

THE CHURU CENTRAL CO-OPERATIVE BANK LTD., CHURU

SERVICE / INCIDENTAL CHARGES w.e.f. 08.08.2022

S. No.	Item	Charges (Exclusive of Taxes as applicable)	Comment
SAVING / CURRENT BANK ACCOUNT			
1	Minimum Balance with cheque Book	1000.00	
	If Quarterly Average Balance (QAB) of Rs. 1000 is not maintained	100.00	Per Quarter
2	Minimum Balance without cheque Book	500.00	
	If Quarterly Average Balance (QAB) of Rs. 500 is not maintained	50.00	Per Quarter
3	Current Account	2500.00	
	If Quarterly Average Balance (QAB) of Rs. 2500 is not maintained	100.00	Per Quarter
4	Cheque Return Charge (Including of ECS)		
	Inward	200.00	
	Outward	100.00	
5	Service charges on Return Cheque sent by post	50.00	or actual, whichever is higher
6	Cheque Book Charges		
	SB CHEQUE BOOK ACCOUNTS		
	One Cheque Book of 15 leaf every year	Free	
	Next Cheque Book	Per Leaf Rs. 2.00	
	Personalize Cheque Book	Per Leaf Rs. 2.50	
	CURRENT AC / CC / OD CHEQUE BOOK ACCOUNTS		
	One Cheque Book of 15 leaf every year	Free	
	Next Cheque Book	Per Leaf Rs. 2.00	
	Personalize Cheque Book	Per Leaf Rs. 2.50	
6	Incidental Charges for No Operation in past one year (Inoperative Accounts)		
	Saving Accounts	No Charge to be debited	
	Current Accounts	100.00	
7	SB A/c being used for multiple transaction	25 withdrawal free every quarter, there after Rs 10 per debit entry	
8	Issue of duplicate Passbook / Statement		
	Saving Account Passbook		
	First Passbook	Free	
	Subsequent Passbook	Free	
	Duplicate Passbook	50.00	
	Current Account / CC / OD Statement		
	First Statement	Free once in a month	
	Duplicate Statement	30.00	
9	In Case of Loss of Complete Blank Cheque Book		
	Saving Account	200.00	
	Current Account	400.00	
10	Premature Account Closure (Within one year)		
	Saving No Frill Account	0.00	
	Saving Non Cheque Book Account	100.00	
	Saving Cheque Book Account	200.00	
	Current Account	200.00	

S. No.	Item	Charges (Exclusive of Taxes as applicable)	Comment
11	Branch Level Other Charges		
	Signature Verification	100.00	
	Photo attestation	100.00	
	Balance certificate etc	100.00	
RECURRING DEPOSIT ACCOUNTS			
1	Minimum amount & multiples	100	
2	Irregular RD A/c is regularized i.e. where installments are not deposited in time	Rate of Interest shall be SB rate	
3	Irregular RD A/c is regularized i.e. installments are paid late	Rs. 2 per Rs.100 per Month	
4	Issue of duplicate passbook		
	with latest balance	100	
	with old entry	Rs. 100+Rs. 20 per page or part thereof	
Note: Recurring Deposit will not be accepted for less than one year			
REMITTANCE			
1	Issue of Demand Draft /MT / BC		
	Up to Rs 1,00,000/-	Rs 2.50 per thousand subject to a minimum of Rs 25/-	
	Above Rs. 1,00,000/-	Rs 2.00 per thousand subject to a minimum of Rs 250/-	
2	Banker's Cheque/ Pay Order		
	Up to Rs 1,00,000/-	Rs 2.00 per thousand subject to a minimum of Rs 20/-	
	Above Rs. 1,00,000/-	Rs 1.50 per thousand subject to a minimum of Rs 200/-	
3	For remittance against tender of cash in 1&2 above	50% above normal rates	
4	Issuance of DD/ POs		
	Duplicate	100.00	amount will not be more than the amount of DD/Pos
	Revalidation	100.00	
	Cancellation	100.00	
COLLECTION CHARGES			
1	Service Charges for Local Cheque Collection	Nil	
2	Service Charges for Outstation Cheque Collection		
	Upto - Rs.5000/-	25.00	
	Above Rs.5000/- and upto Rs.10000/-	50.00	
	Above Rs.10000/-and upto Rs.100000/-	100.00	
	Above Rs.1 lac – 5 lac	200.00	
	Above Rs5 lac – 10 lac	225.00	
	Above Rs.10 lac	250.00	
3	Direct through other banks i.e. instruments drawn at a center where we have no branch	Above Charges are to be shared on 50:50 basis between collecting bank and paying bank and proceeds should be remitted	
4	Cheques collected through our branch for another bank		

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5	Handling Charges for bills returned unpaid		
	Local	50 Per Instrument	
	Outstation	50 % of the collection charge/Min. Rs. 100.00	
6	Collection of Deposit receipt on maturity	Paying banker shall charge remittance charges + Actual Postal Charges (as paying banker)	
CHARGES FOR CARRYING OUT VARIOUS INSTRUCTIONS			
1	Stop Payment per instrument for all types of accounts	Rs 50 with maximum amount Rs 150 for multipal cheque in sequence	
2	Issuance of Duplicate FDR in case of Lost	Rs 50 (Subject to other conditions like indemnity bond)	
3	Standing Instruction	No charges within bank	
		Rs. 50 per transaction + applicable remittance out side banks plus actual postage charges	
4	Standing Instruction failed		
	Out side bank	Rs 100 per SI	
	In Side Bank	Rs 50 per SI	
5	Addition / deletion of names in Joint Accounts/Nominations/Changes in operational Instructions (Including Locker) per occasion	25.00	
6	Locer Rent		
	6.1 SMALL	700 / PER YEAR	30 % CONCESSION OF BANK STAFF
	6.2 MEDIUM	1300 / PER YEAR	
	6.3 BIG	2000 / PER YEAR	
SAFE CUSTODY			
1	Scrips	Rs. 150 per scrip with minimum Rs.300 per annum.	
2	Sealed cover	Rs. 150 (each) with minimum Rs.300 per annum.	
3	Sealed boxes	Rs. 150 (each) with minimum Rs.300 per annum.	
	NOTE: In all the above cases, actual charges incurred by the bank on postal ,Fax,Mail,Registry etc. shall also be charged		
CHARGES FOR GUARANTEE / BALANCE CERTIFICATE/ BANKER'S CERTIFICATE ISSUED			
1	Bank Guarantees against FDR's	1 % plus fixed charges of Rs 200 p.a.	
2	Charges For Issuance of Balance Cerificate, at the Customer Request	20.00	
3	Charges for issuance of Banker's Certificate on behalf of contractor clients for participating in the Government tender	500.00	

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CASH HANDLING CHARGES			
1	RD,FD AND LOAN ACCOUNT	NIL	
2	IN SAVING ACCOUNT UPTO Rs 1 LAC PER DAY	NIL	
	ABOVE Rs 1LAC FOR EVERY Rs 50000/-	Rs 25/-PER Rs50,000 AND Rs 10,000 maximum	
3	UPTO 10 PACKET IN CURRENT CC/OD/TRADERS LIMIT	NIL	
	ABOVE 10 PACKET	Rs 100/-PER 10 PACKET AND MAX Rs 10,000/- (On daily basis)	
OTHER CHARGES			
1	Maximum limit of cash Deposit / Withdrawal from other Branches (SB/CD/OD/CC)	Rs 25000/- (On daily basis)	
2	Change of authorized signatory including reconstitution of A/C	50.00 per change	Current, Cash Credit, Over Draft Account
3	Enquiry related to old record	Rs. 150/- per item upto two years and thereafter,add Rs.100/- per additional year	
4	SMS Charges	Rs. 15/- per quarter	
5	Issuance of Solvency Certificate	Rs. 500/- per certificate	
RTGS / NEFT CHARGES			
1	AMOUNT	NEFT	
	UPTO 10000	2/-	
	10001-100000	4/-	
	100000 - 200000	14/-	
	200001 AND ABOVE	24/-	
2	AMOUNT	RTGS	
	200001-1000000	20/-	
	1000001 AND ABOVE	40/-	
3	EFT CHARGES SAME AS NEFT		

NOTE : The Remittance (Issue DD/MT/BC/pay order) and RTGS & NEFT charges are applicable on all Products segments except below segments codes -

S. No.	Descriptions	Segment Code
1	PACS - SOCIETY	2011
2	KVSS	2015
3	PLDB	2010
4	UCB	0109
5	GOVT DEPOSIT	0107
6	GSSS - MINI BANK	2018
7	STAFF	0306
8	STAFF SENIOR CITIZEN	0708