

Shivalik Mercantile Co-Operative Bank Limited				
Schedule of Charges for SHG Savings Accounts				
Effective from March 1, 2017				
Particulars	Standard Charges (Rs.) (Charges are exclusive of Taxes)	SHG-Saving Accounts		
		SAVINGS SHG (for members)	SAVINGS SHG (OD enabled)	Savings Mini SHG
	Product Code	1002	1007	1014
Average Quarterly Balance (AQB)	NA	Nil	Nil	Nil
NON MAINTENANCE OF MINIMUM BALANCE (Charges per quarter)		Nil	Nil	Nil
CHARGES RELATED TO ACCOUNT OPERATION		*Standard Charges will apply.		
Cheque book	Rs. 5 per leaf	Free 5 leaves	NA	NA
New Passbook (first & subsequent)	Nil	Free	Free	Free
Duplicate passbook (on lost passbook)	Rs. 100 per passbook	*	*	*
Duplicate Account Statement	Rs. 50 per statement	*	*	*
Account Statement (Email/Electronic/SMS)	Nil	Free	Free	Free
Folio Charges for School Fees A/c	Rs. 2 per entry	*	*	*
Folio Charges for all other a/cs	Nil	Free	Free	Free
Instructions issue (Stop payment, Standing Inst., change of detail etc.)	Rs. 100 per instruction	*	*	*
Instructions revoke (Stop payment, Standing Inst.)	Nil	Free	Free	Free
A/c closure before 12 months	Rs. 250	*	*	*
A/c closure after 12 months	Nil	Free	Free	Free
Account turns to Inoperative	Nil	Free	Free	Free
Reversal of inoperative a/c to operative	Nil	Free	Free	Free
Transfer of a/c inter-branch	Nil	Free	Free	Free
Excess debit entries in SB	Nil	Free	Free	Free
Usage of funds against same day cash deposit	Nil	Free	Free	Free
Home visit (local only)	Nil	Free	Free	Free
Any instructions reg. operation of a/c such as change in authorized signatory etc.	Nil	Free	Free	Free
CLEARING/COLLECTION OF CHEQUE				
Local clearing - outward	Nil	Free	Free	Free
Local clearing - inward	Nil	Free	Free	N/A
Cheque returned - local clearing outward, other cheques	Rs. 75 per instrument	*	*	*
Cheque returned - local clearing inward, for shortage of funds	Rs. 350 per instrument	*	*	N/A
Cheque returned - local clearing inward, for other reasons	Rs. 75 per instrument	*	*	N/A
Outstation collection - outward	Rs. 100 per instrument + Actuals	*	*	*
Outstation collection - inward	Actuals (incl. postage)	*	*	N/A
Cheque returned charges - outstation collection outward	Actuals	*	*	*
Cheque returned charges - outstation collection inward	Actuals	*	*	*
REMITTANCES				
Pay Order issue - by transfer/cash	Rs. 2 per 1000, Min Rs. 50	*	*	*
DD - drawn on our branches - by transfer/cash	Rs. 2 per 1000, Min Rs. 50	*	*	*
DD - drawn on correspondent bank - transfer/cash	Rs. 3 per 1000, Min Rs. 50	*	*	*
DD - purchased from other non-correspondent bank - transfer/cash	Actuals	*	*	*
Cancellation/duplicate issue of DD & PO - Our Bank	Rs. 50 per instrument	*	*	*
Cancellation/duplicate issue of DD & PO - Other Banks	Rs. 50 per instrument + Actuals	*	*	*
RTGS - Using Net Banking	Nil	Free	Free	Free
RTGS - At Branch	Upto Rs. 5 lacs - Rs. 25 Above Rs. 5 lacs - Rs. 50	*	*	*
NEFT - Using Net Banking	Nil	Free	Free	Free

NEFT - At Branch	Upto Rs. 10,000 - Rs. 2.50 10,000 to 1 lac - Rs. 5.00 1 lac to 2 lacs - Rs. 15.00	*	*	*
LOCKER				
Locker Metro	Small Rs. 2000 per Year	*	*	*
	Medium Rs. 4000 Per year	*	*	*
	Large Rs. 6000 Per Year	*	*	*
Locker Urban	Small Rs. 1500 per Year	*	*	*
	Medium Rs. 3000 Per year	*	*	*
	Large Rs. 5000 Per Year	*	*	*
Locker Semi Urban	Small Rs. 1000 per Year	*	*	*
	Medium Rs. 2000 Per year	*	*	*
	Large Rs. 3500 Per Year	*	*	*
Locker Rural	Small Rs. 1000 per Year	*	*	*
	Medium Rs. 2000 Per year	*	*	*
	Large Rs. 3500 Per Year	*	*	*
Loss of locker key (Locker break open)	Actuals + Rs. 500	*	*	*
Delay in Locker rent	Rs. 100 per month	*	*	*
Locker Operation Charges	Rs. 100 per instance	Free 5 times in a month	Free 5 times in a month	Free 5 times in a month
DIGITAL BANKING				
SMS Alert	Rs. 5 per quarter	*	*	*
ATM Card issue - Primary	Nil	Free	Free	Free
ATM Card issue - Add-on	Rs. 100	*	*	*
ATM Card annual charges - Primary	Rs. 100	*	*	*
ATM Card annual charges - Add-on	Rs. 100	*	*	*
Duplicate PIN (Paper) Issue	Nil	Free	Free	Free
Duplicate PIN (Green) Issue	Nil	Free	Free	Free
Duplicate Card Issue	Rs. 100	*	*	*
Transaction Charges at Other Bank's ATM	Withdrawal - Rs. 20 Enquiry - Rs. 8	Free 5 Transactions	N/A	N/A
ATM Cash Withdrawal Limit	Per day	Rs. 20,000	N/A	N/A
Mobile Banking	Nil	Free	Free	Free
NACH	Nil	Free	Free	Free
NACH with mandate management	Nil	Free	Free	Free
MISCELLANEOUS SERVICES				
Interest certificate issue	Nil	Free	Free	Free
Balance certificate issue	Rs. 100 per case	*	*	*
Photo/Signature/Address Attestation/Verification	Rs. 100 per case	*	*	*
Notice issue in a/cs other than loan a/cs	Rs. 100 per case	*	*	*
Solvency certificate	Rs. 100 per case	*	*	*
Record copy of cheque	Rs. 100 per case	*	*	*
Inquiry relating to record older than 12 months	Rs. 100 per case	*	*	*
No Dues Certificate	Rs. 100 per case	*	*	*