

**THE CO-OPERATIVE BANK OF RAJKOT LIMITED – RAJKOT
SERVICE CHARGES [w.e.f. 10/03/2009]**

SR. NO.	SERVICE TYPE	CHARGES	
01.	LOCKER (Except Ahmedabad Br)	RENT (Up to 31st March)	
	Type	Size	
	A	125 x 175 x 492	Rs.225/- per annum inclusive of service tax
	B	125 x 352 x 492	Rs.275/- per annum inclusive of service tax
	C	278 x 352 x 492	Rs.340/- per annum inclusive of service tax
	LOCKER FOR AHMEDABAD		
	A	125 x 175 x 492	Rs.225/- per annum inclusive of service tax
	C	125 x 352 x 492	Rs.275/- per annum inclusive of service tax
	F	278 x 352 x 492	Rs.340/- per annum inclusive of service tax
	D	189 x 263 x 492	Rs.400/- per annum (+) service tax
	E	159 x 423 x 492	Rs.450/- per annum (+) service tax
	B	159 x 210 x 492	Rs.250/- per annum (+) service tax
	G	189 x 529 x 492	Rs.550/- per annum (+) service tax
	L	404 x 529 x 492	Rs.900/- per annum (+) service tax
02.	Breaking of SDL	Actual Charges + Rs.200/-	
03.	DRAFT/T.T/PAY ORDER		
	[A] Through own bank OR HDFC etc	Non Cash	Cash up to Rs.49999/-
		Rs.1.00 per Rs.1000.00 subject to minimum of Rs.10.00 inclusive of service tax	Rs.1.50 per Rs.1000.00 subject to minimum of Rs.15.00 inclusive of service tax
	[B] Through other bank	Actual other bank charged + 0.30 paise per Rs.1000.00 inclusive of service tax	
	[C] Issue of duplicate DD/Pay order (in lieu of instrument)	Rs.100.00 (+) cost of Stamp paper for indemnity bond	
	[D] Cancellation/Revalidation of DD/Pay Order	Rs.50.00 per instrument.	
04.	OUT STATION CHQ COLLECTION		
	(A) Thru own bank of HDFC Bank		
	(1) Up to Rs 10,000/-	Commission Rs 1/- per thousand + Postage Minimum Rs 20/- Maximum Rs 50/-* per instrument	
	(2) Up to Rs 10,000/- to Rs 1,00,000/-	Commission Rs 1/- per thousand + Postage Minimum Rs 30/- Maximum Rs 100/-* per instrument	
	(3) Above Rs. 1,00,000/-	Commission Rs 1/- per thousand + Postage Minimum Rs 125/- Maximum Rs 150/-* per instrument	
		* As per RBI Circular No DPDD.CO.No.611/03.01.03 (P) 2008-09 Dt 08/10/2008, Above Maximum Charges are all inclusive of Postage, Service Tax and no other charges to be levied.	
	(B) Thru another Bank	Normal Charges as above + Other bank charges actual	
	(C) Cheque Return Charges	Normal Charges as above + Other bank charges actual (if any)	
05.	Inward Bill Collection - IBC	Rs.2.00 per Rs.1000.00 subject to minimum commission of Rs.15.00 + Postage + Other bank charges inclusive of service tax.	
06.	Outward Bill Collection - OBC	Rs.2.00 per Rs.1000.00 subject to minimum commission of Rs.15.00 + Postage + Other bank charges inclusive of service tax.	

07.	Postage Charges	Ordinary Rs.15.00, Regd./Courier Rs.35.00		
08.	RTGS:			
	[A] RTGS [Inward]	FREE (Credit will be given after confirmation of agent bank)		
	[B] RTGS [Outward] :			
	[i] up to Rs. 5 Lacs	Rs.25.00 per transaction incl.of service tax + Agent bank charges		
	[ii] above Rs.5 Lacs	Rs.50.00 per transaction incl.of service tax + Agent bank charges		
09.	ECS:			
	[A] ECS Inward [Credit]	FREE		
	[B] ECS Outward [Debit]	FREE		
	[C] ECS Return	Rs.100/- uniformly per transaction for all reasons attributable to the drawer inclusive of service tax.		
	[D] ECS Mandate	Rs.50/- per certifying or verifying customer mandate inclusive of service tax.		
10.	CHEQUE RETURN CHARGES:			
	[A] Local cheques [Inward]	Rs.100/- inclusive of service tax.		
	[B] Local cheques [Outward]	Rs. 50/- inclusive of service tax.		
11.	Cheque book Issue			
	(A) Saving Account	45 cheque leaves free per annum there after Rs.1.50 per chq leaf		
	(B) Current/Cash Credit Account	270 cheque leaves free per annum there after Rs.1.50 per chq leaf		
12.	Issue of Passbook or Statement	FREE		
13.	Issue of Duplicate Pass Book	Rs.10.00 per pass book.		
14.	Stop Payment Instruction	Rs.50.00 per instrument (cheque) however (in case of series of cheques) maximum Rs.300.00 inclusive of service tax.		
15.	Account Closure	If closed within one year Rs.150.00 inclusive of service tax.		
16.	Loss of Token	Rs.100.00 per lost inclusive of service tax.		
17.	Signature Verification/Attestation	Rs.50.00 per signature inclusive of service tax.		
18.	Balance/Interest Certificate	FREE		
19.	No Dues Certificate	FREE		
20.	Inoperative Account	NO CHARGES		
21.	Addition of Name	Rs.50.00 per each account inclusive of service tax.		
22.	E-Tax Challan	Rs.100.00 per challan inclusive of service tax.		
23.	Premature Withdrawn of Deposit	Penalty 1.00% (No penalty in case of death)		
24.	Cash Handling Charges [ONLY CA/CC A/C.]	Rs.30.00 to Rs.80.00 per lac inclusive of service tax.		
25.	ATM Card	1	New Card	FREE
		2	Renewal Charges	FREE
		3	Duplicate/Replacement of damaged card	Rs.100/-
		4	ATM card closed before 1 year	Rs.100/- per card
		5	ATM withdrawn	FREE
26.	Stationery [Folio]Charges	(1) CA/CC A/c. first 70 entry per year --- FREE There after 0.70 per entry subject to minimum of Rs.55/- (2) Average Balance above Rs.50,000/- ---- NIL		
27.	Loan(s) Processing Charges	(1) 0.10% to 1.00% for fresh loan(s) + service tax. (2) 0.10% to 0.50% for renewal + service tax EXCEPT FDR Loan/OD based on conduct of A/c.		
28.	Advance Interest	As per term of sanction, Ranging between 0.25% to 3.00%		

29.	Title Clear Report, Valuation Report, Registered Mortgage Fee	Vakil/ Valuation Fees to be collect from customer by the bank					
		Sr. No.	Loan AMT. Range	TCR per file	RM up to 2 file	Valuation per file	
			From	To			
		1.	1	500000	800	800	800
		2.	500001	1000000	1200	900	1200
		3.	1000001	1500000	1500	1000	1500
		4.	1500001	2500000	1800	1100	1800
		5.	2500001	5000000	2000	1200	2000
6.	5000001 and above		2500	1500	2500		
		For Registered Mortgage [RM] per additional file of RM Rs.250/- will be charged Extra Search Charges per file will be Charged extra.					
30.	Gold Valuation Fees	1.00 % of sanction limit					
31.	Personal Lonnie Benefit Fund	Rs.4.00 per thousand [only for personal loan]					
32.	Against Clearing Charges	15.50 %					
33.	Loan Prepayment Charges	00.10 % to 2.50 %					
34.	Charges for late payment of EMI	No Separate Charges but penal interest is applicable					
35.	Additional Interest for Excess Limit	1.00 % to 3.00 % per annum					
36.	Solvency Certificate	Rs.1.00 per thousand. Minimum Rs.100.00 inclusive of service tax					
37.	Bank Guarantee	1.00 % to 3.00% of sanction limit + service tax					
38.	Legal Notice Fees	Rs.250.00 per notice					
39.	L.C. Commission	00.25 % to 1.00 % of transfer value + service tax					
40.	Delay stock/ Book Debt Statement	Rs.25.00 per month					
41.	Inspection Fees	No Charges					
42.	Loan No Due Certificate	FREE					
43.	Loan Passbook/ Statement	FREE					
44.	Confidential Report Charges	FREE					
		REMARKS: M.D./G.M./AGM/B.M. are empowered for any deviation/ concession/waiver in any of the above charges upon written request and recommendation of branch.					