

ASSOCIATE CO OPERATIVE BANK LTD
1st Floor Surat Vankar Sangh Building Ring Road Surat

SERVICES CHARGES W.E.F. 01/05/2024

ALL CHARGES + GST

SR. NO	TYPE OF SERVICE	CHARGES
1	SMS CHARGES QUATERLY IN ADVANCE (SAVING/C.A/C.C/OD)	0.20 PER SMS
2	INCIDENTIAL CHARGES(QUATERLY) FOLIO CHARGES	MINIMUM RS.150.00 PER ENTRY RS. 1.50
3	DUPLICATE PASSBOOK/RECURING PASSBOOK/FD {UPTO MAX 2 PAGES}	100.00
4	STATEMENT CHARGES (MORE THAN 1 TIME)	75.00
5	NACH MANDATE CHARGES (INWARD)	250.00
6	TOKEN LOST CHG	1500.00
7	LOCKER RENT	
	(A)LOCKER RENT	AS PER SHEET
	(B) LOCKER CLOSED CHARGES	250.00
	(C)LOSS OF LOCKER KEY	500+COMPANY CHARGES
	(D) LOCKER OPERATING CHARGES: RS. 40 PER VISIT AFTER 18 VISIT DURING YEAR	40.00
	(E) LOCKER RENT LATE PAYMENT CHARGES (EVERY MONTH)	150.00
8	STOP PAYMENT CHARGES	
	(A) (ISSUED CHEQUE 1 LOST CHEQUE)	250.00
	(B) STOP PAYMENT SERIES	400.00
9	MAINTENANCE OF MINIMUM BALANCE	
	(A) SAVING ACCOUNT MINIMUM BALANCE (1000/-) / CHARGES IF TRANSACTION	30.00
	(B) CURRENT MINIMUM BALANCE (5000/-) / CHARGES IF TRANSACTION	65.00
10	RETURN CHARGES	
	(A) REASON FUND INSUFFICIENT INWARD/OUTWARD	350/100
	(B)FUND INSUFFICIENT INWARD ABOVE 3 LACS	0.15%
	(C) REASON OTHER INWARD/OUTWARD	200/75
	[D] TECHNICAL REASON INWARD/OUTWARD	NIL
	(E) ECS/NACH RETURN CHARGES {INWARD/OUTWARD}	350.00
11	CHEQUE BOOK CHARGES	
	(A)CHEQUE BOOK ISSUE (CA/CC/FOD) PER LEAF	3.00
	(B) MINIMUM BALANCE RS.300000/- AND ABOVE	NIL
	(C)SAVING CHEQUE BOOK 30 LEAF FREE DURING A YEAR	3.00
12	ATM CHARGES	
	ATM CARD FIRST TIME	FREE
	ATM AMC	150.00
	CARD REPLACEMENT	200.00
	PIN REPLACEMENT	100.00
	BALANCE INQUIRY AND TRANSACTION AFTER 5 TRANSACTION	10/21
13	I.B.C.	100.00
14	O.B.C. CHARGES	
	(A)UP TO 10000	POSTAGE
	(B)ABOVE 10000	POSTAGE
15	IMPS CHARGES	
	(A) IMPS REREGISTRATION	NIL
	(B) UP TO 100000	5.00
	(C)1 LAKH TO 2 LAKH	15.00
	(D)2 LAKH TO 5 LAKH	25.00



16	RTGS CHARGES (NO CHARGES VIA DIGITAL CHANEL)	
	(A)200000 TO 500000	35.00
	(B)500001 ABOVE	55.00
17	NEFT CHARGES (NO CHARGES VIA DIGITAL CHANEL)	
	(A)0 TO 20000	3.00
	(B)20001 to 100000	6.00
	(C) 100001 TO 200000	17.00
18	ENQUIRING RELATING TO OLD RECORD	
	MORE THAN 12 MONTH OLD	200 PER ITEM
	MORE THAN 24 MONTH OLD	300 PER ITEM
19	CASH DEPOSIT CHARGES (PER DAY)	
	AGGREGATE AMOUNT CREDITED IN A/C PER DAY	
	BELOW 3 LAKH	NIL
	3 LAKH TO 4 LAKH	100.00
	4 LAKH TO 5 LAKH	200.00
	5 LAKH TO 10 LAKH	350.00
	ABOVE 10 LAKHS	1000.00
20	DEMAND DRAFT/PAYORDER CHARGES	
	DD/PO CANCELLATION CHARGES	NIL
	DEMAND DRAFT/PAYORDER ISSUE	NIL
21	SHARE CHARGES	
	SHARE TRANSFER FEE	100.00
	SHARE MEMBER'S DUPLICATE ID CARD FEE	50.00
	SHARE ENTRANCE FEE	10.00
	SHARE NOMINAL MEMBER'S FEE	10.00
	ISSUE OF DUPLICATE SHARE CERTIFICATE CHARGES (PER CERTIFICATE)	100.00
22	A/C CLOSE CHARGES	
	(A) CURRENT ACCOUNT	
	(i) ABOVE 1 YEAR	150.00
	(ii) UP TO 1 YEAR	300.00
	(B) SAVINGS ACCOUNT ABOVE 1 YEAR	150.00
	SAVINGS ACCOUNT UP TO 1 YEAR	200.00
23	LOAN AND ADVANCES CHARGES	
	LOAN PROCESS FEE (MINIMUM 250/-) (100% AT THE TIME OF SACTION/PROCESS)	0.40%
	(EXCEPT AGAINST LIQUID ASSETS)	
	<u>OD/CC RENEWAL CHARGES + CIBIL CHARGES</u>	
	CIBIL REPORT CHARGES	1500.00
	(1) CC/OD RENEWAL CHARGES (UP TO 5 LACS)	3000.00
	(2) CC/OD RENEWAL CHARGES (UP TO 5 LACS TO 10 LACS)	3500.00
	(3) CC/OD RENEWAL CHARGES (UP TO 10 LACS TO 15 LACS ABOVE)	4000.00
	(4) CC/OD RENEWAL CHARGES (UP TO 15 LACS TO 20 LACS ABOVE)	5000.00
	(5) CC/OD RENEWAL CHARGES (ABOVE 20 LACS)	5500.00
	(6) CC/OD RENEWAL CHARGES (ABOCE 50 LACS)	7500.00
	(7) CC/OD RENEWAL CHARGES (ABOCE 75 LACS)	8500.00
	(8) CC/OD RENEWAL CHARGES (ABOVE 1 CR.)	9500.00
	(9) CC STOCK AUDIT (ABOVE 1 CR.)	3500.00
	(10) PROPERTY CHANGES REQUEST	2000.00
	(11) SUPPLIER CHANGES REQUEST	500.00
	(12) RESOLUTION CANCEL/EXTENSION REQUEST	200.00
	(13) LOAN SWITCH OVER CHARGES (CHARGES + 18% GST) {EXCEPT INDIVIDUAL LOAN}	2%
	(14) LOAN PRECLOSURE CHARGES CHARGES + 18% GST.(EXCPET INDIVIDUAL LOAN)	1%



(15) VISIT CHARGES	750.00
(16) COMMITMENT CHARGES (CHARGES + 18% GST)	1% UNUSED PORTION
(IN CC/OD ACCOUNT (EXCEPT AGAINST LIQUID ASSETS) 1 %COMMITMENT CHARGE TO BE LEVIED ON UNUSED PORTION IF THE ANNUAL AVERAGE LIMIT UTILIZATION IS LESS THAN 60%	
(17) ADVANCE CONDITION VIOLATION CHARGES ON OUTSTANDING/SANCTION	500.00/3%
(18) NOTICE CHARGES	250 TO 2000
(19) LEGAL NOTICE	3000.00
(20) VISIT AND NOTICE CHARGES	UP TO 2500.00
(21) PROPERTY RELEASE CHARGE , ADVOCATE , STAMP	1000.00
(22)CERSAI REGISTRATION CHARGES (PER ASSET)	100.00
(A) MOVABLE ASSET (FRESH REGISTRATION)	
(B) MOVABLE ASSET (EXISTING REGISTRATION)	
(C) IMMOVABLE ASSET (EXISTING REGISTRATION)	
(D) ADDITIONAL FEE (MOVABLE ASSET FOR FRESH REGISTRATION)	
(23)NO OF DAYS OF DELAY IN FILING OF SECURITY INTEREST	
1. FROM 31 TO 40 DAYS (TWICE THE AMOUNT OF APPLICABLE FEE)	84.75+169.50=254.25
2. FROM 41 TO 50 DAYS (FIVE TIMES THE AMOUNT OF APPLICABLE FEE)	84.75+423.75=508.50
2. FROM 51 TO 60 DAYS (TEN TIMES THE AMOUNT OF APPLICABLE FEE)	84.75+847.50=932.25
(24)SUBSIDY CLAIM LETTER CHARGES (CONFIRMATION CHARGES)-PER CLAIM	500.00
(25)ANY SPECIAL REQUEST PER LETTER	150.00
(26)CREDIT REPORT CHARGES PER REPORT	1500.00
(27)NON COMPLIANCE OF ANY TERMS AND CONDITION	2% INTEREST PENALTY
24 SOLVENCY CERTIFICATE	
(A) UP TO 1 LAKH	250.00
(B) 1 LAKH TO 10 LAKH	500.00
(C) 10 LAKH TO 50 LAKH	1000.00
(D) 50 LAKH ABOVE	2500.00
25 ISSUE GUARANTEE	
1% COMMISSION PER ANNUM IN CASE OF	
100% SECURED GUARANTEE / BY WAY OF OUR F.D. RECEIPTS IN ALL	
OTHER CASES 2.50% COMMISSION PER ANNUM (GST 18% EXTRA)	
26 OF SANCTION LETTER PENDING MORE THAN 3 MONTHS	1500.00
27 ANY CERTIFICATE ISSUED CHARGES	50.00
28 E TAX PAYMENT	20.00
29 BALANCE ENQUIRY	FREE
30 INTEREST CERTIFICATE	FREE
31 RTGS/NEFT RECEIVED	FREE
32 ACCOUNT STATEMENT (ONCE IN A MONTH)	FREE
33 BALANCE CERTIFICATE	FREE
34 PHOTO ATTESTATION	FREE
35 CTS CHARGES INWARD	FREE
36 CTS CHARGES (DEPOSIT CHQ)	FREE
37 EDUCATION FEES P.O./D.D.	FREE
38 NEFT AND RTGS THROUGH MOBILE APPLICATION	FREE
39 NACH MANDAT CHARGES (OUTWARD)	FREE
40 BASIC SAVING ACCOUNT	FREE



Perfer