

BANDA URBAN CO-OPERATIVE BANK LTD BANDA

Approved/Revised by BOD vide Resolution No 10 dated 27-04-2026 (Effective from 01-05-2026)

S.NO	DETAIL OF CHARGES	AMOUNT OF CHARGES
1.	Cheque book Facility (Issuance of MICR/CTS Cheque Book);*	
a.	For Saving Account	2.00 Rs Per leaf + GST
b.	For CA/OD/CCH Accounts	2.00 Rs Per leaf + GST
*	THIS Service is free for Teachers & Ohters Employees of Basic Education/ Staff Of UCBL	
2.	Issue of Passbook/Statement/Balance Certificate / Interest Certificate	NILL
a.	Issue of Passbook/Statement- SB	NO CHARGE
b.	Issue of Statement CA/OD/CCH	NO CHARGE IN MONTH
c.	Issue of Duplicate Passbook /SB	No Charges (New Passbook) Rs. 100 -/- + GST (Duplicate passbook)
d.	Issue Of Balance Certificate	No Charge
e.	Issue Of Interest Certicate	No Charge
3.	Stop Payment (Stop Payment Instructions/ Revocation Of Stop Payment):	
a.	SB Account	Rs. 20/- + GST Per Cheque
b.	CA/OD/CCH Account	Rs. 20/-+ GST Per Cheque
4.	Account Closure:**	
a.	Closure Of Account	SB Accont- Rs. 100/-+ GST CA Accont- Rs. 250/-+ GST
**	Exceptions For This Service Charge:- BSBD Accounts/Death Of Accont Holder/ Transfer From Branch to Branch	
5.	Cheques/Instruments/NACH Return Charges-Local and Outstation:	SB 100 Rs +GST CA 100 Rs +GST
a.	If Returned on Technical Reasons Not at Customer Fault	No Charges No Charges
b.	SB CA/OD/CCH	100/-Rs. 250/-Rs. (Plus GST on all slabs)
6.	Bills Collections Charges	
a.	SB/CA/OD/CCH Accounts	*Up to Rs. 10,000/- = Rs. 50/- * Above Rs. 10,000/- = Rs. 5/- Per Thousand or Part There of (Minimum Rs. 100/-, Maximum Rs 5000/-) (Plus GST on all Slabs) Postage and Other Bank's Charges (if any) will be charged in addition to above on actual basis

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7.	Signature/Photo verification/ Certificate for Passport Purpose:#	Rs 100/-+ per attestation/ certificate /verification
#	For this service, Branch Manager may Reduce/ waive-off Charges in exceptional cases on merit but will take approval of CEO afterwards.	
8.	Demand Draft/Pay Order Charges:##	<ul style="list-style-type: none"> • Above Rs. 1000 Up to Rs. 10000 /-=50/- • RS 10000 and Above = Rs . 5/- per thousand (Maximum Rs 2000/-) (plus GST on all slabs)
##	This service is Free for:- Teachers & Other Employees of Basic Education/ Staff of UCBL/ Student Account Hoders transferring fund to Educational Institution or College by way of DD/Pay order.	
9.	Demand Draft/Pay Order/Banker's Cheque Cancellation	
a.	Cancellation	Rs. 50/- + GST
b.	Issuance of fresh DD in lieu of old DD/PO	Rs. 100/- + GST
@	Note: For DD/PO Cancelled, charges will be recovered to the extent of their value.	
10.	RTGS/NEFT/ECS Charges	
a.	Inward RTGS/NEFT/ECS Transactions	No Charges
b.	Outward RTGS	Rs. 2 Lakh to Rs. 5 Lakh – Rs. 25/- per RTGS Above Rs. 5 Lakh – Rs. 50/- per RTGS (Plus GST on all slabs)
c.	Outward NEFT	Up to Rs. 10,000 – Rs. 2.50/- per NEFT Above Rs. 10,000 to 1 Lakh – Rs. 5/- per NEFT Above Rs. 1 Lakh to 2 Lakh – Rs. 15/- per NEFT Above Rs. 2 Lakh – Rs. 25/- per NEFT (Plus GST on all slabs)
@	This Service is Free for:- Teachers & Other Employees of Basic Education/Staff of UCBL/Student Account Holders transferring fund to Educational Institution or College by way of RTGS/NEFT.	
@	For this service, Branch Manager can reduce/waive-off charges in exceptional cases on merit.	
11.	SMS Alert Charges (*)	Rs. 60/- + GST (Yearly)
(*)	This Service is Free for:- Teachers & Other Employees of Basic Education	
12.	ATM Maintenance Charges	
a.	SB/CA Accounts	Rs. 150/- + GST (Annually)
13.	Duplicate ATM Card Charges	Rs. 150/- + GST
14.	Folio Charges in CA	Rs. 50/- + GST per page (for each 30 entries)
15.	ATM Transaction Charges	
Sr. No.	Type of Transaction	Charges
a.	Use of Bank's ATM for any purpose	No Charges
b.	Use of other bank's ATM for Balance Check	Rs. 10/- per transaction
c.	Use of other bank's ATM for cash withdrawal	Rs. 20/- per transaction

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					On having more than 5 transaction including Financial & Non-Financial transaction
16.	Maintenance and Visit Charges:				
a.	Maintenance/Fix Charges on CCH accounts				Rs. 250/- + GST (Quarterly)
b.	Visit Charges for CCH Accounts quarterly				Rs. 250/- + GST (up to Rs. 50 Lac) Rs. 500/- + GST above Rs. 50 Lac
17. Locker Rental Charges: \$	Locker Size	Annual Charges		Term Deposit Against Locker	
		Staff	Customer	Staff	Customer
	Small	500 Rs. + GST	500 + GST	NILL	10000 Rs.
	Medium	1000 Rs. + GST	1000 + GST	NILL	10000 Rs.
	Large	2000 Rs. + GST	2000 + GST	NILL	10000 Rs.
	<p>\$ Discount of 50% of above rental charges on small category of Locker for Teachers & Other Employees of Basic Education maintaining their salary account in the bank from two or more years.</p> <p>\$ No Rental Charges and Term Deposit against Locker for present & Ex-BOD/BOM members.</p>				
18.	Locker key Lost Charges: \$\$				
a.	Small/Medium/Large/Ex. Large				Rs. 500/- + GST in addition to actual cost of break open and replacement of Lock & key
\$\$	For staff and Members of BOD & BOM - Only actual cost of break open and replacement of lock & key				
19.	Locker Operation Charge:				
a.	Small/Medium/Large/Ex. Large				<ul style="list-style-type: none"> • Up to 15 operation per annum: No charges • Beyond 15 operation: Rs. 100/- + GST per operation
20.	Credit information Report Charges:				
a.	CIBIL/Crif High Mark/Experian/Equifax				<ul style="list-style-type: none"> • Consumer CIR - Rs. 100/- + GST per report • Commercial CIR - Rs. 915/- + GST per report
21.	CERSAI Charges:				
a.	Registration of Mortgage property on CERSAI				• Actual Charges levied by CERSAI
22.	Cash Handling Charges: @				
a.	CA/OD/CCH				<ul style="list-style-type: none"> • Per day remittance up to 1000 pieces/10 packets: No Charges • Beyond 1000 pieces/10 packets: Rs. 10/- per packet or part thereof



@	Exception: OD/CCH Accounts in NPA Category	
@	Branch Manager can reduce/waive-off charges in exceptional cases on merit.	
23.	Request for Change of mobile Number/Email	
a.	SB/CA/OD/CCH	At the Time of Account opening/First Time: Nil Further Charge: Rs. 100/- + GST per instance
24.	Request for modifying operating instruction:	
a.	Saving Account	Rs. 100/- + GST instance
b.	CA/OD/CCH Account	Rs. 250/- + GST instance
25.	Minimum Balance Charges:	
a.	Saving Account If balance goes below the minimum	Minimum Balance - Rs. 1000 Charges: Rs. 25/- + GST
b.	Current Account	Minimum Balance - Rs. 5000/- Charges: Rs. 110/- + GST
26.	Issue of Duplicate Deposit Receipt:	Rs. 100/- + GST per instance/receipt
27.	Loan Processing Fees: (#)	
a.	TL/OD/CCH	1000/- + GST Per Lakh (Max 3000/-)
b.	Annual Renewal of OD/CCH	1000/- + GST Per Lakh (Max 3000/-)
c.	Annual Renewal with Enhancement of OD/CCH	1000/- + GST Per Lakh (Max 3000/-)
d.	Annual Short Review of ODP	1000/- + GST Per Lakh (Max 3000/-)
e.	Short Renewal of OD/CCH	1000/- + GST Per Lakh (Max 3000/-)
(#)	This Service is Free for: Teachers & other Employees of Basic Education/Staff of UCBL	
28.	Panel Charges for Non-submission of Stock statement:	Stock Statement should be submitted on or before 7th day of succeeding month.
a.	*Submission from 8th to 15th day of succeeding month *Submission from 16th onward	Rs. 100/- + GST Rs. 150/- + GST
b.	Late renewal charges of limits (CCH/UTR/ODP)	Rs. 1000/- + GST per month after expiry of limit.
29.	Bank Guarantee Fees:	1% of Guarantee Amount + GST
30.	Mortgage Charges:	
(a).	Applicable on Extension/Enhancement/Substitution of title deed	0.50% of Extended/Enhanced Amount or 0.50% of outstanding amount of the loan in which mortgaged title deed is substituted/changed.

Approved/Revised Meeting of BOD da 27/4/2026
Rs No-11

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बॉम्बे अर्बन को-ऑपरेटिव बैंक लि०