RTGS Time Window ls Modified as Under with Effect From June 30,2O26:

RTGS Time Window for Same Day Processing:

Sr.	Dily Events	Timing on Regular Days including Saturdays except Second and Fourth Saturdays of the month
1	Open for Business	09:30 hours
2	Initial Cut-off	16:00 hours

NEFT Time Window for Same Day Processing:

Sr.	Dily Events	Timing on Regular Days including Saturdays except Second and Fourth Saturdays of the month
1	Open for Business	09:30 hours
2	Initial Cut-off	16:30 hours

RBI Regulation On Charging Customers

The Maximum Customer Charges Levied by the Banks for NEFT Transactions to Be as Under:

Value Band	Maximum Charges (Exclusive of Service Tax)
Inward Transaction at Destination Bra nches	Free- No Charges to Be levied From Beneficiaries
Outward Transactions	
Amounts Up To Rs 10,000/-	Rs.3/-
Amounts From Rs. 10,001/- To Rs. 1 lakh	Rs.6/-
Amount From Rs.1,00,001/- To Rs. 2 lakhs	Rs.18/-

The Maximum Customer Charges Levied by The Banks for RTGS Transactions to Be as Under:

Transactions	Maximum Charges (Exclusive of Service Tax)
Inward Transaction	Free- No Charges to Be levied From Beneficiaries
Outward Transactions	
Amounts Up To Rs.2lakh To Rs.5/-lakh	Rs.30/-
Amount From Rs.5,00,001/-Above	Rs.59/-

* The RTGS system is primarily meant for large value transactions. The minimum amount to be remitted through RTGS is Rs.2 lakhs. There is no upper ceiling for RTGS transactions.

THE UNITED CO-OP. BANK LTD. Reg. No. 11000 Dt. 1-1-72 H.O. AHMEDABAD-51

The United Co-Op. Bank Ltd.

Chief Executive Officer