

FINGRWOTH CO-OPERATIVE BANK LIMITED Schedule of CUSTOMER SERVICE CHARGES (Exculding GST @ 18%)							
S.No	Charge/Service Description	Basis of charge	Current Account	SAVING A/C		Loan a/c	
				With Chq Book	Without Chq book	Type	Charge
1.0.0	CHARGES DEPENDING ON THE TYPE OF ACCOUNT						
1.1.0	INCIDENTAL CHARGES						
1.1.1	Half Yearly FOLIO CHARGE * NO CHARGE if av cr bal was Rs 1 lac or more during the 1/2 yr.	Per Page (40 entries or part)	125.00	NIL	NIL	CC	125.00
		MINIMUM CHARGE*	125.00			CC	125.00
1.2.0	Issue of DUPLICATE STATEMENT	Per Page (40 entries or part)	100.00	50/- for statement in addition to Pass-book	50/- for statement in addition to Pass-book	CC	100.00
1.3.0	Issue of DUPLICATE PASSBOOK						
1.3.1	With entries of current financial year only	Each Book	NA	75.00	75.00		NA
1.3.2	With previous entries	Per annum	NA	125.00	125.00		NA
1.4.0	MINIMUM BALANCE charge (This will be charge after following the procedure laid down in Circular No. FCB/F.1(93)/ESTT/ 2015-16/24 dated 09.04.2015).	Minimum Monthly Balance	150.00	If average balance From Rs.	If average balance Less then Rs.	Charges	NA
				0/-	250/-	125.00	
				251/-	500/-	100.00	
				501/-	750/-	75.00	
				751/-	999/-	50.00	
	Charge for excess debit entries in SB a/c (>50 per half year)	Per entry		10.00	10.00		
1.5.0	ACCOUNT CLOSING charge (except in case of death)						
	If a/c closed within 12 months of opening	Fixed	500.00	300.00	100.00	CC	300.00
	(Rs. 100 for CTD except in case of death)						
	If a/c closed after 12 months of opening	NO Charge vide letter No. UCB/2012-13/5 Dated 3.4.2012					
	Applicable charges for unpaid cheques not surrender shall be as per circular no. FCB/F.1(93)2017-18/571 dtd.15.12.17						
1.6.0	CHEQUE RETURN CHARGE (Returned for insufficient funds)						
1.6.1	Cheque DEPOSITED by our A/c holder (Including Staff)						
	a) Cheques up to Rs. 1.00 Lac	Per instrument	150.00	150.00	NA	CC	150.00
	b) Cheques above Rs. 1.00 Lac upto Rs. 2.00 Lac	Per instrument	200.00	200.00	NA	CC	200.00
	c) Cheques above Rs. 2.00 Lac	Per instrument	300.00	300.00	NA	CC	300.00
1.6.2	Cheque ISSUED by our A/c Holder (Including Staff)						
	a) Cheques upto Rs. 2.00 Lac	Per instrument	300.00	300.00	NA	CC/OD	300.00
	b) Cheques above Rs. 2.00 Lac	Per instrument	350.00	350.00	NA	CC/OD	350.00
1.6.3	a) PDC (Same charge for this Bank's cheques also)	Per instrument	150.00	150.00			150.00
	b)PDC swap charges	Per occasion					500.00
	c) Charge for Legal Notice to Loanee	Per Notice					Actual costs
1.6.4	Counter presentation/Return - Local Cheques	Per instrument	110 + OUP	110 + OUP			110 + OUP
1.7.0	CHEQUE BOOK CHARGES						
1.7.1	For normal use (Comply Cir. Procedure 58)	Per cheque leaf	4.00	4.00	NA	CC	4.00
	Free cheques per financial year (Also comply Office Order No. 10698 dtd 07.01.2006)		200 (if Av. Cr Bal 1Lac) 500 (if Av.Cr Bal 2 Lac)	40			
1.7.2	For issue of 1 or more cheque book for use as PDCs The Bank has the right to deny issue of more than 1 chq. book	Per cheque leaf	5.00	5.00	NA	CC	5.00
1.8.0	SMS Alert Charges	Per Quarter	20.00	15.00	15.00	CC/OD	20.00

S.No	Charge/Service Description	Per	Charge Amount	Charge,if cheque /bill/ etc. is returned unpaid
2.0.0	CHARGES COMMON TO CURRENT,S.B. AND C.C. ACCOUNTS			
2.1.0	STOP PAYMENT INSTRUCTIONS	Per instrument	200.00	
	<i>If balance is insufficient, debit applicable cheque return charge if that is higher</i>	Max for a set	1000.00	
2.2.0	COLLECTION & PURCHASE OF CHEQUES, BILL ETC:-			
2.2.1	O.B.C. charge	Per instrument		
	a) For Cheques up to Rs. 5,000/-		50.00	50.00
	b) For Rs. 5,001/- to Rs. 10,000/-		100.00	100.00
	c) For 10,001/- to 1.00 Lac		150.00	150.00
	d) Above Rs. 1.00 Lac		200.00	200.00
2.2.2	I.B.C. charge	Per Rs.100/-or part	34 Paise *	34 Paise *
	*PLUS other bank's charges and our postage expenses, at actuals.	MINIMUM CHARGE	40.00	40.00
2.2.3	B.P. charge	Per Rs.100/-or part	51 Paise **	51 Paise **
		MINIMUM CHARGE	60.00	60.00
	**PLUS:- (i) Other Bank's charges at actuals			
	(ii) Postage charges at actuals, and			
	(iii) Intt. at max rate for the period the Bank's funds remained utilised			
	PENAL INTEREST also IF AMOUNT AVAILED AGAINST THE INSTRUMENT RETURNED UNPAID IS NOT ADJUSTED WITH IN 2 DAYS OF RETURN.			
2.2.4	L.B.P. charge	Per Rs.100/-or part	35 Paise	25 Paise
	Additional Charges for EACH intervening holiday/non-clearing day	Per Rs.100/-or part	20 Paise	13 Paise (plus penal Interest as applicable for BP)
		MINIMUM CHARGE	50.00	30.00
2.2.5	AGAINST CLEARING ADVANCE (the Bank has right to deny such facility) <u>to CD a/c holders</u>		200/- + interest	
2.2.6	Instant credit facility for cheques upto Rs. 5000/- (to be allowed only if the Br Manager is fully satisfied about sound operation of a/c)			
a)	For out-station cheque etc.	Per Instrument	Same as OBC Charge	Plus interest and Penal Interest as applicable to BP
b)	For local cheque etc.	Per Instrument	Rs. 10.00 (other than staff)	Plus interest and Penal Interest as applicable to BP (staff also)
2.3.0	Allowing operations through Written Authority / Power of Attorney	Per annum	350.00	
2.4.0	Change in Authorised signatory (except in case of death)	Per occasion	200.00	
2.5.0	Transfer of entire balance in SB a/c: To our branch To other bank		50.00 25.00+PO / DD charge	
2.6.0	RTGS CHARGES for outward remittance(Inward remittance is free)			
2.6.1	For Rs. 2.00 Lac to less than Rs. 5 Lac	Per transaction	25.00	
2.6.2	For Rs. 5 Lac and above	Per transaction	50.00	
2.7.0	NEFT CHARGES for outward remittanceance (Inward remittance is free)			
2.7.1	up to Rs. 10,000	Per transaction	2.50	
2.7.2	For10,000 to Rs. 1 Lac	Per transaction	5.00	
2.7.3	For Above Rs. 1.00 Lac and up to Rs. 2.00 Lac	Per transaction	15.00	
2.7.4	Above Rs. 2.00 Lac	Per transaction	25.00	
2.8.0	ECS charge			
2.8.1	For debit clearing	Per Item	NIL	
2.8.2	For credit clearing	Per Item	NIL	
2.8.3	ECS Mandate process charge	Each mandate	200.00	
2.8.4	ECS/ACH Debit Return charge for		250.00	
2.9.0	PRESENTATION of Usance Bills for Acceptance		100.00	

S.No	Charge/Service Description	Per	Charge Rs.		
4.0.0	CHARGES COMMON TO ALL CUSTOMERS Contd...				
4.1.0	LOCKERS FACILITY	Annual rent	Secu.Deposit		
	Size 'A' (125x175 mm / 5"x7")	1500	10000/-	i) These sizes are of Godrej make. For other makes charge same rent for nearest available size	
	Size 'B' (159x210 mm / 6.4"x8.4")	1800	11500/-		
	Size 'C' (125x352 mm / 5"x14.8")	3000	15000/-		
	Size 'E' (159x423 mm / 6.4"x17")	3500	22500/-	ii) Other terms same as in office order 1200/ 9-8-02	
	Size 'F' (278x350 mm / 11"x14.8")	5000	31500/-		
	Size 'H 1' (321x210 mm / 13"x8.4")	3750	24000/-		
	Size 'H' (321x423 mm / 13"x17")	6000	42000/-		
4.2.0	EXCHANGE / REMITTANCE CHARGES				
4.2.1	For DD/Pay Order, when issued BY DEBIT TO APPLICANT'S		Agency	Pay Order	
	(a) Instruments up to Rs 1.00 Lac	Per 1000 Rs/or part	2*	2*	
	# Minimum Charge per instrument:-		14	14	
	(b) Instruments above Rs 1.00 Lac, to 10 Lac	Per 1000 Rs/or part	2*	2*	
	Minimum Charge per instrument		200	200	
	(c) Instruments above Rs 10 Lac		2*	2*	
	Minimum Charge per instrument		2000	2000	
	# Maximum Charge per instrument		2065	2065	
	(d) DD Purchase of other Bank	Per 1000 Rs/or part	3		
	Minimum Charge per instrument		50		
	* <i>SPECIAL DISCOUNT (# No Discount on Min. and Max. charge)</i>				
	Half rates if CD a/c had min. cr. bal of Rs 2 LAC (in a month)				
	Rs. 1.00 per 1000/ part for sanctioned CC limit a/c of over 5 Lac, for Agency instruments only				
	Note :- The Credit will be given manually by the Branch				
4.2.2	Exchange for DD/Pay Warrants ISSUED AGAINST CASH DEPOSITED SAME DAY (If allowed by the Bank), by debit to applicant's a/c (* Extra Charges i.e. 25% will be charge manually)		30% extra	25% extra	
4.2.3	Exchange for Agency DD/Pay Order ISSUED AGAINST CASH DEPOSITED by non a/c holder	Per 1000 Rs/or part		3*	
	MINIMUM CHARGE per instrument			50	
	MAXIMUM CHARGE per instrument			150.00	
	* As per RBI directions such instruments CAN ONLY BE for a total of below Rs.50,000 per applicant.				
4.2.4	DD / PO revalidation/cancellation charges	Per instrument	100.00	100.00	
4.2.5	Issue of duplicate DD & PO:				
	a) Instrument below Rs.10,000	Per instrument	100.00		
	b) Instrument Rs. 10000/- and above/ to 1 Lac	Per instrument	100.00		
	c) Instrument above Rs. 1.00 Lac	Per instrument	150.00	200.00	
	**For lost DD/PO charge will be 50% of value of instrument, Max charge Rs. 100/-				
4.3.0	ISSUE OF ACK. LETTER FOR LOST FDR/ UDR	Per FDR/UDR	100.00	150.00	
4.3.1	ATM Annual Charges (After Commencement of ATM Services)	Per Year	200.00	200.00	200.00
4.3.2	Duplicate ATM/Debit issue charges	Per occasion	200.00	200.00	200.00
4.3.3	ATM Transaction charges (Free of charges upto 5 financial & non financial transactions per month)				Beyond that Rs.16.95/- per transaction.
4.3.4	ATM balance Enquiry/Mini Statement/PIN Charges (Free of charges upto 5 financial & non financial transactions per				Beyond that Rs.6.78/- per transaction.
4.3.5	ETDS Service Charges			60	
4.3.6	E-service Tax Charges			60	
4.3.7	E-GST Service Charges			60	

S.No	Charge/Service Description	Per	Charge Rs.	
	CHARGES COMMON TO ALL CUSTOMERS Contd...			
4.4.0	CASH HANDLING CHARGE for single day cash deposit of	Per Rs. 1000/-		Charge Rs.
	a) up to Rs. 1.00 Lac			Nil
	b) Above Rs. 1.00 Lac to Rs. 2.00 Lac			59 Paise
	c) Above Rs. 2.00 Lac			Rs. 1.18
	(Charge to be rounded off to nearest repee. Min charge Rs.10)			
5.0.0	MISCELLANEOUS/ OTHER CHARGES			
5.1.0	OUT OF POCKET EXPENSES (Reimbursements):-			
5.1.1	Odrinary mail			Actuals
5.1.2	Registered Mail / Courier Service / Telegram / Fax (send instruments only by Regd. AD / Speed post)			Actuals
	Courier Service (Send Instruments only by RPAD/Speed Post			Actuals
5.2.0	ATTESTATION / CERTIFICATION / Sign verification CHARGES			150.00
5.3.0	NO DUES CERTIFICATE No charge for No-dues Certificate regarding priority sector advances upto Rs.2 Lac			100/- each
5.4.0	OLD RECORD ENQUIRIES (Per item charge, payable in advance) Non-refundable even if records are untraceable	per item		
5.4.1	3 to 12 months old			100.00
5.4.2	1 to 3 years old			200.00
5.4.3	3 to 7 years old (Charge not refundable even if records are untraceable)			500.00
5.4.4	Above 7 years old (Charge not refundable even if records are untraceable)			750.00
5.5.0	Issue of CREDIT REPORT (With HO permission only)	Each		Minimum Rs. 300/-
5.5.1	For Current a/c holder	Each		500.00
5.5.2	For CC/Loan of up to Rs. 5 Lac	Each		400.00
5.5.3	For CC/Loan of above Rs 5 Lac, up to Rs. 10 Lac	Each	vide letter No. 1433 dated 12.3.13	750.00
5.5.4	For CC/Loan of above Rs. 10 Lac, up to Rs. 20 Lac	Each		750.00
5.5.5	For CC/Loan a/c of above Rs.20 Lac	Each		1500.00
5.6.0	ISSUE OF SOLVANCY CERITFICATE (To be issued by HO only)	Per Rs. 10 Lac		1000/- Max:1st in a year : 5000/- Thereafter : 3000/- each
5.7.0	CHEQUE RECORD COPY (Not older than 5 years)			200/- each
5.8.0	Issue of Interest Certificate (after 1 certifica p.a.)			100/- each
5.9.0	Issue of Balance/duplicate TDS/Other Certificate in Deposit A/c			100/- each
5.10.0	For recording reconstitution of Account (e.g., addition/ deletion/change of name in a/c), except in case of death	Per occasion		300/-
5.11.0	Change of Nomination	Per occasion		100.00
5.12.0	Penaly for delayed deposit of instalment in CTD A/c	Per Rs 100, p.m.		Rs. 2.00 (If not paid in 10 days)
6.1.0	ABB Charges			
6.1.1	Cash Deposit/withdrawal (Max Rs. 50000/- per day) with in city at non home branch			Rs. 20000/-NIL Above Rs.1.00 per 1000/- minm Rs.50/-
6.1.2	Cash Deposit/withdrawal (Max Rs. 25000/- per day) inter city at non home branch			Rs. 2/- per 1000/- Minm Rs. 50/-