

ASSOCIATE CO OPERATIVE BANK LTD

1st Floor Surat Vankar Sangh Building Ring Road Surat

SERVICES CHARGES W.E.F. 01/04/2025

ALL CHARGES + GST

SR. NO	TYPE OF SERVICE	CHARGES
1	SMS CHARGES QUATERLY IN ADVANCE (SAVING/C.A/C.C/OD)	0.14 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	75.00
10	RETURN CHARGES	
	(A) REASON FUND INSUFFICIENT INWARD/OUTWARD	400/100
	(B)FUND INSUFFICIENT INWARD ABOVE 3 LACS	0.15%
	(C) REASON OTHER INWARD/OUTWARD	200/100
	(D) TECHNICAL REASON INWARD/OUTWARD	NIL
	(E) ECS/NACH RETURN CHARGES (INWARD/OUTWARD)	400.00
11	CHEQUE BOOK CHARGES	
	(A)CHEQUE BOOK ISSUE (CA/CC/FOD) PER LEAF	3.00
	(B) MINIMUM BALANCE RS.500000/- AND ABOVE PREMIUM ACCOUNT	NIL
	(C)SAVING CHEQUE BOOK 15 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 (MOBILE BANKING) CHARGES	
	(A) IMPS REREGISTRATION	NIL
	IMPS CHARGES	
	(1) UP TO 100000	5.00
	(2)1 LAKH TO 2 LAKH	15.00
	(3)2 LAKH TO 5 LAKH	25.00
	(B) RTGS /NEFT CHARGES THROUGH MOBAILE BANKING	NIL



16 RTGS CHARGES		
(A) 200000 TO 500000		25.00
(B) 500001 ABOVE		50.00
17 NEFT CHARGES		
(A) 0 TO 10000		2.50
(B) 10001 to 100000		5.00
(C) 100001 TO 200000		15.00
(D) 200001 ABOVE		25.00
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)		
OD/CC RENEWAL CHARGES + CIBIL CHARGES		
CIBIL REPORT CHARGES		1500.00
(1) CC/OD RENEWAL CHARGES (UP TO 5 LACS)		3000.00
(2) CC/OD RENEWAL CHARGES (ABOVE 5 LACS)		3500.00
(3) CC/OD RENEWAL CHARGES (ABOVE 10 LACS)		4000.00
(4) CC/OD RENEWAL CHARGES (ABOVE 15 LACS)		5000.00
(5) CC/OD RENEWAL CHARGES (ABOVE 25 LACS)		5500.00
(6) CC/OD RENEWAL CHARGES (ABOVE 50 LACS)		10000.00
(7) CC/OD RENEWAL CHARGES (ABOVE 75 LACS)		12500.00
(8) CC/OD RENEWAL CHARGES (ABOVE 1 CR.)		15000.00
(9) CC STOCK AUDIT (ABOVE 1 CR.)		3500.00
(10) LOAN PRECLOSER LETTER CHARGES		500.00
(11) LIST OF DOCUMENT CHARGES		500.00
(12) PROPERTY CHANGES REQUEST		2000.00
(13) SUPPLIER CHANGES REQUEST		500.00



(14) RESOLUTION CANCEL/EXTENSION REQUEST	200.00
(15) LOAN SWITCH OVER CHARGES (CHARGES + 18% GST) (EXCEPT INDIVIDUAL LOAN)	2%
(16) LOAN PRECLOSURE CHARGES CHARGES + 18% GST (EXCEPT INDIVIDUAL LOAN)	1%
(17) VISIT CHARGES	750.00
(18) 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%	
(19) ADVANCE CONDITION VIOLATION CHARGES ON OUTSTANDING/SANCTION	500.00/3%
(20) NOTICE CHARGES	250 TO 2000
(21) LEGAL NOTICE	3000.00
(22) VISIT AND NOTICE CHARGES	UP TO 2500.00
(23) NESL CHARGES	350.00
(24) PROPERTY RELEASE CHARGE , ADVOCATE , STAMP	1000.00
(25) 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)	
(26) 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
(27) SUBSIDY CLAIM LETTER CHARGES (CONFIRMATION CHARGES)-PER CLAIM	500.00
(28) ANY SPECIAL REQUEST PER LETTER	150.00
(29) CREDIT REPORT CHARGES PER REPORT	1500.00
(30) 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 SIGNATURE VERIFICATION CHARGES	50.00
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

