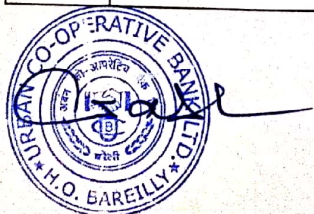


# URBAN CO-OPERATIVE BANK LTD. BAREILLY

## SERVICE CHARGES

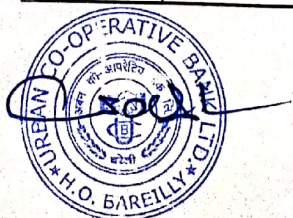
**Approved/Revised by BOD vide Resolution No. 12 dated 23.11.2023 (Effective from 01.01.2024)**

S.NO.	DETAIL OF CHARGES	AMOUNT OF CHARGES
<b>1.</b>	<b>Cheque Book Facility(Issuance of MICR/CTS Cheque Book): *</b>	
a.	For Saving Accounts	First Cheque Book - No Charges, thereafter Rs.2.50 per leaf + GST
b.	For CA/OD/CCH Accounts	First Cheque Book - No Charges, thereafter Rs. 2.50 per leaf + GST
*	This service is free for Teachers & Other Employees of Basic Education/Staff of UCBL	
<b>2.</b>	<b>Issue of Pass Book/Statement/Balance Certificate/Interest Certificate:</b>	
a.	Issue of Pass Book/Statement- SB	No Charges
b.	Issue of Statement- CA/OD/CCH	No Charges in a month
c.	Issue of Duplicate Pass Book/- SB/CA/OD/CCH	Rs. 100/- + GST (With Latest Balance) Rs. 200/- + GST (With Previous Balance)
d.	Issue of Balance Certificate	Rs. 100/- + GST per certificate
e.	Issue of Interest Certificate	No Charges – First Copy Rs. 100/- + GST per certificate – Extra Copy
<b>3.</b>	<b>Stop Payment (Stop Payment Instructions / Revocation of Stop Payment):</b>	
a.	SB Account	Rs. 50/- + GST per cheque (Max. Rs. 125/-)
b.	CA/OD/CCH Account	Rs. 100/- + GST per cheque (Max. Rs. 250/-)
<b>4.</b>	<b>Account Closure: **</b>	
a.	Closure of Account within 2 year	SB Account – Rs. 100/- + GST CA Account – Rs. 250/- + GST
**	<b>Exceptions for this service charge:-</b> BSBD Accounts / Death of Account Holder / Transfer from Branch to Branch	
<b>5.</b>	<b>Cheques / Instruments/NACH Return Charges- Local and Outstation:</b>	
a.	If Returned on Technical Reasons Not at Customer Fault	No Charges No Charges
b.	SB/CA/OD/CCH	*Up to Rs. 50,000/- = Rs. 50/- *Above Rs. 50,000/-up toRs. 1000000/- = Rs. 100/- *Above Rs. 10,00,000/- = Rs. 250/-  (Plus GST on all slabs)
<b>6.</b>	<b>Bills Collection Charges:</b>	
a.	SB/CA/OD/CCH Accounts	*Up to Rs. 10,000/- = Rs. 50/- *Above Rs. 10,000/- = Rs. 5/- per thousand or part thereof (Minimum Rs. 100/-, Maximum Rs. 5000/-) (Plus GST on all slabs)  <u>Postage and Other Bank's Charges (if any) will be charged in addition to above on actual basis.</u>



# URBAN CO-OPERATIVE BANK LTD. BAREILLY

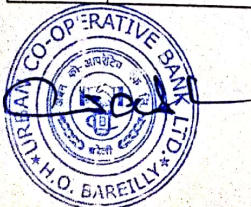
7.	Signature/Photo Verification/Certificate for Passport purpose: #	Rs. 100/- + GST per attestation/certificate/verification
#	For this service, Branch Manager may reduce/waive-off charges in exceptional cases on merit, But, will take approval of CEO afterwards.	
8.	Demand Draft/Pay Order charges: ##	*Up to Rs. 1,000/- = Rs. 35/- *Above Rs. 1,000/- up to Rs. 10,000/- = Rs. 50/- *Above Rs. 10,000/- up to Rs. 49,999/- = Rs. 3/- per thousand (Minimum Rs. 100/-) *Rs. 50,000/- and Above = Rs. 2/- per thousand (Minimum Rs. 125/-) (Plus GST on all slabs)
##	This Service is Free for:-Teachers & Other Employees of Basic Education/Staff of UCBL/Student Account Holders transferring fund to Educational Institution or College by way of DD/Pay Order.	
9.	Demand Draft/Pay Order/Banker's Cheque Cancellation: @	
a.	Cancellation	Up to Rs. 5 Lakhs – Rs. 100/- + GST Above Rs. 5 Lakhs – Rs. 250/- + GST
b.	Issuance of freshDD in lieu of old DD/PO	Up to Rs. 5 Lakhs – Rs. 150/- + GST Above Rs. 5 Lakhs – Rs. 300/- + GST
@	Note: For DD/PO cancelled, charges will be recovered to the extent of their value.	
10.	RTGS/NEFT/ECS Charges: @@	
a.	Inward RTGS/NEFT/ECS Transactions	No Charges
b.	Outward RTGS	Rs.2 Lakh to Rs. 5 Lakh – Rs. 25/- per RTGS Above Rs. 5 Lakh – Rs. 50/- per RTGS (Plus GST on all slabs)
c.	Outward NEFT	Up to Rs. 1 Lakh – Rs. 5/- per NEFT Above Rs. 1 Lakh – Rs. 25/- per NEFT (Plus GST on all slabs)
@@	This Service is Free for:-Teachers & Other Employees of Basic Education/Staff of UCBL/Student Account Holders transferring fund to Educational Institution or College by way of RTGS/NEFT.  For this service, Branch Manager can reduce/waive-off charges in exceptional cases on merit.	
11.	SMS Alert Charges: (*)	Rs. 35/- + GST (Half Yearly)
(*)	This Service is Free for:-Teachers & Other Employees of Basic Education	
12.	ATM Maintenance Charges	
a.	SB/CA Accounts	Rs. 200/- + GST (Annually)
13.	Duplicate ATM Card Charges:	Rs. 200/- +GST
14.	Folio charges in CA	Rs. 50/- + GST per page (for each 30 entries)
15.	ATM Transaction Charges:	
Sr. No.	Type of Transaction	Charges
a.	Use of Bank's ATM for any purpose	No Charges
b.	Use of other bank's ATM for Balance Check	Rs. 10/- per transaction
c.	Use of other bank's ATM for cash withdrawal	Rs. 20/- per transaction
		On having more than 5 transactions including Financial & Non-financial transactions





# URBAN CO-OPERATIVE BANK LTD. BAREILLY

<b>16.</b>	<b>Maintenance and Visit Charges:</b>	
a.	Maintenance/Fix Charges on CCH Accounts	Rs. 250/- + GST (Quarterly)
b.	Visit Charges for CCH Accounts quarterly	Rs. 250/- + GST (up to Rs. 50 Lac) Rs. 500/- + GST above Rs. 50 Lac
<b>17.</b>	<b>Locker Rental Charges: \$</b>	
<b>Locker Size</b>	<b>Annual Charges</b>	<b>Term Deposit Against Locker</b>
	<b>Staff</b>	<b>Customer</b>
Small	Rs. 1000/- + GST	Rs. 1350/- + GST
Medium	Rs. 1750/- + GST	Rs. 1750/- + GST
Large	Rs. 2150/- + GST	Rs. 2150/- + GST
Ex. Large	Rs. 2550/- + GST	Rs. 2550/- + GST
\$ Discount of 50% of above Rental Charges on small category of Locker for Teachers & Other Employees of Basic Education maintaining their salary accounts in the bank from two or more years. \$ No Rental Charges and Term Deposit against Locker for Present & Ex-BOD/BOM members.		
<b>18.</b>	<b>Locker Key Lost Charges: \$\$</b>	
a.	Small/Medium/Large/Ex. Large	Rs. 500/- + GST in addition to actual cost of break open and replacement of Lock & Key
\$\$ For Staff and Members of BOD & BOM – Only actual cost of break open and replacement of Lock & Key		
<b>19.</b>	<b>Locker Operation Charges:</b>	
a.	Small/Medium/Large/Ex. Large	<ul style="list-style-type: none"> <li>Up to 15 operations per annum: No Charges</li> <li>Beyond 15 operations: Rs. 100/- + GST per operation.</li> </ul>
<b>20.</b>	<b>Credit Information Report Charges:</b>	
a.	CIBIL/Crif High Mark/Experian/Equifax	<ul style="list-style-type: none"> <li>Consumer CIR – Rs. 100/- + GST per report</li> <li>Commercial CIR- Rs. 915/- +GST per report</li> </ul>
<b>21.</b>	<b>CERSAI Charges:</b>	
a.	Registration of Mortgage Property on CERSAI	Actual Charges levied by CERSAI
<b>22.</b>	<b>Cash Handling Charges: (@)</b>	
a.	CA/OD/CCH	<ul style="list-style-type: none"> <li>Per day remittance up to 1000 pieces/10 packets</li> <li>Beyond 1000 pieces/10 packets</li> </ul>
		No Charges  Rs. 10/- per packet or part thereof Min – Rs. 100/- Max – Rs. 5000/-
(@) Exception: OD/CCH Accounts in NPA category (@) Branch Manager can reduce/waive-off charges in exceptional cases on merit.		
<b>23.</b>	<b>Request for Change of Mobile Number/ E-mail:</b>	
a.	SB/CA/OD/CCH	At the time of Account opening/First time: NIL Further Change: Rs. 100/- + GST per instance



## URBAN CO-OPERATIVE BANK LTD. BAREILLY

<b>24.</b>	<b>Request for modifying operating instructions:</b>	
a.	Saving Account	Rs. 100/- + GST per instance
b.	CA/OD/CCH Account	Rs. 250/- + GST per instance
<b>25.</b>	<b>Minimum Balance Charges:</b>	
a.	Saving Account If balance goes below the minimum.	Minimum Balance – NIL(without Cheque Book) Minimum Balance – Rs. 1000/- (with Cheque Book) Charges: Rs. 50/- per transaction
b.	Current Account If balance goes below the minimum.	Minimum Balance – Rs. 5000/- Charges: Rs. 50/- per transaction
<b>26.</b>	<b>Issue of Duplicate Deposit Receipt:</b>	Rs. 100/- + GST per instance/receipt
<b>27.</b>	<b>Loan Processing Fees: (#)</b>	
a.	TL/OD/CCH	0.50% of Sanctioned Amount(Max. Rs. 25000/-)
b.	Annual Renewal of OD/CCH	0.30% of Renewal Amount (Max. Rs. 10000/-)
c.	Annual Renewal with Enhancement of OD/CCH	0.30% of Renewal Amount(Max. Rs. 10000/-)+ 0.50% of Enhanced Amount (Max. Rs. 20000/-)
d.	Annual Short Review of ODP	0.30% of Sanctioned Amount (Max. Rs. 20000/-)
e.	Short Review of OD/CCH	0.30% of Sanctioned Amount Proportionally for the extended period
<b>(#)</b>	<b>This Service is Free for:-Teachers &amp; Other Employees of Basic Education/Staff of UCBL</b>	
<b>28.</b>	<b>Penal Charges for Non-submission of Stock Statement:</b>	Stock Statement should be submitted on or before 7 <sup>th</sup> day of succeeding month.
a.	* Submission from 8 <sup>th</sup> to 15 <sup>th</sup> day of succeeding month * Submission from 16 <sup>th</sup> onward	Rs. 100/- + GST Rs. 150/- + GST
b.	Late renewal charges of limits (CCH/UTR/ODP)	Rs. 1000/- + GST per month after expiry of limit.
<b>29.</b>	<b>Bank Guarantee Fees:</b>	1% of Guarantee Amount + GST
<b>30.</b>	<b>Mortgage Charges:</b>	
(a)	Applicable on Extension/Enhancement/ Substitution of title deed	0.50% of Extended/ Enhanced Amount or 0.50% of outstanding amount of the loan in which mortgaged title deed is substituted/ changed.

**Approved/Revised by BOD vide Resolution No. 12 dated 23.11.2023**



  
Managing Director/CEO