



NARAYANAGURU URBAN CO-OPERATIVE BANK LTD

1st Floor, Narayanaguru Sankeerna, Bannanje , Udupi - 576101

SERVICE CHARGES w.e.f 01-01-2024

NO	Area of Banking Service	Service Charges
PART-1 DEPOSITS & ALLIED SERVICES		
1.	Issue of Chq books	
	a) SB	No Charges for 1 st Cheque book issued. Thereafter @ Rs. 10/- per leaf.
	b) Current Account & CCL	Rs. 10/- per leaf
2.	Ledger Folio charges – CA and CCL	To be collected on calendar quarterly basis at Rs. 50-page (40 entries to be treated as per page or part thereof)
3.	Issuance of statement of account	Rs. 10/- per page.
4.	Issuance of Duplicate SOA/Pass Book	a) With latest entry – Rs. 100/- b) With earlier / old entries – Rs. 100/- + Rs. 30/- per page.
5.	Closure of SB / CA	Within One year SB – Rs. 50.00/ CA- Rs. 150.00/-
6.	Non maintenance of monthly minimum balance	SB-Rs. 0.00/- per month CA-Rs. 0.00/- per month No Charges for inoperative accounts. Minimum Balance SB Account - Rs. 1,000/- (with cheque book) CA Account - Rs. 2,000/- (with cheque book)
7.	STOP PAYMENT	SB-Rs. 100/- per occasion
	a) Noting stop payment instruction	CA-Rs. 200/- per occasion
	b) Noting stop payment in case of loss of blank cheque book	For SB/CA/CCL accounts – Rs.10/- per leaf with minimum of Rs. 100/-
	c) Revoking stop payment in all the cases	Rs. 100/- per instance for SB/CA/CCL accounts
8.	STANDING INSTRUCTION	
	a) For registering standing instruction	Rs. 0.00/- per instruction – per transaction
	b) Execution of SI – for transfer of funds to other Banks (excluding interest on deposits)	Rs. 5.00/- per transaction + applicable charges related to PO/DD/NEFT/RTGS
	c) Execution of SI – for transfer of funds within the bank (excluding interest on deposits, RD installments and loan installments)	Rs. 0.00/- per transaction.
9.	OPERATION IN ACCOUNTS	In both cases one time charges at the time of acceptance / registration / modification of instruction
	a) Through Mandate	SB-Rs.100/- CA-Rs.200/-
	b) Through POA	
10.	Enquires related to old transactions (above 5 years)	Rs. 0.00/- per instance.
11.	ISSUANCE OF	
	a) No objection / No due certificate	For the first time Rs. 100/- for second / additional ones Rs. 200/-
	b) Interest paid/ collected certificate	NIL
	c) Duplicate Deposit Receipt.	Rs. 200/- per Deposit Receipt.
	d) Balance certificate / Maintaining of Account certificate / Chq honored certificate.	Rs. 150/- per instance. (Excluding Balance certificate In the year end)
	e) Attestation of Customers' signature / photo	Rs. 0.00/- per attestation.





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12.	Addition / Deletion of names in joint accounts	Rs. 0.00/- per instance. Waived for Associations and Institutions.
13.	Modification / Change in nomination	NIL
14.	Activation of doormat accounts	NIL
15.	Unutilized cheque leave while closing the account	NIL

PART – II. REMITTANCES & COLLECTIONS		
NO	Area of Banking Service	Service Charges
1.	Issue of DD	<p>a) Upto Rs. 1,000/- Individual Rs. 25/- per Instrument Non-Individual Rs. 35/- per Instrument</p> <p>b) Rs. 1,001/- to Rs. 10,000/- Individual Rs. 40/- per Instrument Non-Individual Rs. 50/- per Instrument</p> <p>c) Above Rs. 10,000/- Individual Rs. 4/- per thousand per Instrument – Min. Rs. 40/- Max Rs.2,500/- Non-Individual Rs. 5/- per Instrument – Min. Rs. 50/- Max Rs.3,000/-</p>
2.	Cancellation of DD / Pay Order	Rs. 100/- per instrument or actual amount of DD/PO whichever is lower.
3.	RE-validation of DD/PO	Rs. 50/- per instrument
4.	RTGS / NEFT	
	a) NEFT	<p>Up to Rs. 10,000/- - Rs. 5.00/- Rs. 10,000/- to 1.00Lakh - Rs. 10.00/- Rs. 1 Lakh to 2 Lakh - Rs. 15.00/-</p>
	b) RTGS	<p>Rs. 2 Lakh to 5 Lakh - Rs. 25.00/- Rs. 5 Lakh and above - Rs. 50.00/-</p> <p>(For Customers maintaining an average balance of Rs.1 Lakh & above in the SB / CA no charge)</p>
5.	Collection of Outstation cheques	<p>Up to Rs. 5,000/- - Rs. 0.00/- Rs. 5,001/- to 10,000 - Rs. 0.00/- Rs. 10,001 to 1 Lakh - Rs. 0.00/- Above Rs. 1 Lakh to 5 Lakh - Rs. 0.00/- Above Rs. 5 Lakh to 10 Lakh - Rs. 0.00/- Above Rs. 10 Lakh - Rs. 0.00/-</p> <p>*Charges up to Rs. 1 lakh are mandated by RBI</p>
6.	Collection of Bills (IBC/OBC)	Rs.8/- per thousand or part thereof Min Rs. 50/- Max Rs. 2,000/-
7.	Collection of outstation cheques drawn on our own Bank Branch .	NIL
8.	Inward Cheques / ECS returned (Chq's drawn on us)	<p>Saving Bank Account Upto Rs. 10 Lakhs – Rs. 250/- per instrument. Above Rs. 10 Lakhs – Rs. 350/- per instrument. *No charges to be collected where stop payment instruction is registered, Bank's technology/technical issue arises and no fault of the drawer/payee.</p> <p>Current Account- Rs.300/-</p>
9.	Outward cheques returned (both local and outstation)	<p>SB – Rs. 75/- CA/CCL – Rs. 200/-</p>





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PART III. LOANS AND ADVANCES		
NO	Area of Banking Service	Service Charges
01	Processing Charges	a) All loans (except Jewel Loan)- 1.50 % b) Jewel loans - 1.00 % Revalidation: Rs.2,000/- flat rate irrespective of loan amount.
02	CCL Renewal	1.50 % of the limit (minimum Es.1,000/-)
03	Loan notice charges	RPAD/Courier – Rs.150/- (including postal/courier charge) Ordinary Post – Rs.75/-(including postal/courier charge)
04	Bond / DTD Typing charges	To be paid to Lawyer by the borrower.
05	Release of security/Changes in terms and conditions of sanction	Rs.200/- (For Exemption Letter) Legal opinion charges to be collected additionally wherever applicable
06	Substitution of property	Rs. 1000.00/- per property in addition to Legal opinion charges + DTD + Valuation charges.
07	CERSAI Search Report CERSAI registration charges	Rs. 50/- Rs. 200/-
08	CIC report charges – per report	Loan Amount Upto Rs. 50,000/- Charges Rs- 100/- Loan Amount Upto Rs. 50,000/- to Rs.1,00,000/- Charges Rs- 250/- Loan Amount above Rs.1,00,000/- Charges Rs- 400/- Additional for Joint Applicant . *applicable for CCL renewal also
09	PRE-CLOSURE OF LOANS Pre-closure of loans in case of takeover of other lending institution	Pre-Closure of loans in case of takeover to other lending institution – 1.00% of outstanding liability.
10	Jewel Appraiser's fee	0.35% for loan amount up to Rs. 20,000/- 0.30% for loan amount above Rs. 20,000/-
11.	Enquires/providing copies related to old records	Upto 2 years old – Rs. 200/- Above 2 years old – Rs. 400/- *or Xerox charges and out of pocket expenses whichever is higher.
12	Issuance of certificate copies	Rs.20/- per page
13	Vehicle Inspection Charges per instance	Rs. 100/- For 2 Wheeler Rs. 150/- For 3 Wheeler Rs. 250/- For 4 Wheeler Rs. 500/- For 6 Wheeler
14	Site Inspection Charges per instance	Rs. 300/-
15.	SMS charges	Rs. 15/- per Quarter for all Accounts





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PART IV. LOCKER AND OTHER SERVICES			
01	Safe deposit locker rent	Type Small Medium Large	Rent Rs. 1,000/- Rs. 2,000/- Rs. 3,000/-
02	Loss of Locker key	Rs. 1,000/- + actual break open charges and actual New Lock & key charges .	
03	Locker issuance charge	Nil	
04	Locker operation	Upto 24 operations per year – NIL Above 24 operations per year – Rs.50/- per operation	
05	Penalty charges on delayed payment of annual locker rent	Upto 1 st quarter - 10% of rent Upto 2 nd quarter - 20% of rent Upto 3 rd quarter - 30% of rent Upto 4 th quarter - 40% of rent 1 year and above - 50% of rent	
NOTE:			
<ol style="list-style-type: none">1. GST is applicable on all types of service charge which is to be collected invariably in addition to the applicable service charge. The present GST rate is 18%.2. Out of pocket expenses like postal/courier charges, Xerox charges wherever applicable are to be collected on actual basis.3. Total amount should be rounded off to nearest rupee.4. Staff are exempt from service charges other than locker rent and out of pocket expenses such as postal/courier charges.			

