



# PURULIA CENTRAL CO-OPERATIVE BANK LIMITED

Head Office: - Ranchi Road, P. O.: - Purulia, Dist.: - Purulia, West Bengal 723101

Sl. No	Name of Service	Chagres w.e.f. 01/02/2019
1	Collection of Outstation Cheques	1.Upto ₹ 1000.00 – ₹ 25.00+ Postal Charge ₹ 25.00= ₹ 50.00 + GST 2.Above ₹ 1000.00 Up to ₹ 10000.00 – ₹ 35.00+ Postal Charge ₹ 25.00= ₹ 60.00 + GST 3.Above ₹ 10000.00 Up to ₹ 100000.00 – ₹ 3.50 per Thousand or part thereof with a minimum ₹ 45.00+ Postal Charge ₹ 25.00= ₹ 70.00 or applicable amount + GST 4.Above ₹ 100000.00 ₹ 3.60 per Thousand or part thereof with a minimum ₹ 375.00+ Postal Charge ₹ 25.00= ₹ 400.00 or applicable amount + GST & maximum ₹ 15000.00+ Postal Charge ₹ 25.00= ₹ 15025.00 + GST
2	Collection of Bills	1.Upto ₹ 5000.00 – ₹ 50.00 + GST 2.Above ₹ 5000.00 upto ₹ 100000.00 – ₹ 9.00 per thousand or part there of with a subject to minimum ₹ 100.00 + GST  3.Above ₹ 100000.00 - ₹ 8.00 per thousand or part thereof with a subject to minimum ₹ 900.00 + GST & maximum ₹ 25000.00 + GST
3	Sharing commission when Instrument is collected through branch of another Bank – Uniform to all category branches	At centers where the remitting Bank has no branch and the Bills / Cheques are sent for collection to a branch of another Bank the commission on bills and cheques should be shared by the remitting Bank and the collecting Bank on 50:50 basis i.e. the remitting Bank to charge 50% of the applicable rate and the collecting Bank to charge 50% of their applicable rate
4	Service Charge for Local cheque non Clearing	₹ 11.00 Per Instrument + GST total ₹ 13.00
5	Handling / Collection charges for Bills / Cheques deposited return unpaid	Local Cheques & Bills – ₹ 100.00 per instrument + GST. Outstation Cheques & Bills – ₹ 150.00 per instrument + Postal Charge ₹ 25.00= ₹ 175.00 + GST
6	Return of Inward Cheques and Bills drawn on us / received through Clg. / ICE / IBC etc.	Local Cheques & Bills – ₹ 150.00 uniformly per instrument for all reasons applicable to drawer + GST Outstation Cheques & Bills – ₹ 150.00 uniformly per instrument for all reasons applicable to drawer + Postal Charge ₹ 25.00= ₹ 175.00 + GST
7	Charges on Inward Bills for collection when documents are delivered free of payment Uniform to all category of branches	When ever documents under IBCs are delivered free of payment to the drawee of the bill by a Bank, under specific instruction of the drawer, the collection Bank should levy handling charges in conformity with the charges leviable in case of bills returned unpaid
8	Issuance of Bankers Cheque / Pay Order (not against tender of cash)	<u>For Customers</u> 1.Upto ₹ 1000.00 – ₹ 20.00 + GST 2.Above ₹ 1000.00 Upto ₹ 5000.00 – ₹ 30.00 + GST 3.Above ₹ 5000.00 Upto ₹ 10000.00 – ₹ 40.00 + GST 4.Above ₹ 10000.00 ₹ 2.00 per thousand or part there of with a minimum of ₹ 50.00 or applicable amount + GST and maximum of ₹ 7500.00 + GST
9	Issuance of Bankers Cheque / Pay Order against tender of cash. Restrictor below ₹ 50000.00	<u>For Customers</u>  Not Applicable
9	Issuance of Bankers Cheque / Pay Order against tender of cash. Restrictor below ₹ 50000.00	<u>For non Customers</u> (below ₹ 50000.00) 1.Upto ₹ 1000.00 – ₹ 25.00 + GST 2.Above ₹ 1000.00 Upto ₹ 5000.00 – ₹ 40.00 + GST 3.Above ₹ 5000.00 Upto ₹ 10000.00 – ₹ 50.00 + GST



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		4. Above ₹ 10000.00 ₹ 2.50 per thousand or part there of with a minimum of ₹ 60.00 or applicable amount + GST and maximum of ₹ 10000.00 + GST Purchase of Bankers Cheque / Pay Order against cash for ₹ 50000.00 and above not allowed
10	Issuance of fresh Draft / Bankers Cheque / Pay Order in lieu of lost instrument	1. upto ₹ 10000.00 - ₹ 100.00 per instrument + GST 2. above ₹ 10000.00 - ₹ 150.00 per instrument + GST
11	Revalidation / Cancellation of Draft / Bankers Cheque / Pay Order	₹ 100.00 per instrument + GST
12	Duplicate Statement / Pass Book	₹ 50.00 per Pass Book + GST ₹ 5.00 per page + GST
13	CD & CC Statement	₹ 5.00 per page + GST (one statement to be provided free in a month)
14	Addition / Deletion of Name	₹ 50.00 per occasion + GST (No Name addition will be allowed in case of deceased A/C) <u>Exemption</u> 1. No charge for deletion of name of deceased customer if that Name is not the First Name of the A/C. 2. No charge for the first time on conversion of single A/C to joint A/C of pensioner A/C
15	Change in Operational Instruction.	1. Personal A/C - ₹ - 50.00 per occasion. + GST <u>Exemption</u> 1. Death of A/C holder / operator 2. Society & Other Non Personal A/C 3. Govt. A/C
16	Signature Verification	1. ₹ 50.00 per Verification. + GST 2. In joint A/C ₹ 50.00 for each Verification + GST
17	Closure of SB A/C within 12 months of its opening	1. Individual - ₹ 200.00 + GST 2. Society & Others - ₹ 200.00 + GST <u>Exemption</u> 1. Death of A/C holder 2. Pensioner A/C
18	Closure of CD A/C within 12 months of its opening	1. Individual - ₹ 500.00 + GST 2. Society & Others - ₹ 500.00 + GST <u>Exemption</u> 1. Death of A/C holder
19	IC for Inoperative Account	Charges will be recovered from the customer when status of the A/C will be changed as per the application of the customer 1. SB - ₹ 25.00 per quarter + GST <u>Exemption</u> Deceased A/C 2. CD - ₹ 30.00 per quarter + GST <u>Exemption</u> Deceased A/C
20	Cheques	MICR - ₹ 2.00 per leaf for all types of A/C including GST
21	Ledger Folio Charges	1. SB A/C & CC A/C - no folio charges 2. CD A/C - In a Financial Year ₹ 200.00 + GST <u>Exemption</u> 1. Deceased A/C 2. Inoperative Account
22	Loss of Token	₹ 150.00 per token + GST
23	Stop Payment Instruction (All types of accounts)	1. ₹ 30.00 per cheque leaf. + GST, for multiple leaves per occasion Maximum ₹ 150.00 + GST for all types of A/C



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24	Service Charges for Locker	1.Small - ₹ 700.00 + GST 2.Medium - ₹ 1000.00 + GST 3.Large - ₹ 1400.00 + GST 4.Extra Large - ₹ 2700.00 + GST Penal rate : - I case of delay payment ₹ 15.00 per month + GST in addition to normal rent								
25	Renewal Charges of C.C. & OD A/C	1.Upto ₹ 200000.00 – ₹ 200.00 per Year + GST 2.Above ₹ 200000.00 upto ₹ 2500000.00 – ₹ 400.00 per Year + GST 3.Above ₹ 2500000.00 – ₹ 800.00 per Year + GST <u>Exemption</u> SHG / SGSY CC A/C								
26	Inspection Charges of CC	1.Upto ₹ 200000.00 – ₹ 50.00 per quarter (₹ 200.00 per Year) + GST 2.Above ₹ 200000.00 upto ₹ 2500000.00 – ₹ 100.00 per quarter (₹ 400.00 per Year) + GST 3.Above ₹ 2500000.00– ₹ 250.00 per quarter (₹ 1000.00 per Year) + GST <u>Exemption</u> SHG / SGSY CC A/C								
27	Loan Processing Charges for New A/C	<u>For Loan against TD &amp; Govt. Security</u> 1.Upto ₹ 10000.00 – ₹ 100.00 + GST 2.Above ₹ 10000.00 Upto ₹ 100000.00 – ₹ 250.00 + GST 3.Above ₹ 100000.00 Upto ₹ 1000000.00 – ₹ 400.00 + GST 4.Above ₹ 1000000.00 – ₹ 600.00 + GST <u>For MT, LT, CC &amp; OD Loans</u> <u>Exemption :</u> 1.Agriculture & Allied Agriculture Loans 2.SHG & SGSY Loans								
		<table border="1"><thead><tr><th><u>For Individuals (Other than Staff)</u></th><th><u>For Society &amp; Staff</u></th></tr></thead><tbody><tr><td>1.Upto ₹ 10000.00 – ₹ 100.00 + GST</td><td>1.Upto ₹ 10000.00 – ₹ 100.00 + GST</td></tr><tr><td>2.Above ₹ 10000.00 Upto ₹ 100000.00 – ₹ 250.00 + GST</td><td>2.Above ₹ 10000.00 Upto ₹ 100000.00 – ₹ 200.00+ GST</td></tr><tr><td>3.Above ₹ 100000.00 – 1 % of Sanction amount or part there of With a minimum ₹ 600.00 + GST and maximum ₹ 6000.00 + GST</td><td>3.Above ₹ 100000.00 – 0.25% of Sanction amount or part there of With a minimum ₹ 300.00 + GST and maximum ₹ 5000.00 + GST</td></tr></tbody></table>	<u>For Individuals (Other than Staff)</u>	<u>For Society &amp; Staff</u>	1.Upto ₹ 10000.00 – ₹ 100.00 + GST	1.Upto ₹ 10000.00 – ₹ 100.00 + GST	2.Above ₹ 10000.00 Upto ₹ 100000.00 – ₹ 250.00 + GST	2.Above ₹ 10000.00 Upto ₹ 100000.00 – ₹ 200.00+ GST	3.Above ₹ 100000.00 – 1 % of Sanction amount or part there of With a minimum ₹ 600.00 + GST and maximum ₹ 6000.00 + GST	3.Above ₹ 100000.00 – 0.25% of Sanction amount or part there of With a minimum ₹ 300.00 + GST and maximum ₹ 5000.00 + GST
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28	Outward NEFT Charges	1.Upto ₹ 10000.00 – ₹ 2.50 + GST per transaction (₹ 3.00 Including GST) 2.Above ₹ 10000.00 to ₹ 100000.00 – ₹ 5.00 + GST per transaction (₹ 6.00 Including GST) 3.Above ₹ 100000.00 to ₹ 200000.00 – ₹ 15.00 + GST per transaction (₹ 18.00 Including GST)								
29	Outward RTGS Charges	1. ₹ 200000.00 to ₹ 500000.00 – ₹ 30.00 + GST per transaction (₹ 35.00 Including GST) 2. above ₹ 500000.00 – ₹ 50.00 + GST per transaction (₹ 59.00 Including GST)								
30	ATM Charges	1. Transaction charge for using Bank's own ATM - Nil 2. Transaction charge for using Other Bank's ATM (Beyond 5 Transaction) a) ₹ 20.00 + GST per transaction (Financial) b) ₹ 10.00 + GST per transaction (Non-Financial) 3. Annual fee from 2 <sup>nd</sup> year (Waived for 1 <sup>st</sup> Year) – ₹ 100.00 per year + GST. 4.Card replacement Charges (With PIN) – ₹ 150.00 + GST per occasion. 5.Duplicate PIN – ₹ 50.00 + GST per occasion .								