

### 1. Gold Loan Interest details

Carat Type	Lending Rate per Gram(in Rs) 12 M	Rate of Interest
24	3000/-	9 %

\*EMI will be charged for Gold Loans above Rs. 2 Lakhs

### 2. Bank Services Charges:

S.No	Name Of The Service	Charges In Rs. + Applicable Gst
1	Cheque Book issuing charges	Rs 50/-
2	Statement charges	Rs 100/-
3	DUPLICATE PASSBOOK Charges	Rs 100/-
4	Demand Draft/PO Commission	Rs.2.50 /-(for each Rs 1000/-)
5	Cheque return charges	Rs.150/-
6	Cheque Bounce Charges inward	Rs.150/-
7	Gold Loan Closing Charges (Below 15 days from the Loan account opening date)	Min 15 days Interest on sanctioned amount
8	NPA Notice Issue Charges	Rs 100/-
9	NPA Legal Notice Issue Charges	Rs 200/-
10	Locker Break Open Charges (Key Lost)	Company's Charge +Service Tax applicable
11	Branch to Branch Remittances	Transport charges
12	Franklin stamp Charges for Lockers	Rs 100/-
13	House Document Xerox Charges	Rs 100/-
14	CASA Account Closing Charges	Rs 100/-
15	SB Account minimum balance maintenance Charges	Nil
16	CD Account balance is below the stipulated minimum of 1000/- charges on each occasion	Nil
17	Aggregate Cash Withdrawal in all accounts in a financial year - Up to Rs.20 Lakhs	Nil
18	Aggregate Cash Withdrawal in all accounts in a financial year - Rs.20 Lakh to Rs. 1 Crore	Nil - If Income Tax Return copy submitted to Bank. 2 % @ TDS - If Income Tax Return copy not submitted to Bank

19	Aggregate Cash Withdrawal in all accounts in a financial year - In excess of Rs 1 Crore	2 % @ TDS - If Income Tax Return copy submitted to Bank 5 % @ TDS - If Income Tax Return copy not submitted to Bank
20	CANCELLATION OF DD	Rs.100/-
21	NEFT-UPTO Rs.10000/-	Rs. 2/-
22	NEFT-Above Rs.10000/- and Upto Rs.1 Lakh	Rs. 4/-
23	NEFT-Above Rs 1 Lakh and Upto Rs.2 Lakh	Rs. 12/-
24	NEFT-Above Rs .2 LAKH	Rs. 20/-
25	CIBIL Report generation Charges	Rs.200/-
26	Appraiser Charges	Rs.2 /- Per Rs.1000/- Minimum - Rs. 50/- Maximum -Rs.600/-(Above Rs 3 Lakhs)
27	Term Loans Pre Closing Charges ( Loan closing 2 years before from the Loan issue date or Loan Takeover to any other Financial Organization)	2 % (According to remaining repayment schedule)

### 3. LOCKER RENTAL CHARGES

Locker Type	Locker Description	Locker Size	Rent per Year in Rs + 18 % GST	Security Deposit in Rs.
A	SMALL	8.23" X 6.36"	1350/-	4000/-
B	SMALL	14.08" X 5"	1800/-	5000/-
C	SMALL	10.52" X 7.56"	1800/-	5000/-
D	MEDIUM	14.08" X 11.12"	3800/-	7000/-
E	MEDIUM	21.16" X 7.56"	4000/-	8000/-
F	BIG	21.16" X 16.16"	8000/-	13000/-

The Guntur Co-operative Urban Bank Ltd., offers safe deposit Lockers to its customers through its 13 branches and also at Main branch having separate Locker Plaza with the security of Biometric Access. The safe deposit lockers can be operated during the banking operations. We provide the maximum safety to your valuables that are placed in our Safe Deposit Lockers.

We are providing Six sizes of lockers to fit to your requirements. For verification of prevailing Locker Rates: [click here](#)

#### Following are the requirement to open a Safe Deposit locker account

- One year's rent has to be paid in advance
- Should open Security deposit, it will be refundable without interest at the time of Locker closing.

- Our lockers are offered at very competitive rates. Please visit your nearest branch to find out more about locker availability
- KYC Requirements for Locker opening of each Applicant
  - Proof of Identity - 2 Sets of Xerox Copies
  - Proof of Address - 2 Sets of Xerox Copies
  - Passport Size photo - 3
  - Franklin charges - Rs 100/- + (Service Charge)

#### 4. Loan And Advances Interest Rates

**\*With effect from 01, Nov 2020**

<b>Nature of Loans &amp; Advances</b>	<b>Interest Rate</b>
Loan Against gold ornaments	9.00% p.a
Secured Overdrafts (irrespective of the amount)	12.00% p.a
Vehicle Loan- two wheeler (irrespective of the amount)	15.00% p.a
Vehicle Loan- four wheeler (irrespective of the amount)	13.00% p.a
HL swagruha Hosing (irrespective of the amount)	13.00% p.a
Urban short Term Loan (irrespective of the amount)	24.00% p.a

<b>Nature of Loans &amp; Advances (TLSME /ML)</b>	<b>Interest Rate</b>
Loan Upto Rs 15 Lakhs	14.00% p.a
Loan amount above Rs 15 Lakhs to Rs 30 Lakhs	13.50 % p.a
Loan amount above Rs 30 Lakhs to Rs 50 Lakhs	13.00 % p.a
Loan amount above Rs 50 Lakhs to Rs 75 Lakhs	12.50 % p.a
Loan amount above Rs 75 Lakhs to Rs 100 Lakhs	12.25 % p.a
Loan amount above Rs 100 Lakhs	12.00 % p.a

<b>Nature of Loans &amp; Advances (PROJECT FIN)</b>	<b>Interest Rate</b>
Loan Up to Rs.50 Lakhs	13.00% p.a
Loan amount above Rs. 50 Lakhs to Rs. 75 Lakhs	12.50 % p.a
Loan amount above Rs.75 Lakhs to Rs. 100 Lakhs	12.25 % p.a

Loan amount above Rs 100 Lakhs to Rs. 200 Lakhs	12.00 % p.a
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## 5. Deposit Interest Rates

\*With effect from 01, Nov 2020

TERM DEPOSITS - FD, FDM, FDQ, FDH, FDY, RD and RID Deposits			
Period	Normal	Senior Citizens	Non-Individual (Institution)
30 days and above and upto 90 days	6.00 %	6.00 %	5.50 %
91 days and above and upto 180 days	6.00 %	6.50 %	5.50 %
181 days and above and less than 12 months	6.50 %	7.00 %	6.00 %
1 year and above and less than 2 years	7.00 %	7.50 %	6.50 %
2 years and above	6.75%	7.25 %	6.25%

Nature of Deposit	Rate of Interest
Current Account	NIL
Savings Bank Account – Balance less than Rs. 1 Lakh	4.00 %
Savings Bank Account – Balance of Rs. 1 Lakh and above	5.00%