



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 : jccbancad1@sancharnet.in,

Charge Type	Charges (GST is levied extra as applicable from time to time.)
Cheque book issue charges for Current / Cash Credit / FDOD	Rs. 2 /- per leaf
Folio charges	Rs. 25/- per 40 Entry
Duplicate Statement	Rs. 10/- per page
Minimum Balance charges	
Regular Current A/c-	Quarterly Average Balance 5,000/-
	>=2,500 to < 5,000. Charges 100/- + GST
	>=1,000 to < 2,500. Charges 200/- + GST
	>=1,000 to < 0. Charges 200/- + GST
Special Current A/c.	Quarterly Average Balance 25,000/-
	>=10,000 to < 25,000. Charges 100/- + GST
	>=5,000 to < 10,000. Charges 200/- + GST
	>=5,000 to < 0. Charges 300/- + GST
Freedom Current A/c.	Quarterly Average Balance 50,000/-
	>=25,000 to < 50,000. Charges 100/- + GST
	>=15,000 to < 25,000. Charges 200/- + GST
	>=15,000 to < 0. Charges 300/- + GST
Regular Saving A/c-	Quarterly Average Balance 2,000/-
	>=1,500 to < 2,000. Charges 50/- + GST
	>=1,000 to < 1,500. Charges 100/- + GST



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	>=1,000 to < 0. Charges 150/- + GST
Special Saving A/c-	Quarterly Average Balance 10,000/-
	>=5,000 to < 10,000. Charges 100/- + GST
	>=2,500 to < 5,000. Charges 200/- + GST
	>=2,500 to < 0. Charges 300/- + GST
Freedom Saving A/c-	Quarterly Average Balance 25,000/-
	>=10,000 to < 25,000. Charges 100/- + GST
	>=5,000 to < 10,000. Charges 200/- + GST
	>=5,000 to < 0. Charges 300/- + GST
Draft Commission Charge	Rs. 20/- + GST
Cash service charges	cash deposited exceeds Rs. 5 lacs: Rs. 50/- per lac on full amount per day
Notice Charge for Gold Loan	
Interest Intimation Loan Repay Notice	Rs. 25/- per intimation Rs. 100/- per intimation
Notice Charge for other than Gold Loan	Installment default notice charge: Rs.250+GST Overdue Notice Charge: Rs.350 + GST Loan Recall Notice (lavad): Rs.500 + GST 138 negotiable Notice charge: Rs.500+GST Securitization Notice charge: Rs.1500/- + GST
Installment Default charge	Upto 1,000- Charge Rs.150/- 1,001 to 5,000- Charge Rs.250/- 5,001 to 25,000- Charge Rs.500/- Above 25,000- Charge Rs.1000/- *GST Extra
SMS Charges	



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Per SMS Cost	SMS charge on actual basis Per SMS Cost 0.25/- +GST
Minimum and Maximum Cap	Minimum SMS Charges 5/- + GST Maximum SMS Charges 50/- + GST
ATM Charge	
ATM Issuance Charge	No Charge
ATM Annual Maintenance Charge	100+18% GST
Safe Deposits Locker	
Safe deposits Locker Rent	As per Annexure-A
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.25 (Per Cheque) max Rs. 500
Duplicate Pass book	Rs.25/- + GST per Passbook
Draft / Pay order / Pay slip Cancellation, Duplication, Revalidation	Rs. 25/- per occasion
ECS Return Charges (Saving A/C)	0 to 50,000/- Charge Rs. 100/- 50001 to 1,00,000- Charge Rs.200/- 1,00,001 to 2,00,000- Charge Rs.250/- 2,00,001 to 5,00,000- Charge Rs.600/- Above 5,00,000- Charge Rs.1000/- *GST Extra



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ECS Return Charges (Other than Saving A/C)	0 to 50,000/- Charge Rs. 125/- 50001 to 1,00,000- Charge Rs.250/- 1,00,001 to 2,00,000- Charge Rs.300/- 2,00,001 to 5,00,000- Charge Rs.700/- Above 5,00,000- Charge Rs.1500/- *GST Extra
Outward Return Charges	0 to 10,000/- Charge Rs. 50/- 10,001 to 25,000- Charge Rs.100/- 25,001 to 1,00,000- Charge Rs.150/- 1,00,001 to 5,00,000- Charge Rs.200/- Above 5,00,000- Charge Rs.250/- *GST Extra
Non-home branch transactions	No charge
Inward Return Charges (Saving A/C)	0 to 50,000/- Charge Rs. 50/- 50001 to 1,00,000- Charge Rs.200/- 1,00,001 to 2,00,000- Charge Rs.250/- 2,00,001 to 5,00,000- Charge Rs.600/- Above 5,00,000- Charge Rs.1000/- *GST Extra
Inward Return Charges (Other than Saving A/C)	0 to 15,000/- Charge Rs. 125/- 15001 to 1,00,000- Charge Rs.250/- 1,00,001 to 2,00,000- Charge Rs.300/- 2,00,001 to 5,00,000- Charge Rs.700/- Above 5,00,000- Charge Rs.1500/- *GST Extra
RTGS/NEFT Charges	
Inward remittance	Nil
Outward remittance	0 to 10,000/- Charge Rs. 2.50/- 10,001 to 1,00,000- Charge Rs.5/- 1,00,001 to 2,00,000- Charge Rs.15/- 2,00,001 to 5,00,000- Charge Rs.25/- Above 5,00,000- Charge Rs.50/- * No NEFT Charges if NEFT done Through Mobile Applications GST+Extra



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IMPS Charge	0 to 1,000/- Charge Rs. 1.00/- 1,001 to 1,00,000- Charge Rs.2.50/- 1,00,001 to 2,00,000- Charge Rs.5/- *GST Extra
Standing instruction	No charge
Charges for unused cheques at the time of closure of A/c	Per leaf Rs. 15.00/-
Advances	
New member entrance fees	25/-
Nominal Member fees	25/-
Processing charges (For renewal of cash credit facilities: 50 % of charges) (No charge for education loans)	Up to 25 Lacs- 1%, 25 lacs to 1 crore - 0.75% of loan amount, above 1 crore - 0.50% of loan amount, *GST Extra
(B) Housing Loans	
Process charges	0.50% of sanctioned amount *GST Extra
Pre-payment charges	Nil
(C) Vehicle loans	
Process charges	1% of sanctioned amount
Inspection & Stock checking charges	Upto 25 lacs – Rs.150.00 25Lacs to 1Cr. – Rs.250.00 Above 1Cr.– actual amount paid to CA stock auditor
Solvency Certificate	0.50% of amount or Rs.250 minimum. *GST Extra



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CIBIL charges Individual / Non- individual	Individual - Rs 100.00/- Including GST Non-Individual - Rs 1500.00/- Including GST
Non-fund-based limits	
Bank guarantee issued by JCCB: Financial Guarantee / Performance Guarantee	If backed by bank's FDs (100% margin), 0.25% per quarter or part of quarter, If less than 100% cash margin, 2% p.a., (one month's commission subject to minimum Rs.250/-)
Loss of Key (Breaking Open Locker)	Actual Charges Demand by Locker Manufacturer + Rs.250.00 bank charge + GST
POA Charge	POA add or update Charge Rs.250.00 + GST
વીમા પોલિસી RENEW ન કરવી Documents record	Demand of old and any zerox of original documents charge Rs. 250 + GST & actual zerox charge
Gold Loan Processing Charge	As per Annexure-B
Schedule of Charges	
Submitting the stock statement late	Rs.100/-
Not renewing the insurance policy	Rs.100/-
Delay in security documentation	Flat charge
	Note: The specific amount will be in accordance with the Schedule of Charges separately approved by the Bank's Board.



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Annexure-A

City Category : A (Metro)

Branch : Ahmedabad Branch , Rajkot Branch

Locker Type	Old Hire Charges for One Year	Old Hire Charges for One Year with GST	New Hire Charges for One Year	New Hire Charges for One Year with GST	Locker Deposit	Free Locker Operation Per Year	Excess 24 Visit Charges + GST Extra	Late Fee + GST Extra Per Month
A	900/-	1062/-	1250/-	1475/-	8000/-	24	50/-	25/-
B	1200/-	1416/-	1700/-	2006/-	10000/-	24	50/-	25/-
C	1800/-	2124/-	2500/-	2950/-	12000/-	24	50/-	25/-
D	2500/-	2950/-	3500/-	4130/-	15000/-	24	50/-	25/-
F	3250/-	3835/-	4500/-	5310/-	20000/-	24	50/-	25/-
G	4000/-	4720/-	5500/-	6490/-	25000/-	24	50/-	25/-
H	5500/-	6490/-	7500/-	8850/-	25000/-	24	50/-	25/-

City Category : B (Urban)

Locker Type	Old Hire Charges for One Year	Old Hire Charges for One Year with GST	New Hire Charges for One Year	New Hire Charges for One Year with GST	Locker Deposit	Free Locker Operation Per Year	Excess 24 Visit Charges + GST Extra	Late Fee + GST Extra Per Month
A	900/-	1062/-	1200/-	1416/-	8000/-	24	50/-	25/-
B	1200/-	1416/-	1550/-	1829/-	10000/-	24	50/-	25/-
C	1800/-	2124/-	2350/-	2773/-	12000/-	24	50/-	25/-
D	2500/-	2950/-	3250/-	3835/-	15000/-	24	50/-	25/-
F	3250/-	3835/-	4250/-	5015/-	20000/-	24	50/-	25/-
G	4000/-	4720/-	5200/-	6136/-	25000/-	24	50/-	25/-
H	5500/-	6490/-	7150/-	8437/-	25000/-	24	50/-	25/-



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City Category : C (Semi Urban)

Branch: Choksi Bazar, Joshipara, Dolatpara, Gandhinagar, Jamnagar, S. T. Branch

Locker Type	Old Hire Charges for One Year	Old Hire Charges for One Year with GST	New Hire Charges for One Year	New Hire Charges for One Year with GST	Locker Deposit	Free Locker Operation Per Year	Excess 24 Visit Charges + GST Extra	Late Fee + GST Extra Per Month
A	900/-	1062/-	1100/-	1298/-	8000/-	24	50/-	25/-
B	1200/-	1416/-	1450/-	1711/-	10000/-	24	50/-	25/-
C	1800/-	2124/-	2200/-	2596/-	12000/-	24	50/-	25/-
D	2500/-	2950/-	3000/-	3540/-	15000/-	24	50/-	25/-
F	3250/-	3835/-	3900/-	4602/-	20000/-	24	50/-	25/-
G	4000/-	4720/-	4800/-	5664/-	25000/-	24	50/-	25/-
H	5500/-	6490/-	6600/-	7788/-	25000/-	24	50/-	25/-

City Category : D (Rural)

Branch : Kodinar, Keshod, Vanthli, Manavadar, Limbdi, Mendarda, Visavadar, Lathi

Locker Type	Old Hire Charges for One Year	Old Hire Charges for One Year with GST	New Hire Charges for One Year	New Hire Charges for One Year with GST	Locker Deposit	Free Locker Operation Per Year	Excess 24 Visit Charges + GST Extra	Late Fee + GST Extra Per Month
A	900/-	1062/-	1000/-	1180/-	8000/-	24	50/-	25/-
B	1200/-	1416/-	1300/-	1534/-	10000/-	24	50/-	25/-
C	1800/-	2124/-	2000/-	2360/-	12000/-	24	50/-	25/-
D	2500/-	2950/-	2750/-	3245/-	15000/-	24	50/-	25/-
F	3250/-	3835/-	3600/-	4248/-	20000/-	24	50/-	25/-
G	4000/-	4720/-	4400/-	5192/-	25000/-	24	50/-	25/-
H	5500/-	6490/-	6000/-	7080/-	25000/-	24	50/-	25/-



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Annexure-B

સોનાના દાગીના સામે ધિરાણમાં ચાર્જિસ નીચે મુજબ રહેશે.

સર્વિસ ચાર્જ :-

ધિરાણની રકમ રૂ.	સર્વિસ ચાર્જ રૂ.	મહત્તમ સર્વિસ ચાર્જ રૂ.
રૂ. ૨,૦૦,૦૦૦/- સુધી	૦.૨૫ %	રૂ ૫૦૦/-
રૂ. ૨,૦૦,૦૦૦/- થી વધુ	૦.૫૦ %	રૂ ૫૦૦૦/-

ડોક્યુમેન્ટ ચાર્જ :-

ધિરાણની રકમ રૂ.	ડોક્યુમેન્ટ ચાર્જ રૂ.
રૂ ૧,૦૦,૦૦૦/- સુધી	રૂ ૫૦/-
રૂ. ૧,૦૦,૦૦૧/- થી ૨,૦૦,૦૦૦/- સુધી	રૂ ૧૦૦/-
રૂ. ૨,૦૦,૦૦૦/- થી વધુ	રૂ ૨૦૦/-

વેલ્યુએશન / રિન્યૂઅલ ચાર્જ

સોનાના દાગીના સામે ધિરાણ લેનારે નીચેની વિગત વેલ્યુએશન ચાર્જ વેલ્યુઅર (સોની) ને સીધો જ ચૂકવી આપવાનો રહેશે.

ધિરાણની રકમ રૂ.	વેલ્યુએશન ચાર્જ રૂ.
રૂ. ૨૫,૦૦૦/- સુધી	રૂ. ૧૦૦/-
રૂ. ૨૫,૦૦૧/- થી રૂ. ૫૦,૦૦૦/- સુધી	રૂ. ૧૫૦/-
રૂ. ૫૦,૦૦૧/- થી રૂ. ૧,૦૦,૦૦૦/- સુધી	રૂ. ૨૫૦/-
રૂ. ૧,૦૦,૦૦૧/- થી રૂ. ૫,૦૦,૦૦૦/- સુધી	ધિરાણ ના ૦.૨૫% લેખે મહત્તમ રૂ. ૧૦૦૦/-
રૂ. ૫,૦૦,૦૦૧/- થી રૂ. ૧૦,૦૦,૦૦૦/- સુધી	ધિરાણ ના ૦.૨૫% લેખે મહત્તમ રૂ. ૧૫૦૦/-
રૂ. ૧૦,૦૦,૦૦૧/- થી વધુ	ધિરાણ ના ૦.૨૫% લેખે મહત્તમ રૂ. ૨૦૦૦/-

ઇન્સ્યુરન્સ ચાર્જ :-

ધિરાણની રકમ રૂ.	ઇન્સ્યુરન્સ ચાર્જ રૂ.
રૂ ૨,૦૦,૦૦૦/- સુધી	રૂ ૫૦/-
રૂ. ૨,૦૦,૦૦૦/- થી વધુ	રૂ ૧૦૦/-

કસ્ટડી ચાર્જ :-

સોના ધિરાણના દરેક ખાતાઓમાં કસ્ટડી ચાર્જ રૂ. ૧૫/- દર માસે લેવામાં આવશે.