

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

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

Date : 26-03-2018

All Branches

Reg. : - **Service Charges already inforce – w. e. f. 01-05-2017**

Sir/Madam,

We are giving below Service Charges including Loans and Advances portfolio effective w.e.f. 01-05-2017 circulated vide our circular No. 03/17-18 dated 01-05-2017, 7/17-18 dated 20.05.2017 and 37/17-18 dated 06.02.2018.

S. No.	Particulars		Charges (in Rupees)
1)	Minimum Balance Requirements (Monthly Average Balance) except student accounts.	(i) Saving A/c Minimum balance Rs.1,000/- (ii) Current A/c Minimum balance Rs.5,000/-	Rs.30/- P. M. Rs.100/- P. M.
2)	Statement Print Charges (For Second Copy)	(i) SB/CD A/c (ii) CA/CC/OD A/c	Rs.10/- Per Page Rs.20/- Per Page
3)	Issue of Duplicate Passbook	SB and CD A/cs	Rs.50/-
4)	Stop Payment Charges	(i) SB A/c (ii) CA/CC/OD A/c	Rs.50/- Rs.100/-
5)	Account Closure Charges	(i) SB A/c (ii) CA/CC/OD A/c	Rs.100/- Rs.200/-
6)	Signature Verification/Photo Attestation	Per Instance	Rs.100/-
7)	Cheque Returning Charges	For Insufficient Balance For Technical Reasons	Rs.200/- Rs.125/-

8)	Issue of Instruments Demand Draft/ Bankers Cheque	Upto 5,000/- Above 5,000 to 10,000/- Above 10,000 to 1,00,000/- Above 1,00,000/-	Rs.25/- Rs.50/- Rs.2 per 1000/- (Min.30/-) 2/- Per 1000. Maximum Rs.5000/-
9)	(i) Folio/I.C. Charges (ii) In-operative Charges (iii) Benevolent Fund	CA/CC/OD (50 entries per sheet) SB – Per Half Year CA - Per Half Year Compulsory Deposit Account (Narration – Amt. of R B Fund)	Rs. 100/- Per Sheet or part there of every half year with Min. of Rs.100/- and Maximum Rs.2000/- Rs.100/- Rs.200/- Rs.10/- per account (If balance is more than Rs.10/-)
10)	Revalidation/Cancellation of Instruments	Demand Draft/Bankers Cheque	Rs.100/-
11)	NEFT Charges	Upto Rs.1,00,000/- Above Rs.1,00,000/- to Rs.2,00,000/-	Rs.10/- Rs.20/-
12)	RTGS Charges	Rs.2,00,000/- to Rs.5,00,000/- Above Rs.5,00,000/-	Rs.35/- Rs.70/-
13)	LBP	Demand Draft/Govt. Cheques/Pay Orders)	0.50%
14)	Payment against uncleared clearing Instruments sent in clearing	Demand Drafts/Govt. Cheques/Pay orders	0.50%
15)	SMS Charges	SB CA/CC/OD/ODFDR	Rs.30/- Half Yearly. Rs.100/- Half Yearly.
16)	Locker Rent	Small Medium Large	Rs. 750/- Yearly + FDR of Rs.10,000/- Rs.1,550/- Yearly + FDR of Rs.20,000/- Rs.2,000/- Yearly + FDR of Rs.25,000/-

17)	One Time Fee for Fresh Locker Registration	Small Medium Large	Rs.200/- Rs.300/- 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	1 st Quarter 2 nd Quarter 3 rd Quarter 4 th Quarter	10%* 20%* 30%* 40%* *Rent due for more than one year-Locker to be break open.
20)	Cash Handling Charges	SB A/c CA/OD/CC A/c	5 Transactions free, in a month beyond 5 Transaction Rs.10 per transaction. 5 Transactions free, in a month. Beyond 5Transaction Rs.20/-per transaction
21)	Issue of Cheque Books	SB A/c CA/OD/CC A/c	Free 20 cheque leaves in a financial year, beyond per cheque book (20 leaves) Rs.25/- Rs.50/-per cheque book (25 leaves)
22)	Processing Charges on Loans/Advances (Except Loan against FDR/NSC) at the time of each New sanction, enhancements, renewal/Reviewal of advances a/cs	Unsecured Loan i) Upto Rs.25,000/- ii) Above Rs.25,000/-	NIL Rs.200/-

		Secured Loan i) Upto Rs.1,00,000/- ii) More than Rs.1,00,000/- to Rs.5,00,000/- iii) More than Rs.1,00,000/-	Rs.250/- Rs.300/- Per Lac Rs.325/- Per Lac
23)	Documentation Charges on Secured Advances (Except Loan against FDR/NSC) at the time of new sanction and each of Renewal/Reviewal.	Unsecured Loan Secured Loan	Rs.200/- Rs.1,000/-
24)	Processing Charges on Loans/Advances against FDR/NSC at the time of Sanction	Actual out of pocket expenses at the time of noting of lien/collection of proceeds	Rs.25 Per security certificate with a minimum of Rs.100.00
25)	Inspection Charges in Loans/Advances – Per Periodic Visit.	Upto Rs.25,000/- More than Rs.25,000/- upto Rs.1,50,000/- More than Rs.1,50,000/-	NIL Rs.300/- Rs.700/-
26)	Registration/Modification/Satisfaction of Charge with ROC		Actual charges + Rs.1,500/-
27)	Guarantee Issue Charges		1.50% of the Guarantee amount per one year of part thereof. Minimum Rs.200/-
28)	CIBIL Charges	i) For Un-Secured Loan upto Rs.25,000/- ii) Above Rs.25,000/- iii) For Secured Loan upto Rs.25,000/-	NIL Rs.200/- Rs.200/-

		iv) Rs.2,00,001/- to Rs.5,00,000/-	Rs.300/-
		v) Above Rs.5,00,000/-	Rs.500/-
29)	CERSAI Charges	For Query	Rs.200/-
		For Uploading	Rs.500/-
30)	Processing charges in Loans a/c on each reviewal of Secured Loans & Advances	i) upto Loan/Advances Limit of Rs.25,000/- ii) Fresh Sanction charges	NIL 25% of charges mentioned at S.No.22
31)	Bank's draft purchasing charges		0.30% of draft amt.
32)	Membership Admission Fee	One time	Rs.50/-
33)	Membership Benevolent Fund Fee	Per Annum	Rs.10/-
34)	Legal charges payable to advocate for Action U/s 138 in the Court.	Issuing of legal notice. At the stage of filing complaint. At the stage of issue of warrants. At final stage.	Rs.200/- + Postage Rs.1,000/- Rs.1,000/- Rs.1,500/-

Note:- G.S.T. and/or TDS applicable should be charged separately on all types of charges.

All Branch Managers are advised to ensure that these charges are invariably charged and there should be no income leakage. In case of any type of income leakage Branch Manager will be held responsible. Please note for strict compliance.

C. E. O. (Officiating)