

सोलापूर जनता सहकारी लि. [मल्टी स्टेट शेड्युलड को-ऑप. बँक]

सेवा प्रभार - Service Charges

Note

All Service Charges in this booklet are exclusive of GST. GST will be charged extra as applicable

Service Charges Applicable from 01-08-2026

1. Revised service charges are applicable from 01st August 2026. These charges are exclusive of Goods and Service Tax (GST).
2. All previous circulars stand cancelled with this revision and henceforth only this circular should be referred until next revision is issued.
3. Staff members are exempt from service charges. However, actual charges paid to other banks/organizations and locker rent should be invariably recovered from staff members.
4. All concessions already given to the existing customers should be reviewed carefully by the branches. The Branch Managers are authorized to sanction any concession in service charges applicable to the customers as per prescribed limit. The Branch Managers are advised to submit their proposals for any concession to HO for approval.
5. Rate of interest on deposits, overdue deposits, pre-mature withdrawal of deposits and interest on loans and advances are subject to change from time to time. Branches are advised to keep watch on the circulars issued by HO in this respect.
6. In the last column of the chart, whether the charges are to be recovered manually or will be taken care by the system is indicated as M and S.
7. Wherever Charges are to be recovered manually ensure GST is also recovered charges to be credited to respective GL and GST is to be credited to 100235 Output CGST 9% & 100236 Output SGST 9%.
8. In case where concession is been given to customer/charges are reversed. Reverse the charges along with GST to 100235 & 100236 GL as mentioned above.
9. Accounting of charges must be performed in accordance with the prescribed GL codes.

M stands for manual working and S stands for system working.



A). Deposits

1. Term Deposits

Sr. No.	Particulars	Service Charge Rs. GST extra	MODE	GL Code
a.	Addition/Deletion of names in all deposit A/Cs (Except deceased cases)	200 per occasion as processing fee	M	400638-Misc Other Income
b.	Issue of Duplicate Deposit Receipt	100 per receipt as service charges. (Max. 500 if more than 5 receipts at one time. Stamp Duty for Indemnity Bond to be borne by the Depositor)	M	400638-Misc Other Income

2. Saving Bank Deposits

Sr. No.	Particulars	Min. Balance -Rs.₹	Charges-Rs. GST extra	Remark	MODE	GL Code
1.	Savings Deposit with cheque book	1000	150 Per quarter	If Average minimum balance is not maintained. In quarter. (Proportionately for shortfall)	S	400638-Misc Oth Income
2.	Savings Deposit without cheque book	500	100 per quarter	If Average minimum balance is not maintained. In quarter. (Proportionately for shortfall)	S	400638-Misc Oth Income
3.	Students Savings Accounts	100	NIL			400638-Misc Oth Income
5.	BSBD Savings A/c	0	NIL			400638-Misc Oth Income
6.	A/c closed before 6 months: A. with cheque book B. Without cheque book		200 100		M	400638-Misc Oth Income
7.	Duplicate passbook		100	Entries up to last 1 year. For entries more than 1 year additional Rs 75 per year or part of the year to be charged.	M	400638-Misc Oth Income
8.	Account Statement (all accounts) a. Entries up to last one year of part. b. Entries upto earlier last one to 3years c. Old entries above 3 years		20 per page 20 per page 75 per page	Entries upto last 1 year for entries more than 1 year additional Rs 75 per year or part of the year to be charged	M	400638-Misc Oth Income

3. Current Deposits

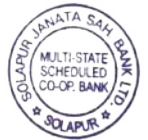
Sr. No.	Particulars	Min Balance Amount -Rs.	Charges -Rs. GST extra	Remark	MODE	GL Code
1.	Current a/c	2,000	400 Per quarter	If Average minimum balance is not maintained. In quarter. (Proportionately for shortfall).	S	400638- Misc Oth Income
2.	Closed before 6 months	--	500	Irrespective of balance Amount	S	400638- Misc Oth Income
3.	Regular Monthly Statement	--	NIL	--		
4.	Duplicate Statement	--	50 per page Minimum 50 Maximum Rs.1000	--	M	400638- Misc Oth Income

- In case customer is crediting the a/c by depositing cash and withdrawing by Transfer/Clearing /RTGS, branches should seek instructions from H.O. for applying service charges /cash handling charges in such particular cases

4. Recurring Deposits

Sr. No.	Particulars	Charges-Rs. GST extra	MODE	GL Code
1.	Closed Before 6 months	25	S	400638- Misc Oth Income
2.	Delayed installment (penalty rate – for per Rs. 10 of installment per month)	paise 15	S	400638- Misc Oth Income

- Due date of Installment will be the date of opening of account. Penalty will be applicable after 5 days from due date.



B) Remittances

1. DD/PO

Sr. No.	Particulars	Charges –Rs.GST extra	MODE	GL Code
1.	Our Bank's DD/Pay order	5 per Rs. 1000 or part (Min charges 50 Max. charges 10000)	S	400625-Commission received
2.	HDFC/ICICI Bank's DD	5 per Rs. 1000 or part (Min 50 Max 10000)	S	400625-Commission received
3 a.	Other Bank's DD/Pay Order	5 per Rs. 1000 or part (Min 50 Max 10000)	S	400625-Commission received
b.	DD/Pay slip issued or NEFT/RTGS for Disbursement of Term loan	No charges		
c.	Inter branch transfer of amount	No charges	M	
4	Inter branch cash transactions from current and cash credit account(*)	No charges for transaction up to Rs. 1, 00,000 per day. Rs. 1 per thousand for transactions above Rs. 1, 00,000 per day to allowable transactions only. (No charges for loan recovery and fixed deposit transactions for any amount)	M	
5	Cancellation of DD/PO of our bank/HDFC/ICICI	200 per instrument.	S	400625
6	Cancellation of DD/PO of other bank	100 + other bank's actual charges	S	400625
7	Issue of duplicate DD/PO of HDFC/ICICI & our bank	100 per instrument	M	400625
8	Issue of duplicate DD/PO of other bank	100 plus other bank's actual commission.	M	400625
9	Revalidation of DD of HDFC/ICICI and our bank	100 Per instrument	M	400625
10	Revalidation of DD/PO of other bank	100 + other bank's actual charges	M	400625

C) RTGS (Outward)

Sr. No.	Particulars –Rs.	Charges – Rs.GST extra	MODE	GL code
1.	2.00 lakh to 5.00 lakh	25	S	400670- RTGS NEFT Commission
2.	Above 5.00 lakh	50	S	400670- RTGS NEFT Commission

D) Neft (Outward)

Sr.no	Particulars	Charges- Rs GST extra	Mode	GL code
1	Up to 10,000	2	S	400670- RTGS NEFT Commission
2	10,001 to 1,00,000	5	S	400670- RTGS NEFT Commission
3	1,00,000 to 2,00,000	15	S	400670- RTGS NEFT Commission
4	Above 2,00,000	25	S	400670- RTGS NEFT Commission

- RTGS & NEFT – Inward transactions – Free
- RTGS & NEFT –transactions through Mobile Banking - Free

E) Tax Payment Challan

1.	E – Tax Payment	200 per challan	M	400625- Commission Received
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F) Cheque book Charges (All types of Accounts)

Sr. No.	Particulars	Charges-Rs.GST extra	MODE	GL code
1.	Per leaf	4 per cheque leaf	S	400638- Misc Oth Income
2.	Stop payment charges	100 per instrument for saving & 200 per instrument for current.	S	400638- Misc Oth Income



G) Inward Clearing Return Charges (Cheque/ECS)

Sr. No.	Particulars	Charges-Rs. GST extra	MODE	GL code
1.	Current/Cash Credit/OD Accounts	cheque :- Up to Rs.1 lac Rs.250 per cheque above Rs. 1 Lac Rs.350/- per cheque ECS :- Rs 250 Per ECS	S	400945- Cheque RTN Charges RECD
2.	Savings Accounts	cheque :- Up to Rs.1 lac Rs.150 per cheque above Rs. 1 Lac Rs.250/- per cheque ECS :- Rs 200 Per ECS	S	400945- Cheque RTN Charges RECD
3.	Return of cheque for technical reason	NIL.		
4.	Counter return of cheque	100 per cheque	M	400945- Cheque RTN Charges RECD

H) Outward Clearing (Cheque is returned by other bank)

1.	Current/Cash Credit/OD Accounts	250 Per Cheque/ECS	S	400945- Cheque RTN Charges RECD
2.	Savings Accounts	200 Per cheque/ECS	S	400945- Cheque RTN Charges RECD
3.	Return of cheque for technical reason	NIL.		

I) OBC Collection charges (For Savings Accounts)

Sr. No.	Particulars -Rs.	Charges-Rs. GST extra	MODE	GL code
1.	Up to 5,000	27	S	400638- Misc Oth Income
2.	5,001 to 10,000	55	S	400638- Misc Oth Income
3.	10,001 to 1 Lakh	110	S	400638- Misc Oth Income
4.	Above 1 Lakh	2 per thousand or part + Postage. (Max.2000)	S	400638- Misc Oth Income

J) OBC Collection charges (For other accounts- Current, Cash Credit, Over Draft etc

Sr. No	Particulars –Rs.	Charges-Rs. GST extra	MODE	GL code
1.	Below 10,000	100	S	400638- Misc Oth Income
2.	Above 10,000	150 per thousand or part + postage. (Max 2000)	S	400638- Misc Oth Income

Note: Charges on OBC up to Rs 1 lac are fixed by RBI, hence if any other bank charges more than above, branches should Demand for refund of excess charges recovered by that bank.

K) IBC collection charges (For Cheques and DDs/POs)

Sr. No	Particulars –Rs.	Charges-Rs. GST extra	MODE	GL code
1.	Below 10,000	55	S	400638- Misc Oth Income
2.	10,000 to 1 lakh	100	S	400638- Misc Oth Income
3.	Above 1 Lakh	150	S	400638- Misc Oth Income

L) IBC collection Charges (Other than cheques and DDs/Pos)

Sr. No.	Particulars –Rs.	Charges-Rs. GST extra	MODE	GL code
1.	Below 10,000	100 + Postage at actual + Other bank's actual DD charges(if applicable)	M	400638- Misc Oth Income
2.	Above 10,000	3 per thousand or part + actual postage +Other bank's actual DDcharges (if applicable)	M	400638- Misc Oth Income



M) Other Services

Sr. No.	Particulars -Rs.	Charges-Rs. GST extra	MODE	GL code
1.	Loan Application Form	100 per application form in general/As declared by each scheme	M	400652- Printng Stationery Rec
2.	No dues Certificate to other banks	100 per account	M	400652- Printng Stationery Rec
3.	No dues Certificate to borrower himself	NIL for first Certificate.50 per additional/duplicate certificate.	M	400652- Printng Stationery Rec
4.(a)	Signature Verification including ECS Mandate	100 per verification.	M	400652- Printng Stationery Rec
4 (b)	Change in operational instruction	100 per instance	M	400652- Printng Stationery Rec
4 (c)	Subsequent Nomination	No Charges	M	400652- Printng Stationery Rec
4 (d)	Change In Address/Mobile no/email	No charges	M	400652- Printng Stationery Rec
5.	Photo Verification	100 per verification.	M	400652- Printng Stationery Rec
6.	Loss of token	1000 per token	M	400652- Printng Stationery Rec
7.	Standing Instructions	50 per SI (Excluding SI for loan and RD a/c)	S	400638- Misc Oth Income
8.	Instruction for statement through E-mail	No charges	S	400638- Misc Oth Income
9.	SMS alert facility for saving Deposit	25 paise per transaction charged after end of quarter, rounded off to nearest rupee.	S	400922 SMS Alert charges
10	SMS alert facility for Current account/cash credit account	25 paise per transaction charged after end of quarter, rounded off to nearest rupee.	S	400922 SMS Alert charges
11	Issue of Duplicate Share Certificate	100 per Certificate	M	400638- Misc Oth Income
12	Inter branch cash transactions from current and cash credit account(*)	No charges for transaction up to Rs. 1, 00,000 per day. Rs. 1 per thousand for transactions above Rs. 1, 00,000 per day to allowable transactions only. (No charges for loan recovery and fixed deposit transactions for any amount)	M	400638- Misc Oth Income



N) ATM Card Charges and transaction charges

Sr. No.	Particulars -Rs.	Charges-Rs. GST extra	MOD E	GL code
1.	Issue of first card per customer	160 per card	--	400919-ATM CARD CHARGES
2.	Issue of another card (in case of single customerhaving more than one saving account)	200 per card	S	400919-ATM CARD CHARGES
2.	Blockage of card	100 Per instance	S	400919-ATM CARD CHARGES
3.	Annual charges	200 Per card	S	400919-ATM CARD CHARGES
4.	Reissue of card	250 per card	S	400919-ATM CARD CHARGES
5.	Duplicate PIN	100 Per instance	S	400919-ATM CARD CHARGES
6.	Transaction charges- Financial and Non- Financial	Five transactions in SJSB ATM and three transactions in other ATM in Semi urban and urban area in a month arefree. Thereafter Rs. 23 per financial transaction And Rs. 10 per non-financial transaction	S	400929 & 400930

O) Credit Monitoring charges

**For All TL and CC - limit for above charges includes collectively Funded & non Funded-
Only PA A/c (Excluding LAD, CCFD & Staff Accounts)**

Sr. No.	Outstanding Balance -Rs.	Charges Per Annum-Rs. GST Extra	MODE	GL code
1.	Upto 25000	NIL	S	400638- Misc Other Income
2.	25000-100000	200	S	
3.	1,00,001-5 lakh	500	S	
4.	5,00,001-10 lakh	1000	S	
5.	10,00,001 to 25 lakh	1500	S	
6.	25,00,001 to 1 Cr	2500	S	
7.	Above 1 Cr. To 5 Cr	3500	S	
8.	Above 5 Cr-	5000	S	

- Above charges will also be debited additionally by the System at the time of closer of account at proportionate basis.

P) Loan Processing Fee

1. For all types of Business Term Loan and C C – Applicable to Limit up to Rs.50 Lakh

(Other than Loans given in point No.2 below) (*Funded & Non Funded*)

Loan Applied for Rs.	Processing Fees % For New TL & CC and Enhancement of CC Proposal	Processing Fees - % Only for Renewal of CC	MODE	GL code
Upto 25,00,000	0.5%	0.2%	M	400654- Processing Fee
Above 25,00,000	1%	0.2%	M	
Maximum Ceiling for Processing fee 10,00,000/-				

- No Processing Fee for Priority Sector Advances up to Rs. 50000/-
- Processing fees for non -funded facilities at 1/3 of the funded facilities

2. For all type of Loan other than Term loan and CC

Sr.no	Type of Loan	Processing Fee	MODE	GL code
1	Unsecured loan upto 5 lakh	2% (Min 500)	M	400654- Processing Fee
2	Vehicle Loans 2 Wheeler	500	M	
3	Vehicle 4 Wheeler	0.20% (Min 1000)	M	
4	Vehicle Loan Commercial	1%	M	
5	Housing Loans	1.00% (Min 5000 Max 25000)	M	
6	Plot purchase under housing scheme	1.00% (Min 5000 Max 25000)	M	
7	Education Loans	0.50%	M	
8	Harit Urja Karj Yojna	0.50%	M	
9	Warehouse / Pledge loan	0.50 % (Max 250000/-) For Renewal 0.20% (Max 250000/-)	M	

Note:

- If Sanctioned loan is not availed by the customer, then entire processing fees will be retained by the Bank.
No processing fees will be refunded in such cases.
- If loan is rejected / curtailed by the Bank, then 25% of processing fees will be retained by the Bank and remaining amount will be refunded to the applicant.
- No processing fees will be charged for TLTD, CCTD and Staff Loans



Q) All Other Services

1. Solvency certificate / Line of Credit certificate charges

Particulars	Charges - Rs.GST Extra	MODE	GL code
Charges for Solvency Certificate /Line of Credit Certificate	Rs. 600 per lakh Maximum Rs 50000/-	M	400638- Misc Oth Income

2) Bank Guarantee Commission :

Sr. No.	Particulars	Charges - % GST Extra	MODE	GL code
1.	BG against 100% deposit	0.50	M	400625- Guarantee Commission
2.	BG against less than 100% deposit	2.00	M	400625- Guarantee Commission

*** Note: Bank Guarantee commission will be secured in advance inclusive of claim period. A fraction of a month is to be treated as full quarter.**

3) Commitment Charges:

Following Commitment Charges shall be applicable to Cash Credit Accounts with sanctioned limits of Rs. 2.00 Cr. & above where the utilization of the sanctioned limit remains below the expected utilization.

Unutilized portion as % of total fund based working capital limit.	Commitment charges (% p.a. on unutilized portion)
1. Utilization level 70% & above	Nil
2. Utilization level above 60% below 70%	0.25% p.a.
3. Utilization level above 50% below 60%	0.35% p.a.
4. Utilization level less than 50%	0.50% p.a.

1. The unutilized portion will be ascertained by calculating the daily average utilization during the financial year.
2. The difference between the average utilization determined as above and the sanctioned limit shall represent the unutilized portion.
3. The cash credit facility classified under WCDL is exempted for commitment charges.



3. Other Misc. Charges

Sr.no	Particulars	Charges	MODE	GL code
1	Cash handling Charges	Rs 50 per 1000 notes after 1000 notes of any denomination for cash Deposit only	M	400931-CASH COUNTING CHARGES
2	CERSAI	Rs 400/- where applicable	M	400943-CERSAI Charges received
3	Power of Attorney/Mandate	For Individual 500/- & For Corporate 1000/-	M	400638- Misc Oth Income
4	CIBIL Charges	Individual 100/- Corporate 1500/-	M	400617-CREDIT RATING INFORMATION

4. Foreclosure / Pre Payment Charges

Type of facility	Pre closure Charges	Charges on Material Date	MODE	GL code
CC Above 50 Lakh	2%	Sanctioned limit	M	400638-Misc Other Income
Business Term Loan Above 50 Lakh	2%	Outstanding Balance	M	400638-Misc Other Income

Note:

1. No Prepayment/Foreclosure Charges on all term loan granted to individual customers for individual purpose.
2. Source fund for closing loan account will not be considered for applying closure charges.

5. Amendment in Sanction Conditions

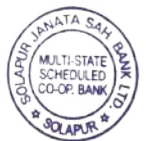
Amendment in Sanction Conditions (for e.g. 1. Change in Rate of Interest 2. Property Release 3. Changes in Processing fee 4. Any Such other purpose)	Loans Up to 50 lacs	Loans Above 50 lacs
Charges	2000	5000

R) SDV Locker Rent & Related Security Deposit:

Sr. No.	Locker Size in Inches	Annual Rent – Rs. GST Extra	Security Deposit – Rs.	MODE	GL- Code
1.	4 X 6 = 24	1000	10,000	S	400640- LOCKER RENT RECEIVED
2.	7 X 5 = 35	1000	10,000	S	
3.	5 X 7 = 35	1000	10,000	S	
4.	7 X 6 = 42	1000	10,000	S	
5.	12 X 4 = 48	1000	10,000	S	
6.	4 X 13 = 52	1500	10,000	S	
7.	5 X 14 = 70	2000	10,000	S	
8.	14 X 5 = 70	2000	10,000	S	
9.	7.5 X 10.5 = 78.75	2000	10,000	S	
10.	6 X 18 = 108	2000	15,000	S	
11.	12 X 10 = 120	2000	15,000	S	
12.	11 X 13 = 143	2500	15,000	S	
13.	11 X 14 = 154	3000	15,000	S	
14.	7.5 X 21.5 = 161.25	3000	15,000	S	
15.	07 X 21 = 147	3000	15,000	S	
16.	14 X 12 = 168	3500	15,000	S	
17.	10 X 18 = 180	4000	15,000	S	
18.	14 X 18 = 252	4000	25,000	S	
19.	15 X 18 = 270	4000	25,000	S	
20.	16 X 21.5 = 344	6000	25,000	S	
21.	21 X 18 = 378	6000	25,000	S	
22.	24 X 20 = 480	8000	25,000	S	

Special Instructions for Locker

1. Period for annual rent will be for financial year. (1st of April to 31st March)
2. Late fees @ 2% per month on locker rent will be charged, if locker rent is not paid before 30th June of every year.
3. Locker rent will be charged in proportionate basis.
4. In case any different size locker is available in the branch, the nearest size should be considered for calculation of locker rent and security deposit and such odd size should be reported to Head Office.
5. Service Charges for locker operation: Free 3 times per month maximum up to 24 times a year Thereafter Rs 100 + GST for each. This charges are to be debited by system.



S) Reversal of Charges:

The charges reversal approval authorities have been granted as follows, in accordance with Resolution No. 25 of the Hon. Board of Directors meeting held on 12/02/2026.

Sr.	Sanction Powers	Amount (Excluding GST)
1	शाखाव्यवस्थापक/Branch Manager	₹ 200.00 पर्यंत
2	विभागनिहाय विभागप्रमुख (AGM/DGM)	₹ 201.00 - 1000.00
3	सरव्यवस्थापक / General Manager	₹ 1001.00 - 3000.00
4	मुख्यकार्यकारी अधिकारी / CEO	₹ 3001.00 - 5000.00
5	मा. संचालक मंडळ / Board of Director	₹ 5001.00 & Above



Deputy General Manager



Chief Executive Officer