

The Khattri Co-operative Urban Bank Ltd.

“Schedule of Service Charges” - w.e.f. -01.05.2023

S.NO	Nature of Service	Charges (exclusive of GST) (Rs.)
1	Collection of Outstation Cheques	Free of Charges
2	Electronic Products: Inwards & Outward Transaction RTGS / NEFT/ IMPS / ECS	Free of Charges
3	Issuance of DD/Cheque Payable at Par:	
	Upto Rs. 1000	Per Remittance 20.00
	Rs. 1001 to Rs.5000	Per Remittance 40.00
	Rs. 5001 to Rs.10000	Per Remittance 60.00
		Per Rs.1000 2.25
		(Minimum) 60.00
	Rs.100001 to 500000	Per Rs.1000 2.00
		(Minimum) 250.00
	Over Rs.500000	Per Rs.1000 1.75
		(Minimum) 1100.00
4	Issuance of Payorders:	
	Upto Rs. 1000	Per Remittance 20.00
	Rs. 1001 to Rs.5000	per Remittance 40.00
	Rs. 5001 to Rs.10000	Per Remittance 60.00
	Rs. 10000 to Rs. 300000	Per Rs. 1000 1.00
		(Minimum) 60.00
	Over Rs.300000	Per Rs.1000 0.75
		(Minimum) 400.00
5	Cancellation of DD/PO/Cheques Payable at par	Per Instrument 50.00
6	Issuance of Duplicate / Revalidation of DD/PO/Cheques Payable at par	Per Instrument 50.00
7	Issuance of Cheque Books (60 Cheques free in an year for Saving Bank Accounts)	Per Leaf 5.00
8	Stop Payment Instructions:	
	-Single Cheque	200.00
	-Range of Cheques	500.00
9	Non-maintenance of minimum balance -Current account with balances less than Rs.4,000/	Each transaction- (per instance) 150.00



10	Transaction Charges – Per Folio -Current Deposit Accounts -Overdraft Accounts	200.00 90.00
11	Closure of accounts within 1 year -Current Deposit A/Cs	500.00
12	Enquiry relating to old records -If more than 1 year old	300.00 750.00
13	Processing charges- Loans & Advances (New) Upto Rs.25,000/- Over Rs.25,001/- to Rs.2.00 Lakh Over Rs.2.00 Lakh to Rs.5.00 Lakh Over Rs.5.00 Lakh to Rs.25.00 Lakh Over Rs.25.00 Lakh to Rs.50.00 Lakh Over Rs.50.00 Lakh (No processing charges to be Levied on Loan/Limit against Term Deposits)	Nil 750.00 1500.00 Minimum 2000.00 or 0.20% Minimum 5000.00 or 0.15% Minimum 7500.00 or 0.08%
14	Renewal of OD Limits (Except against term Deposits)	50% of Normal Charges
15	Renewal & Enhancement of OD Limits (Except against term Deposits) I On Renewal II On Enhanced portion	50% of Normal Charges Normal Chages
16	Commission on Bank Guarantees issued	Against Term Deposits -Minimum Rs. 1000/-or 1.20% P.A -Other than FDRs Minimum Rs.2000/-or 2.40% P.A
17	Purchase of Draft/Payorder/Cheque on Single transaction basis Upto Rs.25,000 Above Rs.25,000/-	Minimum 300.00 OR 4.0 Per Thousand
18	Safe Deposits Vaults/Lockers -Small -Medium -Large	Per Annum 1400.00 Per Annum 2000.00 Per Annum 3600.00
19	Purchase of Loan by other Financial Institutions.	1% outstanding Balance (Maximum Rs. 50,000.00)
20	Solvency Certificate -Upto Rs.100000 -Over Rs.100000	500.00 1500.00
21	SMS Charges-(on actual usage basis)	Rs.0.30 Paisa Per SMS (be Charged on Half Yearly Basis or as decided by Bank)
22	Legal / Search Report Charges (Minimum)	4500.00



23	Valuation Charges (Minimum)		4000.00
24	Handling charges for cheque /ECS returned unpaid:		
	A) Dishonoured by our Bank		
	-Saving		200.00
	-Current Deposit		300.00
	B)Dishonoured by other Bank		
	-Saving		100.00
	-Current Deposit		200.00
	C) ECS /Loan Repayment Cheque		
	-Returned or Standing Instruction -for		
	Loan repayment not run due to		
	Insufficient Funds		400.00
25	Out of pocket/other expenses such as Postage/Courier (to be recovered from the Party)	-Ordinary Post - -Speed Post -	20.00 100.00

