



NKGSB Co-operative Bank Ltd. (Multi-State Scheduled Bank)

Service Charges :

Processing Fee:

Sr No	Particulars	New Customer	Existing Customer
1	Funded & Non Funded Limit	1% of the limit	0.50% for additional facility
2	Renewal of Limits (both funded & Non-Funded)	NA	0.25% of existing facility

- In case of new proposals above Rs.5.00 Crore, initial Processing Fee of minimum Rs.1.00 Lac to be collected.
- In case the proposal is rejected by our bank, 50% of the processing fees collected should be refunded.

Other Charges :

Sr No	Particulars	Charges												
1	Revalidation of sanction.	Rs.10,000/-												
2	Review of working capital limit	At applicable rate for renewal of limits on pro rata basis i.e. period for which limit is reviewed.												
3	Solvency Certificate	0.15%+GST of solvency amount subject to cap of Rs.25,000/-+GST												
4	Adhoc Limit	0.50% of sanctioned Adhoc limit + GST for proportionate period												
5	Foreclosure	If closed / Prepayment Within 1 year of sanction : 4% of outstanding exposure (fund based) After 1 year : 2% of outstanding exposure (fund based)												
6	Document Handling	Money document handling charges to be recovered as follows; <table><tr><th>Particular</th><th>Rs.</th></tr><tr><td>Upto Rs 5.00 Cr</td><td>2000+GST</td></tr><tr><td>Above Rs 5.00 Cr</td><td>5000+GST</td></tr></table> Legal document handling charges is being recovered by legal dept as prevailing practices as follows; <table><tr><th>Type of charge</th><th>Charges (Rs)</th></tr><tr><td>For Mortgage</td><td>3500.00 + GST</td></tr><tr><td>For, Consortium/ Multiple Banking</td><td>5000.00 + GST</td></tr></table>	Particular	Rs.	Upto Rs 5.00 Cr	2000+GST	Above Rs 5.00 Cr	5000+GST	Type of charge	Charges (Rs)	For Mortgage	3500.00 + GST	For, Consortium/ Multiple Banking	5000.00 + GST
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7	Any Other request	<table><tr><th>Total Exposure</th><th>Charges (Rs)</th></tr><tr><td>Upto Rs.2.00 Cr</td><td>5,000/-+ GST</td></tr><tr><td>Above Rs.2.00 Cr</td><td>10,000/-+ GST</td></tr></table>	Total Exposure	Charges (Rs)	Upto Rs.2.00 Cr	5,000/-+ GST	Above Rs.2.00 Cr	10,000/-+ GST						
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8.	Inspection Charges	<table><tr><th>Exposure</th><th>Rs.</th></tr><tr><td>Upto Rs.1.00 Cr</td><td>Rs.500.00 + Applicable taxes & Out of pocket expenses</td></tr><tr><td>Above Rs.1.00 Cr upto Rs.10.00 Cr</td><td>Rs.3000.00 + Applicable taxes & Out of pocket expenses</td></tr><tr><td>Above Rs.10.00 Cr</td><td>Rs.5000.00+ Applicable taxes & Out of pocket expenses</td></tr></table>	Exposure	Rs.	Upto Rs.1.00 Cr	Rs.500.00 + Applicable taxes & Out of pocket expenses	Above Rs.1.00 Cr upto Rs.10.00 Cr	Rs.3000.00 + Applicable taxes & Out of pocket expenses	Above Rs.10.00 Cr	Rs.5000.00+ Applicable taxes & Out of pocket expenses				
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9	CIBIL Charges	Individual CIBIL (per report) – Rs 100/- plus GST Corporate CIBIL (per report) with MSME Rank – Rs 1500/- plus GST												