



THE SHORANUR CO-OPERATIVE URBAN BANK

Shoranur, Palakkad Dist., Kerala - 679121
Head office Ph : 0466 2222541, 2970038

LTD., NO.
F. 1639

RBI Licenced No.
UBD KER 0003P

SERVICE CHARGES

***with effect from 06.01.2026**

DEPOSIT ACCOUNTS RELATED CHARGES	
SB ACCOUNT MAINTENANCE CHARGE (Half yearly)	Rs.50 + GST
CURRENT ACCOUNT MAINTENANCE CHARGE (Half yearly)	Rs.100 + GST
NORMAL ACCOUNT CLOSING CHARGE (SB ONLY)	Rs.50 + GST
DORMANT ACCOUNT CLOSING CHARGE (SB ONLY)	Rs.100 + GST
DUPLICATE PASS BOOK	Rs.50 + GST
RD LATE PAYMENT CHARGE (For each Rs. 100)	Rs.1.50 + GST

ATM/DEBIT CARD CHARGES	
DEBIT CARD ANNUAL MAINTENANCE CHARGE	Rs.150 + GST
DEBIT CARD RE ISSUE OR REPLACEMENT CHARGE	Rs.200 + GST
DEBIT CARD PIN GENERATION	Rs.30 + GST

CHEQUE BOOK CHARGES	
FIRST 15 LEAVES	NO COST
AFTER 15 LEAVES	Rs.2 + GST Per leaf
CHEQUE LEAVES SURRENDER	Rs.5 + GST Per leaf
CTS CHEQUE RETURN CHARGE	Rs.100 + GST

LOCKER CHARGES	
LOCKER DEPOSIT (Refundable)	Rs.5000
LOCKER RENT (Yearly)	Rs.1000 + GST

GOLD LOAN RELATED CHARGES			
LOAN AMOUNT (Rs)	CHARGES (Rs)	LOAN AMOUNT (Rs)	CHARGES (Rs)
500-1000	36	13001-15000	113
1001-2000	42	15001-20000	119
2001-3000	48	20001-30000	125
3001-4000	54	30001-40000	131
4001-5000	60	40001-60000	137
5001-6000	66	60001-80000	143
6001-7000	72	80001-110000	149
7001-8000	78	110001-125000	155
8001-9000	84	125001-150000	161
9001-10000	90	150001-250000	167
10001-11000	95	250001-350000	173
11001-12000	101	350001-500000	179
12001-13000	107	Above 500000	185

LOAN RELATED CHARGES	
LOAN APPLICATION CHARGE	Rs.100 + GST
SITE INSPECTION CHARGE	Rs.500 + GST
PROPERTY VALUATION CHARGE (Loan above Rs.1000000)	Rs.1000 (Minimum)
LEGAL FEE	Rs.1000
BOOKS AND FORMS	Rs.50 + GST
OD/CC RENEWAL	Rs.500 + GST
GAHAN CREATION and RELEASE CHARGE	
Loan amount up to Rs.200000	Rs.600 + GST
Rs.200001 - to Rs.1000000	Rs.700 + GST
Rs.1000001 - to Rs.2000000	Rs.800 + GST
Rs.2000001 - to Rs.3000000	Rs.900 + GST
Loan amount exceeding Rs. 3000000	Rs.1000 + GST
LOAN PROCESING CHARGE	1% OF LOAN AMOUNT. MAXIMUM Rs.25000/-
CERSAI REGISTRATION CHARGES	
Up to Rs.500000/-	Rs.110
Above Rs.500000/-	Rs.210
RISK FUND (0.70%) MINIMUM	Rs.100
MAXIMUM	Rs.2000
CIBIL REPORT	Rs.200 + GST
SARFAESI DEMAND NOTICE	Rs.1100
SARFAESI POSSESSION	Rs.22000+COURT CHARGE
DUPLICATE LOAN BOOK	Rs.50 + GST
ANY OTHER CERTIFICATE RELATED TO LOAN	Rs.50 + GST
NON LIABILITY LETTER FOR OTHER BANKS	Rs.150+GST

NEFT/RTGS CHARGE/IMPS	
UP TO 25000/-	Rs.10 + GST
25001 TO 100000/-	Rs.20 + GST
1000001 TO 200000/-	Rs.30 + GST
ABOVE 200000/-	Rs.50 + GST
OTHER CHARGES	
ORDINARY NOTICE CHARGE	Rs.25
REGISTERED NOTICE WITH ACKNOWLEDGEMENT	Rs.80
GOLD LOAN TOKEN MISSING CHARGE	Rs.25 + GST
UPI SOUND BOX CHARGE (Monthly)	Rs.200 + GST
UPI QR CODE STAND	Rs.150+GST
UPI QR CODE STICKER	Rs.25+GST