NKGSB CO-OPERATIVE BANK LIMITED

SCHEDULE OF SERVICE CHARGES APPLICABLE

(WITH EFFECT FROM 01.07.2026)

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

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.75 per folio, Minimum Rs.150 / Max. Rs.3,500/- 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.4 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	10
		(ii)	Maitreyee (1014)	10
		(iii)	SB HNI (1007)	10
		(iv)	SB HNI Super Esteem (1008)	50
		(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.2000
		(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.500
		(ix)	SB Yuva (1013)	Rs.500
		(x)	Current Deposit Schemes General (1101)	Rs.5,000
		(xi)	Current Deposit 1000 (1110)	Rs.1,000
		(xii)	CD Silver (1104)	Rs.25,000
		(xiii)	CD Gold (1105)	Rs.50,000

		(xiv)	CD Platinum (1106)	Rs.1,00,000
		(xv)	Current Deposit EEFC (1107), Diamond Dollar (1108), Escrow (1109), REPSA (1111)	NIL
7			**Charges for non-maintenance of stipulated Average Monthly Balance (These charges are applicable on pro rata basis)**	
		(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.350 plus GST
		(v)	SB Super Esteem (1008)	Rs.500 plus GST
		(vi)	SB Super Exclusive (1009)	Rs.750 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.350 plus GST
		(xi)	Current Deposit 1000 (1110)	Rs.200 plus GST
		(xii)	CD Silver (1104)	Rs.500 plus GST
		(xiii)	CD Gold (1105)	Rs.700 plus GST
		(xiv)	CD Platinum (1106)	Rs.850 plus GST
		(xv)	Current Deposit EEFC (1107), Diamond Dollar (1108), Escrow (1109), REPSA (1111)	NA.
8			**Stop payment instructions (Per Cheque)**	
		(i)	All Saving Bank Deposit Accounts	Rs.125 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 plus 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 plus 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
				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)	Up to 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 plus Charges for Unused Cheque Leaves plus GST
		(ii)	Within 1 year	Rs.150 plus 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)**	
	A		**Current Accounts:** Free Limit: ▪ Regular Current a/c - 200 pieces per day free ▪ CD Silver Account - 300 pieces per day free ▪ CD Gold Account - 400 pieces per day free ▪ CD Platinum Account - 500 pieces per day free	**Cash deposit charges beyond free limit (as below)** **<u>Where Monthly Average Balance is maintained during last month:</u>** **On and above free limit, charges will be applicable as below:** • Rs.5/- + GST per 100 pieces or part thereof • Rs. 10/- + GST per 100 pieces for currency notes of any denomination below Rs.100/- (i.e. Rs.10/-, Rs.20/- , Rs.50/-) • **Charges applicable for coins will be as below:** The charges for coins of any denomination will be @ Rs.20/- + GST per packet which includes Quantity of 100 coins. **<u>Where Monthly Average Balance is NOT maintained during last month</u>-** • Rs.10/- + GST per 100 pieces or part thereof • Rs. 20/- + GST per 100 pieces for currency notes of any denomination below Rs.100/- (i.e. Rs.10/-, Rs.20/- , Rs.50/-) **Charges applicable for coins will be as below:** The charges for coins of any denomination will be @ Rs.30/- + GST per packet which includes Quantity of 100 coins.
	B		**CC/ OD Accounts:** Free Limit: ▪ CC /OD Account (Credit Limit below 25 Lacks) - 300 pieces per day free ▪ CC /OD Account (Credit Limit above 25 Lacks) - 500 pieces per day	**Cash deposit charges beyond free limit (as below)** **On and above free limit, charges will be applicable as below:** • Rs.10/- + GST per 100 pieces or part thereof • Rs. 20/- + GST per 100 pieces for currency notes of any denomination below Rs.100/- (i.e. Rs.10/-, Rs.20/- , Rs.50/-) **Charges applicable for coins will be as below:** The charges for coins of any denomination will be @ Rs.30/- + GST per packet which includes Quantity of 100 coins.
		C	Cash deposited by Customer/ Non customer for remittance by way of DD/PO/ NEFT	Rs. 10/- per 100 notes or part thereof
		NOTE	• If a customer deposits cash two or more times in a day, cash handling charges shall be collected by taking cumulative total of the cash deposited during the day, charges applicable if the pieces exceeds the exempted limit. • For coins there is no free limit.	
18			**Remittance by issue of DD/PO/Mail Transfer/TT**	
		(i)	For all CASA Accounts except specified	0.30% with a minimum of Rs.50 & Maximum of Rs.10000 (plus GST)

		(ii)	SB Super Exclusive (1009) & CD Platinum (1106)	No Charges
		(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)	No Charges only for Educational Purpose
19			**Revalidation, Cancellation & issuance of duplicate DD/Payorder (Per instrument)**	Rs.75 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**	
			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
24			**Failure of Standing Instruction for crediting Loan Instalment**	Rs.250 plus GST
25			**RuPay Platinum Debit card annual charges in advance**	
	A	(i)	First Year	Free
		(ii)	Second year onwards	Rs.125 (plus GST)
	B		Add-on, Duplicate Card for lost or damaged card	Rs.125 (plus GST)
26			**RuPay Platinum Contactless Debit card annual charges in advance**	
	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)
27			**RuPay ATM usage**	
	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
28			**RuPay International Debit card annual charges in advance**	
	A	(i)	First Year	Free
		(ii)	Second year onwards	Rs.250 (plus GST)
	B		Add-on, Duplicate Card for lost or damaged card	Rs.250 (plus GST)
	C		Additional Card (Per Annum)	Rs.250 (plus GST)
	D		Card Replacement	Rs.250 (plus GST)
	E		Pin Replacement (Printed Pin Mailer)	Rs.50 (plus GST)

1. Primary Debit cards will be issued without any charge for the first year
2. Debit Card renewal fee will be charged to the primary account if the card is active on the date of renewal i.e. card is not cancelled on or before the date of renewal
3. Add-on card will be charged at the time of issuance at the same rate as per rates applicable for renewal
4. Add-on cards also will be charged the renewal fees

29			**Franking Charges (Inclusive of GST) (Per Document)**	Rs.10
30			**Safe Deposit Locker Charges**	
	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/- plus GST per month of delay for having Locker Rent upto Rs.5000/- & Rs.150/- plus GST per month of delay for having Locker Rent above Rs.5000/-
	D		Locker Break-open Charges	Rs.1000 plus 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.300 plus GST
31			**Fate Enquiry Letter**	Rs.100 plus actual expenses (plus GST)
32			**Loss of Token (Per token)**	Rs.300 plus GST
33			**Record copy of cheque (per instance)**	Rs.150 plus GST
34			**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
35			**Printing & Postage Charges for notices sent to Dormant / Inoperative Savings & Current Accounts**	At actuals
36	**(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**	Rs.200000 and above 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
37	**(II)**		**Remittances by IMPS**	
			Upto Rs.1 Lakh	Rs.5 plus GST
			Above Rs.1 Lakh	Rs.15 plus GST
38	**ECS/Mandate Verification Charges**			Rs.100/- plus GST per mandate (One time)
39	**Duplicate FDR**			Rs.100/- plus GST per FDR
40	**Cheque Passing Charges (Per Instrument) :**			SB : Rs.250/- (plus GST) CD/OD/CC / Loan : Rs.350/- (plus GST)

41	**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
42	**Exchange of Soiled/Imperfect Notes:**	Free up to 20 pieces of notes per day with a total value of up to ₹5,000 Value above ₹ 5,000/- ₹2/- per piece or ₹5/- per 1000 Whichever is higher on entire transaction