



**SERVICE**

**CHARGES**

w.e.f. 1<sup>st</sup> June, 2026

- Applicable GST (Goods & Service Tax) will be charged on all commission & charges.
- Present Rate of GST Applicable is 18% w.e.f. 01.07.2017

<b>A</b>			
<b>Fee Based Services</b>			
<b>1</b>			
<b>Lockers</b>			
<b>a</b>	<b>Rent as per type of Lockers</b>	<b>Rentals p.a</b>	<b>FD Amount</b>
	Small Size	Rs.2,000.00	Rs. 10,000.00
	Medium Size	Rs. 3,000.00	Rs. 12,000.00
	Large Size 1	Rs. 5,000.00	Rs. 17,000.00
	Large Size 2	Rs. 6,000.00	Rs. 18,000.00
	Large Size 3	Rs. 7,000.00	Rs.20,000.00
b	Agreement charges	Rs.500.00	
c	Delay in payment of locker rent	Small Rs.25/- p.m. Medium Rs.50/- p.m. Large Rs.100/- p.m.to be charged till rent is received.	
d	No of Locker operations	i) Free - 10 Locker operations per month. ii) Use of locker operations exceeding 10 - Charge of Rs. 100/- per instance per month	
e	Reminder for locker rent	Rs.25/- + actual postage charges	
f	Break Open	Charges of Rs. 1,000/- plus tax per occasion as applicable at the time of break open of locker over and above the recovery of Actual Break -open expenses	
g	Surrender (within one year from date of allotment )	Rs. 500/-	
<b>2</b>			
<b>RuPay Card</b>			
a	Annual Fees	Rs. 100/-	
b	Card Issuance fee	Rs.100/-	
c	Annual Fees & Card Issuance fee for BSBDA & BSBDA (Small) A/c	NIL	
d	Card Replacement within India	Rs.150/-	
e	Card Replacement (Abroad)	Rs.150/- (+ Actual courier charges)	
f	PIN Regeneration	Rs.100/-	
g	All Transaction on Citizencredit Co-op Bank ATMs using CCB Cards	Free for our Bank customers	
h	NFS/Rupay Member Bank ATMs (Other Bank ATM) using CCB Cards	* 5 free transactions per month (inclusive of both Financial and Non Financial) Above 5 Transactions : - Financial : Rs. 20/- Non Financial: Rs.10/-	
NOTE: *Failed transactions not to be considered as part of number of free ATM transactions.			
<b>3</b>			
<b>Cheque Book Charges</b>			
a	SB/ BSBDA & BSBDA (Small) Cheque Book	(1) Free - 4 cheque books per Financial Year. (2) Additional Cheque book for the financial year will be Rs.2/- per leaf (only one cheque book will be issued at a time)	
b	Current/Overdraft account Cheque book	Rs.2/- per cheque leaf	

4		Payorder	
<b>a</b>	<b>For Customers</b>	<b>Service charges</b>	
	Upto Rs.500/-	Rs.10/-	
	Rs.501/- upto Rs.1,000/-	Rs.20/-	
	Rs.1,001/- upto Rs.5,000/-	Rs.30/-	
	Rs.5,001/- upto Rs.10,000	Rs.50/-	
	Above Rs.10,001/- upto Rs.1 lac	Rs.1/- per Rs.1,000/- or part thereof minimum Rs.50/-	
	Above Rs.100,000/-	Rs.1/- per Rs.1,000/- or part thereof minimum Rs.100/-	
<b>b</b>	<b>Non-customers (Cash )</b>	<b>Service charges</b>	
	Upto Rs.1000/-	Rs.40/-	
	Rs.1001/- upto Rs.5000/-	Rs.60/-	
	Rs.5001/- upto Rs.10000	Rs.100/-	
	Rs.10001/- upto Rs.49,999/-	Rs.3 per Rs.1,000/-or part thereof min Rs.100/-	
NOTE	Payorder/s to be issued against cash should be for value below Rs. 50,000/- per day (single transaction or multiple transactions totaling to less than Rs. 50,000/-)		
c	Cancellation charges	Rs.50/- per payorder	
d	Revalidation charges	Rs.50/- per payorder	
e	Duplicate Payorder charges	Rs.100/- per payorder	
5		Outstation Cheques for Collection	
<b>a</b>	<b>Outward</b>	<b>Charges per instrument</b>	<b>Savings A/c Customer</b>
	Upto Rs.500/-	Rs.5	Rs.25
	Upto Rs.1,000/-	Rs.10	Rs.25
	Rs.1,001/- upto Rs.5,000/-	Rs.20	Rs.25
	Rs.5,001/- upto Rs.10,000	Rs.30	Rs.50
	Rs.10,001/- upto Rs.1 lakh	Rs.3 per Rs. 1,000	Rs.100
	Above Rs.1 lakh	NIL	Rs.150
<b>b</b>	<b>Inward:</b>		
	Upto Rs.1,000/-	Rs.20/- + postage	
	Rs.1,001/- upto Rs. 5,000/-	Rs.40/- + postage	
	Rs.5,001/- upto Rs.10,000/-	Rs.60/- + postage	
	Rs.10,001/- upto Rs.1 lakh	Rs.6/- per Rs.1,000 or part thereof min. Rs.60/-	
	Above Rs.1 lakh	Rs.5/- per Rs.1,000 or part thereof min Rs.600/- Max Rs.5,000/-	
NOTE	Service charges are inclusive of postage/courier and out of pocket expenses		
6		National Electronic Fund Transfer (NEFT)	
a	Inward	FREE	
b	Outward:	NIL	
7		Real Time Gross Settlement (RTGS)	
a	Inward	FREE	
b	Outward:	NIL	

8		Handling charges for Cheques / Bills / ECS returned unpaid	
a	(a) Outward Returns (Cheque deposited by our customers)	i) Rs.100/- (SB) per cheque returned Rs. 150/- (Other than SB) per cheque returned ii) Registered A.D / Courier charges for returning the cheque to the customer	
b	(b) Inward Returns (Cheques drawn by our customer on their accounts)	i) Upto Rs.1 lakh -Rs.300/- per cheque ii) Above Rs.1 lakh upto upto Rs.5 lakh-Rs.500/- per cheque iii) Above 5 Lakhs Rs. 1,000/- per cheque	
c	ECS - Debit returns	Rs.300/- per ECS return	
<b>NOTE</b>	No charge on Inward Cheque Return/ ECS Debit Return/ Outward Cheque Return due to Technical Reasons		
d	Outstation cheques	50% of collection charges (min Rs.25/- +Actual Courier /Registered A.D charges )	
e	Local bills	Rs.25/- per bill + Actual Courier / Registered A.D charges	
f	Outstation bills	50% of collection charges (min Rs.25/- + Actual Courier / Registered A.D charges)	
g	Inter-branch cheque returns	i) Outward Returns : Rs.100/- per cheque return ii) Inward Returns : Rs.300/- per cheque return	
9		No Dues Certificate	
a	For Borrowal accounts	FREE	
b	For Non-borrowal accounts	Rs.50/-	
10		Account charges (Saving/Current)	
a	<b>Minimum balance/charges</b>	<b>Minimum balance to be maintained</b>	<b>Non-maintenance of Minimum Balance charges</b>
	(a) SB A/c (Operative) - Without cheque book	Rs.200/-	5% of the difference between the actual balance maintained and minimum balance as agreed upon at the time of opening the account **
	(b) SB A/c (Operative) - With cheque book	Rs.1,000/-	
	(c) SB A/c (Inoperative)		NIL
	(d) CD A/c	Rs.2,000/- for Normal accounts	100/- per month
	(e) ATM Linked SB A/C	Rs.1,000/-	5% of the difference between the actual balance maintained and minimum balance as agreed upon at the time of opening the account **
	(f) SBJR A/c	Rs. 200/- without cheque book & Rs.1000/- with cheque book	5% of the difference between the actual balance maintained and minimum balance as agreed upon at the time of opening the account **
	(g) BSBDA	NIL	NIL
	(h) BSBDA (Small) A/c	NIL	NIL
	(i) Salary Savings A/c	NIL	NIL(Subject to Salary Credits)
**	A SMS alert will be sent in the event the balance has fallen below the minimum balance for the SB A/c (Operative & Inoperative ), ATM Linked & SBJR Account.		

<b>11</b>		<b>Cash Handling Fees</b>	
1	Cash Withdrawal Charges*	FREE	
2	Cash Deposit Charges		
2.A)	Cash Deposit for all Current account holders upto Rs. 10.00 lakhs p.m.	FREE	
2.B)	Cash Deposits for all Current account holders exceeding Rs.10.00 lakhs		
i	10 times the Average Monthly Balance (AMB) of previous month OR Rs. 10.00 lakhs whichever is higher.	FREE	
ii	Other than i) above - Home Branch Cash Deposit Charges.	Rs. 3/- per 1,000	
iii	Other than i) above - Non Home Branch Cash Deposit Charges.	Rs. 5/- per 1,000	
NOTE: *Withdrawal above Rs. 5 lacs to be informed in advance ( 1 day prior)			

<b>B</b>		<b>OTHER CHARGES</b>	
<b>1</b>			
<b>Miscellaneous Service</b>			
a	Duplicate passbook charges (with previous entries)		
	SB A/c		Rs.50/- per instance
	No frills A/c/ BSBDA/ BSBAS		NIL
b	Duplicate statement charges		Rs.50/- per ledger page
c	Issue of duplicate Term Deposit Receipt, Duplicate interest certificate, Duplicate remittance certificate		Rs.50/- per receipt/ certificate
d	For issue of photocopy of a cheque or other documents, per instance		Rs.100/- for records of more than 1year and Rs.25/- for records less than a year.Xerox charges extra
e	Change in operational instructions for current/overdraft account - addition/deletion of name of partners/ directors (other than Co-op. Societies)		Rs.50/- per instance
f	Folio Charges (CD/OD/CC account)		
	Average Balance/ Credit Balance in Accounts		Frequency -Quarterly
	Upto Rs. 25000/-		Rs.60/- per folio per quarter
	Rs.25,001/- upto Rs.50,000/-		Rs.50/- per folio per quarter
	Rs.50,001/- upto Rs.1 lac		Rs.40/- per folio per quarter
	Rs.100,001/- upto Rs.2 lacs		No charges
	Above Rs.2 lacs		No charge
<b>NOTE</b>	Folio charges on Overdraft against Term Deposits will be Nil, irrespective of the amount.		
g	Balance enquiry		NIL
h	Balance Certificate		FREE
i	Interest Certificate		FREE

j	CASA account closure	i) Within 14 days from the 1st deposit : NIL ii) Above 14 days to 6 months : SB : Rs. 100/- CD : Rs. 500/- iii) Account closure charges for BSBDA & BSBDA (S) : NIL
k	Photo / Identity verification charges	Rs.50/- per verification per instance
l	Signature attestation/verification charges	Rs.50/- per verification per instance
m	Cheque clearance confirmation/ Fate enquiry at the request of the customer	FREE
n	Stop payment charges	i) Rs.100/- (SB) & Rs. 200/- (CD/OD/CC) per cheque per instance ii) Rs. 500/- (All Type of Account) for loss of entire Book
o	Postage charges:	Registered Post/Courier Charges/Ordinary Post-at Actuals
p	Withdrawal limitation in SB a/c's	60 withdrawals free - Incidental charges of Rs.2/- per excess withdrawal per annum
q	ECS Mandate Charges	NIL
r	SMS Alert	FREE
<b>2</b>	<b>Franking</b>	
a	Franking Charges	Rs.15/- per document.
<b>3</b>	<b>Foreign Exchange Services</b>	
a	<b>Remittances</b>	
	<b>INWARD</b>	
	i) Direct Remittances	Other Bank charges + our Bank Charges Rs.100/-
	ii) Realization of Foreign Cheques	Other Bank charges + our Bank charges @ 0.25% of the cheque realized amount (Minimum of Rs. 50/-)
	<b>OUTWARD</b>	
	i) Foreign Telegraphic Transfer	Other bank charges + Our Bank charges Rs. 200/-
	ii) Foreign Demand Drafts	Other bank charges + Our Bank charges Rs. 200/-
b	Encashment of Foreign Currency Notes / Travellers Cheques / Travel Currency Card	Rs. 100/- per instance
c	Sale of Foreign Currency Notes / Travel Currency Card	Rs. 100/- per instance