

**The Chopda Peoples Co-operative Bank Ltd, Chopda**  
**Service Charge applicable from 01-09-2023**

Sr. No	Details	(Amount in Rs.)
1	New Pass Book – Saving	Free
2	Duplicate Pass Book – Saving  (If 1 <sup>st</sup> Pass Book is misplaced by account holder and he has requested for duplicate passbook)	Rs.25/- + GST
3	Statement Charges – Hard Copy	Rs.3/- per page + GST
4	Statement Charges – Soft Copy	Free
5	Duplicate Statement Charges – Hard Copy  (If account holder asked for statement again after he has taken 1 <sup>st</sup> statement)	Rs.5/- per page + GST
6	Stop Payment Charges (Per cheque stopped by account holder)  If the cheque book is misplaced by account holder and he asked to stop all balance cheques in cheque book then, only Rs.100/- + GST to collected.	Rs.100/- + GST
7	No Dues Certificate – For other bank loans	Rs.50/- including GST
8	CTS Inward Clearing Charges	Free
9	CTS Outward Clearing Charges	Free
10	E-mandate Charges	Rs.100/- + GST per E-mandate
11	ATM Card Charges	Rs.100/- + GST Per Financial Year
12	ATM Transaction Charges - 1) Financial Transactions  2) Non-Financial Transactions  3) Over AXIS Bank ATMs (Above ATM charges will change with immediate effect if changed by NPCI from time to time in future.)	1) Rs.15/- + GST (After 5 transactions)  2) Rs.10/- + GST (After 5 transactions)  3) All transactions Free
13	SMS Charges	Rs.25/- + GST Quarterly
14	A/c Closing Charges (For Saving and Current A/c only)	Rs.100/- + GST
15	Minimum Balance Charges	Nil
16	RTGS / NEFT / IMPS Inward Charges	Free
17	RTGS / NEFT / IMPS Outward Charges	Up-to Rs.2.00 lakh – Rs.10/- + GST  Above Rs.2.00 lakh and Up-to Rs.5.00 lakh – Rs.25/- + GST  Up-to Rs.5.00 lakh – Rs.50/- + GST
18	Loan Processing Fee	As per Loan Rules of various Loan Schemes of the bank as amended from time to time.
19	Locker Charges/Rent (Locker Charges/Rent will be applicable on yearly basis from the date of allotment of locker)	Small – Rs.600/- + GST Small Medium – Rs.1000/- + GST Medium – Rs.1500/- + GST Large – Rs.2000/- + GST
20	Shares Transfer Fee	Rs.25/- + GST
21	Nominal Membership Fee	Rs.40/- + GST
22	Entrance Fee	Rs.10/- Including GST
23	Nomination Charges	Free
24	Nomination Change Charges	Rs.25/- + GST
25	IBC / OBC Cheque Collection Charges	Free

Sr. No	Details	(Amount in Rs.)
26	Loan Foreclosure Charges	Salary/Personal Loan – 3.00% up-to 1 Year from previous loan 2.50% up-to 2 Year from previous loan 1.00% up-to 4 Year from previous loan Above 4 Years - Free All Other Loans – Free
27	Duplicate FD Receipt Charges (Subject to compliance of legal provisions)	Rs.25/- + GST
28	Loan Default Notice	1 <sup>st</sup> Notice – Rs.50/- + GST 2 <sup>nd</sup> Notice – Rs.100/- + GST 3 <sup>rd</sup> Notice – Rs.200/- + GST Legal Notice – Rs.500/- + GST Other than above Advocate Charges as applicable will be charged separately.
29	91/101 Notice Charges	Rs.1000/- + GST Other than above Advocate Charges as applicable will be charged separately.
30	SARFAESI Notice Charges	13(2) Notice – Rs.1000/- + GST Other than above Advocate Charges as applicable will be charged separately.  13(4) Notice – Rs.2000/- + GST Other than above Advocate Charges as applicable will be charged separately.
31	Dormant Inoperative Notice Charges	Rs.20/- + GST
32	Gold Loan Reminder / Notice	Rs.20/- + GST
33	CTS Inward Return	Rs.200/- + GST for Saving and Current  Rs.250/- + GST for All types of Loan Accounts
34	CTS Outward Return	Rs.200/- + GST for Saving and Current  Rs.250/- + GST for All types of Loan Accounts
35	ACH / ECS Debit Return Charges	Rs.100/- + GST
36	QR Code Charges	Rs.200/- + GST (One Time Charges)
37	POS Machine Charges	Rs.200/- + GST (Per Month)
38	Recovery Charges	Rs.50/- per visit to borrower
39	Locker Rent Intimation Charges	Rs.50/- + GST
40	CTS Cheque Book Charges	Saving – Rs.5/- per leaf + GST (1 <sup>st</sup> Cheque book for Saving A/c will be provided Free) Current – Rs.2/- per leaf CC/HYP – Rs.3/- per leaf