

**BASSEIN CATHOLIC CO-OP. BANK LTD.**  
(Scheduled Bank)

**SERVICE CHARGES W.E.F. 2<sup>ND</sup> MAY, 2016**  
(Including Service Tax)

Sr. No.	Particulars of Services Rendered	
1.	<b><u>Collection of outstation cheques</u></b>	
	Upto ₹10,000/-	₹100/-
	Above ₹10,001 to ₹1,00,000/-	₹150/-
	Above ₹1,00,000/-	₹200/-
	Frequency - Daily - By Branch	
2.	<b><u>Bank's Pay-Order</u></b>	
	(a) Upto ₹1000/-	₹20/-
	(b) ₹1001 to ₹5000/-	₹40/-
	(c) ₹5001 to ₹10000/-	₹65/-
	(d) ₹10001 to ₹100000/-	₹65/- + ₹1/- per ₹1000/-
	(e) Above ₹100000/-	₹155/- + ₹1/- per ₹1000/- Maximum ₹700/-
	Pay-Order Cancellation charges	₹30/- per Pay-Order
	Pay-Order Revalidation/Stale charges	₹30/- per Pay-Order
	Duplicate Pay-Order Charges	₹30/- per Pay-Order
	Pay-Order for Non-customers (cash handling)	
	Upto ₹1000/-	₹40/-
	₹1001/- upto ₹5000/-	₹60/-
	₹5001/- upto ₹10000/-	₹100/-
	₹10001/- upto ₹50000/-	₹3/-per ₹1000/-or part thereof min. ₹100/-
<b>Maximum payorder to be issued to non-customers by way of cash should be less than Rs.50,000/-</b>		

Sr. No.	Particulars of Services Rendered	
3.	<b><u>RTGS / NEFT</u></b>	
	<p><b><u>RTGS</u></b> Inward Transactions</p> <p><u>Outward Transactions</u> Rs.2.00 Lacs to Rs.5.00 Lacs Above Rs.5.00 Lacs</p> <p><b><u>NEFT</u></b> Inward Transactions</p> <p><u>Outward Transactions</u> Upto Rs.100000/-  Above Rs.1.00 Lacs upto Rs.2.00 Lacs Above Rs.2.00 Lacs <b>(system)</b></p>	<p>FREE</p> <p>₹30/- ₹55/-</p> <p>FREE</p> <p>₹5/- ₹15/- ₹30/-</p>
4.	<p><b><u>ATM / EMV Chip Card</u></b></p> <p>Issuance Charges EMV</p> <p>Annual Fee EMV</p> <p>Duplicate / Re-issuance of EMV</p> <p>Duplicate PIN Regeneration</p> <p>Cash withdrawal &amp; Balance enquiry</p> <p>a) Bank's card holder from our Bank's ATM</p> <p>b) Bank's card holder from other Bank's ATM</p>	<p>NIL</p> <p>NIL</p> <p>₹100/-</p> <p>₹100/-</p> <p>Free for Bank's card holders</p> <p>5 transactions in a month FREE.</p> <p>From 6<sup>th</sup> transaction onwards- Financial transaction ₹18/- Non-Financial transaction ₹10/-</p>

Sr. No.	Particulars of Services Rendered	
5.	<p><b><u>Minimum Balance Amount</u></b></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</p> <p>d) CD A/c of Registered Society / Trust etc.</p>	<p>₹500/-</p> <p>₹1000/-</p> <p>₹3000/-</p> <p>₹3000/-</p>
6.	<p><b><u>Minimum Balance charges</u></b></p> <p>a) S/B A/c (Inoperative)</p> <p>b) S/B A/c (Operative)</p> <p>b) C/D A/c</p> <p>c) CD A/c of Registered Society / Trust etc.</p>	<p>NIL</p> <p>₹25/- per month</p> <p>₹100/- per month</p> <p>₹100/- per month</p>
7.	<p><b><u>Inoperative / Dormant Account (Dormancy period 24 months)</u></b></p> <p>Balance above ₹50/-</p> <p>Balance ₹50/- or less</p>	<p>₹15/- per month</p> <p>Full balance amt to be appropriated and a/c to be closed</p>
8.	<p><b><u>ICICI at par Instrument Charges</u></b></p> <p>(a) Upto ₹1,000/-</p> <p>(b) Upto ₹10,000/-</p> <p>(c) Above ₹10,000/-</p>	<p>₹25/-</p> <p>₹60/-</p> <p>₹60/- + ₹1/- per 1000/- Maximum ₹1000/-</p>

Sr. No.	Particulars of Services Rendered	
9.	<p><b><u>Locker Charges</u></b></p> <p>Small (7" x 4.9" x 18")  Medium (14"x 4.9"x 18")  Large (14"x 10" x 18")</p> <p><b><u>(Only at Nandakhal Br.)</u></b></p> <p><b>Extra Large</b> (14"x 15"x 18")  <b>Super Size</b> (15"x 27"x 15")</p> <p><b><u>Break Open of locker</u></b></p> <p>Reminder for Locker Rent  Delay in payment of Locker Rent</p>	<p>₹1200/- p.a.  ₹2500/- p.a.  ₹4500/- p.a.</p> <p>₹5000/- p.a.  ₹10000/- p.a.</p> <p>₹600/- + actual charges.  ₹25/- + actual postage.</p> <p>₹25/- to be charged monthly till rent is received.</p>
10.	<b>For Revalidation / cancellation &amp; issue of Duplicate Draft (per instance)</b>	₹100/-
11.	<b>For Duplicate Pass Book-SB (per instance)</b>	₹60/-
12.	<b>Duplicate Statement Charges</b>	
	a) Current Account	₹75/- per ledger page
	b) Saving Account	₹30/- per ledger page.
13.	<b>Issue of Duplicate Term Deposit Receipt / Share Certificate</b>	₹30/-

Sr. No.	Particulars of Services Rendered	
14.	<b><u>Cheque/ ECS Returned Charges</u></b> (For Technical reason No Charges) <b>a) <u>Outward Cheques Return</u></b>	
	Local Cheques SAVINGS	₹100/-
	Local Cheques CD/CC/OD/ODCC	₹150/-
	<b>b) <u>Outstation Cheque Return</u></b>	₹100/- per cheque for all systems + Postal charges
	<b>c) <u>Inward / ECS Return charges</u></b>	
	For Saving	0.15% of Instrument Amount. Minimum ₹150/-
	For CD/CC/OD/ODCC	0.18% of Instrument Amount. Minimum ₹300/-
15.	<b><u>Stop Payment Instructions</u></b>  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 .  Frequency - Daily by Branch	1) ₹100/- per cheque for S.B. <b>Maximum ₹500/-</b>  2) ₹200/- per cheque for CD/CC / OD/ODCC <b>Maximum ₹1000/-.</b>  Note- Such cheque, if presented, should be marked prominently across the face "STOPPED PAYMENT"

Sr. No.	Particulars of Services Rendered	
16.	<b>Issuance of CTS-2010 Compliant Cheque Book</b>	
	a) S B b) CC/CD/OD/ODCC	Free Cheques upto 30 leaf in a Financial Year and thereafter Rs.1/- per leaf. ₹2/- per chq. leaf
17.	<b>Issue of loose cheque leaves</b>	Discontinued
18.	<b><u>Ledger folio Charges –</u></b>  (In Current Deposit / Cash Credit /Overdraft)  Average Deposit/Credit Balances in Accounts  Upto ₹25,000/-  ₹25,001/- to ₹50,000/-  ₹50,001/- to ₹1,00,000/-  ₹1,00,001/- to ₹2,00,000/-  Above ₹2,00,000/-  Frequency Monthly by Branch	₹60/- per folio  ₹50/- per folio  ₹45/- per folio  ₹40/- per folio  Nil
19.	<b>Cash Handling Charges</b>	<u>Cash Deposit per month-</u> a) upto 5 lac - Free b) Above Rs.5 lac - 0.10 %

### Other Services

Sr. No.	Particulars of Services Rendered	
1.	Franking charges	₹10/- per document.
2.	Closure charges Upto one yr.	
	SB	₹150/-
	CD/CC/OD/ODCC	₹600/-
3.	Customers signature / photo verification charges	₹50/- per instance
4.	Duplicate Interest Certificate / Duplicate Certificate for claiming exemption for repayment of interest / principle amount towards housing loan.	₹50/- per instance
5.	For issuing photocopy of the paid cheque / record copy of the cheque	₹100/- above one year record ₹50/- below one year record.
6.	Fate enquiry / confirmation charges	₹100/- + actual expenses
7.	Loss of Token	₹100/-
8.	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	₹25/- per occasion.

**LOANS AND ADVANCES**

Sr. No.	Nature of Services	
<b>1.</b>	<b><u>CIBIL Charges</u></b>	
	Individual	200/-
	Commercial	800/-
<b>2</b>	<b><u>CERSAI Charges</u></b>	
<b>a)</b>	<b>Creation/Modification</b>	
	For Loan upto Rs.5.00 Lacs	50/- + S.Tax as applicable
	For Loan above Rs.5.00 Lacs	100/- + S.Tax as applicable
<b>b)</b>	Satisfaction of Charge	NIL
<b>c)</b>	Cersai Search Charges	10/- plus S.Tax as applicable

<b>3)</b>	<b>BANK GUARANTEE</b>											
	Fully Secured by FDR	100/- + 1% p.a.										
	Fully secured.(FDR + Tangible Security)	100/- + 2 % p.a.										
	Partly secured.	100/- + 3 % p.a.										
		<b>Minimum one quarter commission will be recovered- Not refundable.</b>										
<b>4</b>	<b>SOLVENCY</b>											
	For Educational Purpose	Rs.2000/- + Rs.50/-per additional copy										
	For Purpose other than Education	0.10% of the Amount [Minimum Rs.750/-										
		<table border="1"> <thead> <tr> <th>Amount</th> <th>Maximum</th> </tr> </thead> <tbody> <tr> <td>Upto Rs.1.00 Crore</td> <td>Rs. 5000/-</td> </tr> <tr> <td>Above Rs.1.00 Crore upto Rs.3.00 Crore</td> <td>Rs. 7500/-</td> </tr> <tr> <td>Above Rs.3.00 Crore to Rs.5.00 Crore</td> <td>Rs.10000/-</td> </tr> <tr> <td>Above Rs.5.00 crore</td> <td>Rs.15000/-</td> </tr> </tbody> </table>	Amount	Maximum	Upto Rs.1.00 Crore	Rs. 5000/-	Above Rs.1.00 Crore upto Rs.3.00 Crore	Rs. 7500/-	Above Rs.3.00 Crore to Rs.5.00 Crore	Rs.10000/-	Above Rs.5.00 crore	Rs.15000/-
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Above Rs.5.00 crore	Rs.15000/-											
		Maximum Rs.15000/-										



Sr. No.	Nature of Services		
<b>5.</b>	<b>PROCESSING CHARGES</b> [For all loans other than loan against Bank's TDR ].		
		<b>For Individuals</b>	<b>Other than individuals</b>
<b>a.</b>	New Loans / Additional Limit / ADHOC limit	0.60% of loan amount [Min-Rs.1000/- Max-Rs.60000/-	0.75% of loan amount [Min-Rs.1500/- Max-Rs.100000/-
<b>b.</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 Rs.25000/-]	0.40% of loan amount [Min-Rs.1000/- Max-Rs.30000/-	0.40% of loan amount [Min-Rs.1500/- Max-Rs.30000/-
<b>c.</b>	Education Loan	0.30% of loan amount [Min-Rs.500/- Max-Rs.10000/-	
<b>d.</b>	BPLN	Rs.1500/-	
<b>e.</b>	SULN (Above Rs.1 Lac)	Rs. 500/-	
<b>f.</b>	Ornament Loan (Above Rs.1 Lac)	Rs. 500/-	
<b>g.</b>	COD	0.40% of loan amount (Max-Rs.2000/-	

<b>Note-</b>	<p>1. 25% of processing charges will be recovered immediately at the time of submission of proposal &amp; another 25% processing charges to be recovered at the time of giving sanction letter. Balance 50% 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 &amp; conditions.</p> <p>2. In case of renewal with enhancement of CC/OD Limit processing fee will be charged as</p> <ul style="list-style-type: none"> <li>- for renewal of existing limit @ 0.40% of Loan amount Maximum Rs.30000/-.</li> <li>- for the enhanced limit @ 0.75% of the enhanced limit Maximum Rs.100000/-</li> </ul>
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Sr. No.	Nature of Services		
	<p>3. Loan Prepayment Charges- Prepayment Charges on the outstanding loan amount will be charged as follows :</p>		
	1. If Availed Loan is closed within 5Yrs from date of disbursement		2.50% on the Outstanding Amount
	2. If Availed Loan is closed after 5 yrs from date of disbursement		2.00% on the Outstanding Amount
	Prepayment charges are applicable for all loans except for Housing Loans , in case of the said loans being takeover by other Banks/Financial Institutions/NBFC's.		
<b>6.</b>	<b>UNIT VISIT</b>		
	Inspection of Stock / Book-debts / Factory plant & machinery, vehicle etc.		Branch level Rs. 500/- [per visit] Head Office Level Rs. 3000/- [per visit]
<b>7.</b>	Sale of Pledged / Hypothecated security by Auction for recovery of loan amt. Gold ornament / vehicles / house / appliances etc.		Rs.500/- for Ornament loan Rs.3000/- for all other loans.
<b>8.</b>	Holding charges for seizure of hypothecated Asset like Vehicle, machinery, household appliances etc. from date of seizure to till the sale/release.		Rs. 500/- per month (Minimum Rs.1000/-)
<b>9.</b>	Fixing Bank's name plate on mortgage property / hypothecated machinery, vehicle etc.		Rs.500/-
<b>10.</b>	No dues certificate		Rs.100/- for non- customer Free for Bank customer

Sr. No.	Nature of Services	
<b>11.</b>	<b>NOTICE CHARGES</b>	
<b>a.</b>	<b>Notice Charges to Overdue Account</b>	
	1 <sup>st</sup> notice to borrower / guarantor	Rs.25/-only borrower
	2 <sup>nd</sup> notice borrower / guarantor	Rs.50/-only borrower
	Final notice /legal notice Borrower/ guarantor	Rs.100/- [Borrower as well as Guarantors each]
	Arbitration Notice	Rs.200/- [Borrower as well as Guarantors each ]
	Salary Attachment Notice	Rs.200/-
<b>b.</b>	Reminder for Stock, Book Debts statement / for renewal of CC/OD limit	Rs.200/-
<b>c.</b>	Visit charges -	Rs.50/- 1 <sup>st</sup> visit Thereafter Rs.100/- per Visit.
<b>d.</b>	Recovery charges - (Special Recovery Officer's Visit)	Rs.300/-
<b>e.</b>	Charges for legal proceedings	Rs.500/- + Actual Expenses
<b>f.</b>	Visit to Godown for inspection of Stock in case of Pledge Limit sanctioned	Rs.500/-per visit.