



INDRAYANI CO-OP. BANK LTD., PIMPRI.

Head Office : Plot No. 109 / B, CTS NO. 1480, 2nd Floor, Near Sadhuvasawani Garden, Pimpri, Pune 411 017.

Tel.: 020-27415839 / 27414822 / 23 | **Email :** ho@indrayanibank.com

Pimpri Branch : 020 - 27415839 / 27414824 | **Email :** pimpri@indrayanibank.com

Ref No 381 /ICBL/HO/2023-24

Date: 26-2-2024

REVISION IN SERVICE CHARGES OF BANK wef 26-02-2024

All our Branches are informed that considering consumer demand , customers reaction and all Branch Manager's & officer's request to reduce our service charges which is implemented on 18/10/2022, also considering charges of our parallel co-op. banks, Bank administration changed our service charges, which will be applicable from 26/02/2024.

SERVICE CHARGES DETAILS AS UNDER:

❖ Charges + GST

SNO	TYPE OF CHARGES	EXISTING CHARGES	REVISED CHARGES APPLICABLE w.e.f 01/02/2023
1	Issuance of Cheque book (All types)	Rs 3.00 per leaf	Rs 3.00 per leaf
2	Unused Cheques	Rs 3.00 per leaf	Rs 3.00 per leaf
3	Stop Payment of cheque	Rs 300.00 per leaf Max Rs 1000.00 per instance	250+GST
4	Cheque Return (Inward)	Rs 300.00 per chq	250+GST
5	Cheque Return (Outward)	Rs 300.00 per chq	250+GST
6	ECS return	Rs 300.00 per chq	250+GST
7	Outstation cheque collection	Rs.200/ per instrument	Rs.200/ per instrument +GST
8	Issuance of cheque book for repayment of other bank's loan	Rs. 5/ per Leaf for any account.	N.A.
9	Penalty for Non- maintenance of Minimum Balance of SB account Min. Bal. should be Rs. 1500/-	Rs 50/ Per Month	10% plus GST on the amount falling short of the minimum avg balance
10	Penalty for Non-Maintenance of Minimum Balance of Rs 3000.00 in Current Account	Rs 300 Per Month	10% plus GST on the amount falling short of the minimum avg balance
	Sms charges CASA	SB-Rs 5/ Per Month	(1-50=5/-,51-100=10/-, 101+=15/-) +GST Per Month
		CA-Rs 25/ Per Month	(1-50=10/-,51-100=20/-,101+=35/-) +GST Per Month
11	CASH HANDLING CHARGES	Saving Account	Free limit up to 01.00 lac , Applicable only for 200 and 500 Denominations. ₹ 3/- per ten thousand + GST will be charged if it goes beyond Daily limit
		Current Account	Free limit up to 02.00 lac , Applicable only for 200 and 500 Denominations. ₹ 3/- per ten thousand + GST will be charged if it goes beyond Daily limit
		Cash Credit Account	Free limit up to 03.00 lac , Applicable only for 200 and 500 Denominations. ₹ 3/- per ten thousand + GST will be charged if it goes beyond Daily limit
		Coins Handling Charges	₹ 10 /- + GST per 100 coins for denomination of 10/-

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			₹ 10 /- + GST per 100 coins for denomination of 5/-. - ₹ 5/- + GST per 100 coins for Denomination of 1/- & 2/-.
		Lower Denomination Charges	₹ 15 /- + GST per Bundle for Denomination of 05 , 10 , 20 and 50 ₹ 8 /- + GST per Bundle for Denomination of 100
12	Issue of Duplicate Pass book	Rs 100.00	Rs. 100+ GST
13	Issue of Duplicate Statement	Rs 20.00 per page for last 3 years and Rs 30.00 per page above 3 years	Rs.127+GST
14	Folio Charges for CA & CC	No Change	Rs. 200/- +GST
15	Inoperative Account Maintenance (Half Yearly)		
a	Savings Account	Rs 250.00	Rs.170+GST
b	Current Account	Rs 600.00	Rs. 212+GST
16	Closure of SB A/c within one year	Rs 200.00	170+GST
17	Closure of CA within one year	Rs 500.00	170+GST
18	Remittances/DD		
a	Up to Rs 10000	Rs 25.00	Rs.12.50+GST
b	Above Rs 10000 to Rs 30000	Rs 50.00	Rs.30+GST
c	Above Rs 30000	Rs 1.50 per Rs 1000.00	Rs 1.50 per Rs 1000.00 +GST
d	Issue of DD for Non account holder in cash	Max Rs 49999.00	Max Rs 49999.00
19	Pay Order Issuance	1.50 per Rs 1000 Max Rs 6000	1.50 + GST per Rs 1000
20	Issuance of Duplicate Pay order/DD	Rs 50.00	Charge as per new
21	Pay order/ DD cancellation	--	
	Up to 1000.00	Rs 20.00	100+ GST
	Above 1000.00	Rs 40.00	
22	Revalidation of DD/Pay order	Rs 100.00	Rs.100/- + GST
23	Annual Maintenance(ATM card after one year)	Rs 125.00 with GST (in March every year)	Rs. 127+GST (in March every year)
24	ATM Replacement	Rs 200.00	Rs.200+ GST
25	ATM Transaction charges Financial		
	Up to 5 transactions	Free	Free
	Above 5 transactions	Rs 20.00 per transaction	Rs 25.00 per transaction + GST
26	Duplicate ATM pin	Rs 50.00	Rs.100+ GST
27	RTGS/NEFT		
a	Up to Rs 1.00 lakh	Rs 25.00	17+GST up to 5.00Lac
b	1.00 lakh to 2.00 lakhs	Rs 30.00	21+GST up to 10.00Lac
c	Above 2.00 lakhs to 5 lakhs	Rs 40.00	25+GST above 10.00 Lac
d	Above 5.00 lakhs to 10 lakhs	Rs 80.00	
e	Above 10 lakhs	Rs 100.00	
28	Balance certificate per instance	Rs 100.00	Rs. 50/- +GST
29	Photo Attestation	Rs 100.00	Rs. 50/- +GST

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30	Signature verification- for one instance	Rs 100.00	Rs.50+ GST
31	Enquiry of old Records		
a	Record up to 2 years	Rs 200.00	Rs.200/- + GST
b	Above two years	Rs 200+Rs 100 per year from 3 rd year	Rs.500/- +GST
32	Record-copy of cheques for one instance	Rs 100.00	Rs.100/-+ GST
33	Interest Certificate for all segments		
a	Original	Free	Free
b	Duplicate	Rs 100.00	50+GST
34	NOC (For any bank)	Rs 100.00	100+GST
35	Online Tax Payment	Rs 100.00	100+GST
36	Solvency certificate	Minimum Rs.500+GST Maximum 0.25% of solvency amount	Minimum Rs.500+GST Maximum 0.25% of solvency amount
36	Door step Banking		
a	Non-Financial Transactions (per visit except for Senior citizens and Medically disabled)	Rs 50.00 per visit	Free
b	Financial Transactions (per visit except for senior citizens and medically disabled)	Rs 100.00 per visit	Free
37	Pre mature payment of Fixed Deposit	1% less than the rate applicable for the period the deposit ran.	1% less than the rate applicable for the deposit ran.
38	Sign Verification (For ECS and others)	Rs 100.00	Rs. 100/- + GST
39	Locker Rent (As below)		
a	Small size (A category)	Rs 800.00	Rs 800/- + GST
b	Medium size (C & D category)	Rs 2500.00	Rs 2500/-+ GST
c	Extra Medium size (F category)	Rs 3000.00	Rs 3000/- + GST
d	Big size (G category)	Rs 4000.00	Rs 4000/- + GST
e	Large size (G category)	Rs 7000.00	Rs 7000/-+GST
f	Penalty for non-payment of yearly rent	Rs 25.00 For small and Rs 50.00 for others per every month in default.	50/- P.M. for all +GST
h	Charges for break-open of locker	Rs 1000.00+ actual charges for break open	Rs 1000.00+ actual charges for break open
40	Incidental	Actual	Actual

Loans and Advances:



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S NO	TYPE OF CHARGES	EXISTING (in Rs)	REVISED (Inc of GST in Rs)
1	Bank Guarantee Commission		
a	Against Immovable security	Up front commission Minimum Rs. 500.00 p.a or 2% p.a. of Guarantee amount, whichever is higher.	Up front commission Minimum Rs. 500.00 p.a or 2% p.a. of Guarantee amount, whichever is higher.
b	Against 100% cash security (Bank Fixed Deposit Receipt)	Minimum Rs.500/- p.a.or 1% p.a. of Guarantee amount, whichever is higher.	Minimum Rs.500/- p.a.or 1% p.a. of Guarantee amount, whichever is higher.
2	Processing Fees for all advances (FOR LNFDL & LNFDOD THERE IS NO PROCESSING FEE APPLICABLE & FOR Gold loan processing fee is as per mentioned in Gold loan circular)	1% of loan amount, Minimum Rs 500.00 Max Rs 90000.00	1% of loan amount, Minimum Rs 500.00 Max Rs 90000.00
a	Renewal of Cash Credit	0.5% of loan amount Min Rs 500.00 Max Rs 45000.00	0.35% for upto 25L and above 25L 0.25% + GST
3	Revalidation of sanction	Rs 500.00	Rs. 500/- + GST
4	Gold Loan Custody charges	Rs 200.00 up to Rs 2.00 lacs and Rs 400.00 above Rs 2.00 lacs	For all Rs.170/- + GST
5	Gold Testing Fees--	As per valuers rate approved by Bank	As per valuers rate approved by Bank
6	Loan Application charges		
a	Up to 10.00 lac		UP TO 10.00LAC
b	Above 10.00	Rs 250.00	Rs.250+ GST & Above 10.00 Lac Rs.500+ GST
7	Visit Charges		
a	Up to 5.00 lacs	Rs 300.00	Up to 10.00 Lac
b	Above 5.00 lacs to 10.00 lacs	Rs 600.00	Rs.500+GST
c	Above 10.00lacs to 25.00 lacs	Rs 1200.00	From 10.00 Lac to 50.00
d	Above 25.00 lacs to 50.00 lacs	Rs 2000.00	Lac Rs. 1000+GST &
e	Above 50.00 lacs	Rs 3000.00	Above 50.00 Lac Rs.1500+ GST
8	Follow up of NPA accounts		
a	UP to 10.00 lacs	Rs 100.00 per visit	Rs 100.00 per visit + GST
b	Above 10.00 lacs	Rs 200.00 per visit	Rs 200.00 per visit + GST



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While every effort is being taken for automation of recovery of service charges as advised above. Branches are advised to ensure recovery of the same when it is not automatically recovered to avoid income leakage. Branches are advised to calculate GST as and when there is a change and recover correct amount of service charges accordingly.


General Manager



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