

THE NEW URBAN CO-OPERATIVE BANK LTD, RAMPUR (U.P.)

REF. NO. 1524/2024-25

DATE : 21/12/2024

All Branch Managers,
The New Urban Co-Operative Bank Ltd,
Rampur (U.P.)

SERVICE CHARGES

Following Service Charges are applicable w.e.f. 23-12-2024

Sr.No.	Item	Charges (in ₹)	
1	Minimum balance to retain in accounts	(1) Saving Account With Cheque Book ₹ 1000.00 Without Cheque Book ₹ 500.00 (2) Current Account ₹ 5000.00	
2	Incidental Charges for not maintaining minimum balance	₹ 75.00 per month in Saving A/c & ₹ 250.00 in C/A	
3	Charges for cheque	₹ 3.00 per leaf, but excluding institutional accounts & bank staff members. Institutional accounts which are distributing scholarship do not come under this benefit.	
4	Annual Service Charges	For Current A/c ₹ 1,000.00 & it should be levied on quarterly basis i.e. ₹ 250.00	
5	Charges for Cheque return in all Accounts (Both inward & outward)	(i) For Insufficient fund/Exceeds Arrangement - ₹ 500.00 per cheque. (ii) For other reasons - ₹ 250.00 per cheque. (iii) For connectivity failure - NIL	
6	Loan File charges		
A	Up to ₹ 01 Lac	₹ 500.00	
	₹ 1,00,000 & Above	0.40% of Loan Amount, Max ₹ 25,000.00	
	For GSL	0.40% of Loan Amount, Max ₹ 1,000.00	
B	For Staff	₹ 200.00	
C	For Transport Loan		
	Up to ₹ 15 Lac	0.40% of Loan Amount	
	Above ₹ 15 Lac	₹ 6,500.00	
D	Cash Credit/OD LAP Renewal Charges	50% of file charges to the extent of ₹ 5,000.00 Maximum 2% additional interest will be charge, if the 60% of the limit will not be got utilized.	
E	Microfinance Loan	0.40% of Loan Amount	
F	Renewable/Solar Energy	₹ 1,000.00	
7	Cash Credit Limit A/c Survey/ Stock Verification	₹ 300.00 Per Visit	
8	Exchange On Demand Draft	Cash	Non Cash
	Up to ₹ 5,000.00	₹ 40.00	₹ 40.00
	₹ 5001.00 to ₹ 10,000.00	₹ 50.00	₹ 40.00
	Above ₹10,000.00	₹ 03.00 P.T	₹ 2.50 P.T.
		₹ 50.00 Minimum	₹ 40.00 Minimum
	Exchange On Banker Cheque	Cash	Non Cash
	Up to ₹ 10,000.00	₹ 40.00 P.I.	₹ 30.00 P.I.
	Above ₹ 10,000.00	₹ 1.50 P.T	₹ 1.50 P.T
9	No Dues Charges	₹ 100.00 Excluding Govt. Sponsor Scheme	
10	Incidental Charges Which are closed within 12 month from the date of opening of Account.(Except in case of Death of Customer)		
	Saving A/c	₹ 300.00	
	Current A/c	₹ 750.00	
11	Banker Cheque/ Demand Draft Cancellation/ Revalidation Charges		
	Upto ₹ 5000.00	₹ 50.00	
	More than ₹ 5000.00	₹ 100.00	
12	Charges for Duplicate Pass Book	₹ 100.00	
13	Charges for Duplicate Statement of Account	₹ 10.00 Per Page	
14	Printing of Passbook other than Home Branch	₹ 10.00	
15	Charges for Duplicate FDR receipt	₹ 100.00 P.I.	
16	Stop Payment Charges	₹ 50.00 Per Instrument Up to 3 leaves above it ₹ 300.00 per leave in a month. In case of loss of Cheque book-No charges will be levied.	
17	Signature verification charges	₹ 100.00	
18	RTGS Charges		
	Up to ₹ 5.00 Lac	₹ 25.00	
	Above ₹ 5.00 Lac	₹ 50.00	
19	NEFT Charges		
	Up to ₹ 10,000.00	₹ 2.50	



	Above ₹ 10,000.00 & Up to ₹ 1.00 Lac	₹ 5.00
	Above ₹ 1.00 Lac & Up to ₹ 2.00 Lac	₹ 15.00
	Above ₹ 2.00 Lac	₹ 25.00
18(1) NEFT/RTGS CHARGES FOR SAVING CUSTOMER'S THROUGH MOBILE APP WILL BE "NIL"		
18(2) NEFT/RTGS CHARGES FOR CASH CREDIT LIMIT & OVER DRAFT ACCOUNTS WILL BE "NIL" (HO REF 262/2021-22 Dt. 29.06.21)		
20	Postage Charges	₹ 50.00 Registered / Courier
21	Locker Rent –	
	90 SDL Godrej Defender Plus Safe Locker	₹ 1200.00 Annually
	Small 125 x 175 x 492	₹ 750.00 Annually
	Medium 125 x 352 x 492	₹ 1500.00 Annually
	Large 278 x 352 x 492	₹ 2500.00 Annually
	For Staff	₹ 400.00 Annually
22	Demand Draft/ Govt. Cheque Purchase	₹ 100.00 Minimum Charges Maximum Charges Interest Charges per day will be @ 2% above on the higher rate of advance interest.
23	Issuance of duplicate Banker Cheque/ Draft	₹ 100.00 P.I.
24 (i)	Setting Up Standing Instruction (SI)	₹ 100.00 P.I.
(ii)	Charges of liability to carry out due to insufficient Balance	₹ 150.00 P.T.
25	Solvency Certificate	₹ 200.00 Per Lac Min. 1,000.00 Max. 15,000.00
26	Enquiries Relating to old record (More than 12 months old)	
	< 1 Year	₹ 150.00 P.I.
	> 1-2 Year	₹ 250.00 P.I.
	> 2 Year	₹ 300.00 P.I.
27	Bank Guarantee	
	Financial	@1.5%
28	Photo Attestation	₹ 50.00
29	Interest Certificate	First Free, Extra Copy ₹ 50.00
30	SMS Alert Charges	Re. 0.25 per SMS, as per actual usage
31	Cash Handling Charges All types of Accounts Excluding Saving Accounts (Individual), Loan Accounts & Term Deposit Account, Charitable Trust	1- Coins for ₹ 1,000.00 will be accepted in a day in an account 2- DLC Agents Can Deposit coins upto ₹ 2,000.00 in a day. 3- Denomination (₹ 5, 10, 20, 50) Cash handling charges will be: For Current Account: ₹ 5.00 Per Packet 4- In case of cash deposit more than ₹ 1.00 lac & transfer through RTGS/NEFT/Mobile Banking in same day then ₹ 1.00 will be charged for ₹ 1,000.00 each.
32	Statement Charges for Closed Accounts for than 03 Years	₹ 100.00 Per Past Financial Year.
33	CKYC (New/Updation)	The CKYC Charges for all types of accounts will be ₹ 5.00
34	Credit Report With Score of Borrower	Individual ₹ 250.00 Commercial Rs. 2,000.00
35	Mobile Banking IMPS Charges	₹ 5.00 Per transaction
36	Mandate Management Return Charges	₹ 100.00 Per Return
37	CERSAI Charges	₹ 100.00 Per Security

Special Privilege

For Current A/c Holders
The account holders who maintains ₹ 2.00 Lac as minimum balance on daily basis in accounts. Then he will be entitle for NEFT/RTGS charges free & he can carried out RTGS/NEFT against same day cash deposit in branch.

Note: (1) P.I. = Per Instrument, P.T. Per Thousand (2) All Charges are Exclusive of GST. (3) Applicable for all Branches

The routine works which are not covering under above service charges, should be treated as on earlier basis, above said charges can varies by time to time.

Copy to :

- 1- All Employees of the Bank.
- 2- GM for necessary action.
- 3- Circular File
- 4- Bank Chairman.



Secretary, C.E.O



Secretary, C.E.O