

THE PIONEER URBAN CO OPERATIVE BANK LTD., BELGAUM

Service Charges and Other Charges

PARTICULAR	CHARGES
1.Loan application form fees for mortgage & others	250+GST
2.Loan Processing Fees A. Two Wheelers B. Four Wheelers C. Personal Loan	Upto 50 Lakhs= 1% of the loan amount
3.Loan Processing Fees for OD/CC and Mortgage loan 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/- 1,00,00,000/- above to 1,50,00,000/-	1% + GST 10,000/-+GST 15,000/-+GST 25,000/-+GST 35,000/-+GST
4.Renewal Fees Cash Credit Limit 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 st 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	Rs.25+GST
Current A/C	Rs.30+GST
18.Chq .Bills Deposited Returned	Rs.100+GST
19.Interest Certificate	1 ST Time Free, Rs.100/+GST for Extra Copy
20.Ledger Extract	1 st Time Free, Rs.10/ Extra Copy
21. GOLD LOAN VALUATION CHG	
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%

22. ATM Charges

S.No.	Fees / charges	Amount	Remarks
1.	Annual fees (p.a.)	Rs. 150 / Card + Service Tax	Fee applicable to all card holders for yearly card maintenance fees
2	Additional card (p.a.)	Rs. 150 / Card + Service Tax	Fee applicable, if card is to be issued to account holders other than primary holder. For this bank needs to give confirmation for enabling the joint card functionality.
3	Card Replacement Fees	Rs. 200 / card + Service Tax	If a customer lost his/ her card and request for another card.
4	Rupay debit card tariff charges:		
	Transaction free of charges as per RBI	First 5 transaction (including Financial + Non-Financial)	As per NPCI guidelines for a month at list five (5) free transactions needs to be given to the account holder.
	a) Financial (Cash Withdrawal)	Rs.17 / Transaction+ Service Tax	Fee applicable from any 6 th financial transaction onwards performed on other banks' ATM
	b) Non- Financial (Balance Enquiry, Mini Statement, Pin Change)	Rs. 9/ transaction + Service Tax	Fee applicable from any 6 th non-financial transaction onwards performed on other banks' ATM
5	Daily withdrawal Limit	Rs. 30000 / Card	

6	Daily Purchase Limit*	Rs. 100000 / Card	*When enabled
8	PIN Replacement charges	Rs. 30 / Pin + Taxes	Fee applicable, If a customer lost / forgets his/ her card and request for another PIN