

| List of Fees/Charges |  |  |
|----------------------|--|--|
| S.No                 | Fee Name   | Description and Calculation logic  |
|                      | Mention if there is any unique id/code for the corresponding Fee Name.<br>E.g. The code for A/c opening fee for current a/c can be "caopnf" etc. |  |
|                      | Collection of Outstation Cheques (refer to circular <b>1</b> for max ceiling amount)   | Inward and outward (including on Outstation branches)  |
|                      |  | Up to and including Rs 10000/- Rs 50/- per instrument  |
|                      |  | Above Rs 10,000/- and upto & including Rs 1,00,000/- Rs 100/- per instrument   |
|                      |  | Above 1,00,000 to 5,00,000/- Rs 500/-  |
|                      |  | Above Rs 5,00,000/- to 7,00,000/- Rs 1000/- per instrument   |
|                      |  | Above Rs 7,00,000/- to 10,00,000/- Rs 3000/- per instrument  |
|                      |  | Above Rs 10,00,000/- Rs 5/- per 1000 maximum 8000/-  |
|                      |  |  |
|                      | Remittance, Issuance of Demand drafts /Mail/Telegraphic transfers/Banks Payorder/Upcountry Cheques <b>2</b>                                      | A) Charges (all inclusive) for DD's on our branches and branches covered under Desk Drawing arrangement with Citi Bank/HDFC bank |
|                      |  | Minimum Rs.25/-  |
|                      |  | 0.20% of the amount for HDFC Demad Draft / At Par Cheque   |
|                      |  | 0.15% of the amount for Banks Pay Order  |
|                      |  |  |
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|                      |  | B) In case of DD on branches of other banks- Other Bank's charges plus 50 % of regular commission charged by issuing banks       |
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| <b>3</b> | Revalidation/Cancellation of Draft and issuance of new draft | Rs 50/- per instrument  |
|          |  |   |
| <b>4</b> | Stop payment instructions                                    | Saving accounts Rs 100/- per event  |
|          |  | CC/OD/CD Rs 200/- per event   |
|          |  |   |
| <b>5</b> | Issuance of CTS 2010 compliant cheque books                  | for SB/SALFINA/SBKID/SBSTUDENT/SBYUVA/SBDG - Free cheques upto 50 leaves in a financial year and thereafter Rs 2/- per leaf |
|          |  | for HNI Super savings - Free cheques upto 100 leaves in a financial year and thereafter Rs 2/- per leaf                     |
|          |  | for HNI Superesteem - Free cheques upto 200 leaves in a financial year and thereafter Rs 2/- per leaf                       |
|          |  | for HNI Superexclusive - Free cheques upto 300 leaves in a financial year and thereafter Rs 2/- per leaf                    |
|          |  | Maitreyi account - Free cheques upto 75 leaves per financial year and thereafter Rs. 2/- per leaf                           |
|          |  | Current Deposit platinum Plus (CDPP) Free cheques upto 75 leaves in a financial year and thereafter Rs 3/- per cheque       |
|          |  | Current Deposit Silver Free cheques upto 1000 leaves in a financial year and thereafter Rs 3/- per cheque                   |
|          |  | Current Deposit Gold Free cheques upto 2000 leaves in a financial year and thereafter Rs 3/- per cheque                     |
|          |  | Other current accounts Rs 3/- per cheque leaf   |
|          |  | CC/OD Account Rs 3/- per cheque leaf  |
|          |  | For PDC issued to other banks Rs 5/- per cheque leaf  |
|          |  |   |
| <b>6</b> | RTGS charges   | Outward Transaction   |
|          |  | Rs 1,00,000/- to Rs 2,00,000/- No Charges   |
|          |  | Above Rs 2,00,000/- to Rs 5,00,000/- Not exceeding Rs 25/- per transaction  |
|          |  | Above Rs 5,00,000/- Not exceeding Rs 50/- per transaction   |
|          |  | Inward transaction No charges   |
|          |  |   |
| <b>7</b> | NEFT charges   | Outward Transaction upto Rs 10,000 Not exceeding Rs 2.50/- per transaction  |
|          |  | Above Rs 10,000/- to Rs 1,00,000/- Not exceeding Rs 5/- per transaction   |
|          |  | Above Rs 1,00,000/- to Rs 2,00,000/- Not exceeding Rs 15 /- per transaction   |
|          |  | Above Rs 2,00,000/- Not exceeding Rs 25/- per transaction   |
|          |  | Inward transaction No charges   |

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| <b>8</b>  | For saving Bank A/C Cash withdrawal by cheque or otherwise exceeding 4 per month (excluding system generated transactions on alternate delivery channels) | Rs 25/- per cash withdrawal(inclusive of Service Tax) , for withdrawals exceeding 4 per month   |
| <b>9</b>  | Charges for Non-withdrawal of intimated cash withdrawal of more than Rs. 1 Lakh (to be removed)   | no charge   |
| <b>10</b> | Cash Handling Charges for Home branch (to be revised)   | For CD/CC/OD -<br>Cash Deposit Upto Rs 2,00,000 Free<br>Cash Deposit Above 2,00,000 Upto Rs 5,00,000/- (per day) - Rs 500/-<br>Cash Deposit Above Rs 5,00,000/- upto Rs 10,00,000/- (per day) - Rs 1000/-<br>Cash Deposit Above Rs 10,00,000/- upto Rs 25,00,000/- (per day) - Rs 2000/-<br>Cash Deposit Above Rs 25,00,000/- (per day) - Rs 3500/- |
| <b>11</b> | Cheque return charges Outward cheques/bills returned unpaid   | For SB, Local and Outstation Rs 100/- per instrument<br>For CD/CC/OD, Local and Outstation Rs 200/- per instrument  |
| <b>12</b> | Cheque return charges for Inward cheques/ECS/bills returned unpaid  | 21% per annum on return amount with minimum of Rs 250/- (Plus Service Tax)  |
| <b>13</b> | Fate Enquiry (manual)   | Rs.100 + actual expenses  |
| <b>14</b> | Standing instructions to transfer funds (infosys to revert)   | i) Account to account Rs 25/- per instruction execution<br>ii) No charges for transfer to RD/FD/Loan A/cs   |
| <b>15</b> | Addition/Deletion of names/Operational changes (NA)   | Rs 100/- per request. No charges in case of deletion due to death   |

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| <b>16</b> | Recording of POA/Mandate for account operations (NA)                     | Rs 100/- per request.   |
|           |  |   |
| <b>17</b> | Changes of authorised signatory including reconstitution of account (NA) | Rs 100/- per request.   |
|           |  |   |
| <b>18</b> | Duplicate statement/Pass   | A) Duplicate Passbook Issuance -  |
|           |  | i) For SB, Rs 100/-   |
|           |  | ii) AdHOC Statement -   |
|           |  | For CC/CD/OD Rs 100/-   |
|           |  |   |
|           |  | B) No charges for Duplicate FD/RD receipts/Passbook   |
|           |  |   |
|           |  |   |
| <b>19</b> | Ledger Folio charges   | CD/OD/CC Accounts Rs 50/- per folio of 40 entries treated as one ledger folio quarterly basis (Minimum Rs 100/-)  |
|           |  |   |
|           |  | Rd Late fee 2% on delayed installment amount  |
|           |  |   |
| <b>20</b> | Closure of accounts (to be revised, unused chq charges to be removed)    | Account Closure Charges   |
|           |  | i) For SB - Rs 150/-  |
|           |  | ii) For CD/CC/OD - Rs 250/-   |
|           |  |   |
|           |  |   |
| <b>21</b> | Minimum Balance charges  | Normal Savings Account - Min Avg monthly Bal = 500 without chequebook, Min Avg monthly Bal = 1000 with chequebook. Charges = Rs 100/- for not maintaining min bal |
|           |  | SBYUVA - Min Avg monthly Bal with or without chequebook = 100, Charges = Rs 100/- for not maintaining min bal   |
|           |  | SBDG - Min Avg monthly Bal with or without chequebook = 500, Charges = Rs 100/- for not maintaining min bal   |
|           |  | MAITREYI - Min Avg monthly Bal with or without chequebook = 5000, Charges = Rs 200/- for not maintaining min bal  |

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|           |  | HNISuperSaving - Min Avg monthly Bal with or without chequebook = 25000, Charges = Rs 200/- for not maintaining min bal  |
|           |  | HNISuperEsteemSaving - Min Avg monthly Bal with or without chequebook = 50000, Charges = Rs 500/- for not maintaining min bal  |
|           |  | HNISuperExclusiveSaving - Min Avg monthly Bal with or without chequebook = 100000, Charges = Rs 1000/- for not maintaining min bal                                     |
|           |  | Normal Current Account - Min Avg monthly Bal = 3000, Charges = Rs 200/- for not maintaining min bal  |
|           |  | CDSILVER - Min Avg monthly Bal = 25000, Charges = Rs 1500/- for not maintaining min bal  |
|           |  | CDGOLD - Min Avg monthly Bal = 50000, Charges = Rs 2500/- for not maintaining min bal  |
|           |  | CDPLAT - Min Avg monthly Bal = 1,00,000/-, Charges = 2500 for not maintaining min bal  |
|           |  | Saving account linked to sweep - Min Avg monthly Bal = 25000, charges = Rs 100/- for not maintaining min bal   |
|           |  |  |
| <b>22</b> | Average Quarterly Balance (NA, schemes will be merged with new schemes)          | a) Student Power Rs 50/- per quarter<br>b) Super saving Rs 100/- per quarter<br>c) Dignity Saving Nil  |
| <b>23</b> | Inoperative Account charges  | No charges as per RBI guidelines   |
| <b>24</b> | Enquiries related to old accounts. (older than previous financial year) (manual) | Savings accounts 1) 1 to 3 years prior to previous F. Y. Rs 100/- per page<br>2) Above 3 years prior to previous F. Y. Rs 200/- per page                               |
|           |  | Current and OD/CC Accounts<br>1) 1 to 3 years prior to previous F. Y. Rs 150/- per page<br>2) Above 3 years prior to previous F. Y. Rs 300/- per page                  |
| <b>25</b> | Postage and Telecommunication  | Borrower / Guarantor Notice Rs 100/- per person<br>Final Demand Notice Rs 500/-<br>Salary Attachment Notice Rs 200/-<br>Locker Rent and Demat charges Reminder Rs 50/- |
| <b>26</b> | Miscellaneous Charges  | i) Loss of token Rs 300/- per token  |

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|    |   | ii) Operational instructions/ Notice of P.A./ Letter of Mandate/ Board Resoluion etc. Rs 50/- per transaction |
|    |   | iii) Gold Appraisal Charges Rs 100/- + actual charges   |
|    |   |   |
| 27 | Collection of Deposit Receipts on maturity/Interest and dividend on NSC's, Bond, Share etc. (to be removed) | Rs 200 + Out of pocket expenses   |
|    |   | Rs 300 + Out of pocket expenses   |
|    |   |   |
| 28 | Attestation/verification of customers signature/ photo / address  | Rs 50/- per document  |
|    |   |   |
| 29 | Various Certificates  | a) Duplicate interest certificate Rs 50/- per certificate   |
|    |   | b) Duplicate No Due certificate Rs 50/- per certificate   |
|    |   | c) Balance / cheque Honoured A/c maintaining / Int paid Certificate Rs 50/- per certificate                   |
|    |   | d) issue of duplicate share certificate Rs 50/- per certificate   |
|    |   |   |
| 30 | Record copy of cheque   | Rs 150/- per instance   |
|    |   |   |
| 31 | Debit card charges  | <b>Annual fee - First year FREE</b>   |
|    |   | From second year onwards- For Classic card Rs 99/- per annum (inclusive of taxes)                             |
|    |   | From second year onwards- For Platinum card Rs 199/- per annum (inclusive of taxes)                           |
|    |   | <b>ADD On card</b>  |
|    |   | For Classic Card Rs 99/- (inclusive of taxes)   |
|    |   | For Platinum Card Rs 199/- ( inclusive of taxes)  |
|    |   | <b>Replacement of a Lost /Damaged Debit card</b>  |
|    |   | For Classic Card Rs 99/- per card (inclusive of taxes)  |
|    |   | For Platinum Card Rs 199/- per card( inclusive of taxes)  |
|    |   | PIN Replacement Rs 25/-   |
|    |   | <b>NKGSB BANK ATMs Cash Withdrawal / Balance Enquiry FREE</b>   |
|    |   |   |
| 32 | ATM transaction limits and charges performed through shared ATM network                                     | Charges applicable on Cash Withdrawal / Balance Inquiry at <b>Other Bank ATM</b>                              |
|    |   | <b>For Savings account</b>  |

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|           |                  | Free for the first 5 transactions (including Financial and Non-Financial) in a calender month. From 6th transaction onwards cash withdrawal will be charged at Rs 25/- per transaction (inclusive of Service Tax) and Balance Inquiry will be charged at Rs 10/- per transaction ( inclusive of Service Tax) |
|           |                  | <b>For Current account</b>   |
|           |                  | Cash withdrawal charges of Rs 25/- ( inclusive of tax) per cash withdrawal for every transaction. Balance inquiry Rs 10/- (inclusive of Srtax)   |
|           |                  | <b>ATM Cash withdrawal (Outside India)</b>   |
|           |                  | Rs 120/- per transaction ( inclusive of Service Tax)   |
|           |                  | <b>ATM Balance Inquiry (Outside India)</b>   |
|           |                  | Rs 25/- per inquiry ( inclusive of Service Tax)  |
|           |                  | <b>Service charges for International Transactions</b>  |
|           |                  | 3% of the transaction amount (plus service tax)  |
|           |                  | Sales slip Retrieval/ Charge back processing fee - Rs 225/-  |
|           |                  | <b>Combined per day limit</b>  |
|           |                  | Cash Withdrawal Rs 15000/-   |
|           |                  | <b>POS Transaction / Online Transaction</b>  |
|           |                  | Classic Rs 50,000/-  |
|           |                  | Platinum Rs 1,00,000/-   |
|           |                  | For usage at Merchant Establishments (POS) - Free  |
|           |                  | For Internet Payment - Free  |
|           |                  | For usage at petrol pumps Surcharge @ 2.50% of transaction amount (plus service tax)   |
|           |                  | For usage at Railway stations or booking train tickets through internet - surcharge @2.50% of transaction amount (plus service tax)  |
|           |                  |  |
| <b>33</b> | Franking Charges | Rs 10/- per document (inclusive of Service tax)  |
|           |                  |  |
| <b>34</b> | Demat charges    | a) One time Account opening NIL - 1st year Free (No AMC)   |
|           |                  | b)From 2nd Annual Maintenance Charges- Rs 300/- (for individuals) and Rs 750/- (for other than individuals)  |
|           |                  | c) transaction charges   |
|           |                  | c1) Sale - 0.03% of market value of transaction Minimum Rs 25/-  |
|           |                  | c2) Purchase - Nil   |
|           |                  | d) Pledge services   |
|           |                  | Pledge Creation - 0.03% of market value of transaction minimum Rs 50/-   |
|           |                  | Pledge Creation Confirmation - 0.03% of market value of transaction Minimum Rs 25/-  |
|           |                  | Pledge Closure -0.03% of market value of transaction Minimum Rs 25/-   |
|           |                  | Pledge Closure confirmation -0.03% of market value of transaction Minimum Rs 25/-  |

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|           |  | Pledge invocation- 0.05% of market value of transaction , minimum Rs 100/-                     |
|           |  | Failed Instruction charges- Rs 50/- per transaction  |
|           |  | <b>Other charges</b>   |
|           |  | Additional Statement- NIL if personally collected  |
|           |  | Delivery instruction Slip Free   |
|           |  | <b>For Late Submission of</b>  |
|           |  | Delivery Instruction - Rs 15/-   |
|           |  | Demat Rejection - Rs 25/-  |
|           |  | Freezing / Defreezing charges- Rs 50/- per transaction   |
|           |  | Withdrawal of instruction - Rs 50/- per transaction  |
|           |  | Account Closing - Nil  |
|           |  |  |
| <b>35</b> | Safe Deposit Locker Charges                      | As per schedule 1 attached   |
|           |  |  |
| <b>36</b> | Locker Operation charges                         | Upto 25 operations Per year - free of charges  |
|           |  | Above 25 to 50 operations per year - Rs 20/- per operations above 25 operations                |
|           |  | Above 50 operations per year - Rs 500/- plus Rs 50/- per operation above 50 operations         |
|           |  |  |
| <b>37</b> | Processing charges                               | a) Lease Rentals- Rs 500/-   |
|           |  | b) Personal Loan upto Rs 2,00,000/- 0.25% of loan amount                                       |
|           |  | c) Business loan- 0.25% of loan amount (maximum Rs 1,00,000/-)                                 |
|           |  | d) Retail Sector Loan - 0.50% of loan amount   |
|           |  | e) Education Loan - 0.25% of Loan amount   |
|           |  |  |
| <b>38</b> | Processing charges of renewal of existing limits | a) 50% of above rates will be charged  |
|           |  | b) 50% of fees will be refunded, in case of rejection minus handling charges Rs 200/-          |
|           |  | c) No processing fees for advances against FDR, NSC, RD, Staff loan                            |
|           |  | d) For Non Fund based limits- 50% of above rates ( Minimum processing charges Rs 500/-)        |
|           |  | e) Commitment charges- 1% applicable for CC more than 1 lacs if utilization below 85% of limit |
|           |  |  |
| <b>39</b> | Document Handling Charges                        | a) All Retail Loans - Rs 500/-   |
|           |  | b) Wholesale Loans -   |
|           |  | Upto Rs 50.00 Lacs - Rs 1000/-   |
|           |  | Above Rs 50.00 Lacs to Rs. 500.00 Lacs - Rs 2500/-   |
|           |  | Above Rs 500.00 lacs - Rs 5000/-   |

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| <b>40</b> | Amendment/Revision in sanctioned term                                    | Minimum Rs.5,000/- Upto Rs. 1 Crore exposure<br>Rs.10,000/- for exposure Above Rs. 1 Crore and less than Rs. 5 Crore<br>Rs. 25,000/- for exposure of Rs. 5 Crore and Above |
| <b>41</b> | Inspection of Stocks/Book Debts/Factory,Plant and Machinery/Vehicle etc. | Actual expenses + Rs 200/- for lien marking  |
| <b>42</b> | Issuance of Solvency Certificates  | a) For Education Loans - 0.1% of amount to be certified (minimum Rs. 500/-)<br>b) For Business Loans - 0.1% of amount to be certified (minimum Rs. 5000/-)                 |
| <b>43</b> | Drawal against clearing  | TOD interest @ 18.25% p.a. For Current Account and @ 16.25% p.a. for CC/OD Account   |
| <b>44</b> | Xerox Copies for Documents Mortgaged with Bank                           | Actual Xerox Charges plus Rs. 100/- (Plus Service Tax on Rs.100/-)   |







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