



The Junagadh Commercial Co-Operative Bank Ltd.

Reg. No. Se-8221, Dt.18/02/1971
RBI Licence No. GJ-521 P

Reg. Office : Chandrakant Malaviya Smurtri Bhavan, Choksi Bazar, Junagadh
Phone : 0285-2620496
Email : jccbanaad1@sancharnet.in,

Particulars	Charges (Service tax is levied extra as applicable from time to time.)
Duplicate Passbook issuing charges	Rs. 25/-
Cheque book issue charges for Current / Cash Credit / FDOD	Rs. 2 /- per leaf
Outward cheque processing CTS charges (except savings accounts)	Rs. 1/- per leaf recovered monthly
Half yearly Incidental charges(Current and cash credit Accounts)	Rs. 10 /- per 40 entries with Min. Rs. 200 /- and Max. Rs. 750/- recovered half yearly
Duplicate Statement	Rs. 10/- per page
Charge for failure of SI due to insufficient balances	Rs. 25/- per occasion
Minimum Balance charges	
Current A/c-	For Balance less than Rs.2500/-: Rs. 50 /- per month
Special Current A/c.	For Balance less than Rs.15000/-: Rs. 50 /- per month
Saving A/c-	For Balance less than Rs.1000/-: Rs. 15 /- per month (Cheque Book Issued) For Balance less than Rs.500/-: Rs. 15 /- per month (Without Book)
Dormant / Inoperative charge	Saving A/c : Rs. 30/- per quarter Current A/c : Rs. 100 /- per quarter
Other Bank Draft	
Payorder / Payslip charges / inter Draft	Upto Rs. 49999/- : Rs. 20/- , Rs. 50000/- & above : RS. 30-
(1) HDFC/ICIC/AXIS Bank OR any other private sector bank	Upto Rs. 49999/- : Rs. 20/- , Rs. 50000/- & above : RS. 30/-



The Junagadh Commercial Co-Operative Bank Ltd.

Reg. No. Se-8221, Dt.18/02/1971
RBI Licence No. GJ-521 P

Reg. Office : Chandrakant Malaviya Smuriti Bhavan, Choksi Bazar, Junagadh
Phone : 0285-2620496
Email : jccbankad1@sancharnet.in,

Cash service charges(only for Cash credit Account except Current,FDOD)	cash deposited exceeds Rs. 5 lacs: Rs. 50/- per lac on full amount per day
Cash service charges((for SB,Current,FDOD,Unsecured cash credit)	cash deposited exceeds Rs. 5 lacs: Rs. 50/- per lac on full amount per day
Account closed before 1 year	For Saving A/c - Rs. 100/- , Current A/c - Rs. 200/-
Notice Charge for Gold Loan	
Interest Intimation Loan Repay Notice	Rs. 25/- per intimation Rs. 100/- + A.D. Charge
Cheque book issue charges (Saving Accounts)	No Charge , Rs. 50 (Per 15 Leaf for any type of Finance)
Stop Payment charges for all types of A/cs	Rs. 100 (Per Application)
Operation through POA mandate (Power of Attorney)	Rs. 100/- p.a. for cc/od/current accounts & Rs. 50/- p.a. for savings account
Change in POA mandate (Power of Attorney)	Rs. 100/- for cc/od/current accounts & Rs. 50/- for savings account
Adhoc limit Processing fee	Minimum Rs. 1000/- or 0.15% of adhoc limit amount whichever is lower. (proportionately for the period)
Confidential Report charges	Rs. 100/-
Inter Branch Draft / Payorder / Payslip Cancellation, Duplication, Revalidation	Rs. 25/- per occasion
Other Bank Draft	
(2) Nationalised Bank	Upto Rs. 20000/- : Rs. 30/- Above Rs. 20000/- : 0.30% of amount of DD (Max. Rs. 5500/-)
Other Bank Draft Cancellation, Duplication,	Rs.100/- Per Instruction



The Junagadh Commercial Co-Operative Bank Ltd.

Reg. No. Se-8221, Dt.18/02/1971
RBI Licence No. GJ-521 P

Reg. Office : Chandrakant Malaviya Smurti Bhavan, Choksi Bazar, Junagadh
Phone : 0285-2620496
Email : jccbankad1@sancharnet.in,

Revalidation	
Outward bills for Collection	For lodgement - No charge For Release- Up to Rs. 5000/- : charge of Rs. 25 /-, Up to Rs. 10000/- : charge of Rs. 50 /-, Up to Rs. 100000/- : charge of Rs. 100 /- , Above Rs. 100000/- :- Variable charge of Rs. 2 per Rs . 1000/- , Min. charge Rs. 201 and Max. charge Rs.500/- (including postage charges)
Inward bills for Collection	For lodgement - No charge, For Release - Per Rs. 1000/- Rs.3 /- charge, Min. Charge Rs. 40/- and Max. Charge - Rs. 3500 /- (including postage charges)
Signature Verification charges	Rs. 25/-
Inward Cheque / ECS return charges	Upto Rs. 50000/-: Rs. 100/- for SB Rs. 125/- for others, above Rs. 50000/- & upto Rs. 1 lac: Rs. 200/-for SB & Rs. 250/- for others, above Rs. 1 lac & upto Rs. 2 lac: Rs. 250/-for SB & Rs. 300/- for others, above Rs. 2 lac & upto Rs.5 lac: Rs. 600/-for SB & Rs.700/- for others, above 5 lacs: Rs. 1000/-for SB & Rs.1500/- for others.
Balance & Other Certificate Issuing charges	No charge
Outward cheque return charges(only for term loan)	Upto Rs.1000/- Charge Rs. 100/-, above 1000 & upto 5000/- Charge Rs. 150/-, above 5000 & upto 25000/- Charge Rs. 300/-, above 25000/- Charge Rs. 750/-
Outward cheque return charges(for all types of accounts other than term loan)	Upto Rs.10,000/- Charge Rs. 50/-, above 10,000 & upto 25,000/- Charge Rs. 100/-, above 25,000 & upto Rs. one lac Charge Rs. 150/-, above one lac and upto Rs. 5 lacs Charge Rs. 200/-, above 5 lacs charge Rs. 250/-
Visit charge- all advance accounts except FDODs/advance against Govt. securities	Limit upto Rs. 10 lacs: Rs. 100/-, above 10 lacs & upto Rs. 25 lacs: Rs. 200/-, above 25 lacs & upto Rs. 50 lacs: Rs. 300/-, above 50 lacs: Rs. 500/- (For out station visit: out of pocket travelling & T/A-D/A will have to be added)



The Junagadh Commercial Co-Operative Bank Ltd.

Reg. No. Se-8221, Dt.18/02/1971
RBI Licence No. GJ-521 P

Reg. Office : Chandrakant Malaviya Smurti Bhavan, Choksi Bazar, Junagadh
Phone : 0285-2620496
Email : jccbanaad1@sancharnet.in,

Late Stock / Book debt statement	Limit upto Rs. 5 lacs: Rs. 300/-, above 5 lacs & upto Rs. 20 lacs: Rs. 400/-, above 20 lacs & upto Rs. 50 lacs: Rs. 600/-, above 50 lacs & upto Rs. 100 lacs: Rs. 750/-, above 100 lacs: Rs. 1000/-
ATM card surrendered / lost	Rs. 100/-
Non-home branch transactions	No charge
RTGS Charges	
Inward remittance	Nil
Outward remittance	Rs. 2 lacs to Rs. 5 Lacs - Rs.25/- , Rs. 5 lacs & above - Rs. 50/-
NEFT Charges	
Inward remittance	NIL
Outward remittance	Up to Rs.10,000/- Rs. 2.5/- , Above Rs.10,001/- to 1 lacs - Rs. 5/- , Above 1 lacs to 2 lacs Rs. 15/- , Above 2 lacs Rs. 25/- NEFT BY CASH Up to Rs. 10,000 /- Rs. 2.5/- , Above Rs. 10,001 /- to Rs. 1,00,000 - Rs. 5/-, above 1 lac & upto 2 lacs -Rs. 15/-, above 2 lacs - Rs.25/-
Standing instruction	No charge
Enquiry relating to old records(more than 12 months old)	Rs. 25/- per page, maximum Rs. 200/-
E-Tax payment	No charge
Charges for unused cheques to be collected at the time of closure of current,CC, OD a/cs	No charge
Recurring deposit (penalty for delay payment)	1.5% per month

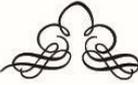


The Junagadh Commercial Co-Operative Bank Ltd.

Reg. No. Se-8221, Dt.18/02/1971
RBI Licence No. GJ-521 P

Reg. Office : Chandrakant Malaviya Smurtri Bhavan, Choksi Bazar, Junagadh
Phone : 0285-2620496
Email : jccbanaad1@sancharnet.in,

Advances	
New member entrance fees	25/-
Nominal Member fees	25/-
Processing charges	Upto 1 lacs- 250/-, 5 lacs to 10 lacs - 1000/-, 10 lacs to 25 lacs - 2500/-, 25 lacs to 1 crore - 0.075% of loan amount, above 1 crore - 0.50% of loan amount, (For renewal of cash credit facilities : 50 % of charges) (No charge for education loans)
Document Custody Charge HP Cancellation Charge (Charge will levied after 15 days of Loan Closure)	Rs. 50/- Per Month Rs. 25/- Per Month
Gold Ornament Custody Charge	Rs. 10/- per month till maturity Rs. 100/- per month after matu.
Charge for Xerox copy of any document	Rs. 100/- per application + actual Xerox Charge
Loan Installment Cheque swap Charge	Rs. 250/- per loan a/c
Mortgage Property Change / addition / release of any property out of mortgage properties	Rs. 500/- per property
Change in Constitution / Partnership / Guarantor / Authorized Signatory (Other then cause of death of any person)	Rs. 500/- per request
Notice Charge	



The Junagadh Commercial Co-Operative Bank Ltd.

Reg. No. Se-8221, Dt.18/02/1971
RBI Licence No. GJ-521 P

Reg. Office : Chandrakant Malaviya Smurtri Bhavan, Choksi Bazar, Junagadh
Phone : 0285-2620496
Email : jccbanaad1@sancharnet.in,

For Gold Loan	
Auction Notice	Rs. 250/- + A.D. Charge + Newspaper Advt. Exp.
Other Loans	
Overdue Notice NI Act 138 notice Loan Repayment notice / Arb 96 notice Securitization notice	Rs. 100/- Rs. 150/- Rs. 350/- Rs. 500/-
Duplicate Share Certificate Issue	Rs. 25/- per application + actual stamp duty
Share Transfer Fee	Rs. 25/- per Share
Other charges (Left for Loan Department draft guide lines)	
Commitment charges to be levied in case of non- utilisation / under utilisation of working capital limits for advance account with fund based working capital limits of Rs. 5 lacs and above	Where average utilisation is upto 60% of the limit, no commitment charges to be recovered separately. Where average utilisation is below 60 % of the limit, commitment charges to be recovered 1% p.a. for unutilised portion. (unutilised portion is the difference between the limit minus the actual average utilisation.)
Prepayment charges on the o/s term loan amt (if term loan sanctioned exceeds Rs. 25 Lacs & loan is taken over by other bank)	2% will be applicable for the entire period of the loan which it has run before payment. (No prepayment charge from individual borrowers.)
(B) Housing Loans	



The Junagadh Commercial Co-Operative Bank Ltd.

Reg. No. Se-8221, Dt.18/02/1971
RBI Licence No. GJ-521 P

Reg. Office : Chandrakant Malaviya Smurti Bhavan, Choksi Bazar, Junagadh
Phone : 0285-2620496
Email : jccbanaad1@sancharnet.in,

Process charges	As above
Pre-payment charges	Nil
(C) Vehicle loans	
Process charges	As above
Solvency Certificate	Upto Rs.50,000/- : Rs.250/-, Rs. 50,001 to 1 lac: Rs. 500/-, 1 lac to 5 lacs: 1000/-, 5 lacs to 10 lac: Rs. 1500/-, 10 lacs to 25 lac: Rs. 3000/-, 25 lacs to 1 crore: Rs. 5000/-, 1 crore to 3 crore: 7000/-, 3 crore to 5 crore: Rs. 10000/-, Above 5 crore: Rs. 15000/-
Non-fund based limits	
Bank guarantee issued by JCCB : Financial Guarantee / Performance Guarantee	If backed by bank's F.Ds (100% margin), 1% p.a. , If less than 100% cash margin, 2% p.a., (one month's commission subject to minimum Rs.250/-)
Loss of Key (Breaking Open Locker)	Rs. 250/- + (Actual Charges Demand by Locker Manufacturer)
Addition or Deletion of hirer Name	Rs. 100/- + (Actual Stamp Duty Charges as per Stamp Act)