

**AMMCO BANK**

Adarsh Mahila Mercantile Cooperative Bank Ltd.

Credit related 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.

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

Head Office: 27A/1, New Mandi, Muzaffarnagar, UP, 251001



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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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