

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/- 10,001/- to 1,00,000/- Above 1,00,000/-	100 200 200+18% int
Outward Clearing Cheque Return Charges	up to 5,00,000/- Above 5,00,000/-	50 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 And next per Cheque Maximum In case of A/c Close Per Cheque	25 10 500 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 Maximum	20 2,000
Term Loan Processing Charges Per Rs.1,000/- Rs.1.50	Minimum Maximum	150 15,000
New Hyp. / C.C / C.P Loan Processing Charges Per Rs.1,000/- Rs.1.50	Minimum Maximum	150 10,000
Hyp. / C.C / C.P Loan Renewal Processing Charges Per Rs.1,000 / Rs.0.75	Minimum Maximum	100 5,000
Second time No Due Certificate Charges		100
Solvency Certificate per Rs.1,000/- Rs.2/-	Minimum Maximum	100 1,000
Charges For Account Close (Current Deposit A/c Only)		100
H.P.A Loan Inspection Charge Quarterly	Up to 1,00,000/- Above 1,00,000/-	45 120
Inspection Charge Quarterly Hypothecation Cash credit / Clean C.C / C.P	Up to 25,00,000/- Above 25,00,000/-	150 300
CR. Report Charge		100
<ul style="list-style-type: none"> GST will be applicable on above charges 		