

# NKGSB CO-OPERATIVE BANK LIMITED

## SCHEDULE OF SERVICE CHARGES APPLICABLE

(WITH EFFECT FROM 01.03.2024)

(All charges mentioned are excluding applicable taxes unless specified otherwise. Applicable taxes will be charged extra)

Sr. No.	Charges Description	Service Charges
<b>1</b>	<b>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</b>	<b>Duplicate Passbook Charges Per Pass Book</b>	
	(i) Saving Bank Deposit Schemes	Rs. 100 plus GST
<b>3</b>	<b>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</b>	<b>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</b>	<b>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</b>	<b>Minimum Balance Stipulation (Average Monthly Balance)</b>	
	(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 Salary (1015), SB Pension Accounts (1071, 1072, 1073 & 1074), SB Basic (1075)	NIL
	(viii) SB Student (1012)	Rs.100
	(ix) SB Yuva (1013)	Rs.500
	(x) Current Deposit Schemes General (1101)	Rs. 5000
	(xi) Current Deposit 1000 (1110)	Rs. 1000
	(xii) CD Silver (1104)	Rs. 25000
	(xiii) CD Gold (1105)	Rs. 50000

	(xiv)	CD Platinum (1106)	Rs. 100000
	(xv)	Current Deposit EEFC (1107), Diamond Dollar (1108), Escrow (1109), REPSA (1111)	NIL
<b>7 Charges for non-maintenance of stipulated Average Monthly Balalnce</b>			
	(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.
<b>8 Stop payment instructions (Per Event)</b>			
	(i)	Saving Deposit Schemes	Rs 100 plus GST
	(ii)	CD/CC/OD	CC/OD/CD account - Rs 200/- plus GST
<b>9</b>		<b>Signature/Address/Photo attestation (Per Request)</b>	Rs. 100/- plus GST
<b>10 Solvency Certificate for Education Purpose</b>			
	(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
<b>11 Various Certificates viz. Balance, Interest, No Dues, Share Certificate, Duplicate Interest Certificate</b>			
	(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
<b>No due certificate issued as a result of closure of our loan from own sources will be free.</b>			
<b>12 Enquiry of old transactions</b>			
<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
<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>				
		(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>				
		(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>		Savings Deposit except specified schemes	
		(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 in branch (excluding cash deposits on alternate channel when introduced)</b>				
	A		Saving Deposit Schemes and ODA of Retail CIFs	NIL
	B		Current Deposit Schemes except specified <b>(plus GST)</b>	
		(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 deposition without charges to the customers having CD Silver (1104), CD Gold (1105) and CD Platinum (1106) accounts is withdrawn hereby with immediate effect.</b>	
			<b>The CC/OD Account customers having monthly average balance in credit or debit balance of amount less than 25 Lakh will now not be eligible for any waiver of Cash Handling Charges.</b>	
<b>18 Remittance by issue of DD/PO/Mail Transfer/TT</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</b>			<b>Revalidation, Cancellation &amp; issuance of duplicate DD/Payorder (Per instrument)</b>	Rs. 50 plus GST
<b>20 Outward Cheque Return (Per Instrument)</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>	
		(i)	Saving Deposits	Rs. 150 plus GST
		(ii)	CD/CC/OD/Loan	Rs. 300 plus GST
<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.0.25 per SMS including GST
			For all CD/CC/OD schemes (per quarter)	Rs.0.25 per SMS including GST
<b>24 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	Rs. 150 (plus GST)
	B		Add-on, Duplicate Card for lost or damaged card	Rs. 150 (plus GST)
<b>26 ATM usage</b>				
	A		Own ATM	Free
	B		ATMs of other banks in India	
		(i)	Number of free transactions for Savings Accounts	Metro ATMs - 3 transactions Other ATMs - 5 transactions
		(ii)	Number of free transactions for Current Accounts	NIL
		(iii)	Charges beyond free transactions	Financial - Rs. 20 plus GST Non-Financial - Rs. 10 plus GST
	C		Slip Retrieval and chargeback processing	Rs. 225 plus GST
	D		Surcharge on Petrol Pump	2.50% of transaction plus GST
	E		Surcharge on usage on IRCTC	2.50% of transaction plus GST
<b>27 Franking Charges (Inclusive of GST) (Per Document)</b>				
				Rs 10
<b>28 Safe Deposit Locker Charges</b>				
	A		Hire Charges	As per Schedule of Locker Charges
	B		Minimum Security Deposit	Equivalent to 3 years rent plus Rs.15,000 towards approximate charges for locker break-open if necessary, postage for communication, lever change, new key, etc
	C		Overdue Hire Charges	Rs. 100/- + GST per month of delay for having Locker Rent upto Rs.5000/- & Rs. 150/- + GST per month of delay for having Locker Rent above Rs.5000/-
	D		Locker Break-open Charges	Rs. 1000 + Actuals
	E		Locker Operation charges	
		(i)	Free number of Operation Visits for customers other than specified below	12 Operation Visits per year
		(ii)	CD Gold (1105) & CD Platinum (1106)	25 Operation Visits per year
		(iii)	Charges beyond free operations	Rs. 50 per operation visit
	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 Fate Enquiry Letter</b>				
				Rs.100 + actual expenses (plus GST)

30	Loss of Token (Per token)		Rs 300 plus GST
31	Record copy of cheque (per instance)		Rs 150 plus GST
32	Tax Payment Challan Charges		Up to 10000 - Rs. 25 plus GST 10001 to 1 L - Rs. 50 plus GST Above 1 L - Rs. 100 plus GST
33	Printing & Postage Charges for notices sent to Dormant / Inoperative Savings & Current Accounts		At actuals
34	(I)	Remittances by RTGS / NEFT (Additional transaction & processing charges are not being levied to pass on the benefit given by RBI )	
	A	Outward Remittances by RTGS (per remittance) Except specified schemes	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	Outward Remittance by NEFT (per remittance) - Except Specified Schemes	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	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 transactions executed through Net Banking & Mobile Banking	Free
34	(II)	Remittances by IMPS	
		Upto Rs. 1 Lakh	Rs. 5 plus GST
		Above Rs. 1 Lakh	Rs. 12.50 plus GST
35	ECS/Mandate Verification Charges		Rs. 75/- plus GST per mandate (One time)
36	Duplicate FDR		Rs. 100/- plus GST per FDR
37	Cheque Passing Charges (Per Instrument) :		SB : Rs. 250/- (plus GST) CD/OD/CC / Loan : Rs. 350/- (plus GST)
38	CIBIL charges		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