

NKGSB COOPERATIVE BANK LIMITED

SCHEDULE OF SERVICE CHARGES APPLICABLE WITH EFFECT FROM 12.12.2022

(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 | | | |
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| Sr. No. | Charges Description | | Service Charges |
| 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), CD Platinum (1106), CD Gold (1105) | Rs. 60 per folio, Minimum Rs. 100 / Max. Rs. 2,500/- per quarter (plus GST) |
| 2 | Duplicate Passbook Charges Per Pass Book | | |
| | (i) | Saving Bank Deposit Schemes | Rs. 100 plus GST |
| 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 (plus GST) |
| 4 | Cheque Book Charges (Per Leaf) | | |
| | 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 |
| 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 plus GST |
| | (ii) | All CD/OD/CC Products | Rs. 50 plus GST |
| 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 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 |

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| | (xiv) | CD Platinum (1106) | Rs. 100000 |
| | (xv) | Current Deposit EEFC (1107), Diamond Dollar (1108), Escrow (1109), REPSA (1111) | NIL |
| 7 Charges for non-maintenance of stipulated Average Monthly Balalnce | | | |
| | (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 | | | |
| A | | Saving Deposit Accounts | |
| | (i) | Up to 1 year | Free |
| | (ii) | Upto 2 years : | Rs. 100 per page plus GST with |

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| | | | Min. Rs.200/- plus GST |
| | (iii) | Beyond 2 years : | Rs. 200 per page plus GST with Min. Rs. 200/- plus GST |
| | | | |
| | B | Current / OD / CC | |
| | (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 |
| 13 Account Closure Charges | | | |
| | A | Saving Deposit Schemes Except specified schemes | |
| | (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 |
| | | Savings Deposit specified schemes | |
| | (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 | Current Deposit Schemes, CC & OD Except Specified Schemes | |
| | (i) | Within 6 months | Rs. 450 plus GST |
| | (ii) | Within 1 year | Rs. 300 plus GST |
| | (iii) | After one year | NIL |
| | | Current Deposit Specified Schemes | |
| | (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 |
| 14 Addition/Deletion of names/Operational changes (NA) - Per request | | | |
| | (i) | Account Names, Nomination names & Operational instruction | Rs. 100 plus GST |
| | (ii) | In case of Death | NIL |
| 15 Recording of POA/Mandate for account (Per Request)operations | | | |
| | (i) | All types of accounts | Rs 100 plus GST |
| 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 plus GST |
| | 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) | | | |

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| A | | Saving Deposit Schemes and ODA of Retail CIFs | NIL |
| B | | Current Deposit Schemes except specified (plus GST) | |
| | (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 |
| | | 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. | |
| | | 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. | |
| 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 (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 |
| 19 | | Revalidation, Cancellation & issuance of duplicate DD/Payorder (Per instrument) | Rs. 50 plus GST |
| 20 Outward Cheque Return (Per Instrument) | | | |
| | (i) | Saving Deposits | Rs. 125 plus GST |
| | (ii) | CD/CC/OD | Rs. 200 plus GST |
| | (iii) | Loans | Rs. 250 plus GST |
| | | ECS Return (Per instance) | |
| | (i) | Saving Deposits | Rs. 150 plus GST |
| | (ii) | CD/CC/OD/Loan | Rs. 300 plus GST |
| 21 Inward Return / Bills Returned (Per instrument) | | | |
| | (i) | Saving Deposits | Rs. 250 plus GST |
| | (ii) | CD/CC/OD | Rs. 350 plus GST |
| 22 Collection of outward / inward cheques and Bills (Per instrument) | | | |
| | (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 |
| 23 SMS Alert Charges | | | |

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| | | | For all Savings Scheme (per quarter) | Rs. 1 per SMS with a maximum of Rs. 15 + GST |
| | | | For all CD/CC/OD schemes (per quarter) | Rs. 1 per SMS with a maximum of Rs. 25 + GST |
| | | | | |
| 24 | Failure of Standing Instruction for crediting Loan Installment | | | Rs. 250 plus GST |
| | | | | |
| 25 | Debit card annual charges in advance | | | |
| | 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 |
| | | | | |
| 26 | ATM usage with other banks in India (plus GST) | | | |
| | 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.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/- + 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 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 |

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| | 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 |
| 29 Fate Enquiry Letter | | | |
| | | | 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) |

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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