



The Cherpulcheri Co-Operative Urban Bank Ltd. No. 1696

HEAD OFFICE: KAVUVATTOM, CHERPULASSERY

PALAKKAD DT, KERALA, PIN-679503.

Phone: 0466 2280222, Email: chrplsry345@gmail.com, Website: www.ccub.bank.in

SERVICE CHARGES AND FEES (With effect from 01st July 2026)

Deposit Accounts related Charges

Annual Account Maintenance charges (Applicable for all A/cs)	₹ 50.00 + GST
Deposit Account closing charges (Applicable for SB A/c, CA/c, DD A/c)	₹ 50.00 + GST

Online Fund Outward Transfer Charges

NEFT (Up To ₹ 100000.00)	₹ 5.00 + GST
NEFT (₹ 100000.00- ₹ 200000.00)	₹ 24.00 + GST
NEFT/RTGS (₹ 200000.00 and above)	₹ 50.00 + GST
IMPS (₹ 1.00 - ₹ 1000.00)	NIL
IMPS (₹ 1001.00 - ₹ 25000.00)	₹ 5.00 + GST
IMPS (₹ 25001.00 - ₹ 50000.00)	₹ 10.00 + GST
IMPS (₹ 50001.00 and above)	₹ 15.00 + GST

ATM/DEBIT card charges

Debit Card first issue	₹ 150.00 + GST
Debit Card reissue	₹ 250.00 + GST
Debit Card quarterly maintenance charge	₹ 100.00 + GST
PIN regeneration	₹ 150.00 + GST
Number Of Free Transactions Per Month	5
Number Of Free Metro Transactions	3
Fee beyond the free transactions	₹ 25.00 + GST
Issuer PIN Change	₹ 5.00 + GST



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ATM Mini Statement	₹ 10.00 + GST
ATM Balance Inquiry	₹ 10.00 + GST

Issue of Cheque Leaves/Book

First 15 leaves	No cost
After 15 leaves	₹ 2.00 per leaf beyond free limit

CTS/NACH related charges

CTS return charges	₹ 150.00 + GST
NACH mandate processing charge	₹ 150.00 + GST
NACH return charge	₹ 150.00 + GST

Loan related charges

Loan application charge	₹ 100.00 + GST
Loan processing fee for secured loan	0.60% of the loan amount.
Loan processing fee for unsecured loan	1.00 % of the loan amount
Legal scrutiny charge	
1. Up to ₹ 200000.00	₹ 300.00
2. Above ₹ 200000.00	₹ 500.00
Risk Fund	as per the latest direction from the KCWB.
Site valuation charge	₹ 1300.00
Gehan charge/ Gehan release charge	



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Up to ₹2 Lakhs	₹ 200.00
₹2 Lakhs to ₹10 Lakhs	₹ 300.00
₹10 Lakhs to ₹20 Lakhs	₹ 400.00
₹20 Lakhs to ₹30 Lakhs	₹ 500.00
Above ₹30 Lakhs	₹ 600.00
CERSAI charges	
1. Up to ₹ 500000.00	₹ 100.00 + GST
2. Above ₹ 500000.00	₹ 200.00 + GST
Property insurance premium charges	—
Cash credit loan processing charge	
Up To ₹ 200000.00	₹ 500.00 + GST
₹ 200000.00 - ₹ 500000.00	₹ 1000.00 + GST
₹ 500000.00 - ₹ 1000000.00	₹ 2000.00 + GST
₹ 1000000.00 - ₹ 1500000.00	₹ 2500.00 + GST
₹ 1500000.00 - ₹ 2000000.00	₹ 3000.00 + GST
₹ 2000000.00 - ₹ 2500000.00	₹ 5000.00 + GST
Above ₹ 2500000.00	₹ 6000.00 + GST

Gold Loan related charges

Gold Loan incidental charge	
Up To ₹ 10000.00	₹ 45.00 + GST
₹ 10001.00 - ₹ 25000.00	₹ 95.00 + GST
₹ 25001.00 - ₹ 50000.00	₹ 190.00 + GST
₹ 50001.00 - ₹ 100000.00	₹ 240.00 + GST



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₹ 100001.00 - ₹ 300000.00	₹ 290.00 + GST
Above ₹ 300000.00	₹ 490.00 + GST

Gold Loan authorisation letter	₹ 50.00 + GST
Lost of Gold Loan A/c token	₹ 50.00 + GST

Locker A/c charges

Rent for locker (for 12 Months)- Normal size	₹ 1000.00 + GST
Medium size	₹ 1250.00 + GST
Large size	₹ 1500.00 + GST
Key Deposit	₹ 10000.00

Others

Loan overdue demand notice charges	
1. Ordinary Notice charge	₹ 25.00 + GST
2. Registered with Acknowledgement notice	₹ 100.00 + GST
SARFAESI demand notice	₹ 1300.00 + GST
SARFAESI Possession 13(4) - (Batta to advocate commissioner, Legal fee)	₹ 23000.00
Non liability certificate issue	₹ 100.00 + GST
Loan file document printing charges (per page)	₹ 10.00 + GST
Any other certificates related to loan	₹ 100.00 + GST
Duplicate Passbook issue charge	₹ 100.00 + GST
Loan/ Deposit Account statement printing charge (per page)	₹ 10.00 + GST
Cheque stop payment charge (per cheque)	₹ 100.00 + GST