

BHARATI SAHAKARI BANK LTD., PUNE**(भारती सहकारी बँक लि., पुणे)**

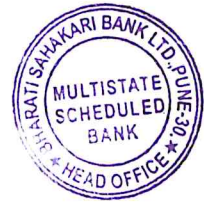
Multi-State Scheduled Bank | Head Office: Pune

NOTICE BOARD DISCLOSURES & MANDATORY REGULATORY INFORMATION

- The Citizen's Charter for Currency Exchange facilities: Clean Note Policy is strictly followed. Exchange of soiled, mutilated notes and adjudication facility is available at all branches.
- Time norms for common transactions: Cash transactions (Up to 5 mins); Cheque deposit/clearing (Standard clearing cycle); Issue of DD/Pay Order (10-15 mins); Account Opening (Within 1 working day).
- Design and security features of all bank notes: Displayed prominently near cash counter for public awareness and verification.
- Policy documents relating to Cheque Collection, Grievance Redressal Mechanism, Security repossession and Compensation: Available at branches which are accessible upon request at all branch offices.
- The complete service charges, including services rendered free of charge: Displayed on the branch notice board and detailed in Annexure

INFORMATION TO BE PROVIDED OUTSIDE THE PREMISES

Name of the UCB / Branch	BHARATI SAHAKARI BANK LTD., PUNE मुख्य कार्यालय व सर्व शाखा
Weekly Holiday on	Sunday (रविवार)
Weekly Branch Non-Banking Day	2nd and 4th Saturday of every month (दुसरा व चौथा शनिवार)
Branch Working Hours (कार्यालयीन वेळ)	10:00 AM to 6:00 PM (Monday to Saturday, except 2nd & 4th Saturday) . Lunch Hours 01:30 AM to 2:00 AM
Cash Hours (रोख व्यवहार वेळ)	10:00 AM to 4:00 PM Lunch Hours 01:30 AM to 2:00 AM

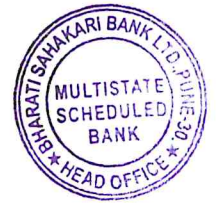


ANNEX II – RATES AT A QUICK GLANCE

BHARATI SAHAKARI BANK LTD., PUNE | W.E.F. 01/09/2026

Rates at a Quick Glance as on: 01/09/2026 | Deposit Accounts & Minimum Balance Requirements

Nature of Account (खाते प्रकार)	Rate of Interest Normal (%)	Rate of Interest Sr. Citizen (%)	Minimum Balance Rural (₹)	Min. Balance Semi Urban (₹)	Min. Balance Urban/Metro (₹)
1. Savings Bank Account (बचत खाते) A. Domestic					
a. With cheque book facility (चेकबुक सुविधेसह)	2.40% Half Yearly	2.40% Half Yearly	₹1,000/-	₹1,000/-	₹1,000/-
b. Without cheque book facility (चेकबुक सुविधेशिवाय)	2.40% Half Yearly	2.40% Half Yearly	₹500/-	₹500/-	₹500/-
c. Basic Savings Bank Deposit A/c (BSBDA - Zero Balance)	2.40% Half Yearly	2.40% Half Yearly	NIL	NIL	NIL
2. Current Account (चालू खाते) (चेकबुक सुविधेसह किमान शिल्लक)	NIL	NIL	₹3,000/-	₹3,000/-	₹3,000/-
3. Term Deposits (मुदत ठेवी) A. Domestic (All Maturities) • Up to & including ₹15 Lakhs • Above ₹15 Lakhs to ₹1 Crore	As per ongoing Deposit Rates published on website)	(Sr Citizen +0.50%)	Min. Deposit ₹1,000/-	Min. Deposit ₹1,000/-	Min. Deposit ₹1,000/-



CHARGES – FEE BASED SERVICES (LOCKERS, CARDS & REMITTANCE)BHARATI SAHAKARI BANK LTD., PUNE | SERVICE CHARGES
W.E.F. 01/09/2026**1. Safe Deposit Lockers (लॉकर भाडे प्रतिवर्षास / Annual Rent)**

Type of Locker (लॉकर प्रकार)	Metro/Urban 1 Year (₹)	Metro/Urban 2 Years (₹)	Metro/Urban 3 Years (₹)	Semi Urban/Rural 1 Year (₹)	Semi Urban/Rural 2 Years (₹)	Semi Urban/Rural 3 Years (₹)
Type A	₹1,200/-	₹2,400/-	₹3,600/-	₹1,200/-	₹2,400/-	₹3,600/-
Type B	₹1,300/-	₹2,600/-	₹3,900/-	₹1,300/-	₹2,600/-	₹3,900/-
Type C	₹1,500/-	₹3,000/-	₹4,500/-	₹1,500/-	₹3,000/-	₹4,500/-
Type D	₹1,600/-	₹3,200/-	₹4,800/-	₹1,600/-	₹3,200/-	₹4,800/-
Type E	₹2,000/-	₹4,000/-	₹6,000/-	₹2,000/-	₹4,000/-	₹6,000/-
Type F	₹2,500/-	₹5,000/-	₹7,500/-	₹2,500/-	₹5,000/-	₹7,500/-
Type G	₹2,700/-	₹5,400/-	₹8,100/-	₹2,700/-	₹5,400/-	₹8,100/-
Type H-I	₹2,500/-	₹5,000/-	₹7,500/-	₹2,500/-	₹5,000/-	₹7,500/-
Type H	₹3,000/-	₹6,000/-	₹9,000/-	₹3,000/-	₹6,000/-	₹9,000/-
Type L / L-II	₹5,000/-	₹10,000/-	₹15,000/-	₹5,000/-	₹10,000/-	₹15,000/-

■ LOCKER ALLOTMENT & OPERATION RULES

- Locker Application Fee: ₹100/- प्रति लॉकर (Per Application)
- Late Payment Penalty (दंडशुल्क): (a) Up to 6 months overdue: ₹300/- | (b) 7 to 12 months: ₹350/- | (c) Above 1 year: ₹600/-
- Key Lost / Break Open: ₹500/- + Actual Break Open & Repair Charges
- Surrender Charges & Pro-Rata Rent: If surrendered before maturity, rent charged till quarter end, remainder refunded with ₹200/- deduction.
- Advance Rent Collection: Rent collected from start of current quarter up to following 31st March at time of hiring.

2. Debit Cards & ATM Charges (एटीएम / डेबिट कार्ड आकार)

A) NFS Network Charges (Financial & Non-Financial Transactions)	₹21/- प्रति व्यवहार (Per Transaction)
B) Debit Card Annual Fee (Platinum Card)	₹200/- प्रति वर्ष (Annual Maintenance)
C) Lost Card Replacement Fee (कार्ड हरवल्यास)	₹300/- प्रति कार्ड



3. Drafts / Pay-Orders / TT / MT (धन प्रेषण - डीडी / पे-ऑर्डर)

Issue of Demand Draft (DD) / Pay-Order - Up to ₹1,000/-	₹20/-
Issue of DD / Pay-Order - ₹1,001/- to ₹5,000/-	₹30/-
Issue of DD / Pay-Order - ₹5,001/- to ₹10,000/-	₹40/-
Issue of DD / Pay-Order - ₹10,001/- & above	₹5/- प्रति हजार (Max ₹25,000/-)
Duplicate Pay-Order / Demand Draft (डुप्लिकेट पे-ऑर्डर / डीडी)	₹100/- प्रति साधन
Cancellation Charges / Revalidation (कॅन्सलेशन चार्जेस)	₹100/- प्रति साधन

4, 5, 6. Electronic Transfers & Collections (RTGS / NEFT / Cheque Collection)

Service Category	Slab / Details	Applicable Service Charges
4. Outstation Cheque Collection	All Maturities / Inter-city	Actual Postage / Courier Charges + Outstation Bank / Agency Charges
5. NEFT Money Transfer	- Inward - Outward: Up to ₹1.00 Lakh - Outward: ₹1.01L to ₹2.00 Lakh	FREE / NIL ₹10/- ₹20/-
6. RTGS Money Transfer	- Inward - Outward: ₹2.01L to ₹5.00 Lakh - Outward: Above ₹5.00 Lakh	FREE / NIL ₹25/- ₹50/-
7. IMPS Money Transfer	Inward & Outward Transfers	कोणतेही चार्जेस आकारू नयेत (FREE / NIL)

CHARGES – FEE BASED SERVICES (RETURNS, PENALTIES & ALLIED FEES)

BHARATI SAHAKARI BANK LTD., PUNE W.E.F. 01/09/2026

7. Cheque Return & NACH Return Charges (चेक परत येण्याबाबतचे सेवा शुल्क)

आऊटवर्ड क्लिअरिंग चेक रिटर्न (Outward Clearing Cheque Return)	₹300/- प्रति चेक
इनवर्ड क्लिअरिंगमधील चेक रिटर्न (Inward Clearing Cheque Return)	₹300/- प्रति चेक
कलेक्शनसाठी पाठविलेला चेक रिटर्न (Collection Cheque Return)	₹300/- प्रति चेक
NACH Return (Inward) - NACH परतावा आकार	₹300/- प्रति व्यवहार
स्टॉप पेमेंट चार्जेस (Stop Payment Charges)	₹200/- प्रति चेक (Per Cheque)



8. Non-Maintenance of Minimum Balance (किमान शिल्लक शुल्क)

Account Type	Calculation Formula (महत्त्व)	Penalty Structure / Example
Savings Bank Accounts (बचत खाते) • With Cheque: ₹1,000/- • W/o Cheque: ₹500/-	10% of Actual Shortfall from Average Minimum Balance + GST (Monthly)	उदा. सरासरी किमान शिल्लक ₹500/-, शिल्लक रक्कम ₹100/-, Shortfall = ₹400/- आकार = (400 * 10% = ₹40/- + GST) (For Saving Accounts)
Current / Overdraft / Cash Credit (करंट / ओडी / सीसी खाते) • Current A/c Min: ₹3,000/-	10% of Actual Shortfall from Average Minimum Balance + GST	उदा. सरासरी किमान शिल्लक ₹500/-, शिल्लक रक्कम ₹100/-, Shortfall = ₹400/- आकार = (400 * 10% = ₹40/- + GST) (For Current Accounts only)

9, 10 & Allied Operational Charges (चेकबुक, दाखला व इतर सेवा शुल्क)

9. Cheque Book Issue (चेकबुक चार्जेस - सर्व खात्यांसाठी)	₹4/- प्रति चेक पृष्ठ (Per Cheque Leaf)
10. No Dues Certificate Fee (कर्ज नसलेबाबतचा दाखला फी)	₹100/- प्रति दाखला
11. Balance / Interest Certificate (बॅलन्स / इन्टरेस्ट सर्टिफिकेट)	NIL (मोफत / Free of Charge)
12. Solvency Certificate (सॉल्वन्सी सर्टिफिकेट चार्जेस) - Up to ₹25,000/-	₹250/-
• Solvency Certificate - ₹25,001/- to ₹1,00,000/-	₹500/-
• Solvency Certificate - Above ₹1,00,000/-	₹500/- + ₹200/- प्रति पुढील लाख (कमाल ₹25,000/-)
13. Account Statement (खाते उतारा)	₹100/- प्रति तिमाही (Quarterly) ₹5/- प्रति पृष्ठ
14. Duplicate Passbook Charges (डुप्लिकेट पासबुक)	₹90/- प्रति पासबुक
15. Lost Token Charges (ग्राहक/खातेदाराकडून टोकन गहाळ झाल्यास)	₹500/-
16. Duplicate FDR / Gold Loan Receipt (पावती गहाळ झाल्यास)	₹200/- प्रति पावती
17. SMS Charges (Transactional SMS on Customer Usage)	तिमाही ₹0.20 पैसे प्रति एसएमएस (₹0.20/SMS/Quarter)
18. बँक गॅरंटी कमिशन (Bank Guarantee Commission)	बँक गॅरंटी रकमेच्या 3% अधिक रु.500/- प्रोसेसिंग फी (प्रती वार्षिक)

■ MANDATORY STATUTORY & ADMINISTRATIVE NOTES (महत्वाच्या सूचना)

- सर्व सेवा चार्जेसवर GST जादा लागू राहील (All Service Charges are subject to extra GST as applicable).
- चेक रिटर्न, प्रत्यक्ष पोस्टेज/कुरीअर चार्जेस, दुस-या बँकेस/एजन्सीला द्यावे लागणारे चार्जेस, NACH Return (Inward/Outward) व NFS Charges व लॉकर भाडे या व्यतिरिक्त सेवकांना (Staff) अन्य कोणतेही चार्जेस लागू नाहीत.



