

THE MANGALORE CATHOLIC COOPERATIVE BANK LIMITED

SERVICE CHARGES w.e.f. 01.09.2021

Sl no	Area of Banking Service	Service Charges
PART I. DEPOSITS & ALLIED SERVICES		
01		Issue of Chq books
	a) SB	No charges up to 20 leaves per calendar year. Thereafter @Rs 4/- per leaf
	b) Current Account & CCL	Rs 4/- per leaf
02	Ledger Folio charges – CA and CCL	To be collected on calendar quarterly basis at Rs 50/- per page (40 entries to be treated as page or part thereof)
03	Issuance of statement of account	Rs 15/- per page
04	Issuance of Duplicate SOA/Pass Book	a)With latest entry – Rs 100/- b)With earlier/old entries – Rs 100/-+Rs 30/- per page
05	Closure of SB / CA	Within One year SB Rs 150/- CA Rs 250/- Beyond One year SB Rs 75/- CA Rs 125/-
06	Non-maintenance of monthly minimum balance Min Balance:	SB – Rs.40/- per month CA – Rs.100/- per month No charges for Inoperative accounts Minimum Balance: SB without Cheque Book – Rs.1000/- SB with Cheque Book - Rs.1,000/- Current Account - Rs.2,000/-
07	STOP PAYMENT a)Noting stop payment instruction	SB – Rs.100/- per occasion CA – Rs.200/- per occasion
	b)Noting stop payment instruction in case of loss of blank cheque book	For SB/CA/CCL accounts – Rs 5/- per leaf with minimum of Rs 50/-
	c) Revoking stop payment instruction in all the cases	Rs 100/- per instance for SB/CA/CCL accounts
08	STANDING INSTRUCTION a)for registering standing instruction	Rs 200/-per instruction – per transaction
	b)execution of SI - for transfer of funds to other Banks (excluding interest on deposits)	Rs 30/- per transaction + applicable charges related to PO/DD/NEFT/RTGS
	c)execution of SI – for transfer of funds within the Bank (excluding interest on deposits, RD installments and Loan installments)	Rs 20/- per transaction
09	OPERATION IN ACCOUNTS a)through Mandate b)through POA	In both cases one time charges at the time of acceptance /registration /modification of instruction SB – Rs 250/- CA – Rs 400/-
10	Enquiries related to Old transactions (above 5 years)	Rs 500/- per instance
11	ISSUANCE OF a)No objection / No due certificate	For the first time Rs 100/-; for second/additional ones Rs 150/-
	b)Interest paid /collected certificate	NIL



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	c) Duplicate Deposit Receipt	Rs.150/- per Deposit Receipt
	d) Balance certificate / Maintaining of Account Certificate / Chq honored certificate.	Rs.150/- per instance
	e) Attestation of Customer's signature/photo	Rs.150/- per attestation
12	Addition/Deletion of names in joint accounts	Rs 100/- per instance. Waived for Associations and Institutions.
13	Modification / change in nomination	Rs.100/- per instance
14	Activation of dormant accounts	NIL
15	Unutilized cheque leaf while closing the account	NIL
PART II. REMITTANCES & COLLECTIONS		
01	Issue of DD	a) Upto Rs 1000/- Individual – Rs 25/- per instrument Non-Individual – Rs 35/- per instrument b) Rs 1001/- to Rs 10000/- Individual – Rs 40/- per instrument Non-Individual – Rs 50/- per instrument c) Above Rs 10000/- Individual – Rs 4/- per thousand per instrument – Min Rs 40/- Max. 2,500/- Non-Individual – Rs 5/- per thousand per instrument – Min Rs 50/- Max 3,000/-
02	Cancellation of DD/Pay Order	Rs 100/- per instrument or actual amount of DD/PO whichever is lower
03	Re-validation of DD/PO	Rs. 50/- per instrument
04	RTGS / NEFT a) NEFT b) RTGS	Up to Rs.2 lakh - Rs.25/- Above Rs.2 lakh up to Rs.5 lakh - Rs.50/- Above Rs.5/-lakh - Rs.100/- For Customers maintaining an average balance of Rs.1 lakh & above in the Savings/Current account – No charges.
05	Collection of Outstation cheques	Up to Rs.5000 - Rs.25/- * Rs.5001 to Rs.10000 - Rs.50/- * Rs.10001 to Rs. 1 lakh - Rs.100/-* Above Rs.1 lakh to Rs.5 lakh - Rs.300/- Above Rs.5 lakh to Rs.10 lakh - Rs.500/- Above Rs.10 lakh - Rs.600/- * Charges up to Rs.1 lakh are mandated by RBI
06	Collection of Bills (IBC/OBC)	Rs 8/- per thousand or part thereof Min Rs 50/- - Max Rs 2000/-
07	Collection of outstation cheques drawn on our own Bank Branch	NIL
08	Inward cheques/ECS returned (chqs drawn on us)	Upto Rs 10 lakhs – Rs 200/- per instrument Above Rs 10 lakhs – Rs 350/- per instrument No charges to be collected where stop payment instruction is registered, Bank's



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		technology/technical issue arises and no fault of the drawer/payee.
09	Outward cheques returned (both local and outstation)	SB - Rs 75/- CA/CCL - Rs 200/-
PART III. LOANS AND ADVANCES		
01	Processing charges	<p>a) All loans where mortgage of the property is involved (except Education Loan)</p> <p>Upto Rs 10 lakhs - 1%</p> <p>>Rs 10 lakhs to Rs 20 lakhs - Rs 10000/- + 0.75% of amount above Rs 10 lakhs.</p> <p>>Rs 20 lakhs - Rs 17500/- + 0.50% of amount above Rs 20 lakhs.</p> <p>Education Loan: 0.25% for any amount of loan. Revalidation: Rs 2000/- flat rate irrespective of loan amount</p> <p>b) HP loans - 0.50% (minimum Rs.500/-) Revalidation: Rs 1000/- flat rate irrespective of loan amount</p> <p>c) All other loans - 1.00% (minimum Rs 500/-) Revalidation: Rs 500/- flat rate irrespective of loan amount</p>
02	CCL renewal	0.50% of the limit (minimum Rs.1,000/-)
03	Loan notice charges	RPAD/Courier - Rs 100/- (including postal/courier charges) Ordinary Post - Rs 50/- (including postal charges)
04	Bond/DTD Typing charges	Up to Rs.5 lakh - Rs.400/- Above Rs.5 lakh - Rs.600/- No charges for DTD discharge typing
05	Release of security/Changes in terms and conditions of sanction	Rs.2000/- Legal opinion charges to be collected additionally wherever applicable
06	Substitution of property	Rs 1000/- per property in addition to Legal opinion charges, DTD bond typing charges
07	CERSAI Search & registration charges	On actual basis
08	CIC report charges	For Housing Loan - Rs 100/- For surety and consumer Rs.100/- For all other loans - Rs 250/-* *applicable for CCL renewal also.
09	Pre-closure of Loans	<p>Closure of Mortgage/Business Loans* Within 2 years - 2 % Above 2 years - Up to 3 years - 1.50 % Above 3 years - Up to 5 years - 1.00 % Above 5 years- no charges</p> <p>Closure of Hypothecation Loans* Within 2 years - 1.00%</p> <p>*on the balance outstanding or drawing power whichever is higher.</p>



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		NOTE: If pre-closure is due to death, closure of business, loss in business or at the instance of Bank on account of certain irregularities, no charges to be collected.															
10	Service charges on Jewel Loan	Up to Rs.50,000/- - 1% of the loan amount.(Minimum Rs.100/-) Rs. 50,001 to Rs.2 lakh – Rs. 500/- Plus 0.50% of the amount exceeding Rs.50,000/- Above Rs.2 lakh – Rs.1250/- Plus 0.25% of the amount exceeding Rs.2 lakh (maximum Rs.2,500/-) NOTE: The charges are inclusive of Jewel Appraiser's Fee.															
11	Jewel Appraiser's fee	0.40% of loan amount with minimum of Rs 10/- and maximum of Rs 250/- for new loan and for renewal, the maximum fee will be Rs 150/-.															
12	Enquiries/providing copies related to old records	Upto 2 years old - Rs 400/-* Above 2 years old - Rs 1000/-* *or Xerox charges and out of pocket expenses whichever is higher.															
13	Issuance of certified copies	Rs 20/- per page.															
PART IV. LOCKER AND OTHER SERVICES																	
01	Safe deposit locker rent	<table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Type</th> <th style="text-align: left;">Size (Cu. in.)</th> <th style="text-align: left;">Rent</th> </tr> </thead> <tbody> <tr> <td>Small</td> <td>0-0.50</td> <td>- Rs.1000/-</td> </tr> <tr> <td>Medium</td> <td>0.51-1.50</td> <td>- Rs.1800/-</td> </tr> <tr> <td>Large</td> <td>1.51-2.50</td> <td>- Rs.3000/-</td> </tr> <tr> <td>Extra Large</td> <td>2.51 & above</td> <td>- Rs.4500/-</td> </tr> </tbody> </table>	Type	Size (Cu. in.)	Rent	Small	0-0.50	- Rs.1000/-	Medium	0.51-1.50	- Rs.1800/-	Large	1.51-2.50	- Rs.3000/-	Extra Large	2.51 & above	- Rs.4500/-
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02	Loss of Locker key	Rs 1000/- + actual break open charges															
03	Locker issuance charges	Nil															
04	Locker operation	Upto 15 operations per year - NIL Above 15 operations per year - Rs 50/- per operation															
05	Penalty charges on delayed payment of annual locker rent	Upto first quarter - 10% of rent Upto second quarter - 20% of rent Upto third quarter - 30% of rent Upto fourth quarter - 40% of rent 1 year and above - 50% of rent															
PART V. ATM																	
01	ATM card	Annual fee - Rs 150/- Additional Card - Rs 100/- Card replacement - Rs 250/- PIN replacement - Rs 50/-															
	NOTE: <ol style="list-style-type: none"> 1. GST is applicable on all types of service charge which is to be collected invariably in addition to the applicable service charge. The present GST rate is 18%. 2. Out of pocket expenses like postal/courier charges, Xerox charges wherever applicable are to be collected on actual basis. 3. Staff are exempt from service charges other than Locker rent and out of pocket expenses such as postal/courier charges. 																



[Signature]
General Manager