

**PROGRESSIVE CO-OPERATIVE BANK LTD**  
**REVISED BANK CHARGES WITH EFFECT FROM 01/06/2023**

<b>1.</b>	<p><b>CHEQUE BOOK CHARGES</b></p> <p>a) Current / Cash Credit / Overdraft</p> <p>b) Savings Bank Account</p>	<p>Rs.3.00 per leaf at the time of issue of cheque book.</p> <p>Rs.3.00 per cheque leaf above 60 leaves used in a financial year</p>
<b>2.</b>	<p><b>Outward cheque / bill collection charges (OBC)</b></p> <p>Up to Rs.10,000/-</p> <p>Rs.10,001 to Rs.100,000/-</p> <p>Above Rs.1 lakh to Rs.10.00 lakh</p> <p>Above Rs.10.00 lakh to Rs.50.00 lakh</p> <p>Above Rs.50.00 lakh to Rs. 1.00 crores.</p> <p>Above Rs.1.00 crores.</p> <p>Dishonour of outstation cheques</p>	<p>Rs.50/-</p> <p>Rs.100/-</p> <p>Rs.200/-</p> <p>Rs.400/-</p> <p>Rs.750/-</p> <p>Rs.1000/-</p> <p>Rs.50/- per instrument (Plus actual postages / courier charges) cheques collected through tie up arrangement – collecting bank's commission / charges plus Rs.50/- per instrument)</p>
<b>3</b>	<p><b>IBC</b></p> <p>Up to Rs.10,000/-</p> <p>Above rs.10,000/-</p>	<p>Rs.10/-</p> <p>Rs.1/- per Rs.1000/- + actual postages</p>
<b>4</b>	<p><b>a. Inward Return Charges (Cheques)</b></p> <p>Up to Rs.50,000/-</p> <p>Rs.50,001 to Rs.1 lakh</p> <p>Rs.1 lakh to Rs.5 lakh</p> <p>Rs.5 lacs to Rs.10 lakh</p> <p>Above Rs.10 lakh</p> <p><b>b. ECS/NACH Returns</b></p>	<p>Rs.150/- + 18 % (on instrument amount)</p> <p>Rs.250/- + 18 % do</p> <p>Rs.500/- + 18 % do</p> <p>Rs.1250/- + 18 % do</p> <p>Rs.5000/- + 18 % do</p> <p>Rs.150/-</p>
<b>5</b>	<p><b>Outward Return Charges</b></p> <p><b>Cheque Return Charges</b></p> <p>Up to Rs.50,000/-</p> <p>Rs.50,001 to Rs.100,000/-</p> <p>Above Rs.1 lakh</p>	<p>Rs.100/-</p> <p>Rs.200/-</p> <p>Rs.250/-</p>
<b>6</b>	<p><b>Withdrawal against un cleared effect</b></p>	<p>17% of the amount of withdrawal till cheque is cleared.</p> <p>Minimum Rs.50/- (To be rounded to next Rs.5)</p>
<b>7</b>	<p><b>Stop Payment Charges</b></p> <p>If balance equivalent to cheque amount is maintained.</p> <p>If balance equivalent to cheque amount is not maintained.</p>	<p>Rs.100/- per cheque</p> <p>Multiple cheques Max. Rs.1000/-</p> <p>Up to Rs.1 lakh. Rs.100/-</p> <p>Above Rs.1 lakh to Rs.10 lakh Rs.500/-</p> <p>Above Rs.10 lakh to Rs.50 lakh Rs.3000/-</p> <p>Above Rs.50 lakh Rs.5000/-</p>

<b>8</b>	<b>RTGS Charges DEBIT</b> Above Rs.2.00 lakh to Rs.5.00 lakh Above Rs.5.00 lakh	Rs.25/- Rs.50/-
<b>9</b>	<b>NEFT Charges DEBIT</b> Up to Rs.1.00 lakh Above Rs.1.00 lakh to Rs.2.00 lakh	Rs.2.50 Rs.5.00
<b>10</b>	<b>Issue of Duplicate</b> Pass Book Statement RD Pass Book	Rs.100 per pass book Rs.20/- per page Rs.50/- for first page + Rs.10/- for addl pages. Rs.100/-
<b>11</b>	<b>Closure of Account</b> 1 A/c closed within 6 months 2 A/c closed within 6 months to 1 year 3 A/c closed after 1 year	Savings Account                      Current Account Rs.150/-                                      Rs.500/- Rs.100/-                                      Rs.300/- NIL    NIL
<b>12</b>	<b>Minimum Balance Maintenance</b> 1 For SB with/without cheque book 2 For CD with cheque book	1 SB A/c Rs.250/- without cheque book and Rs.1000/- with cheque book. 2 CD A/c Rs.5000/- ( w.e.f. 01/01/2014)
<b>13</b>	<b>Charges for non- maintenance of Monthly Average minimum balance.</b> Savings Account without cheque Book Savings Account with cheque book Current Account	10 % of deficit. ( w.e.f. Feb 2022)
<b>14</b>	<b>SMS Alert charges</b>	Rs.15/- quarterly
<b>15</b>	<b>Savings Bank withdrawal</b>	<b>100 withdrawal per year free</b> , thereafter Re 1/- per withdrawal will be levied.
<b>16</b>	<b>NACH Mandate</b> verification charges (Per mandate)	Rs.100/- ( w.e.f October 2022)
<b>17</b>	<b>Folio Charges (Incidental Charges)</b> Current / Cash Credit Accounts  (Will be charged in Sept & March)  <b>Average Balance</b> Up to Rs.50,000/- Above Rs.50,000/- to Rs.1.00 lakh Above Rs.1.00 lakh up to Rs.3.00 lakh Above Rs.3.00 lakh	Rs.100/- per ledger page half year (For accounts maintained on computers 50 entries or part there be treated as one ledger page)  Free ledger pages allowed per year NIL 3 pages free 5 pages free Rs.100/- max.
<b>18</b>	<b>Cash Handling Charges (Deposit)</b>  <b>No charges for Term Loan</b>	<b>No Charges</b> <b>Home Branch</b> : No Limit <b>Other Branch</b> : Rs. 50,000/- per day per account.
<b>19</b>	<b>Cash handling charges (Withdrawal)</b>	<b>No Charges</b> <b>Home Branch</b> : No Limit <b>Other Branch</b> : Rs. 50,000/- per day per account.

20	<b>Issue of duplicate Term Deposit Receipt</b>	Rs.200/- per Receipt (Indemnity Bond is required to be executed.)
21	<b>Recall Notice through Advocate.</b>	Rs.2500/- per case.
22	<b>Bank's Hypothecation Board</b>	Rs.100/- per name plate. ( against vehicle) Rs.500/- per name plate. ( against stock)
23	<b>Commitment Charges for under utilization of CC Limit i.e. utilization below 70 %</b>	0.15 % per month on sanctioned limit
24	<b>PAY ORDER COMMISSION</b>	<b><u>Debit through A/c</u></b>
		<b><u>Against Cash Upto Rs.50,000/-</u></b>
	Upto Rs.10,000/- Rs.10,001/- to Rs.25,000/- Rs.25,001/- to Rs.50,000/-  Rs.50,001/- to Rs.1 lakh Rs.10,0001/-/- to Rs.2 lakh Rs.2 lakh to Rs.3 lakh Rs.3 lakh to Rs.4 lakh Rs.4 lakh to Rs.5 lakh Rs.5 lakh to Rs.10 lakh Above Rs.10 lakh	Rs.25/- Rs.35/- Rs.50/-  Rs.100/- Rs.125/- Rs.175/- Rs.225/- Rs.300/- Rs.500/- Rs.750/-
25	<b>a) Issue of at par cheque / DD</b> Upto Rs.10,000/- Rs.10,001/- to Rs.25,000/- Rs.25,001/- to Rs.50,000/- Rs.50,001/- to Rs.1 lakh Rs.10,0001/-/- to Rs.2 lakh Rs.2 lakh to Rs.3 lakh Rs.3 lakh to Rs.4 lakh Rs.4 lakh to Rs.5 lakh Rs.5 lakh to Rs.10 lakh Above Rs.10 lakh  <b>b) Cancellation of at par cheque / DD / Pay order.</b>	Rs.25/- Rs.35/- Rs.50/- Rs.100/- Rs.125/- Rs.175/- Rs.225/- Rs.300/- Rs.500/- Rs.750/-  Rs.100/-
26	<b>Revalidation of Draft / Pay Order</b>	Up to Rs.5,000/- Rs.25/- Rs.5,001/- to Rs.10,000/- Rs.50/- Above Rs.10,000/- Rs.100/-
27	<b>Bank Guarantee</b>	1) Commission @ 3% p.a. for Bank Guarantee issued by us. With a min of 1.5 % renewal of guarantee. 2) Bank Guarantee issued through other banks, commission charges of our Bank will be equal to the commission charged by such other banks. Min 3 % p.a.

28	<b>Signature Verification</b>	Rs.100/-																											
29	<b>Transfer fee of shares</b>	Rs.100/-																											
30	<b>Issue of Solvency Certificate</b> Up to Rs.5 lakh Above Rs. 5 lakh to Rs.10 lakh Above Rs.10 lakh to Rs.25 lakh Above Rs.25 lakh to Rs.50 lakh Above Rs.50 lakh	Rs.1000/- Rs.2000/- Rs.3000/- Rs.5000/- Rs.7500/-																											
31	<b>Information relating to old record</b>	Rs.100/- for more than 12 months old																											
32	<b>Issuance of any certificate</b>	Rs.100/- per certificate																											
33	<b><u>SAFE DEPOSIT LOCKERS.</u></b>  <b>Charges to be debited for 1 year only. i.e from 1<sup>st</sup> April to 31<sup>st</sup> March every year.</b>  In case any locker rent is due after 1 <sup>st</sup> June 2023, rent to be taken on pro-rata basis upto 31 <sup>st</sup> March, thereafter, rent for 1 year applicable, every year.	<b>With effect from 01/06/2023</b>																											
		<table border="1"> <thead> <tr> <th>Sr. No.</th> <th>Type of Locker</th> <th>Rent for Locker (per annum)</th> </tr> </thead> <tbody> <tr> <td>1.</td> <td>A</td> <td>Rs.1,000/-</td> </tr> <tr> <td>2.</td> <td>B</td> <td>Rs.1,500/-</td> </tr> <tr> <td>3.</td> <td>C</td> <td>Rs.2,200/-</td> </tr> <tr> <td>4.</td> <td>D</td> <td>Rs.2,800/-</td> </tr> <tr> <td>5.</td> <td>E</td> <td>Rs.3,300/-</td> </tr> <tr> <td>6.</td> <td>F</td> <td>Rs.3,200/-</td> </tr> <tr> <td>7.</td> <td>H</td> <td>Rs.4,900/-</td> </tr> <tr> <td>8.</td> <td>H 1</td> <td>Rs.3,300/-</td> </tr> </tbody> </table>	Sr. No.	Type of Locker	Rent for Locker (per annum)	1.	A	Rs.1,000/-	2.	B	Rs.1,500/-	3.	C	Rs.2,200/-	4.	D	Rs.2,800/-	5.	E	Rs.3,300/-	6.	F	Rs.3,200/-	7.	H	Rs.4,900/-	8.	H 1	Rs.3,300/-
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<b>Locker Operation Charges</b> Up to 25 operation in a year - Free Above 25 to 50 operation - Rs.20/- per operation Above 50 operation in a year Rs.50 /- per operation																													
<b>Key Deposit for Lockers (Includes charges for break open in cases of non-payment of rent.</b>																													
34	<b>Key Deposit for Lockers (Includes charges for break open in cases of non-payment of rent.</b>	<b>Deposit Period 3 Years.- Lock-in</b> 1) Locker size A and B = Rs.5,000/- 2) Locker size C,D,E,F and H1 = Rs. 10,000/- 3) Locker size H = Rs. 15,000/-																											
35	<b>Service Charges</b>	Franking Charges - Actual																											
36	<b>Surrender of Locker</b>	Rent to be recovered month wise pro-rata basis (minimum 1 year)																											
37	<b>Penalty for delay in payment of locker rent by a month. It is on cumulative basis. e.g. if the locker holder of A &amp; B category has delayed rent for 2 months the penalty will be Rs.100/- and it will increase by number of delayed months.</b>	A & B Rs.50/- C & H 1 Rs.75/- D & E Rs.100/- F Rs.125/- H Rs.150/-																											
38	<b>Break open of lockers in case of loss of key / non-payment of rent.</b>	Rs.500/- plus actual break open charges.																											

39	<b>Gold Appraisal Charges</b>	As per Board approval from time to time
40	<b>Bank Notice to the defaulters</b>	Rs.250/- plus actual postages / courier charges.
41	<b>Submission of Tax Challans Charges</b>	NIL
42	<b><u>INSPECTION CHARGES</u></b> <b><u>Cash Credit &amp; Term Loan</u></b> Up to Rs.5 lakh Above Rs.5 lakh to Rs.20 lakh Above Rs.20 lakh In C/C ,CCMOR,ODMORA/c (2 visits per annum) In Housing /Mortgage / Term Loan & Vehicle Loan (1 visit per annum)	Rs.500/- Rs.1000/- Rs.1500/- (Charges to be debited before Aug & Feb every year) (Charges to be debited once a year not later than Feb)

43	<b><u>Processing Fees</u></b>		
	<b>W EF. 02/05/2016</b>	Sr. No.	Type of Loan
		1.	Gold Loan
		2.	Loan Against Deposits
		3.	Loan Against Govt. Securities (NSC / KVP etc)
		4.	Loan Against LIPs
		5.	Loan Against Units of UTI
		6.	Personal Loan
		7.	Consumer Durable loan
		8.	Vehicle Loans
		9.	Other Term Loans
		10.	Housing Loan
		11.	Educational Loan
		12.	Mortgage of Property Loans
		13.	CC/ ODMOR (New & Enhan)*
		14.	CC / ODMOR Renewal
		15.	Rent Discount Facility
44	CERSAI		For Register Mortgage and Equitable Mortgage. Actual Charges, but Minimum Rs.100/-
44	CIBIL Report		Rs.100/-

**ABOVE CHARGES + Applicable GST**

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