



FINGROWTH BANK
FINGROWTH CO-OPERATIVE BANK LTD.
(MULTI STATE BANK)

FCB/F.1(78)Estt./2025-26/5\)

Date: 15.10.2025

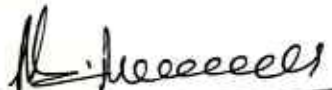
The Branch Manager
All Branches

Subject: Customer Service Charges.

Please refer letter no. FCB/F.1 (93)/2024-25/583 dated 29.03.2025 vide which the charges for services given to customers effective from 01.04.2025 was circulated. In the letter, it was clearly mentioned that the amount of service charge is excluding of GST.

However, a letter bearing no. FCB/F.1(93)/2025-26/20 dated 11.04.2025 was also issued enclosing the table of service charges for various services provided to customer. In some cases, **the GST mentioned "inclusive" instead of "excluding" due to oversight.** For example – Processing charges for loan under the scheme of Education, Vehicle, Personal, Gold and BG etc. in which, the GST mentioned inclusive instead of excluding. The Branch Manager shall take a note of it.

We are enclosing herewith a corrected list of service charges for ready reference. The branch Managers shall review the cases sanctioned from 01.04.2025 under the scheme of Education, Vehicle, Personal, Gold and BG. The branch manager shall ensure to recover the short amount if service charges taken inclusive of GST.


Managing Director

Encls.: A/a

Cc to:

- 1) Executive Director/General Manager/DGM, H.O.
- 2) Dy. General Manager (I.T.) [for uploading on the Bank's website & Software)
- 3) All Department H.O.
- 4) P. S. to MD

FINGROWTH CO-OPERATIVE BANK LIMITED

INFORMATION FOR PROSPECTIVE LOANEEES

Particulars of Pre and post sanction charges are given below:-

1 INTEREST RATES		As ruling from time to time (Displayed/available at Branches)		
2	LOAN PROCESSING FEE/CHARGES (Non-Refundable)	Yearly renewed CC/BP	Term Loans including Shop Central Property Loan & Mortgage Loan - OD Limit	Home Loan
3	SANCTIONS			
1)	Term Loans, CC/BP/OD Limit	4.50% + GST = 4.53% (Min. 1000/-)	0.70% + GST = 0.83%	0.8% + GST = 0.74% (Min. 10,000/-)
2)	Education Loan	Rs.0.50% of Loan Amount Sanctioned, max.Rs.1000/- (excluding GST)		
3)	Personal Loan	Rs.1.00% of Loan Amount Sanctioned, (excluding GST)		
4)	Gold Loan	Rs.1000/- (excluding GST)		
5)	Vehicle Loan	Upto Rs.5.00 lac : Rs.1000/- (excluding GST) Above Rs.5.00 lac : Rs.2000/- (excluding GST)		
6)	Chances Assistance Against the Rental Income			
7)	Micro Finance	0.5% + GST		
8)	Term Loan to P/W/seasonals			
9)	Solar Panel/Solar Loan	Rs.1000/- + GST		
b.	RENEWALS			
i)	C C Limits	0.25% + GST = 0.30%		
ii)	Non Reducing OD Limits	0.45% + GST = 0.53%		
3	INSPECTION CHARGE per annum*			
a.	CC/BP, TERM/MORTGAGE LOANS & NON-REDUCING OD			
	Limit / Loan up to 25,000/-	NIL	NIL	NIL
	Limit / Loan over 25,000/- & upto 2 Lac	450/- + GST = 531/-	550/- + GST = 649/-	450/- + GST = 531/-
	Limit / Loan over 2 Lac and up to 10 Lac	750/- + GST = 858/-	800/- + GST = 944/-	700/- + GST = 826/-
	Limit / Loan over 10 Lac and up to 25 Lac	900/- + GST = 1062/-	1100/- + GST = 1298/-	900/- + GST = 1062/-
	Limit / Loan over 25 Lac and up to 50 Lac	1200/- + GST = 1416/-	1600/- + GST = 1888/-	1200/- + GST = 1416/-
	Limit / Loan over 50 Lac	1600/- + GST = 1888/-	2200/- + GST = 2596/-	1600/- + GST = 1888/-
b.	HALF YEARLY REDUCING O D LIMITS			
	Limit / Loan up to Rs. 5.00 Lac-		1500/- + GST = 1770/-	
	Limit / Loan over 5 Lac and up to 10 Lac		2200/- + GST = 2596/-	
	Limit / Loan over 10 Lac - 20 lac		3200/- + GST = 3776/-	
	Limit / Loan over 20 Lac - 30 lac		4200/- + GST = 4956/-	
	Limit / Loan over 30 Lac		5200/- + GST = 6136/-	
4	PREPAYMENT CHARGES:			
a.	If prepaid within 12 months		3% + GST = 3.54%	
b.	If pre-paid after 12 months		2% + GST = 2.36%	
c.	For Construction Projects		0.8% + GST = 1.06%	
5	Post amlant Modification of sanction terms	Change of Constitution	Change of Guarantor/Enhancement in Re-amount asset	Change/Replacement of Security
	For Loans + limits of above 2 lac and upto 10 lac	3000/- + GST = 3540/-	2000/- + GST = 2360/-	2500/- + GST = 2950/-
	For Loans + limits of above 10 lac and upto 25 lac	4000/- + GST = 4720/-	2500/- + GST = 2950/-	3500/- + GST = 4130/-
	For Loans + limits of above 25 lac and upto 50 lac	5000/- + GST = 5900/-	3000/- + GST = 3540/-	4500/- + GST = 5310/-
	For Loans + limits of 50 lac and upto 1 Crore	6000/- + GST = 7080/-	3500/- + GST = 4130/-	6000/- + GST = 7080/-
	For Loans + limits of above 1 Crore	7000/- + GST = 8260/-	4000/- + GST = 4720/-	7000/- + GST = 8260/-
6	Recovery follow up charge for overdue instalments			
	On default of single installment:	Home Loan	Other Loan	
	Monthly installment of upto Rs.15,000/-	330/- + GST = 389/-	440/- + GST = 519/-	
	Monthly installments above Rs.15,000/-	550/- + GST = 649/-	770/- + GST = 909/-	
	Where more than one installment is overdue:			
	Monthly installment of upto Rs.15,000/-	550/- + GST = 649/-	660/- + GST = 779/-	
	Monthly installments above Rs.15,000/-	770/- + GST = 909/-	990/- + GST = 1168/-	
7	Charges for Endorsement on Lease Deed in case of Construction Projects		1000/- Per Flat + GST = 1180/-	
7.1	Charges for Bank Guarantee/Letter of Credit:			
a)	Processing Charges			
i)	BG upto Rs.2 lac	Per BG/Extn: 200/- + GST = 236/-		
ii)	BG over Rs.2 lac & upto Rs.10 lac	Per BG/Extn: 300/- + GST = 354/-		
iii)	BG over Rs.10 lac	Per BG/Extn: 500/- + GST = 590/-		
iv)	Letter of Credit	Per BG/Extn: 1000/- + GST = 1180/-		
b)	Commission	Exact EMBL period comm. in advance, if 100% margin, commission rate is at 0.50% + Min. charge for 8 months thereafter quarterly		
i)	BG issued by this bank	Rs.1.00 or part, p.a. : Rs.2.25 (Excluding GST)		
ii)	BG obtained from other bank	Rs.1.00 or part, p.a. : Rs.3.00 (Excluding GST)		
iii)	Letter of Credit (LC)	To be decided on case to case basis		
8	COMMITMENT CHARGES			
a.	CC/OD limit Account	2% p.a. for the unavailed/unexpired period (paid/adjusted) before due month of renewal + GST = 2.36% p.a.		
b.	OD Limit (reducing half-yearly)	1% of the effective OD limit amount (if closed/adjusted/paid before last date/month of repayment) + GST = 1.18%		
9	PENALTIES (for non renewal of limit)	Penalty of 1.00% of sanctioned limit may be levied in case CC/OD limit is closed/adjusted after 7 days of expiry of renewal date + GST = 1.18%		
10	Other relevant information			
a.	Non-member applicants must apply for membership of the Bank, paying entrance fee (Rs 5) and cost of 1 share (Rs 100)			
b.	Before availing a loan, the applicant has to subscribe to the share capital of the Bank, i.e. 1.00% of the Loan/Limit sanctioned or Rs.10000/- whichever is less in case of Loan up to Rs.100.00 lac and Rs.25000/- for Loan above Rs.100.00 lac (These Shares are re-claimable when the loan is paid back).			
11	Fee Payable directly to Valuers/Lawyer/Architect (Non-Refundable)			
a.	Valuation of immovable property proposed to be mortgaged for loan/limit is to be done by Panel Valuers of the Bank. *** Plus Rs.100 for photographs to be attached to Valuation report	Value up to 10 Lac Rs. 750/- ***	Value 10-25 Lac 0.05% *** Max Rs. 1200/-	Value above 25 Lac 0.05% *** (Min 1000/- Max 2000/-)
b.	Gold Loan Valuation Charges	Rs.500/- per Document		
c.	Legal opinion and search report/summary certificate from Panel Architects of the Bank. *** Including printing costs	For legal opinion Rs. 500/- ***	or Search Report Rs. 700/- ***	For both Rs. 1100/- ***
d.	Certified Copy of Title Documents	Rs.500/- per Document		
e.	RBI instructions issued in compliance of a Duty High Court Order, call for Architect's certificate(s) for home loans. These have to be from this Bank's Panel Architect. Fees payable directly are:-	For estimate + drawing Rs. 500/-	For each Certificate + photograph Rs. 300/-	
f.	The prevalent rate of stamp duty is 0.25% of the sanctioned amount.			
Note:	* Inspection charges at specified rate would be debited/levied in Loan/Limit accounts if the same is fully paid/prepaid/adjusted after three months of commencement of financial year i.e. after June of every financial year.			