

CITY UNION BANK LTD

Service Charges

		Normal SB a/cholders		(Special category of customers viz., pensioners, senior Citizens & individuals in rural areas)
	Savings Bank a/cs			
1	Cheque book facility			
	QAB less than Rs.3000/-	Rs.3/- per leaf will be charged		Rs.3/- per leaf will be charged
	Rs.3001 to Rs.10000	2 cheque books free - beyond this Rs.3/- per leaf		2 cheque books free - beyond this Rs.3/- per leaf
	Above Rs.10000	5 cheque books free-beyond this Rs.3/- per leaf		5 cheque books free-beyond this Rs.3/- per leaf
	Non-maintenance of QAB	Rs.60/- per quarter will be charged		Rs.20/- per quarter will be charged
2	Current account			
	Cheque book facility	Rs.3.00 per leaf		
	Issue of Pass Book (or Statement) / Issue of Balance Certificate	Pass book entry / A/c Statement Rs.21.00(per Year)		--
	FOLIO CHARGES	Rs.4/- per Entry		
3	Issue of duplicate pass book or statement	Rs.21/-		Free
4	Pass book entry / A/c Statement	Rs.21/-		Free
5	Duplicate FDRs	Rs.21/-		Rs.15/-
6	ATM Cards	Free		Free
7	VISA cards			
	QAB is less thanRs.3000/-	5 withdrawals free. Rs.20/- per transaction + Rs.80/- p.a annual fee		Same as for normal SB a/cholders
	Rs.3001 to Rs.10000	5 withdrawals free. Rs.20/- per transaction		
	Above Rs.10000	No ceiling		
		For non-maintenance of QAB Rs.60/- per quarter will be charged		
8	Stop payment	Rs.26.00		Free
9	Balance enquiry	Free		Free
10	Account closure	Savings Bank Rs.21.00 Current Deposit Rs.26.00 MSD Rs.26.00		Savings Bank Rs.21.00 Current Deposit Rs.26.00 MSD Rs.26.00
11	Cheque return – Inward (cheque received for payment)	Rs.100.00 per instrument		Rs.100.00 per instrument
12	Signature verification	Rs.100.00		Free
13	Remittance Facilities (including through other banks) (Rupee or foreign exchange)			
a	Demand Draft – Issue	A/c holders		A/c holders
	Up to Rs.500.00	Rs.16.00		Rs.14/-
	Rs.500.00 to 1000.00	Rs.16.00		Rs.14/-
	Rs.1000.00 to 5000.00	Rs.31.00		Rs.28/-
	Rs.5000.00 to 10000.00	Rs.37.00		Rs.35/-
	Rs.10000.00 to 1.00lakhs	Rs.5 per 1000		Rs.4 per 1000
	Rs.1.00 to 10.00 Lakhs	Rs.285+Rs.3 per 1000		Rs.285/+Rs.2 per 1000
	Rs.10.00 Lakhs and above	Rs.300+Rs.4 per 1000		Rs.300/- Rs.3 per 1000
		Non A/c. holder		Non A/c. holder
	Up to Rs.500.00	Rs.16.00		Rs.16.00
	Rs.500.00 to 1000.00	Rs.26.00		Rs.26.00
	Rs.1000.00 to 5000.00	Rs.42.00		Rs.42.00
	Rs.5000.00 to 10000.00	Rs.42.00		Rs.42.00

		Normal SB a/holders	(Special category of customers viz., pensioners, senior Citizens & individuals in rural areas)
	Rs.10000.00 to 1.00lakhs	Rs.6 per 1000	Rs.6 per 1000
	Rs.1.00 to 10.00 Lakhs	Rs.400+Rs.4 per 1000	Rs.400+Rs.4 per 1000
	Rs.10.00 Lakhs and above –	Rs..350+Rs.5 per 1000	Rs..350+Rs.5 per 1000
b	Demand draft – Cancellation	Rs.10.00	Rs.8/-
c	Demand draft – Revalidation	Rs.40.00 per instrument	Rs.35/- per instrument
d	Demand draft – Duplication issuance	Rs.11.00 per 1000. Minimum Rs.40.00	Rs.9/- per 1000 Minimum Rs.30.00
f	Payment Order – Issue	A/c holders	A/c holders
	Up to Rs.500.00	Rs.11.00	Rs.10/-
	Rs.500.00 to 1000.00	Rs.26.00	Rs.25/-
	Rs.1000.00 to 5000.00	Rs.31.00	Rs.30/-
	Rs.5000.00 to 10000.00	Rs.37.00	Rs.35/-
	Rs.10000.00 to 1.00lakhs	Rs.25+Rs.3 per 1000	Rs.25/- Rs.2 per 1000
	Rs.1.00 to 10.00 lakhs	Rs.125+Rs.1.50 per 1000	Rs.125/-+Re.1 per 1000
	Rs.10.00 lakhs and above	Rs.2 per 1000	Rs.1.50/- per 1000
	Non A/c. holder	Non A/c. holder	Non A/c. holder
	Upto Rs.500.00	Rs.21.00	Rs.21.00
	Rs.500.00 to 1000.00	Rs.26.00	Rs.26.00
	Rs.1000.00 to 5000.00	Rs.37.00	Rs.37.00
	Rs.5000.00 to 10000.00	Rs.37.00	Rs.37.00
	Rs.10000.00 to 1.00lakhs	Rs.30+Rs.4 per 1000	Rs.30+Rs.4 per 1000
	Rs.1.00 to 10.00 lakhs	Rs.200+Rs.2 per 1000	Rs.200+Rs.2 per 1000
	Rs.10.00 lakhs and above	Rs.4 per 1000	Rs.4 per 1000
g	Payment Order – Cancellation	Rs.10/-	Rs.5/-
h	Payment Order – Revalidation	Free	Free
i	Payment Order – Duplicate Issuance	Rs.40/-	Rs.30/-
c	Electronic Clearing Services (ECS) - Return	Rs.50/-	Rs.25/-
14	Transfer by National Electronic Fund Transfer (NEFT) and Electronic Funds Transfer (EFT)	Upto Rs.1.00 lac - Rs.5 per transaction	Upto Rs.1.00 lac - Rs.5 per transaction
	Rs.1.00 lac and above	Rs.25 pertransaction Inward – Nil	Rs.25 pertransaction Inward – Nil
15	Collection Facilities		
a	Collection of Local cheques	For return of local cheques lodged – Rs.50.00	Nil
b	Collection of Outstation cheques	Cheque	
	UPTO Rs.10000.00	Rs.50 perinstrument	Rs.10/- + POSTAGE
	Rs.10000 to Rs.1.00 lac	Rs.100 per instrument	Rs.10/- + POSTAGE
	Rs.100001 and above	Rs.150 per instrument	Rs.10/- + POSTAGE
		Bills	
	UPTO Rs.1000	Rs.42/-	
	Rs.1000 to Rs.5000	Rs.52/-	
	Rs.5000 to Rs.10000	Rs.62/-	
	Rs.10000 to Rs.1.00 lakh	Rs.7/- per 1000	
	Rs.1.00 lakh to Rs.10 lakhs	Rs.6/- per 1000	
	Rs.10 lakhs and above	Rs.6/- per 1000	
16	RTGS outward	Rs.1.00 lac to Rs.5.00 lacs - Rs.25 per TRANSACTION	Rs.1.00 lac to Rs.5.00 lacs - Rs.25 per TRANSACTION
		Rs.5.00 lacs and above - Rs.50 per TRANSACTION	Rs.5.00 lacs and above - Rs.50 per TRANSACTION
17	Cheque return – (Outward cheque deposited for collection)	For outstation cheques lodged – Rs.65.00	Rs.50/-
18	Saving Account (Minimum Balance)		
		With Cheque Book	Without chequebook
	Rural	Rs.1000/-	Rs.100/-
	Semiurban	Rs.2000/-	Rs.500/-
	Urban	Rs.2500/-	Rs.750/-
	Metro	Rs.3000/-	Rs.1000/-

		Normal SB a/cholders		(Special category of customers viz., pensioners, senior Citizens & individuals in rural areas)
19	Current account minimum balance	Rs.3000/-		
20	Locker Rentals			
	Small	Rs.750/-		Same as for normal SB a/cholders
	Medium	Rs.1000/-		
	Big	Rs.1500/-		
	Extra Large	Rs.2000/-		
21	Non maintenance of Minimum Balances in Current Accounts - Qrty Average	Rs.200 per quarter		
22	Excess Withdrawal / Adhoc Sanctions			
	Below PLR	2% over the rate of interest for the excess amount only		
	PLR & Above PLR	2% over the ROI subject to PLR + 3 %		
23	Delay in Submission of Stock Statements			
	Below PLR			
	More than 30 days		2%	
	Financial Statements if not before Dec		2%	
	Renewal Papers submission if beyond 60 days			
	Default in repayment of int instalment	2 % over ROI		
	PLR & Above PLR			
	For excess withdrawals, non-submission of financial statements, Renewal papers default in payment of int & instalment	2 % over ROI subject to PLR + 3 %		
24	No dues certificate	Free		Free
25	Account Opened under Financial Inclusion - NO Frills Accounts			
	Collection of Cheques/Bills/Drafts			
	Local	No Charges		
	Outstaion	No Charges		
	Issuing of Cheque Books			
	Upto one book	No Charges		
	For every additional Cheque book	Rs.10 per book		
	Commission for Demand Drafts /Payorders	10 paise per Rs.100 (Subject to a minimum of Rs.5 per instrument)		
26	BILLS PORTFOLIO - GENERAL			
	PURCHASE/DISCOUNT OF BILLS	CHARGES		
	For cheques & Clean bills purchased	0.70%		
	For BDD/ Supply bills	Charges at OBC rates+ interest at the contracted ROI from the date of discount to date of realisation		
	For delayed collection & return or bills	2%. over the ROI from date of discount to date of adjustment		
	COMMISSION ON BANK GUARANTEES	COMMISSION		
	If martin deposit is kept in no Int. and no Chq Bk. a/c	2% Commission		
	Margin deposit in FD a/c	3% Commission		
	Against 100% deposit -	Service Charges - Rs.200/-		
	Where overall security cover less than 100%	3% Commission		
	LETTER OF CREDIT	(Commission to be charged as per BG rates)		
	In case of single transaction	Quarterly Commission to be chanted		
	In case of Limit	For the actual No. of days		
		Handling charges as per IBC/UBC + Postage for each BUI		
27	PROCESSING CHARGES			

	Normal SB a/cholders		(Special category of customers viz., pensioners, senior Citizens & individuals in rural areas)
Particulars	Processing Charges @		
1. For advances upto Rs. 25,000/- (for Priority Sector and Micro & Small Enterprise Advances)	Nil		
2. For priority sector advances above Rs. 25,000/- but upto 2.00 lakhs (for Priority Sector and Micro & Small Enterprises Advances)	Rs. 100/-		
3. For Priority Sector Advances above Rs. 2.00 lakh and upto Rs. 5.00 lakh (other than Micro & Small Enterprises Advances)	Rs. 750/-		
4. For Micro & Small Enterprises Advances upto Rs. 5.00 lakh	Nil		
5. For Agricultural Advances upto Rs. 2.00 lakh.	Nil		
6. For Agricultural Advances above Rs. 2.00 lakh and upto Rs. 5.00 lakh	0.10 % p.a.		
7. For non-priority advances upto Rs. 5.00 lakh	0.25 % p.a.		
8. For all Jewel Loans & LAD	Nil		
9. For All Advances of above Rs. 5.00 lakh (both priority & non-priority)			
Nature of facility	Processing Charge	Maximum Rs.	Minimum Rs.
For Working Capital Limits (both fresh and renewal)	0.75% p.a.	35.00 lakh	3750/-
For Loans (short term, medium term and long term loans)	1.10%	No maximum cap	Rs. 250/-
11. Term Loan Review Charges: (for all loans over Rs. 10 lakh) : 0.10 % p.a. ***			
***Applicable to all loans with maturity period of more than 24 months.			
For Schematic Loans			Minimum
CUB – Consumer, Easy Ride, Yoha Vahana, Dharani and Swayam Graha	1%	No Maximum Cap	Rs. 250/-
CUB – Easy business	0.50 % p.a.	-do-	Rs. 7500/-
CUB – Dharani Special	1 %	-do-	Rs. 500/-
CUB- VidhyaVani	Nil		Studies in India
CUB- VidhyaVani	0.20%		Studies Abroad
Unit inspection charges \$			
Below Rs. 2.00 lakhs	Nil		
Above Rs. 2.00 lakhs & upto Rs. 10.00 lakhs	Rs. 1000 p.a.		
Above Rs. 10.00 lakhs and upto Rs. 50.00 lakhs	Rs. 2000 p.a.		
Above Rs. 50 lakhs & upto Rs. 5 crores	Rs. 5000 p.a.		
Above Rs. 5 crores	Rs. 10000 p.a.		
\$ - in addition to stock audit fees.			
For Non Fund Facilities	Processing Charges		
For BG / LCs (inland) partly secured / Unsecured	0.20% in addition to the commission.		
For BG / LCs (inland) fully secured by Deposits	0.10% in addition to the commission		
Issue of Solvency Certificate	0.30 %	Minimum Rs. 200 and Maximum of Rs. 1,00,000/-	
Non submission of Audited Balance Sheet (For borrowers enjoying working capital limit of Rs. 10 lakh and above)	Rs. 500 per month	If not submitted	