

THE MOGAVEERA CO-OPERATIVE BANK LTD
REVISION IN SERVICE CHARGES EXCLUDING GST W.E.F 13.07.2024

SR. NO.	TYPES OF SERVICE	REVISED SERVICE CHARGES EXCLUDING GST MINIMUM BALANCE (Board Dt 13.07.2024)
1	SAVING DEPOSIT A/C	
	A) Opening & Maintenance of Minimum Balance in the account	
	i) With Cheque Book/ATM	Rs.1000/-
	ii) Without Cheque Book/Without ATM Card	Rs.500/-
	iii) Senior Citizen with/without cheque book or ATM Card (i.e. All Senior Citizen A/cs)	Rs.250/-
	B) PENALTY	
	i) Charges for failure to maintain minimum balance (per month)	5% on an average basis.
	C) CLOSURE OF ACCOUNT	Unused cheques charges Rs.3 per cheque leaf
	i) If closed within 30 days of opening of account	NIL
	ii) If closed after 30 days of opening the account & within 1 year	Rs.200/-
	D) RETURN OF CLEARING CHEQUE	
	i) Outward Return Charges	Rs.125
	ii) Inward Return charges (including ECS) (ECS Rs.3 per 1000 or part thereof)	Minimum Rs.200 & Maximum Rs.500
	E) ISSUE OF CHEQUE BOOKS	
	i) Issued at the time of opening of Account	NIL for first cheque book of 10 leaves
	ii) Additional Cheque Book (Not applicable to Co-op Society / Federation/ Institution)	Rs. 4.00 per cheque leaf
	iii) Upto 25 leaves to Senior Citizens every Financial year	FREE
	F) ISSUE OF DUPLICATE STATEMENT /PASS BOOK	
	Per Book	Rs.50/- per Pass Book
	Duplicate Statement	Rs.50 per page with 40 entries or part thereof

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	G) REQUEST/ENQUIRY FOR OLD RECORDS/TRANSACTIONS (OTHER THAN STATEMENTS)	
	Upto 1 year	Free
	Beyond 1 year & upto 3 years	Rs.10 per page with a minimum of Rs.50
	Beyond 3 years	Rs.20 per page with a minimum of Rs.100/-
	Copy /Image of cheque	Rs.50/- per instrument
	G) STOP PAYMENT INSTRUCTIONS	
	i) Charges for stop payment per occasion, per instrument	
	Minimum charges per occasion per instrument	
	Maximum charges per occasion per instrument	
	ii) Revocation of Stop Payment	
	Minimum per occasion per instrument	
	Maximum per occasion per instrument	
	For any reason	Rs.100 per instrument subject to max Rs.200/-
	H) Balance confirmation/Signature verification/Photo attestation/Credit reports/Certificates	
	a) For Loan from Financial Institution	Rs.100/-
	b) For Issue of Certificate for Passport	Rs.100/-
	c) For Any Other reasons	Rs.100/-
	I) Addition/Deletion of names in Joint Accounts/Changes in Operational Instructions	
		Rs. 100/-
	J) Issue of Certificates	
	a) Balance Certificate	Free. However Rs.50/- for each additional copy
	b) Issue of letter/Certificate confirming maintaining of Savings Account and Operation in the account/ANY OTHER CERTIFICATE	
		Rs.100 per letter/certificate ANY OTHER CERTIFICATE.

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	K) Cheque received through clearing issued by the Customer without maintaining sufficient clear balance and subsequently, cheques are cleared by arranging during the day	Rs. 100/-
2	CURRENT ACCOUNTS	
	A) i. Opening & Maintenance of Minimum Balance per month	Rs.3000/-
	B) Ledger Folio Charges per page (40 transactions per page) (half yearly) for Current Account	Rs.75/-
	C) CLOSURE OF CURRENT ACCOUNT	
	i. If closed within 30 days of opening the Account	NIL
	i) If closed after 30 days of opening the account within one year	Rs.500/-
	D) ISSUE OF CHEQUE BOOK : FIRST 25 LEAVES FREE (CHARGES PER LEAF)	
	Cheque Book of 25 leaves at the time of Opening of Account	FREE
	Additional Cheque Books	Rs.4/- per Cheque Leaf
	E) ISSUE OF DUPLICATE STATEMENT OF ACCOUNT	
	Upto Six months	Rs. 50/- per page
	More than Six months Upto 2 years	Rs. 50/-per page
	More than 2 years	Rs. 50/- per page
	Copy/Image of Cheque	Rs.50/- per cheque
	F) STOP PAYMENT INSTRUCTIONS	
	i) Charges for stop payment per occasion, per instrument.	
	Minimum per occasion per instrument	
	Maximum charges per occasion per instrument	
	For Any reason	Rs.100/- per instrument subject to maximum Rs.200/-
	ii) Revocation of Stop Payment	

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	Minimum charges per occasion per instrument	Rs.100/-
	Maximum per occasion	Rs.100/-
	G) Balance Confirmation /Signature Verification/Photo attestation/credit reports/certificate	
	a) For Loan from Financial Institution	Rs.100/-
	b) For Issue of Certificate for Passport	Rs.100/-
	c) For any other reasons	Rs.100/-
	H) Return of Clearing Cheques	
	i) Outward Return charges	Rs.150/-
	ii) Inward Return charges (including ECS Debit Return)	Minimum Rs.300/-, Maximum Rs.1000/-
	j) Drawing against un-cleared effects and TOD in CA/CC/OD	18% p.a. Minimum Rs.100/-
	I) Standing Instruction Charges	
	i) One A/c to another Bank A/c of other Bank	Rs.50/-
	ii) One A/c to another Bank A/c with the same Branch	FREE
	iii) Debit for transfer to TD, RD,Locker Rent, Loan with the same branch or otherwise	FREE
	iv) Intra Branch or Inter Branch	FREE
	J) REQUEST/ENQUIRY FOR OLD RECORDS/TRANSACTIONS (OTHER THAN STATEMENTS)	
	Upto 1 year	Free
	Beyond 1 year & upto 3 years	Rs.10/- per page with a minimum of Rs.50/-
	Beyond 3 years	Rs.20/- per page with a minimum of Rs.100/-
	Copy /Image of cheque	Rs.50/- per instrument

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	K) Cheque received through clearing issued by the Customer without maintaining sufficient clear balance and subsequently, cheques are cleared by arranging during the day	Rs. 200/-
3	TERM DEPOSITS	
	A) Issue of Duplicate Receipt/Pass Book	Rs. 100/-per Receipt/Pass Book
	Charges per Receipt/Recurring Deposit Pass Book	
	B) Minimum Deposit accepted	
	i) Monthly Recurring Deposit	Rs.100/-
	ii) Fixed Deposit	Rs.1000/-
	iii) Penalty for delayed payment in RD A/c	Rs.1.50 per month per Rs.100 or part thereof on the delayed installment amt.
	iv) Monthly Income Int Scheme	Rs.5000/-
	v) Akshaya Deposit	Rs.1000/-
	C) Penalty for premature withdrawal of Term Deposit	1% below the applicable ROI for the deposit has remained with the Bank
	D) Addition/Deletion of names in Joint Accounts/Change in operational Instructions	Rs.100/-
	E) Closure due to death of Account Holder	Interest at the rate applicable for the period for which the Deposit has remained with the Bank.
4	LOANS ADVANCES, CASH CREDIT A/C - LOAN PROCESSING CHARGES	1% on new loans and on renewals - if the A/c renewed on or before the due date of PC will be 0.5%
	A. SUPPLY OF APPLICATION FORMS*	
	i) Business Loan, Mortgage Loan, CC, OD, Hypothecation Loan	Rs.100/-
	ii) All other Loans	Rs.50/-
	B. LOAN PROCESSING CHARGES: 25% of processing charge/upfront fee to be collected in advance before processing applications on non-refundable basis, balance on availing of credit facility.	
	i) Housing Loan	1% of the loan amount (Max.R.50000/-)

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	ii) House Renovation improvement	1% of the loan amount
	iii) Loan/OD against Govt Securities, NSC, LIC etc.	1% on new loans and on renewals - if the A/C renewed on or before the due date of PC will be 0.50%
	iv) Vehicle Loan (2/3/4 Wheelers)	Rs.1000/-
	v) Gold Ornaments	1% of the loan amount. Max.Rs.1000/-
	vi) Easy Loan for employed persons	1% of the loan amount. Min.Rs.1000/-
	vii) SL (Undertaking Loan)	1% of the loan amount.
	viii) Project Loan for purchase of Fixed Assets	1% of the loan amount.
	ix) Mortgage Loan/Overdraft	1% on new loans and on renewals - if the account renewed on or before the due date PC will be 0.5%
All service charges except for "Supply of Application Forms - under column "A" of this page, should be collected.		
C) NOTICE TO DEFAULTERS LOANS/OD/CC ETC.		
	i) 1st Notice	100+ Postage
	ii) 2nd Notice	100+ Postage
	iii) 3rd Notice	100+ Postage
	iv) 4th & subsequent Notices	100+ Postage
	v) Legal Notice/Advocate Notice	Minimum Rs.100/- or Actual whichever is higher plus Postage.
	vi) Suit file charges	Minimum Rs.100/- or Actual whichever is higher plus Postage
D) VEHICLES		
	i) Issue of NOC to RTO	Rs.100/-
	ii) Issue of HPTR to RTO	Rs.100/-
E) Insurance Policy (In addition to actual charges levied by Insurance Company)		
	a) Assignment per Policy	Rs.100/-
	b) Reassignment	Nil
	c) Surrender of LIC Policy	Nil

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	F) CHARGES IN CASH CREDIT/ML/MOD A/C'S	
	i) Non display of Banks name in Office/Factory/on vehicles	Rs. 500/-
	ii) Assignment of NSCs/KVPS	Rs.100/- plus postal charges
	iii) Encashment of NSCs/IVP/KVP	Rs.100/- plus postal charges
	iv) Reassignment of NCs	Rs.100/- plus postal charges
	G) SALE OF PLEDGED GOLD ORNAMENTS BY AUCTION	Rs.500/- + Other expenses actually incurred as advertisement expenses, Notice expenses etc.
	H) INSPECTION CHARGES (Pre sanction/Post Saction/Annual)	Upto Rs.1 lakh Rs.200/- per inspection per party or actual expenses whichever is higher, subject to Rs.500 maximum.
		> Rs.1.00 lakh to Rs.10 Lakh Rs.500 per Inspection per party or actual expenses whichever is higher, subject to Rs.700/- Maximum.
		> Rs.10.00lakh to Rs.50 Lakh: Rs.1000/- per Inspection or actual expenses whichever is higher subject to Rs.15000/-
	I) CERSAI CHARGES (W E F 01.04.2022)	RS.200/-
	J) CIBIL charges (w e f 01/04/2022)	
	CONSUMER	RS.200/-
	COMMERCIAL	RS.1800/-
	K) In Principle Sanction Charges	Upto Rs.10 lacs - 0.20% of the sanctioned amount, Min Rs.1000/- Maximum Rs.2000/-
	L) PENAL CHARGES + GST	
	i) Penalty for delayed payment of dues including Principal, interest, service charges, in case of MOD/ML/TL/Other Business loans/Retail loans inc. Education loans	Upto Rs.0.25 lacs - Nil Above Rs.0.25 lacs - 2.00% on the amount of default for period irregularity
	ii) Delayed / non- submission of stocks & Book Debt Statement	2.00% p.a. on the sanction amount for the delayed period
	iii) Drawings in excess of sanctioned limits (including expired limits) in CC, MOD & OD accounts.	2.00% p.a. on the over drawn portion till the account is regularized. Penalty shall be charged for the actual number of days of overdrawing.

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	iv) Delay in submission of Audited financial statement	Audited balancesheet to be by 30th November of that particular financial year. 2.00% p.a. on the entire liability of the party for the delayed period. Penalty shall be charged for the actual number of days of delay
	v) Penal charges for non-submission of renewal papers	Upto Rs.0.25 lacs - Nil Above Rs.0.25 lacs - 2.00% on the sanction amount Wherever Borrower has submitted renewal proposal within specified timelines of the Bank before expiry of tenability and renewal is pending for want of sanction from competent authority, no penalty is to be charged.
	vi) Penal Charges for Pre- Payment of Loan	The Bank has stipulated pre-payment penalty for pre-closure of Term Loans(both priority and non-priority) as under: <ul style="list-style-type: none"> • Prepayment penalty shall be imposed on the outstanding liability wherever the borrower makes request for transfer of his loan account to other banks/ FIs. • Prepayment penalty of 2% shall be collected on the prepaid amount. • These guidelines are applicable in respect of the loans availed both under fixed/floating rates of interest. • For pre-closure of the loan by the borrower not involving the transfer of accounts to other banks / FIs, no penalty need be levied. • Prepayment penalty on Floating/Fixed rate term loan is waived in respect of all MSE borrowers to fall in line with MSE Code 2015.

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	vii) Commitment Charges	<p>Commitment charges shall be collected quarterly based on average utilization as under:</p> <p>If the average utilization during the quarter is more than 60%. - No charges If the average utilization during the quarter is less than 60% - 0.50%p.a. on entire unutilized portion on a quarterly basis.</p> <p>Other Guidelines:</p> <ul style="list-style-type: none"> • Commitment charges shall be reckoned from the date of execution of documentation. • Commitment charges shall be levied on the unutilised / unavailed sanctioned working capital limits (MOD/CC) / Term limit for working capital purposes, including WCDL/Term loans in respect of corporate borrowers with sanctioned limits of Rs. 1 crore and above from Bank. • The aforesaid commitment charges are to be collected irrespective of whether the sanctioned limits are cancellable or not (fully or partly).
	vii) Non Compliance of terms & conditions	<p>Upto Rs.0.25 lacs - Nil Above Rs.0.25 lacs - In case of OD, 2.00% on the sanction amount In case of TL, 2.00% on outstanding balance amount</p>
5	MISCELLANEOUS SERVICES	Above Rs/.10 lacs - 0.20% o the sanctioned amount, Min Rs.2000/-,Max Rs.5000/-
	A. SHARE DEPARTMENT	
	i) Share Applicaton forms	FREE
	I) ISSUE OF DUPLICATE SHARE CERTIFICATE - PER CERTIFICATE	RS.100/-
	II) TRANSFER O SHARE CERTIFICATE - PER CERTIFICATE	RS.100/-

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	B) WRITTEN FATE ENQUIRES from other Banks for the cheques sent in clearing (per cheque)	Rs.100/-
	C) Charges to be collected for Loss of Token	Rs.500/- per token
	D) Cash handling charges	If cash deposit amount Bundle of 100 pieces of currency notes of all denomination : charges will be Rs.5 per 100 pieces or part thereof if cash deposited in a day is more than Rs.2 lakh.
	E) Loss of Cheque Book Requisition slip	No Charges
	F) Solvency Certificate	
	Upto Rs.5 lakh	Rs.600/-
	Above Rs.5 lakh to Rs.25 lakh	Rs.1250/-
	Above Rs.10 lakh to Rs.25 lakh	Rs.2500/-
	Above Rs.25 lakh to Rs.50 lakh	Rs.5000/-
	Above Rs.50 Lakh	Rs.10000/-
	G) 1) Enquiries relating to old records upto 5 years	Rs.200/-
	2) Enquiries relating to old records of more than last 5 years upto 10years only.	Rs.500/-
6	BANK GUARANTEE (FRESH/RENEWAL): (Guarantee commission is to be collected for a minimum period of 6 months and in steps of quarters for guarantees above 6 months. A part of the quarter is to be treated as full quarter).	
	A) PARTLY SECURED BY TERM DEPOSIT	
	i) Less than 50% of Bank Guarantee amount	4% p.a. Minimum Rs.150/-
	ii) 50% and above of Bank Guarantee amount but less than 100%	3% p.a. Minimum Rs.150/-

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	B) FULLY SECURED BY TERM DEPOSIT (100%)	2% p.a. Minimum Rs.150/-
7	BILLS AND CHEQUES SENT FOR COLLECTION	
	A) (IBC/OBC) (As per RBI guidelines dated 08.10.2008	
	a) Upto Rs.500/-	Rs.10/-
	b) Rs.501/- to Rs.1000/-	Rs.12/-
	c) Rs.1001/- upto Rs.5000/-	Rs.25/-
	d) Rs.5001/- upto Rs.10000/-	Rs.5/- per thousand or part thereof, Minimum Rs.30, Maximum Rs.50/-
	e) Rs.10001/- upto Rs. 1 lakh	Rs.5/- per thousand or part thereof Minimum Rs.60, Maximum Rs.115/-
	f) Above Rs.1 lakh	Rs.5/- per thousand or part thereof, Minimum Rs.115, Maximum Rs.150/-
	Note : 7a, 7b, 7c & 7d of IBC/OBC should be sent to other Bank under certificate of Posting. 7e & 7f should be sent to other Banks under Registered A.D.Post. The Certificate of posting cost or Registered AD cost should not be charged/collected from the party.	
8	B) HANDLING CHARGES FOR BILLS/CHEQUES RETURNED UNPAID COLLECTION OF OUTSTANDING OF OUTSTATION BILLS IBA/OBC/BD	I. In case of 7a, 7b & 7c of item 7, charges should be same as charges collected.
		II. In case of the 7d, 7e & 7f of item No.7e & 7f of item No.7, 50% of OBC collection charges - Minimum charges should be Rs.25/-
	Postage: In case of Bills/Cheques returned unpaid any amount paid like VPP charges etc	
9	REMITTANCES	
	A. NEFT	
	i) Upto Rs.10,000/-	FREE
	ii) Above Rs.10,000/- upto Rs.50,000/-	Rs.2/-
	iii) Above Rs.50,000/- upto Rs.2.00 lakhs	Rs.10/-

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	iv) Above Rs.2.00 lakhs	Rs.20/-
	B. RTGS	
	i) Upto Rs.2 lakhs to Rs.5.00 lakhs	Rs.25/-
	ii) Above Rs.5 lakhs	Rs.50/-
	C. IMPS (Maximum Outward limit Rs.100000/-)	
	i) Upto Rs.1000/-	FREE
	ii)Rs.1001/- upto Rs.25000/-	Rs.2/- Plus Taxes
	iii) Above Rs.25001/-	Rs.10/-Plus Taxes
	D. PAY ORDERS	
	Upto Rs.10,000/-	Rs.5/- per thousand minimum Rs.50/-
	Above Rs.10,000/- upto Rs.1.0 lakhs	Rs.5/- per thousand minimum Rs.50,Maximum Rs.200/-
	Above Rs.1.00 lakhs	Rs.2/- per thousand maximum Rs.700/-
	B) CONCESSIONAL RATE FOR STUDENTS EXAM FEES/PAYMENT TO COLLEGE/UNIVERSITY/PHYSICALLY HANDICAPPED	50% of above charges
	C) ISSUE OF DUPLICATE PAY ORDER	Rs.100/-
	D) REVALIDATION OF PAY ORDER WITHIN 1 YEAR FROM DATE	Rs.100/-
	E) CANCELLATION OF PAY ORDER:Commission to be charged while issuing at par instruments Axis Bank DD	
	Upto Rs.10,000/-	Rs.5/- per thousand
	Above Rs.10,000/- upto Rs.1.0 lakhs	Rs.5/- per thousand Maximum Rs.300/-
	Above Rs.1.00 lakhs	Rs.5/- per thousand Maximum Rs.800
	Cancellation of Draft : Note No refund of earlier commission already charged	Rs.300/-
10	ATM/DEBIT CARD CHARGES	
	i) RUPAY CARD ANNUAL FEES	RS.200/- per annum
	ii) Transaction Charges	
	Transaction Charges at our ATM Centre by our Account holder	NIL

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	iii) At Metro Locations: (Bengaluru, Chennai, Hyderabad, Kolkata, Mumba and New Delhi	3 free Transactions. Above 3 transactions Rs.21 per transaction for cash withdrawal and Rs.10 per transaction for Balance Inquiry and Mini Statement.
	iv) At Non Metro Location:	5 free transactions. Above 5 transactions Rs.21 per transaction for cash withdrawal and Rs.10 per transaction for Balance Enquiry and Mini Statement.
	v) Issuing Duplicate Card	Rs.150/-
	vi) Duplicate PIN Mailer	Rs.50/-
11	SMS CHARGES (To be applied quarterly)	Rs.0.25 per SMS to the registered Mobile Number
	i) Transactional SMS	Rs.0.40 per SMS to each additional Mobile Number, subject to minimum of Rs.10 per quarter. Waived to Senior Citizens.
12	BULK CASH DEPOSIT CHARGES	
	i) Savings Account	NIL
	ii) Current & Overdraft Account	
	Base Branch: a) Upto Rs.2.00 lakh per day	NIL
	b) Above Rs.2 lakh per day	Rs.3 per thousand or part thereof
	Non Base Branch: a)	Rs.3 per thousand or part thereof
13	BULK CASH WITHDRAWAL CHARGES	
	Cash Credit Accounts Exempted	
	Savings Current & Overdraft:	
	Base Branch: i) Upto Rs.3 lakh pe day	Nil
	:ii) Above Rs.3.00 lakh per day	Rs.3 per thousand or part thereof.
		Nil
	Non Base Branch: i) Upto Rs.3 lakh per day	
	:ii) Above Rs.3.00 lakh per day	Rs.3 per thousand or part thereof.
14	CHARGES FOR IN-OPERATIVE ACCOUNTS (QUARTERLY SERVICE CHARGES)	
	I) In-operative SB Accounts	

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	a) If balance in the account is above the applicable minimum	a. No charge
	b) If balance is below applicable minimum (for inoperative accounts other than unclaimed deposits)	Rs.150/- per Quarter or available balance whichever is lower.
	II) In-operative Current Accounts	
	a) If balance in the account is above the applicable minimum	a. No charge
	b) If balance is below applicable minimum (for inoperative accounts other than unclaimed deposits)	Rs.500/- per Quarter or available balance whichever is lower.