

Policy on Bank charges Reviewed as per BM No.11/2024-2025 CR NO:153/

Dated : 13/11/2024 wef .15.11.2024

A. Service charges (Deposit)

1. RTGS/NEFT as per RBI circular (Up to 1000/- 5+GST, 1001 to 10000/- 10+GST , 10001 to 100000/- 20+GST, 100001 to 200000/- 25+GST, above 200000/- 50+GST)
2. Charges for clearing cheques
 - a. Outward CTS cheque return - 200/-+ GST
 - b. Inward CTS cheque return - 200/-+ GST
3. Duplicate pass book issue charge - 100/-
4. Additional Cheque Book Issue charge - Re 1/- leaf
5. Minimum Balance to be Kept
 - SB without cheque Book - 100/-
 - SB with cheque Book - 250/-
 - Current account - 1000/-
6. Charges on closure of Saving Deposit account - Rs 50/-
7. Annual operating charge - 100/-
(SMS +maintenance cost + folio charges+ inoperative status)
8. Locker Rent - 500+GST (wef 01.04.2025)

B. Service Charges (Loan)

1. Loan Application Form - Rs 100/-
2. Processing Charges

Loan Amount	Inspection Fees	Incidental charges	Legal Charges
Up to 100000/-	600+GST	700+GST	350
100001-300000/-	1000+GST	1100+GST	400
300001-900000/-	2000+GST	1700+GST	600
900001-1500000/-	2500+GST	2200+GST	700
Above 1500001/-	3000+GST	2500+GST	800

For Kottarakara Co.op. Urban Bank

Managing Director



3. When loan is overdue

- a. Ordinary notice - 25/-
- b. Registered Notice - 50/-
- c. Securitisation 60 days Notice - 250/-

4. Appraising and Insurance charge for Gold Loan

Below 200000/-	- 50+GST
200000/- to 499999/-	- 100+GST
500000/- to 1000000/-	- 150+GST
Above 10 Lakh	- 200+GST

For renewal Rs : 50+GST only for all amount.



For Kottarakara Co.op. Urban Bank

Managing Director
Managing Director

Copy To:

- 1. All Branch Managers
- 2. Office File