



CITIZEN CREDIT
CO-OPERATIVE BANK LTD
(A Scheduled Multi-State Bank)

SERVICE CHARGES

w.e.f. 01.06.2024

SCHEDULE OF SERVICE CHARGES (w.e.f 01.06.2024)

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

A	Fee Based Services		
1	Lockers		
a	Rent as per type of Lockers	Rentals p.a (revised w.e.f 10.01.2022)	FD Amount
	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.100.00
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 of locker	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 of locker (within one year from date of allotment)	Rs. 500/-	
2	RuPay Card		
a	Annual Fees	Rs. 100/-	
b	Card Issuance fee	Rs.100/-	
c	Card Replacement within India	Rs.150/-	
d	Card Replacement (Abroad)	Rs.150/- .(+ Actual courier charges)	
e	PIN Regeneration	Rs.100/-	
f	All Transaction on Citizencredit Co-op Bank ATMs	Free for our Bank customers	
g	NFS/Rupay Member Bank ATMs (Other Bank ATM)	* 5 free transactions per month (inclusive of both Financial and Non Financial) Above 5 Transactions : - Financial : Rs. 20/- Non Financial: Rs.10/-	
*Failed transactions not to be considered as part of number of free ATM transactions			

3		Cheque Book Charges		
a	Savings Bank account 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		
a	For Customers	Service charges		
	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.1000/- or part thereof minimum Rs.50/-		
	Above Rs.100,000/-	Rs.1/- per Rs.1000/- or part thereof minimum Rs.100/-		
b	Non-customers (Cash)	Service charges		
	Upto Rs.1000/-	Rs.40/-		
	Rs.1001/- upto Rs.5000/-	Rs.60/-		
	Rs.5001/- upto Rs.10000	Rs.100/-		
	Rs.10001/- upto Rs.50,000/-	Rs.3 per Rs.1000/- or part thereof min Rs.100/-		
NOTE	Payorder to be issued to non customers by way of cash should be maximum upto 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 (OBC)		
a	OBC:	Charges per instrument	Savings A/c Customer	Other Customers
	Upto Rs.500/-	Rs.5	Rs.25	Rs.50
	Upto Rs.1000/-	Rs.10	Rs.25	Rs.50
	Rs.1001/- upto Rs.5000/-	Rs.20	Rs.25	Rs.50
	Rs.5001/- upto Rs.10000	Rs.30	Rs.50	Rs.50
	Rs.10001/- upto Rs.1 lakh	Rs.3 per Rs.1000	Rs.100	Rs.100
	Above Rs.1 lakh	Nil	Rs.150	Rs.150
b	IBC:			
	Upto Rs.1000/-	Rs.20/- + postage		
	Rs.1001/- upto Rs. 5000/-	Rs.40/- + postage		
	Rs.5001/- upto Rs.10000/-	Rs.60/- + postage		
	Rs.10001/- upto Rs.1 lac	Rs.6/- per Rs.1000 or part thereof min. Rs.60/-		

	Above Rs.100000/-	Rs.5/- per Rs.1000 or part thereof min Rs.600/- Max Rs.5000/-	
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 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	
NOTE	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	Minimum balance/charges	Minimum balance to be maintained	Non-maintenance of Minimum Balance charges
	(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.1000/-	
	(c) SB A/c (Inoperative)		Nil
	(d) CD A/c	Rs.2000/- for Normal accounts	100/- per month

	(e) ATM Linked SB A/C	Rs.1000/-	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	OTHER CHARGES		
1	Miscellaneous Service		
1	Duplicate passbook charges (with previous entries)		
	SB A/c	Rs.50/- per instance	
	No frills A/c/ BSBDA/ BSBAS	Nil	
2	Duplicate statement charges		Rs.50/- per ledger page
3	Issue of duplicate Term Deposit Receipt, Duplicate interest certificate, Duplicate remittance certificate		Rs.50/- per receipt/ certificate
4	For issue of photocopy of a cheque or other documents, per instance		Rs.100/- for records of more than 1 year and Rs.25/- for records less than a year.Xerox charges extra
5	Change in operational instructions for current/overdraft account - addition/deletion of name of partners/ directors (other than Co-op. Societies)		Rs.50/- per instance
6	Folio Charges (CD/OD/CC account)		
	Average Balance/ Credit Balance in Accounts	Charges (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	
	Above Rs.100,001/-	No charges	
NOTE	Folio charges on Overdraft against Term Deposits will be Nil, irrespective of the amount.		
7	Balance enquiry		Nil
8	Balance Certificate		Free

9	Interest Certificate	Free
10	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
11	Photo / Identity verification charges	Rs.50/- per verification per instance
12	Signature attestation/verification charges	Rs.50/- per verification per instance
13	Cheque clearance confirmation/ Fate enquiry at the request of the customer	Free
14	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
15	Postage charges:	Registered Post/Courier Charges/Ordinary Post-at Actuals
16	Withdrawal limitation in SB a/c's	60 withdrawals free - Incidental charges of Rs.2/- per excess withdrawal per annum
17	ECS Mandate Charges	Nil
2	Franking	
3.a	Franking Charges	Rs.10/- per document (inclusive of GST)
3	Foreign Exchange Services	
a	Remittances - Inward & Outward	
	<u>Inward:</u>	
	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/-)
	<u>Outward:</u>	
	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. 50/- per instance
c	Sale of Foreign Currency Notes / Travel Currency Card	Rs. 50/- per instance