

Co-operative Bank Current



Schedule of Facilities (based on Present Month Average Balance)

(Effective from June 01, 2016 charges are exclusive of Service Tax)

MAB (Monthly Average Balance) Requirement		Rs.10,000/-				
Charges for Non - Maintenance of MAB		Rs.500/- per month in case MAB maintained over Rs.5000/- Rs.750/- per month in case MAB is below Rs.5000/-				
Facilities based on Monthly Average Balance (MAB).						
Present Month Average Balance (MAB) Rs		Free Transactions Per Month				
From	Up to	Cash Deposit	Cheque Book	DD/PO	NEFT	RTGS
			Leaves	Transactions		
OD/Zero	9999	10 times of MAB (Inclusive of both Home and Non Home Branch)	0	0	0	0
10000	25000		50	5	10	10
25001	50000		50	10	15	15
50001	100000		50	10	20	20
100001	200000		100	15	Free	Free
200001	300000		100	15	Free	Free
300001	400000		150	20	Free	Free
400001	500000		200	20	Free	Free
500001	1000000		200	25	Free	Free
1000001	2000000		400	100	Free	Free
2000001 and above.			Free	Free	Free	Free

Charges Beyond Free Limit						
Cash Deposit	Rs 2.5/1000/- Min Rs 53/-		Omni Pay	Rs 1.10/1000/- Min Rs 53/-		
Cheque (Leaves)	Rs 2/ Leaf					
NEFT	Slab	Charges per transaction	RTGS	Time Varying Tariff (TVT)	Rs.2 lac to Rs.5 lac	Above Rs.5 lac
	Upto Rs.10000/-	Rs. Nil		09.00 Hours - 12.00 Hours	Rs.25/-	Rs.50/-
	Abv Rs.10000/- to Rs.1 lac	Rs. 5.00		After 12.00 Hours to 15:30 Hours	Rs.26/-	Rs.51/-
	Abv Rs.1 lac to Rs.2 lac	Rs.15.00		After 15:30 Hours	Rs.30/-	Rs.55/-
	Abv Rs. 2 lac	Rs.25.00				
	Transactions done through Net Banking are Free					

Miscellaneous Charges	
Cash Withdrawal – Self and Third Party (in case of third party cash withdrawal a 24 hour notice required at Non Home Branch) -The service is not available for encashing FD/DD/PO. (NRE/NRO customers will get facilities as per RBI rules).	Free
Fund Transfer – Cheque/ account to account transfer at Non-Home Branch	Free

	Local	Free	
		Range	Charges per instruments
Cheque collection (Branch/Non Branch Locations)	Outstation	Up to Rs. 5,000/-	Rs.25/-
		Upto Rs. 10,000/-	Rs.50/-
		Rs. 10,001/- to Rs. 1,00,000/-	Rs.100/-
		Rs. 1,00,001/- and above	Rs.150/-
		Other bank commission will be recovered separately	
Speed Clearing outside CTS Grid (Service charges for Speed Clearing within the CTS grid jurisdiction, waived.)	Range	Charges / Transaction	
	Upto Rs.1,00,000/-	Nil	
	Above Rs.1,00,000/-	Rs.150/-	
Foreign Currency Inward / Outward Remittances / Certificate	As per Trade Finance Guidelines		
DD/PO/Omni pay Cancellation	Rs 60 per instrument.		
Cheque Stop Payment instructions	Rs 60 per leaf and Rs 115 for a Range Free through Net-Banking		
Old Record (Subject to availability)	Above 1yr & less than 2 yrs – Rs.150/- per Item		
	2 yrs and thereafter – Rs.100/- per Item, subject to Max of Rs.750/-		
Copy of original of cheque/draft (paid by the bank)	Rs.150/- per instance		
Addition / deletion of names in Accounts/ Nominations / Change in operational instructions	1 st occasion (after account opening)		Free
	Beyond 1 st occasion for every Addition / deletion of names in Accounts/ Nominations / Change in operational instructions		Rs. 100/-
Allowing operations through power of attorney/mandate	Rs.500 per request		
Change of authorized signatory in accounts	Rs. 300/- Per Occasion (exempted for change due to death of the existing signatory)		
Charges For Recording Reconstitution of Account	Rs.200/- (No charges in case of Death of account holder)		
Facility of Sweep/Linking of accounts (Sweep Out Only)	Rs.100/- per instance		
Sweep Out Trigger facility charges	Rs.5/- per debit in addition to the SI charges		
Statement of Accounts			
Statement	Daily	Weekly	Monthly
- Physical from branch	Rs.10/- per statement	Rs.30/- per statement	Rs.100/-
- By Post/Courier	Rs.10/- plus actual postage	Rs.30/- plus actual postage	Free
- By email	Rs.5/-	Rs.5/-	Free
Duplicate Statement at the Branch (per instance)	Upto 1 year - Rs. 100/- & Above 1 year - Rs. 300/-		
Duplicate Statements through Alternate Channel	Email	Rs. 25/- per occasion	
	Post/Courier	Upto 1 year - Rs. 100/- & Above 1 year - Rs. 300/-	
Overseas Mailing.	Actual Courier charges shall be recovered (To be collected by Branch Manually)		
Monthly, Hold Mail facility	Free		
Certificate (To be collected by Branch Manually)			
Balance Confirmation Certificate (per instances)	Rs. 100/-		
Photo/Sign. Verification Certificate (per instances)			
Banker's report Certificate (per instances)			
Interest Certificate (per instances)	Once in a year (For IT Return purpose etc.) – Free Additional/Duplicate copies: Rs100/- per copy		
Standing Instructions			
Standing Instructions	Rs. 50/- (per instances)		
Standing Instruction rejection/failure	Rs.225 per instance		
Account Closure Charges (To be collected by Branch Manually)			
Non Individual Customer	Within 14 days		Nil
	Over 14 days upto 6 months old		Rs 200/-
	> 6 months old upto 1 year		Rs 100/-

	Beyond 1 year	Nil
Individual Customer	Within 14 days	Nil
	Over 14 days upto 6 months old	Rs 100/-
	> 6 months old upto 1 year	Rs 100/-
	Beyond 1 year	Nil
ECS / Cheque - Issued and Returned	Cheque Deposited and Returned	
Financial Reason - Rs225/- Technical Reason - Free	Local Cheque - Rs60/- Outstation Cheque - Rs 115/- (To be collected by Branch Manually)	<i>Cheque return charges shall be levied only in cases where the customer is at fault and is responsible for such returns. Indicative list available at the Branch.</i>
Arranged / Unarranged Overdraft / Cheque Purchase (Subject to Approval)	Per Occasion (A)- Rs 115/- (To be collected by Branch Manually) Interest (B) - 18.75% as per retail scheme(auto collection)	
Home Banking Facility	Cash Delivery & Pick Up - As per Schedule of Charge (SOC) for CDP Service	
Visa Credit Card Remittances through Net Banking	Rs 5/- per transaction inclusive of Service Tax [Excluding IDBI Bank Credit Card Payment]	

Important Instructions

- Service Tax applicable on above charges will be additional.
- Charges for the month of account opening will be levied after the completion of that month and the free limits will be based on balance maintained in the month of account opening.
- Cash deposit at any branch subject to non-home branch acceptance.
- RTGS charges with Time Varying Tariff (TVT) - Account Debit Time in Finacle towards RTGS transaction shall be reckoned for applicable TVT slab.
- Opening of the Current Account tantamount to deemed acceptance of the aforesaid rule & regulations as well as the fact of being informed about the various service charges being levied by the Bank and the terms and conditions guiding the related products and services. Service charges are subject to change from time to time.
- In-Operative Account:-
 - If there are no transactions in the account for a period of two years, the account will be treated as an inoperative account.
 - In case there are no customer induced debit, credit and/or third party transactions in the account, it would be classified as inoperative.
 - The service charges levied by the Bank and/or interest credited by the Bank would not be considered as customer induced transactions.
 - The customer should thus transact in the account periodically, so that it does not become inoperative.
- Satisfactory conduct of the account entails maintaining sufficient balance to honor cheques issued to third parties. If there are high incidences to the contrary, the Bank reserves the right to close the account under intimation to the customer.

Declaration: I/We have read / understood the terms and condition as applicable to Account opening and other operational aspect. I/We understand that the terms and condition may be revised by the Bank from time to time and it will be agreeable to me/us. I/We shall be responsible for regularly reviewing these terms, including the amendments that are posted on the website. I/We agree to pay charges as per the Bank Policy. I/We also agree to down-gradation of the account and withdrawal of features, in the event of non-maintenance of required balance.

Signature(s)/ Thumb impression(s) of the account holder (With Seal and stamp)

Signature 1

Signature 2

Signature 3

For Office Use

Scheme code	Please Tick (✓)	Description	Last/ Current Month MAB
NCOPB		Non Scheduled Co-operative Bank	Facilities based on Present Month Average Balance.
CCSCB		Current Corporate State Co-operative Bank	
