

URBAN CO-OPERATIVE BANK LTD. BAREILLY

SERVICE CHARGES

Approved/Revised by BOD vide Resolution No. 19 dated 20.06.2026

S.NO.	DETAIL OF CHARGES	AMOUNT OF CHARGES
		Applicable from 01.07.2026
1.	Cheque Book Facility(Issuance of MICR/CTS Cheque Book): *	
a.	For Saving Accounts	First Cheque Book (15 Leaves) - No Charges, thereafter Rs.3/- per leaf + GST
b.	For CA/OD/CCH Accounts	First Cheque Book (15 Leaves) - No Charges, thereafter Rs. 3/- per leaf + GST
*	This service is free for Teachers & Other Employees of Basic Education/Staff of UCBL	
2.	Issue of Pass Book/Statement/Balance Certificate/Interest Certificate:	
a.	Issue of Pass Book / Statement- SB	No Charges / Rs. 15/- per page in hard copy
b.	Issue of Statement- CA/OD/CCH	No Charges for online statement Rs. 15/- per page in hard copy
c.	Issue of Duplicate Pass Book/- SB/CA/OD/CCH	Rs. 100/- + GST (With Latest Balance) Rs. 200/- + GST (With Previous Balance)
d.	Issue of Balance Certificate	Rs. 100/- + GST per certificate
e.	Issue of Interest Certificate	No Charges – First Copy Rs. 100/- + GST per certificate – Extra Copy
3.	Stop Payment (Stop Payment Instructions / Revocation of Stop Payment):	
a.	SB Account	Rs. 200/- + GST per cheque (Max. Rs. 1000/-)
b.	CA/OD/CCH Account	Rs. 250/- + GST per cheque (Max. Rs. 1500/-)
4.	Account Closure: **	
a.	Closure of Account within 2 year	SB Account – Rs. 100/- + GST CA Account – Rs. 250/- + GST
**	Exceptions for this service charge:- BSBID Accounts / Death of Account Holder / Transfer from Branch to Branch	
5.	Cheques / Instruments/NACH Return Charges- Local and Outstation:	
a.	If Returned on Technical Reasons Not at Customer Fault	No Charges No Charges
b.	SB/CA/OD/CCH Cheques / Instruments Return Charges- Local and Outstation:	*Up to Rs. 50,000/- = Rs. 100/- *Above Rs. 50,000/- upto Rs. 1000000/- = Rs. 250/- *Above Rs. 10,00,000/- = Rs. 500/- (Plus GST on all slabs)
c.	SB/CA/OD/CCH NACH return Charges	For all amounts = Rs. 250/- + GST
6.	Bills Collection Charges:	
a.	SB/CA/OD/CCH Accounts	*Up to Rs. 10,000/- = Rs. 50/- *Above Rs. 10,000/- = Rs. 5/- per thousand or part



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		thereof (Minimum Rs. 100/-, Maximum Rs. 5000/-) (Plus GST on all slabs)
		Postage and Other Bank's Charges (if any) will be charged in addition to above on actual basis.
7.	Signature/Photo Verification/Certificate for Passport purpose: #	Rs. 250/- + GST per attestation/certificate/ verification
#	For this service, Branch Manager may reduce/waive-off charges in exceptional cases on merit.	
8.	Demand Draft/Pay Order charges: ##	*Up to Rs. 1,000/- = Rs. 35/- *Above Rs. 1,000/- up to Rs. 10,000/- = Rs. 50/- *Above Rs. 10,000/- up to Rs. 49,999/- = Rs. 3/- per thousand (Minimum Rs. 100/-) *Rs. 50,000/- and Above = Rs. 2/- per thousand (Minimum Rs. 150/-, (Plus GST on all slabs)
##	This Service is Free for:- Teachers & Other Employees of Basic Education/Staff of UCBL/Student Account Holders transferring fund to Educational Institution or College by way of DD/Pay Order.	
9.	Demand Draft/Pay Order/Banker's Cheque Cancellation: @	
a.	Cancellation	Up to Rs. 5 Lakhs – Rs. 100/- + GST Above Rs. 5 Lakhs – Rs. 250/- + GST
b.	Issuance of fresh DD in lieu of old DD/PO	Up to Rs. 5 Lakhs – Rs. 150/- + GST Above Rs. 5 Lakhs – Rs. 300/- + GST
@	Note: For DD/PO cancelled, charges will be recovered to the extent of their value.	
10.	RTGS/NEFT/ECS Charges: @@	
a.	Inward RTGS/NEFT/ECS Transactions	No Charges
b.	Outward RTGS	Rs.2 Lakh to Rs. 5 Lakh – Rs. 25/- per RTGS Above Rs. 5 Lakh – Rs. 50/- per RTGS (Plus GST on all slabs)
c.	Outward NEFT	Up to Rs. 1 Lakh – Rs. 5/- per NEFT Above Rs. 1 Lakh – Rs. 25/- per NEFT (Plus GST on all slabs)
@@	This Service is Free for:- Teachers & Other Employees of Basic Education/Staff of UCBL/Student Account Holders transferring fund to Educational Institution or College by way of RTGS/NEFT. For this service, Branch Manager can reduce/waive-off charges in exceptional cases on merit.	
11.	SMS Alert Charges: (*)	15 paise + GST per SMS (Monthly) on actual usage basis
(*)	This Service is Free for:- Teachers & Other Employees of Basic Education	
12.	ATM Maintenance Charges (\$)	
a.	SB/CA Accounts	Rs. 200/- + GST (Annually)
(\$)	This Service is Free for:- Teachers & Other Employees of Basic Education	
13.	Duplicate ATM Card Charges:	Rs. 200/- +GST
14.	Folio charges in CA	-----



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15.	ATM Transaction Charges:		
Sr. No.	Type of Transaction	Charges	
a.	Use of Bank's ATM for any purpose	No Charges	
b.	Use of other bank's ATM for Balance Check	Rs. 10/- per transaction	On having more than 5 transactions including Financial & Non-financial transactions
c.	Use of other bank's ATM for cash withdrawal	Rs. 20/- per transaction	
16.	Maintenance and Visit Charges:		
a.	Maintenance/Fix Charges on CCH Accounts	Rs. 250/- + GST (Quarterly)	
b.	Visit Charges for CCH Accounts quarterly	Rs. 250/- + GST (up to Rs. 25 Lac)	Rs. 500/- + GST above Rs. 25 Lac
17.	Locker Rental Charges: \$		
Locker Size	Annual Charges		Term Deposit Against Locker
	Staff	Customer	Staff
Small	Rs. 1000/- + GST	Rs. 1350/- + GST	~~
Medium	Rs.1750/- + GST	Rs.1750/- + GST	~~
Large	Rs. 2150/- + GST	Rs. 2150/- + GST	~~
Ex. Large	Rs. 2550/- + GST	Rs. 2550/- + GST	~~
<p>\$ Discount of 50% of above Rental Charges on small category of Locker for Teachers & Other Employees of Basic Education maintaining their salary accounts in the bank from two or more years.</p> <p>\$ No Rental Charges and Term Deposit against Locker for Present & Ex-BOD/BOM members.</p>			
18.	Locker Key Lost Charges: \$\$		
a.	Small/Medium/Large/Ex. Large	Rs. 1500/- + GST in addition to actual cost of break open and replacement of Lock & Key	
<p>\$\$ For Staff and Members of BOD & BOM – Only actual cost of break open and replacement of Lock & Key</p>			
19.	Locker Operation Charges:		
a.	Small/Medium/Large/Ex. Large	<ul style="list-style-type: none"> • <u>Up to 15 operations per annum:</u> No Charges • <u>Beyond 15 operations:</u> Rs. 100/- + GST per operation. 	
20.	Credit Information Report Charges:		
a.	CIBIL/Crif High Mark/Experian/Equifax	<ul style="list-style-type: none"> • Consumer CIR – Rs. 100/- + GST per report • Commercial CIR- Rs. 915/- +GST per report 	
21.	CERSAI Charges:		
a.	Registration of Mortgage Property on CERSAI	Actual Charges levied by CERSAI	
22.	Cash Handling Charges: (@)		
a.	CA/OD/CCH	<ul style="list-style-type: none"> • Per day remittance up to 1000 pieces/10 packets • Beyond 1000 pieces/10 packets 	<p>No Charges</p> <p>Rs. 10/- per packet or part thereof</p> <p>Min – Rs. 100/-</p> <p>Max – Rs. 5000/-</p>



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(@) Exception: OD/CCH Accounts in NPA category		
(@) Branch Manager can reduce/waive-off charges in exceptional cases on merit.		
23.	Request for Change of Mobile Number/ E-mail:	
a.	SB/CA/OD/CCH	At the time of Account opening/First time: NIL Further Change: Rs. 100/- + GST per instance
24.	Request for modifying operating instructions:	
a.	Saving Account	Rs. 250/- + GST per instance
b.	CA/OD/CCH Account	Rs. 250/- + GST per instance
25.	Minimum Balance Charges:	
a.	Saving Account If balance goes below the monthly average minimum balance.	Minimum Balance – Rs. 1000/- Charges (Proportionate to Shortfall): Rs. 200/- +GST(Monthly)
b.	Current Account If balance goes below the monthly average minimum balance.	Minimum Balance – Rs. 5000/- Charges (Proportionate to Shortfall): Rs. 500/- +GST(Monthly)
26.	Issue of Duplicate Deposit Receipt:	Rs. 150/- + GST per instance/receipt
27.	Loan Processing Fees: (#)	
a.	TL/OD/CCH	0.50% of Sanctioned Amount (Max. Rs. 50000/-) + GST
b.	Annual Renewal of OD/CCH	0.30% of Renewal Amount (Max. Rs. 15000/-) + GST
c.	Annual Renewal with Enhancement of OD/CCH	[0.30% of Renewal Amount (Max. Rs. 15000/-) + 0.50% of Enhanced Amount (Max. Rs. 50000/-)] + GST
d.	Annual Short Review of ODP	0.30% of Sanctioned Amount (Max. Rs. 20000/-) + GST
e.	Short Review of OD/CCH	0.30% of Sanctioned Amount Proportionally for the extended period (Max. Rs. 20000/-) +GST
(#)	This Service is Free for:- Teachers & Other Employees of Basic Education/Staff of UCBL. (Processing fees of second Unsecured personal Loan for Teachers & Other Employees of Basic Education will be exempted only if 100% of previous personal loan has been repaid).	
28.	Penal Charges for Non-submission of Stock Statement:	Stock Statement should be submitted on or before 7 th day of succeeding month.
a.	* Submission from 8 th to 15 th day of succeeding month * Submission from 16 th onward	Rs. 100/- + GST Rs. 150/- + GST
b.	Late renewal charges of limits (CCH/UTR/ODP)	Rs. 1000/- + GST per month after expiry of limit.
29.	Bank Guarantee Fees:	1% of Guarantee Amount + GST per year
30.	Mortgage Charges: ++	
(a)	Applicable on Substitution of title deed	0.50% of outstanding amount of the loan in which mortgaged title deed is substituted/ changed. (Maximum Rs. 10000/-)
++ In case of extension of mortgage from one branch to another, concerned fees will be received by the branch performing extension of mortgage (having first charge on the property).		



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31.	Commitment Charges:	Applicable from 01.10.2026	
(a)	Applicable on quarterly basis if average utilization during quarter is less than 70% of sanctioned limit.	Less than 50%	0.50% p.a. of unutilized amount
		50% to <60%	0.35% p.a. of unutilized amount
		60% to <70%	0.25% p.a. of unutilized amount
			Not applicable to OD Limits for seasonal business.

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Managing Director/CEO

