

मनोरमा को-ऑप बैंक लि.सोलापूर

४,५,६,७,८ कोटणीस नगर,विजापूर रोड,सोलापूर. फोन : ०२१७-२३०१८८०,२६२६९००,२३००६८०

Email : manorama_bank@rediffmail.com, Website : www.manoramabanksolapur.com

General Service Charges

Following are the General Service Charges recoverable from customers approved at the Board of Directors Meeting held on 09-08.2019 with effect from 1st September 2019 :-

(* Charges reviewed and revised w.e.f. respective dates)

Sr. No.	Particulars	Charges
1.	SAVINGS ACCOUNTS	
	With cheque book facility – Minimum Balance	Rs.500/- (minimum balance)
	a) Charges for non maintenance of minimum balance	Rs75/- per Half Yearly No charges for 'Basic Savings Accounts”
	b) Charges for inoperative/dormant accounts	Rs.75/- per Half Yearly. If balance less than Rs 75/- fullbalance to be recovered as charges.
	c) Issue of duplicate pass book	Rs. 50/-
	d) Cheque Book issue charges	10 cheque leaves Rs 100/-
	e) Charges for closure of account	Within 1 year Rs.75/-; More than 1 year to 2 yrs Rs.75/-. Thereafter Nil.
2.	CURRENT ACCOUNTS	
	Minimum Balance to be maintained	Rs.1,000/- (This is minimum balance)
	a) Charges for non maintenance of minimum balance	Rs75/- per Half Yearly
	b) Issue of duplicate statement	Rs.50/-
	c) Cheque book issue charges	30 leaves Rs.150/-
	d)Charges for closure of account -	Upto 1 year Rs.75/- to 150/- ; Thereafter: Nil.
3.	a) STOP PAYMENT of a cheque	SB Account – Rs.100/- per instruction CA Account - Rs.100/- per instruction Account holder not to be charged again when the cheque is returned for the reason: “Payment stopped by drawer”
	b) STOP PAYMENT charges in case of loss of cheque series.	SB Account – Rs.100/- CA Account – Rs.100/-
4.	CHEQUE RETURNED CHARGES	
	Outward Clearing	Rs.250/- (for error committed by customer)
	Inward Clearing	
	(a) Cheque (for want of funds)	SB/CA Rs.250/- per instance,
	(b) For any other technical reason.	Rs.100/- (for error committed by customer)

	(c) ECS Debits return	SB/CA Rs.100/- per instance
	(d) Duplicate Chq book requisition slip	NIL
	(e) ECS Debit Mandate registration	Rs.100/-
5.	DEMAND DRAFT(HDFC Bank at par cheques)	
	(i) Issue Charges	
	(a) Upto Rs.1,000/-	Rs.20/-
	(b) Above Rs.1,000/- to Rs.10,000/-	Rs.20/-
	(c) Above Rs.10,000/- to Rs.1.00 lakh	Rs.2.00 per thousand
	(d) Above Rs.1.00 lakh to Rs.10.00 lakhs	Rs.2.00 per thousand
	(e) Above Rs.10.00 lakhs	Rs.2.00/- per thousand
	(ii) Cancellation of DD	Rs.100/-
	(iii) Issue of duplicate DD	Rs.100/-
	(iv) Revalidation of DD	Rs.50/-
6.	PAY ORDERS	
(i)	Issue Charges	
(a)	Upto Rs.1,000/-	For customer : Rs.20/- For non customer : Rs.50/-
(b)	Above Rs.1,000/- to Rs.10,000/-	For customer : Rs.20/- For non customer : Rs.75/-
(c)	Above Rs.10,000/- to Rs.1.00 lakh	For customer : Rs.2.00 per thousand For non customer : Rs.75/- + Rs.2.50 per 1000 (upto Rs.49999/-)
(d)	Above Rs.1.00 lakh to Rs.10.00 lakhs	Rs.2.00 per thousand
(e)	Above Rs.10.00 lakh	Rs.0.50/- per thousand Maximum Rs.500/-
(ii)	Cancellation of Payorder	Rs.100/-
(iii)	Issue of Duplicate Payorder	Rs.100/-
(iv)	Revalidation of Payorder	Rs.1000/-
(v)	Pay Orders issued for disbursement of loan and proceeds of Term Deposits	Nil
7	a) NEFT/RTGS Charges	
	NEFT Inward	Free
	RTGS Inward	Free
	NEFT/RTGS Outward	
	(i) Amounts up to Rs.10,000/-	Free
	(ii) Rs.10,001/- to Rs.1 lakh	Free
	(iii) Above Rs.1 lakh to Rs.2 lakhs	Free
	(iv) Rs.2 lakhs to Rs.5 lakhs	NEFT : Rs.Nil RTGS : Rs.100.00
	(v) Above Rs.5 lakhs	Rs.100.00
	b) Charges for GST Payments online	As per RTGS/NEFT
	c) Foreign Outward Remittances	Nil
	d) Foreign Inward Remittances	Nil
8	ACCOUNT MAINTENANCE CHARGES (earlier FOLIO Charges)	
	Current Accounts / Cash Credit Accounts.	Min. Rs.75/- per Half Yearly.
9	CASH HANDLING CHARGES	
	FOR CASH WITHDRAWALS	Free
	FOR CASH DEPOSITS	Free
(i)	up to Rs.1.00 lakh per day per account(Cumulative)	Free
(a)	SB Accounts	Free

(ii)	up to Rs.1.00 lakh per day per account(Cumulative)	<i>Free</i>
(a)	SB Accounts	<i>Free</i>
(b)	CA/CC/OD Accounts – Limit upto Rs.1 Crore	<i>Free</i>
(c)	CC/OD Accounts with limits above Rs.1Crore	<i>Free</i>
(d)	For accounts of Educational / Religious Institutions, irrespective of amount of Cash deposit.	<i>Free</i>
(g)	For Cash deposited for transfer to Term Deposit / Loan accounts	<i>Free</i>
10	ATM /DEBIT CARD charges	
	a) Issuance Charges	Regular EMV Chip Card : NIL
	a) Annual Charges	Regular EMV Chip Card : NIL
	b) ATM Charges	Free unlimited usage at all our Bank Network ATM'sfor all transactions (Financial & Non-financial) 5 transactions with other banks: Free (includesfinancial and non-financial transactions) Above 5 transactions – Rs.20/- per transaction for financial transactions and Rs.10/- per transaction for Non -financial transactions.
	c) Mandate Management Charges	Rs.50/- per instance
	d) Hotlisting of ATM Debit Card	Rs.50/- per instance
	e) Issue of Duplicate ATM Card	Rs.50/- (Regular EMV card)
	f) Issue of Duplicate Pin	Rs.50/-
11	SMS Charges – Savings CA/OD/CC	NIL
12	Issue of Duplicate Term Deposit Receipt in lieu of one lost.	Rs.100/- per Term Deposit Receipt
13	SAFE DEPOSIT LOCKER CHARGES * (W.e.f 30.04.2022)	
	<u>Locker Rent</u> a) Small b) Medium c) Large	Rs.500/- per annum Rs.1000/- per annum Rs.1500/- per annum

	* (W.e.f 30.04.2022) Security Deposit* for Lockers a) Small b) Medium c) Large * Amount so recovered to be placed in Term deposit with interest credited to the Lessee's Savings account quarterly, and Term Deposit Receipt to be pledged with Bank and lien marked.	Rs.5,000/- Rs.5,000/- Rs.5,000/-
	Addl. Locker charges : Delayed payment of Locker rent	Nil
	Break open of lockers	Rs.1000/- + Actuals
14	EXCHANGE OF SOILED NOTES	
	a) Up to 20 pieces with a maximum value of Rs.5,000/- per day.	Nil
	b) More than 20 pieces or more than Rs.5,000/- per day but up to Rs.50,000/- per day.	Nil
15	Waiver of RTGS/NEFT Charges	For Current/Savings Accounts with average balance of <u>Rs. 2 lakhs</u> and above and such accounts which are maintained for at least 3 months, subject to approval for waiver obtained from Directors Committee.
16	LOAN PRE-CLOSURE CHARGES	Charges
	a) for individuals	Nil
	b) for non-individuals All Loans including CC & OD A/cs.	a) Term loans : Nil b) CC/OD Accounts: Nil
	Loan Overdue Notices	Rs.100/- per notice

17. LOAN PROCESSING FEES*

(GST / taxes at the applicable rate is additional to the processing fees listed below)

	Particulars	Charges
I	Upfront Pre-processing charges (not refundable) – (To be recovered at time of receipt of loan application from proposed borrower) - Loans up to 0.50 lacs Above Rs.0.51 lacs & up to Rs.2.00 lacs; Above Rs.2.00 lacs & up to Rs.5.00 lacs; Above Rs.5.00 lacs & up to Rs.10.00 lacs; Above Rs.10.00 lacs	Rs. 500/- 1.00% 1.00% 1.00% 1.00% BoD has power to relax the charges as per Security & merit.
II.	Processing charges (inclusive of up front charges)	
	Business Loan/ Cash Credit/ BDLN/ WCTL/OD against Property/ Mortgage Loans/ LRD/ ABOD/ABL/Loans to Professionals	1% of total limits up to Rs.100.00 lacs and for amount over Rs.100.00 lacs – Rs.1,00,000/- + 0.5% on limit over and above Rs.100.00 lacs. BoD has power to relax the charges as per Security & merit.

	Housing Loan	1.00 %
	Loan for repair &renovation	1.00%
	Overdraft facility for housing loan customers	1.00%
	Vehicle Loan	1.00%
	Education Loan	1.00%
	Education Institution Staff Loan Scheme	Rs. 500/-
	Loan to Builders	1.00%
	Gold Loan	1.00%
	Takeover of Loans: Upto Rs. 1.00 crore	1.00% additional limits granted over existing limits with other Banks.
	Above Rs. 1.00 crore upto Rs.2.00 crores	1.00% of additional limits granted over existing limits with other Banks.
	Above Rs.2.00 crores upto Rs. 5.00 crores	1.00% of additional limits granted over existing limits with other Banks.
	Above Rs.5.00 crores	0.50 % of additional limits granted over existing limits with other Banks.
III.	Processing Charges for others (release ofPart security /guarantor, re-validation, change in sanction terms etc.) Credit facilities up to Rs.10.00 lacs Credit facilities above Rs.10.00 lacs	Rs.1,000/- Rs.2,000/-
	Bank Guarantee Commission	1% p.a. - fully secured by cash/Bank's Term Deposit 3% p.a. - Partly secured by cash/ Bank's Term Deposit Minimum commission to be recovered is for initial period of 12 months and in multiples of6 months thereafter.
	Solvency Certificate	Upto Rs. 1.00 lac (Solvency cert) - 0.10% of amount. minimum Rs.500/- . Upto Rs. 5.00 lacs (Solvency cert) – Rs. 1000/- Above Rs. 5.00 lacs (Solvency cert) – Rs. 5,000/- In case of educational purpose - Rs.1000/- maximum.
Please Note: BoD Could relax the above fixed changes. Reasons to be recorded at the time of Section.		

Note : GST etc. extra, wherever applicable.

*** Terms & Conditions apply**

s/d

Manager

C.E.O.