

The Baramati Sahakari Bank Ltd.
RATES AT A QUICK GLANCE'

Details of Int. Rate, Locker Rent etc.
15-10-2024

(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)	General Deposit & Societies	Senior Citizen
1	07 days to 45 days	3.50%	4.00%
2	46 days to 179 days	5.50%	6.00%
3	180 days to 210 days	6.00%	6.50%
4	211 days to 364 days	6.25%	6.75%
5	12 Months to less than 24 months	7.50%	8.00%
6	24 Months to less than 36 months	8.00%	8.50%
7	36 Months to less than 60 months	7.75%	8.25%
8	60 Months up to 10 years	7.25%	7.75%

- Recurring Deposit Rate of Interest -

Sr. No.	Period	General Deposit	Senior Citizen
1	12 Months to less than 24 months	7.50%	8.00%
2	24 Months to less than 36 months	8.00%	8.50%
3	36 Months to less than 60 months	7.75%	8.25%
4	60 Months up to 10 years	7.25%	7.75%

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		Loans	Rate of Interest	Processing Charges															
1.	Personal Loan		14.00%	For New Loans <table border="1"> <thead> <tr> <th>Loan Limit</th> <th>CC/TL/Security/Two Wheeler, Four Wheeler, Three Wheeler, Other Machinery, Warehouse & Agri.</th> </tr> </thead> <tbody> <tr> <td>Up to Rs. 1.00 Lakh</td> <td>1.00% + GST</td> </tr> <tr> <td>Rs. 1.01 Lakh to Rs. 3.00 Lakh</td> <td>0.40% + GST</td> </tr> <tr> <td>Rs. 3.01 Lakh to Rs. 5.00 Lakh</td> <td>0.30% + GST</td> </tr> <tr> <td>Rs. 5.01 Lakh to Rs. 10.00 Lakh</td> <td>0.20% + GST</td> </tr> <tr> <td>Rs. 10.01 Lakh to Above</td> <td>0.15% + GST</td> </tr> <tr> <td colspan="2" style="text-align: center;">Maximum Amount Rs. 75000/- + GST</td> </tr> </tbody> </table>		Loan Limit	CC/TL/Security/Two Wheeler, Four Wheeler, Three Wheeler, Other Machinery, Warehouse & Agri.	Up to Rs. 1.00 Lakh	1.00% + GST	Rs. 1.01 Lakh to Rs. 3.00 Lakh	0.40% + GST	Rs. 3.01 Lakh to Rs. 5.00 Lakh	0.30% + GST	Rs. 5.01 Lakh to Rs. 10.00 Lakh	0.20% + GST	Rs. 10.01 Lakh to Above	0.15% + GST	Maximum Amount Rs. 75000/- + GST	
Loan Limit	CC/TL/Security/Two Wheeler, Four Wheeler, Three Wheeler, Other Machinery, Warehouse & Agri.																		
Up to Rs. 1.00 Lakh	1.00% + GST																		
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Maximum Amount Rs. 75000/- + GST																			
	(A) Service Employed		14.00%																
	(B) Without Guarantee		14.00%																
	(C) Personal Loan with Security		14.50%																
	(C) Agriculture & Allied		14.50%																
2.	Cash Credit Loan		12.00%																
	(A) Cash Credit Up to 25.00 lakh		13.50%																
	(B) 25.00 lakh to 50.00 lakh		13.75%																
	(C) 50.00 lakh to 100.00 lakh		14.00%																
	(D) 1.00 crore to 3.00 crore		13.50%																
	(E) 3.00 crore to 5.00 crore		13.00%																
	(F) Above 5.00 crore		13.00%																
3.	Term Loan		12.00%																
	(A) Term Loan Up to 25.00 lakh		13.50%																
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	(E) 3.00 crore to 5.00 crore		13.00%																
	(F) Above 5.00 crore		13.00%																
4.	Contractors & Builders Cash Credit		13.00%																
	(A) Up to 25.00 lakh		14.50%																
	(B) 25.00 lakh to 50.00 lakh		15.50%																
	(C) Up To Rs. 1.00 Crore		15.25%																
	(D) 1.00 crore to 3.00 crore		15.00%																
	(E) 3.00 crore to 5.00 crore		14.50%																
	(F) Above 5.00 crore		14.50%																
5.	Project Loan (Real Estate)		13.00%																
	(A) Up to 25.00 lakh		14.50%																
	(B) 25.00 lakh to 50.00 lakh		15.50%																
	(C) Up To Rs. 1.00 Crore		15.25%																
	(D) 1.00 crore to 3.00 crore		15.00%																
	(E) 3.00 crore to 5.00 crore		14.50%																
	(F) Above 5.00 crore		14.50%																
6.	Agriculture Loan		13.00%																
	(A) Cash Credit (Above Rs. 5.00 Lakh)		13.50%																
	(B) Term Loan (Above Rs. 5.00 Lakh)		13.50%																
7.	Hire Purchase Loan																		
	Two Wheeler Loan		10.00%																
	(A) Up to Rs.1.00 Lakh		11.00%																
	(B) Above Rs. 1.00 Lakh		11.00%																
	1) Four Wheeler Loan		9.50%																
	(A) Up to 25.00 lakh		11.50%																
	(B) Above 25.00 lakh		15.00%																
	(E) Consumer Loan (No Limit)		15.00%																
8.	Housing Loan		9.00%																
	(A) Up to 25.00 lakh		10.00%																
	(B) Up to 30.00 lakh		11.00%																
	(C) 30.00 lakh to 70 lakh		11.00%																
9.	Gold Loan		10.00%																
	(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		12.00%																
10.	Warehouse Receipt Mortgage Loan		1% Extra																
11.	Loan Against F.D/CAOD/RD		10.00%																
12.	Loan Against Pigmy Deposit		10.00%																
13.	National Saving Certificate		10.00%																
14.	Education Loan		9.00%																
	(A) Up to 25.00 lakh		10.00%																
	(B) Above 25.00 lakh		10.00%																

Cash Credit Renewal	
Loan Limit	Renewal Charges
Up to Rs. 2,00,000/-	250.00 + GST
Up to Rs. 5,00,000/-	350.00 + GST
Up to Rs. 10,00,000/-	500.00 + GST
Up to Rs. 25,00,000/-	1000.00 + GST
Up to Rs. 50,00,000/-	1750.00 + GST
Up to Rs. 1,00,00,000/-	2000.00 + GST
Up to Rs. 2,00,00,000/-	2500.00 + GST
Up to Rs. 5,00,00,000/-	3000.00 + GST
Above Rs. 5,00,00,000/-	3500.00 + GST



Charges

Fee Based Services

1. Lockers		Metro/Urban/Semi Urban			Rural		
Type of Locker (Carpet Area)	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 to 250 Inch	3500/-	---	---	3500/-	---	---	
251 Inch & Above	6000/-	---	---	6000/-	---	---	
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 Sercharge 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	Rs. 30/- + GST

ATM Charges

Sr. No.	Particular	Charges
1	ATM Yearly 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

