

The Bhuj Mercantile Co-operative Bank Ltd.

SERVICE CHARGES w.e.f. June, 2009.

(Below mentioned are Minimum applicable Service Charges.)

a) DD/PO Commission:

| Sr No. | Mode of Issue | Ordinary CA/SB with Min. Balance Rs. 2,500/Rs.1,000 & OD A/cs. | Grade - 'B' Current A/c with Quarterly Average Balance of Rs. 50,000 to < Rs.1 Lac & CC A/cs with Limit up to Rs.5 Lacs | Grade - 'A' Current A/c. with Quarterly Average Balance of Rs. 1 Lac & above. CC A/cs with Limit above 5 lacs | Minimum Charges |
|-----------|-------------------------|--|---|---|-----------------|
| i | By Cheque: | | | | |
| A | On BMCB Branches | Re. 1.00 per Rs.1,000 | Re. 0.50 per Rs.1,000 | FREE | Rs.20 |
| B | On other Centers | Re. 1.00 per Rs.1,000 | Re. 1.00 per Rs.1,000 | Free up to Rs.2 Lacs Per Day. Re.0.50 per Rs.1,000 on Balance Amount | Rs.20 |
| ii | By CASH: | Rs.3 per Rs.1,000 Minimum Rs.30 | | | |

b) Bills Charges:

| Sr No. | Types of Bill | Ordinary CA/SB with Min. Balance Rs. 2,500/1,000 & OD A/cs. | Grade - 'B' Current A/c with Quarterly Average Balance of Rs. 50,000 to < Rs.1 Lac & CC A/cs with Limit up to Rs.5 Lacs | Grade - 'A' Current A/c. with Quarterly Average Balance of Rs. 1 Lac & above. CC A/cs with Limit above 5 lacs | Minimum Charges |
|--------|---------------|---|---|---|-----------------|
| i | OCC | Re. 1 per Rs. 1,000 | Re. 0.70 per Rs.1,000 | Re. 0.50 per Rs.1,000 | Rs. 30 |
| ii | IBC | Rs. 3 per Rs. 1,000 | Rs. 2 per Rs.1,000 | Re.1 per Rs.1,000 | Rs. 50 |
| iii | ICC | Rs. 2 per Rs. 1,000 | Rs. 2 per Rs.1,000 | Rs. 2 per Rs. 1,000 | Rs. 40 |

- No Separate Postage charges will be collected.
- In the case of **OCCs** drawn on our Branches (viz, Ahmedabad, Anjar, Bhuj, Gandhidham, Madhapar and Nakhatrana) commission will be charged at the rates mentioned in **b(i)** above.
- In the case of **ICCs** received from member co-operative Banks under **MAS** in such cases Charges will NOT be levied.

The Bhuj Mercantile Co-operative Bank Ltd.

c) **TT Charges:** Where Deposit by Cash/Transfer is in OTHER Branch's A/c. in that case TT Charges at Following rates will be collected: (For this purpose Separate Slip viz., **TT Slip must be used**)

| Mode of Remittance | Ordinary CA/SB with Min. Balance of Rs. 2,500/1,000 & OD A/cs. | Grade - 'B' Current A/c with Quarterly Average Balance of Rs. 50,000 to < Rs.1 Lac & CC A/cs with Limit up to Rs.5 Lacs | Grade - 'A' Current A/c. with Quarterly Average Balance of Rs. 1 Lac & above. CC A/cs with Limit above 5 lacs | Minimum Charges |
|--------------------|--|---|---|-----------------|
| CASH | Rs. 2 per Rs.1,000 | Re. 1 per Rs.1,000 | Re. 0.50 per Rs.1,000 | Rs. 25 |
| TRANSFER | Re. 1 per Rs.1,000 | Rs. 0.50 per Rs.1,000 | FREE | Rs. 20 |

Note: In the case of transfer to/from CAE/CAV A/cs, the TT Charges should be collected as under:

- i) If one of the Account is CAE then commission as per CAE A/c should be collected,
- ii) If one of the Account is CAV then commission as per CAV A/c should be collected.

d) **Deposits by Clearing:**

Where Deposit (Credit) by Clearing is in OTHER Branch's account then Charges at following Rates will be collected. These charges will be collected by the Branch in which Instrument is Deposited. For such transactions **TT Slip must be used.**

| Instrument Types | Ordinary CA/SB with Min. Balance of Rs. 2,500/1,000 & OD A/cs. | Grade - 'B' Current A/c with Quarterly Average Balance of Rs. 50,000 to < Rs.1 Lac & CC A/cs with Limit up to Rs.5 Lacs | Grade - 'A' Current A/c. with Quarterly Average Balance of Rs. 1 Lac & above. CC A/cs with Limit above 5 lacs | Minimum Charges |
|------------------|--|---|---|-----------------|
| DD / Cheque | Re. 1 per Rs. 1,000 | Re. 0.50 per Rs. 1,000 | FREE | Rs. 25 |

e) **Charges for Inward Clearing Cheque passing against CASH deposits:**

| Free Cash Limit Per Day | Ordinary CA/SB with Min. Balance of Rs. 2,500/1,000 & OD A/cs. | Grade - 'B' Current A/c with Quarterly Average Balance of Rs. 50,000 to < Rs.1 Lac & CC A/cs with Limit up to Rs.5 Lacs | Grade - 'A' Current A/c. with Quarterly Average Balance of Rs. 1 Lac & above. CC A/cs with Limit above 5 lacs | Minimum Charges |
|-------------------------|--|---|---|-----------------|
| NIL | Re. 1 per Rs. 1,000 | -- | -- | Rs. 25 |
| NIL | -- | Re. 0.50 per Rs. 1,000 | -- | Rs. 25 |
| NIL | -- | -- | Re. 0.50 per Rs. 1,000 | Rs. 25 |

The Bhuj Mercantile Co-operative Bank Ltd.

- *If Cash is deposited in other account and then amount is transferred into the account in which Cheque is passed in inward clearing, it will be treated as inward cheque passed against deposit of cash and applicable charges will be collected.*

f) Charges for CASH withdrawals from the account of other Branch:

| Free Cash Limit Per Day | Ordinary CA/SB with Min. Balance of Rs. 2,500/1,000 & OD A/cs. | Grade - 'B' Current A/c with Quarterly Average Balance of Rs. 50,000 to < Rs.1 Lac | Grade - 'A' Current A/c. with Quarterly Average Balance of Rs. 1 Lac & above. | Minimum Charges |
|--------------------------------|---|--|--|------------------------|
| NIL | Re. 0.50 per Rs. 1,000 | -- | -- | Rs. 25 |
| Rs.50,000 | -- | Re. 0.50 per Rs. 1,000 | -- | Rs. 25 |
| Unlimited | -- | -- | FREE | NIL |

- *The charges will be collected by the branch making the payment and same will be collected from the amount of payment to be made.*
- *No charges will be collected in Cash Credit Accounts utilizing the Limits. If no limit is utilized in such Account charges will be collected as applicable to Grade – 'A' or Grade – 'B' accounts as the case may be.*
- *Free limit is the aggregate amount per day and not per Cheque/Instrument.*

g) Charges for passing Cheque of other Branch in Inward Clearing:

| Free Limit Per Day | Ordinary CA/SB with Min. Balance of Rs. 2,500/1,000 & OD A/cs. | Grade - 'B' Current A/c with Quarterly Average Balance of Rs. 50,000 to < Rs.1 Lac & CC A/cs with Limit up to Rs.5 Lacs | Grade - 'A' Current A/c. with Quarterly Average Balance of Rs. 1 Lac & above. CC A/cs with Limit above 5 lacs | Minimum Charges |
|---------------------------|---|---|--|------------------------|
| Rs.10,000 | Re. 0.50 per Rs. 1,000 | -- | -- | Rs. 25 |
| Rs.50,000 | -- | Rs.25 per Cheque | -- | Rs. 25 |
| Unlimited | -- | -- | FREE | NIL |

- *The charges will be collected by the Branch at which cheque is presented through clearing.*
- *Free limit is the aggregate amount per day and not per Cheque/Instrument.*

The Bhuj Mercantile Co-operative Bank Ltd.

h) Charges for Payments against Clearing:

| Free Limit Per Day | Ordinary CA/SB with Min. Balance of Rs. 2,500/1,000 & OD A/cs. | Grade - 'B' Current A/c with Quarterly Average Balance of Rs. 50,000 to < Rs.1 Lac & CC A/cs with Limit up to Rs.5 Lacs | Grade - 'A' Current A/c. with Quarterly Average Balance of Rs. 1 Lac & above. CC A/cs with Limit above 5 lacs | Minimum Charges |
|---------------------------|---|---|--|------------------------|
| NIL | Re. 1 per Rs. 1,000 | -- | -- | Rs. 25 |
| NIL | -- | Re. 1 per Rs. 1,000 | -- | Rs. 25 |
| NIL | -- | -- | Re.0.50 per Rs. 1,000 | Rs. 25 |

i) Charges for Direct deposit of Cheque/DD by customers in our HDFC Bank A/c:

This facility will only be extended to customers who are having Cash Credit Account.

Charges @ Rs. 1 per Rs. 1,000 and minimum Rs. 100 will be collected.

j) Cheque/Bill Return Charges:

i) Inward Cheque return and OCC return Rs. 50 per instrument will be collected,

ii) In case of IBC Rs. 100 per Bill will be collected.

➤ *Where Inward Clearing cheque of other branch is returned in Clearing in that case cheque return charges will be collected by the Branch at which cheque is presented through clearing.*

k) Cheque Book Charges:

| <i>A/c Type</i> | <i>Saving</i> | <i>Ordinary Current A/c</i> | <i>Grade 'B' Current A/c</i> | <i>Grade 'A' Current A/c</i> | <i>CC</i> | <i>OD</i> |
|---------------------------|---------------|-----------------------------|------------------------------|------------------------------|-----------|-----------|
| Free Leaves (P.A.) | 50 | 100 | 100 | 200 | 100 | 25 |
| Charges per leave | Re 2 | Re 2 | Re 1 | Re 1 | Re 1 | Re 2 |

l) Account Closing Charges:

| <i>Account Type</i> | <i>Saving</i> | <i>Ordinary Current A/c</i> | <i>Grade 'B' Current A/c</i> | <i>Grade 'A' Current A/c</i> |
|---------------------|---------------|-----------------------------|------------------------------|------------------------------|
| Amount Rs. | 50 | 100 | 100 | 100 |

m) Charges for Non maintenance of Minimum Balance:

Charges will be collected on a Monthly Basis at following rates:

| <i>Account Type</i> | <i>Saving</i> | <i>Ordinary Current A/c</i> | <i>Grade 'B' Current A/c</i> | <i>Grade 'A' Current A/c</i> |
|---------------------|---------------|-----------------------------|------------------------------|------------------------------|
| Amount Rs. | 25 | 50 | 50 | 50 |

The Bhuj Mercantile Co-operative Bank Ltd.

n) Charges for Non maintenance of Quarterly Average Balance:

Charges will be collected on a Quarterly Basis at following rates:

| Account Type | Grade 'B' Current A/c | Grade 'A' Current A/c |
|--------------|-----------------------|-----------------------|
| Amount Rs. | 250 | 500 |

- These Charges will be over and above the applicable service charges which will be collected if terms and conditions of the respective Business Scheme/Grade are not observed/fulfilled by the customer.
- If the account is non operative during the **Entire Quarter** in that case this charges should not be levied.

o) Locker surrender charges Rs. 250 will be collected.

p) Locker Deposits will be obtained at following rates:

| Locker Type | A | B | C | D | E |
|-------------|-------|--------|--------|--------|--------|
| Deposit Rs. | 7,000 | 12,000 | 15,000 | 20,000 | 50,000 |

q) Stop payment charges :

- i) Rs. 50 per Cheque in case of our cheque. In the case of range of cheques Rs.25 per cheque and minimum Rs.50 will be collected,
- ii) Rs. 100 per Cheque in case of other Bank's Cheque/DD.
- iii) Same rate will be applicable for cancellation of Stop Payment Instruction.

r) DD cancellation charges Rs. 50 per DD will be collected.