ETAWAH URBAN CO-OPERATIVE BANK LTD. ETW.

(3)

(HEAD OFFICE: - IN FRONT OF NAVEEN MANDI , FARRUKHABAD ROAD ,ETAWAH)

PHONE NO. -05688-265220

UCB/201(1-7) / 2023-24

Date- 26-08-2023

REVISION IN SERVICE CHARGES W.E.F. 01/09/2023
ALL SERVICE CHARGES ARE EXCLUSIVE OF SERVICE TAX
Approved by the Board vide resolution No.20 (ग) meeting dated 25-08-2023

S.NO.	Description of Service Charge	HEAD	Revised Rate
1-	**Issue of Cheque books**	Current Account / CC accounts Saving bank (SB)	Rs.2/- + GST per cheque leaf 60 Leaves Cheque Book @ Rs120/-+GST. Rs.2/- + GST per cheque leaf 15 Leaves Cheque Book @ Rs30/-+GST.
2-	**Stop payment instruction**	SB account & CA/CC	Rs.50/- + GST per instrument maximum Rs.500/- + GST per instance
3-	**Charges per month for Non - Maintenance of Monthly Average Balance (MAB):**	Current Account Rs 100/month Saving bank (SB) RS- 10/month	Shortfall <=50% Rs.50/- +GST Shortfall >50 -75% Rs.75/- +GST Shortfall > 75% Rs.100/- +GST Shortfall <=50% Rs.5/- +GST Shortfall >50 -75% Rs.7.5/- +GST Shortfall > 75% Rs.10.0/- +GST
4-	**Minimum balance to be maintained**	SB with-out cheque book SB with cheque book Current Account	Rs.1000/- Rs.2000/- Rs.5000/-
5-	**Account Closure Charges** **Savings Bank Account (excluding Basic & Small Accounts opened under Financial Inclusion)**	Savings Bank Account (i)Accounts closed after one year of (ii)opening and within 14 days of opening. (iii)Account transferred from one branch to another (iv)Death of A/c holder (manually debited) (v)Opening of another A/c in joint names by closing existing SB account. (vi)Pensioner without cheque book Current Account	RS.200/+GST NIL RS.500/+GST

	STATEMENT PRINT	Savings Bank Account Current /CC/OD Account	RS.20/ +GST (annual statement more than once) RS.50/ +GST (quarterly statement more than once)
7.	**LOCKER ACCOUNT**	SECURITY RENT	RS.10000/ Refundable on surrender of locker account.(**Rs. 5000/- to bank's staff**) **(interest will be paid on it at contracted ROI.)** RS.1200/-(annually in advance.) **(Rs. 500/- to bank's staff)**
8.	**CHEQUE RETURN CHARGE**	Savings Bank Account Current /CC/OD Account	RS.250/+GST (**Insufficient Fund**) **(RS.125/ FOR TECHNICAL REASONS FOR ALL)** RS.250/+GST (**Insufficient Fund**) up to 1 lakh RS.500/+GST(**Insufficient Fund**) above 1 lakh **(RS.125/ FOR TECHNICAL REASONS FOR ALL)**
9.	**MANDATE RETURN CHARGE (Inward & outward)**	Savings Bank Account Current /CC/OD Account	RS.250/+GST (**Insufficient Fund**) **(RS.125/ FOR TECHNICAL REASONS FOR ALL)** RS.250/+GST (**Insufficient Fund**) up to 1 lakh RS.500/+GST(**Insufficient Fund**) above 1 lakh **(RS.125/ FOR TECHNICAL REASONS FOR ALL)**
10.	**SMS CHARGE**	SB./ Current /CC/OD Accounts	RS.15/+GST (Qly.) PER ACCOUNT
11.	**DUPPLICATE**	TDR ISSUING PASSBOOK	RS.100/+GST RS.50/+GST
12.	**MEMBERSHIP FEES**		RS.10/-
	NOMINAL MEMBER		RS.2/ FOR BORROWER & RS.50 FOR NONBORROWERS
13.	**RD LATE FEES**		RS.1.50 PER HUNDRED PER MONTH
14.	**PROCESSING FEES (Loan & Advances)**	Up to Rs.50000/- Above Rs. 50000/-	RS.500/- 1.00 % OF SANCTION AMOUNT (MAX. RS.5000/-)
15.	**COLLECTION OF BILLS**	LOCAL	NIL
	COLLECTION OF OUTGSTATION CHEQUE	RS.10000/ ABOVE RS.10000/	RS.50/+GST RS.200/+GST
16.	**ISSUANCE OF DEMAND DRAFTS/ BANKERS CHEQUE**	UP TO RS.5000/- ABOVE RS.5000/- TO RS.10000/- ABOVE RS.10000/ TO RS.1 LAKH ABOVE RS.100000/ -	RS.25/+GST RS. 50/-/+GST RS. 4/-PER THOUSAND (min.50/-) RS. 4/-PER THOUSAND (min.400/- ,Max. Rs.1500/-)

	NEFT CHARGES	UP TO RS.100000/ ABOVE RS.100000/ TO RS.200000/	RS.15/+GST RS.30/+GST Rs.5/+Gst Rs.25/+Gst
18.	RTGS CHARGES	UP TO RS.100000/ RS.100000/ TO RS.500000/ ABOVE RS.500000/	RS.15/+GST RS.30/+GST Rs. 5/+ Gst Rs. 25/+Gst RS.50/+GST
19.	REVALIDATION / CANCELLATION OF DEMAND DRAFTS/ BANKERS CHEQUE		RS.100/+GST NO REVALIDATION CHARGE WILL BE APPLICABLE ON PLEDGED DEMAND DRAFTS/ BANKERS CHEQUE
20.	POGSTAL CHARGES	ORDINARY REGIGSTERED SPEED POGST	RS.20/+GST (ACTUALLY EXPENSIVE) MIN. RS.50/+GST (ACTUALLY EXPENSIVE)
21.	SIGNATURE VERIFICATION PER INGSTANCE		RS.100/+GST
NO CHARGE WILL BE APPLICABLE TO BANK STAFF ONLY EXCLUDING LOCKER RENT. (PERSANAL USE ONLY)			

Secretary/Gen. Manager
Etawah Urban Co-operative Bank Ltd.
Etawah