

List of Fees/Charges			
S.No	Fee Name	Fee Category	Description and Calculation logic
	Mention if there is any unique id/code for the corresponding Fee Name. E.g. The code for A/c opening fee for	Mention the type of Fee. E.g. Statement Issue Fee comes under the category of Service Fee. Select from the values in the dropdown	Proposed Charges
1	Collection of Outstation Cheques (refer to circular for max ceiling amount)	Service fee	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/-
2	Remittance, Issuance of Demand drafts /Mail/Telegraphic transfers/Banks Payorder/Upcountry Cheques	Transaction fee	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

			B) In case of DD on branches of other banks- Other Bank's charges plus 50 % of regular commission charged by issuing banks
	Revalidation/Cancellation of Draft and 3 issuance of new draft	Transaction fee	Rs 50/- per instrument
	Stop payment 4 instructions	Service fee	Saving accounts Rs 100/- per event
			CC/OD/CD Rs 200/- per event
	Issuance of CTS 2010 5 compliant cheque books	Service fee	for SB/SALFINA/SBKID/SBSTUDENT/SBY UVA/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
	6 RTGS charges	Transaction fee	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
	7 NEFT charges	Transaction fee	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
	For saving Bank A/C Cash withdrawal by cheque or otherwise exceeding 4 per month (excluding system generated transactions on alternate delivery	Transaction fee	Rs 25/- per cash withdrawal(inclusive of Service Tax) , for withdrawals exceeding 4 per month
8			
	Charges for Non-withdrawal of intimated cash withdrawal of more than Rs. 1 Lakh (to	Penalty fee	no charge
9			
	Cash Handling Charges for Home branch (to be	Transaction fee	For CD/CC/OD -
10			
			Cash Deposit Upto Rs 2,00,000 Free
			Cash Deposit Above 2,00,000 Upto Rs 5,00,000/- (per day) - Rs 500/-
			Cash Deposit Above Rs 5,00,000/- upto Rs 10,00,000/- (per day) - Rs 1000/-
			Cash Deposit Above Rs 10,00,000/- upto Rs 25,00,000/- (per day) - Rs 2000/-
			Cash Deposit Above Rs 25,00,000/- (per day) - Rs 3500/-
	Cheque return charges Outward cheques/bills	Penalty fee	For SB, Local and Outstation Rs 100/- per instrument
11			

			For CD/CC/OD, Local and Outstation Rs 200/- per instrument
12	Cheque return charges for Inward cheques/ECS/bills returned unpaid	Penalty fee	21% per annum on return amount with minimum of Rs 250/- (Plus Service Tax)
13	Fate Enquiry (manual)	Service fee	Rs.100 + actual expenses
14	Standing instructions to transfer funds (infosys to revert)	Service fee	i) Account to account Rs 25/- per instruction execution ii) No charges for transfer to RD/FD/Loan A/cs
15	Addition/Deletion of names/Operational changes (NA)	Service fee	Rs 100/- per request. No charges in case of deletion due to death
16	Recording of POA/Mandate for account operations	Service fee	Rs 100/- per request.
17	Changes of authorised signatory including reconstitution of	Service fee	Rs 100/- per request.
18	Duplicate statement/Pass Book (to be revised)	Service fee	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

			CD/OD/CC Accounts Rs 50/- per folio of 40 entries treated as one ledger folio quarterly basis (Minimum Rs 100/-)
19	Ledger Folio charges	Service fee	
			Rd Late fee 2% on delayed installment amount
20	Closure of accounts (to be revised, unused chq charges)	Service fee	Account Closure Charges
			i) For SB - Rs 150/-
			ii) For CD/CC/OD - Rs 250/-
21	Minimum Balance charges	Transaction fee	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

			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
			Saving account linked to sweep - Min Avg monthly Bal = 25000, charges = Rs 100/- for not maintaining min bal
	Average Quarterly Balance (NA, schemes will be merged with new	Service fee	a) Student Power Rs 50/- per quarter
			b) Super saving Rs 100/- per quarter

			c) Dignity Saving Nil
23	Inoperative Account charges	Service fee	No charges as per RBI guidelines
24	Enquiries related to old accounts. (older than previous financial year)	Service fee	Savings accounts 1) 1 to 3 years prior to previous F. Y. Rs 100/- per page
			2) Above 3 years prior to previous F. Y. Rs 200/- per page
			Current and OD/CC Accounts
			1) 1 to 3 years prior to previous F. Y. Rs 150/- per page
			2) Above 3 years prior to previous F. Y. Rs 300/- per page
25	Postage and Telecommunication	Service fee	Borrower / Guarantor Notice Rs 100/- per person
			Final Demand Notice Rs 500/-
			Salary Attachment Notice Rs 200/-
			Locker Rent and Demat charges Reminder Rs 50/-
26	Miscellaneous Charges	Service fee	i) Loss of token Rs 300/- per token
			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)	Service fee	Rs 200 + Out of pocket expenses

			Rs 300 + Out of pocket expenses
28	Attestation/verification of customers signature/ photo /	Service fee	Rs 50/- per document
29	Various Certificates	Service fee	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	Service fee	Rs 150/- per instance
31	Debit card charges	Transaction fee	Annual fee - First year FREE
			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)
			ADD On card
			For Classic Card Rs 99/- (inclusive of taxes)
			For Platinum Card Rs 199/- (inclusive of taxes)
			Replacement of a Lost /Damaged Debit card
			For Classic Card Rs 99/- per card (inclusive of taxes)
			For Platinum Card Rs 199/- per card(inclusive of taxes)

			PIN Replacement Rs 25/-
			NKGSB BANK ATMs Cash Withdrawal / Balance Enquiry FREE
	ATM transaction limits and charges performed through 32 shared ATM network	Transaction fee	Charges applicable on Cash Withdrawal / Balance Inquiry at Other Bank ATM
			For Savings account
			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)
			For Current account
			Cash withdrawal charges of Rs 25/- (inclusive of tax) per cash withdrawal for every transaction. Balance inquiry Rs 10/- (inclusive of Srtax)
			ATM Cash withdrawal (Outside India)
			Rs 120/- per transaction (inclusive of Service Tax)
			ATM Balance Inquiry (Outside India)
			Rs 25/- per inquiry (inclusive of Service Tax)
			Service charges for International Transactions
			3% of the transaction amount (plus service tax)

			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/-
			Pledge invocation- 0.05% of market value of transaction , minimum Rs 100/-
			Failed Instruction charges- Rs 50/- per transaction
			Other charges
			Additional Statement- NIL if personally collected
			Delivery instruction Slip Free
			For Late Submission of
			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
35	Safe Deposit Locker Charges	Service fee	As per schedule 1 attached
36	Locker Operation charges	Service fee	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
37	Processing charges	Transaction fee	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
38	Processing charges of renewal of existing limits	Transaction fee	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
39	Document Handling Charges	Service fee	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/-
40	Amendment/Revision in sanctioned term	Transaction fee	Minimum Rs.5,000/- Upto Rs. 1 Crore exposure Rs.10,000/- for exposure Above Rs. 1 Crore and less than Rs. 5 Crore Rs. 25,000/- for exposure of Rs. 5 Crore and Above
41	Inspection of Stocks/Book Debts/Factory,Plant and	Service fee	Actual expenses + Rs 200/- for lien marking
42	Issuance of Solvency Certificates	Service fee	a) For Education Loans - 0.1% of amount to be certified (minimum Rs. 500/-) b) For Business Loans - 0.1% of amount to be certified (minimum Rs. 5000/-)
43	Drawal against clearing	Transaction fee	TOD interest @ 18.25% p.a. For Current Account and @ 16.25% p.a. for CC/OD Account
44	Xerox Copies for Documents Mortgaged with Bank	Service fee	Actual Xerox Charges plus Rs. 100/- (Plus Service Tax on Rs.100/-)