



# Gautam Sahakari Bank Ltd

Reg No – A.N.R/B.N.K/134 Date-22/04/1976  
RBI Lic No – A.C.D/MH 95 P Date-14/03/1977  
Head Office A/P- Kolpewadi, Tal-Kopargaon, Dist-A.Nagar  
Phone No - 02423 - 261266, Mail Id - ho@gautambank.com

Outward No – 49/ 648 /2024-25

Date- 31.12.2024

SR NO	PARTICULARS	NEW CHARGES (GST Including) W.E.F 01.01.2025
1	<b>SAVINGS DEPOSITS</b>	
a)	<b>ACCOUNT OPENING</b>	
	MINIMUM BALANCE	
	With Cheque Book	Rs.1000/-
	Without Cheque Book	Rs.500/-
b)	<b>PENALTY</b>	
i)	Minimum Balance	Nil
c)	<b>CLOSURE OF ACCOUNTS</b>	
i)	If closed within 6mths from date of opening the A/c	Nil
ii)	If closed within 1year from date of opening the A/c	Nil
iii)	If closed within 3years from The dt. Of opening the A/c	Nil
iv)	If closed after 3 years	Nil
d)	<b>RETURNS OUTWARDS</b>	Rs.200+GST
e)	<b>RETURNS INWARDS</b>	Rs.236/- + 2days int @ 18% on the amount of cheque
f)	CTS Outward Clearing Charges	Nil
g)	<b>ISSUES OF CHEQUE BOOKS(SB,CA,CC,ODCC)</b>	
	Cheque Book (per leaf)	Rs.2.50/-
	Loose Cheques for Savings & Current Account (Loose cheque issue only for cash withdrawal and transfer)	Rs.10/- per instance
h)	<b>ISSUE OF DUPLICATE PASS BOOK</b>	
i)	With present balance	Rs.50/-
ii)	With previous entries	Rs.100/-



1)	<b>WITHDRAWALS WITHOUT PASS BOOK</b>	Rs.10/-
<b>2</b>	<b>CURRENT ACCOUNTS.</b>	
a)	Account opening & maintenance of minimum balance for Current A/cs	Rs.1100/-
b)	Charges for failure to maintain minimum balance in any month for Current A/cs	Nil
c)	<b>Closure of Current Account</b>	
i)	If closed within 3months from the dt of opening the A/c	Nil
ii)	If closed within 1year from date of opening A/c	Nil
iii)	If closed within 3years from the dt. Of Opening A/c	Nil
iv)	If closed after 3years Closure of inoperative Current A/c	Nil
v)	Transfer of inoperative Current A/c to Operative Current A/c	NIL
vi)	Charges for unused cheques surrendered/stolen/misplaced to be collected at the time of closure of Current, CC a/c, flexible loan, SOD A/c	Rs.10/- per chq
d)	<b>ISSUE OF DUPLICATE STATEMENT OF A/c for current, CC</b>	Rs.20/- per page
<b>3</b>	<b>TERM DEPOSIT</b>	
a)	Issue of Duplicate receipt (to be issued in the form of Certificate)	Rs. 200/-
b)	D.D. Cancel Charges	Rs.100 /-
<b>4</b>	<b>LOANS &amp; ADVANCES.</b>	
a)	<b>PROCESSING CHARGES FOR NEW PROPOSALS</b>	
i)	Term Loan	0.75% Of Loan Amt
ii)	Cash Credit Loan	0.75% Of Limit
iii)	RENEWAL OF CC/SOD LIMITS	0.50% Of Of Limit
iv)	Reconveyence / Release Deed Charges	Rs.500/-
b)	<b>NOTICE TO DEFAULTERS</b>	
	NOTICE NO 1- Two Install Overdue	Rs.100/-



	NOTICE NO 2- Three Install Overdue	Rs.100/-
	Notice No 3	Rs.100/-
	Issue Of Notice Under 138 NI Act.	Rs.500/-
	Advocate Notice	Advocate fees + 500/-
	Notice Under 49 Sec. For Sal. Deduction	Rs.250/-
	Case File Charges	Actual + Adv. fee
	Auction Charges	Rs. 500/-
	i) Visit Charges Per Visit To	
	Borrower/Surety For Recovery Purpose	Rs.100/- per visit by branch staff And Rs.500/- per visit by HIO staff
	iii) Non Display Of Banks Name	
	Board At Place Of Business/Factory/Office Premises/ Machinery/	Nil
	<b>c) VEHICLE LOAN</b>	
	i) SEIZING CHARGES	
	a) Two Wheeler/ Three Wheeler	Rs.500/-
	b) Light motor vehicle	Rs.600/-
	c) Heavy Vehicle	Rs.1000/-
	ISSUE OF NOC TO RTO	Rs.100/-
	<b>GOLD LOAN CHARGES</b>	
	i) Processing charges	Rs.200.00 up to 5 lac and Rs.500.00 above 5 Lac
	iv) Gold Valuer Fees	As per agreement
	<b>d) SEALING/POSSESSION OF IMMOVABLE</b>	
	PROPERTIES	
	Flat/Shop/Gala/Stall/Bungalow/Factory/ Industrial Unit	Rs.2500/-
	<b>e) ASSIGNMENT OF NSC/KVP</b>	Rs.50/- per certificate
	<b>f) ENCASHMENT OF NSC/IVP/KVP/ ETC</b>	Rs.100/- per certificate
	<b>g) ASSIGNMENT/ RE-ASSIGNMENT OF LIC POLICY</b>	Rs.50/- per policy + Travelling & postage (Actual)
	<b>h) BANK GURANTEE/ Solvency Certificate</b>	5% OF BG AMT for 100% Deposit
	<b>i) SOLVENCY CERTIFICATE</b>	Rs.1000/- up to Rs.10 laes. Rs.3000/- above Rs.10 laes



j)	<b>OUTWARD BILLS COLLECTION CHGS</b>	
	UPTO - Rs. 5000	Rs.50+ Postage
	Rs.5001 to Rs.10000	Rs.100+ Postage
	Rs.10001 and 100000	Rs.150 + Postage
	Rs. 100001 & above	Rs.200+ Postage
5	<b>PAYORDER CHARGES</b>	
a)	UPTO Rs.10000/-	Rs.20/-
	Rs.10001/- and above	Rs.50/-
b)	<b>PAY ORDER CANCEL CHARGES</b>	Rs.100/-
c)	<b>ISSUE OF DUPLICATE PAY ORDER</b>	Rs.100/-
d)	<b>STOP PAYMENT OF PAY ORDER</b>	Rs.200/-
6	<b>OPENING OF LOCKERS (Rent)</b>	
	SMALL SIZE	Rs.900/-
	MEDIUM SIZE	Rs.1700/-
	MEDIUM LARGE SIZE	Rs.3000/-
	LARGE SIZE	Rs.5000/-
7	<b>DELAY IN PAYMENT OF RENT</b>	
a)	<b>LOCKERS</b>	Rs.25/-p.m.
b)	<b>BREAK OPEN OF LOCKER IN CASE OF LOSS OF KEY/NON PAYMENT OF RENT</b>	Rs.1000/- + actual charges
8	<b>ISSUE OF DUPLICATE SHARE CERTIFICATE</b>	Rs. 100/- per certificate
9	<b>STOP PAYMENT INSTRUCTIONS</b>	Rs.200/- per cheque
10	<b>LOSS OF CHEQUE BOOK REQUISITION SLIP</b>	
a)	Savings A/c	Rs.25/-
b)	Current, CC & OD A/cs	Rs.50/-
11	<b>Enquiries relating to old entries:(voucher/ cheques)</b>	
	i) Up to Six months	Nil
	ii) Above Six month and up to one year	Rs. 60/- per instrument
	iii) Above one year and up to two years	Rs.120/- per instrument
	iv) Above two years	Rs.600/- per instrument
12	<b>SIGNATURE VERIFICATION CHARGES</b>	Rs.100/-
13	<b>A/C CLOSURE DUE TO TAKE OVER</b>	Rs.500/-
14	<b>PENAL CHARGES IN CC/OD/TERM LOAN</b>	2% OF Overdrawn
15	<b>NON SUBMISSION OF STOCK STATEMENT / BOOK DEBTS</b>	Rs.150/- per month



16	LOAN APPLICATION FORM	Rs.100/-
17	STANDING INSTRUCTION CHARGES (one time)	Rs.10/-
18	LOSS OF TOKEN	Rs.200/-
19	ENTRANCE FEES FOR MEMBERSHIP	Rs.10/-
20	NOMINAL MEMBER FEES	Rs.50/-
21	SMS Notification Charges ( To send SMS to Account Holders ) for all account holders SMS Charges	i) for Saving Account : Rs.15/- per Quarter ii) for Current/Cash Credit/ Overdraft Account Rs. 30/- per Quarter
22	Folio Charges	Rs.150.00 Saving Ac Rs.500.00 CA Ac
23	Inspection Charges (Applicable Loan ac/GL) only Standard loan Ac	1).Up to Rs 1.00 Lakh charges Rs.50/- 2).Rs.1 Lakh and above charges Rs.0.05% Loan Sanction amt
24	Loan Pre sanction Visit /Inspection Charges	Rs.1000/-
25	NO DUES CHARGES	Rs.40/-
26	I) RTGS i) Rs.2 Lakh to less than Rs.5 Lakhs ii) Rs.5 Lakhs & Above II) NEFT i) Upto Rs.1,00,000/- iii) Above Rs.1.00 Lakh to Rs.2.00 Lakh Inward RTGS / NEFT	Rs. 25/- per transaction Rs. 50/- per transaction Rs. 5/- per transaction Rs. 25/- per transaction Nil
27	CICs Charges(CIBIL) i) For individual loan proposal ii) for Commercial loan proposal	Actual Charges + Rs.100/- Actual Charges + Rs.1000/-
28	i) Issue of NOC to RTO for commercial vehicle's ii) Issue of letter for cancellation of HIP for all Vehicles iii) Seizing charges for 2 wheeler, 3 wheeler & light motor iv) Seizing charges for heavy motor	Rs. 150/- per vehicle Rs. 300/- per vehicle + Rs. 300/- for 2 wheeler, Rs.500/- for 3 wheeler and light motor vehicle Rs.100/- for heavy vehicle and Rs.5,000/-for crane
29	Issue of pre-sanction letter for housing loan and Other loan/Loan take over letter	Rs.1000/-



30		Certificate of all types (Excluding Bal. Certificate / TDS Certificate / Income Tax purpose certificate)	Rs.100/-
31		Signature / Photo / Address Verification Charges	Rs.100/- per instrument
32	a)	ATM Charges	
	i)	Annual Fee	Rs.236/-
	ii)	ATM Issue Charges	Rs.236/-
	iii)	Additional/Duplicate ATM Issue Charges	Rs.236/-
	iv)	PIN regeneration Charges	Rs.30/-
	v)	Transaction fees at GSBL ATM	Nil
	vi)	Transaction Fees at NFS Member Bank's ATM - First 3 transaction of the month (Financial & non-financial) in metro cities and First 5 transaction of the month (financial & non-financial ) in non-metro cities	Free
	vii)	Transaction Fees at NFS Member Bank's ATM after free transactions - a) ATM Financial Charges (Cash Withdrawal) b) Non-Financial (Balance enquiry, mini statement, PIN change)	Rs.20/- Rs.9/-
33		Loan Application Form Fee, Loan Service Charges, Gold Appraisal Charges (Excluding Gold Valuation Charges), PO/NEFT/RTGS/IMPS Charges for Bank Staff/Officer to be waived.	

आपले बँकेच्या संचालक मंडळ सभा दिनांक - २५/१२/२०२५ रोजीचा ठराव क्रमांक - २३ नुसार वरील चार्जेस / फी दिनांक - ०१/०१/२०२५ पासून सर्व शाखांनी अंमलात आणावे असे सर्वांनुमते ठरले आहे. तसेच वरील चार्जेस वेळोवेळी बदलण्याचा अधिकार संचालक मंडळास राहिल याची नोंद घेणेत यावी.

प्रति,  
वरिष्ठ अधिकारी,  
आयटी विभाग  
यांस,

वरील चार्जेस बँकेच्या वेब साईड वर प्रदर्शित करण्यात यावेत.



मुख्य कार्यकारी अधिकारी

मुख्य कार्यकारी अधिकारी