

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)

Sr. No.	Charges Description	Proposed Change w.e.f. 01-07-2019
1	Ledger Folio charges (Per 40 entries or part thereof if more than 19 entries) Per Folio Per Quarter	
(i)	All Saving Bank Deposit Schemes	NIL
(ii)	Current Account Schemes - General (1101), Silver (1104) & CD 1000 (1110)	Rs. 50 per folio, Minimum Rs. 100
(iii)	CD Platinum (1106)	NIL
(iv)	CD Gold (1105)	Rs. 50 per folio
2	Duplicate Passbook Charges Per Pass Book	
(i)	Saving Bank Deposit Schemes	Rs. 100
3	Duplicate Statement per page (Page = 40 entries)	
(i)	All Saving Bank Deposit, Current Deposit, Overdraft, Cash Credit & Loan Products	Rs. 100 per page or part thereof
4	Cheque Book Charges (Per Leaf)	
A	Per Cheque Leaf Charges	SB Rs. 3 per leaf CD Rs. 5 per leaf
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
5	Non Collection of Cheque Book from the branch within 3 months of requisition and returned undelivered (Per Book)	
(i)	All Savings Bank Products	Rs. 25
(ii)	All CD/OD/CC Products	Rs. 50
6	Minimum Balance Stipulation (Average Monthly Balance)	
(i)	SB Regular (1001), SB NRE (1051), SB NRO (1053)	Rs. 1000
(ii)	SBDG (1005) & SB 500 (1056)	Rs. 500
(iii)	Maitreyee (1014)	Rs. 5000
(iv)	SB HNI (1007)	Rs. 25000
(v)	SB Super Esteem (1008)	Rs. 50000
(vi)	SB Super Exclusive (1009)	Rs. 100000
(vii)	SB Zero Bal (1002), SB KID (1011), SB Student (1012), SB Yuva (1013), SB Salary (1015), SB Pension Accounts (1071, 1072, 1073 & 1074), SB Basic (1075)	NIL
(viii)	Current Deposit Schemes General (1101)	Rs. 3000
(ix)	Current Deposit 1000 (1110)	Rs. 1000
(x)	CD Silver (1104)	Rs. 25000
(xi)	CD Gold (1105)	Rs. 50000
(xii)	CD Platinum (1106)	Rs. 100000
(xiii)	Current Deposit EEFC (1107), Diamond Dollar (1108), Escrow (1109), REPSA (1111)	NIL

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7	Charges for non-maintenance of stipulated Average Monthly Balance	
(i)	SB Regular (1001), SB NRE (1051), SB NRO (1053)	Rs. 100
(ii)	SBDG (1005) & SB 500 (1056)	Rs. 100
(iii)	Maitreyee (1014)	Rs. 100
(iv)	SB HNI (1007)	Rs. 200
(v)	SB Super Esteem (1008)	Rs. 250
(vi)	SB Super Exclusive (1009)	Rs. 250
(vii)	SB Zero Bal (1002), SB KID (1011), SB Student (1012), SB Yuva (1013), SB Salary (1015), SB Pension Accounts (1071, 1072, 1073 & 1074), SB Basic (1075)	NA.
(viii)	Current Deposit Schemes General (1101)	Rs. 300
(ix)	Current Deposit 1000 (1110)	Rs. 200
(x)	CD Silver (1104)	Rs. 400
(xi)	CD Gold (1105)	Rs. 500
(xii)	CD Platinum (1106)	Rs. 750
(xiii)	Current Deposit EEFC (1107), Diamond Dollar (1108), Escrow (1109), REPSA (1111)	NA.
8	Stop payment instructions (Per Event)	
(i)	Saving Deposit Schemes	Rs 100
(ii)	CD/CC/OD	CC/OD/CD account - Rs 200/-
9	Signature/Address/Photo attestation (Per Request)	Rs. 50
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	
(i)	Saving/Current Deposit Schemes Except specified	First Certificate Free. Duplicate / Additional copy Rs. 50 per copy
(ii)	SB HNI (1007), SB Super Esteem (1008), SB Super Exclusive (1009), CD Silver (1104), CD Gold (1105) & CD Platinum (1106)	First Certificate Free. Duplicate / Additional copy Rs. 25 per copy
12	Enquiry of old transactions	
A	Saving Deposit Accounts	
(i)	Up to 1 year	Free
(ii)	Above 1 to 3 years	Rs. 100 per request
(iii)	Above 3 years	Rs. 100 per page or part thereof
B	Current / OD / CC	
(i)	Up to 1 year	Free
(ii)	Above 1 to 3 years	Rs. 100 per request
(iii)	Above 3 years	Rs. 100 per page or part thereof

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13	Account Closure Charges	
A	Saving Deposit Schemes Except specified schemes	
(i)	Within 6 months	Rs. 200 + Unused Cheque Leaves
(ii)	Within 1 year	Rs. 150 + Unused Cheque Leaves
(iii)	After one year	NIL
B	Savings Deposit specified schemes	
(i)	Maitreyee (1014)	Rs. 250 if closed within one year
(ii)	SB HNI (1007)	Rs. 250 if closed within one year
(iii)	SB Super Esteem (1008)	Rs. 500 if closed within one year
(iv)	SB Super Exclusive (1009)	Rs. 750 if closed within one year
C	Current Deposit Schemes, CC & OD Except Specified Schemes	
(i)	Within 6 months	Rs. 450
(ii)	Within 1 year	Rs. 300
(iii)	After one year	NIL
D	Specified Schemes	
(i)	Current Deposit Silver	Rs. 500 if closed within one year
(ii)	Current Deposit Gold	Rs. 600 if closed within one year
(iii)	Current Deposit Platinum	Rs. 750 if closed within one year
14	Addition/Deletion of names/Operational changes (NA) - Per request	
(i)	Account Names, Nomination names & Operational instruction	Rs. 100
(ii)	In case of Death	NIL
15	Recording of POA/Mandate for account (Per Request)operations	
(i)	All types of accounts	Rs 100
16	Cash withdrawal charges in the branch (excluding cash transactions on alternate channels)	
A	Savings Deposit except specified schemes	
(i)	Free Transactions	Four per month
(ii)	Charges per withdrawal	Rs. 10
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
17	Cash Deposit Charges in branch (excluding cash deposits on alternate channel when introduced)	
A	Saving Deposit Schemes and ODA of Retail CIFs	NIL
B	Current Deposit Schemes except specified	
(i)	Up to Rs. 2 Lacs	Free
(ii)	Rs 2 Lacs to Rs. 5 Lacs	Rs. 100 per day
(iii)	Rs. 5 Lacs to Rs. 10 Lacs	Rs. 200 per day
(iv)	Rs. 10 Lacs to Rs. 25 Lacs	Rs. 300 per day
(v)	Above Rs. 25 Lacs	Rs. 500 Per Day
C	Specified CD Schemes	
(i)	CD Silver (1104), CD Gold (1105), CD Platinum (1106)	NIL However, If AMB is not maintained, charge as above will be applicable
18	Remittance by issue of DD/PO/Mail Transfer/TT	
(i)	For all accounts except specified	0.30% with a minimum of Rs. 30 & Maximum of Rs. 10000
(ii)	Specified Schemes	
(iii)	SB Super Exclusive (1009) & CD Platinum (1106)	Free
(iv)	CD Silver (1104), SBDG (1005), SB Maitreyee (1014)	25% Concession
(v)	CD Gold (1105)	50% Concession

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(vi)	SB KID (1011), SB Student (1012) & SB Yuva (1013)	Free for Education Purpose
19	Revalidation, Cancellation & issuance of duplicate DD/Payorder (Per instrument)	Rs. 50
20	Outward Cheque Return (Per Instrument)	
(i)	Saving Deposits	Rs. 125
(ii)	CD/CC/OD	Rs. 200
(iii)	Loans	Rs. 250
20	ECS Return (Per instance)	
(i)	Saving Deposits	Rs. 125
(ii)	CD/CC/OD	Rs. 200
(iii)	Loans	Rs. 250
21	Inward Return / Bills Returned	
(i)	Saving Deposits	Rs. 250
(ii)	CD/CC/OD	Rs. 350
22	Collection of outward / inward cheques and Bills (Per instrument)	
(i)	Up to and including Rs.10000	Rs.50
(ii)	10000 to & 100000	Rs. 100
(iii)	Above 100000 to 500000	Rs. 500
(iv)	Above Rs 500000 to 700000	Rs. 1000
(v)	Above Rs 700000 to 1000000	Rs. 3000
(vi)	Above Rs. 1000000	0.50%, Maximum Rs. 12000
23	SMS Alert Charges	Re. 1 per chargeable SMS with a maximum of Rs. 10 for all Savings Schemes & Rs. 25 for all CD/CC/OD schemes per quarter
24	Failure of Standing Instruction for crediting Loan Installment	Rs. 250
25	Debit card annual charges in advance	
A (i)	First Year	Free
A (ii)	Second year onwards	Visa Classic & Rupay: Rs. 125 Visa Platinum: Rs. 150
B	Add-on, Duplicate Card for lost or damaged card	Visa Classic & Rupay: Rs. 125 Visa Platinum: Rs. 150
C	PIN Replacement	Rs.25 No charge for Green Pin

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26	ATM usage with other banks in India	
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
27	Franking Charges (Inclusive of GST) (Per Document)	Rs 10
28	Safe Deposit Locker Charges	
A	Hire Charges	As per Schedule of Locker Charges
B	Minimum Security Deposit	Equivalent to 3 years rent + Rs.5000 (approx charges for break-open) 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
G	Locker Issuance Charges	Rs. 200
29	Fate Enquiry Letter	Rs.100 + actual expenses
30	Loss of Token (Per token)	Rs 300
31	Record copy of cheque (per instance)	Rs 150
32	Tax Payment Challan Charges	Up to 10000 - Rs. 25 10001 to 1 L - Rs. 50 Above 1 L - Rs. 100
33	Printing & Postage Charges for notices sent to Dormant / Inoperative Savings & Current Accounts	At actuals

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34	Remittances by RTGS/NEFT	
A	Outward Remittances by RTGS (per remittance) Except specified schemes	Outward Transaction Above Rs 100000 to Rs 200000 No Charges Above Rs 200000 to Rs 500000: Rs 25 Above Rs 500000: Rs 50
B	Outward Remittance by NEFT (per remittance) - Except Specified Schemes	Outward Transaction Up to Rs 10000: Rs 2.50 Above Rs 10000 to Rs 100000: Rs 5 Above Rs 100000 to Rs 200000: Rs 15 Above Rs 200000: Rs 25
C	Specified Schemes - Concessions on RTGS/NEFT Charges	
(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	Inward Remittances	NIL
* Note	RTGS/NEFT/IMPS transactions executed through Net Banking & Mobile Banking	Free