

The Nandura Urban Co-op. Bank Ltd., Nandura

Br. Resolution Dt/-25/11/2022 Br.No. 14

Service Charges with effect from Date 01/12/2022

Sr No	Description	Charges Applicable
1	Issue of Demand Draft / Pay Order / Bankers / Cheque (डिमांड ड्राफ्ट/पे ऑर्डर/बैंकर्स चेक करिता कमिशनचे दर)	
	Our Branches PAY Order	By transfer Or by Cash
A)	Up to Rs. 20,000/-	Rs. 25/-
	Above Rs. 20,000/-	(Rs. 25/- + 0.60 Rs. Per thousand)
	DD - HDFC Bank / Other	
B)	Up to Rs. 20,000/-	Rs. 25/-
	Above Rs. 20,000/-	(Rs. 25/- + 1.00 Rs. Per thousand)
	RTGS, NEFT Charges :	
C)	Up to Rs. 2,00,000/-	Rs. 15/-
	2,00,001 to 5,00,000/-	Rs. 30/-
	5,00,001 to 10,00,000/-	Rs. 50/-
	above 10,00,000/-	Rs. 80/-
2	DD / Pay Order Cancellation Charges : (डि.डि./पे ऑर्डर कॅन्सलेशन चार्जेस)	
i	Drawn on our Branches	Rs. 120/- per instrument
ii	HDFC Bank and other Bank	Rs. 200/- per instrument
3	Cancelled & Re-issue Demand Draft/Pay Order/Bankers Cheque :	
	(डि.डि./पे ऑर्डर/बैंकर्स चेक रद्द करण्यात आलेले व पुन्हा इश्यु करणे करिता.)	
	P.O./ DD on our Branches & HDFC & other	Documentation charges + Rs. 90/- per instrument.
4	Inland Bills / cheque Purchases (I.B.P. Charges) :(अंतर्गत बिले/धनादेश खरेदी)	
	For local DD / Pay Order	Rs. 2 per Thousand
5	Loan Processing Fees /Charges: (लोन प्रोसेसिंग फी /चार्जेस)	
	All type of Limit and term Loan Account (Excluding L.F.D.R.)	
1	Loan upto Rs. 10,000/-	Nil
	Rs. 10,001/- to Rs. 50,000/-	Rs. 200/- (for Gold loan Rs. 80/-)
	Rs. 50,001/- to Rs. 2,00,000/-	Rs. 6/- per thousand (for gold loan Rs.150/-)
	Rs. 2,00,001/- to Rs.30 lac	Rs. 0.25% per Lac (For Gold loan Max. 350/-)
	Above Rs. 30 lac.	Rs.7500/- + Rs.0.20% per lac Maximum Rs.20000/-
	Ware House Loan Processing Charges	
	Upto Rs. 5 lac	Rs. 500/-
	Above Rs. 5 lac	Rs. 1000/-
2	Limit Renewal & Review	
	Limit upto Rs. 50,000/-	Renewal Charges Rs. 150/-
	Above Rs. 50,001/- to Rs. 1,00,001/-	Rs. 500/-
	Above Rs. 1,00,001/- & above	Rs. 500/- +Rs. 0.20% per Lac. maximum Rs.3500/-
6	Valuation Charges for Gold & Silver Ornaments : (सोने-चांदी दागिन्याकरिता वॅल्युएशन फी)	
	Upto Rs.10,000/-	Rs.25/-
	Rs. 10000/- To 25000/-	Rs. 60/-
	Above Rs. 25000/-	Rs.2.50 per Thousand Amount Maximum 500/-
7	Stop Payment Instruction Charges : (स्टॉप पेमेंट चार्जेस)	
	All Types of A/c.	Rs. 150/- per Che.
	At the time of account closing chq book not available or loss	Rs. 10/- per che.

8	Issue of Duplicates Pass Book SB/ RD / FDR / Statement Issue Charges :	
	(डुप्लीकेट सेव्हिंग/कल्पतरु/FDR पासबुक/स्टेटमेंट इश्यु चार्जेस)	
i	Duplicate Pass Book Or FDR (Saving / Current / All Type Loan / RD / FixDepoist Receipt)	Rs. 106/-
ii	Duplicate Statement Issue	Rs. 25 Per Page
9	Cheque Book Charges : (चेकबुक चार्जेस)	
i	Cheque Book Charges	
	30 leaf cheque book	Rs. 75/-
ii	Demand of Cheque for finance Purpose	
	30 leaf cheque book	Rs. 600/-
10	Inward / Outward Cheque Returning Charges :(चेक रिटर्निंग चार्जेस इनवर्ड-आऊटवर्ड)	
	Cheque Returning Charges	Rs. 275/- per instruments + postage
11	Current A/c., SB Account Closure Charges : (ख्राते बंद करणेबाबत चार्जेस)	
i	Less than 1 year old A/c	Rs. 150/-
ii	Above 1 year old A/c	Rs. 80/-
12	Commission on Bank Guarantee : (कमिशन ऑफ बँक गॅरंटी) वार्षिक प्रमाणे एकाच वेळी संपूर्ण मुदती एवढे	
	Against F. D. Receipt :	1.00% Per year (Minimum Rs. 800/- Per year.)
13	Solvency Certificate Charges : (सॉल्व्हन्सी सर्टिफिकेट चार्जेस)	
		Rs. 2.00 per thousand
	Only for our Bank A/c Holder	(Minimum Rs. 800/- and Maximum Rs. 6,000/-)
14	Incidental Charges (Half year Charges i.e. on 30 th Sep. / 31 st March)	
	(अर्धवार्षिक व वार्षिक इन्सिडेन्टल चार्जेस (30 सप्टेंबर/31 मार्च) कर्ज ख्राते	
	i) Gold Loan (175) , Cash Credit (183), Weekar Loan (176), LPS (184)	Rs. 60/- Half Yearly
	ii) All Loan other than (i) 1 lac	Rs. 120/- Half Yearly
	iii) On 1 lac to 5 lac	Rs. 240/- Half Yearly
	iv) Loan Account 5 lac to 20 lac	Rs. 360/- Half Yearly
	v) Above 20 lac	Rs. 600/- Half Yearly
15	Locker Rent (Annually) Charges (लॉकर भाडे (वार्षिक) शुल्क)	
1	B (Small Size)	Rs. 650/-
	M (Medium Size)	Rs. 950/-
	A (Big Size)	Rs. 1800/-
2	If Locker Key is Missing charges	Rs. 6000/-
16	Locker Deposit Amount : (लॉकर डिपॉझिट रक्कम)	
	B (Small Size)	Rs. 10,000/-
	M (Medium Size)	Rs. 15,000/-
	A (Big Size)	Rs. 30,000/-
17	Loan Application Form Charges : (कर्ज मागणी अर्जाकरिता शुल्क)	
i	Loan LPS(184), Gold and Silver(175), CASH Credit(183), LFDR (180)	Rs. 60/- per form
ii	Loan (Other than (i))	Rs. 120/- per form
iii	Penal Interest (After Due Date / Due Instalment)	2% extra rate of Interest will be charge .
18	Share Application Charges : (सभासद होण्याकरिता शुल्क)	
i	Entrance Fee	Rs. 120/- per new application
ii	Nominal Member Fee	Rs. 120/- per Nominal Member
iii	Nomination Change Fee	Rs. 60/-
iv	Duplicate share certificate	Rs. 106/-
	(Note : (iii) & (iv) Confirmation by H.O.)	

19	Godown Pledge / Delivery Charges / WHR Pledge Charges (Per Visit) :	
	(मालतारण/डिलीवरी चार्जेस/वेअर हाऊस तारण चार्जेस/गोडाऊन मधील मालाकरिता) (प्रत्येक व्हिजिटकरिता)	
	i) Godown Pledge / Delivery Charges	500/- per visit branch convince charges and for local Rs.
	ii) WHR Receipt Pledge Charges	500/- per visit.
20	Loan Recovery Charges : (कर्ज वसुलीकरिता चार्जेस)	
	1st Time Visit	Rs. 150/-
	There After Per Visit	Rs. 250/- Per Visit
21	Attestations and Signature Verification Charges for Customer : (For Financer)	
	(इतर कंपनी कर्ज पुरवठादारांकरिता, प्रमाणीत करणे करिता व सही पडताळणीकरणे करिता चार्जेस)	
	For CA / SB A/c holder	Rs. 360/- per document
	No Dues Certificate :	Rs. 50/- per certificate
22	Account Maintanance Half Yearly Charges :	
	(खाते हाताळणी शुल्क)	
	1 Saving Account	
	i) Without Cheque Book	Rs. NIL
	ii) With Cheque Book	Rs. NIL
	2 Current Account	Rs.150/-
23	Stock Verification Charges quarterly : (साठा तपासणी चार्जेस) (फक्त उलाढाल खात्यांकरिता)	
	Sanctioned Limit Slab	Charges Applicable
	i) Up to Rs. 5,00,000/-	Rs. 250/- Per Visit
	ii) Rs. 5,00,001/- to Rs. 10,00,000/-	Rs. 360/- Per Visit
	ii) Above Rs. 10,00,000/-	Rs. 475/- Per Visit
24	Property Mortgage Release Charges : (संपत्तीवरील बोजा उतरविणे बाबत चार्जेस)	
	i) Up to Rs. 5,00,000/-	Rs. 360/-
	ii) Above Rs. 5,00,000/-	Rs. 600/-
25	Vehicle Registration Trade Certificate Charges : (वाहन नोंदणी R.T.O. प्रमाणपत्र चार्जेस)	
	1 i) Two Wheelar	Rs. 360/-
	ii) Three Wheelar	Rs. 600/-
	iii) Four Wheelar (Car, Jeep or Tractor)	Rs. 1200/-
	iv) Heavy Vehicle (Truck , JCP)	Rs. 1775/-
26	Financial Statement Late Charges limitwise(Balancesheet, Profit & Loss) :	
	(आर्थिक विवरण पत्रे लेट चार्जेस लिमिट नुसार)	
	i) Rs. 3.00 lac to Rs. 5 lac	Rs. 250/-
	ii) Above Rs. 5 lac to 10 lac	Rs. 600/-
	iii) Above Rs. 10 lac to 25 lac	Rs. 1000/-
	iv) Above 25 lac to 50 lac	Rs. 1600/-
	v) Above 50 lac	Rs. 2400/-
27	ATM Charges : (एटीएम चार्जेस)	
	1 New ATM Card Issue Charges	Rs. 180/-
	2 Annual Maintenance Charges For ATM Card	Rs.100/-
28	Other Charges : (इतर चार्जेस)	
	1 Stock Statemant Late Charges	Rs. 250/- per Month
	2 House Construction Loan Interest Certificate	Rs. 180/-
	3 Recovery Notice	Rs. 250/- + Postage
	4 101 Notice Charges	Rs. 360/- + Postage
	5 Vehicle Seize (Japti) Charges	Rs. 1500/- Local
	6 Vehicle Seize (Japti) Charges	Rs. 2500/- Out of Station
	7 Vehicle / Machinery / Salary Over Due Installment Visit Charges	
	i) Upto 50,000/-	Rs. 120/-
	ii) above 50,000/-	Rs. 200/-

	8	Credit Balance in Loan Account	Rs. 120/- per Entary
	9	Loss of Token Charges :	Rs 250/- Per Token Loss
	10	SMS On Mobile Charges per A/c	Rs. 24/- Per Quarter
	11	Mandate Approval Charges	Rs. 250/- One time
	12	Fix Deposit Premature	
		FDR Premature	Interest will be reduced by 2% in the applicable interest rate for the period
29	IMPS Charges on Mobile		
		Up to Rs. RS. 1 TO 100000/-	Rs. 6/- Per lac
30	Cash Counting Charges for Denomination Rs. 10, 20		
Sr. No.	Amount	Packets (as above)	Counting Charges
	1 Upto 1 lakh	2 Packets	No Charges
	2 Upto 1 lakh	After 2 Packets	Rs.10 per Packets
	3 Above 1 lakh	3 Packets	No Charges
	4 Above 1 lakh	After 3 Packets	Rs.10 per Packets
	5	Coins 100/- Rs. Counting & Handling Charges Rs. 10/-	
		Cash Counting Charges for Denomination Rs. 10, 20, 50	
31	For Recurring Agents		
Sr. No.	Amount	Packets (as above)	Counting Charges
1	Per day	3 Packets	No Charges
2	Per day	After 3 Packets	Rs. 10 per Packets
Note:	1) G.S.T. is included in charges amount (GST 18.00%)		
	2) Bank reserves all right to revise the charges at its own discretion.		



Chief Executive Officer

The Nandura Urban Co.op. Bank Ltd., Nandura