

**THE DARUSSALAM CO-OPERATIVE URBAN BANK LTD**  
**HYDERABAD**

**Details of Bank's Service Charges**

Charges Description	Amount
<b>Cheque Books</b>	
Up to 10 leaves free for all Savings / Current / OD & SOD only 1st Cheque Book	Free
Per leaf for all A/cs	Rs.5/-
Per leaf for Issue of Loose Cheque	Rs.20/-
<b>Stop Payment Request</b>	
Savings Accounts per Instrument for one single request letter.	Rs.50/- subjected to max.Rs.500/-
Current / CC / OD / SOD Accounts per Instrument for one single request letter.	Rs.50/- subjected to max.Rs.1000/-
<b>Account Closure</b>	
Saving a/c closure within 1 year	Rs. 250/-
Current a/c closure within 1 year	Rs. 300/-
Saving a/c and Current a/c after 1 year	Rs.100/-
<b>Minimum Balance Charges</b>	
Savings A/c without Cheque Book (General /Student /Minor) Rs.250/- (if balance falls below Rs. 1000/-)	Nil p.m.
Savings Account With Cheque Book Rs. 500/- (if balance falls below Rs. 500/-)	Nil p.m.
Current A/c Rs.3000/- (if balance falls below Rs. 3000/-)	Nil p.m.
<b>SMS Charges</b>	
Per account Rs. 5/- per month. Charges will be levied at the end of the month.	Rs.5/- p.m.
<b>RTGS/NEFT Charges</b>	
Branch Banking mode -Up to Rs. 5.00 lakhs Rs.25/- and above Rs. 5.00 lakhs Rs.50/-per transaction.	< = 5 Lakh Rs 25/- and > 5 Lakh Rs 50/- per transaction.
iMPS Charges	Rs.3/- to Rs.15/-
PAN Card Services	Nil
<b>Local Cheque Purchase</b>	
Cheques – Interest @ 22% for 4 days min. Rs. 25/-	0.20% on Amount (Min Rs 25/- and Max Rs 500/-)
Drafts – Interest @ 20% for 4 days, min. Rs. 150/-	0.20% on Amount (Min Rs 25/- and Rs 500/-)
Cheques – Interest @ 22% for 6 days, min. Rs.150/-	0.20% on Amount (Min Rs 25/- and Max Rs 500/-)
Drafts – Interest @ 20% for 6 days, min. Rs.150/-	0.20% on Amount (Min Rs 25/- and Rs 500/-)
If next day of the purchase of cheque happens to be a Holiday for clearing (including Sunday) the interest shall be for 6 days.	
If instrument purchased is returned unpaid, in addition to normal return charges of Rs.150/- for S.B.Account and Rs.300/- for Current Account	
OD/SOD/CC Accounts, the following additional charges shall be levied: -50% of the discount charges shall again be debited to account.	
<b>Mandate Management</b>	
ECS Mandate including E-Mandate processing charges	NIL



Charges Description	Amount
<b>ATM related charges</b>	
Annual charges	Rs. 100/-
Reissue against loss of card	Rs. 200/-
Issue of new card on expiry of existing card	Rs 100/-
<b>ATM Transaction Charges</b>	
Rs.28/- per Financial Transaction and Rs.10/- for Non-Financial Transaction at other Bank ATMs after allowing free transactions as per RBI / NPCI Guidelines.	Financial - 28/-
	Non-Financial - 10/-
Upto 5 Transaction either Financial or Non Financial	Free
Small	Rs 200/-
Big Size	Rs 500/-
Demand Draft issue (At par cheques )	Nil
<b>Bankers Cheques – issue</b>	
0.20 % on Amount	Min Rs.50/- and Max Rs.500/-
Cancellation	Amount which was charged on making
Revalidation	Amount which was charged on making
Duplicate issuance	Amount which was charged on making
<b>OUTSTATION CHEQUES COLLECTION CHARGES:</b>	
Upto Rs.1,00,000/-	Rs.100/- and other bank charges, if returned Rs.200/-
Above Rs.1,00,000/-	Rs.200/-+other bank charges, if returned Rs.300/-
<b>Inward Outstation Cheques Collection Charges:</b>	
Upto Rs.1,00,000/-	Rs.50/-+ Rs.50/- towards postage, if returned Rs.200/-
Above Rs.1,00,000/-	Rs.150/- + Rs.50/- towards postage, if returned Rs.300/-
<b>Local Cheque Return Charges (Cheques Deposited For Collection):</b>	
Saving accounts	Rs. 500/- per instrument
Current, OD & SOD accounts	Rs. 500/- per instrument
<b>Cheque Return-Inward/ Ecs Debit Return (Including Cheque Presented Overcounter For Payment)</b>	
Minimum for Savings accounts	Rs.500/-
Minimum for Current and Advances accounts	Rs.3000/-
(or)	
Two days' interest @22% p.a. subjected to the above minimum	
<b>Loans &amp; Advances</b>	
Appraiser Charges	0.12 % on Amount ( Min Rs 25/- and Max Rs 300/- )
Miscellaneous Charges	0.20% on Amount ( Min Rs 20/- and Max Rs 200/- )
Associate Membership Fee	Rs.10/- per surety
Issuance of Duplicate Docket for Gold Loans	Rs.100/-
Loan Inspection Charges	Rs.500/- for loan amount upto Rs.10 Lakhs Rs.1000/- for loan amount Rs.10 Lakhs & Above

Charges Description	Amount
Postage Charges	Minimum Rs.50/-
Loan Amount Upto Rs 50000/-	Service Charges 0.50%+GST
Loan Amount from Rs 50001/- to Rs 100000/-	0.60%+GST
Loan Amount from Rs 100001 to Rs 500000/-	0.75%+GST
Loan Amount from Rs 500001 and Above	1% maximum Rs 5000/-
Wherever legal opinion is Obtained from the Legal Advisor.	
	Rs 1000/-
<b>Valuation Charges – Valuation charges as levied by the Valuer will be collected from the Customer and will be paid directly to the Valuer as per the Schedule.</b>	
Residential / Industrial Land and buildings at 0.125% up to Rs.50,00,000/- minimum of Rs.2,000/- and maximum of Rs.3,000/- including conveyance charges.	Rs 2000/-
Residential / Industrial Lands and buildings at 0.125% above Rs.50.00 Lakhs and upto Rs.100.00 Lakhs minimum of Rs.3,000/- and maximum of Rs 5000/- including conveyance charges	Rs 5000/-
Residential / Industrial Lands and Buildings at 0.125% above Rs.100.00 Lakhs minimum of Rs.5,000/- and maximum of Rs.7000/- including conveyance charges	Rs 7000/-
<b>Renewal Charges of Overdraft/Cash Credit</b>	
General	Rs 300/-
<b>Credit Information Report</b>	
CERSAI	Rs 200/-
Credit Information Reports downloading charges will be collected from the Parties.	Rs 200/-
<b>Search and Charge Creation Charges with CERSAI</b>	
Loan / Limit amount up to Rs.5.00 Lakhs	Rs.300/- per property.
Loan / Limit amount beyond Rs.5.00 Lakhs	Rs.1,000/- per property.
Issue of Xerox copy of Documents from Loan Files :	Re. 1.00 per page
<b>Bank guarantee charges</b>	
Guarantee issued by Darussalam Bank :	1% p.a. of the guarantee amount with a minimum of Rs.1,000/-
<b>Rent on Lockers for all Branches:</b>	
Locker Type	Rent
C1A,C1A1,C2A,C2A2	Rs 8250/- p.a.
C1B,C1B1,C2B,C2B2	Rs 5250/- p.a.
C1C,C1C1,C2C,C2C2	Rs 4500/- p.a.
A,A1,A2,A3	Rs.3750/- p.a.
C1D,C1D1,C2D,C2D2	Rs.2650/- p.a.
C1E,C1E1,C2E2	Rs 2250/- p.a.
B,B1,B2	Rs 1900/- p.a.
C1F,C1F1,C2F2	Rs 1500/- p.a.
C1G1,C2G2	Rs 1150/- p.a.
C,C1,C2	Rs 950/- p.a.
Account Statement issued for second time for full year	Rs. 100/-

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Charges Description	Amount
Issue of duplicate pass book	Rs. 100/-
Signature / Photo verification certificate / Miscellaneous	Rs. 100/-
Enquiry / Record copy of paid cheque / pay in slip	Rs. 100/-
<b>Cash Handling Charges</b>	
Transaction Free	
3	Transaction Exceeding above limit will be charged at 0.75 paise per 1000 with maximum charges amount upto Rs.3000/- . Per Transaction Limit is 1,00,000/-.
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<b>For CC/OD and Current Accounts</b>	
Transactions Free	
3	Transaction Exceeding above limit will be charged at 1.00 Rupee per 1000 with maximum charges amount upto Rs 5000/- . Per Transaction limit is Rs. 2,00,000/-.
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<b>Services Rendered Free Of Cost</b>	
Balance enquiry	
Monthly Statements	
Collection of local Cheques	
Standing Instruction	
No Dues Certificates	
Balance confirmation certificate	
Account status certificate	
Use of ATM / Debit card at Darussalam Bank ATMs	
Funds Transfer through Mobile Banking.	

   
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