

Service Charges on Deposit and other Ancillary Services 2023-24 (w.e.f. 15-07-2023)

| SERVICE CHARGES 2023-24 (In Rupees) (Exclusive of Goods & Service Tax@ 18 %) | | |
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| A | BILLS, REMITTANCES, DEPOSITS, LOCKERS & SAFE CUSTODY OF ARTICLES | |
| 1 | Nature of Charge | Service Charges (Exclusive of Goods & Service Tax@ 18 %) |
| | a) Collection of Outstation Cheques | |
| | Amount of Cheque | |
| | Up to ₹5,000/- | ₹ 25 + GST |
| | Above ₹5000/- up to ₹10,000/- | ₹ 50 + GST |
| | Above ₹10,000 up to ₹1 lakh | ₹ 100 + GST |
| | Above ₹1.00 lakh | ₹ 178 + GST |
| | <p>1. The above charges will be all inclusive. No additional charges i.e. courier charges, out of pocket expenses etc. should be levied to the customer.</p> <p>2. In case of outstation cheques purchased and credited to customers account interest amount for the period bank remains out of fund shall be realized at the rate as per terms of sanction/clean OD rate as applicable. Besides normal collection charge as per item no.1 shall be realized. In case of local cheques purchased, a flat rate of ₹ 50/- per instrument shall be recovered. Branches should use electronic mode like RTGS/NEFT (whichever available) to remit proceeds to the collecting bank/branch.</p> <p>3. In case of return of instant credit instrument unpaid the customer will not be charged any interest from the date of immediate credit to the date of return of instrument unless the bank had remained out of fund due to withdrawal of fund. Interest wherever applicable would be charged on the notional over drawn balance in the account, had credit not been given initially. Interest shall be recoverable from the customer for the period the bank remained out of funds at the rate applicable for overdraft limit sanctioned for individual customer. In case of loan/advance account the rate will be 2% per annum above the rate applicable to that credit facility. However, bank shall collect normal collection charges and out of pocket expenses as applicable.</p> | |
| | b) Service (Processing) charges for clearing (Through clearing house) from member banks. | |
| | 1) System | Drawee Bank Presenting Bank |
| | Clearing at MICR-CPCs | ₹ 1.28 + GST ₹ 0.85 + GST |
| | Cheque Truncation | ₹ 0.85 + GST ₹ 0.43 + GST |
| | 2) Collection of Bills* | |
| | Up to ₹10,000/- | ₹ 125 + GST per instrument + Out of Pocket Expenses |
| | Above ₹10,000/- | ₹ 13 + GST per ₹ 1000 or part thereof + Out of Pocket Expenses, Max. ₹ 27,000 + GST |
| | *(Charges to be shared on a 50:50 basis by Drawee and Presenting bank plus out of pocket expenses.) | |



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| 2 | Handling Charges for Cheques/Bills returned unpaid (Per Instrument/Per Occasion) | |
| | A) Cheques: | |
| | 2.1) Cheques returned unpaid - Outward | |
| | Cheques up to ₹1.00 lakh | Individual Account: - ₹ 225 + GST per Instrument + out of pocket expenses (For Senior Citizens 10% rebate) Other A/cs: - ₹ 250 + GST + out of pocket expenses per cheque |
| | Cheque above ₹1.00 Lakh up to ₹10.00 Lakh | ₹ 500 + GST |
| | Cheque above ₹10.00 Lakh up to ₹100.00 Lakh | |
| | Cheque above ₹100.00 lakh | ₹ 900 + GST |
| | 2.2) Cheques returned unpaid - Inward | |
| | Cheques up to ₹1.00 lakh | ₹ 250 + GST |
| | Cheque above ₹1.00 Lakh up to ₹10.00 Lakh | ₹ 500 + GST |
| | Cheque above ₹10.00 Lakh up to ₹100.00 Lakh | |
| | Cheque above ₹100.00 lakh | ₹ 900 + GST |
| | Local cheques for presentation directly at the drawee bank | ₹ 225 + GST (For Senior Citizens, 10% rebate) + out of pocket expenses or 50 % of collection charges whichever is higher. |
| | Note: In Basic Savings Bank Accounts, charges for cheques returned unpaid shall be restricted to 25% of normal bank charges. | |
| | 2.3) Outstation Cheques returned unpaid | Per instrument 50% of collection charge. Minimum ₹ 200 + GST |
| 3 | BILLS | |
| | Local/Outstation Bills returned unpaid | 50% of Collection Charge Min ₹ 260 + GST + returning charges (Pocket expenses) |
| | General Instructions: | |
| | a) Actual postage cost /telegram charges and other out of pocket expenses are to be recovered in addition to the prescribed charges. However, charges prescribed under "Collection of outstation cheques" (item 1 above) are inclusive of postal/courier charges etc. | |
| | b) In case of cash transactions for collection of cheques/bills an additional charge of 30% over the prescribed rate to be charged. | |
| | c) In case of cheques and bills collected through another bank, both banks should recover 50% of their respective collection charges. | |



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| 4 | Other Charges | |
| | 4.1) Charges for presentation of usance bill for acceptance | ₹ 111 + GST |
| | 4.2) Charges for change of instructions per occasion (for both usance and demand bill) | ₹ 111 + GST |
| | 4.3) Charges for storing Post Parcel (subject to availability of space). Size of each packet / box should not exceed 8000 cc | ₹ 47 + GST per item per day, Max. ₹ 933 + GST (to be returned after 25 days from due date) |
| | 4.4) Charges for free delivery of documents (under collection of bills) or to be returned back as unrealized | Full commission as per collection of bills. Min. ₹ 111 + GST + out of pocket expense. |
| 5 | Electronic Clearing Service (ECS/NACH) | |
| | 5.1) Electronic Clearing Service/NACH-Credit (For Individual: No charges to individual beneficiaries account) | |
| | Electronic Clearing Service/NACH-Credit (For Corporate Bodies/Institutions) | |
| | Up to 10,000 entries per occasion | ₹ 4.24 + GST per entry + RBI/NPCI or destination bank charges if any |
| | Above 10,000 up to 1 lakh entries per occasion | ₹ 3.39 + GST per entry + RBI/NPCI or destination bank charges if any Min. ₹ 35,602/- + GST |
| | Above 1 lakh entries per occasion | ₹ 3.39 + GST per entry + RBI/NPCI or destination bank charges if any Min. ₹ 2,67,000/- + GST |
| | 5.2) Electronic Clearing Service/NACH-Debit | |
| | ECS/NACH Charges for debit clearing (Only for Corporate Bodies/Institutions) | Debit Clearing: ₹ 3.39 + GST per transactions + RBI/NPCI or destination bank Charges, if any, Min ₹ 2,450/- + GST |
| | 5.3) Electronic Clearing Service/NACH-Debit Return charges (ECS/NACH Return for insufficient funds) | |
| | Amount up to ₹1.00 lakh | ₹ 250 + GST |
| | Above ₹1.00 lakh up to ₹10.00 lakh | ₹ 250 + GST |
| | Above ₹10.00 lakh up to ₹100.00 lakh | ₹ 250 + GST |
| | Above ₹100.00 lakh | ₹ 250 + GST |
| | Note: No ECS/NACH charges to be levied in respect of Income Tax refund orders as per extant RBI directives. RBI charges if applicable shall also be loaded to above charges. | |
| | 5.4) ECS Charges for sponsor Bank, Destination Bank, and / or RBI/NPCI | |
| | Sponsor Bank, RBI or Destination Bank Charges, if any, Min. ₹ 2,848/- + GST | |
| | Charge payable to Destination Bank and/or RBI on actual basis i.e. as waive/by the guidelines of RBI. | |



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| 6 | Remittances | |
| | 6.1) Issuance of Demand Draft/PO-Against tender of Cash (Restricted to amount less than ₹50,000/-) | Additional 50% over the normal charges to non-customers & 30% to the customers shall be levied. |
| | 6.2) Issuance of demand Draft/PO - Other than against tender of Cash | |
| | Up to ₹10,000/- | ₹ 40 + GST per instrument |
| | Above ₹10,000/- | ₹ 5 + GST per thousand or part thereof Min. ₹ 60 + GST Max. ₹ 21,155/- + GST |
| | 6.3) a) Issuance of Duplicate DD/Pay Order | ₹ 150 + GST per Instrument |
| | b) Revalidation of DD/Pay Order | |
| | c) Cancellation of DD/Pay Order | |
| | Note: If DD/PO amount is less than ₹150/-then 50% of value shall be levied as Bank Charges for the Service mentioned under point no. 6.3) a/b/c. | |
| | 6.4) Remittance through Electronic Mode- NEFT/RTGS: Inward Charges: Free | |
| | 6.5) Remittance through Electronic Mode- NEFT/RTGS: Outward Charges | |
| | 6.5 a) RTGS | |
| | RTGS for ₹2 Lakh to ₹5 Lakh | From 8 am to 18 hours & onward: ₹ 24.50 + GST per transaction |
| | RTGS above ₹5 Lakh | From 8 am to 18 hours & onward: ₹ 49.50 + GST per transaction |
| | 6.5 b) NEFT | |
| | Up to ₹10,000/- | ₹ 2.25 + GST per transaction |
| | Above ₹10,000 to ₹1 Lakh | ₹ 4.75 + GST per transaction |
| | Above ₹1 Lakh up to ₹2 Lakh | ₹ 14.75 + GST per transaction |
| | Above ₹2 Lakh | ₹ 24.75 + GST per transaction |
| | 6.5(c) NEFT: No Charges for Transaction through Net banking/Mobile Banking (Saving Bank Account Holders) | |
| 7 | Deposit/Withdrawal of Cash / Collection of cheques and Transfer of funds at CBS branches | |
| | 7.a) Cheque Collection Charges | |
| | i) Deposit of cheques of same centres. (Base/Non-base branches) | Collection of local cheque by any CBS Branch at the same centre where base branch is located e.g. customer having an account at a CBS branch in Kolkata and cheque drawn on any bank in Kolkata deposited at any CBS branches participating in Clearing House: - Free |



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| | ii) Deposit of cheques of other centres | Outstation cheque collection charges | | | |
| | 7.b) Withdrawal of Cash (From Base & Non-Base Branch) | No Charge | | | |
| | Note: Cash withdrawal at non-base branches by self only with maximum amount of ₹50,000/- (₹Fifty Thousand only) per day per account is permissible. | | | | |
| | 7.c) Fund Transfer between CBS branches (Non-Cash) | Free | | | |
| 8 | Charges for Safe Custody | | | | |
| | Sealed Cover/Packet | ₹ 750 + GST per cover p.a. or part thereof. | | | |
| | Scraps | ₹ 750 + GST per cover p.a. or part thereof. | | | |
| | Sealed Boxes | ₹ 2,712/- + GST per box p.a. or part thereof. | | | |
| 9 | Locker Service Charges | | | | |
| | Classification | VOL (Cubic Inch) | Category | Semi-Urban/ Rural | Metro / Urban |
| | A | 469.90 534.77 | SMALL | ₹ 1026 + GST | ₹ 1212 + GST |
| | B | 858.69 878.17 | MEDIUM | ₹ 1678 + GST | ₹ 2517 + GST |
| | C | 1186.21 1155.09 | | | |
| | D | 1337.11 1307.72 | | | |
| | E | 1872.67 1841.33 1828.02 2234.25 | LARGE | ₹ 3662 + GST | ₹ 4475 + GST |
| | F | 2767.82 2622.38 | | | |
| | G | 2843.59 2766.33 | VERY LARGE | ₹ 4272 + GST | ₹ 5288 + GST |
| | H | 3986.97 3682.66 | | | |



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| L 1 | 4214.60 | EXTRA LARGE | ₹ 7323 + GST | ₹ 8543 + GST |
| | 4671.61 | | | |
| L & K | 6296.51 | | | |
| | 6009.61 | | | |
| Locker Rent for staff members (Existing & Retired): - (Staff members are eligible to hire one SMALL type locker only at the concessional rate.) | | | | |
| A | 469.90 | SMALL | ₹ 551 + GST | ₹ 636 + GST |
| | 534.77 | (One Locker Only) | | |
| Penalty for late payment of locker Rent | | Small & Medium | 1 st Qtr. 10% of Annual Rent | |
| | | | 2 nd Qtr. 20% of Annual Rent | |
| | | | 3 rd Qtr. 30% of Annual Rent | |
| | | Large & Above | 4 th Qtr. 40% of Annual Rent | |
| In case of loss of key of the lockers | | | ₹ 1,200/- + GST plus actual charges. | |
| 12 Operations per annum free, beyond which ₹ 89 + GST per operation will be charged (Not applicable for staff members) | | | | |
| B Miscellaneous Service Charges | | | | |
| 1 Ledger Maintenance Charges | | | | |
| 1.1) Current/CC/OD Account | | | | |
| Account Maintenance Charges (erstwhile ledger folio charges) (On Quarterly basis: Subject to free entries) CA/CC/OD: ₹ 1.70 + GST per entry Minimum: ₹ 47 + GST & Maximum: ₹ 933 + GST per Quarter Subject to free entries. | | | | |
| Quarterly Average Credit Balance | | | No. of entries allowed free | |
| Up to ₹25,000/- | | | Nil | |
| Above ₹25,000/- up to ₹50,000/- | | | 50 | |
| Above ₹50,000/- up to ₹1.00 lakh | | | 75 | |
| Above ₹1.00 lakh up to ₹2.00 lakh | | | 125 | |
| Above ₹2 Lakh to less than Rs.5.00 lakh | | | 250 | |
| ₹5.00 lakh and above | | | All Free | |
| Note: If no transaction is made during the quarter, a minimum of ₹55/- would be charged in Ledger Maintenance Charge | | | | |



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| 1.2) Charges for debit entries in SB A/cs | | | |
| Free debit entries permitted | | Number per half year: 50 | |
| Charges for additional debit entries {*} | | Per addl. Entry ₹ 8.48 + GST | |
| Note {*}: - | | | |
| 1) Existing standing instruction debit entries shall not be reckoned as on additional debit entry. | | | |
| 2) All credit entries are free of charges. | | | |
| 3) All debit & credit entries in government accounts and staff accounts are exempted from all the charges. | | | |
| 4) No charges shall be levied if the balance in the account maintained is above ₹ 25,000/- | | | |
| 2 Incidental Charges for account not operated for 1 year | | | |
| a) Saving Bank Account | | | |
| Balance ₹1,000/- or more | | NIL | |
| Balance: > ₹55 up to <= ₹1000/- | | ₹ 47 + GST per half year. | |
| Balance <= ₹55/- | | After giving notice entire balance to be appropriated & account should be closed. | |
| b) Current Account | | | |
| Irrespective of Balance | | ₹ 136 + GST per half year. | |
| Note: - | | | |
| 1. For activation of inoperative account no service charges shall be levied. | | | |
| 2. Incidental charges shall not be levied once the account becomes inoperative after two years of non-operation of the account. | | | |
| 3. Incidental charges shall not be levied in BSBDA accounts/ accounts opened under Pradhan Mantri Jan Dhan Yojana (PMJDY) | | | |
| 3 Charges for not maintaining Minimum Balance | | | |
| a) SB with Cheque facility | | | |
| Branch | Minimum Balance Requirement | Charges for not maintaining Minimum Average Quarterly Balance | |
| i) Rural | ₹ 500 | Shortfall in AQB | Rural/Semi Urban/Urban/Metro |
| ii) Semi Urban | ₹ 1000 | Up to ₹ 500 | ₹ 50 + GST Per Qtr. |
| iii) Urban | ₹ 2000 | ₹ 501 - ₹ 1000 | ₹ 100 + GST Per Qtr. |
| iv) Metro | ₹ 2000 | ₹ 1001 - ₹ 2000 | ₹ 150 + GST Per Qtr. |
| b) SB without Cheque facility | | | |
| Branch | Minimum Balance Requirement | Charges for not maintaining Minimum Average Quarterly Balance | |
| i) Rural | ₹ 250 | Shortfall in AQB | Rural/Semi Urban/Urban/Metro |
| ii) Semi Urban | ₹ 500 | Up to ₹ 250 | ₹ 25 + GST per Qtr. |



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| iii) Urban | ₹ 1000 | ₹ 251 - ₹ 500 | ₹ 50 + GST per Qtr. |
| iv) Metro | ₹ 1000 | ₹ 501 - ₹ 1000 | ₹ 75 + GST per Qtr. |
| c) SB Pension/Sr. Citizen account with/without cheque facility | | No penalty charges and operated at Zero Balance. | |
| d) Current account | | | |
| Branch | Minimum Balance Requirement | Charges for not maintaining Minimum Average Quarterly Balance | |
| i) Rural | ₹ 2000 | ₹ 350/- + GST per Qtr. | |
| ii) Semi Urban | ₹ 2500 | | |
| iii) Urban | ₹ 5000 | ₹ 600/- + GST per Qtr. | |
| iv) Metro | ₹ 5000 | | |
| Note: | | | |
| 1. Charges for non-maintenance of minimum balance will be deducted on each quarter on short fall. | | | |
| 2. The above charges will be applied at the point of shortfall of balance due to customer induced transactions only. | | | |
| 3. Above charges will be levied at the end of each quarter in case of shortfall in AQB. | | | |
| 4. SMS, e-mails, Letter will be sent at the point of shortfall of balance to the customer. | | | |
| 5. It will be ensured that the balance in the saving bank account does not turn into negative. | | | |
| 6. BSBDA accounts/ accounts opened under Pradhan Mantri Jan Dhan Yojana - No charges for non-maintenance of minimum balance is to be levied as these accounts shall not have the requirement of any minimum balance. | | | |
| 7. No charges for non-maintenance of minimum balance are to be levied in inoperative accounts. | | | |
| 4 Closure of accounts: | | | |
| a) Charges for closure of a/c within 14 days (SB/CA/CC) | | No charges | |
| b) Charges for closure of a/c after 14 days but before 12 months | | | |
| Savings Bank: Without Cheque Book | | ₹ 250 + GST | |
| Savings Bank: With Cheque Book facility | | ₹ 350 + GST | |
| Current/CC: For Firms & Companies Others | | Individual ₹ 750 + GST | |
| | | Others ₹ 1000 + GST | |
| Note: | | | |
| 1) No charges shall be levied in case of transfer of amount lying in the a/c of deceased depositor to our other branch. | | | |
| 2) No charges should be levied in Basic & Small accounts opened under BSBDA. | | | |
| 3) No charges shall be levied for closure of account after 12 months for SB/CA/CC | | | |
| 5 Charges for issuance of cheque book: | | | |
| Free Cheque leaves for SB account | | 25 cheque leaves allowed free in SB a/cs in a year in all branches | |



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| | Issuance of MICR/CTS-2010 standard cheque & multicity cheque book (In SB/CC/OD accounts) | ₹ 4.24 + GST per leaf |
| | Free Cheque leaves for Current Account/Cash Credit a/c in half year | Nil |
| 6 | Charges for issuing daily/ weekly statement of accounts | |
| | Daily statement | ₹ 907 + GST per year. For Repeat request, ₹ 2.55 + GST per entry, Min. ₹ 174 + GST per request. |
| | Weekly statement | ₹ 407 + GST per year. For repeat request, ₹ 2.55 + GST per entry, Min. ₹ 174 + GST per request. |
| | Monthly Statement | Once free, Thereafter, ₹ 2.55 + GST per entry, Min. ₹ 174 + GST per request. |
| 7 | Charges for issuing duplicate pass book with latest entry | |
| | 7.1) For Rural/Semi-urban/Urban/Metro Branches (For Individual and Others) | ₹ 119 + GST per occasion with latest balance |
| | 7.2) Charges for issuing duplicate pass book with previous entries: For Rural/Semi-urban/Urban/Metro Branches (For Individuals and Others) | ₹119 + GST plus additional ₹ 51 + GST per page (40 entries) for Individual & other for previous entries. |
| | Note: These charges are in addition to charges mentioned for issue of duplicate passbook as mentioned above. | |
| | 7.3) Charges for issuance of duplicate interest certificate/ balance certificate | ₹153 + GST per occasion |
| | 7.4) Charges for attestation of customer's signature on documents (per occasion) {Individual/Other than Individuals} | ₹ 150 + GST per occasion |
| | 7.5) Photo Attestation Charges | ₹ 150 + GST per certificate |
| | 7.6) Charges for addition/deletion of names/Change in operational instructions/recording of power of attorney in accounts of individuals (other than deceased a/c): | |
| | 7.6: a) Addition/deletion of names/change in operational instructions (other than deceased a/c) | ₹ 102 + GST per occasion for individual & ₹ 229 + GST for Non-Individuals |



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| | 7.6: b) Allowing operations through Power of attorney/Mandate | ₹ 301 + GST per occasion for individuals & ₹ 500 + GST for non-individuals. | | | | | |
| | 7.7) Charges for change in constitution/operational instruction/authorized signatory/ recording power of attorney in accounts other than individuals | ₹ 500 + GST | | | | | |
| 8 | Charges for stop payment of cheque (Per Instrument) | | | | | | |
| | Savings Account | ₹ 127 + GST per instrument, subject to a maximum of ₹ 602 + GST for individual and others. | | | | | |
| | Current Account | ₹ 204 + GST per instrument, subject to a maximum of ₹ 915 + GST for individual and others. | | | | | |
| 9 | Charges for ATM Card | Issuance | | Reissuance | | AMC | |
| | | No charges for Staff/Ex-Staff (excluding Rupay Select card) | | No charges for Staff/Ex-Staff (excluding Rupay Select card) | | No charges for Staff/Ex-Staff/PMJDY/BSBDA accounts (excluding Rupay Select card) | |
| | VISA EMV (Personalised) | ₹ 175 + GST | | ₹ 175 + GST | | ₹ 175 + GST | |
| | VISA Platinum (Personalised) | ₹ 200 + GST | | ₹ 200 + GST | | ₹ 170 + GST | |
| | VISA Signature (Personalised) | ₹ 250 + GST | | ₹ 250 + GST | | ₹ 200 + GST | |
| | Ru Pay NCMC (Non-Personalised) | Nil | | ₹200 + GST | | ₹150 + GST | |
| | Ru Pay Platinum (Personalised) | ₹200 + GST | | ₹200 + GST | | ₹200 + GST | |
| | Ru Pay Select Personalised Contactless Debit Card | Customer | Staff/ Ex-Staff | Customer | Staff/ Ex-Staff | Customer | Staff/ Ex-Staff |
| | | ₹1000 + GST | ₹1000 + GST | ₹1000 + GST | ₹1000 + GST | ₹900 + GST | ₹900 + GST |
| | UCO My Moment Card | ₹250 + GST | | ₹250 + GST | | ₹150 + GST | |
| | Duplicate Pin | ₹ 60 + GST per occasion per PIN. No charges for Green PIN | | | | | |
| | For PMJDY/BSBD & No Frill Accounts: | | | | | | |
| | <ul style="list-style-type: none"> • Non-Personalised Cards to be issued without Charge. • Personalised Card can be issued with applicable Charges. • No Charges for Staff / Ex-Staff. • AMC to be levied in Advance. • For Salary Account / Corporate Account Zonal Manager is empowered to take call on Issuance / Reissuance / AMC Charges as per available business scope. • In case of fraudulent transactions, if debit card is hot listed reissuance charges to be waived off. | | | | | | |



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| Zone's Combined Waiver limit Per Annum by Zones headed by :- | | |
| <ul style="list-style-type: none"> • AGM – Rs 5000 /- • DGM – Rs 10000 /- • GM – Rs 15000 /- | | |
| Once the limit is exhausted, permission to be taken from OSD, Head office | | |
| 10 | ATM Transaction charges – Saving Bank Account (Charges based on no. of Transactions) | |
| 10.a) Monthly limit on Number of free ATM Transactions (Both financial & Non-Financial) | | |
| Type of account | UCO ATM | ATMS of other banks (Metro Centres/Other Centres) |
| Saving Account | 10 Free | 3 For Metro & 5 Other Centres |
| Current Account | NO UPPER LIMIT | ₹ 21 + GST for financial and ₹ 10 + GST for non-financial from 1st transaction from Other Bank ATMs. |
| 10.b) Savings and Current account ATM Transaction charges | | |
| Savings and Current account transaction charges | Bank's Own ATM # (For SB Customer) | Other Bank ATM (For all Customers) |
| Charges for Financial Transactions beyond the set limit (₹ per Txn.) | ₹ 11 + GST | ₹ 21 + GST |
| Charges for Non-financial Transactions beyond the set limit (₹ per Txn.) | ₹ 6 + GST | ₹ 10 + GST |
| #These charges will not be applicable to Small/No Frill/BSBDA/PMJDY account holders | | |
| 11 | POS | |
| Cash Withdrawal at POS | 1% of transaction amount (Maximum ₹5) + Applicable GST | |
| Point of Sales (POS) transactions at Petrol Pumps and Railway Reservation Counters as per Shared Network Regulations | Ru Pay: NIL As charges on Ru Pay Network is waived off. VISA: 1.0 % | |
| 12 | Transaction Abroad | |
| a) Cash withdrawal through VISA Networked ATMs | ₹ 94 + GST + 2 % of the currency conversion charges per transaction | |
| b) Balance Enquiry through VISA Networked ATMs | ₹ 26 + GST | |



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| 13 | Charges for late payment of Recurring Deposit Instalments | |
| | RD of all tenure | ₹ 1.70 + GST per ₹100/- pm |
| 14 | Charge for Standing Instructions (Per Registration) | |
| | Registration | ₹ 50 + GST |
| | Same branch and in same name | Per transaction-Nil |
| | Same branch but credit to be given to a different name | Individual: ₹ 5 + GST per transaction. Others: ₹ 56 + GST |
| | Involving another branch | Individual: ₹ 25 + GST per transaction Others: ₹ 56 + GST per transaction |
| 15 | Charges for issuance of solvency certificate | |
| | | ₹ 300 + GST per lac Min. ₹ 1000 + GST Max. ₹ 20,000/- + GST |
| 16 | 16(a): Cash Handling Charges: at Base Branch/Non-Base Branch of customer (CA/CC/OD) | |
| | Base Branch - Up to ₹ 2 lacs or 10 Packets Free per day. There after ₹ 1 + GST per ₹1000 (Min ₹50 + GST Max ₹12,000/- + GST) Non-Base Branch - Up to ₹ 1 lac or 10 Packets Free per day. There after ₹ 1.5 + GST per ₹1000 (Min ₹50 + GST Max ₹12,000/- + GST) | |
| | # SB/RD/Sr. Citizen/BSBDA/NO frill account/PMJDY/will be out of the purview of Cash Handling charges at Base & Non base branch | |
| 17 | Postal Charges (Per packet) | Actual Charges |
| 18 | Enquiry relating to old records | |
| | Up to 1-year old record | ₹ 150 + GST per reference. |
| | Beyond 1-year | ₹ 350 + GST per year per reference + out of pocket expense. |
| 19 | Issue of Duplicate Deposit receipt | ₹ 150 + GST per request per instrument |
| 20 | Record copy of the cheque | |
| | | Up to 1 year - ₹150 + GST Above 1 Year - ₹ 200 +GST |
| Note: In case of tierised deposit products (SB/CA), BSBDA a/c and other products etc. benefit/concession as per the relevant scheme shall apply. | | |
| 21 | SMS Charges | |
| | 1. All Domestic SMS charges per SMS | ₹ 0.80 + GST per SMS per quarter (Max. ₹ 20 + GST per quarter) |
| | 2. International SMS Alert | ₹ 2 + GST per SMS |
| 22 | Inter BANK Mobile Payment (IMPS) Charge | |
| | Up to ₹1000/- | Nil |
| | From ₹1001 to ₹10000/- | ₹ 2.55 + GST |



Service Charges on Deposit and other Ancillary Services 2023-24 (w.e.f. 15-07-2023)

| | | |
|-----------|--|--|
| | From ₹10,001 to ₹1,00,000/- | ₹ 5.09 + GST |
| | From ₹1,00,001 to ₹5,00,000/- | ₹ 14.41 + GST |
| 23 | Seeding of Aadhaar | No charges |
| 24 | Wallet fund Transfer Charges in UCO PAY + Wallet | |
| | Signing up for UCO PAY +Wallet | FREE |
| | Load in UCO PAY+ wallet | |
| | a. Using Debit Card/IMPS | FREE |
| | b. Using Net Banking | 1% of transaction amount + applicable GST |
| | Money Transfer | |
| | a. Wallet to Wallet (W2W) | FREE |
| | b. Wallet to Bank account (W2A) | 2% of transaction amount +applicable GST (min ₹ 4.24 + GST) |
| | Mobile recharge/DTH Recharge/Data Card Recharge/Bill payment/Online Payment using Wallet/vouchers and other added services miscellaneous | FREE |
| | Cash loading/Wallet Top-Up | FREE |
| 25 | Prepaid Card | |
| | Issuance | ₹ 52 + GST |
| | AMC | Nil |
| | Load/Reload | Nil |
| | Duplicate Card | ₹ 50 + GST |
| | Duplicate PIN | Online: Free Offline: ₹ 50 + GST |
| | Cancellation/Refund | ₹ 42 + GST |
| | Free Transaction | Unlimited at UCO Bank ATM, Other bank ATM – Appl. Charges from 1st trans. |
| | Charges | ₹ 20 + GST: financial; ₹ 8+ GST: Non-financial |
| 26 | Internet Banking | |
| | Registration | Nil |
| | Duplicate Password | Online mode: Nil, Offline request received through branches: ₹ 50 + GST |



Service Charges on Deposit and other Ancillary Services 2023-24 (w.e.f. 15-07-2023)

| | | | | |
|---|--|---|-------------------------|--|
| 27 | Digital Merchant Onboarding | | One Time Payment | Monthly Rental |
| | QR Code with Standee and Merchant APP | | ₹ 105 + GST | ₹ 45 + GST |
| | Speaker with Merchant APP | PLAN A (Ownership of Speaker is with the Merchant) | ₹ 1500 + GST | ₹ 105 + GST (Applicable from 4 th Month) |
| | | PLAN B (Ownership of Speaker is with the Bank and in case of surrender the same should be returned to the Bank) | ₹ 500 + GST | ₹ 105 + GST |
| <ul style="list-style-type: none"> • Zonal Manager may waive off the One Time Payment and/or Monthly Rental as per Business requirement. • Zonal Manager's Combined waiver limit Per Annum is as under: <ul style="list-style-type: none"> AGM - ₹ 10,000 DGM - ₹ 15,000 GM - ₹ 25,000 • Once the limit is exhausted, permission to be taken from OSD, Head office. | | | | |
| 28 | RuPay on the GO Smart Key Fob | Issuance | Reissuance | AMC |
| | Customer | ₹450 + GST | ₹450 + GST | ₹150 + GST |
| | Staff | ₹225 + GST | ₹225 + GST | NIL |
| 29 | Instant Personalized Debit Card | Issuance | Reissuance | AMC |
| | Customer | ₹225 + GST | ₹225 + GST | ₹175 + GST |
| | Staff | NIL | NIL | NIL |
| C | General Terms and Conditions: (Concessions/Exemptions in Service charges in respect of Collections, Remittances, and Deposits) | | | |
| <p>1) Collection of instruments favouring Welfare Service, Charitable & Religious Institution may be allowed at par provided that these institutions are exempted from payment of Income Tax and also bank with us. However, actual postage/transmission charges and out of pocket expenses must be recovered while collecting instruments for the above customers.</p> <p>2) Collection of subsidy Cheques issued by the Central and State Government under any program whenever applicable is to be collected at par.</p> | | | | |



Service Charges on Deposit and other Ancillary Services 2023-24 (w.e.f. 15-07-2023)

- 3) Geological Survey of India, Under Ministry of Mines & Supreme Court of India under Ministry of Law & Justice, Govt. of India, are accredited to our bank i.e. our Bank is Official Banker of these two Govt. Departments. Therefore, no service charges are to be realized on the transactions of these two departments. However actual postage charges/out of pocket expenses are to be recovered from them.
- 4) Collection of cheques at par and free remittance facilities by way of DD may be allowed to blind and physically handicapped and also to institutions set up for their welfare / benefit, provided they bank with us. However, postage and other out of pocket expenses should be recovered.
- 5) Cheques/Drafts favouring Prime Minister's Relief Fund / Chief Minister's Relief Fund are to be collected at par. However actual expenses like postage etc. should be recovered.
- 6) No Service charges in respect of the following service are to be recovered from Defence Personnel in active service, ex-service men and from the widows of Defence Personnel, drawing pension and having account with our bank.
- Collection of Cheque
 - Remittance of DD to school and colleges and to family members who are dependent.
 - Any remittance other than above, only up to ₹10,000/-
 - Custody of bills
 - In house standing instructions
 - Next kin/dependents may be allowed to collect death/ terminal benefits of the deceased servicemen free of charge.
- 7) All remittance from any of our branch on our Vidya Vihar Pilani Branch will be at par if it is in favour of a student studying at BITS Pilani who maintains his/her account with our Vidya Vihar Pilani Branch.
- 8) Concessions to Regional Rural Banks (RRB) sponsored by our Bank, provided their Deposits are duly maintained with our Bank:
- Collection of charge in the following cases will be shared at 50:50 between our Bank and RRB: -
 - Collection of charges on instruments tendered by us to RRBs for collection.
 - Collection charges on instruments tendered by RRBs to us for collection.
 - Issuance of Demand Draft on account of customers of our sponsored RRB's at 50:50 commission sharing basis.
 - Free Remittance facility may be allowed on remittance of funds by our sponsored RRBs from their own account to another. However actual postage and out of pocket expenses should always be recovered from RRBs. Above concession will be allowed only when funds are remitted/transferred between their H.O/Branch A/cs and our Branch.
 - No ledger folio charges are to be levied in A/cs maintained by our sponsored RRBs with our Bank's branches.



Service Charges on Deposit and other Ancillary Services 2023-24 (w.e.f. 15-07-2023)

9) Free collection facility at Rural Branch: For ex-serviceman / senior citizen, pensioners: - Free Collection of outstation pension cheques will be allowed.

10) Concessions for Staff Members (existing & retired)

- a. No service charges should be levied on transaction conducted by our staff members.
- b. No service charges should be levied on transactions conducted by ex-staff members if he is not employed gainfully.
- c. Small type locker at concessional rate.
- d. Minimum balance maintenance criteria not applicable. {Note: All out of pocket expenses to be recovered.}

11) Conversion of single pension account into joint pension account with the spouse permitted under Government Order.

12) 10% Rebate on Service Charges for purchase of DD by students.

