



बाँदा अर्बन को-ऑपरेटिव बैंक लि.

Banda Urban Co-Operative Bank Ltd.

www.bandaucb.in

RTGS/ NEFT, ECS, Banker's Cheques, Mobile Banking & Card Shopping
e-mail : banda.bucb@rediffmail.com

ATM सुविधा

SERVICE CHARGES

Approved/Revised by BOD vide Resolution No. 12 dated 27.11.2023 (Effective from 01.01.2024)

S.NO.	DETAIL OF CHARGES	AMOUNT OF CHARGES
1.	Cheque Book Facility(Issuance of MICR/CTS Cheque Book): *	
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	
2.	Issue of Pass Book/Statement/Balance Certificate/Interest Certificate:	
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
3.	Stop Payment (Stop Payment Instructions / Revocation of Stop Payment):	
a.	SB Account	Rs. 50/- + GST per cheque (Max. Rs. 125/-)
b.	CA/OD/CCH Account	Rs. 100/- + GST per cheque (Max. Rs. 250/-)
4.	Account Closure: **	
a.	Closure of Account within 2 year	SB Account – Rs. 100/- + GST CA Account – Rs. 250/- + GST
**	Exceptions for this service charge:- BSBD Accounts / Death of Account Holder / Transfer from Branch to Branch	
5.	Cheques / Instruments/NACH Return Charges- Local and Outstation:	
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 to Rs. 1000000/- = Rs. 100/- *Above Rs. 10,00,000/- = Rs. 250/- (Plus GST on all slabs)
6.	Bills Collection Charges:	
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) Postage and Other Bank's Charges (if any) will be charged in addition to above on actual basis





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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





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16.	Maintenance and Visit Charges:			
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		
17.	Locker Rental Charges: \$			
Locker Size	Annual Charges	Term Deposit Against Locker		
	Staff	Customer	Staff	Customer
Small	Rs. 1000/- + GST	Rs. 1350/- + GST	---	20,000/-
Medium	Rs. 1750/- + GST	Rs. 1750/- + GST	---	
Large	Rs. 2150/- + GST	Rs. 2150/- + GST	---	40,000/-
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.				
18.	Locker Key Lost Charges: \$\$			
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				
19.	Locker Operation Charges:			
a.	Small/Medium/Large/Ex. Large	<ul style="list-style-type: none">Up to 15 operations per annum: No ChargesBeyond 15 operations: Rs. 100/- + GST per operation.		
20.	Credit Information Report Charges:			
a.	CIBIL/Crif High Mark/Experian/Equifax	<ul style="list-style-type: none">Consumer CIR – Rs. 100/- + GST per reportCommercial CIR- Rs. 915/- +GST per report		
21.	CERSAI Charges:			
a.	Registration of Mortgage Property on CERSAI	Actual Charges levied by CERSAI		
22.	Cash Handling Charges: (@)			
a.	CA/OD/CCH	<ul style="list-style-type: none">Per day remittance up to 1000 pieces/10 packetsBeyond 1000 pieces/10 packets <p>No Charges Rs. 10/- per packet or part thereof Min – Rs. 100/- Max – Rs. 5000/-</p>		
(@) Exception: OD/CCH Accounts in NPA category				
(@) Branch Manager can reduce/waive-off charges in exceptional cases on merit.				
23.	Request for Change of Mobile Number/ E-mail:			
a.	SB/CA/OD/CCH	At the time of Account opening/First time: NIL Further Change: Rs. 100/- + GST per instance		





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24.	Request for modifying operating instructions:	
a.	Saving Account	Rs. 100/- + GST per instance
b.	CA/OD/CCH Account	Rs. 250/- + GST per instance
25.	Minimum Balance Charges:	
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
26.	Issue of Duplicate Deposit Receipt:	Rs. 100/- + GST per instance/receipt
27.	Loan Processing Fees: (#)	
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
(#)	This Service is Free for:- Teachers & Other Employees of Basic Education/Staff of UCBL	
28.	Penal Charges for Non-submission of Stock Statement:	Stock Statement should be submitted on or before 7 th day of succeeding month.
a.	* Submission from 8 th to 15 th day of succeeding month * Submission from 16 th 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.
29.	Bank Guarantee Fees:	1% of Guarantee Amount + GST
30.	Mortgage Charges:	
(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
Resolution No. 12 dated,
27/11/2023




सचिव

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