

THE BARODA CITY COOPERATIVE BANK LTD. SANSTHA VASAHAT, RAOPURA, BARODA

**GENERAL SCHEDULE OF CHARGES FOR SAVING & LOAN ACCOUNT EFFECTIVE FROM 02.05.2025 [REVISED]
(RES. No. : 28 Dt.03-05-2024, RES. No. : 27&28 Dt 06-10-2024, RES. No. : 23 Dt. 01-05-2025)**

PARTICULARS	STANDARD CHARGES
MINIMUM BALANCE (OPERATIVE A/C)	NO CHARGES
PAY ORDER \ DEMAND DRAFT	0.60 Rs + GST PER RS.1000 MINIMUM RS.17.00+GST AND MAXIMUM RS.2500+GST
RTGS/NEFT/IMPS	Rs.15.00 + GST Any Amount @ walking Customer NIL IN Mobile Banking
CHEQUE COLLECTION (RBI CIR.NO. DPSS.CO.CHD.NO.1671/03.06.01/2010-11 DT.19.1.2011)	Rs.26.00 + GST CH. VALUE UP TO & INCLUDING Rs.5000
	Rs.47.00 + GST CH. VALUE ABOVE Rs.5000 & UPTO & INCLUDING Rs.100000
	Rs.146.00 + GST ON CH. VALUE ABOVE RS.100000
OTHER SERVICES	
CHEQUE RETURN	
INWARD/OUTWARD/OCC	FOR INWARD Rs.300.00 + GST FOR OUTWARD Rs.100.00 + GST
FINANCE CO./OTHER BANK'S EMI	Rs.300.00 + GST
ECS / ACH RETURN CHARGES	Rs.300.00 + GST
OTHER INCIDENTAL CHARGES	
DUPLICATE PASSBOOK	Rs. 50.00 + GST (PER PASS BOOK)
CHEQUE BOOK ISSUE	Rs.1.70 + GST PER CHEQUE LEAF (UP TO 30 CHQ Leaf FREE) NIL if Monthly Average Balance maintained Rs. 25000.00 and above. MINIMUM BALANCE REQUIRED - Rs. 1000.00 FOR HAVING CHEQUE FACILITY
SIGN.VERIFICATION/ PHOTO ATTESTATION	Rs.50.00 + GST
BALANCE CERTIFICATE	Rs.50.00 + GST (PER Account)
NAME ADDITION / DELETION	Rs.50.00 + GST (Deletion due to Death will be Free)
NOMINATION REGISTRATION/ CHANGE	FREE
A/C CLOSING CHARGE	Rs.50.00 + GST (IF A/C IS OPEN WITHIN SIX MONTH)
ECS / ACH MANDATE FORM	Rs.300.00 + GST
STOP PAYMENT & REVERSAL	Rs.50.00 + GST
NON KYC A/C	Discontinued From 07.10.2024
NON KYC A/C (BOD RES.NO.18 DT.30-11-2011)	BALANCE RS.500.00 & BELOW RS.500.00 A/C WILL BE CLOSED BY BANK
SMS SERVICES	Discontinued From 07.10.2024
CASH HANDLING CHARGES	<i>Cash Deposit Upto 10 packets i.e. 1000 pieces FREE</i> <i>Above 10 packets –i.e. 1000 pieces of notes charges will be levied @</i> <i>Rs.10.00 + GST per packet</i> <i>coin deposit - per hundred or Aggregate hundred during financial year</i> <i>Rs.20.00 + GST per hundred</i>
INQUIRIES RELATING TO OLD RECORDS	ABOVE 5 YEARS Rs. 200.00 + GST PER ITEM
DEBIT CARD CHARGES	
Annual Fee For First Year is Rs NIL & From Second Year Rs 100.00 + GST	
Other Related Charges As Per Schedule Attached in Issue Kit of Debit Card	
LOANS & ADVANCES CHARGES	
GOLD BAG (ORNAMENTS) RETENTION CHARGES	After 3 Months to 6 Months Rs. 250.00 + GST
	After 6 Months to 12 Months Rs. 500.00 + GST
	After 12 Months Rs. 750.00 + GST
CIBIL CHARGES CORPORATE (NEW & RENEWAL)	Rs. 650.00 + GST
CIBIL CHARGES INDIVIDUAL	Rs. 100.00 + GST
CERSAI CHARGES	UPTO Rs.5 LAC Rs. 50.00 + GST, ABOVE Rs. 5 LAC Rs. 100.00 + GST

The Bank will attract / levy Penal charges for irregular payment of installments / interest on overdue amount @ 2% on daily basis