

BASSEIN CATHOLIC CO-OP. BANK LTD.

(Scheduled Bank)

SERVICE CHARGES W.E.F. 1ST May, 2019

Sr. No.	Particulars of Services Rendered	Revised (Inclusive of GST) (w.e.f. 1st May 2019)
1.	<u>Collection of outstation cheques</u> Upto ₹10,000/- Above ₹10,001 to ₹1,00,000/- Above ₹1,00,000/- Frequency - Daily - By Branch	 ₹110/- ₹160/- ₹220/-
2.	<u>Bank's Pay-Order</u> (a) Upto ₹1000/- (b) ₹1001 to ₹5000/- (c) ₹5001 to ₹10000/- (d) ₹10001 to ₹100000/- (e) Above ₹100000/- Pay-Order Cancellation charges Pay-Order Revalidation charges Duplicate Pay-Order Charges	 ₹20/- ₹40/- ₹70/- ₹70/-+₹1/- per 1000 ₹160/- + ₹ 1 per 1000 Maximum ₹800/- ₹35/- ₹35/- ₹35/-

Sr. No.	Particulars of Services Rendered	System / Manual (frequency)
	Pay-Order for Non-customers (cash handling) Upto ₹1000/- ₹1001/- upto ₹5000/- ₹5001/- upto ₹10000/- ₹10001/- upto ₹50000/-	Branch Manual (Per Instance)
3.	<u>RTGS / NEFT</u>	
	<u>RTGS</u> Inward Transactions <u>Outward Transactions</u> ₹2.00 Lacs to ₹5.00 Lacs Above ₹.5.00 Lacs <u>NEFT</u> Inward Transactions <u>Outward Transactions</u> Upto ₹10000/- Above ₹10000/- upto ₹100000/- Above ₹1.00 Lacs upto ₹2.00 Lacs Above ₹2.00 Lacs	Branch System(Per Instance)

Sr. No.	Particulars of Services Rendered	Revised (Inclusive of GST) (w.e.f. 1 st May 2019)
4.	<p><u>EMV Chip Card</u></p> <p>Issuance Charges EMV</p> <p>Duplicate / Re-issuance of EMV</p> <p>Duplicate PIN Regeneration</p> <p>Annual Fee EMV</p> <p><u>Cash withdrawal (Financial) & (Non-Financial)</u></p> <p>4 a) Bank's card holder from our Bank's ATM</p> <p>4 b) Bank's card holder from other Bank's ATM</p>	<p>NIL</p> <p>₹100/-</p> <p>₹50/-</p> <p>₹50/-</p> <p>Free for Bank's card holders</p> <p>5 transactions in a month FREE.</p> <p>From 6th transaction onwards- Financial transaction ₹20/- Non-Financial transaction ₹12/-</p>
5.	<p><u>Minimum Monthly Average Balance (MAB) Requirement</u></p> <p>a) S/B A/c (without chq. book)</p> <p>b) S/B A/c (with chq. book)</p> <p>c) C/D A/c (for all segments)</p>	<p>₹500/- per month</p> <p>₹1000/- per month</p> <p>₹4000/- per month</p>

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6.	<u>Minimum Balance charges below MAB</u> a) S/B A/c b) C/D A/c (All Segments)	₹50/- per month ₹200/- per month
7.	<u>Inoperative / Dormant Account (Dormancy period 24 months)</u> Balance above ₹50/- Balance ₹50/- or less	₹25/- per month Full balance amt to be appropriated and a/c to be closed
8.	<u>SMS Alert Charges</u> SB Others	₹10/- quarterly ₹15/- quarterly
9.	Failed SI (for loans)	₹100/- per Instance
10.	Cash Withdrawal Over the Counter below Rs.10,000/-	i. 3 transactions in a month free. -- ii. From 4 th transaction onwards. ₹10/- per instance

Sr. No.	Particulars of Services Rendered	System / Manual (frequency)
11.	<p><u>Locker Charges</u></p> <p>Small (7" x 4.9" x 18")</p> <p>Medium (14"x 4.9"x 18")</p> <p>Large (14"x 10" x 18")</p> <p><u>(Only at Nandakhal Br.)</u></p> <p>Extra Large (14"x 15"x 18")</p> <p>Super Size (15"x 27"x 15")</p> <p><u>Break up of locker</u></p> <p>Reminder for Locker Rent</p> <p>Delay in payment of Locker Rent</p> <p>Locker Operation Charges (All sizes)</p>	<p>System / Manual (annual)</p> <p>(Branch)</p> <p>Manual (Branch)</p>
12.	For Revalidation / cancellation & issue of Duplicate Draft	Manual (Branch) per instance
13.	For Duplicate Pass Book-SB	Manual (Branch) per instance

Sr. No.	Particulars of Services Rendered	Revised (Inclusive of GST) (w.e.f. 1 st May 2019)
14.	Duplicate Statement Charges	
	a) Current Account	₹90/- per ledger page
	b) Saving Account	₹40/- per ledger page
15.	Issue of Duplicate Term Deposit Receipt / Share Certificate	₹50/-
16.	<u>Cheque/ ECS Returned Charges</u>	
a)	One time mandate authorisation charges per mandate other than ECS for loan disbursement.	₹60/-
b)	ECS Return for In-sufficient Funds	₹50/-
c)	ECS Return for Technical reason	---
d)	<u>Outward Cheques Return</u>	
	SAVINGS	₹110/-
	CD/CC/OD/ODCC	₹160/-
e)	<u>Outstation Cheque Return</u>	₹100/- per cheque for all systems + Postal charges

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f)	<u>Inward Cheque Return charges</u>	
	For Saving	0.15% of Instrument Amount. Minimum ₹150/-
	For CD/CC/OD/ODCC	0.18% of Instrument Amount. Minimum ₹310/-
17.	<p><u>Stop Payment Instructions</u></p> <p>Stop Payment charges are to be recovered at the time of accepting STOP PAYMENT instructions only, No cheque return charges are to be collected, at the time of presentation of such a cheque provided Stop Payment charges have been already recovered .</p>	<p>₹110/- per cheque for SB Maximum ₹500/-</p> <p>₹210/- per cheque for CD/CC / OD/ODCC Maximum ₹1000/-</p> <p>Note- Such cheque, if presented, should be marked prominently across the face "STOPPED PAYMENT"</p>

Sr. No.	Particulars of Services Rendered	Revised (Inclusive of GST) (w.e.f. 1 st May 2019)
18.	Issuance of CTS-2010 Compliant Cheque Book	
	a) S B	Free Cheques upto 30 leaf in a Financial Year and thereafter Rs.2/- per leaf.
	b) CC/CD/OD/ODCC	₹3/- per chq. leaf
19.	<p><u>Ledger folio Charges –</u></p> <p>(In CD / CC /OD/ ODCC/BD) Monthly Balance (MAB) Average /Credit Balances in Accounts</p> <p>Upto ₹25,000/-</p> <p>₹25,001/- to ₹50,000/-</p> <p>₹50,001/- to ₹1,00,000/-</p> <p>₹1,00,001/- to ₹2,00,000/-</p> <p>Above ₹2,00,000/-</p>	<p>₹70/- per folio</p> <p>₹60/- per folio</p> <p>₹50/- per folio</p> <p>₹45/- per folio</p> <p>Nil</p>

20. Cash Handling Charges - (A + B) With effect from 14/05/2018

A) **Charges to be auto debited by system - To be charged monthly**

Product Type	Limit Allowed	Rate (%)	Other Conditions
-			
SB	5 times of Daily Opening Balance .	Above limit 0.10%	No Charges for Cash Deposited upto Rs.50,000/- in a month. (including deposit of small denomination notes & Coins)
CD	10 times of Daily Opening Balance .	Above limit 0.10%	No Charges for Cash Deposited upto Rs. 6,00,000/- in a month.(including deposit of small denomination notes & Coins)
CC/ODCC/OD/COD & BD	5 times of Daily Debit or Credit Balance.	Above limit 0.05%	No Charges for Cash Deposited upto Rs. 10,00,000 in a month. (including deposit of small denomination notes & Coins)

B) **Charges to be debited manually on daily basis:-**

Charges to be manually debited by branch for Small denomination notes of Rs. 20 and less. (Eg. Rs.20, Rs.10, Rs. 5 , Rs.2 & Rs.1)

FOR ALL TYPES OF ACCOUNTS. (TO BE CHARGED DAILY)

Condition	Charges
-Charges upto 500 pieces of notes in a day.	Nil
- Over and above 500 pieces of notes in a day	Rs. 10/- per 100 pieces of notes deposited

C) - The Coin deposit is restricted as per RBI Circular upto value Rs. 1000/- per day.

Other Services

Sr. No.	Particulars of Services Rendered	Revised (Inclusive of GST) (w.e.f. 1 st May 2019)
1.	Franking charges	₹10/- per document.
2.	E-Franking of Bank Customers (Above 5000)	₹50/-
3.	Closure charges Upto one yr.	
	SB	₹160/-
	CD/CC/OD/ODCC	₹600/-
4.	Customers signature / photo verification charges	₹60/- per instance
5.	Duplicate Interest Certificate / Duplicate Certificate for claiming exemption for repayment of interest / principle amount towards housing loan.	₹60/- per instance
6.	For issuing photocopy of the paid cheque / record copy of the cheque	₹60/- upto one year record. ₹110/- above one year to five yrs. record ₹220/- above Five years record
7.	Fate enquiry / confirmation charges	₹110/- + actual expenses
8.	Loss of Token	₹100/-

Sr. No.	Particulars of Services Rendered	Revised (Inclusive of GST) (w.e.f. 1st May 2019)
9.	Changes in operational instruction / notice of Power of Attorney / Letter of mandate / by resolution etc. OR Addition / deletion of the name in existing deposit account	₹50/- per occasion.
10.	Standing Instructions	
	1) Transfer to Loan Accounts / RD A/cs.	Free
	2) For all other	₹25/- while updating in the system

LOANS AND ADVANCES

Sr. No.	Particulars of Services Rendered	Revised (Inclusive of GST) (w.e.f. 1 st May 2019)
1.	<u>CIBIL Charges</u>	
	Individual	₹250/-
	Commercial	₹900/-
2	<u>CERSAI Charges</u>	
a)	Creation/Modification	
	For Loan upto ₹5.00 Lacs	₹60/-
	For Loan above ₹5.00 Lacs	₹120/-
b)	Satisfaction of Charge	NIL
c)	Cersai Search Charges	₹12/-
3)	BANK GUARANTEE COMMISSION	
	Fully Secured by FDR	₹500/- + 1 % p.a
	Fully secured.(FDR + Tangible Security)	₹500/- + 1.5 % p.a.
	Partly secured.	₹500/- + 3 % p.a.

Minimum one quarter commission will be recovered- Not refundable

Sr. No.	Particulars of Services Rendered	Revised (Inclusive of GST) (w.e.f. 1 st May 2019)										
4	SOLVENCY											
	For Educational Purpose	₹3000/- + ₹100/- per additional copy										
	For Purpose other than Education	<p style="text-align: center;">0.15% [Minumum ₹1000/-]</p> <table border="1" data-bbox="1012 553 1451 781"> <thead> <tr> <th>Amount</th> <th>Maximum</th> </tr> </thead> <tbody> <tr> <td>Upto Rs.1.00 Crore</td> <td>₹6000/-</td> </tr> <tr> <td>Above Rs.1.00 Crore upto Rs.3.00 Crore</td> <td>₹8500/-</td> </tr> <tr> <td>Above Rs.3.00 Crore to Rs.5.00 Crore</td> <td>₹11000/-</td> </tr> <tr> <td>Above Rs.5.00 crore</td> <td>₹16000/-</td> </tr> </tbody> </table> <p>Maximum ₹16,000/-</p>	Amount	Maximum	Upto Rs.1.00 Crore	₹6000/-	Above Rs.1.00 Crore upto Rs.3.00 Crore	₹8500/-	Above Rs.3.00 Crore to Rs.5.00 Crore	₹11000/-	Above Rs.5.00 crore	₹16000/-
Amount	Maximum											
Upto Rs.1.00 Crore	₹6000/-											
Above Rs.1.00 Crore upto Rs.3.00 Crore	₹8500/-											
Above Rs.3.00 Crore to Rs.5.00 Crore	₹11000/-											
Above Rs.5.00 crore	₹16000/-											

Sr. No.	Particulars of Services Rendered	Revised (Inclusive of GST) (w.e.f. 1 st May 2019)	
		For Individuals	Other than individuals
5.	PROCESSING CHARGES [For all loans other than loan against Bank's TDR].		
a.	New Loans / Additional Limit / ADHOC limit (Except Loans mentioned below separately)	0.70% of loan amount [Min-₹.1500/- Max-₹.65000/-]	0.85% of loan amount [Min-₹2000/- Max-₹105000/-]
b.	Renewal [Note : If the renewal process is completed and account renewed one month prior to expiry then processing charges applicable shall be @ 0.25% of loan amount Maximum ₹25000/-]	0.40% of loan amount [Min-₹1500/- Max-₹.30000/-]	0.40% of loan amount [Min-₹2000/- Max-₹.30000/-]
c.	Education Loan	0.40% of loan amount [Min-Rs.750/- Max-Rs.12000/-]	
d.	BPLN Above ₹ 3 lacs	₹2000/-	
e.	SULN (Upto ₹3 Lacs)	₹1000/-	
f.	Loan against Indira Vikas Patra National Saving Certificate LIC Policies	0.85% of loan amount [Min-₹2000/- Max-₹105000/-]	

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g.	Ornament Loan (Above ₹1 Lac)	₹600/-
h.	COD	0.40% of loan amount (Max-₹.5000/-)

Processing fees for various standalone request (not made alongwith request for renewal / enhancement in limits) e.g. reduction in ROI, Reduction / waivers of any cheque, waivers of personal guarantee, change of guarantors. Release of security, change in sanction letter terms.
 For exposure upto Rs.1 crore = ₹ 3000/-
 For exposure above Rs.1 crore = ₹ 8000/- per instance

Note-	<ol style="list-style-type: none"> 30% of processing charges will be recovered immediately at the time of submission of proposal. Balance 70% will be recovered at the time of disbursement. Moreover the amount of processing charges recovered will not be refundable even if the proposal is declined or not disbursed due to non-compliance of sanction terms & conditions. In case of renewal with enhancement of CC/OD Limit processing fee will be charged as <ul style="list-style-type: none"> for renewal of existing limit @ 0.40% of Loan amount Maximum ₹30000/-. for the enhanced limit @ 0.85% of the enhanced limit Maximum ₹100000/-
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3. Loan Prepayment Charges- Prepayment Charges on the outstanding loan amount will be charged as follows :		
	Secured Loans	Unsecured Loans
1. If Availed Loan is closed within 5 Yrs from date of disbursement	2.5% on the Outstanding Amount	1% on the Outstanding Amount
2. If Availed Loan is closed after 5 yrs from date of disbursement	2% on the Outstanding Amount	0.5% on the Outstanding Amount

Sr. No.	Particulars of Services Rendered	Revised (Inclusive of GST) (w.e.f. 1 st May 2019)
6.	UNIT VISIT	
	Inspection of Stock / Book-debts / Factory plant & machinery, vehicle etc.	Branch level ₹500/- [per visit] Head Office Level ₹3000/- [per visit]
7.	Sale of Pledged / Hypothecated security by Auction for recovery of loan amt. Gold ornament / vehicles / house / appliances etc.	₹100/- for Ornament loan below 1 lakh ₹500/- for Loan above 1 lakh to 5 lakh ₹3000/- for Loan above 5 lakh
8.	Holding charges for seizure of hypothecated Asset like Vehicle, machinery, household appliances etc. from date of seizure to till the sale/release.	₹500/- per month (Minimum ₹1000/-)
9.	Fixing Bank's name plate on mortgage property / hypothecated machinery, vehicle etc.	₹500/-
10.	No dues certificate	₹100/-

Sr. No.	Particulars of Services Rendered	Revised (Inclusive of GST) (w.e.f. 1 st May 2019)
11.	NOTICE CHARGES	
a.	Notice Charges to Overdue Account	
	1 st notice to borrower / guarantor	₹50/-only borrower
	2 nd notice borrower / guarantor	₹75/-only borrower
	Final notice /legal notice Borrower/ guarantor	₹150/- [Borrower as well as Guarantors each]
	Arbitration Notice	₹.200/- [Borrower as well as Guarantors each]
	Salary Attachment Notice	₹250/-
b.	Reminder for Stock, Book Debts statement / for renewal of CC/OD limit	₹.250/-
c.	Visit charges – for Recovery	₹25/- for unsecured & Ornament Loan for each visit. For Secured Loans Rs.75/- for 1 st visit Thereafter ₹150/- per Visit.
d.	Recovery charges - (Special Recovery Officer's Visit)	₹300/-
e.	Charges for legal proceedings	₹500/- + Actual Expenses
f.	Visit to Godown for inspection of Stock in case of Pledge Limit sanctioned	₹500/-per visit.