

THE RAJ LAXMI MAHILA URBAN CO-OP. BANK LTD.

Deewan Chamber Nawab Sahib Ki Haweli, Tripolia Bazar, Jaipur.

Bank Charges Will effect from 01-05-2024

Sr. No.	Charges Particulars	Amount Of Charges
1.	<u>INCIDENTAL / FOLIO CHARGES</u> Quarterly Current, Cash Credit, O.D Loan A/c's,(Property & Deposit)	Per Page (40 entry) Rs. 100 +(GST) (Minimum Rs. 300/- + GST)
2.	<u>MINIMUM BALANCE CHARGES (Monthly)</u> Current A/c's Saving A/c's	Rs. 500/- + (GST) Rs. 200/- + (GST)
3.	<u>DUPLICATE PASS BOOK CHARGES</u> Saving A/c's Loan A/c's	50 Rs. + (GST) 50 Rs. + (GST)
4.	<u>A/c's CLOSED CHARGES BEFORE 12 MONTHS</u> Current A/c's Saving A/c's	100 Rs. + (GST) 50 Rs. + (GST)
5.	<u>CHEQUE RETURNED CHARGES INWRD & OUTWARD CLG. & ECS RETURN CHARGES</u> Current A/c's Saving A/c's Loan A/c's ECS A/c's	500 Rs. + (GST) 200 Rs. + (GST) 1000 Rs. + (GST) 250 Rs. + (GST)
6.	<u>CHEQUE STOP PAYMENT CHARGES</u> Current A/c's Saving A/c's	150 Rs. + (GST) 100 Rs. + (GST)
7.	<u>ECS CHARGES</u> ECS Swap Charges ECS Service Charges Current A/c ECS Service Charges Saving A/c	100/- once at the time of registration + (GST) 250 Rs. Half Yearly + (GST) 250 Rs. Half Yearly + (GST)
8.	<u>CHEQUE BOOK ISSUE CHARGES</u> Current A/c's Saving A/c's	150 Rs. + (GST) 30 Leaves 75 Rs. + (GST) 15 Leaves

9.	<p><u>RTGS / NEFT CHARGES</u> <u>RTGS</u></p> <p>For 2 Lakh and less than 5 Lakh 5 Lakhs & Above</p> <p><u>NEFT</u></p> <p>UP to 1 Lakh Above 1 Lakhs to up to 2 Lakh</p>	<p>25 Rs. Per Transaction + (GST) 50 Rs. Per Transaction + (GST)</p> <p>5/- Rs. + (GST) 25/- Rs. + (GST)</p>
10.	<p><u>CASH HANDLING CHARGES</u> <u>AGAINST SAME DAY PASSING RTGS /</u> <u>NEFT</u></p> <p>Up to 10000/- 10001 and below 1 Lac Above 1 Lac</p>	<p>Rs. 50/- + (GST) Rs. 100/- + (GST) Rs. 100/- Per Lac + (GST)</p>
11.	<p><u>DD AND PAY ORDER CHARGES</u></p> <p>PAY ORDER</p>	<p>2 % Per thousand (Minimum 35+(GST))</p>
12.	<p><u>DUPLICATE / CANCELLATION /</u> <u>REVALIDATION CHARGES OF PAY</u> <u>ORDER</u></p> <p><u>DUPLICATE FDR / ADR / OTHER</u> <u>DEPOSIT RECEPITS CHARGES</u></p>	<p>50/- Rs. Minimum + GST Or 50 % of remittance charges</p> <p>100/- Rs. Per Receipts + (GST)</p>
13.	<p><u>RECURRING MONTHALY PENALTY</u> <u>CHARGES</u></p>	<p>2 Rs. Per hundred + (GST)</p>
14.	<p><u>SMS ALERT CHARGES (Quarterly)</u></p> <p>Current A/c's (CC / OD) Saving A/c'</p>	<p>15 Rs. + (GST) 10 Rs. + (GST)</p>
15.	<p><u>POWER ATTORNEY ALLOW CHARGES</u> <u>OR CHANGE IN SIGNATURE</u> <u>AUTHORITY CHARGE</u></p>	<p>500 Rs. + (GST)</p>
16.	<p><u>SIGNATURE VERIFICATION /</u> <u>ATTETATION</u> <u>CHARGES</u></p>	<p>100 Rs. + (GST)</p>
17.	<p><u>DUPLICATE STATEMENT CHARGES</u></p>	<p>25/- Rs. Per Page + (GST)</p>
18.	<p><u>ABB CHARGES CASH DEPOSIT /</u> <u>WITHDRAWAL</u></p> <p>Up to Rs. 50000/- (Any Branches Banking Charges)</p>	<p>Up to Rs. 20000/- Nil Above Rs. 20000/- Rs. 1 Per thousand + (GST)</p>

19.	<u>OBC COLLECTION CHARGES</u> Cheque up to Rs. 5000 5001 to 10000 10001 to 100000 Above 1 Lakh	25 Rs. + (GST) 50 Rs. + (GST) 100 Rs. + (GST) 165 Rs. + (GST)
20.	<u>I B C CHARGES</u>	100 Rs. Minimum / (40 Paisa Per Thousand)+(GST)
21.	<u>B.P. CHARGES</u> <u>L.B.P. CHARGES</u>	100 Rs. Minimum / 80 Paisa Per Thousand + Interest after 3 days. 100 Rs. Minimum / 80 paisa per thousand charges will be double if next day is holiday. + (GST)
22.	<u>LOCKER FACILITY CHARGES</u> <u>SMALL</u> <u>MEDIUM</u> <u>LARGE</u>	Rent Per Annum Rs. 1000/- P.A. + (GST) Rs. 1500/- P.A. + (GST) Rs. 2500/- P.A. + (GST)
23.	<u>POST & TELEGRAM CHARGES</u>	Actual

SHARE MEMBERSHIP CHARGE

1.	<u>SHARE MEMBERSHIP FEES</u>	Rs. 100/- Per share
2.	<u>NOMINAL MEMBERSHIP FEES</u>	Rs. 125/- Per New Member
3.	<u>ADMISSION FEES</u>	Rs. 5/- Both type member
4.	<u>FORM FEES</u>	Rs. 5/- For New Member

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Bank Charges List For Loan Department will effect from 01-05-2024

Sr. No.	Charges Particulars	
1.	<u>CHARGES APPLICABLE FOR LOANEE ONLY</u> Processing Charges Cash Credit / O/D, House Loan, Term loan all other type loan <u>RENEWAL</u> Renewal Charges CC and O.D. all other type loan	 1 % of loan amount (Minimum Rs. 1000/-) + (GST) 0.50 % Minimum Rs. 500/- + (GST)
2.	<u>INSPECTION CHARGES</u> Term Loan , CC & O.D. A/c & all other type loan	 Rs. 1500/- (Fixed)
3.	<u>RECOVERY FOLLOW UP CHARGES</u> Monthly installment up to 10000 Per visit 10001/- up to 20000/- Above Rs. 20000/- CC A/c's	 Rs. 300/- + (GST) Rs. 400/- + (GST) Rs. 500/- + (GST) Rs. 500/- + (GST)
4.	<u>BANK GUARANTEE CHARGES</u> Bank Guarantee on FDR/ADR Bank Guarantee On Property Bank Guarantee Approved Format	 2% of Amount +GST 0.25% Stamp duty of BG Counter party agreement (Bank + Party) 2.5% Of Amount + GST 0.25% Stamp duty of BG Counter party agreement (Bank + Party) Rs. 500/- Stamp Paper
5.	<u>DUPLICATE NO DUES CHARGES</u>	Rs. 100/- + (GST)
6.	<u>LINKING SHARE MONEY</u>	2.5 % Secured Loan Amount 5.00 % Un Secured Loan Amount

7.	<u>Non In Cumbrance Certificate by Legal Advocate Charges (Search Report)</u>	Actual
8.	<u>LOAN FORM FEES</u>	Rs. 500/- + (GST)
9.	<u>CIBIL REPORT CHARGES</u>	Rs. 200/- + GST Per Person
10.	<u>LEGAL OPENION CHARGES</u>	Rs. 4500/- (Fixed)
11.	<u>VALUATION CHARGES</u>	Rs. 2500/- (Fixed)
12.	<u>PROPERTY INSURANCE</u>	Rs. 500/- Per lac + GST
13.	<u>FORECLOSURE CHARGES</u>	Rs. 500/-+GST
14.	<u>LIST OF DOCUMENT (L.O.D.) CHARGES</u>	Rs. 500/-+GST
15.	<u>STATEMENT OF ACCOUNT (S.O.A.) CHARGES</u>	Rs. 500/-+GST