

The Udupi Co-operative Town Bank Ltd. Udupi

-Present Applicable Rent and Service Charges-

1. Safe Deposit Locker Charges:

Locker Size	Rent (Rs.)
Small	1,000/-
Medium	1,500/-
Large	2,000/-
Extra Large 1	2,500/-
Extra Large 2	4,000/-

2. ECS NACH Return Outward: Rs. 200/- for insufficient Fund / Stop payment charges

3. ATM Card Renewal charges (annually): Rs. 150/-

4. IMPS charges:

a) Upto Rs. 2,000/-	a) NIL
b) Above Rs. 2,001/- upto Rs. 5,000/-	b) Rs. 2/-
c) Above Rs. 5,001/- upto Rs. 1,00,000/-	c) Rs. 10/-
d) Above Rs. 1,00,001/- upto Rs. 2,00,000/-	d) Rs. 15/-

5. Collection of out station / non clearing cheques (IBC/OBC):

a) Upto Rs. 5,000/-	a) Rs. 20/-+Actual Postage
b) Above Rs. 5,001/- upto Rs. 10,000/-	b) Rs. 50/-+Actual Postage
c) Above Rs. 10,001/- upto Rs. 1,00,000/-	c) Rs. 100/-+Actual Postage
d) Above Rs. 1,00,001/-	d) Rs. 150/-+Actual Postage
e) Return unpaid out station cheques	e) 50% charges as above + Actual Postage

6. Cash Deposit Charges:

a) Parent Branch transactions	a) NIL
b) ABB transactions daily free limit	b)
(i) SB account upto Rs. 1,00,000/-	(i) NIL
(ii) SB Above Rs. 1,00,001/-	(ii) Rs. 1/- per Rs. 1,000/- (after Rs.1,00,000/-) Max Rs.500/-
(iii) CA / OD upto Rs. 2,00,000/-	(iii) NIL
(iv) CA / OD above Rs. 2,00,001/-	(iv) Rs. 1/- per Rs. 1,000/- (after Rs.2,00,000/-) Max Rs.500/-

7. Cash Withdrawal Charges:

a) Parent Branch transactions	a) NIL
b) ABB transactions daily free limit (Account holder's "SELF" Cheques only)	b)
(i) SB Account upto Rs. 50,000/-	(i) NIL
(ii) CA/OD upto Rs. 1,00,000/-	(ii) NIL
(iii) SB Account above Rs. 50,001/-	(iii) Rs. 1/- per Rs. 1,000/- (after Rs.50,000/-) Max Rs.500/-
(iv) CA / OD above Rs. 1,00,001/-	(iv) Rs. 1/- per Rs. 1,000/- (after Rs.1,00,000/-) Max Rs.500/-

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8. **CCLD (Fresh and Renewal):** Rs. 25/-
Books & Forms charges (Yearly)
9. **Jewel & Jewel Term Loan** Service Charges : 1.00%
10. **Jewel Short Term Loan** Service Charges : 0.80%
11. **All Loans except Deposit Loan, Jewel Loans LIC & NSC Loans:** Service Charges : 1.00%
12. **SMS Notification Charges for SB, CA, CCLD, CCLM & ODM:** Rs.15/- per Quarter
13. **If Savings Bank & Current Account closed before 1 year from the date of opening:** Rs.100/-
14. **Cheque Book Charges:**
Rs.3/- (Per Cheque) to SB, CA, CCLD, CCLM & ODM A/cs
15. **Return Inward Clearing charges:**
(Cheques received unpaid which are sent in Clearing - CR)
a) upto Rs.2,00,000/- a) Rs.150/- (Per Cheque)
b) above Rs.2,00,000/- b) Rs.300/- (Per Cheque)
16. **Return Outward Clearing charges:**
(Cheques received through Clearing Issued by the Customer - DR)
a) upto Rs.2,00,000/- a) Rs.150/- (Per Cheque)
b) above Rs.2,00,000/- b) Rs.300/- (Per Cheque)
17. **Duplicate NOC to RTO:** Rs.100/-
18. **Credit Rating Report:** Rs.300/-
(CIBIL / CRIF / EXPERIAN / EQUIFAX)
19. **Cheque Stop Payment:** Rs.100/-
20. **Loan Notice Charges:**
a) Normal a) Rs.50/-
b) Register b) Rs.100/-
21. **Loan Penal Charges:** 2% on EMI Over Due
22. **CERSAI Charges:**
Mortgage / Housing / Over Draft / Secured Loan
a) upto Rs.10,00,000/- a) Rs.500/-
b) above Rs.10,00,000/- upto Rs.24,99,999/- b) Rs.1,000/-
c) Rs.25,00,000/- & above c) Rs.1,500/-

* GST @ 18% applicable on all the above charges.