

**AMMCO BANK**

Adarsh Mahila Mercantile Cooperative Bank Ltd.

DEPOSIT SERVICES CHARGES

S.No	Particulars	Service Charges	
		<i>Non-Individual</i>	<i>Individual</i>
1	Issuance of duplicate pass book with latest balance (Saving account customers) Manual	Rs. 250.00 per pass book. For previous entries Rs.2.00 per entry with Minimum of Rs.250.00 & Max Rs. 2000.00	Rs.150/- per passbook, For previous entries Rs.2/- per entry Min. Rs.150/- Max. Rs.1000/-
2	For Closing SF/CA Account within 1 year of their opening, Except in case of death of customer- Manual	Rs.1000.00	Rs.500.00
3	LOCAL CHEQUES DISHONoured - OUTWARD CLEARING i.e. cheques received by our customers and deposited for presentation in the clearing house. CBS.	Rs.500/- per instrument.	Rs.400/- per instrument.
4	Returning charges for Cheques under clearing (Dishonor of cheques for want of funds or for any other reasons not attributable to our bank). CBS	Rs.500/- per instrument.	Rs.400/- per instrument.
5	Balance Certificate / Other Certificate, (Note: Original TDS to be issued Free of Cost. Charges are to be levied only when the certificate has been lost after issuance and not in the event of non-receipt of the same.) Manual.	Rs.250/- (Other than those which have been specifically mentioned or exempted)	Rs.150/- (Other than those which have been specifically mentioned or exempted)
6	Statement of Account Charges- Manual.		
	Monthly	1st Statement of account- free. On further request, Rs.2.00 Per entry. Minimum Rs. 200.00 per request.	

To know more, Please Contact us at 96900-124-32 / 34 / 27 / 35 / 36 / 37

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	Weekly	Rs.500.00 per year. For repeat requests, Rs.2.00 per entry, minimum Rs.200.00 per request.
	Daily	Daily - Rs.1000.00 per year. For repeat request, Rs.2.00 per entry, minimum Rs.200.00 per request.
7	INCIDENTAL CHARGES IN OPERATIVE ACCOUNTS for non-maintenance of Quarterly average Balance: Manual	
	Saving Fund	
	General Saving Accounts (Minimum QAB Rs.1000.00)	QAB maintained up to Rs.500.00 levels, Incidental charges Rs.200.00 per quarter. QAB maintained above Rs.500.00 but below the applicable QAB level, incidental charges Rs.150.00 per quarter
	Smart Saving Accounts (Minimum QAB Rs.100000.00) Only applicable for Smart Accounts opened post 01.07.2025	For accounts opened on or after 1st July 2025 QAB Maintained of up to Rs.100000.00 level. incidental charges Rs.300.00 per quarter
	CURRENT ACCOUNT (Minimum QAB Rs. 5000.00)	Non maintenance, apply incidental Charges Rs.500.00 per quarter
8	Incidental Charges: Inoperative Accounts (Saving & Current Accounts) : Manual.	
	Incidental charges, for not maintaining the QAB levels.	Nil
9	Cash Deposit Charges at Base Branch : Manual.	
	Saving Fund Account	Free.
	Current Account / Cash Credit / Overdraft	Up to Rs. 5.00 Lakh per day- Free. Above Rs. 5.00 Lakh – Rs. 1.50 per Rs 1000.00 or part thereof. (If deposit in number of installments in one day become above Rs. 5.00 lakh. The charges become applicable). In case of deposit in denomination of small notes or coins above Rs.2.00 lakh on regular basis, that also attracts charges of Rs.1.50 per Rs. 1000.00. (There are no charges for depositing above the limit by way of cash in FD, RD (Subject to compliance of applicable income tax guidelines) , Term loan, Demand Loan including NPA account.

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10	Remittance by way of Demand Draft / Pay order- CBS		
	Draft upto Rs.10000.00	Rs.40.00	
	Draft above Rs.Rs.10000.00	Rs.4.00 per Rs.1000/- or part thereof subject to a Minimum of Rs50/- and Maximum Rs.12000/-	
11	RTGS Charges - CBS		
	Rs.2.00 lakh to 5.00 lakh	Rs.25.00	
	Above Rs.5.00 lakh	Rs. 50.00	
12	NEFT Charges- CBS		
	Saving Fund	Up to Rs. 1.00 lakh- Free. Above Rs.1.00 lakh & below Rs. 2.00 lakh -18.00	
	Current / Cash Credit / Overdraft	Rs. 25.00	
13	Cheque Book Charges- CBS		
	Saving Fund Account	20 cheque leaf per half year – Free. after crossing the limit Rs. 2.00 per leaf.	
	Current Account / Cash Credit / Overdraft	Rs. 3.00 per cheque leaf.	
14	Attestation of signature / Photograph manual.	Rs.125.00 per instrument except signature.	
15	Stop Payment instruction- CBS	Rs.150.00 per instrument, maximum Rs.600.00 per reference.	
16	Penal Charges- On Late deposit of Recurring Deposit installments. - CBS		
	Rs.2.00 for Rs.100/- P.M. irrespective of period of Recurring Deposit		
17	Changes of Constitution in Account- Manual		
	Rs. 200.00 (Each Time)- exempted in case of death of existing signatory.		
18	Locker Rent- CBS	Per annum	
	Small	1000	25% concession in locker rent, if 5-year rent paid in advance.
	Medium	2500	
	Large	5000	
	Extra Large	8500	
19	Old Record- Enquiry	(Charges to be refunded for mistakes on part of the bank)- Manual.	
	Duration: -	Charges – (Per Item / Reference)	
	Up to 1 year old	Rs.200.00 per reference +out of pocket expenses.	
	Beyond 1 Year	Rs.500.00 per reference + out of pocket expenses.	

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20	CKYC Charges	Rs.4.00 per Cust ID
21	Account Maintenance Charges (I/C, CA & CC)	Rs.400.00 per quarter (Concession up to 25% may be allowed on maintenance of QAB of 50000.00 in Current Account).
22	Utility Verification Charges	Rs.10.00 per Verification
23	QR Code Charges	One time – Rs 100.00 Recurring – as per bank policy Sound Box- Rs. 999/- per year

Please note, All above mentioned service charges are exclusive of GST.

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CREDIT SERVICES CHARGES

Pre Credit Charges

S. No.	Particulars	Charges
1	Processing Fee	Fresh cases- 0.60% of loan amount with a minimum of Rs. 1000.00. Renewal- Rs. 500.00 per lakh of Loan Amount & Maximum of Rs.10000.00
2	Documentation charges	Fresh Sanctions / Enhancement/Renewal - Rs. 500.00
3	NEC/ Legal Report	Rs. 3500.00 of each IP + Certified Copy Charges as Applicable
4	Tehsil/Search Report	Actual Charges
5	Valuation	Rs. 2500.00 for each IP
6	CIBIL	Individual Rs. 200.00 Non -Individual Rs. 2200.00
7	CERSAI	Up to 5.00 lakh Loan - Rs. 50.00 Above 5.00 lakh Loan - Rs. 100.00
8	Share Money	2.5% of Loan Amount
9	Stamp Duty (Loan Documents, Equitable Mortgage and Registered mortgage.	Loan Documents- Actual incurred. Equitable Mortgage- 0.50% of loan amount or maximum Rs.10000.00. Registered Mortgage- Actual incurred.

Post Credit Charges

S. No	Particular	Charges
1	Visit Charges- Primary / Collateral i.e., Periodic verification of IP, Business, Stock, & WHR etc.	Loan up to 5.00 lakh- RS. 200.00. Loan above 5.00 lakh- Rs. 400.00
2	Visit Charges for Recovery of Overdue – on Account of Irregularity (Non-Payment of Dues in time)	Loan up to 5.00 lakh- RS. 200.00. Loan above 5.00 lakh- Rs. 400.00
3	Demand Notice Charges	Rs. 250.00 per instance+ Postage as per applicable
4	Recall Notice	Rs. 400.00 every instance + Postage Charge as applicable.

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5	Repossession charges- In case of vehicle seizure.	Minimum Rs. 1500.00 or Actual charges whichever is higher.
6	Charges for overdue installment & interest -CBS (Penal Interest)	2% of Default Amount.
7	SI/ ECS/ PDC Dishonored Cheque	Rs. 400.00 per instrument Plus Any actual out of Pocket expense
8	Foreclosure Charges- For Closing Account within 2 years of their opening	2% of Outstanding Amount at the time of Closure.

Post Credit Charges

S. No.	Particular	Charges
1.	Notice-13(2) SARFAESI	Rs. 400.00 every instance + out of pocket expenses + Postage as per applicable.
2.	Notice-13(4) SARFAESI	Rs. 400.00 every instance + out of pocket expenses + Postage as per applicable.
3.	Symbolic / Physical Possession	Rs. 2000.00 + Out of pocket expenses + Postage as per applicable.
4.	Sale / Auction charges	Rs. 5000.00 + Out of pocket expenses
5.	Case / File preparation charges. / Law Charges – SARFAESI	Rs. 800.00 per file and actual charges paid to advocate- each time.
6.	Any Consultancy for SARFAESI Proceedings/ any other out of pocket expenses (SMA cases)	Actual charges
7.	If an empaneled recovery agency engaged for recovery.	Actual charges
8.	SI/ ECS/ PDC Dishonored Cheque	Rs. 400.00 per instrument Plus any Out-of-pocket expenses
9.	Case / File preparation charges. / Law Charges – NI Act u/s 138.	Rs. 800.00 per file and actual charges paid to advocate- each time.
10.	Newspaper Publication	Actual charges - Each time
11.	Valuation for Auction/Sale	Actual Charges
12.	E-Auction Platform (BAANKNET)	Actual charges for listing of Properties & Auction

- All above mentioned service charges are exclusive of GST.
- The changes in service charges from time to time may be verified/view from the website of the bank i.e. www.ammco.bank.in

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