

Comprehensive Notice Board

A. Customer Service Information :

- (i) We have Separately displayed the key interest rates on deposits in the branch.
- (ii) Nomination facility is available on the deposit accounts, articles in safe custody and safe deposit vaults.
- (iii) We exchange solid notes and mutilated notes.
- (iv) We accept/exchange coins of all denominations.
- (v) If a banknote tendered here is found to be counterfeit, we will issue an acknowledgement to the tender after stamping the note.
- (vi) Please refer to our cheque collection policy for the applicable timeframes for collection of local and outstation cheques.
- (vii) For satisfactory accounts, we offer immediate credit of outstation cheque up to (Not Applicable).

B. Service Charges:

Sr. No.	Type of Account	Minimum Balance Requirement	Charges for Non-Maintenance there of
1	Saving Account	1000	100.00 + GST
2	Basic Saving Bank Deposit Account	500	100.00 + GST

C. Grievance Redressal :

- (i) If you have any grievances/ complaints, please approach : Branch
- (ii) If your complaint is unresolved at the branch level, you may approach our Head Office at : , NH 14, Bypass Road, Opposite HONDA Showroom, Sirohi, Rajasthan.

D. Information Available in Booklet from

(Please approach MAY I HELP YOU' Counter)

- (i) All the items mentioned in (A) to (C) above
- (ii) The Citizen's Charter for Currency Exchange facilities.
- (iii) Time nomes for common transactions.
- (iv) Design and security features of all the bank notes.
- (v) Policy documents relating to Cheques Collection, Grievance Redressal Mechanism, Security repossession and Compensation
- (vi) The complete services charges, including services rendered free of charge.

Information to be provided outside the premises:

- (i) **Name of the Bank/ Branch:** The Sirohi Central Co-operative Bank Ltd. Sirohi
- (ii) **Weekly Holiday on:** 2nd and 4th Saturday and All Sunday
- (iii) **Weekly Branch Non- Banking Day:** 2nd and 4th Saturday and All Sunday
- (iv) **Branch working Hours:** 10.00 AM to 05.00 PM

Name of the Bank: The Sirohi Central Co-operative Bank Ltd.

Rates at a Quick Glance

As on – 20.03.2024

Deposit Accounts						
Nature	Rate of Interest		Minimum Balance			
	Normal	Senior Citizen	Rural	Semi Urban	Urban	
Account						
1	Saving Bank A/c					
	Domestic					
a.	With cheque book facility	2.75%	3.25%	1000	1000	1000
b.	Without cheque book facility	2.75%	3.25%	500	500	500
c.	Basic Saving Bank Deposit	2.75%	3.25%	0	0	0
2	Term Deposit (As Applicable)					
	Domestic		Rate of Interest			
	Term Deposits (All Maturities)		Deposits less than 15 Lakhs	Deposits 15 Lakhs and above		
	07 days to 29 days		3.00	3.00		
	30 days to 45 days		3.00	3.25		
	46 days to 90 days		4.00	4.00		
	91 days to 180 days		4.75	4.75		
	181 days to less than 01 year		5.30	5.30		
	01 year		6.90	6.90		
	More than 01 year & less than 02 years (except 444 days)		6.90	6.90		
	444 days		7.40	7.40		
	02 years , More than 02 years & less than 03 years		6.90	6.90		
	03 years, More than 03 years & less than 05 years		6.30	6.30		
	05 years ,More than 05 years & 10 years		6.30	6.30		

Loans						
		Loan Amount	Rate of Interest			
1	Housing Loan	up to 2.00 lakh	8.50 %			
		above 2.00 lakh				
2	Self Help Group		10.50 %			
3	Mortgage Loan		11.00 %			
4	CC Traders	Up to 02.00 lakh	11.00 %			
		above 2.00 lakh	11.00 %			
5	Kishan Kalyan Yojna	Up to 10.00 lakh	11.00 %			
6	Krishak Mitra Yojna	Up to 03.00 lakh	07.00 %			
		above 3.00 lakh	11.00%			
7	Personal Loan					
	a)	Consumer Durable Loan	16.00%			

	b)	Senior Citizen Loan Scheme		-			
	c)	Personal Loan Scheme		11.00%			
8	Vehicle Loan						
	a)	Two Wheeler Loans		-			
	b)	Three Wheeler Loans		-			
	c)	For New Cars		10.00%			
	d)	For Old Cars		-			
9	Educational Loans		Up to 4.00 lakhs		4.00 lakhs up to 20 Lakhs		
			Repayable in _ years	Repayable in more than _ years	Repayable in _ years	Repayable in more than _ years	For students in India = 11.00%
			11.00%	11.00%	11.00%	11.00%	For Studies Abroad = NA

Charges							
Fee Based Services							
1.	Lockers						
	Type of Locker	Metro/ Urban/Semi Urban			Rural		
		1 Yr	2Yrs	3 Yrs	1 Yr	2Yrs	3 Yrs
	Small	1000 + GST	2000 + GST	3000 + GST	1000 + GST	2000 + GST	3000 + GST
	Medium	2000 + GST	4000 + GST	6000 + GST	2000 + GST	4000 + GST	6000 + GST
	Large	5000 + GST	10000 + GST	15000 + GST	5000 + GST	10000 + GST	15000 + GST
2	Drafts/TT/MT						
	Issue	50.00 + GST					
	Cancellation	150.00 + GST					
3	Outstation cheque Collection	250/- + GST					
4	NEFT Money Transfer	Inward = 0.00			Outward = 20.00 + GST		
5	RTGS Money Transfer	Inward = 0.00			Outward = 40.00 + GST		
6	Cheque return charges	Outward Returns			Inward Returns		
	For Savings Accounts	300.00 + GST			300.00 + GST		
	For Current, Overdraft Cash Credit Accounts	300.00 + GST			300.00 + GST		
	Dishonor of outstation/ local bills & cheques	300.00 + GST			300.00 + GST		
7	Cheque Book Issue	first time 10 leaves free 03.00 Rupees per leaf					
8	No Dues Certificate	100.00 + GST					