

NKGSB COOPERATIVE BANK LIMITED  
SCHEDULE OF SERVICE CHARGES APPLICABLE WITH EFFECT FROM JULY 01, 2019  
(All charges mentioned are excluding applicable taxes unless specified otherwise. Applicable taxes will be charged extra)

Revised Service Charges w.e.f. 12.12.2022		
Sr. No.	Charges Description	Service Charges
<b>1 Ledger Folio charges (Per 40 entries or part thereof if more than 19 entries) Per Folio Per Quarter</b>		
	(i) All Saving Bank Deposit Schemes	NIL
	(ii) Current Account Schemes - General (1101), Silver (1104) & CD 1000 (1110), CD Platinum (1106), CD Gold (1105)	Rs. 60 per folio, <b>Minimum Rs. 100/ Max. Rs. 2,500/- per quarter</b> (plus GST)
<b>2 Duplicate Passbook Charges Per Pass Book</b>		
	(i) Saving Bank Deposit Schemes	Rs. 100 plus GST
<b>3 Duplicate Statement per page (Page = 40 entries)</b>		
	(i) All Saving Bank Deposit, Current Deposit, Overdraft, Cash Credit & Loan Products	Rs. 100 per page or part thereof (plus GST)
<b>4 Cheque Book Charges (Per Leaf)</b>		
A	Per Cheque Leaf Charges	SB Rs. 3 per leaf (plus GST) CD Rs. 5 per leaf (plus GST)
B	Free Cheque Leaves	No. of Free Cheque Leaves
	(i) All SB Schemes except specified below	25
	(ii) Maitreyee (1014)	50
	(iii) SB HNI (1007)	50
	(iv) SB HNI Super Esteem (1008)	100
	(v) SB HNI Super Exclusive (1009)	200
	(vi) CD Silver (1104)	100
	(vii) CD Gold (1105)	200
	(viii) CD Platinum (1106)	Unlimited
<b>5 Non Collection of Cheque Book from the branch within 3 months of requisition and returned undelivered (Per Book)</b>		
	(i) All Savings Bank Products	Rs. 25 plus GST
	(ii) All CD/OD/CC Products	Rs. 50 plus GST
<b>6 Minimum Balance Stipulation (Average Monthly Balance)</b>		
	(i) SB Regular (1001), SB NRE (1051), SB NRO (1053)	Rs. 1000 plus GST
	(ii) SBDG (1005) & SB 500 (1056)	Rs. 500 plus GST
	(iii) Maitreyee (1014)	Rs. 5000 plus GST
	(iv) SB HNI (1007)	Rs. 25000 plus GST
	(v) SB Super Esteem (1008)	Rs. 50000 plus GST
	(vi) SB Super Exclusive (1009)	Rs. 100000 plus GST
	(vii) SB Zero Bal (1002), SB KID (1011), SB Salary (1015), SB Pension Accounts (1071, 1072, 1073 & 1074), SB Basic (1075)	NIL
	(viii) SB Student (1012)	Rs.100 plus GST
	(ix) SB Yuva (1013)	Rs.500 plus GST
	(x) Current Deposit Schemes General (1101)	Rs. 3000 plus GST
	(xi) Current Deposit 1000 (1110)	Rs. 1000 plus GST
	(xii) CD Silver (1104)	Rs. 25000 plus GST
	(xiii) CD Gold (1105)	Rs. 50000 plus GST
	(xiv) CD Platinum (1106)	Rs. 100000 plus GST
	(xv) Current Deposit EEFC (1107), Diamond Dollar (1108), Escrow (1109), REPSA (1111)	NIL

NKGSB COOPERATIVE BANK LIMITED  
 SCHEDULE OF SERVICE CHARGES APPLICABLE WITH EFFECT FROM JULY 01, 2019  
 (All charges mentioned are excluding applicable taxes unless specified otherwise. Applicable taxes will be charged extra)

7 Charges for non-maintenance of stipulated Average Monthly Balance			
	(i)	SB Regular (1001), SB NRE (1051), SB NRO (1053)	Rs. 100 plus GST
	(ii)	SBDG (1005) & SB 500 (1056)	Rs. 100 plus GST
	(iii)	Maitreyee (1014)	Rs. 100 plus GST
	(iv)	SB HNI (1007)	Rs. 200 plus GST
	(v)	SB Super Esteem (1008)	Rs. 250 plus GST
	(vi)	SB Super Exclusive (1009)	Rs. 250 plus GST
	(vii)	SB Zero Bal (1002), SB KID (1011), SB Salary (1015), SB Pension Accounts (1071, 1072, 1073 & 1074), SB Basic (1075)	NA.
	(viii)	SB Student (1012)	Rs.25 plus GST
	(ix)	SB Yuva (1013)	Rs.100 plus GST
	(x)	Current Deposit Schemes General (1101)	Rs. 300 plus GST
	(xi)	Current Deposit 1000 (1110)	Rs. 200 plus GST
	(xii)	CD Silver (1104)	Rs. 400 plus GST
	(xiii)	CD Gold (1105)	Rs. 500 plus GST
	(xiv)	CD Platinum (1106)	Rs. 750 plus GST
	(xv)	Current Deposit EEFC (1107), Diamond Dollar (1108), Escrow (1109), REPSA (1111)	NA.
8 Stop payment instructions (Per Event)			
	(i)	Saving Deposit Schemes	Rs 100 plus GST
	(ii)	CD/CC/OD	CC/OD/CD account - Rs 200/- plus GST
9 Signature/Address/Photo attestation (Per Request)			
			Rs. 100/- plus GST
10 Solvency Certificate for Education Purpose			
	(i)	Saving/Current Deposit Schemes Except specified	Rs. 750 for first copy + Rs. 100 per additional copies
	(ii)	SB HNI (1007), SB Super Esteem (1008), SB Super Exclusive (1009), CD Silver (1104), CD Gold (1105) & CD Platinum (1106)	Rs. 500 for first copy + Rs. 50 per additional copy
11 Various Certificates viz. Balance, Interest, No Dues, Share Certificate, Duplicate Interest Certificate			
	(i)	Saving/Current Deposit Schemes Except specified	Rs. 100/- per certificate
	(ii)	SB HNI (1007), SB Super Esteem (1008), SB Super Exclusive (1009), CD Silver (1104), CD Gold (1105) & CD Platinum (1106)	Rs. 100/- per certificate
No due certificate issued as a result of closure of our loan from own sources will be free.			
12 Enquiry of old transactions			
	<b>A</b>	<b>Saving Deposit Accounts</b>	
	(i)	Up to 1 year	Free
	(ii)	Upto 2 years :	Rs. 100 per page plus GST with Min. Rs.200/- plus GST
	(iii)	Beyond 2 years :	Rs. 200 per page plus GST with Min. Rs. 200/- plus GST
	<b>B</b>	<b>Current / OD / CC</b>	
	(i)	Up to 1 year	Free
	(ii)	Upto 2 years :	Rs. 100 per page plus GST with Min. Rs.200/- plus GST
	(iii)	Beyond 2 years :	Rs. 200 per page plus GST with Min. Rs. 200/- plus GST

NKGSB COOPERATIVE BANK LIMITED  
SCHEDULE OF SERVICE CHARGES APPLICABLE WITH EFFECT FROM JULY 01, 2019  
(All charges mentioned are excluding applicable taxes unless specified otherwise. Applicable taxes will be charged extra)

<b>13 Account Closure Charges</b>				
<b>A</b>	<b>Saving Deposit Schemes Except specified schemes</b>			
	(i)	Within 6 months	Rs. 200 + Charges for Unused Cheque Leaves plus GST	
	(ii)	Within 1 year	Rs. 150 + Charges for Unused Cheque Leaves plus GST	
	(iii)	After one year	NIL	
	<b>Savings Deposit specified schemes</b>			
	(i)	Maitreyee (1014)	Rs. 250 if closed within one year plus GST	
	(ii)	SB HNI (1007)	Rs. 250 if closed within one year plus GST	
	(iii)	SB Super Esteem (1008)	Rs. 500 if closed within one year plus GST	
	(iv)	SB Super Exclusive (1009)	Rs. 750 if closed within one year plus GST	
	<b>B</b>	<b>Current Deposit Schemes, CC &amp; OD Except Specified Schemes</b>		
		(i)	Within 6 months	Rs. 450 plus GST
		(ii)	Within 1 year	Rs. 300 plus GST
		(iii)	After one year	NIL
		<b>Current Deposit Specified Schemes</b>		
(i)		Current Deposit Silver	Rs. 500 if closed within one year plus GST	
(ii)		Current Deposit Gold	Rs. 600 if closed within one year plus GST	
(iii)	Current Deposit Platinum	Rs. 750 if closed within one year plus GST		
<b>14 Addition/Deletion of names/Operational changes (NA) - Per request</b>				
<b>A</b>	(i)	Account Names, Nomination names & Operational instruction	Rs. 100 plus GST	
	(ii)	In case of Death	NIL	
<b>15 Recording of POA/Mandate for account (Per Request)operations</b>				
<b>A</b>	(i)	All types of accounts	Rs 100 plus GST	
<b>16 Cash withdrawal charges in the branch (excluding cash transactions on alternate channels)</b>				
<b>A</b>	<b>Savings Deposit except specified schemes</b>			
	(i)	Free Transactions	Four per month	
	(ii)	Charges per withdrawal	Rs. 10 plus GST	
<b>B</b>	SB HNI (1007), SB Super Esteem (1008), SB Super Exclusive (1009), CD Silver (1104), CD Gold (1105) & CD Platinum (1106) and SB Basic (1075)		NIL	
<b>17 Cash Deposit Charges</b>				
<b>A</b>	Saving Deposit Schemes		NIL	
<b>B</b>	Current Deposit Schemes, CC & OD Accounts			
	(i)	Up to Rs. 2 Lacs	Free	
	(ii)	Above Rs 2 Lacs	Rs. 1 (One) per Rs.1,000 plus GST subject to Minimum Rs. 300 plus GST	
<b>The benefit of unlimited cash deposit without charges to CD Silver (1104), CD Gold (1105) and CD Platinum (1106) accounts has been withdrawn.</b>				
<b>18 Remittance by issue of DD/PO/Mail Transfer/TT</b>				
<b>A</b>	(i)	For all accounts except specified	0.30% with a minimum of Rs. 30 & Maximum of Rs. 10000 (plus GST)	
	(ii)	SB Super Exclusive (1009) & CD Platinum (1106)	Free	
	(iii)	CD Silver (1104), SBDG (1005), SB Maitreyee (1014)	25% Concession	
	(iv)	CD Gold (1105)	50% Concession	
	(v)	SB KID (1011), SB Student (1012) & SB Yuva (1013)	Free for Education Purpose	
<b>19 Revalidation, Cancellation &amp; issuance of duplicate DD/Payorder (Per instrument)</b>			Rs. 50 plus GST	
<b>20 Outward Cheque Return (Per Instrument)</b>				
<b>A</b>	(i)	Saving Deposits	Rs. 125 plus GST	
	(ii)	CD/CC/OD	Rs. 200 plus GST	
	(iii)	Loans	Rs. 250 plus GST	
<b>ECS Return (Per instance)</b>				
<b>A</b>	(i)	Saving Deposits	Rs. 150 plus GST	
	(ii)	CD/CC/OD/Loan	Rs. 300 plus GST	

NKGSB COOPERATIVE BANK LIMITED  
SCHEDULE OF SERVICE CHARGES APPLICABLE WITH EFFECT FROM JULY 01, 2019  
(All charges mentioned are excluding applicable taxes unless specified otherwise. Applicable taxes will be charged extra)

<b>21 Inward Return / Bills Returned (Per instrument)</b>			
	(i)	Saving Deposits	Rs. 250 plus GST
	(ii)	CD/CC/OD	Rs. 350 plus GST
<b>22 Collection of outward / inward cheques and Bills (Per instrument)</b>			
	(i)	Up to and including Rs.10000	Rs.50 plus GST
	(ii)	10000 to & 100000	Rs. 100 plus GST
	(iii)	Above 100000 to 500000	Rs. 500 plus GST
	(iv)	Above Rs 500000 to 700000	Rs. 1000 plus GST
	(v)	Above Rs 700000 to 1000000	Rs. 3000 plus GST
	(vi)	Above Rs. 1000000	0.50%, Maximum Rs. 12000 plus GST
<b>23 SMS Alert Charges</b>			
		For all Savings Scheme (per quarter)	Rs. 10 plus GST
		For all CD/CC/OD schemes (per quarter)	Rs. 25 plus GST
<b>24</b>		<b>Failure of Standing Instruction for crediting Loan Installment</b>	Rs. 250 plus GST
<b>25 Debit card annual charges in advance</b>			
A	(i)	First Year	Free
	(ii)	Second year onwards	Visa Classic & Rupay : Rs. 125 (plus GST) Visa Platinum : Rs. 150 (plus GST)
B		Add-on, Duplicate Card for lost or damaged card	Visa Classic & Rupay : Rs. 125 (plus GST) Visa Platinum : Rs. 150 (plus GST)
C		PIN Replacement	Rs. 25 (plus GST) No charge for Green Pin

NKSGB COOPERATIVE BANK LIMITED  
 SCHEDULE OF SERVICE CHARGES APPLICABLE WITH EFFECT FROM JULY 01, 2019  
 (All charges mentioned are excluding applicable taxes unless specified otherwise. Applicable taxes will be charged extra)

<b>26</b>		<b>ATM usage with other banks in India (plus GST)</b>	
A		Own ATM	Free
B		Other ATMs	
	(i)	Free Transactions for Savings Deposit	Metro ATMs 3 Other ATMs 5
	(ii)	Free Transactions for Current Deposit	NIL
	(iii)	Charge beyond free transactions	Financial - Rs. 20 Non-Financial - Rs. 10
C		ATM usage (Outside India)	Financial Rs. 120 And 3% currency conversion charges Non-Financial Rs. 25
D		Slip Retrieval and chargeback processing	Rs. 225
E		Surcharge on Petrol Pump	2.50% of transaction
F		Surcharge on usage on IRCTC	2.50% of transaction
<b>27</b>		<b>Franking Charges (Inclusive of GST) (Per Document)</b>	Rs 10
<b>28</b>		<b>Safe Deposit Locker Charges</b>	
A		Hire Charges	As per Schedule of Locker Charges
B		Minimum Security Deposit	Equivalent to 3 years rent + Rs.15,000 (approx charges for break-open, postage for communication, lever change, new key, etc) Amounts specified in the schedule of Locker Charges
C		Overdue Hire Charges	Rs. 100 per month of delay
D		Locker Break-open Charges	Rs. 1000 + Actuals
E		Locker Operation charges	
	(i)	Free Operations for customers other than specified below	12 per year
	(ii)	CD Gold (1105) & CD Platinum (1106)	25 Per Year
	(iii)	Beyond Free No of Operations	Rs. 50 per operation
F		Reminder Letter for locker rent	Rs. 50 plus GST
G		Locker Issuance Charges	Rs. 200 plus GST
H		Locker Surrender charges	Rs 100 plus GST
<b>29</b>		<b>Fate Enquiry Letter</b>	Rs.100 + actual expenses (plus GST)
<b>30</b>		<b>Loss of Token (Per token)</b>	Rs 300 plus GST
<b>31</b>		<b>Record copy of cheque (per instance)</b>	Rs 150 plus GST
<b>32</b>		<b>Tax Payment Challan Charges</b>	Up to 10000 - Rs. 25 plus GST 10001 to 1 L - Rs. 50 plus GST Above 1 L - Rs. 100 plus GST
<b>33</b>		<b>Printing &amp; Postage Charges for notices sent to Dormant / Inoperative Savings &amp; Current Accounts</b>	At actuals

NKGSB COOPERATIVE BANK LIMITED  
SCHEDULE OF SERVICE CHARGES APPLICABLE WITH EFFECT FROM JULY 01, 2019  
(All charges mentioned are excluding applicable taxes unless specified otherwise. Applicable taxes will be charged extra)

34	( I )	<b>Remittances by RTGS/ NEFT (Additional transaction &amp; processing charges are not being levied to pass on the benefit given by RBI )</b>	
	A	<b>Outward Remittances by RTGS (per remittance) Except specified schemes</b>	Above Rs 100000 to Rs 200000 : No Charges Above Rs 200000 to Rs 500000 : Rs 25 plus GST Above Rs 500000: Rs 50 plus GST
	B	<b>Outward Remittance by NEFT (per remittance) - Except Specified Schemes</b>	Up to Rs 10000 : Rs 2.50 plus GST Above Rs 10000 to Rs 100000 : Rs 5 plus GST Above Rs 100000 to Rs 200000 : Rs 15 plus GST Above Rs 200000 : Rs 25 plus GST
	C	<b>Specified Schemes - Concessions on RTGS/ NEFT Charges</b>	
	(i)	SB Super Exclusive (1009) & CD Platinum (1106)	Free
	(ii)	CD Silver (1104), SBDG (1005) & SB Maitreyee (1014)	25% Concession
	(iii)	CD Gold (1105)	50% Concession
	D	<b>Inward Remittances</b>	NIL
* Note		<b>RTGS/ NEFT transactions executed through Net Banking &amp; Mobile Banking</b>	Free
34	( II )	<b>Remittances by IMPS</b>	
		Upto Rs. 1 Lakh	Rs. 5 plus GST
		Above Rs. 1 Lakh	Rs. 12.50 plus GST
35		<b>ECS/Mandate Verification Charges</b>	Rs. 75/- plus GST per mandate (One time)
36		<b>Duplicate FDR</b>	Rs. 100/- plus GST per FDR
37		<b>Cheque Passing Charges (Per Instrument) :</b>	SB : Rs. 250/- (plus GST) CD/OD/CC / Loan : Rs. 350/- (plus GST)
38		<b>CIBIL charges</b>	Per Individual CIBIL Record Check : Rs. 100/- plus GST Per Corporate CIBIL Record Check : Rs.1,000/- plus GST Per Corporate CIBIL Record check with MSME : Rs.1,500/- plus GST