

Ref No.: NCB/CIR/2022/18

Dated: 17.12.2022

**To all Branch Managers
Noble Co-operative Bank Ltd.
Noida**

Subject: Revision of Bank Charges.

With reference to the subject above, we wish to inform you that our service charges are revised with effect from 26.12.2022. The details of product-wise service charges are as per annexed sheet.

Please be guided accordingly.

Yours faithfully,

Secretary



Encl:

Annexure-I - Bank Charges

BANK CHARGES

S. No.	Name of charges	Particulars	Charges
1	Pay Order Issue	1. Upto Rs. 5,000/- 2. From Rs. 5,001 to Rs. 2 lacs 3. Above Rs. 2 Lacs (For cash PO only upto Rs. 2500/- for Individual with ID & add. Proof)	Rs. 50/- Rs. 3/- per thsd., min Rs. 60/- Rs. 4.00 per thsd., max Rs. 15,000/- Double the charges-Rs. 100.00/- each instrument
2	Demand Draft Issue	Prepared Thru account (For cash DD, up to Rs. 20,000/- subject to ID & Add. Proof)	Rs. 4/- per Thousand. Min. Rs. 50/- Max. Rs. 15,000/- Double the charges: Rs. 100.00/- each instrument.
3	PO/DD Cancellation	PO & DD cancellation. (Revalidation not possible)	Rs. 200/- per instrument.
4	RTGS/NIFT Charges	Inward- (RTGS/NIFT) Outward- RTGS- Rs. 1 to 5 Lac	Inward is Free For Outward Refer Below: Rs. 25/- per tms.

S. No.	Name of charges	Particulars	Charges
10	Cheque inward Clearing.	CA/OD/CC or Savings Bank- (Charges are not to be levied, if reason of returning is beyond powers/ actions of the drawer)	Rs. 500/- per cheque min OR @18% p.a. Whichever is higher.
	ECS Return inward	For Customers	Rs. 500/- per instance
	ECS Return outward		Rs. 500/- per instance
11	Cheque Return	1-CA/OD/CC-	Rs. 500/- per cheque
	Outward clearing	2-Savings Bank-	Rs. 200/- per cheque
12	Minimum Charges	1-Current Account (min bal. Rs. 5000) 2- Noble Current (min bal. Rs. 25000) 3. Savings (SS) [min bal Rs. 1000], 4-Saving (SB) [min bal Rs. 500] 5-Saving (BSBDA)[min bal Rs. 00] 6-Noble Saving (min bal. Rs. 5000)	Rs. 500/- p.m. Rs. 1000/- p.m. Rs. 250/- p.m. Rs. 250/- p.m. NIL Rs. 500/- p.m.



S. No.	Name of charges	Particulars	Charges
24	Outstation Cheque Collection	1-Upto Rs. 5000/- 2-From Rs. 5001/- to Rs. 10000/- 3. from Rs. 10001/- to Rs. 1 lac 4-Above Rs. 1 Lac	Rs. 25/- Per Chq. Rs. 50/- Per Chq. Rs. 100/- Per Chq. Rs. 250/- Per Chq. *All expenses are in addition to out of Pocket expenses
25	TDS Certificate	1-Collected by customer. 2-Sent by Post	Free Actual out of pocket expenses
26	Forex Remittance	Inward and outward (Rate fluctuation for customers account)	0.125%, plus other Bank charges, if any
27	Solvency Certificate	a-Up to Rs. 10 Lac b-above Rs. 10 lac to Rs. 25 lac c-above Rs. 25 lac	a) Rs. 5000/- b) Rs. 10000/- c) Rs. 15000/-

RTGS- Rs. 5 Lac & Above	Rs. 50/- per tms.
NEFT- Up to Rs. 1 lac	Rs. 5/- per tms.
NEFT- Rs. 1 Lac & above	Rs. 25/- per tms.
5 Locker rent	For small Locker 16 x 11.8 cm - Rs. 1500/-
	For other Lockers 34 x 11.5 cm - Rs. 3000/-
	34 x 27 cm - Rs. 7000/-
	25 x 18 cm - Rs. 3500/-
	51 x 18.2 cm - Rs. 8000/-
	51 x 40 cm - Rs. 18000/-
	19.5 x 15.3 cm - Rs. 2500/-
	41 x 32 cm - Rs. 9000/-

13	Cash transaction (Deposit)	1-Up to five times of average balance of previous month	Upto cash deposit of Rs. 5000/- or above 10 packets i.e, 1000 pieces of note - Free
		2-Over the above limit	Over the above limit Rs. 10/- per packet thereafter (min Rs. 10/- max. Rs.10000/- (per day per tran.)
		3. Basic Saving Deposit Accounts- (BSBDA)	Free
	Payment/Withdrawal	1- CA/OD/ CC- Rs. 1 lac or above in a day	1. 0.1% of the amount
		2- Saving Bank- Rs. 1 lac or above in a day	b. 0.1% of the amount
14	Incidental Charges	CA/OD/CC - per folio (50 entries in a folio)	Rs. 100/- per folio, per Qr.
		In savings Bank, 25 transactions per quarter are free, thereafter.	Rs. 100/- per folio, per Qr. As bus. Trn.
15	Balance Confirmation certificate	For all accounts	Rs.100/- for current year Rs. 150/- for previous year
16	Interest charges	1-Collected by customer. 2-Sent by Post	Rs. 50/- plus out of pocket expenses
17	Statement Issuance	Duplicate	Rs. 50/- per page
		Old statement 1 to 2 yrs	Rs.100/- per page

28	Loan/Advances	Processing charges	1.5% of Loan amount 0.50% of Loan amount for 01st Renewal 0.25% of Loan amount for Subsequent renewal
		At the time of submission of loan proposal	Rs 10,000/- to be deposited, processing charges, to be adjusted if loan is sanctioned. Else, it is not refundable.
29	Loan/Advances	Foreclosure charges:	
		a) if repaid within 6 months	a- 4% of remaining amount
		b) if repaid within 12 months	b) 3%.....
		c) if repaid within 3 years	c) 2%.....
		d) if repaid before expiry of loan period	d) 1%.....
30	Loan/Advances	Penal Charges for overdue EMI	2.5 % of overdue amount. Per month
31	Loan/Advances - Cheque Purchase	OD/ PO and cheques only of Govt/PSU and other established and reputed Institution.	Intt @ 0.50% of amount of instrument
		If Realization after 5 days.	Intt @ 0.10 % per day
32	Loan/Advances - Cheque Return	In case of EMI cheque return and 'Cheque Purchase'	Rs. 1000/- per cheque. Int. @ 0.1% per day till deposit



		41 x 15 cm - Rs. 5000/-
		19.5 x 32 cm - Rs. 5000/-
Locker Registration	For All Lockers, one time	Rs. 500/- (For Small and Medium size Locker) Rs. 1000/- (For Large and Extra Large Size Locker)
6	a) Locker Break open	a) For All lockers plus actual expenses
	b) Locker operation	b) 12 visit are Free in a year. There after Rs. 100/- visit
	c) Overdue Rent charges	Rs. 100/- per operation c) 1st Quarter - 10% of overdue amount, 2nd Quarter - 20% of overdue amount, 3rd Quarter - 30% of overdue amount, 4th Quarter - 40% of overdue amount
7	Outstation cheque collection-Return	In case of returning (Charges are not to be levied, if reason of returning is
		Rs. 250/- plus out of pocket expenses.

		Old Statement 2 to 5 yrs.	Rs. 200/- per page
		Old Statement above 5 yrs.	Rs. 300/- per page
18	Duplicate Pass Book	Saving Banks (With entries of a quarter)	Rs. 200/-
19	Account closer	Current Account	After 14 days to upto 01 year of Opening of account is Rs 1000/-. After 01 year to upto 05 year of Opening of account is Rs 500/-.
		Savings Accounts	After 14 days to upto 01 year of Opening of account is Rs 500/-.
20	Photo/ Attestation	Sign. For account holders	Rs. 250/-
21	Address Confirmation	For account holders, as per record of the Bank, supported with address proof.	Rs. 250/-



			cheques Returns.	of amount.
33	Commission on L/G	For Financial Letter Guarantees,	For First Year-	
		1-With 100% liquid security	Rs. 500/ + 3% of LG amount	
		2. With partial liquid Security. Performance	Rs. 500/ + 4% of LG amount	
		guarantees not to be issued (Part of a year is to be treated as full year)	For subsequent years- 1%	
34	Old Record copy or Certification	1- Beyond 12 months to two years	Rs. 100/- per item	
		2-Above two years	Rs. 500/- per item	
		3- Copy of Cheque	Rs. 150/- per item	
35	No Certificate	Dues	Priority Sector	Free

CERTIFIED TRUE COPY OF THE RESOLUTION PASSED AT THE MEETING OF BOARD OF DIRECTORS OF NOBLE COOPERATIVE BANK LIMITED HELD ON MONDAY, THE 29TH DAY OF MAY, 2023 AT 04:00 P. M. AT HEAD OFFICE OF THE BANK AT FIRST FLOOR, MP-I ROAD, RAGHUNATHPUR, SECTOR-22, NOIDA-201301, UP

TO PLACE BEFORE MEETING REVISED BANK CHARGES FOR PERUSAL AND APPROVAL

The Secretary gave reference of resolution no. 12 passed in Board Meeting dated 27th September, 2022 vide which the Board Members revised Bank Charges. The Secretary further proposed for Change in Charges of Bank and placed before the meeting a list of changes in existing Bank Charges as follow:

S. No	Changes against S. No. & Details	Previous Charges	Modification	Addition	Deletion
1	28 Processing Charges	1.5% of loan Amount	0% to 2% of Loan amount.		
2	28 Add: Inspection Charges			0.25% of Outstanding Loan Amount or Rs. 500/- whichever is lower. Frequency: Not Required - DL/OD Once in every 3 Month: CC Stock Verification Vehicle Loan- once a year Once in Two Year - HL, LAP, TL, NML, LAR	
3	28 Add: CERSAI			Rs. 500/-	

NOBLE CO-OPERATIVE BANK LTD.

Raghunathpur, M.P. Road 1, Sector-22, Noida-201301 (U.P.)

Phone No. : 0120-450300-03 Web. : www.noblebank.in



	Charges														
4	29 Loans & Advances				<table><tr><td>Foreclosure charges:</td><td></td></tr><tr><td>a) if repaid within 6 months</td><td>a- 4% of remaining amount</td></tr><tr><td>b) if repaid within 12 months</td><td>b) 3%.....</td></tr><tr><td>c) if repaid within 3 years</td><td>c) 2%.....</td></tr><tr><td>d) if repaid before expiry of loan period</td><td>d) 1%.....</td></tr></table>	Foreclosure charges:		a) if repaid within 6 months	a- 4% of remaining amount	b) if repaid within 12 months	b) 3%.....	c) if repaid within 3 years	c) 2%.....	d) if repaid before expiry of loan period	d) 1%.....
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The Secretary informed the Board that as per the revised guidelines, that the Foreclosure charges are not to be charged by a UCB:

The Board Members after due deliberation approved the changes and authorised Secretary, Mr. Ramesh Chandra Gupta to take necessary steps bring into effect the foregoing changes.

CERTIFIED TRUE COPY

For Noble Co-Operative Bank Limited

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Secretary



Ref. no.: NCB/2023-24/0132

CORRIGENDUM

Dear Branch Manager(s),

In continuation to the Bank's Letter dated 17.12.2022 bearing reference no. NCB/CIR/2022/18 with approval of competent authority, the undersigned is directed to convey that the Serial no. 13 of Annexure of the said letter be read as:

S. No.	Name of charges	Particulars	Charges
13	Cash transaction (Deposit)	1-Up to five times of average balance of previous month or 10 packets (i.e. 1000 pieces) of notes whichever is less per day per transaction.	Free
		2-Over the above limit	Over the above limit Rs. 10/- per packet subject to maximum Rs. 10,000/-) per day per transaction.

For Noble Co-Operative Bank Limited


.....
Secretary



NOBLE CO-OPERATIVE BANK LTD.

Raghunathpur, M.P. Road 1, Sector-22, Noida-201301 (U.P.)
Phone No. : 0120-450300-03 Web. : www.noblebank.in

CIRCULAR NO. NCBL/23-24/0194

DATED: 20/02/2024

TO ALL BRANCHES/ ALL DEPARTMENT OF HEAD OFFICE

SUB: ISSUANCE OF RUPAY DEBIT CARD RELATED CHARGES & MINIMUM BALANCE CHARGES W.E.F. 01/03/2024

As you are well aware that our bank is going to start the issuance of RUPAY Debit Card to our depositors to provide them hassle free digital services as demanded by them since long.

It has been decided by the competent authority to levy the under noted charges for issuance of RUPAY Debit Card, Duplicate Card issuance and duplicate PIN generation charges as enumerated below:

1. RUPAY Debit Card Issuance charges- Rs.250/ per annum
2. Annual Maintenance Charges- Rs.200/- per annum
3. Duplicate RUPAY Debit Card Issuance- Rs.200/-
4. Duplicate PIN Generation Charges- Rs.100/-per occasion

Furthermore, it has been decided by the competent authority to enhance the minimum balance charges for non-maintenance of the balance in Current Account and Saving Bank account as follows:

1. Minimum Balance Charges- Current Account- 600/- per month
2. Minimum Balance Charges- Saving Bank Account- Rs.300/- per month

Presently the minimum balance in Super Saving account is Rs.1000/- and in Current Account is Rs.5000/-.

The above mentioned charges are effective from 01.03.2024.



General Manager/ Secretary



NOBLE CO-OPERATIVE BANK LTD.

H.O. : 1st Floor, Raghunathpur, M.P. Road I, Sector-22, Noida-201301 (U.P.)

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