

**THE PIONEER URBAN CO OPERATIVE BANK LTD.,  
BELGAUM**

Service Charges and Other Charges

<b>PARTICULAR</b>	<b>CHARGES</b>
1.Loan application form fees for mortgage & others	250+GST
<b>2.Loan Processing Fees</b> A. Two Wheelers B. Four Wheelers C. Personal Loan	Upto 50 Lakhs= 1% of the loan amount
<b>3.Loan Processing Fees for OD/CC and Mortgage loan</b> 1,00,000/- to 10,00,000/- 10,00,000/- above to 25,00,000/- 25,00,000/- above to 50,00,000/- 50,00,000/- above to 1,00,00,000/-	1% + GST 10,000/-+GST 15,000/-+GST 25,000/-+GST
<b>4.Renewal Fees Cash Credit Limit</b> A. Up to Rs.5,00,000/- B. Above Rs.5,00,000/- C. In Case Of Non-Renewal Of CC Limit in Time	Rs.1,000/- P.A GST As Per Rules
5.Cheque Book Charges	Rs.3.00 Per Leave + GST
6.Share Member Application Fees	Rs.10+GST
7.Share Member Entrance Fees	Rs.10+GST
8.Issue Of Duplicate Pass Book & FD Receipt	Rs.100+GST
9.A/C Close Before 12 Months	Rs.50+GST
10.Cheque Return Charges	I/W & O/W CLG Rs.100+GST
11.For Local Cheques /Bill Deposited Return Unpaid	Rs.50/- Per Instruments
12.No Due Certificate	1 <sup>st</sup> time free, Rs.100/-+GST Extra Copy
13.Revalidation/Cancellation/ Issue Of Duplicate Bankers Cheque /Payorder /DD	Rs.150/- per Instruments
14.Inoperative A/C	Rs.50+GST (for non-operation over 6 months)
15.Postage Charges Ordinary And Registered/Courier	Rs.15/-+GST Rs.50/-+GST
16.Collection Of Cheques/ Bill Upto Rs.5000/-	Min Rs 10/- And Rs 2/- Per 1000 Above 5,000/-+ Postage Charges + GST
17.Minimum Balance Saving Bank A/C Current A/C	Rs.25+GST Rs.30+GST
18.Chq .Bills Deposited Returned	Rs.100+GST

19. Interest Certificate	1 <sup>ST</sup> Time Free, Rs.100/+GST for Extra Copy
20. Ledger Extract	1 <sup>st</sup> Time Free, Rs.10/ Extra Copy
<b>21. ATM CHARGES</b>	
Annual fees (p.a.)	Rs. 100 / Card + Service Tax
Additional card (p.a.)	Rs. 100 / Card + Service Tax
Card Replacement Fees	Rs. 200 / card + Service Tax
Rupay debit card tariff charges:	
Transaction free of charges as per RBI	First 5 transaction (including Financial + Non-Financial) Free
a) Financial (Cash Withdrawal)	Rs.17 / Transaction+ Service Tax
b) Non- Financial (Balance Enquiry, Mini Statement, Pin Change)	Rs. 9/ transaction + Service Tax
Daily withdrawal Limit	Rs. 30,000 / Card
Daily Purchase Limit*	Rs. 1,00,000 / Card
PIN Replacement Charges	Rs. 30 / Pin + Taxes
<b>22. GOLD LOAN VALUATION CHG</b>	
Application Fees	24
Valuation Fees	
Up To Rs10,000/-	17
Rs.10,001 To 25,000/-	40
Rs.25,0001 To 50,000/-	69
Rs50,001 To 1,00,000/-	144
Rs.1,00,001 To 5,00,000/-	201
Gold Insurance	
Valuation Per 1,000/-	2
Stamp Duty Loan Rs.1,00,001/- Above	1%