



HEAD OFFICE :: GANDHI CHOWK :: KHAMMAM

BCUB/999/Dept.No.35/Cir.No.22

March 28, 2023

To
All Branches,
Bhadradri Co-operative Urban Bank Ltd.,

Dear Sir/Madam,

Sub: REVISION OF SERVICE CHARGES – Reg.

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It has been decided to revise the service charges on par with nationalized/ commercial banks and we enclose the copy of revised service charges.

The revised instructions shall be applicable with immediate effect. Branches have been advised to meticulously follow the same.

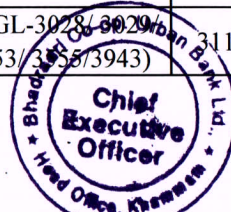
Ch. V. V. V.
CHIEF EXECUTIVE OFFICER (I/C)



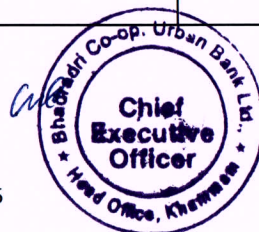
BHADRADRI CO-OPERATIVE URBAN BANK LTD.,							
HEAD OFFICE :: GANDHI CHOWK :: KHAMMAM							
HO CIRCULAR VIDE BCUB/999/DEPT.NO.35/CIR.NO.22, DATED 28.03.2023							
REVISION OF SERVICE CHARGES							
S. No.	Type of Charge	Frequency	Debit Activity (DR)		Credit Activity (CR) (Profit & Loss Account)		Amount (in INR) (excluding of GST 18%)
			GL Product	Product Name	GL Product	Product Name	
1	NEFT Charges	Up to Rs. 1 lakh Per Transaction (Outward transactions)	Customer A/C (GL-3029/ 3075/ 3003/ 3853/ 3555 / 3943)		3049	Exchange on DDs	5.00
		Rs. 1 lakh and above Per Transaction (Outward transactions)					25.00
2	RTGS Charges	Rs. 1 lakh to Rs. 5 lakhs Per Transaction (Outward transactions)	Customer A/C (GL-3028/ 3029/ 3075/ 3003/ 3853/ 3555 / 3943)		3049	Exchange on DDs	25.00
		Rs. 5 lakhs and above Per Transaction (Outward transactions)					50.00
3	Minimum Balance Charges (Rs.500/- for SB Accounts)	Monthly	3028	Savings Bank	3114	Incidental Charges	40.00
	Minimum Balance Charges (Rs.1000/- for CA Accounts)		3029	Current Account			150.00
4	Folio Charges (1 Folio = 50 Transactions)		3029	Current Account			50.00
5	Processing Charges	Per Account	TL, CC, OD GL Head	TL, CC, OD	3027	Application & Processing Charges	1% of limit sanctioned
			3002	Demand Loans			Case to Case basis/ yearly revision
			Respective GL Heads	Gold Loans includings ODs)			i) 0.50% to Bank P&L and ii) 0.25% to Appraiser
6	Account statement printing charges - 1st statement free & charges should be levied from 2nd statement	Per Statement	3028	Savings Bank	3114	Incidental Charges	50.00
			3029, 3075, 3003, 3853, 3943&3555	CA, OD, CC, GO-OD & OF			100.00
7	Duplicate Account statement printing charges - 1st statement free & charges should be levied from 2nd statement	Per Statement	3028	Savings Bank	3114	Incidental Charges	100.00
			3029, 3075, 3003, 3853, 3943&3555	CA, OD, CC, GO-OD & OF			200.00
8	Loan Account statement printing charges	Per Statement (Upto 2years from Date of 1st Disbursal)	All loan products excluding GL-3575, 3556		3114	Incidental Charges	100.00
		Per Statement (More than 2years to Upto 5years from Date of 1st Disbursal)					150.00



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			GL Product	Product Name	GL Product	Product Name	
8	Loan Account statement printing charges	Per Statement (More than 5years to Upto 10years from Date of 1st Disbursal)	All loan products excluding GL-3575, 3556		3114	Incidental Charges	200.00
		Per Statement (More than 10years from Date of 1st Disbursal)					500.00
9	Cheque Book Charges	Per Cheque	Customer A/C (GL-3028/ 3029/ 3075/ 3003/ 3853/3555/3943)		3038	Cheque Book Issue Charges	3.00
10	Stop Payment Charges	Per Instrument	Customer A/C (GL-3028)		3114	Incidental Charges	50.00
			Customer A/C (GL-3029/ 3075/ 3003/ 3853/ 3555/3943)				100.00
11	Cheque Return Charges	Per Instrument	Customer A/C (GL-3028/ 3029/ 3075/ 3003/ 3853/ 3555/3943)		3037	Cheque Return Charges	1000.00
12	Locker Rent-Smaller	Yearly	Customer A/C (GL-3028/ 3029/ 3075/ 3003/ 3853/ 3555/3943)		3051	Locker Rents	1500.00
	Locker Rent-Small						2000.00
	Locker Rent-Medium						2500.00
	Locker Rent-Big						4000.00
	Locker Rent-Bigger						8000.00
13	Notice Charges (Gold Loan/ TL/OD/CC) - 1st Notice	Per Notice	All loan products excluding GL-3004, 3555, 3575, 3556		3655	Postage	50.00
	Notice Charges (Gold Loan/ TL/OD/CC) - 2nd Notice						100.00
	Notice Charges (Gold Loan/ TL/OD/CC) - 3rd Notice						150.00
14	ATM Card Annual Maintenance Charges	Yearly	Customer A/C (GL-3028 & GL-3029)		5551	ATM Income	200.00
15	SMS Charges	Quarterly	All products excluding GL-3575, 3556		3114	Incidental Charges	30.00
16	Duplicate Passbook Charges	Per Passbook	3028	Savings Bank			50.00
			3029	Current Account			100.00
17	BC/PO/DD Issue Charges	Per Instrument	Customer A/C (GL-3028/ 3029/ 3075/ 3003/ 3853/ 3555/3943)		3126	Commission A/C	Rs.2 per 1000/-
18	BC/PO/DD Cancellation Charges	Per Instrument (Upto Rs.1 lakh)					20.00
		Per Instrument (More than Rs.1 lakhs and Upto Rs.5 lakhs)					30.00
		Per Instrument (More than Rs.5 lakhs and Upto Rs.10 lakhs)					50.00
		Per Instrument (More than Rs.10 lakhs)					100.00
19	Duplicate ATM Card Issue Charges	Per Card	Customer A/C (GL-3028 & GL-3029)		5551	ATM Income	150.00
20	ATM Re-PIN Generation Charges	Per Pin					50.00
21	Interest Certificate	Per Certificate	Customer A/C (GL-3028 & GL-3029)		3114	Incidental Charges	100.00
22	Solvency Certificate	Per Certificate					2.50% on limit per quarter
23	Bank Guarantees (Financial)	Per Guarantee	Customer A/C (GL-3028/ 3029/ 3075/ 3003/ 3853/ 3555/3943)		3117	Commission on Bank Guarantee	1.50% p.a on BG limit


Chief Executive Officer
 Head Office, Khammam

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			GL Product	Product Name	GL Product	Product Name	
24	Unit Inspection Charges	Quarterly	Respective GL Heads	TL, CC, OD	3114	Incidental Charges	i) Rs.300/- per loans upto Rs.10 lakhs ii) Rs.500/- per loans above Rs.10 lakhs & upto Rs.25 lakhs iii) Rs.1,000/- per loans above Rs.25 lakhs
25	Stock Inspection Charges	Per Visit/ Per A/C	3002	Demand Loans			250.00
26	Outward Bills for Collection (OBCs)	Per Instrument (Upto Rs.2 lakh)	Customer A/C (GL-3028/ 3029/ 3075/ 3003/ 3853/ 3555)		3126	Commission A/C	30.00
		Per Instrument (More than Rs.2 lakhs and Upto Rs.5 lakhs)					50.00
		Per Instrument (More than Rs.5 lakhs and Upto Rs.10 lakhs)					100.00
		Per Instrument (More than Rs.10 lakhs)					200.00
27	Old Records Verification Charges	Per Verification	Customer A/C				100/- per year subject to max. of 1000/-
28	Account Closing Charges	Per Account (Below 1 year)	3028	Savings Bank			200.00
			3029	Current Account			350.00
		Per Account (Above 1 year)	3028	Savings Bank			150.00
			3029	Current Account			250.00
29	Title Deed Xerox Copies	Per Title Deed	Borrower A/C - TL/CC/OD				200.00
30	Documents Safe Custody Charges	Per Account (Upto Rs.5 lakh)	Borrower A/C - TL/CC/OD		3114	Incidental Charges	50.00
		Per Account (More than Rs.5 lakhs and Upto Rs.10 lakhs)					100.00
		Per Account (More than Rs.10 lakhs and Upto Rs.25 lakhs)					200.00
		Per Account (More than Rs.25 lakhs and Upto Rs.50 lakhs)					500.00
		Per Account (More than Rs.50 lakhs and Upto Rs.100 lakhs)					750.00
		Per Account (More than Rs.100 lakhs)					1000.00



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31	Ornaments Safe Custody Charges	Per Account (Upto Rs.1 lakh)	Borrower A/C - Gold Loan (including Gold OD)			3114	Incidental Charges	100.00
		Per Account (More than Rs.1 lakh and Upto Rs.2 lakhs)						200.00
		Per Account (More than Rs.2 lakhs and Upto Rs.5 lakhs)						350.00
		Per Account (More than Rs.5 lakhs)						500.00
32	Signature Verification Charges	Per Verification	Customer A/C					100.00
33	Standing Instruction Charges	Per Instruction	Customer A/C					25.00
34	Share Transfer Charges	Per Transfer/ Per Certificate	Customer A/C					100.00
35	Demand Purchase	Per Cheque	Customer A/C					1% of such purchase
36	Cash Handling Charges	Per deposit/ withdrawal	Customer A/C					Existing service charges in force
	Any Branch Banking (ABB) / Inter Branch Transaction Charges	Per Transaction						
		Rs. 25000/- per day maximum						Rs. 2 per thousand with a Min. of Rs. 25/- per transaction
37	i) Deposit of cash at non-home branches	Above Rs.25,000/- and Upto Rs.50,000/-	Customer A/C					25.00
		Above Rs.50,000/- and Upto Rs.1 lakh						50.00
		Above Rs.2 lakhs						Rs.50/- per lakh
	ii) Withdrawal of cash at non-home branches (Maximum of Rs.2 lakhs)	Upto Rs. 50000/- per day						NIL
		Above Rs.50,000/- and Upto Rs.1 lakh						50.00
		Above Rs.1 lakh and Upto Rs.2 lakhs						100.00



Chief Executive Officer



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			GL Product	Product Name	GL Product	Product Name	
38	Loan pre closure charges	O/s balance or drawing power/ remaining period whichever is high	Borrower A/C - TL/CC/OD		3027	Application & Processing Charges	2%
39	TD/FD/RD Premature charges	Per deposit	Depositor A/C - TD/FD/RD		Respective Interest Paid GL Head		1%
40	Commitment Charges	Per account	Borrower A/C - CC/OD		3114	Incidental Charges	2% pa for non utilization of limits
41	CIBIL and CERSAI Charges	Per enquiry/ a/c	Borrower A/C - TL/CC/OD				Actuals

[Handwritten Signature]
CHIEF EXECUTIVE OFFICER (I/C)

