



स्मृति बैंक

स्मृति नागरिक सहकारी बैंक मर्यादित

LIST OF CHARGES

Last Updated on November-23

Sr. No.	Type of Charges	Charges
1	SMS CHARGE QUATERLY	Rs 25
2	FOLIOCHARGE	Rs 1.6/ TRANSACTION
3	CHARGE NOTICE	500+GST
4	DUPLICATE PASSBOOK PRINT CHARGE	Rs 50+GST
5	INDIAN STAMP CHARGE FOR DISBURSMENT	No Indian Stamp Charges
6	LOCATION VISIT CHARGE	500+GST
7	ATM CHARGES	150+GST
8	MINIMUM BALANCE	Rs 25
9	DD/PO COMMISSION CHARGE	2.00%
10	STATIONARY CHARGES	Rs 160
11	PROCESSING CHARGES	1.00%
12	CC RENEWAL	0.25%
13	O/W RETURN CHARGES	250+GST
14	ECS RETURN CHARGES	500+GST
15	CIBIL CHARGES FOR LOAN DISBURSMENT	Rs 200
16	CURRENT AC CHARGES	Rs 100
17	INWARD RETURN CHARGES/SI/EMI	500+GST
18	CHEQUESTOP PAYMENT	Rs 100
19	CHEQUE BOOK CHARGES	Rs 4/LEAF
20	SB CLOSING CHARGES	100+GST
21	LOCKER CHARGES OTHER THAN INDORE BRANCH	
a.	SMALL	1000+GST
b.	MEDIUM	2000+GST
c.	LARGE	4000+GST
	LOCKER CHARGES FOR INDORE BRANCH	
a.	SMALL	1500+GST
b.	MEDIUM	3000+GST
c.	LARGE	6000+ GST
22	ACCOUNT STATEMENT	100+GST
23	ACCOUNT STATEMENT (PER PAGE)	10 /Per Page
24	ATM TRANSACTION CHARGE	25
25	BG PROCESSING FEES CHARGES	1.00%
26	BG RENEWAL CHARGES	1.00%
27	BILL PURCHASE	1.00%
28	DENOMINATION 10 RUPEES NOTE	23 Rs per Packet
29	CC NON RENEWAL CHARGES	2.00%
30	CCPC INWARD RETURN CHARGES	250 plus GST
31	CCPC OUTWARD RETURN CHARGES	250 plus GST
32	CHEQUE BOOK MINIMUM BALANCE	FD of Rs 3600/- with Min. Balance 2500/-

33	DD/PO CANCELLATION	100 Plus GST
34	PIN/ MINI STATEMENT/ BALANCE	10 Plus GST
35	DD/PO DUPLICATE	100 Plus GST
36	DORMANT CHARGES	Dormant Charges Yearly 250+GST
37	DORMANT REACTIVATION	100+GST
38	IBC/OBC COMMISSION	250+ GST
39	LOAN INTEREST CERTIFICATE	100+ GST
40	LOAN/CC ENHANCEMENT	0.50%
41	LOCKER BREAK-OPEN CHARGES	As per bill Plus Rs.1000 Bank Charges +GST
42	LOCKER RENEWAL/CLOSURE PENAL CHARGES	250+GST Locker surrender Charges
43	LOST CHEQUE CHARGES (PER LEAF)	200+GST
44	MMS INWARD VERIFICATION CHARGES	250 plus GST
45	MOBILE (IMPS) BANKING CHARGES	
	a. TRANSACTION AMOUNT Rs. 0 TO 1000	3.5+GST
	b. TRANSACTION AMOUNT Rs.1001 TO 10000	5+GST
	c. TRANSACTION AMOUNT GREATER THAN Rs.10000	15+GST
46	NON STOCK STATEMENT CHARGES	100 +GST
47	OBC COMMISSION CHARGES	100+GST
48	PAYMENT BY RTGS/NEFT CHARGES	
	a. RS.10 TO 1.00 LAKH	10+GST
	b. ABOVE 1.00 LAKH TO 5.00 LAKH	25+GST
	c. ABOVE 5.00 LAKH TO 40.00 LAKH	40+GST
	d. ABOVE 40.00 LAKH TO 2.00 CRORE	60+GST
	e. ABOVE 2.00 CRORE	100+ GST
54	PIGMY PENALTY CHARGES	NILL
55	PIGMY TO LOAN TRANSFER CHARGES	NILL
56	RD PREMATURE CLOSING CHARGES	1% Deduction as per Interest Slab
57	STANDING INSTRUTIONS	100+GST
58	BG COMMISSION CHARGES	1%
59	CC ADDITIONAL LIMIT	0.50%
60	PIGMY CLIENT ACCOUNT CLOSING CHARGES	0-6m 2.5% , 6-9m 1%