment became overdue 2% of the overdue loan outstanding.
GST to be recovered @ as applicable. ** No loan related and adhoc service charges/inspection charges should be levied on priority sector Loans upto Rs. 25,000/-			
6 Recovery Charges			
	Recovery Charges to be recovered in All Loan Cases were installment becomes overdue & bank have to put recovery efforts by visiting Loanee premises. Loans amount as under :	-	
	i) Loan up to Rs.1.00 lakh	-	i) Rs. 100/- Per Month (Maxi.)
	ii) Loan above Rs.1.00 lakh & Rs.2.00 lakh	-	ii) Rs. 200/- Per Month (Maxi.)
	iii) Loan above Rs.2.00 lakh	-	iii) Rs. 300/- Per Month (Maxi.)
7 EMI Default – Charges			
	EMI Default by Loanee member Which will be taken by System only as and when it will be applied as under		
	i)EMI up to Rs.1.00 lakh	-	i) Rs.100/- Per Month (Maxi.)
	ii)EMI above Rs.1.00 lakh & Rs.2.00 lakh	-	ii)Rs. 200/- Per Month (Maxi.)
	iii)EMI above Rs.2.00 lakh	-	iii) Rs.300/- Per Month (Maxi.)