

SERVICE CHARGES

THE ADARSH COOPERATIVE URBAN BANK LTD., HYDERABAD-500 055			
UPDATED SCHEDULE OF SERVICE CHARGES EXCLUDING GOODS & SERVICE TAX (GST) CHARGES AS AMENDED UPTO 24.12.2019.			
1	Relating to Deposit Accounts		
	Category of Charge	Charge Description	Charges Amount
1.1	Cheque book facility: -		
	Free Cheque Books are issued		
a)		Up to 30 leaves free for all Savings / Current / OD & SOD accounts in a calendar year	Free
b)		Per leaf over Free cheques for all A/cs	Rs.5/-
d)		Per leaf Issue of Loose leaf charge	Rs.10/-
1.2	Stop payment Request		
a)		Savings Accounts per Instrument for one single request letter.	Rs. 125/- subjected to max.Rs.375/-
b)		Current / CC / OD / SOD Accounts per Instrument for one single request letter.	Rs. 185/- subjected to max.Rs.600/-
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/- (if balance falls below Rs. 1000/-)	Rs.50/- p.m.
	Savings-student a/c	Rs. 300/- (if balance falls below Rs. 300/-)	Rs.30/- p.m.
	Savings-Pension a/c	Rs.250/- (if balance falls below Rs.250/-)	Rs.30/- p.m.
	Current a/c / COS / CTA	Rs.3000/- (if balance falls below Rs. 3000/-)	Rs.150/- p.m.
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.150/- for S.B.Account and Rs.300/- for Current Account /OD/SOD/CC Accounts, 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		
		EMV Debit Classic / Platinum Card issue	Rs. 150/-
		Reissue against loss of card	Rs. 150/-
		Annual charges	Rs. 150/- per annum
		Issue of PIN mailer second time onwards	Rs. 50/-
		Use of ATM card at our ATM any number of Times	Free
		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.	Financial - 20/- Non-Financial - 10/-
		Transaction fees at Adarsh Bank ATM	Free
		ATM Debit Limits	
		1.Cash Withdrawal Limit for both Classic and Platinum cards	Rs 40,000/-Per day
	(subjected to a Overall per day limit of Rs.1,00,000/- for EMV Classic card & Rs.1,50,000/- for Platinum Card)	2.POS Transactions: A. Classic B. Platinum	Rs. 1,00,000/- Rs. 1.50,000/-
		3.e-Com Transactions: A. Classic B. Platinum	Rs. 30,000/- Rs. 50,000/-
		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)	<u>COLLECTION/PAYMENT FACILITIES</u>		
3.1	<u>OUTSTATION CHEQUES COLLECTION CHARGES:</u>		
		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	<u>INWARD OUTSTATION CHEQUES COLLECTION CHARGES:</u>		

		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	<u>LOCAL CHEQUE RETURN CHARGES (CHEQUES DEPOSITED FOR COLLECTION):</u>		
		Saving accounts	Rs. 150/- per instrument
		Current, OD & SOD accounts	Rs. 300/- Per instrument
3.4	<u>CHEQUE RETURN-INWARD/ ECS DEBIT RETURN (INCLUDING CHEQUE PRESENTED OVER COUNTER FOR PAYMENT):-</u>		
		Minimum for Savings accounts	Rs.250/-
		Minimum for Current and Advances accounts	Rs.500/-
		(or)	
		Two days ♦ interest @22% p.a. subjected to the above minimum	

4)	<u>LOANS & ADVANCES</u>		
4.1	<u>Gold loan Processing charge</u>	Subject to a Minimum of Rs.100/- and Maximum of Rs.2500/-	0.5 % of the Loan amount
4.2	<u>Loans & advances charges</u>		
a.	<u>Processing charge</u>		
		General	1% of the loan amount.
		Borrowers with Good Repayment Track Record	0.50% of the loan amount
		Housing Loans with For General Public	0.50% of the loan amount
		Staff Loans	0.25% of the loan amount
b.	<u>Legal charges</u>		
		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% up to 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% up to 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		
		Loan / Limit amount up to Rs.5.00 Lakhs	Rs.300/- per property.
		Loan / Limit amount beyond Rs.5.00 Lakhs	Rs.1,000/- per property.
4.3	<u>Bank guarantee charges</u>		
		Guarantee issued by Adarsh Bank :	1% p.a. of the guaranteed amount with a minimum of Rs.1,000/-

		Gurantee issued through other Bank :	1.5 % p.a. 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		
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5.1	Rent on Lockers for all Branches:	(For Rural Branches, first year Rent @50% rent only/-)	
	<u>Size</u>	<u>Locker Type</u>	<u>Rent</u>
	Small	A	Rs. 750/- p.a.
	Medium	C	Rs. 2000/- p.a.
	Large	D	Rs. 3000/- p.a.
	Extra Large	F	Rs. 5000/- p.a.
	Super Large	L	Rs.12,000/- p.a.
5.2	<u>Issue of Statement :-</u>	Account Statement it is issued for second time for full year	Rs.125/-
5.3	<u>Issue of duplicate pass book</u>		Rs. 100/-

5.4	<u>Signature / Photo verification certificate / Miscellaneous</u>		Rs. 100/-
5.5	<u>Enquiry / Record copy of paid cheque / pay in slip</u>		Rs. 125/- + Charges levied by M/s Iron Mountain service charges paid
6)	<u>SERVICES RENDERED FREE OF COST</u>		
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		
i.	Use of ATM / Debit card at Adarsh Bank ATMs		
j.	Funds Transfer through Mobile Banking.		

k.	Inward / outward fund transfer (RTGS / NEFT / IMPS)		
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