

THE ADARSH COOPERATIVE URBAN BANK LTD., HYDERABAD-500 055

UPDATED SCHEDULE OF SERVICE CHARGES EXCLUDING GOODS & SERVICE TAX (GST)

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. 150/- subjected to max.Rs.500/-

b)		Current / CC / OD / SOD Accounts per Instrument for one single request letter.	Rs. 250/- subjected to max.Rs.1000/-
1.3	Account closure		
a)		Saving a/c closure within 1 year	Rs. 250/-
b)		Current a/c closure within 1 year	Rs. 300/-

1.4	Minimum balance charges		
		<u>Min. Bal. required</u>	<u>Charges</u>
	Savings General / Societies/ SBC / SBZ/SBP/Student/Minor/Smart Kids/LTI	Rs.1000/- (if balance falls below Rs. 1000/-)	Rs.70/- p.m.
	Savings Account-Salary Without Cheque Book	Rs. 500/- (if balance falls below Rs. 500/-)	Rs.70/- p.m.
	Current a/c / COS / CTA	Rs.3000/- (if balance falls below Rs. 3000/-)	Rs.200/- p.m.

1.5	SMS Charges		
		Per account Rs. 30/- per quarter. Charges will be levied at the beginning of the quarter.	
1.6	RTGS/NEFT Charges		
		Branch Banking mode -Up to Rs. 5.00 lakhs Rs.25/- and above Rs. 5.00 lakhs Rs.50/-per transaction.	
1.7	PAN Card Services		
		Coupon	Rs.100.00
		Form Processing charges	Rs.100.00
1.8	Local Cheque purchase		
	Monday to Friday	Cheques – Interest @ 22% for 4 days, min. Rs. 150/-	
		Drafts – Interest @ 20% for 4 days, min. Rs. 150/-	

	Working Saturday & Sunday	Cheques – Interest @ 22% for 6 days, min. Rs.150/-	
		Drafts – Interest @ 20% for 6 days, min. Rs.150/-	
		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.	
1.9	Mandate Management		
		Mandate including E-Mandate processing charges Rs. 150/-	
		Return Charges Rs. 150/- (other than technical reason)	

1.10	ATM related charges		
		EMV Debit Classic Card issue	Rs. 150/-
		Reissue against loss of card	Rs. 150/-
		Annual charges	Rs. 150/- per annum
		Issue of new card on expiry of existing card	Rs. 150/-
		EMV Platinum / Contactless Debit Card issue	Rs. 200/-
		Reissue against loss of Platinum card	Rs. 200/-
		Platinum Card Annual charges	Rs. 200/- per annum
		Issue of new Platinum card on expiry of existing card	Rs. 200/-
		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.23/- per Financial Transaction and Rs.11/- for Non-Financial Transaction at other Bank ATMs after allowing free transactions as per RBI / NPCI Guidelines.	Financial - 23/- Non-Financial - 11/-
		Transaction fees at Adarsh Bank ATM	Free
	ATM Debit Limits		
		1.Cash Withdrawal Limit for both Classic and Platinum cards	Classic Card: Rs 40,000/-Per day Platinum Card: Rs 1,00,000/-Per day
		2 .POS & E-Com Transactions:	Classic Card: Rs. 1,00,000/- per day which includes the cash withdrawal limit of Rs.40,000/- per day. Platinum Card: Rs. 1.50,000/- per day which includes the cash withdrawal limit of Rs.1,00,000/- per day.
2)	<u>Remittance facilities</u>		

2.1	Demand Draft issue (At par cheques issued on Corporation Bank, SBI & Axis Bank)		
		Service Withdrawn	
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</u> <u>COLLECTION CHARGES:</u>		
		Upto Rs.1,00,000/-	Rs.100/-+other charges, if bank returned Rs.200/-
		Above Rs.1,00,000/-	Rs.200/-+other charges, if bank returned Rs.300/-
3.2	<u>INWARD OUTSTATION CHEQUES</u> <u>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.300/-
		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>		
		Loans up to Rs. 2 lakhs Loans above Rs. 2 lakhs and up to Rs. 4 lakhs Loans above Rs. 4 lakhs and up to Rs. 20 lakhs	Rs. 200/- Rs. 400/- Rs. 600/-
4.2	<u>Loans & advances charges</u>		
a.	Processing charge		
		General	1% of the loan amount.
		Borrowers with Good Repayment Track Record	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% 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 upto 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	1.00% P.a.
		Borrowers with Good Track	0.50% 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.

g.	<i>Penal Charges in Loan Accounts</i>	Penalty, if charged, for non-compliance of material terms and conditions of loan contract by the borrower shall be treated as 'penal charges' and shall not be levied in the form of 'penal interest' that is added to the rate of interest charged on the advances. There shall be no capitalisation of penal charges i.e., no further interest computed on such charges. However, this will not affect the normal procedures for compounding of interest in the loan account.	the instructions are implemented in respect of all the fresh loans availed from April 1, 2024 onwards. In the case of existing loans, the switchover to new penal charges regime shall be ensured on the next review/ renewal date falling on or after April 1, 2024, but not later than June 30, 2024.
4.3	<u>Bank guarantee charges</u>	Against 100% Fixed Deposit.	
		Guarantee issued by Adarsh Bank :	1% p.a. of the guaranteed amount with a minimum of Rs.1,000/-
		Guarantee issued through other Bank :	1.Charges levied by other Bank plus 50% of such amount shall be our Bank charges
			2.In case counter guarantee provided by immovable property the Bank will charge interest @14% p.a for the total period of Bank Guarantee on the funds parked.
4.4		Issue of Xerox copy of Documents from Loan Files :	Rs.125/- +Xerox charges at Rs.3/- per page (both side Xerox)

5)	<u>MISCELLANEOUS</u>		
5.1	<u>Rent on Lockers for all Branches:</u>	(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.	Monthly Statements		
c.	Collection of local Cheques		
d.	Standing Instruction		
e.	No Dues Certificates		
f.	Balance confirmation certificate		
g.	Account status certificate		

h.	Use of ATM / Debit card at Adarsh Bank ATMs		
i.	Funds Transfer through Mobile Banking.		
j.	Inward / outward fund transfer (IMPS/UPI)		
k.	Inward fund transfer (RTGS / NEFT & Outward NEFT through Mobile Banking)		