

BASSEIN CATHOLIC CO-OP. BANK LTD.
(Scheduled Bank)

SERVICE CHARGES W.E.F. 27Th SEPTEMBER, 2024

1 REMITTANCE CHARGES

SR NO	Particulars of Services Rendered	Revised (Exclusive of GST)
1	Bank's Pay-Order	
i	For Our Customers	
	(a) UptoRs 50000/-	Rs 50/-
	(b) Above Rs 50000/-	Rs 100/-
	Pay-Order Cancellation charges	Rs 100/-
	Duplicate Pay-Order Charges	Rs 500/-
	ii Pay-Order for Non-customers(cash handling)	
	UptoRs 10000/-	Rs 50/-
	Above Rs 10000/-	100/-
	Maximum amount of Pay order to be issued to non-customers by way of cash should be less than Rs.50000/- after proper KYC compliance	
2	Demand Draft from other Bank	
	SBI DEMAND DRAFT CHARGES:- A+B	
	A. BCCB COMMISSION RS. 25/- PER DEMAND DRAFT.	
	B. SBI /Other Bank Commission as and when applicable:-	
	DD/ BANKER CHEQUE	CHARGES
	UPTO RS.5000/-	RS.25/-
	ABOVE RS.5000/- UPTO RS.10000/-	RS.50/-
	ABOVE RS.10000/- UPTO RS.100000/-	RS. 5/- PER THOUSAND
		MINIMUM RS.60/-
	ABOVE RS. 100000/-	RS. 4/- PER THOUSAND
		MINIMUM RS.600/- MAXIMUM RS. 2000/-
3	RTGS	
	Inward Transactions	FREE
	<u>Outward Transactions</u>	
	Above Rs. 2.00 Lacs to Rs. 5.00 Lacs	Rs. 25/-
	Above Rs. .5.00 Lacs	Rs. 50/-
4	NEFT	
	Inward Transactions	FREE
	<u>Outward Transactions</u>	
	UptoRs. 10,000/-	Rs. 2.5/-
	Above Rs.10000/- uptoRs. 100000/	Rs. 5/-
	Above Rs. 1.00 Lacs uptoRs. 2.00 Lacs	Rs. 15/-
	Above Rs. 2.00 Lacs	Rs. 25/-
5	<u>Cheque/ ECS</u>	
a)	One time mandate authorisation charges per mandate.	Rs. 100/-
b)	ECS Return for In-sufficient Funds	Rs. 100/-
c)	ECS Return for Technical reason	Nil
d)	<u>Outward Cheques Return</u> SAVINGS CD/CC/OD/ODCC	Rs. 100/- 150/-
e)	<u>Inward Cheque Return charges</u>	
	For Saving For Reasons other than technical issue	0.15% of Instrument Amount. Minimum Rs. 150/- Max 750/-
	Inward Return Charges For CD/CC/OD/ODCC	0.18% of Instrument Amount. Minimum Rs. 300/- Max Rs. 1000/-
f)	Stop Payment charges are to be recovered at the time of accepting STOP PAYMENT instructions only, No cheque return charges are to be collected, at the time of presentation of such a cheque provided Stop Payment charges have been already recovered.	Rs. 100/- per cheque for SB Rs. 200/- per cheque for CD/CC/OD/ODCC (Max Rs 1000/-) Note- Such cheque, if presented, should be marked prominently across the face "STOPPED PAYMENT"

2. SAVING AND CURRENT A/C CHARGES

SR NO	Particulars of Services Rendered	Revised (Exclusive of GST)
1	Minimum Monthly Average Balance (MAB) Requirement	
A	a) SB A/c (without chq. book)	Rs. 1000/- per month
	b) SB A/c (with chq. book)	
	c) Zero Balance Salary Account	Nil
	d) CD A/c (for all segments)	Rs. 4000/- per month
B	Minimum balance charge below MAB	
	Savings Current	Nil (w.e.f 1 st Aug 2025) Rs. 200/-
2	Inoperative / Dormant Account Activation Charges (Dormancy period 24 months)	NIL
3	For Duplicate Pass Book	
	SB	Rs. 100/-
4	Duplicate Statement Charges	
	a) Saving Account	Nil
	b) Current Account	Nil
5	Cheque Book	
	a.) Saving Bank Account	Free
	b.) CC/CD/OD/ODCC	Rs. 4/- per chq. leaf

3. LOCKER CHARGES

Sr. No	Particulars of Services Rendered	Revised (Exclusive of GST)
1	<u>Locker Charges</u> Small (7" x 4.9" x 18") (7.8" x 5.7" x 18") Medium (14"x 4.9"x 18") Large (14"x 10" x 18") Extra Large (14"x 15"x 18") Super Size (15"x 27"x 15")	Rs. 1500/- p.a. Rs. 2000/- p.a. Rs. 3500/- p.a. Rs. 5500/- p.a. Rs. 7000/- p.a. Rs. 12000/- p.a.
2	Break up of locker	Rs. 2000/- + actual charges.
3	Reminder for Locker Rent	Nil
4	Delay in payment of Locker Rent	Nil
5	Locker Operation Charges (All sizes)	12 operations free a year, thereafter Rs. 100/- per operation.

6. OTHER OPERATIONAL RELATED CHARGES

SR NO	Particulars of Services Rendered	Revised (Exclusive of GST)
1	Duplicate Interest Certificate	Nil
2	<u>SMS Alert Charges</u>	
	All Account types	Rs. 0.10 per SMS excluding the Promotional/Marketing SMS's (w.e.f 1st Oct 2025)
3		
a	Issue of Duplicate Term Deposit Receipt	Rs. 50/-
b	Issue of Duplicate Share Certificate	Rs. 50/-
Note:- At the time of Maturity if maturity proceeds transferred to CASA Account then no need of Indemnity Bond		
4	EMV Chip Card	
	Issuance Charges EMV	NIL
	Duplicate (Re-issuance) of EMV	Rs.100/-
	Duplicate PIN Regeneration	Nil
	Annual Fees / Maintenance EMV	Nil
A	Cash withdrawal (Financial) & (Non-Financial)	
a)	Bank's card holder from our Bank's ATM	Free for Bank's card holders
b)	Bank's card holder from other Bank's ATM	5 transactions in a month FREE.
		From 6 th transaction onwards- (per transaction) Financial transaction Rs. 20/-
		Non-Financial transaction Rs. 12/-

5	Cash Withdrawal Over the Counter below Rs.20,000/-	i. 4 transactions per month free ii. From 5th transaction onwards. Rs. 10/- per instance
6	E-Frinking of Bank Customers (Above 5000)	Rs. 50/-
7	Closure charges Upto one year. SB CD	Rs. 150/- Rs. 600/-
8	Customers signature / photo verification charges	Rs. 100/- per instance
9	For issuing photocopy of the paid cheque / record copy of the cheque & old Record	Rs. 100/- upto one year record from the date of transaction. Rs. 200/- above one year to Ten yrs. Record from the date of transaction
10	Fate enquiry / confirmation charges	Rs. 100/-
11	Changes in operational instruction / notice of Power of Attorney / Letter of mandate / by resolution etc. OR Addition / deletion of the name in existing deposit account	
	SB CD	Rs. 100/- Rs. 500/-

CASH HANDLING CHARGES

SR NO	Particulars of Services Rendered	Revised (Exclusive of GST)
A	Product Type	
	SB	Daily Free cash deposit Limit :- 10 times of Daily Opening Balance(including deposit of small denomination notes & coins) & there after Charges of Rs.1/- per Rs.1000/- on cash deposited above free limit. If charges are below Rs.50 per month, then it will be reversed by Branch manually.
	CD	Monthly Free cash deposit limit - 12 times of AMB (including deposit of small denomination notes & coins) & thereafter Charges at Rs.2/- per Rs.1000/- cash deposited.
	CC/ODCC/OD/COD & BD	Daily Free cash deposit :- 5 times of Daily Debit or Credit Balance & there after Charges of Rs.1/- per Rs.1000/- on cash deposited above free limit.
B. Charges to be debited manually on daily basis:- Charges to be manually debited by branch for cash deposit in all types of accounts for Small denomination notes of Rs. 50 and less. (E.g. Rs.50,Rs.20, Rs.10, Rs. 5) above free limit per instance.		
	<u>Condition</u>	<u>Charges</u>
	Over and above 500 pieces of notes in a day	Rs.10/- per bundle of note

5. LOANS AND ADVANCES CHARGES

Sr. No	Particulars of Services Rendered	Proposed (Inclusive of GST)	
1	<u>CIBIL Charges</u>		
	Individual	Rs. 250/-	
	Commercial	Rs. 1500/-	
		** Above CIBIL Charges are applicable to Non-Borrower Customers	
2	<u>CERSAI Charges</u>	NIL	
3	BANK GUARANTEE COMMISSION		
	Fully Secured by FDR	Rs. 500/- + 1 % p.a	
	Fully secured.(FDR + Tangible Security)	Rs. 500/- + 1.5 % p.a.	
	Partly secured.	Rs. 500/- + 3 % p.a.	
4	SOLVENCY		
	For Educational Purpose	Rs. 3000/- + Rs. 100/- per additional copy	
	For Purpose other than Education	0.15% [MinumRs. 1000/-]	
		Amount	Maximum
		Upto Rs.1.00 Crore	Rs. 6000/-
		Above Rs.1.00 Crore upto Rs.3.00 Crore	Rs. 8500/-
		Above Rs.3.00 Crore to Rs.5.00 Crore	Rs. 11000/-
		Above Rs.5.00 crore	Rs. 16000/-

		Maximum Rs. 16,000/-
5	PROCESSING CHARGES [For all loans other than loan against Bank's TDR]	
a.	Term Loans (Retail and Corporate other than mentioned below)	1% of the loan amount Min Rs. 5000/- Max Rs. 1,00,000/-
b.	Working Capital	
i.	New/additional limit/Adhoc	1% of the loan amount Min Rs. 5000/- Max Rs. 1,50,000/-
ii	Renewal	0.40% of loan amount Min Rs. 2000/- Max Rs. 50000/-
c.	Education Loan (Secured)	0.20% of loan amount Min Rs. 1000/- Max Rs. 10000/-
d.	Unsecured loan	1.00% of loan amount Min Rs. 1000/- Max Rs. 3000/-
e.	Loan against KisanVikasPatra/ National Saving Certificate/ LIC Policies etc.	0.85% of loan amount [Min-Rs. 2000/- Max-Rs. 105000/-]
f.	Housing loan	0.50 % of loan amount Min 5000 Max 50000
g.	BCCB Green	0.50% of loan amount Min Rs. 1000/- Max Rs. 3000/-
h.	Vehicle loan	0.50% of loan amount Min Rs. 1000/- Max Rs. 40,000/- However, currently waived till further notice for personal vehicle loan.
i.	Ornament Loan (Above Rs. 1 Lac)	Rs. 600/-
j	COD	0.40% of loan amount (Max-Rs. .5000/-)
Processing fees for various standalone request (not made along with request for renewal / enhancement in limits) e.g. reduction in ROI, Reduction / waivers of any cheque, waivers of personal guarantee, change of guarantors. Release of security, change in sanction letter terms, Issuance of NOC.		
1. For exposure upto Rs.1 crore =Rs. 3000/-		
2. For exposure above Rs.1 crore = Rs. 10000/- per instance		
Note: 100% of processing charges will be recovered immediately at the time of submission of proposal. 90% of processing charges recovered will be refundable if the proposal is declined.		
Loan Prepayment Charges- Prepayment Charges on the outstanding loan amount will be charged as follows :		
In case of takeover by other Banks/FI/NBFCs		
If the availed loan is close within 5 years from the date of the disbursement		
If the availed loan is close after 5 years from the date of the disbursement		
** No prepayment charges if closed from own sources and verification of the source of fund		
UNIT VISIT Inspection of Stock / Book-debts / Factory plant & machinery, vehicle etc.	UptoRs. 25.00 lacs	Rs. 1000/-
	Above Rs. 25.00 lacs	Rs. 3000/-
	UptoRs. 50.00 lacs	Rs. 3000/-
	Above Rs. 50.00 lacs	Rs. 5000/-
	UptoRs. 100.00 lacs	Rs. 5000/-
	Above Rs. 100.00 lacs	Rs. 10000/-
Commitment charges		1% p.a. to be charged for unutilized CC/ODCC limit (if utilization is below 60%) will be calculated annually at the time of renewal and will be communicated with the renewal sanction letter. The minimum sanction limit will be Rs. 1.00 cr.

6	NOTICE CHARGES	
a.	Notice Charges to Overdue Account	
	1 st notice to borrower / guarantor	Rs. 50/-only borrower
	2 nd notice borrower / guarantor	Rs. 75/-borrower/Guarantor
	Final notice /legal notice Borrower/ guarantor	Rs. 150/- [Borrower as well as Guarantors each]

b.	Reminder for Stock, Book Debts statement / for renewal of CC/OD limit	As per Penal Charges Policy
c.	Visit charges – for Recovery	Rs. 25/- for unsecured & Ornament Loan for each visit.
		For Secured Loans
		Rs.100/- for 1 st visit
		Thereafter Rs. 150/- per Visit.
d.	Charges for legal Proceedings	legal charges on actual expenses

6.

FOREX SERVICE CHARGES

Particulars of Charges	Schedule of Charges
Inward Remittances (TT / Cheques)	
FIRC Charges	Rs. 200/- flat per certificate
Commission for Inward Remittance including advance against exports and services	Rs. 300/- per remittance
Outward Remittances (TT)	
For Individuals & Corporates	Rs. 500/-
SWIFT Charges	Rs. 500/-
Correspondent bank charges	Actual
Import Collection Bills	
Import bills for Collection (Lodgement)	Rs. 1000/-
Import bills for collection - unpaid bills to be returned to the presenting Bank	Claim USD 100/- from the overseas Bank and if not paid within 15 days from the return of documents, recover Rs. 2,500/- from the importer.
Advance Remittance For Imports per remittance	0.15% Commission Minimum Rs. 500/- Maximum Rs. 7,500/-
SWIFT Charges including for tracers/ remittances	Rs. 500/-
Late Payment Comm for demand bills not retired within 10 days after receipt of documents or on due date incase of usance bills under Collection	Rs. 100/- per bill per month
Bill of Entry Reminders / Delayed submission beyond 3 months from the due date for Import payment	Rs. 250/- per quarter
Follow up for Submission of Bill of Entry pending beyond 6 months (Advance Import Remittances)	Rs. 250/- per quarter
Delivery Order (air shipment)	Rs. 1200/- per D.O.
International Courier /Postage	At actuals
Follow up for Overdue Merchant Trade transactions - Overdue beyond 9 months	Rs. 500/- per transaction - half yearly
Follow up for Overdue Merchant Trade transactions- Outlay beyond 4 months	Rs. 500/- per transaction - half yearly
Import Letter of Credit	
LC Issuance Charges	
Commitment charges from LC issuance till expiry	0.20% per quarter or part thereof Minimum Rs. 1000/-
Usance charges (Tenor of bill)	
For Sight LCs	0.20% per quarter or part thereof Minimum Rs. 1000/-
For Usance LCs	0.20% per quarter or part thereof Minimum Rs. 1000/-
SWIFT charges	Rs.1,500/- for LC Issuance
LC Amendment Charges	
In case of extension of validity period (expiry date)	0.20% per quarter or part thereof Minimum Rs. 1000/-
In case of enhancement in tenor (Sight/ Usance)	0.20% per quarter or part thereof Minimum Rs. 1000/-
In Case of enhancement in LC value	Commitment + Usance charges as per LC issuance charges for the enhanced value
In case of any other amendments except Above	Rs.500/- per amendment
SWIFT charges	Rs. 500/- for LC amendment
Other LC Charges	
Lodgement of bills under LC	Rs. 500/- plus SWIFT charges Rs. 500/-
Retirement of Import bills under LC	0.20% per quarter or part thereof Minimum Rs. 1000/-
For revival of expired LC within 3 months from the date of expiry	Commitment + Usance charges from the date of expiry to the New Date of Expiry
LC Cancellation charges	Rs.500/- + SWIFT Chgs
Discrepancy Charges	USD 50 / EUR 50
	equivalent per set of discrepant document

Inland Letter of Credit	
LC Issuance Charges (Inland)	
Commitment charges from LC issuance till expiry	0.20% per month or part thereof Minimum Rs. 1500/-

Usance charges (Tenor of bill) (Inland)	
For Sight LCs	0.20% Commission Minimum Rs. 1,500/-
For Usance LCs	0.20% Commission per month or part there of Min Rs. 1500/-
SFMS charges	Rs.1,500/- for LC Issuance
LC Amendment Charges (Inland)	
In case of extension of validity period (expiry date)	0.20% Commission Minimum Rs. 1,000/-
In case of enhancement in tenor (Sight/ Usance)	0.20% Commission per month or part there of Min Rs. 1000/-
In Case of enhancement in LC value	Commitment + Usance charges as per LC issuance charges for the enhanced value
In case of any other amendments except Above	Rs.500/- per amendment
SFMS charges	Rs. 500/- for LC amendment
Other LC Charges (Inland)	
Lodgement of bills under LC	Rs. 500/- plus SFMS charges Rs. 500/-
Retirement of bills under LC	0.10% minimum Rs. 1000/- and Rs. 500/- SFMS charges
For revival of expired LC within 3 months from the date of expiry	Commitment + Usance charges from the date of expiry to the New Date of Expiry
LC Cancellation charges	Rs.500/- + SFMS Chgs
Discrepancy Charges	Rs.500/-
	equivalent per set of discrepant document

Inland Letter of Credit	
LC Advising Charges	Rs. 500/- for Customers & Rs.1,000/- for Non- Customers
LC Amendment Advising Charges	Rs. 500/- for Customers/ Non- Customers
Transfer of LC	Each advice of transfer Rs. 500/- .
	Amendment advising, whether full or part, Rs. 500/-
Courier Charges	Actuals
Bill for Collection	2000/-
Processing charges for Purchase / discounting / negotiation per bill	Rs. 1500/-
Export Letter of Credit	
LC Advising Charges	Rs. 500/- for Customers & Rs.1,500/- for Non- Customers
LC Amendment Advising Charges	Rs. 500/- for Customers &Rs. 1,000/- for Non- Customers
Transfer of LC	Each advice of transfer Rs. 1500/- .
	Amendment advising, whether full or part, Rs. 500/-
Courier Charges	At actuals
Exports	
Export bill for Collection	
Processing charges for Purchase / discounting / negotiation per bill	0.15% commission Minimum Rs. 500/- &
	Maximum Rs. 2,500/-
Overdue Export bill - Late Realisation Charges	Rs. 250/- per shipping bill per quarter towards follow up of overdue bills
Courier & Postage charges	At actuals
Crystallisation of FCY Export Bill	Rs. 1,000/- per bill
Export Bill Extention / Write - Off	Rs. 1,000/- per request of write off / Reduction Rs. 500/- per request of extension
eBRC Certificate	Rs. 100/- per certificate
EDF / GR Waiver / Approval	Rs. 500/- per certificate
AD Code Certificate	Rs. 300/- per certificate
SWIFT message	Rs. 500/- per message
Any Export related certificate	Rs. 250/- per certificate
Request for AD transfer in EDPMS	Rs. 100/- per shipping bill
Export bill realization by utilizing the eFIRC issued by other Banks or bills realization through proceeds received in Indian Rupees from other banks	Rs. 1,000/- per export bill
Commission in Lieu of Exchange	
Where pre shipment adv is granted by the bank against LC / export order but the documents under the LC / export order are negotiated through another bank.	0.15% Commission; minimum Rs. 1,000/- and maximum Rs. 2,000/-
Where the proceeds of an export bill negotiated by the bank are paid in foreign currency to another AD	0.15% Commission; minimum Rs. 1,000/- and maximum Rs. 2,000/-
Deemed export bills in foreign currency as defined by RBI / EXIM policy from time to time	0.15% Commission; minimum Rs. 1,000/- and maximum Rs. 2,000/-
Miscellaneous Charges	
Forward contract booking / Cancellation / extension /early delivery of forward contract	Rs. 750/- per contract

SWIFT Tracers	Rs. 500/- per Tracer
Enquiry related to Old record more than 1 year	Rs. 100/- per item
NOC for AD Code	Rs. 500/- per certificate
For Issuance of any other Certificate/	Rs. 500/- per certificate
Attestation other than mentioned above	