




No	Area of Banking Service	Service Charges	
I. DEPOSITS & ALLIED SERVICES			
01	Issue of cheque book	a)Savings Account	No charges up to 20 leaves per calendar year. Thereafter @Rs 4/- per leaf.
		b)Current Account & CCL	Rs 5/- per leaf
02	Ledger folio charges – CA & CCL	Rs 50/- per page per calendar year (40 entries to be treated as page or part thereof)	
03	Issuance of Statement of Account where pass book is issued	Rs 20/- per page ((40 entries to be treated as page or part thereof)	
04	Issuance of Duplicate SOA/Pass book	a) With latest entry	Rs 100/-
		b) With earlier/old entries	Rs 100/- + Rs 40/- per page
05	Closure of Account within ONE year	Savings	Rs 200/- or available balance whichever is lower
		Current	Rs 300/- or available balance whichever is lower
06	Non-maintenance of minimum average balance for operative accounts	Savings Account	Rs 100/- per quarter
		Current Account	Rs 250/- per quarter
		Minimum Average Balance per quarter	
		Savings Account	Rs 1000/-
	Current Account	Rs 3000/-	
07	STOP PAYMENT a) Noting stop payment instruction against cheque issued	Savings Bank	Rs 250/- per instance
		Current A/c & CCL	Rs 500/- per instance
	b) Noting stop payment instruction in case of loss of cheque book irrespective of balance of leaves	Savings Bank	Rs 250/- per instance
		Current A/c & CCL	Rs 500/- per instance
08	c)Revoking stop payment instruction	Rs 100/- per instance for SB/CA/CCL	
	STANDING INSTRUCTION a) For registering S I	Rs 200/- (excluding interest on deposits, RD installment and Loan installment)	
	b) Execution of S I – for transfer of funds to <u>other</u> Banks (excluding interest on deposits)	Rs 50/- per transaction + applicable charges related to PO/DD/NEFT/RTGS	





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	c)Execution of S I – for transfer of funds <u>within</u> the Bank (excluding interest on deposits, RD installment and Loan installment)	Rs 20/- per transaction
09	OPERATION IN ACCOUNTS a) Through Mandate b) Through POA	In both cases one time charge at the time of acceptance / registration / modification of instruction Savings Bank – Rs 300/- Current Account – Rs 500/-
10	Enquiries related to old transactions (above 3 years)	Rs 500/- per instance
11	ISSUANCE OF a) Duplicate deposit receipt	Rs 250/- per deposit receipt
	b) Balance certificate / Maintaining of account certificate / Chq honored certificate	Rs 150/- per instance
	c) Attestation of Customer’s signature / photo	Rs 500/- per attestation
12	Addition / Deletion of names in SB & Deposits	Rs 250/- per instance. Waived for Associations and Institutions
13	Modification / Change in nomination	NIL
14	Activation of dormant accounts	NIL

II. REMITTANCES & COLLECTIONS

01	Issue of DD / PO	a) Upto Rs 10000/-	Rs 50/- per instrument
		c) Above Rs 10000/-	@Rs 5/- per thousand per instrument – Min Rs 100/- & Max Rs 5000/-.
02	Cancellation of DD / PO	Rs 250/- or actual amount of DD / PO whichever is lower, per instrument.	
03	Re-validation of DD/PO	Rs 100/- per instrument	
04	a) NEFT 	Upto Rs 10000/-	Rs 2.50
		Rs 10001/-to Rs 100000/-	Rs 5.00
		Rs100001/-toRs 200000/-	Rs 15.00



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	b) RTGS	Rs 200000/- to Rs 500000/- Above Rs 500000/-	Rs 25.00 Rs 50.00
		<p>NO CHARGES for customers maintaining average balance of Rs 100000/- and above in SB/CA.</p> <p>Charges referred are basing on RBI guidelines and subject to revision as and when there are changes in RBI guidelines.</p>	
05	Collection of outstations cheques	Upto Rs 10000/- >Rs 10000 to Rs 100000/- >Rs 100000 to Rs 1000000/- >Rs 1000000/-	Rs 50.00 Rs 100.00 Rs 500.00 Rs 1000.00
		<p>Charges upto Rs 100000/- are mandated by RBI.</p> <p>Charges are inclusive of OPE, ie post/courier charges.</p> <p>Sharing of commission on 50:50 basis is applicable for Cheques directly sent to any Bank/FI for want of our Branch at Drawee Centres.</p> <p>Commission levied by both the destination (paying) Bank and collecting Bank shall not exceed the maximum commission stipulated by RBI.</p>	
06	Collection of bills (IBC/OBC)	Upto Rs 500000/- Above Rs 500000/-	@Rs 10/- per thousand – Min Rs 500/-. @Rs 10/- per thousand – Max Rs 10000/-
07	Inward cheques (chques drawn on us returned / ECS returned (ECS mandate on our bank accounts) – SB/CA/CCL	Upto Rs 500000/- Above Rs 500000/-	Rs 100/- Rs 300/-
		<p>If returned on technical reasons : No Charges. Not at Customer Fault : No Charges. Where STOP PAYMENT noted : No Charges</p>	
08	Outward cheques returned (both local and outstation)	SB - Rs 200/- CA/CCL - Rs 300/-	
09	Inward/Outward bills returned (IBC/OBC)	Rs 500/- per bill	





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III. LOANS & ADVANCES

01	Upfront fee on all types of term loans except MCL, Loan to Pvt Vehicles, Jewel Loan and Loan Against Deposit)	<p>a) All loans other than Loan to Transport Operators and Education Loan</p> <table border="1"> <tr> <td data-bbox="678 405 1038 465">i) Upto Rs 20 lakhs</td> <td data-bbox="1038 405 1509 465">1% of loan amount</td> </tr> <tr> <td data-bbox="678 465 1038 526">ii) Above Rs 20 lakhs</td> <td data-bbox="1038 465 1509 526">0.50% of entire loan amount</td> </tr> </table> <p>b) Loans to Transport Operators</p> <table border="1"> <tr> <td data-bbox="678 600 1038 660">i) Upto Rs 75 lakhs</td> <td data-bbox="1038 600 1509 660">1.00% of loan amount</td> </tr> <tr> <td data-bbox="678 660 1038 721">ii) Above Rs 75 lakhs</td> <td data-bbox="1038 660 1509 721">0.50% of entire loan amount</td> </tr> </table> <p>c) Education loan</p> <table border="1"> <tr> <td data-bbox="678 795 1038 853">i) Any amount (per loan)</td> <td data-bbox="1038 795 1509 853">0.50% of loan amount</td> </tr> </table>	i) Upto Rs 20 lakhs	1% of loan amount	ii) Above Rs 20 lakhs	0.50% of entire loan amount	i) Upto Rs 75 lakhs	1.00% of loan amount	ii) Above Rs 75 lakhs	0.50% of entire loan amount	i) Any amount (per loan)	0.50% of loan amount
i) Upto Rs 20 lakhs	1% of loan amount											
ii) Above Rs 20 lakhs	0.50% of entire loan amount											
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ii) Above Rs 75 lakhs	0.50% of entire loan amount											
i) Any amount (per loan)	0.50% of loan amount											
02	Upfront fee for Pvt Vehicle and MCL	<table border="1"> <tr> <td data-bbox="678 853 1038 958">a) Two wheeler</td> <td data-bbox="1038 853 1509 958">1% of loan amount with min of Rs 1000/-</td> </tr> <tr> <td data-bbox="678 958 1038 1064">b) Four Wheeler</td> <td data-bbox="1038 958 1509 1064">0.50% of loan amount with min of Rs 1000/-</td> </tr> <tr> <td data-bbox="678 1064 1038 1167">c) MCL</td> <td data-bbox="1038 1064 1509 1167">1% of loan amount with min of Rs 500/-</td> </tr> </table>	a) Two wheeler	1% of loan amount with min of Rs 1000/-	b) Four Wheeler	0.50% of loan amount with min of Rs 1000/-	c) MCL	1% of loan amount with min of Rs 500/-				
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b) Four Wheeler	0.50% of loan amount with min of Rs 1000/-											
c) MCL	1% of loan amount with min of Rs 500/-											
03	Processing charges on CCL	<table border="1"> <tr> <td data-bbox="678 1234 1038 1301">a) New limit</td> <td data-bbox="1038 1234 1509 1301">0.75% of limit</td> </tr> <tr> <td data-bbox="678 1301 1038 1368">a) renewal without enhancement</td> <td data-bbox="1038 1301 1509 1368">0.50% of limit</td> </tr> <tr> <td data-bbox="678 1368 1038 1480">b) renewal with enhancement</td> <td data-bbox="1038 1368 1509 1480">0.50% of limit upto existing limit and for additional limit charges as per 3.a) ie 0.75% of additional limit.</td> </tr> </table>	a) New limit	0.75% of limit	a) renewal without enhancement	0.50% of limit	b) renewal with enhancement	0.50% of limit upto existing limit and for additional limit charges as per 3.a) ie 0.75% of additional limit.				
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b) renewal with enhancement	0.50% of limit upto existing limit and for additional limit charges as per 3.a) ie 0.75% of additional limit.											
04	Revalidation of Loan sanction	Rs 1500/- irrespective of type of loan and amount of loan										
05	Pre-closure of Loan other than take-over by other FIs (applicable to loans closed before 1 year)	<table border="1"> <tr> <td data-bbox="678 1547 1038 1693">a) Term Loans other than Housing Loan</td> <td data-bbox="1038 1547 1509 1693">2% of outstanding liability or drawing power whichever is higher as on date of closure</td> </tr> </table>	a) Term Loans other than Housing Loan	2% of outstanding liability or drawing power whichever is higher as on date of closure								
a) Term Loans other than Housing Loan	2% of outstanding liability or drawing power whichever is higher as on date of closure											
06	Pre-closure of Loan by take-over by other FIs	4% of outstanding liability or drawing power whichever is higher for all types of loans and / or the sanctioned limit for CCL.										





ESTD : 1912

THE MANGALORE CATHOLIC COOPERATIVE BANK LTD

SERVICE CHARGES w.e.f. 01 .10.2024

No	Area of Banking Service	Service Charges	
07	Loan documentation charges (including MODTD charges)	All Term Loans a) where mortgage is involved b) where mortgage is not involved c) MCL & other unsecured loans	Rs 1500/- per mortgage Rs 750/- per loan Rs 200/- per loan
		CCL a) New limit where mortgage is involved b) Renewal of limit without enhancement (where mortgage is involved) c) Renewal of limit with enhancement / Enhancement of limit (where mortgage is involved)	Rs 1500/- per limit Rs 500/- per limit Rs 1500/- per limit
08	MODTD re-conveyance / discharge	No charges. However, Rs 1000/- to be collected only when such bond is re-validated.	
09	Substitution of Immovable Property	All-in-all charges of Rs 1500/- per mortgage of property being substituted. Legal opinion and valuation charges if any to be collected separately.	
10	CIC charges	a) Housing Loan, Education Loan, MCL and Pvt Vehicle Loan	Rs 100/- per report
		b) All other loans including renewal of CCL	Rs 250/- per report
		c) Commercial CIC	Rs 500/- per report
11	CERSAI	a) Search Report	Rs 50/- per report
		b) Registration/Modification of charge	Rs 100/- per instance
		c) Satisfaction of charge	NIL
12	Release of Security / Changes in terms and conditions of sanction	Rs 1000/- per instance. Legal opinion and valuation charges to be collected separately wherever applicable.	
13	Service charges on Jewel Loan	a) Upto Rs 4,00,000/-	0.50% of loan amount (Min Rs 250/-)
		b) Above Rs 4,00,000/-	NIL





THE MANGALORE CATHOLIC COOPERATIVE BANK LTD

SERVICE CHARGES w.e.f. 01 .10.2024

No	Area of Banking Service	Service Charges	
14	Jewel Appraiser's Fee	a) For new loan	0.40% of loan amount – Min Rs 20/- - Max Rs 250/-
		b) For re-pledge of same jewels	0.40% of loan amount – Min Rs 10/- - Max Rs 150/-
15	Foreign Outward Remittance of Education Loan proceeds	a) Through any FI having arrangement with our Bank	No additional service charges.
		b) Through FI of student's choice which is not having arrangement with our Bank	0.25% per transaction on the loan proceeds amount. No extra charges for NEFT/RTGS.
16	Loan notice charges	a) RPAD/Courier	Rs 100/- (including postal/courier charges) per packet or actual charges whichever is higher.
		b) Ordinary Post	Rs 50/- (including postal charges) per packet or actual charges whichever is higher
17	Enquiries / Providing copies related to old records	Above 2 years old – Rs 1000/- or photo copy charges and out of pocket expenses whichever is higher	
18	Issuance of certified copies of documents related to loan	Rs 30/- per document	
19	Legal Opinion Charges	Actual charges per report	
20	Valuation Report Charges	Actual charges per report	
21	Annual Inspection Charges	Vehicle	Rs 25/- per vehicle
		Mortgaged property/asset	Rs 100/= per property
22	Safe custody charges	Rs 100/- per month or part thereof on all mortgage documents and / or Jewels not taken within ONE month of closure of loan.	
23	No Due / No Objection certificate	Rs 250/- per instance	
24	Loan balance certificate to FI/Other Bank	Rs 100/- per instance	





No	Area of Banking Service	Service Charges
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IV. LOCKER & OTHER SERVICES – w.e.f. 01.04.2025

01	SDL Rent	Type	Size (Cu in)	Rent Rs
		Small	0 – 0.50	1250.00
		Medium	0.51 – 1.50	2000.00
		Large	1.51 – 2.50	3500.00
		Extra large	>2.50	5000.00
02	Loss of Locker key	Rs 1500/- + actual break open charges		
04	Locker operation	Upto 12 operations per year - NIL Above 12 operations per year – Rs 50/- per operation.		
05	Penal charges on delayed payment of annual locker rent	Upto first quarter - 10% of rent Upto second quarter - 20% of rent Upto third quarter - 30% of rent Upto fourth quarter - 40% of rent 1 year and above - 50% of rent		

V. CASH & ATM

01	Cash handling charges	Nil
02	ATM Card	Annual fee - Rs 150/- per card Additional Card - Rs 100/- per card Replacement of Card - Rs 250/- per card Replacement of PIN - Rs 50/- per PIN

1. GST is applicable on all types of service charge which is to be collected invariably in addition to the applicable service charge. The present GST rate is 18%.
2. Total amount should be rounded off to nearest rupee.
3. No charges on Loan against Deposit.
4. Staff are exempt from service charges other than Locker rent.

General Manager

