



Shiva Sahakari Bank Niyamita

#323/5F & 5G Old Hospital Road
Chamarajapete DAVANGERE-577001



Service Charges

w.e.f. 30-09-2026

Sl. No.	Particulars	Fee (Rs.)
1	NEFT-OUTWARD	
	Upto Rs.1.00 lakhs	Per Transaction Rs.5 + GST
	Rs.1.00 lakhs and above	Per Transaction Rs.25 + GST
	RTGS-OUTWARD	
	Above Rs.1.00 lakhs and upto Rs.5.00 lakhs	Per Transaction Rs.25 + GST
	Rs.5.00 lakhs and above	Per Transaction Rs.50 + GST
2	CHEQUE COLLECTION	
	Local Cheque Collection	Free
	Outstation through another bank	Per Instrument min Rs.50.00 +GST For Above Rs.1000/- Rs.2.00+GST Courier Charges 15.00 +GST Reg.30.00 +GST
3	BOUNCING OF CHEQUES	
	Local	
	Less than Rs. 1.00 lakhs per cheque	Rs.100.00 +GST
	Above Rs.1.00 lakhs per cheque	Rs.200.00 +GST
	Outstation through another bank	Rs.100.00+GST Postal exp. Rs.30.00 +GST
	RETAIL LOAN	
4	New Loan Processing Charges	
	Below 5 Lakhs	Rs.2000+GST
	Above 5 Lakhs upto 10 Lakhs	Rs.3000+GST
	Above 10 Lakhs upto 25 Lakhs	Rs.4000+GST
	Above 25 Lakhs	0.20% + GST Max Rs.50,000/-+GST
5	Renewal of Loans	
	Below 5 Lakhs	Rs.500+GST
	Above 5 Lakhs upto 10 Lakhs	Rs.1000+GST
	Above 10 Lakhs upto 25 Lakhs	Rs.1500+GST
	Above 25 Lakhs	0.05% + GST
6	All Loan Applications fees	Rs.200.00+GST
7	No due certificate	Rs.50.00+GST
8	Solvency Certificate	
	Below 2 Lakhs	Rs.100.00+GST
	Above 2 Lakhs	Rs.200.00+GST
9	Charges for late payment of EMI	2% penal int.
	MINIMUM BALANCE CHARGES	
10	Minimum Balance without cheque book / ATM (Monthly Average Rs.0)	Rs.0.00 + GST
11	Minimum Balance with cheque book / ATM (Monthly Average Rs.500)	Rs.10.00 + GST



		every six months for non-maintenance of minimum balance
	LOCKER RENT	
	Small	Key Deposit-Rs,2000/- Rent-500+GST Yearly OR Rs.8000/- Deposit @Int Rate of 0%
13	Medium	Key Deposit-Rs,5000/- Rent-2500+GST Yearly OR Rs.40,000/- Deposit @Int Rate of 0%
14	Big	Key Deposit-Rs,5000/- Rent-3500+GST Yearly OR Rs.60,000/- Deposit @Int Rate of 0%
	MISCELLANEOUS	
15	Bank Guarantee Per Rs.1000.00	Rs.50.00+GST
16	Stop Payment charges	Rs.100.00+GST
17	Nominal Membership fee	Rs.100.00+GST
18	All Type of Cheque leaf Charges	Per Leaf Rs.5.00+GST
19	Inoperative SB Account	Rs.10.00+GST for every six months
20	SB / Current account closure Charges	Rs.50.00 + GST
21	SMS Charges will be debited once every Six months.	Rs.15 + GST
22	Incidental charges on Current A/c	Min. Rs.50+ GST Above 5 pages Rs.10+ GST per page for every six months
23	New ATM Card / Card Replacement/ Duplicate/ Renewal of ATM card	Rs.200.00+GST
24	Annual Building, Site, & Vehicle Inspection Charges	Rs.500.00+GST
25	At the time of loan Recovery Charges applied (NPA Loans) Attender and junior Assistant. Senior Assistant and Branch Manager. General Manager	Rs. 1000.00+GST Rs.1500.00+GST Rs.2000.00+GST
26	Pre-Closure charges: All Loans (Term loan) Hypothecation Loan -	2% on O/S Bal + GST 1% on Sanction Limit + GST

SCHEDULE-1**JP Security Charges for Availment of services (After NPA Recovery Charges)**

SI No.	Type Of Services	Charges
01	Affixing of 13(2) Notice on the Property and submit a photograph of the same as proof	Rs. 3,000.00 (Rupees Three Thousand Only) for the charges each notice.
02	Affixing of 13(4) read with rule 8(1) Notice on the outer door of the property and submit a Photograph of the same as proof	Rs 3,000.00 (Rupees Three Thousand Only) for the charges each notice.
03	Taking DC Order & CJM Order	Rs 10,000.00 (Rupees Ten Thousand Only)
04	Taking Possession of Secured Asset	Rs 25,000.00 (Rupees Twenty-five Thousand Only)
05	Preparation of inventory panchanama where ever required	Rs 2,000.00 (Rupees Two Thousand Only) for Panchanama Movable Rs 2,000.00 (Rupees Two Thousand Only) for Panchanama Immovable Rs 2,000.00 (Rupees Two Thousand Only) for Inventory
06	Security to ensure the Property safety of property taken over	Rs. 15,000.00 (Rupees Fifteen Thousand Only) Per Security guard per month for every 12 hours of duty
07	Serving sale Notice to the Borrower	Rs. 3000.00 (Rupees Three Thousand only) For the charges each notice
08	Other expenses like Advertisement	As per actual bill
09	Video Coverage and photography	As per actual bill
10	Demand Notice & Possession Notice stages	1.25%
11	After filing petition & sale of Property or recovery of due at any stage	2.5% on the amount or receivable whichever is earlier
12	Insurance and valuation actual expenditure	As per actual bill Extra
13	Legal work and expenditure	As per actual bill Extra
14	Miscellaneous Expenses	Extra

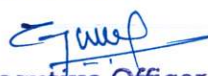
Note:

* Goods and Services Tax (GST) will be levied wherever applicable.

* The above service charges are applied automatically through the software system, and no manual intervention is permitted.

Approved in the BOD Meeting Dated: 30-09-2026

**SHIVA SAHAKARI BANK NIYAMITA
DAVANGERE**


Chief Executive Officer

