

RAMGARHIA CO-OPERATIVE BANK LTD.,
HEAD OFFICE
PAHARGANJ, NEW DELHI – 110 055.

Circular No. : RCBL/HO/RBI/ /2017-18

Date : 01-05-2017

All Branches

Sir/Madam,

SERVICE CHARGES W. E. F. 01-05-2017

1. MINIMUM BALANCE REQUIREMENTS (MONTHLY AVERAGE BALANCE MAB)

<u>ACCOUNT TYPE</u>	<u>MINIMUM BALANCE (MAB)</u>	<u>PENALTY</u>
(i) SAVING ACCOUNT	: Rs. 1,000/-	Rs. 30/- Per Month
(ii) CURRENT ACCOUNT	: Rs. 5,000/-	Rs. 100/- Per Month

2. CHARGES FOR INOPERATIVE ACCOUNTS (To be levied half yearly basis)

<u>ACCOUNT TYPE</u>	<u>CHARGES</u>
(i) SAVING BANK	: Rs. 100/- Per Half Year
(ii) CURRENT ACCOUNT	: Rs. 200/- Per Half Year

3. STATEMENT PRINT (For Second Copy) : Rs. 10/- per page for saving Bank A/c and Rs.20/- per page for Current A/c

4. ISSUE OF DUPLICATE PASSBOOK: Rs. 50/-

5. STOP PAYMENT CHARGES : Rs.50/-

6. ACCOUNT CLOSURE CHARGES

(i) SAVING ACCOUNT : Rs.100/-

(ii) CURRENT ACCOUNT : Rs.200/-

7. SIGNATURE VERIFICATION/PHOTO ATTESTATION PER INSTANCE – Rs. 100/-

8. CHEQUE RETURN CHARGES : Rs.200/-(FOR INSUFICIENT CHARGES)
: Rs.125/- (FOR TECHNICAL REASONS)

Contd...2/-

9. ISSUE OF IOI – DEMAND DRAFTS/ BANKERS CHEQUES

UPTO Rs. 5,000/-	:	Rs.25/-
Above Rs. 5,000/- to Rs.10,000/-	:	Rs.50/-
Above Rs.10,000/- to Rs.1,00,000/-	:	Rs.2/- PER Rs.1,000/- (Min. Rs.30/-)

Above Rs.1,00,000/-	:	Rs.2/- PER Rs.1,000/-
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FOLIO/I.C CHARGES	:	Rs. 100/- Per Sheet or part there of every
Current/Cash credit/over Draft		half year with Minimum of Rs.100/- and
		Maximum Rs.2000/-

10. REVALIDATION/CANCELLATION OF IOI DEMAND DRAFTS/BANKERS CHEQUES

Rs. 100/- PER DEMAND DRAFT/BANKERS CHEQUE

11. NEFT CHARGES

AT BRANCHES

(i) UPTO Rs.100,000/-	:	Rs.10/-
(ii) ABOVE Rs.1,00,000/- TO Rs.2,00,000/-	:	Rs.20/-

12. RTGS CHARGES

(i) Rs.2,00,000/- TO RS.5,00,000/-	:	Rs.35/-
(ii) ABOVE Rs.5,00,000/-	:	Rs.70/-

13. **LBP** (Demand Draft/Govt. Cheques/Pay orders): 0.50%

14. Payment against uncleared clearing Instruments.: 0.50% for Current/CC accounts
(Demand Drafts/Govt. Cheques/Pay orders
Only sent in clearing)

15. SMS CHARGES

(i) Savings Bank availing SMS facility.	:	Rs. 30/- Half Yearly.
(ii) Current/ CC/ OD/ ODFDR accounts availing SMS facility.	:	Rs.100/- Half. Yearly.

Contd...3/-

16. LOCKER RENT

PER YEAR	CHARGES	MIN.FD, REQUIREMENT
SMALL	Rs. 750/-	FDR of Rs.10,000/-
MEDIUM	Rs. 1,500/-	FDR of Rs.20,000/-
LARGE	Rs.2,000/-	FDR of Rs.25,000/-

17. ONE TIME FEE FOR FRESH LOCKER REGISTRATION

SMALL	Rs.200/-
MEDIUM	Rs.300/-
LARGE	Rs.500/-

18. BREAK OPEN OF LOCKER

DUE TO LOSS OF KEY OR NO PAYMENT OF LOCKER RENT : Rs.1000/- PLUS ACTUAL COST OF REPLACING THE LOCK BY MANUFACTURER (Rs.10,000/- APPROX.)

19. LOCKER RENT OVERDUE CHARGES : IN ADDITION TO ACTUAL ANNUAL RENT

: 1ST QUARATER – 10% *

: 2ND QUARATER – 20% *

: 3RD QUARATER – 30% *

: 4TH QUARATER – 40% *

* RENT DUE FOR MORE THAN ONE YEAR - LOCKER TO BE BROKEN OPEN.

20. CASH HANDLING CHARGES

- (i) FOR Saving Bank Account 5 Transactions free, in a month.
Beyond 5 Transaction : Rs.10/- per transaction
- (ii) For Current/OD/CC A/c etc. 5 Transaction free, in a month.
Beyond 5 transaction : Rs.20/- per transaction

21. Inter Branch Deposit & Withdrawal Charges

- (i) Below Rs.10,000/- : Rs.20/- per txn.
- (ii) Above Rs.10,000/- : Rs.30/- per entry upto Rs.1,00,000/-
- (iii) Above Rs.1,00,000/- : Rs.50/ per entry

22. ISSUE OF CHEQUE BOOKS

- (i) SAVING BANK ACCOUNT FREE 20 cheque leaves in a financial year
this Rs.25/ beyond per cheque book(20 leaves)
- (ii) CURRENT ACCOUNT/OD/CC etc. Rs.50/- per cheque book (25 leaves)

Service Tax applicable as per rule

C.E.O. (Officiating)

Branch Manager, Paharganj, New Delhi

Branch Manager, Vishnu Garden, New Delhi

Branch Manager, Tri Nagar, Delhi

Branch Manager, Krishna Nagar

RAMGARHIA CO-OPERATIVE BANK LTD.,
HEAD OFFICE
PAHARGANJ, NEW DELHI – 110 055.

Circular No. RCBL/H.O./19/2017-18

Date : 08-08-2017

All Branches

Sir/ Madam

Reg. : Service Charges w. e. f. 01-05-2017

In continuation to our Circular No.03/2017-18 on the subject, it has been decided by the management to revise the following service charges as follows apart from G. S. T.

<u>S. No.</u>	<u>Particulars</u>	<u>Existing</u>	<u>Revised</u> <u>w. e. f. 01-04-2017</u>
1)	Folio/IC charges	Rs.100/-	Rs.150/-
2)	SMS charges		
	OD FDR	Rs.100/-	Rs.100/-
	OD A/cs	Rs.100/-	Rs.300/-
	Current a/c	Rs.100/-	Rs.150/-

Other terms & conditions of the circular will remain the same.

Please acknowledge receipt.

Yours faithfully,

C.E.O. (Officiating)

Branch Manager, Paharganj, New Delhi

Branch Manager, Vishnu Garden, New Delhi

Branch Manager, Tri Nagar, Delhi

Branch Manager, Krishna Nagar, Delhi.