

THE PRATHMIK SHIKSHAK SAHAKARI BANK LTD KOLHAPUR

Bank Charges - Applicable from 01/11/2024

| SR.NO. | Details | CHARGES + GST |
|---------------|---|--|
| 1 | Minimum amount on savings account | Rs.500/- without check book Rs.1000/- in case of check book |
| 2 | If there is no minimum balance in the savings account | Rs.5/- every month |
| 3 | If the amount is withdrawn from the savings account from a branch other than the original branch, the maximum amount can be withdrawn up to Rs.2,00,000/- | Further amount of Rs.2,00,000/- should be taken from the parent branch itself |
| 4 | 1. ATM Charges (Financial and Non-Financial) if withdrawn from ATMs of other banks | 1. First 5 transactions per month free from then Rs.20/- per transaction |
| | 2. If withdrawn from your bank's ATM | 2. There are no charges |
| | 3. Pause transactions | 3. There are no charges |
| | 4. ATM card | 4. First free |
| | 5. Duplicate ATM Card | 5. Rs.200/- per card |
| | 6. Duplicate PIN | 6. Rs.150/- |
| 5 | Demand Draft Charges | 1. Rs.50/- up to Rs.10,000/- 2. Rs.10,000/- to Rs.50,000/- Rs.60/- 3. After Rs.50,001 first Rs.50/- and after Rs.50,000/- Rs.2.50/- per thousand |
| 6 | Draft Cancellles Prati D D | Rs.100/- |
| 7 | Nanch Payment Inward / Outward Return Charges (per return) | Rs.200/- |
| 8 | Loan Demand Application (Regular, Medium) | Rs.50/- |
| | accidental | Rs.25/- |
| 9 | No objection member | Rs.10/- |
| 10 | ATM Card Maintenance Charges | Rs.100/- per annum |
| 11 | NEFT / RTGS charges | NIL |
| 12 | Account Pass Book / Account Statement There is no charge on payment of second pass book after the first issued pass book is exhausted | 1. No charges by e-mail 2. No first passbook charges 3. Duplicate Passbook Rs.20/- 4. Account Statement Rs.10/- per page |
| 13 | Check Book Charges | Rs.2.00 per check |
| | If the account holder's check bounces on your bank | Rs.200/- per cheque |
| | A check returned by the account holder | Rs.100/- per cheque |
| 14 | SMS Alert Charges | Quarterly Rs.15/- |
| 15 | Foreign Bank Check Collection Charges | Upto Rs.10,000/- Rs.50/- + Postage Above Rs.10,000/- Rs.50/- + Rs.2.50 per thousand + Postage |
| 16 | IBP Charges | Rs.50/- up to Rs.10,000/- Above Rs.10,000/- Rs.50/- + Rs.2.50 per thousand + interest at 15% till recovery |
| 17 | Bank Guarantee Charges (on Guaranteed Amount) | 1% per annum minimum Rs.200/- |
| 18 | Bank Solvency Certificate | Rs.150/- |
| 19 | Savings/current account closed within 12 months | Rs.100/- |