



स्मृति बैंक
स्मृति नागरिक सहकारी बैंक मर्यादित

LIST OF CHARGES

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 COMMISON 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	250+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	
	SMALL	1000+Gst
	MEDIUM	2000+Gst
	LARGE	4000+Gst
	LOCKER CHARGES FOR INDORE BRANCH	
	SMALL	1500+Gst
	MEDIUM	3000+Gst
	LARGE	6000+ Gst
23	ACCOUNT STATEMENT	100+Gst
24	ACCOUNT STATEMENT (PER PAGE)	10 /Per page
25	ATM TRANSACTION CHARGE	25
26	BG PROCESSING FEES CHARGES	1.00%
27	BG RENEWAL CHARGES	1.00%
28	BILL PURCHASE	1.00%
29	DENOMINATION 10 RUPEES NOTE	23 Rs per Packet
30	CC NON RENEWAL CHARGES	2.00%
31	CCPC INWARD RETURN CHARGES	250 plus GST
32	CCPC OUTWARD RETURN CHARGES	250 plus GST
33	CHEQUE BOOK MINIMUM BALANCE	FD of Rs 3600/- with Min. Balance 2500/-
34	DD/PO CANCELLATION	100 Plus GST
35	PIN/ MINI STATEMENT/ BALANCE	10 Plus GST
36	DD/PO DUPLICATE	100 Plus GST
37	DORMANT CHARGES	Dormant Charges Yearly 250+Gst
38	DORMANT REACTIVATION	100+Gst
39	IBC/OBC COMMISSION	250+ Gst
40	LOAN INTEREST CERTIFICATE	100+ Gst
41	LOAN/CC ENHANCEMENT	0.50%
42	LOCKER BREAK-OPEN CHARGES	As per bill Plus Rs.1000 Bank Charges +Gst
43	LOCKER RENEWAL/CLOSURE PENAL CHARGES	250+Gst Locker surrender Charges
44	LOST CHEQUE CHARGES (PER LEAF)	200+GST
45	MMS INWARD VERIFICATION CHARGES	250 plus GST
46	MOBILE (IMPS) BANKING CHARGES	NIL

47	NON STOCK STATEMENT CHARGES	100 +Gst
48	OBC COMMISSION CHARGES	100+Gst
49	PAYMENT BY RTGS/NEFT CHARGES	
50	RS.10 TO 1.00 LAKH	10+Gst
51	ABOVE 1.00 LAKH TO 5.00 LAKH	25+Gst
52	ABOVE 5.00 LAKH TO 40.00 LAKH	40+Gst
53	ABOVE 40.00 LAKH TO 2.00 CRORE	60+Gst
54	ABOVE 2.00 CRORE	100+ Gst
55	PIGMY PENALTY CHARGES	NILL
56	PIGMY TO LOAN TRANSFER CHARGES	NILL
57	RD PREMATURE CLOSING CHARGES	1% Deduction as per interest Slab
58	STANDING INSTRUTIONS	100+Gst
59	BG COMMISSION CHARGES	1%
60	CC ADDITIONAL LIMIT	0.50%
61	PIGMY CLIENT ACCOUNT CLOSING CHARGES	0-6m 2.5% , 6-9m 1%