

The Baramati Sahakari Bank Ltd.

RATES AT A QUICK GLANCE'

AS ON 01/04/2024

Details of Int. Rate, Locker Rent etc.

(Amount in Rupees)

Account	Nature	Rate of Interest		Minimum Balance		
		Normal	Senior Citizen	Rural	Semi Urban	Urban
1.	Savings Bank A/c					
	A. Domestic					
	a. With Cheque book facility	4.00 %	4.00 %	1000/-	1000/-	1000/-
	b. Without cheque book facility	4.00 %	4.00 %	100/-	100/-	100/-
	c. No Frills Account	---	---	---	---	---
	B. Non Resident					
	a. NRO	NIL	NIL	NIL	NIL	NIL
	b. NRE	NIL	NIL	NIL	NIL	NIL
2.	TERM DEPOSITS					

Sr. No.	Term Deposits (All Maturities)	Less Than Rs. 2.00 Crore		Rs. 2.00 crore and above	
		General Deposit & Societies	Senior Citizen	General Deposit & Societies	Senior Citizen
1	07 days to 45 days	3.00%	3.50%	4.75%	5.25%
2	46 days to 179 days	4.50%	5.00%	5.50%	6.00%
3	180 days to 210 days	5.25%	5.75%	6.00%	6.50%
4	211 days to 364 days	5.75%	6.25%	6.25%	6.75%
5	12 Months to less than 24 months	7.30%	7.80%	7.25%	7.75%
6	24 Months to less than 36 months	7.50%	8.00%	7.00%	7.50%
7	36 Months to less than 60 months	7.00%	7.50%	6.50%	7.00%
8	60 Months up to 10 years	7.00%	8.00%	6.50%	7.00%

- Special Deposit Scheme -

Special interest rate for 400 days term till 30 September 2024 will 7.60%. In this scheme, the interest rate for senior citizens will remain at 8.10%

- Recurring Deposit Rate of Interest -

Sr. No.	Period	General Deposit	Senior Citizen
1	12 Months to less than 24 months	7.30%	7.80%
2	24 Months to less than 36 months	7.50%	8.00%
3	36 Months to less than 60 months	7.00%	7.50%
4	60 Months up to 10 years	7.00%	8.00%

B.	Non Resident Accounts	Rate of Interest				
		1 Year & above but < 2 years	2 Year & above but < 3 years	3 Year & above but < 4 years	1 Year & above but < 5 years	For 5 years (Maximum)
a.	NRO(All Maturities)	NIL				NIL
b.	NRE(All maturities)	NIL				NIL
c.	FCNR(B)					
i)	USD					
ii)	GBP					
iii)	EUR				NIL	
iv)	CAD					
v)	AUD					



Loans		Rate of Interest	Processing Charges	
1.	Personal Loan		For New Loans	
	(A) Service Employed	14.00%	Loan Limit	CC/TL/Security/Two Wheeler, Four Wheeler, Three Wheeler, Other Machinery, Warehouse & Agri.
	(B) Without Guarantee	14.00%	Up to Rs. 1.00 Lakh	1.00% + GST
	(C) Personal Loan with Security	14.00%	Rs. 1.01 Lakh to Rs. 3.00 Lakh	0.40% + GST
	(C) Agriculture & Allied	14.50%	Rs. 3.01 Lakh to Rs. 5.00 Lakh	0.30% + GST
2.	Cash Credit Loan		Rs. 5.01 Lakh to Rs. 10.00 Lakh	0.20% + GST
	(A) Cash Credit Up to 25.00 lakh	12.00%	Rs. 10.01 Lakh to Above	0.15% + GST
	(B) 25.00 lakh to 50.00 lakh	13.50%	Maximum Amount Rs. 75000/-+ GST	
	(C) 50.00 lakh to 100.00 lakh	13.75%		
	(D) 1.00 crore to 3.00 crore	14.00%		
	(E) 3.00 crore to 5.00 crore	13.50%		
	(F) Above 5.00 crore	13.00%		
3.	Term Loan		Cash Credit Renewal	
	(A) Term Loan Up to 25.00 lakh	12.00%	Loan Limit	Renewal Charges
	(B) 25.00 lakh to 50.00 lakh	13.50%	Up to Rs. 2,00,000/-	250.00 + GST
	(C) 50.00 lakh to 100.00 lakh	13.75%	Up to Rs. 5,00,000/-	350.00 + GST
	(D) 1.00 crore to 3.00 crore	14.00%	Up to Rs. 10,00,000/-	500.00 + GST
	(E) 3.00 crore to 5.00 crore	13.50%	Up to Rs. 25,00,000/-	1000.00 + GST
	(F) Above 5.00 crore	13.00%	Up to Rs. 50,00,000/-	1750.00 + GST
4.	Contractors & Builders Cash Credit		Up to Rs. 1,00,00,000/-	2000.00 + GST
	(A) Up to 25.00 lakh	13.00%	Up to Rs. 2,00,00,000/-	2500.00 + GST
	(B) 25.00 lakh to 50.00 lakh	14.50%	Up to Rs. 5,00,00,000/-	3000.00 + GST
	(C) Up To Rs. 1.00 Crore	15.50%	Above Rs. 5,00,00,000/-	3500.00 + GST
	(D) 1.00 crore to 3.00 crore	15.25%		
	(E) 3.00 crore to 5.00 crore	15.00%		
	(F) Above 5.00 crore	14.50%		
5.	Project Loan (Real Estate)			
	(A) Up to 25.00 lakh	13.00%		
	(B) 25.00 lakh to 50.00 lakh	14.50%		
	(C) Up To Rs. 1.00 Crore	15.50%		
	(D) 1.00 crore to 3.00 crore	15.25%		
	(E) 3.00 crore to 5.00 crore	15.00%		
	(F) Above 5.00 crore	14.50%		
6.	Agriculture Loan			
	(A) Cash Credit (Above Rs. 5.00 Lakh)	13.00%		
	(B) Term Loan (Above Rs. 5.00 Lakh)	13.50%		
7.	Hire Purchase Loan			
	Two Wheeler Loan			
	(A) Up to Rs.1.00 Lakh	10.00%		
	(B) Above Rs. 1.00 Lakh	11.00%		
	1) Four Wheeler Loan			
	(A) Up to 25.00 lakh	9.50%		
	(B) Above 25.00 lakh	11.50%		
	(E) Consumer Loan (No Limit)	15.00%		
8.	Housing Loan			
	(A) Up to 25.00 lakh	9.00%		
	(B) Above 25.00 to 30.00 Lakh	10.00%		
	(C) Above 30.00 lakh	11.00%		
9.	Gold Loan			
	(A) Cash Credit Rs. 1.00 lakh to 25.00 Lakh	10.00%		
	(C) Personal Loan Up to 2.00 Lakh	10.00%		
	(D) Personal Loan Above 2.00 Lakh	10.00%		
10.	Warehouse Receipt Mortgage Loan	12.00%		
11.	Loan Against F.D/CAOD/RD	1% Extra		
12.	Loan Against Pigmy Deposit	10.00%		
13.	National Saving Certificate	10.00%		
14.	Education Loan			
	Up to 25.00 Lakh	9.00%		
	Above 25.00 lakh	10.00%		



Charges

Fee Based Services							
1.	Lockers						
	Type of Locker (Carpet Area)	Metro/Urban/Semi Urban			Rural		
		1 Yr	2 Yrs	3 Yrs.	1 Yr	2 Yrs	3 Yrs.
	25 to 50 Inch	600/-	---	---	600/-	---	---
	51 to 75 Inch	1000/-	---	---	1000/-	---	---
	76 to 100 Inch	2000/-	---	---	2000/-	---	---
	101 to 150 Inch	2500/-	---	---	2500/-	---	---
	151 Inch & above	3500/-	---	---	3500/-	---	---
2.	Debit Cards						
	International Debit Card	--- NO ---					
3.	Drafts/TT/MT				DD	TT	
	Issue				Rs.1.20 per Thousand	Rs.25 per Tr.	
	Cancellation				Rs.100 per Chq.		
4.	Outstation Cheque Collection				Rs.0.10 per thousand + Postage charges		
					Minimum	Maximum	
5	NEFT Money Transfer				Rs. 5/-+GST	Rs. 25/-GST	
6	RTGS Money Transfer				Rs. 5/-+GST	Rs. 25/-GST	
7	Cheque return charges				Outward Ret.	Inward Ret.	
	For Savings, Current, Overdraft Cash Credit Accounts				Rs. 75/-	Rs. 150/-	
	Dishonour of outstaion/local bills & cheques				Rs. 25/-	Rs. 100/-	
8	Cheque Book Issue	Rs. 2.00 Per Cheque					
9	No Dues Cerfificate	Rs. 50.00					
10	Property search Fee (Advocate)						
	1) District Place branch	Rs. 1500/-					
	2) Rular area branch	Rs. 1000/-					
11	Mobile / UPI Transfer	Free					
12	Tele calling charges (overdue loan A/c's)	150 + GST per month					



Bank Guarantee Charges

Sr. No.	Description	Amount in Rs.
1	Up to Rs. 25000/-	Rs. 300/-
2	Rs. 25000/- to Rs. 50000/-	Rs. 500/-
3	Rs. 50000/- to Rs. 100000/-	Rs. 1000/-
4	Above Rs. 100000/-	1 Percent on Amount Maximum Rs. 10000/-

Stock Statement Penalty Charges

Sr. No.	Description	Charges Amount Per Month
1	Up to Date of 15th in Month	No Charges
2	After Date of 15th	-
	1) CC Up to Rs. 10.00 Lakh	Rs. 100/- + GST
	2) Rs. 10.01 Lakh to Rs. 25.00 Lakh	Rs. 200/- + GST
	3) Rs. 25.01 Lakh to Rs. 50.00 Lakh	Rs. 500/- + GST
	4) Rs. 50.01 Lakh to Rs. 100.00 Lakh	Rs. 650/- + GST
	5) Above Rs. 100.01 Lakh	Rs. 1000/- + GST

Cash Handling Charges

Sr. No.	A/c Type	Cash Deposit Charges	Amount in Rs.
1	Saving A/c	Rs. 1.00 Lakh Per Day	No Charges
		Rs. 1.01 Lakh to Per Day Per Lakh	Rs. 20/-
		Maximum Charges	Rs. 1000/-
2	Current A/c	Rs. 2.00 Lakh Per Day	No Charges
		Rs. 2.01 Lakh to Per Day Per Lakh	Rs. 25/-
		Maximum Charges	Rs. 1500/-

SMS Charges

Sr. No.	Particular	Charges
1	Saving A/c, Current A/c & Cash Credit	Rs. 30/- + GST

ATM Charges

Sr. No.	Particular	Charges
1	ATM Yearly Charges	Rs. 100.00 + GST
2	New ATM Registration Charges	Rs. 100.00 + GST

Account Closing Charges

Sr. No.	Particular	Charges
1	Saving A/c, Current A/c Close within one years	Rs. 100/- per Account
2	Saving A/c, Current A/c Close within two years	Rs. 50/- per Account

