

THE UNION CO-OP BANK LTD

Head Office Naroda, Ahmedabad-382330

Detail of Service Charges

Apply From Dt. 01/07/2025

Particulars		Charges In Rs. (Ex. GST)
Minimum Balance Charges in Current A/c (Minimum Bal. In Current - Rs. 5,000)		30
Minimum Balance Charges in Savings A/c (Minimum Bal. In Savings - Rs.1,000/-)		30
Inward Clearing Cheque Return Charges	up to 10,000/-	100
	10,001/- to 1,00,000/-	200
	Above 1,00,000/-	200+18% int
Outward Clearing Cheque Return Charges	up to 5,00,000/-	50
	Above 5,00,000/-	50+18% int
ECS Return Charges		200
ATM Debit Card Renewal Charges		200
Certificate Charges: Balance Certi / Cheque Clg Certi / Signature Verification Certi,etc		50
Stop Payment Charges Per Cheque	1 st Cheque	25
	And next per Cheque	10
	Maximum	500
	In case of A/c Close Per Cheque	2
Statement issue for second time	1 st Page Rs. 10/- & Other Per Page Rs.5	10 +
Cash handling Charges on Rs.10 & Rs. 20 per packet (100 Notes)		5
Duplicate Pass Book Charges		100
Extra Cheque Book Charges Only For Savings A/c Per Chq. Book		75
Charges to Add Joint name in the existing A/c		100
Charges to Add & Remove Joint name in Locker A/c (Except Death Cases)		100
Locker Close Charge		250
Locker Transfer Charge		1,500
Locker Break Open Charge		As Per Bill
Locker Break Open Incidental Charge (Applicable From 01/07/2025)		200
Lockers can be operated a maximum of 48 times in a one financial year		Per Entry 100/-
Folio Charge (Per Transaction Entry)		2
IBC Charges per 1,000/- (Postage Charge Extra)		1
Demand Draft		
Draft Issue Charges (HDFC, GSC & Pay Order) / Per 1,000/- Rs. 0.50/-	Minimum	20
	Maximum	2,000
Term Loan Processing Charges Per Rs.1,000/- Rs.1.50	Minimum	150
	Maximum	15,000
New Hyp. / C.C / C.P Loan Processing Charges Per Rs.1,000/- Rs.1.50	Minimum	150
	Maximum	10,000
Hyp./ C.C / C.P Loan Renewal Processing Charges Per Rs.1,000 / Rs.0.75	Minimum	100
	Maximum	5,000
Second time No Due Certificate Charges		100
Solvency Certificate per Rs.1,000/- Rs.2/-	Minimum	100
	Maximum	1,000
Charges For Account Close (Current Deposit A/c Only)		100
H.P.A Loan Inspection Charge Quarterly	Up to 1,00,000/-	45
	Above 1,00,000/-	120
Inspection Charge Quarterly Hypothecation Cash credit / Clean C.C / C.P	Up to 25,00,000/-	150
	Above 25,00,000/-	300
CR. Report Charge		100
• GST will be applicable on above charges		