



# जिला सहकारी केन्द्रीय बैंक मर्यादित, खण्डवा

प्रधान कार्यालय, रामेश्वर रोड, खण्डवा. (म.प्र.)  
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क्र०/लेखा/2015/4635  
प्रति,

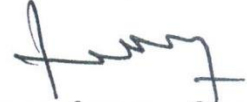
दिनांक-02.02.2015

शाखा प्रबंधक,  
शाखा------(समस्त)

**विषय:- लॉकर किराया पुर्ननिर्धारण बाबत ।**  
संदर्भ:- बैंक पत्र क्र०/लेखा/09/3698/दिनांक-30.09.2009

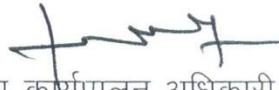
विषयांतर्गत संदर्भित पत्र के माध्यम से बैंक द्वारा लॉकर्स किराये की दरें निर्धारित की गई थी। स्थानीय बैंकों द्वारा की गई वृद्धि को दृष्टिगत रखते हुये बैंक संचालक मण्डल की बैठक दिनांक-15.01.2015 में पारित संकल्प क्रमांक-15 अनुसार लाकर्स किराये की दरों का पुर्ननिर्धारण किया गया है, साथ ही छोटे एवं मध्यम लॉकरधारियों हेतु रु.20,000/-एवं बड़े लॉकरधारियों हेतु रु.25,000/-सावधि जमा करना होगा एवं लॉकरधारियों का बचत खाता खोलना भी अनिवार्य है। लॉकर किराया की संशोधित दरें दिनांक 01.02.2015 से प्रभावशील रहेगी जो निम्नवत् है:-

क्र.	साईज	संशोधित लाकर्स किराया प्रतिवर्ष	
		ग्राहकों हेतु	कर्मचारी हेतु
1	बड़ा लाकर्स	2000.00	1000.00
2	मध्यम लाकर्स	1500.00	750.00
3	छोटा लाकर्स	1000.00	500.00

  
मुख्य कार्यपालन अधिकारी  
दिनांक-02.02.2015

क्र०/लेखा/2015/  
प्रतिलिपि:-

1. कक्ष प्रमुख,-----कक्ष प्रधान कार्यालय, खण्डवा की ओर सूचनार्थ ।

  
मुख्य कार्यपालन अधिकारी



जिला सहकारी केंद्रीय बैंक मर्यादित, खण्डवा

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कं0/लेखा/12/3210

खण्डवा, दिनांक-21.08.2012

प्रति,

शाखा प्रबंधक,

शाखा----- (समस्त)

विषय :- बैंक द्वारा प्रदाय की जा रही विभिन्न सेवाओं के लिये निर्धारित कमीशन एवं अन्य सेवा शुल्क की दरों में संशोधन एवं अन्य सेवाओं के लिये शुल्क निर्धारित किये जाने के संबंध में।

संदर्भ:- पत्र कं0 लेखा/2009/2135/दिनांक-14.07.2009

उपरोक्त विषयांतर्गत संदर्भित पत्र के माध्यम से बैंक द्वारा ड्राफ्ट/चेक कमीशन सेवा शुल्क की दरें निर्धारित कर प्रेषित की गई थी। बैंक की संचालक मण्डल की बैठक दिनांक-28.06.2012 के निर्णय कं0-25 अनुसार विभिन्न सेवाओं के लिये निर्धारित कमीशन एवं अन्य सेवा शुल्क की दरों में संशोधन किया गया है, जो दिनांक-01.09.2012 से प्रभावशील होगी।

अतः निर्देशित किया जाता है कि दिनांक-01.09.2012 से संलग्नानुसार दरों के आधार पर कार्यवाही सुनिश्चित करें। शाखा में अधिनस्थ कर्मचारियों से टीप कराया जावे, साथ ही एक प्रति सूचना फलक पर चस्पा करें।

संलग्न:- उपरोक्तानुसार

  
मुख्य कार्यपालन अधिकारी



## जिला सहकारी केन्द्रीय बैंक मर्यादित, खण्डवा

बैंक द्वारा प्रदाय की जा रही विभिन्न सेवाओं के लिए निर्धारित कमीशन एवं अन्य सेवा शुल्क की दरों के निर्धारण की सूची :-

Sr. No.	Particulars	Service Charges
1.	<b>SAVING DEPOSIT A/C</b>	
	<b>A) OPENING &amp; MAINTENANCE OF MINIMUM BALANCE IN THE ACCOUNT</b>	
	i) With Cheque Book	Rs.700/-
	ii) Without Cheque Book	Rs.200/-
	iii) Saving Individual (No Frill)	Rs 0/-
	iv) Saving Individual (Pension)	Rs 0/-
	v) Saving Individual (Non operative)	--
	vi) Saving Individual Staff	Rs 0/-
	<b>B) PENALTY</b> (other than No frill, Pension, State Govt., Central Govt. & Staff A/c.'s)	
	i) Charge for failure to maintain minimum balance	Rs.50/- per year
	ii) More than 50 withdrawals in six months	Rs.1/- per withdrawal
	<b>C) CLOSURE OF ACCOUNT</b> (other than No frill, Pension, State Govt., Central Govt. & Staff A/c.'s)	
	i) if closed within one year	Rs. 50/-
	ii) closed after 1 year	Rs. 50/-
	iii) closure of inoperative a/c	Rs. 50/-
	iii) closure of non operative a/c	Rs. 50/-
	<b>D) RETURN OF CLEARING CHEQUE</b>	
	i) for Outward Return charge	Rs. 25/- + Actual Postage
	<b>E) ISSUE OF CHEQUE BOOKS</b>	
	i) additional cheque book (Not applicable to PACS) ( 25 cheque instrument free in Half Year )	Rs.1/- per cheque
	ii) Cheque Book issued for repayment of loan to other bank.	Rs.2/- per cheque
	<b>F) ISSUE OF DUPLICATE STATEMENT PASS BOOK</b>	
	i) with present balance	Rs. 25/-
	ii) with previous entries per Ledger page <b>Note:</b> In case of computer statements 30 entries or part thereof is treated as one ledger page	Rs. 10/- per page
	<b>G) In-operative Account</b> (iii) 1 Year to 3 years (iv) More than 3 years <b>Note:</b> If available credit balance is not sufficient to recover the aforesaid charges the amount debited should be restricted to the balance available.	Rs. 50/- Half yearly Rs. 50/- Half yearly
	<b>H) i) Charges for stop payment instructions</b> ii) For Outward Return Charges	Rs. 25/- Per instruction Rs. 25/- + Actual Postage
	<b>I) Charges for issuance of Balance confirmation at the request of the customer. (other than No frill, Pension, State Govt., Central Govt. &amp; Staff A/c.'s)</b>	Rs. 25/- Per certificate
2.	<b>CURRENT / CC ACCOUNTS</b>	
	<b>A) OPENING &amp; MAINTENANCE OF MINIMUM BALANCE</b>	Rs.3000/-
	<b>B) CHARGES FOR FAILURE TO MAINTAIN MINIMUM BALANCE</b> (other than State Govt., Central Govt. & Staff A/c.'s)	Rs.100/- Half Yearly





Sr. No.	Particulars	Service Charges
	C) Ledger Folio Charges for Operative Current A/c. (other than State Govt., Central Govt. & Staff A/c.'s)	<p>Balance upto Rs. 25000/- Rs. 40/- for each page of 30 entries.</p> <p>Balance upto Rs. 25001/- to Rs. 50000/- 3 pages free Rs. 20/- for each extra page of 30 entries.</p> <p>Balance upto Rs. 50001/- to Rs. 100000/- 5 pages free Rs. 10/- for each extra page of 30 entries.</p> <p>Balance Above Rs. 100001/- 10 pages free Rs. 5/- for each extra page of 30 entries.</p>
	D) CLOSURE OF CURRENT ACCOUNT (other than State Govt., Central Govt. & Staff A/c.'s)	
	i) if closed within 1 year	Rs.100/-
	ii) if closed after 1 year	Rs.100/-
	iii) Closure of inoperative a/c or trf. from inoperative to operative a/c	Rs.50/-
	E) a) ISSUE OF CHEQUE BOOKS (50 cheque instrument free in half year)	Rs. 1/- per cheque
	F) Charges for stop payment instructions per instruction.	CA/CC/OD - Rs. 25/-
	G) RETURN OF CLEARING CHEQUES	
	i) for Outward Return charge	Handling charge Rs 50/- + Actual Postage
	H) In-operative Account	
	i) 1 year to 3 years	Rs. 50/- Half yearly
	ii) More than 3 years	Rs. 50/- Half yearly
	(other than State Govt., Central Govt. & Staff A/c.'s)	
	*Note: If available credit balance is not sufficient to recover the aforesaid charges, the amount debited should be restricted to the balance available.	
	I) Opening of account with restrictive operation -	CC/CA/OD - 0
	J) Allowing operations in account through power of Attorney in	CC/ CA/OD - 0
	K) Half yearly service charges to operative CA (other than State Govt., Central Govt. & Staff A/c.'s)	Rs. 50/-
	Note: i) The said half yearly charges are not to be applied to inoperative Current A/Cs.	
3.	TERM DEPOSITS	
	A) ISSUE OF DUPLICATE RECEIPT	Rs.50/-
	B) Penalty for Pre-matured withdrawal of Term Deposit (refer General Instruction No 6)	1% below the applicable rate for the period for which deposit is with the Bank.
	C) Premature closure of Recurring Deposit.	1% below the applicable rate for the period for which deposit is with the Bank.
	D) Premature Closure due to death of Account Holder by the Nominee / Legal Heir	The applicable rate for the period for which deposit is with the Bank





Sr. No.	Particulars	Service Charges
4.	<b>LOANS &amp; ADVANCES, CASH CREDIT A/C</b>	
	<b>A) SUPPLY OF APPLICATION FORMS</b>	
	i) Loan/Bank Guarantee/L.C. Application	Rs.50/- per form
	<b>B) PROCESSING CHARGES</b>	
	<b>(I) New Applications / renewals</b>	
	(A) Fund based limits / Non Fund bases limits (LC's, Guarantees other than DPG)	
	(a) For limits up -to Rs. 2,00,000/-	
	(b) For limits above Rs. 2,00,000/- and up-to Rs. 5,00,000/-	
	(c) For limits above Rs. 5,00,000	
	<b>Note:</b>	
	○ No processing charges for considering advances against Bank 's deposit	
	○ In cases where limit are considered for periods less than a year, then the charges will be recovered pro-rata, but minimum 3 months	
	○ In case of new applications processing charges shall be payable immediately after 'in principal' approval is accorded by the Screening Committee.	
	○ However, in case, the application is rejected refund may be considered.	
	○ If Facility is not availed even after sanction	
	<b>C) SALE OF PLEDGED GOLD ORNAMENTS BY AUCTION.</b>	
	Loan up to Rs 50000/-	Actual advertisement charges
	Above Rs 50000/-	Actual advertisement charges
5.	<b>MISCELLANEOUS SERVICES</b>	
	<b>A) SHARE DEPARTMENT</b>	
	I) Issue of Duplicate Share Certificate	Rs.100/- per certificate
	B) Charges To Be Collected For Loss of Token	Rs.100/-
	C) Issuance of No Dues Certificate	Rs.50/- per occasion
6.	<b>BANK GUARANTEE (FRESH / RENEWAL)</b>	
	A) FULLY SECURED BY TERM DEPOSIT	Up to Rs. 2500/- 25 Paise per 100 Rs.Quarterly, minimum Rs. 50/-
7.	<b>BILLS AND CHEQUES SENT FOR COLLECTION</b>	
	<b>A) (IBC/OBC)</b>	
	Upto Rs.500/-	Cheques
	Rs. 501/- to Rs. 1000/-	Rs. 10 + Actual Postage
	Rs.1,001/- upto Rs.5,000/-	Rs. 15 + Actual Postage
	Rs.5,001/- upto Rs.10,000/-	Rs. 25 + Actual Postage
	Rs.10,001/- upto Rs.1 Lakhs	Rs. 30 + Actual Postage
	Above Rs.1 Lakhs	Rs. 2.50/- per thousand + Actual Postage
	Handling charges for Bills / Cheques returned unpaid	Rs. 2.00 per thousand + Actual Postage
		Outstation cheque- Rs. 50 per cheque + actual postage
8.	<b>REMITTANCES</b>	
	Commission to be charged while issuing at par instruments (H.D.F.C /ICICI/other Bank's DD)	
	Upto Rs.1000/-	Rs. 15/-
	Rs.1001/- to Rs.5,000/-	Rs. 20/-



Sr. No.	Particulars	Service Charges
	Rs.5001/- to Rs.10,000/-	Rs. 25/-
	Rs.10,001/- to Rs 25,000/-	Rs. 30/-
	Rs.25,001/- to Rs.1.00 Lakhs	Rs. 2/- per thousand
	Above Rs.1.00 Lakhs	Rs. 1.50/- per thousand
	<b>Note :</b> For Krushi Upaj Mandi Samiti Following facility allowed - ○ Inter Bank D.D. ○ D.D. for Outstation	Free of Cost Rs. 50/- Per D.D.
	Cancellation of Draft <b>Note:</b> No refund of earlier commission already charged	Rs. 50/- per draft
	Duplicate Draft	Rs. 40/- per draft
	Revalidation of Draft	Rs. 20/- per draft
<b>9.</b>	<b>SAFE DEPOSIT LOCKERS</b>	
	A) OPENING OF LOCKER	
	(a) Key Deposit a. For Others b. For Employees	Fixed Deposit Rs. 10,000/- Fixed Deposit Rs. 5,000/-
	B) RENT FOR YEAR	Small Size Rs. 500/- Medium Size Rs. 700/- Big Size Rs. 900/-
	C) DELAY IN PAYMENT OF RENT	Small Size Rs. 30/- per quarter Medium Size Rs. 40/- per quarter Big Size Rs. 50/- per quarter
	D) BREAK OPEN OF LOCKER IN CASE OF LOSS OF KEY / NON PAYMENT RENT	Actual Breaking charges paid to Godrej
	F) If number of locker operations exceed 24 in a year.	Rs. 30/- per visit in excess of 24 visits per year.

  
CHIEF ACCOUNTANT

नोट :-

- उक्त सभी सेवा शुल्क एवं कमीशन पर सर्विस टेक्स अतिरिक्त होगा । सर्विस टेक्स की गणना पैसों में आने पर वह आगामी रुपये तक लिया जावे ।

Service Tax applicable will be levied on all charges, and would be rounded-off to the next Rupee.

- त्रैमासिक शुल्क की गणना के लिए अवधि का निर्धारण माह की 1 तारीख से त्रैमास के अंतिम दिवस तक किया जावे ।

The period considered for calculation of quarterly charges  
w.e.f. -- 1<sup>st</sup> of the month to the last day of the quarter

