



SERVICE CHARGES BOOKLET

THE PARWANOO URBAN COOPERATIVE BANK LTD
HO PARWANOO

Schedule of Service Charges - QAB (Quarterly Average Balance)

	<u>General Charges</u>	<u>Charges</u>
1.	<p>Minimum balance</p> <p>1) SB account with cheque book facility – Rs 500/-</p> <p>2) SB account without Cheque book facility – Rs 100/-</p> <p>Non Maintenance Charges</p> <p>1) Saving Bank Account 1) Rs 20/- +GST per annum</p> <p>2) Current Account 2) Rs 50/- +GST per annum</p> <p>a) Account Maintenance Charges Current/current OD/CC (other than CC Lombard/Aginst deposit) Rs. 500/- per quarter + GST</p>	
2	<p>Closure of Account</p> <p>For closing of accounts within one year of their opening (except in case of death of the customer)</p> <p>Saving Rs. 400/- + GST</p> <p>Current Rs. 550/- + GST</p>	
3	<p>Cheque Book Charges</p> <p>Saving Rs. 3.20/- per leaf +GST</p> <p>Current/CC Rs. 3.20/- per leaf +GST</p>	
4	Stop Payment request	Rs. 350/- per request + GST
5	Issuance of duplicate passbook/statement	Rs. 350/- + GST
6	<p>Loss of total Cheque Book</p> <p>Saving Rs. 600/- +GST</p> <p>Current/CC Rs. 800/- +GST</p>	
7	Collection of Local Cheques through CTS Clearing	NIL
8	Collection of outstation cheques (Non-CBS)	Rs.6/- per thousand + postage (Min Rs 75/- or actual postage cost + GST (Subject to max of Rs. 1000/- +GST)

9	Cheque Return Charges Cheques issued by customer (Inward Clg) Cheques deposited by customer (Outward Clg)	Rs. 350/- per cheque + GST (plus interest @24% for min 3 days or actual no. of days Bank remained out of funds + GST over it) Rs. 250/- per cheque + GST
10	Issue of PO/DD/Remittance Charges/Banker's Cheque/Manager's Cheque	Rs.4/- per thousand + GST (subject to minimum Rs.50/-)
11	Demand Draft Revalidation Cancellation Cancellation/re-issuance of DD in lieu of lost instrument/issuance of duplicate DD *Proper procedure of Indemnity be followed for issue of duplicate instruments	Rs. 300/- per draft + GST Rs. 300/- per draft + GST Rs. 300/- per draft + GST
12	Issuance of No Due Certificate	Rs. 500/- per certificate + GST
13	Interest Certificate in Deposit Accounts (Charges are to be levied only when the certificate has been lost after issuance and not in the event of non-receipt)	One certificate to be issued free of cost every year Rs. 300/- + GST
14	Balance Certificate/other certificates	Rs. 300/- + GST
15	Bills/Cheques/DD Purchase charges For CBS Cheques *If the proceeds are received after the period for which charges are taken, then interest @24% for the delayed number of days. * If the proceeds are not received within one month then the amount of BP should be debited/recovered from the respective account.	24% for 7 days + GST
16	Issuance of Solvency Certificate Upto Rs 1 lac Above Rs 1 lac & upto Rs 25 lacs Above Rs 25 lacs	Rs 2000/- +GST Rs 5000/-+GST Rs 10000/- +GST
17	Charges for issuing certificate of payment	Rs 350/- +GST

18	Attestation of signatures/photographs	Rs 300/- +GST
19	For Previous Entries (per entry/record)	Rs 100/- +GST Minimum Rs.75/-
20	Old records Inquiries (per item/reference) Upto 1 year Beyond 1 year *(Photocopy charges extra if got done from outside sources)	Rs. 400/- + GST Rs. 800/- + GST
21	Charges for recording change in Status of account For Non Individuals For Individuals *(Exempted in case of death of existing individual account holders only)	Rs 350/- +GST
22	Change of Authorized Signatory in accounts *(Exempted for change due to death of the existing signatory)	Rs. 500/- + GST
23	Allowing Operation through Power of Attorney	Rs. 500/- + GST
24	Photo Copy of original cheque/draft * (paid by the bank)	Rs. 400/-+ GST per instrument
25	Penalty charges for depositing delayed installments of Recurring deposit A/c	Rs. 2.50 for installment of Rs. 100/- p.m. Irrespective of periodicity of deposit.
26	Locker Rent (For Customers) Small Lockers Medium sized Lockers Large sized Lockers	<div>For Public</div> <div>Rs 750/- +GST</div> <div>For staff</div> <div>Rs.500/- +GST</div> <div>Rs 1800/- +GST</div> <div>Rs.1100/- +GST</div> <div>Rs 2800/- +GST</div> <div>Rs.2800/- +GST</div> <div>No concession to staff-members on requirement of large-sized lockers.</div>
27	Security Deposit Required for Lockers: For annual locker rent on FDR interest. Small/Medium Large *However, CEO/Chief Managers may waive the condition on very selective basis under intimation to HO with justification.	<div>Amount of FDR's</div> <div>Rs 20,000/-</div> <div>Rs 30,000/-</div>

28	Penalties for locker rent in default Small Medium Large * Any default will attract penalty charges for a completed month if the default is more than 15 days	Rs 250/- +GST (pa.) Rs 250/- +GST (pa.) Rs 350/- +GST (pa.)
29	Standing Instructions : Transfer to CC /Loan accounts Registration (one time) Execution	Rs. 175/- NIL
30	Drawing of cheque less than Rs 50/-	Rs 20/-per cheque+GST
31	Transfer of Saving Account to other branches	Rs 60/-+GST
32	RTGS/NEFT Charges: <u>Outward RTGS:</u> Amount of transaction Rs 2 lacs to Rs 5 lacs Above Rs 5 lacs <u>Outward NEFT :</u> Amount of transaction Upto Rs 1 lacs Above Rs 1 lacs up to 2 Lac <u>Inward NEFT/RTGS</u>	Rs 40/-+GST Rs 65/-+GST Rs 20/-+GST Rs 30/-+GST NIL
33	CIBIL Report Charges:	Rs 500/- +GST
34	Documentation Charges :	Rs 450/- per lac + GST
35	Renewal Charges:	Rs 250/- per lac p.a + GST (subject to Max Rs 1.00 Lac)
36	Processing Charges	Rs 1050/- per lac p.a + GST
37	SMS alert charges	Rs 50/-+GST (Yearly)
38	In case of Guarantees in Loan A/c's Entrance Fees/admission fees for nominal members	Rs. 1250/-
39	Any changes in terms/conditions of sanction of Loans/Advances	Existing practice to be followed by the bank.

40	<p>Inspection Charges On Limit Sanctioned /TL:</p> <ol style="list-style-type: none"> 1) Up to 1.00 Lac 2) 1 Lac to 10 Lac 3) 10 Lac to 50 Lac 4) Above Rs 50 Lac <p>-To be charged in the month of April every year.</p> <p>-For Financial year 2019-20 pro-rata charges to be recovered by August, 2019.</p> <p>- No charges on loans against Fixed Deposit/RD A/Cs)</p>	<ol style="list-style-type: none"> 1) NIL 2) Rs 250/- + GST (pa) 3) 500/- + GST (pa) 4) 1500/- GST (pa)
41	<p>Cash Withdrawal /Deposit/ Transfer charges/Intersole Charges at Non Home Branch:</p> <p>Cash Deposited/Withdrawal Charges :</p> <ol style="list-style-type: none"> 1) Up to Rs 5000/- 2) 5000/- to 10000/- 3) 10000/- to Rs 25000/- 4) Above Rs 25000/- to Rs 50000/- 	<ol style="list-style-type: none"> 1) NIL 2) Rs 10/- per trans + GST 3) Rs 20/- per trans + GST 4) Rs 50/-per trans + GST <p>-No cash payment above Rs 50000/-is permitted.</p> <p>-No third party cash payment is allowed.</p> <p>(No Charges on deposit of installment of RD / Loan in other branch)</p>
42	<p>Transfer of Fund from Home branch to Non-Home Branch</p> <ol style="list-style-type: none"> 1) Up to Rs 1.00 Lacs 2) Above Rs1.00 Lacs 	<ol style="list-style-type: none"> 1) Free 2) Rs 25/- per Trans + GST
43	<p>Cheque Return Charges:</p> <p>Cheques issued by customer (Inward Clg)</p> <p>Cheques deposited by customer (Outward Clg)</p> <ol style="list-style-type: none"> 1) Up to Rs 1 Lac 2) Above Rs 1 Lac 	<p>Rs. 375/- per cheque + GST + 3 days interest @24% to be credited in interest earned account (to save GST)</p> <ol style="list-style-type: none"> 1) Rs. 250/- per cheque + GST 2) Rs. 275/- per cheque + GST

44.	CERSAI Charges: Registration Charges Satisfaction Charges	Rs 250/- +GST Rs 500/- +GST
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45. INTER BRANCH TRANSFER

Inter branch transfer - Transfer of funds from one PUCBL account to Other PUCBL Account

FEATURES & BENIFIT

- Account holders now permitted to withdrawal / deposit cash from any of the PUCBL branches;
- Transfer of funds (by cheque only) from one branch to other branch.

TRANSACTION LIMIT

TYPE OF ACCOUNT	MAXIMUM CEILING ON CASH WITHDRAWAL	MAXIMUM CEILING ON CASH DEPOSIT	MAXIMUM CEILING ON TRANSFER OF FUNDS
SAVING ACCOUNT	25000/-	45000/-	100000/-
CURRENT ACCOUNT	50000/-	100000/-	100000/-
CASH CREDIT	NOT ALLOWED	100000/-	100000/- (Credits only)
TERM & DEMAND LOANS	0.00/-	100000/-	100000/- (Credits only)

RATES & CHARGES

SAVING ACCOUNT		
TYPE OF OPERATION	LIMIT	CHARGES
CASH WITHDRAWALS	UP TO 5000/-	free
	ABOVE 5000/- to 25000/- Max	Rs 25/- Per transaction
CASH DEPOSITS	Max UP TO 45000/-	Rs 25/- Per transaction
TRANSFERS	UP TO 25000/-	Rs 10/- Per transaction
	ABOVE 25000/- to 100000/-	Rs 25/- Per transaction
CURRENT ACCOUNT		
TYPE OF OPERATION	LIMIT	CHARGES
CASH WITHDRAWALS	UP TO 25000/-	Rs 10/- per transaction
	ABOVE 25000/- Max 50000/-	Rs 25/- per transaction
CASH DEPOSITS	UP TO 50000/-	Rs 25/- per transaction
	ABOVE 50000/-	Rs 50/- per transaction
TRANSFERS	UP TO 25000/-	Rs 10/- per transaction
	ABOVE 25000/- MAX 50000/-	Rs 30/- per transaction
	ABOVE 50000/- to 100000/-	Rs 50/- Per transaction
CASH CREDIT		
TYPE OF OPERATION	LIMIT	CHARGES
CASH WITHDRAWALS	NOT ALLOWED	N.A.
CASH DEPOSITS	UP TO 100000/-	Rs 50/- per transaction
TRANSFERS	UPTO 25000/-	Rs 20/- per transaction
	ABOVE 25000/- UPTO MAX 50000/-	Rs 30/- per transaction
	ABOVE 50000/- to 100000/-	Rs 50/- Per transaction
TERM / DEMAND LOAN		
TYPE OF OPERATION	LIMIT	CHARGES
CASH WITHDRAWALS	NA	NA
CASH DEPOSITS	UP TO 50000/-	Rs 25/- per transaction
	ABOVE 50000/-	Rs 50/- per transaction
TRANSFERS	UPTO 25000/-	NIL
	ABOVE 25000/- to 50000/-	Rs 20/- per transaction
	ABOVE 50000/- to 100000/-	Rs 50/- Per transaction

DOCUMENTS TO BE MAINTAINED AND KEPT IN THE RECORD BY THE BRANCHES

- ✓ LONG BOOK / SUPPLIMENTARIES OF ALL HEADSTO BE CHECKED AND STORED IN THE BRANCH AND WILL BE CHECKED BY THE AUDITOR.
- ✓ EXCEPTIONAL TRANSACTIONAL REPORT TO BE CHECKED BY BRANCH HEAD HIMSELF AND STORED IN THE BRANCH AND WILL BE CHECKED BY THE AUDITOR.
- ✓ INTER BRANCH TRANSACTION REPORT TO BE CHECKED AND STORED IN THE BRANCH AND WILL BE CHECKED BY THE AUDITOR.