

GLOBAL CO-OPERATIVE CREDIT SOCIETY LTD

SERVICE CHARGES MANNUAL

EFFECTIVE W.E.F. 01.11.2020

ARSHAN R SIDDIQUI



BOARD APPROVAL
18.10.2020



GLOBA CO-OPERATIVE CREDIT SOCIETY LTD
109/419-A ASHA PALACE 2ND FLOOR 80 ROAD
KANDUR

SERVICE CHARGES APPLICABLE
APPLICABLE W.E.F. 01.11.2020
[ALL CHARGES EXCLUSIVE WITH

SR.NO.	TYPE OF SERVICES	APPROVED CHARGES
1	SAVINGS BANK ACCOUNT	
1.1	Minimum Balance (Irrespective of Cheque Book facility)	
1.1.1	In Urban Branch – Rs.500/-	
1.1.2	In Rural Branch – Rs.250/-	
1.1.3	Schemes under Zero Balance Accounts – i.e. No restriction on Minimum Balance 1. Basic Saving link with time deposit 2. Minor accounts 3. Super Saving 4. Staff account	
1.1.4	Failure to maintain minimum balance	10 % of Shortfall amount Subject to Minimum-Rs.10 Maximum-Rs.100 (in consonance with RBI circular no. DCBR.BPD (PCB/RCB) Cir. No. 3/12.05.001/ 2014-15 dated 12.12.2014) (No minimum balance charges within 3 months of opening the accounts.)
1.1.5	Failure to maintain balance in In-operative accounts	NIL
1.2	Issue of Certificates	
1.2.1	Balance Certificate	Rs.100 for each copy.
1.3	Request/Enquiry for Old Records/ Transactions(Other than Statements)	
1.3.1	Upto 1 year	Rs.50 per page
1.3.2	Beyond 1 year & upto 3 years	Rs.100 per page
1.3.3	Beyond 3 years	Rs.200 per page
1.3.4	Copy /Image of Cheque	<i>Rs. 100 per instrument</i>
1.4	Account Closure	
1.4.1	If closed within 30 days of opening of account.	NIL
1.4.2	If closed after 30 days of opening the account & within 1 year	Rs. 500/-



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SR.NO.	TYPE OF SERVICES	APPROVED CHARGES
1.4.3	If closed after 1 year of opening the account	Rs.150/-
1.4.4	Charges for Unutilized cheque leaf at the time of Closure of Account	NIL
1.5	Issue of Cheque Book/s	
1.5.1	First cheque book of 25 leaves issued at the time of Opening of account.	50
1.5.2	Additional Cheque Book/s	Rs. 3/- per cheque leaf
1.5.3	Upto 25 leaves to Senior Citizens every Financial year	FREE
1.6	Payment / Return of Cheques , ECS./ NACH	
1.6.1	Return of inward Clearing/IBC cheques (For reasons other than encoding, bank errors and post dated cheques)	Rs. 250/- + Interest @21 % on cheque amount subject to minimum of Rs. 10 + Postage/courier charges, if any.
1.6.2	ECS / NACH Return	Rs. 250/- Interest @21 % on ECS amount subject to minimum of Rs. 10
1.6.3	Levy of <u>Intra Day Charges</u> on cheques honoured/withdrawals allowed on 2nd day. (DACC Charges)	@ 0.10% of cheque amount + Interest @21% p.a. on amount of drawal against unclear balance, for all withdrawals allowed during 2nd day subject to minimum of Rs.50/-
1.6.4	Outward cheques / OBC/ NCC Cheques returned unpaid.	NIL
1.6.5	Cheque received through clearing issued by the customer without maintaining sufficient balance to honour them and subsequently, cheques are cleared by arranging funds during the day.	Rs. 25/- Per Instrument
1.6.6	Purchase / Discounting of Demand Draft/Bills which are sent for clearing / collection (other than sanctioned limit) (To be collected upfront)	0.50% Commission, subject to minimum of Rs. 25/-+Interest @21% p.a. on discounted amount, subject to minimum of Rs. 10/- 0.50% Commission, subject to minimum of Rs. 25/-+Interest @21% p.a. on discounted amount, subject to minimum of Rs. 10/-



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1.7	Stop Payment Instructions	
1.7.1	For any reason	Rs.50/- per instrument subject to maximum of Rs.200/- at a time.
1.8	Issue of Duplicate Pass Book/ Statement	
1.8.1	Per Book	Rs. 100/-
1.8.2	Duplicate Statement	Rs. 50/- per page with 40 entries or part thereof
1.9	Savings Bank Account for Minors	
1.9.1	Minimum Balance	No charges
1.9.2	Cheque Book	Free
1.9.3	SMS Charges	Rs 100/- per year
2.	CURRENT / CASH CREDIT / OVERDRAFT ACCOUNTS	
2.1	Minimum Balance	Urban - Rs. 2000/- Rural - Rs. 1000/-
2.1.1	Failure to maintain minimum balance	Rs. 10/-once on every day of occurrence
2.1.2	Failure to maintain balance in In-operative accounts	NIL
	Issue of Certificates	
2.2.1	Balance Certificate	Certificate Free. However Rs.50/- per copy for additional copies
2.3.	Request /Enquiry for Old Records/ Transactions (Other than statements)	
2.3.1	Upto 1 year.	Free
2.3.2	Beyond 1 year & upto 3 years.	Rs.100/- per page
2.3.3	Beyond 3 years	Rs. 200/- per page
2.3.4	Copy/ Image of Cheque	Rs.50/- per cheque
2.4	Account Closure(Current account)	
2.4.1	If closed within 30 days of opening the account	NIL



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SR.NO.	TYPE OF SERVICES	APPROVED CHARGES
2.4.2	If closed after 30 days of opening the account & within 1 year	Rs. 500/-
2.4.3	If closed after 1 year of opening the account	Rs. 250/-
2.5	Issue of Cheque Books	
2.5.1	Cheque book of 25 leaves at the time of Opening of Account	Rs. 50/-
2.5.2	Additional Cheque Books	Rs.3/- per cheque leaf
2.5.3	Charges for Unutilized cheque leaf at the time of Closure of Account	NIL
2.6	Account Maintenance Charges	
2.6.1	Current Account, Cash Credit, Clean Overdraft / Overdraft against Deposit / Gold ornaments / LIC Policy/NSC/ Shares (Charges to be collected on quarterly basis)	Rs. 100/- For one quarter or part thereof. (No charges within 3 months of opening the accounts.)
2.7	Payment/Return of Cheques, ECS/NACH	
2.7.1	Return of Inward Clearing/IBC cheques / ECS (For reasons other than encoding, bank errors and post dated cheques)	Rs. 250/- + Interest @21 % on cheque amount subject to minimum of Rs. 10 + Postage / courier charges, if any.
2.7.2	ECS Return	Rs. 250/- Interest @21 % on ECS amount subject to minimum of Rs. 10/-
2.7.3	Levy of Intra Day Charges on cheques honoured /withdrawals allowed on 2nd day.	0.10% of cheque amount + @21% p.a. on amount of drawal against unclear balance, for all withdrawals allowed during 2nd day subject to minimum of Rs.50/-
2.7.4	Outward cheques / OBC/ NCC Cheques returned unpaid	Rs.100/- + Actual postage/courier charges
2.7.5	Stop Payment Instructions (For any reason)	Rs.50/- per instrument subject to maximum of Rs.200/- at a time.
2.7.6	Cheque received through clearing issued by the customer without maintaining sufficient clear balance and subsequently, cheques are cleared by arranging funds during the day.	Rs. 100/- Per Instrument



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SR.NO.	TYPE OF SERVICES	APPROVED CHARGES
2.7.7	Purchase/Discounting of Demand Draft which are sent for clearing, other than sanctioned limit (to be collected upfront)	0.50% commission, subject to minimum of Rs. 100 + Interest @21% on discounted amount, subject to minimum of Rs. 10/-
2.8	Other Services	
2.8.1	Account Statement	NIL
2.8.2	Duplicate Statement	Rs. 60/- for 40 entries or part thereof.
2.8.3	Temporary Overdraft per instance. To be charged monthly (computed considering day end balance)	0.50% subject to minimum of Rs.200/- (This amount shall be credited to 'Incidental charges') +Interest @21% subject to minimum of Rs. 10/-
	Note : Any increase in debit balance over previous day's balance will be considered as fresh TOD and charges & interest shall be applied accordingly.	



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SR.NO.	TYPE OF SERVICES	APPROVED CHARGES	
3.	TERM DEPOSITS		
3.1	Issue of Duplicate Term Deposit Receipt	Rs. 100/- per receipt	
3.1.1	Issue of Interest Certificate	NIL	
3.1.2	Penalty for delayed payments in Recurring Deposit	2% on the delayed installment amount for deposit over 5 years & 1.5% in all other cases.	
3.1.3	DD A/c. Pre closer on written request from the Account Holder.	Rs 100/-	
3.1.4	Issue of duplicate DD a/c statement on written request from the accountholder	Rs.50/- for 40 entries	
3.1.5	Issue of duplicate RD Passbook.	Rs. 100/- per pass book	
4.1	LOANS & ADVANCES		
	Supply of Application Forms		
4.1.1	ALL TYPE OF LOANS EXCEPT LOAN AGAINST DEPOSIT	Rs. 1000/-	
4.1.2	Loans against deposit including Loan Against Third Party Deposits	Rs. 200/-	
4.2	Incidental Charges & Loan Processing Charges		
	Schemes	Loan Processing Charges	Incidental Charges
4.2.1	BUSINESS LOAN	2 % to 5% of loan amount	1000/- or.5% of loan amount whichever is higher
4.2.2	CASH CREDIT / OVER DRAFT	2 % to 5% of loan amount	1000/- or.5% of loan amount whichever is higher
4.2.3	Housing Loan /& Loan against property	2 % to 5% of loan amount	1000/- or.5% of loan amount whichever is higher + Actual exp of valuation and legal opinion
4.2.4	Gold Loan	1 % of loan amount	200/+Actual exp of valuation
4.2.5	Loan / OD against Government Securities/ LIC policies	2 % of loan amount	200/+Actual exp of valuation
4.2.6	Personal loan	2 % to 5% of loan amount	200/- or.5% of loan amount whichever is higher
4.2.7	Personal loan daily deposit	2 % to 5% of loan amount	200- or.5% of loan amount whichever is higher
4.2.8	Term loan	2 % to 5% of loan amount	200/- or.5% of loan amount whichever is higher
4.3	VEHICLE LOANS		
4.3.1	Personal Vehicle	2 % to 5% of loan amount	1000/- or.5% of loan amount whichever is higher
4.3.2	Commercial vehicle	2 % to 5% of loan amount	1000/- or.5% of loan amount whichever is higher



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4.3.3	For all other credit facilities other than above (Funded and Non Funded)		2 % of loan amount	1000/- or.5% of loan amount whichever is higher
4.3.4	Loans/Overdraft against Deposits (DD/Self Deposit / Third party Deposit)		NIL	Rs 500 (For fresh and enhancement)
<p>Note:1) In case of fresh sanction of CC /VOD/Dhanvarsha Limit, Medi-OD Limit, PCFC, LC, BG Limit, the incidental charges shall be for the period from the date of sanction to the due date (i.e. upto last day of validity period of the sanctioned facility) on Pro-rata basis.</p> <p>2) Actual Expenses pertaining to inspections shall be borne by the loan applicant / borrower. This shall be in addition to the Processing + Incidental Charges.(This rule is a new addition to Services Charges Manual)</p>				
4.4	RENEWAL CHARGES			
	Schemes		Loan Processing Charges	Incidental Charges
4.4.1	Renewal (Full/Short) of Fund and Non Fund based facilities (other than Term Deposits & Govt. Securities)		NIL	0.50% p.a. on the limit, Subject to maximum of Rs.10Lac
4.4.2	Documentation charges in case of fresh sanction of all facilities or renewal of CC / OD against FD / LGS where fresh documents are executed after 3 years			Actual documentation/ Stamping / Franking / Notary charges to be collected. OR Rs 1000/- whichever is higher
<p>Note:</p> <ol style="list-style-type: none"> Upper cap of Rs.10.00 Lac will be separate for short renewal as well as regular renewal. Incidental charges for short renewal shall be collected upfront separately and shall not be clubbed with that for regular renewal. Incidental Charges shall be applicable from the date of sanction till the date of expiry of the limit in case of fresh limits on Pro-rata basis. Branches shall collect Incidental Charges for the period from date of renewal/ sanction till the expiry of limit in case of renewal on pro-rata basis. In case the branch has collected the incidental charges for a certain period on account of short renewal and the regular renewal is done before expiry of short renewal, branch shall refund/adjust the excess incidental charges collected for overlapping period. 				



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SR.NO.	TYPE OF SERVICES		APPROVED CHARGES		
			Loan Charges	Processing Charges	Incidental Charges
4.4.3	Conversion of existing limit into Working Capital Term Loan and Conversion of Limits from one scheme to another scheme		NIL		0.50% p.a. on the limit, balance converted Subject to maximum of Rs.10.00 Lakh
	Conversion of existing limit into Working Capital Term Loan under global personal loan daily collection Scheme		NIL		2% p.a. on the limit, balance converted.
<p>Note: In addition to the above, incidental charges @0.50% p.a. shall also be collected on pro-rata basis for the un-renewed period i.e. (day wise) from the date of last expiry of the limit till the date of execution of the documents for conversion.</p>					
4.4.4	Ad-hoc Limits sanctioned for a specific period for a specific purpose(Fund based/ Non Fund based)		NIL		1% p.a. on pro rata basis, subject to min of Rs. 500/- and max of Rs. 10.00 Lakh
TYPE OF SERVICES					
4.4.5	Revalidation of sanctioned facility				0.10% of loan amount subject to minimum of Rs.200/- and maximum of Rs.1000/-
4.4.6	Change /Release /New - immovable security subsequent to disbursement of loans				0.10% of loan amount subject to minimum of Rs. 1,000/- & maximum of Rs. 5,000/- (No charges applicable if sale proceeds credited to loan account)
4.4.7	Change/Modifications in Sanction terms and conditions				0.10% of loan amount subject to minimum of Rs.1,000/- & maximum of Rs. 5,000/-. (However, not applicable for changes/modifications before disbursement)
4.4.8	Post Sanction Visit Charges.				1. Credit facility upto Rs.10 lac – Rs.250/- per visit. 2. Credit facility above Rs.10 lac – Rs.500/- per visit.
4.5	Penal interest on overdue amount				
4.5.1	Amount of Penalty for non servicing Principal due in respect of all loans & advances .				Where full amount of Principal instalment is not serviced during grace period (of 15 days from the date of demand generation), Penal interest @ 3% p.a. over and above the applicable ROI on principal overdue amount from the date when it was due and till the date it is cleared.



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4.5.2	Penalty for non-submission of stock statement &/or list of debtors & Creditors	<p>Applicable ROI + @ 3% penal interest shall be applied from due date till previous day of updation of new figures of Stock/ Creditors/ Debtors.</p> <p>Due date for submission of statements of a particular month shall be by 20th of subsequent month for Cash Credit Limit.</p> <p>i.e. Stock Statement as on 31st March to be submitted on or before 20th April.</p> <p>Stock Statement as on 30th September to be submitted on or before 20th October.</p>
	<p>Note:1 Combined amount of penalty for various reasons shall not exceed 2%</p> <p>2. In case of loans upto Rs.25000/- sanctioned to borrowers under priority sector, penal charges shall be applicable as per Credit Policy of the Bank.</p> <p>3. Penal interest for non-submission of stock statement is applicable only for the particular month for which the stock statement has not been submitted.</p>	
4.6	Notice to Defaulters of Loans / Cash Credit	
4.6.1	Notice -1 (Only to borrower)	Rs. 100/-
4.6.2	Notice -2(Original to borrower & copy to sureties)	Rs. 300/-
4.6.3	Advocate's Notice	Rs.1,500/- or Actual expenses whichever is higher
4.6.4	Visit Charges to defaulting borrowers (to collect charges for only 2 visits during the month)	Rs. 250/- OR Actual expenses whichever is higher
	Notice to Loan defaulters issued under SARFAESI Act -2002	
4.6.5	Outstanding balance of Loans & Advances	
	a) Upto Rs. 25Lac	Rs.2500/-
4.6.6	b)Above Rs. 25 lac	Rs.5000/-
	Possession of Residential Premises under SARFAESI ACT-2002	
4.6.7	Outstanding balance of Loans & Advances	
	a)Upto Rs. 25Lac	Rs.5000/-



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4.6.8	b) Above Rs.25Lac	Rs.10000/-
Possession of Movable Securities /immovable properties (Other than Residential premises)- under SARFAESI ACT-2002		
4.6.9	Outstanding balance of Loans & Advances	
	a) Upto Loan of Rs.25Lac	Rs.5000/-
4.6.10	b) Above Loan of Rs.25Lac	Rs.10000/-
4.6.11	Re-conveyance / Cancellation registered mortgage (Except in case of replacement of securities)	Actual expenses incurred by the branch to be collected.
4.7	Loan Against Vehicles	
4.7.1	Issue of NOC to RTO for passing or renewal of Autorickshaw/Taxi permits	Rs.500/-
4.7.2	Vehicle Seizure Charges	Rs.1000/- + Actual expenses incurred
4.8	Parking Charges	
4.8.1	Light motor vehicle including taxi & car / 2 wheeler/ 3 wheeler	Rs.100/-per day at Bank premises or actual expenses incurred at other places
4.8.2	Heavy vehicle	Rs.200/- per day at Bank premises or actual expenses incurred at other places
4.9	FORE-CLOSURE CHARGES	
4.9.1	Foreclosure of all loans and advances (Funded & Non Funded)	<ul style="list-style-type: none"> • Funded Facilities 3% of the outstanding balance or sanctioned limit (whichever is higher), • Non Funded Facilities 1.50 % of the outstanding balance or Outstanding limit (whichever is higher) (Non-funded Facilities). • In case of Term Loans 3% on the Principle outstanding balance as on the date of closure and on all amount paid by the borrower towards the loans during the period of last one year from the date of final payment. (Excluding the payment towards regular instalments)



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5.	COLLECTION/PAYMENT OF OUTSTATION BILLS & CHEQUES (As per RBI guidelines) (OBC/IBC)	
5.1	(a) Service Charges for Outstation Cheque Collection	
5.2	Upto and including Rs.5,000/-	Rs. 25/-
5.3	Above Rs. 5,000/- and upto and including Rs. 10,000/-	Rs. 50/-
5.4	Above Rs. 10,000/- and up to and including Rs. 1,00,000/-	Rs. 100/-
5.5	Above Rs.1,00,000/-	Rs. 150/-
5.6	Discount of Outstation Bills / Cheques / DDs sent for collection (to be collected upfront)	Commission of 1% Subject to minimum of Rs. 100/- +@21% Interest p.a. subject to minimum of Rs. 10/-
6.	PAY ORDERS	
	Issue of Pay Orders	
6.1	Upto Rs. 500/-	Rs. 10/-
6.2	Rs. 501/- upto Rs. 1000/-	Rs. 15/-
6.3	Rs.1001/- to Rs. 5000/-	Rs.20/-
6.4	Rs.5001/- upto Rs.10,000/-	Rs.100/-
6.5	Rs. 10,001/- to Rs. 1,00,000/-	Rs. 3.00 per Rs. 1,000/- or part thereof subject to minimum of Rs. 50/-
6.6	Rs. 1,00,001/- & above	Rs. 0.75 per Rs. 1,000/- or part thereof subject to minimum of Rs. 100/- & maximum of Rs. 5,000/-
6.7	Revalidation/ Cancellation or issue of Duplicate Pay Order	Rs.50/- per instrument
	Note: P.O. issued for disbursing loans shall be FREE to the extent of Loan amount + Margin amount.	



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7	ISSUE OF DEMAND DRAFT	
7.1	CORPORATION BANK DEMAND DRAFT	
	Upto Rs. 10,000/-	Rs. 50/-
	Above Rs. 10,000/-	Rs. 3.00 per thousand or part thereof subject to minimum of Rs. 25/- and maximum upto Rs. 15000/-
	Cancellation of DD	Rs. 50/- per instrument
	Note: DD issued for disbursing loans shall be FREE to the extent of Loan amount + Margin amount except other bank charges, However commission to the extent payable to Corporation Bank will be collected from or charged to customer.	
8.	ELECTRONIC PRODUCTS (As per RBI guidelines)	
	Inward RTGS / NEFT / ECS Transactions	NIL
8.1	Outward RTGS / NEFT transactions	
8.1.1	RTGS	
	Above Rs. 2,00,000/- and upto Rs. 5,00,000/-	Rs. 50/-
	Above Rs. 5 Lac	Rs. 100/-
8.1.2	NEFT	
	Upto Rs. 10,000/-	Rs. 25/-
	Above Rs. 10,000/-	Rs. 50/-
	Note: Payments made through RTGS and NEFT for disbursing loans & advances shall be FREE to the extent of Loan amount + Margin prescribed	



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9	GENERAL	
9.1	Issue of Solvency Certificate	@ 0.10% subject to minimum of Rs. 500/- and maximum of Rs. 25,000/-
9.2	Solvency/Financial capabilities Certificate for Education Loan Purpose (SB / CA)	Rs. 500/- for 1st Copy and Rs. 50/- per copy of the rest original copies.
9.3	Solvency/Financial capabilities Certificate for other purpose	Rs. 1000/- for 1st Copy and Rs.50/- per copy of the rest original copies.
9.4	Encashment / Assignment of NSC/IVP/KVP/LIC	Rs. 250/-
9.5	Issue of Duplicate Share Certificates.	Rs. 50/- per certificate
9.6	Transfer of Shares	Rs. 10/- per certificate
9.7	Share Application Forms	NIL
9.8	Issue of any other certificate by Bank including Signature verification (for shares, PF, MTNL etc) / Photoauthentication	Rs.50/- per certificate and per signature verification
9.9	Address confirmation	Rs. 100/-
9.10	E-payment of taxes through other banks	Rs. 50/- per challan
9.11	Custom Duty payment through other bank	Rs. 100/- per challan
9.12	Bulk Cash deposit/withdrawal. Above Rs. 1 lac in SB/Current / OD / A/cs (C.C.A/c's exempted)	Rs. 100/- per Lac and thereafter Rs. 1/- per thousand.
9.13	Loss of Token by customers	Rs. 100/- per token
9.14	Issue of records upto 2 years old (pertaining to other than Savings/Current/CC/OD Accounts)	Rs. 100/- + other charges per instrument/ page



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9.15	Issue of records more than 2yrs old (pertaining to other than Savings /Current/CC/ OD Accounts)	Rs. 250/- + other charges per instrument/ page
9.16	Micro & Small Enterprises	Service Charges as per Central office circular from time to time.
9.17	FRANKING	
9.17.1	Issue of Certificate	NIL
9.17.2	Handling refund of stamp duty Upto Rs. 1,000/-	Rs. 75/-
9.17.3	Rs. 1,000/- to Rs. 5,000/-	Rs. 200/-
9.18	SMS CHARGES	
	Transactional SMS (To be applied Quarterly)	1. @0.15 paise per SMS to the first registered Mobile Number 2. @0.25 paise per SMS to each additional Mobile Number (subject to minimum of Rs. 5 per quarter) (Waived to Senior Citizens)
	International SMS	@Rs. 2.50 per SMS per mobile number (to be applied quarterly)
9.19	CIBIL Charges / other CIC charges	
	CIBIL Charges / other CIC charges	Consumer – Rs.100/- Commercial–Rs.1000/- CIBIL commercial with MSME Scheme – Rs.1500/-