

THE ADARSH CO-OPERATIVE URBAN BANK LIMITED
1-251/1, MPR Complex, Shapur Nagar, IDA Jeedimetla, R.R. Dist.

**UPDATED SCHEDULE OF SERVICE CHARGES EXCLUDING GOODS & SERVICE TAX (GST) CHARGES
AS AMENDED UPTO 27.7.2017 AND Effective from 01st August 2017.**

1. Relating to Deposit Accounts

1.1 Cheque book facility: -

Free Cheque Books are issued

- a) Upto 30 leaves free for Savings accounts in a calendar year
Upto 30 leaves free for Current accounts in a calendar year.
Upto 30 leaves free for OD & SOD accounts in a calendar year

b) Rs. 5.00 per leaf over Free cheques for all A/cs

c) Rs.5/- per leaf if the customer is requesting cheque leaves (for the purpose of issuing Post dated cheques) when unused cheques are in the A/c.

d) Issue of Loose leaf charge Rs.10/-

1.2 Stop payment Request

: Rs. 125/- for Savings Accounts per Instrument Subject to maximum of Rs.375/- for one single request letter.

: Rs. 185/- for Current Accounts per Instrument Subject to maximum of Rs.600/- for one single request letter.

1.3 Account closure :-

- a) Saving a/c closure within 6 months : Rs. 250/-
within 1 year : Rs. 150/-
- b) Current a/c closure within 6 months : Rs. 300/-
With in 1 year : Rs. 200/-

1.4 Minimum balance charges :-

	<u>Min. Bal. required</u>	<u>Charges</u>	
Savings a/c / SB Societies/ SBC / SBZ	Rs.1000/-	Rs.50/- p.m.	if balance falls below Rs. 1000/-
Savings-student a/c	Rs. 300/-	Rs.30/- p.m.	if balance falls below Rs. 300/-
Savings-Pension a/c	Rs.250/-	Rs.30/- p.m.	if balance falls below Rs.250/-
Current a/c / COS / CTA	Rs.3000/-	Rs.150/- p.m.	if balance falls below Rs. 3000/-

1.5 PAN Card Services:

Coupon	Rs.100.00
Form Processing charges	Rs.100.00

1.7. Local Cheque purchase: -

Monday to Friday

Cheques – Interest @ 22% for 4 days, min. Rs. 100/-

Drafts – Interest @ 20% for 4 days, min. Rs. 100/-

Working Saturday
& Sunday

Cheques – Interest @ 22% for 6 days, min. Rs.100/-

Drafts – Interest @ 20% for 6 days, min. Rs.100/-

If next day of the purchase of cheque happens to be a Holiday for clearing (including Sunday) the interest shall be for 6 days.

If instrument purchased is returned unpaid, in addition to normal return charges of Rs.65/- or 125/-, the following additional charges shall be levied: -

50% of the discount charges shall again be debited to account.

1.8 Outstation Bill / Cheque purchase: -

Non MICR Cheques or outstation Cheques shall not be discounted.

1.9 ATM related charges:-

1. ATM / Debit Card Issue : Rs. 150/-
2. Reissue against loss of card : Rs. 150/-
3. Annual charges : Rs. 150/- per annum
4. Issue of PIN mailer second time onwards : Rs. 50/-
5. Use of ATM card at our ATM any number of Times : Free
6. Use of ATM card at other Bank ATM : As per RBI / NPCI Rules

ATM Transactions Charges: -

- Rs.20/- per Financial Transaction and Rs.10/- for Non-Financial Transaction at other Bank ATMs after allowing free transactions as per RBI / NPCI Guidelines.
- Transaction fees at Adarsh Bank ATM -- Free.

ATM Debit Limits:

- 1.Cash Withdrawal : Rs 40,000/-Per day
- 2.POS & E-com Transaction : Rs.1,00,000/-Per day which includes the cash withdrawal limit of Rs. 40,000/- per day.

2. Remittance facilities

2.1 Demand Draft issue (At par cheques issued on Corporation Bank, SBI & Axis Bank)

- Up to Rs.50000 : Rs. 50/-
Rs.50001/- & above : Rs. 1.00 per thousand
Cancellation : Rs. 100/-
Revalidation : Rs. 100/-
Duplicate issuance : Rs. 150/- + Stop payment charges of other Bank.

2.2 Bankers cheques – issue :

Up to Rs.3,00,000/- : Rs.30/-
Rs. 3,00,001/- to Up to Rs.6,00,000 : Rs.60/-
Rs. 6,00,001/- to Up to Rs.10,00,000 : Rs.120/-

Cancellation : Rs. 65/-
Revalidation : Rs. 65/-
Duplicate issuance : Rs. 125/-

3. COLLECTION/PAYMENT FACILITIES

3.1 OUTSTATION CHEQUES COLLECTION CHARGES:

Upto Rs.1,00,000/- : Rs.100/-+other bank charges, if returned Rs.200/-
Above Rs.1,00,000/- : Rs.200/-+other bank charges, if returned Rs.300/-

3.2 INWARD OUTSTATION CHEQUES COLLECTION CHARGES:

Upto Rs.1,00,000/- : Rs.50/-+ Rs.50/- towards postage, if returned Rs.200/-
Above Rs.1,00,000/- : Rs.150/-+ Rs.50/- towards postage, if returned Rs.300/-

3.3 LOCAL CHEQUE RETURN CHARGES (CHEQUES DEPOSITED FOR COLLECTION):

- Saving accounts : Rs. 100/- per instrument
- Current, OD & SOD accounts : Rs. 150/- Per instrument

3.4 CHEQUE RETURN-INWARD/ ECS DEBIT RETURN (INCLUDING CHEQUE PRESENTED OVER COUNTER FOR PAYMENT):-

- Minimum of Rs. 175/- for Savings accounts and Rs. 250/- for Current and Advances accounts
(or)
- Two days' interest @22% p.a. subjected to the above minimum

3.5 FUNDS TRANSFER (ELECTRONICALLY) :

Type of Transaction	Charges
A. Inward RTGS/NEFT/ECS (Credit) for credit to our Bank customer	Free
B. Outward Transaction (RTGS) Transaction upto Rs.5,00,000/-	Rs.25/-
Transaction above Rs.5,00,000/-	Rs.50/-

C. Outward Transactions (NEFT)	
Amounts upto Rs.1,00,000/-	Rs.5/-
Amounts above Rs.1,00,000/-	Rs.25/-
D. IMPS (Branch Debit)	
Upto Rs.25,000/-	Rs.5/-
Rs.25,001/- to Rs.1,00,000/-	Rs.10/-
Rs.1,00,001/- to Rs.2,00,000/-	Rs.25/-
E. Mobile Banking charges	FREE

4. LOANS & ADVANCES

4.1 Gold loan Processing charge : 0.5 % of the Loan amount (Subject to a Minimum of Rs.100/- and Maximum of Rs.2500/-)

4.2 Loans & advances charges

a) Processing charge

- General : 1% of the loan amount.
- Borrowers with Good Repayment Track Record : 0.50% of the loan amount
- Housing Loans with Rate of Interest 12% or 12.50% p.a : 0.50% of the loan amount
- Staff Loans : 0.25% of the loan amount

b) Legal charges

- Wherever the title scrutiny Is done internally in small loans. : 0.25% of the Loan amount subject to a Maximum of Rs.2,500/-
- Wherever legal opinion is Obtained from the Legal Advisor. : 0.25% of the loan amount subject to a minimum of Rs.3,000/- and maximum of Rs.7500/-

c) Valuation Charges – Valuation charges as levied by the Valuer will be collected from the Customer and will be paid directly to the Valuer as per the Schedule. Schedule of Fee payable to the Valuer is as under:

- i) Residential / Industrial Land and buildings at 0.125% upto Rs.50,00,000/- minimum of Rs.2,000/- and maximum of Rs.3,000/- including conveyance charges.
- ii) Residential / Industrial Lands and buildings at 0.125% above Rs.50.00 Lakhs and above Rs.100.00 Lakhs minimum of Rs.3,000/- and maximum of Rs.5,000/- including conveyance charges.
- iii) Residential / Industrial Lands and Buildings at 0.125% above Rs.100.00 Lakhs minimum of Rs.5,000/- and maximum of Rs.7,000/- including conveyance charges.
- iv) Residential Apartments at 0.125% upto Rs.100.00- Lakhs minimum of Rs.2,500/- and maximum of Rs.3,500/- and above Rs.100.00 Lakhs maximum of Rs.5,000/-
- v) Industrial Lands and Buildings and Machinery at 0.125% minimum of Rs.3,000/- and maximum of Rs.7,000/- for traditional activities.

d) Renewal Charges of SOD

- General : 0.5% P.a.
- Borrowers with Good Track : 0.25% P.a.

While renewing SODs, the interest income generated by the Account Holder shall be reckoned and a minimum of 25% of the limits sanctioned should have been utilized on an average otherwise the commitment charge of 1% of Limit amount in addition to the renewal charge is to be levied.

e) Credit Information Report – Credit Information Reports down loading charges will be borne by the Bank and will not be collected from the Parties. The charges levied by the Agencies for Commercial Ace plus Report is Rs.550/- and Base plus report plus score is Rs.32/- and Base Consumer Report is Rs.24/-

f) Search and Charge Creation Charges with CERSAI -- Search and Charge Creation Charges with CERSAI will be as under:

- i) Loan / Limit amount upto Rs.5.00 Lakhs .. Rs.300/- per property.
- ii) Loan / Limit amount beyond Rs.5.00 Lakhs .. Rs.1,000/- per property.

4.3 Bank guarantee charges :

- a. Guarantee issued by Adarsh Bank : 1% of the guaranteed amount with a minimum of Rs.1,000/-
- b. Gurantee.issued through other Bank : 1.5 % of the guaranteed amount with a minimum of Rs. 1000/-(Subject to other Bank Charges.)

4.4 Issue of Xerox copy of Documents from Loan Files

: Rs.125/- +Xerox charges at Rs.3/- per page (both side Xerox)

5. MISCELLANEOUS

5.1 Rent on Lockers for all Branches:

Size	Locker type	Rent
Small	A	Rs. 1250/- p.a.
Medium	C	Rs. 2500/- p.a.
Large	D	Rs. 3500/- p.a.
Extra Large	F	Rs. 6000/- p.a.
Super Large	L	Rs.12,000/- p.a.

5.2 Issue of Statement :-

Account Statement it is issued : Rs.125/-
for second time for full year

5.3 Issue of duplicate pass book : Rs. 100/-

5.4 Signature / Photo verification certificate / Miscellaneous : Rs. 100/-

**5.5 Enquiry / Record copy of paid cheque / pay in slip : Rs. 125/- + Charges levied by
M/s Iron Mountain service charges paid**

6. SERVICES RENDERED FREE OF COST

- a)Balance enquiry
- b)SMS Alerts
- c)Monthly Statements
- d)Collection of local Cheques
- e)Standing Instruction
- f)No Dues Certificates
- g) Balance confirmation certificate
- h)Account status certificate
- j) use of ATM / Debit card at Adarsh Bank ATMs
- k) Funds Transfer through Mobile Banking.

As amended and approved by Board of Directors at its meeting held on 27th July 2017 and effective from 01.08.2017.