

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

UPDATED SCHEDULE OF SERVICE CHARGES INCLUDING SERVICE TAX AS AMENDED
UPTO 28/06/2015
(Effective from 01st July 2015)

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) even 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 Token Charge : Rs. 125/-

1.4 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/-

1.5 Minimum balance charges :-

	<u>Min. Bal.</u> <u>required</u>	<u>Charges</u>	
Savings a/c / SB Societies	Rs.1000/-	Rs.30/- 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-corporate salary a/c	Rs. 0	Rs. 0	To review periodically and debit the minimum balance charges applicable to Savings accounts wherever salary credits are not taking place in the A/c's.
Savings-zero Balance a/c	Rs. 0	Rs. 0	-
Savings-Pension a/c	Rs.250/-	Rs.30/- p.m.	if balance falls below Rs.250/-
Current a/c / COS / CTA	Rs.2500/-	Rs.125/- p.m.	if balance falls below Rs. 2500/-

- **Minimum Balance in current A/cs increased to Rs.3000/- from 01.07.2015 for all new A/Cs.**
- **For all existing A/cs, it will be effective from 01.10.2015.**

1.6 Local Bill / Cheque purchase:-

Monday to Friday and
Saturday upto 1st clearing

Cheques – Interest @ 22% for 4 days, min. Rs. 100/-
Drafts – Interest @ 20% for 4 days, min. Rs. 100/-

Saturday after 1st clearing
& Sunday

Cheques – Interest @ 22% for 6 days, min. Rs.100/-
Drafts – Interest @ 20% for 6 days, min. Rs.100/-

If it happens to be a holiday (including Sunday) on
the next day of purchase, 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.

1.7 Outstation Bill / Cheque purchase:-

- a) Interest @ 22% p.a. for 15 days with a min. of Rs.
150/- plus collection charges as per schedule incase
cheque is collected by post/courier.
- b) Interest @ 22% p.a. for 10 days with a min. of Rs.
150/- plus collection charges if the cheque is
collected through ICICI Bank, Axis Bank,
Kotakbank,Corporation Bank etc.

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 ATM related charges:-

1. ATM Card Issue : First time card issue is FREE
for SB types.
2. Debit Card Issue :Rs. 125/-
3. Reissue against loss of card : Rs. 125/-
4. Annual charges (Except Pension A/c's) : Rs. 125/- per annum
5. Issue of PIN mailer second time onwards : Rs. 65/-
6. Use of ATM card at our ATM any number of Times : Free
7. Use of ATM card at other Bank ATM : As per NPCI Rules

ATM Transactions Charges:-

- Rs.20/- per Financial Transaction and Rs.8/- for Non-Financial Transaction.
- Transaction fees at Adarsh Bank ATM:Free .

ATM Transaction Charges at NFS ATMs(Other Bank ATMs) :-

- Three Transactions including Financial and Non-Financial Transactions Free per Month in Metro Centres(Mumbai,New Delhi,Chennai,Kolkata, Bangaluru and Hyderabad)
- Total Five Transactions including Financial and Non-Financial Transactions Free per Month in Non Metro Centres.

ATM Debit Limits:

- 1.Cash Withdrawal : Rs 20,000/-Per day
- 2.Purchase Transaction : Rs.50,000/-Per day

2. Remittance facilities

2.1 Demand Draft issue (At par cheques issued on ICICI, Kotak Bank, HDFC, UTI, Corporation, Axis Bank etc

- Up to Rs.50000 : Rs. 50/-
Rs.50001/- & above : Rs. 1.00 per thousand
Cancellation : Rs. 65/-
Revalidation : Rs. 65/-
Duplicate issuance : Rs. 125/- + Stop payment charges of other Bank.

2.2 Demand draft/BC issued by ICICI,CORP bank , etc

- Up to Rs.49999/- : Rs. 125/- + other bank charges
Rs.50000/- & above : Rs 1.50/- per thousand with min. of Rs.125/- + other bank charges
Cancellation : Rs. 125/- + other bank charges
Revalidation : Rs. 125/- + other bank charges
Duplicate Issuance : Rs. 125/- + other bank charges + Indemnity bond charges

2.3 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/-

2.4 DD/BC issued by SBI or its Subsidiaries :

- : Rs.125/- + other bank charges
Cancellation : Rs.125/- + other bank charges
Revalidation : Rs.125/- + other bank charges
Duplicate issuance : Rs.125/- + other bank charges + Indemnity Bond charge

3. COLLECTION/PAYMENT FACILITIES

3.1 OUTSTATION CHEQUES COLLECTION CHARGES:

Upto Rs.5,000/-	: Rs.25/-+other bank charges
Above Rs.5,000/- to Rs.10,000/-	: Rs.50/-+other bank charges
Above Rs.10,000/- to Rs.1,00,000/-	: Rs.100/-+other bank charges
Above Rs.1,00,000/-	: Rs.200/-+other bank charges
If the cheque is returned	: Rs.115/-+other Bank charges

3.2 INWARD OUTSTATION CHEQUES COLLECTION CHARGES :

Upto Rs.10,000/-	: Rs.50/-+ Rs.50/- towards postage
Rs.10,000/- to Rs.1,00,000/-	: Rs.100/-+ Rs.50/- towards postage
Rs.1,00,001/- and above	: Rs.150/-+ Rs.50/- towards postage
If the cheque is returned	: Rs.115/-+ Rs.50/- towards postage

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

- Saving accounts : Rs. 65/- per instrument
- Current ,OD & SOD accounts : Rs.125/- 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/- Transaction above Rs.5,00,000/-	Rs.25/- Rs.50/-
C. Outward Transactions (NEFT) Amounts upto Rs.1,00,000/- Amounts above Rs.1,00,000/-	Rs.5/- Rs.25/-

4. LOANS & ADVANCES

4.1 Gold loan Processing charge : 0.5 % of the Loan amount(Subject to a Minimum of Rs.50/- 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**
- upto Rs.1 lakh : NIL
 - above Rs.1 lakh : 0.5% of the loan amount subject to a maximum of Rs.7500/-
 - Housing Loans of Rate of Interest 12% or 12.50% p.a : Actural basis

- c) **Renewal Charges of SOD**
- General : 1% P.a.
 - Borrowers with Good Track : 0.50% P.a.

4.3 Bank guarantee charges :

- a. Guarantee issued by Adarsh Bank : 1% of the guaranteed amount with a minimum of Rs.500/-
- 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 :

A. Main Branch :

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.

Main Branch

B. S.R.Nagar Branch

Size	Locker type	Rent
Small	A	Rs. 1000/- p.a.
Large	D	Rs. 3000/- p.a.
Extra Large	F	Rs. 5000/- p.a.

5.2 Issue of Statement :-

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

5.3 Issue of duplicate pass book : Rs. 65/-

5.4 Signature / Photo verification certificate / Miscellaneous : Rs. 65/-

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
- i) First time issue of ATM Card
- j) use of ATM card at own ATMs

As amended and approved by Board of Directors at its meeting held on 28th June 2015 and effective from 01.07.2015.