

KNS BANK - Service Charges Manual
(w.e.f. 01.06.2025)

THE KURLA NAGARIK SAHAKARI BANK LTD.

SERVICE CHARGES MANUAL

SR. NO.	PARTICULARS	SERVICE CHARGES (w.e.f. 01.06.2025)	GST @ 18%*	SYSTEM/ MANUAL
1	<u>Minimum Balance</u>			
	Saving A/C With Cheque book & ATM	Rs.1000/-	NA	System
	Without Cheque book & ATM	Rs.500/-	NA	System
	Current Account	Rs.3000/-	NA	System
2	<u>Penalty Non-Maintenance of Minimum Balance (viz. Minimum Balance Charges)</u>			
	Saving Account	Rs.50/- p.m. Charges rounded to nearest Rupees min.Rs.5/-	18%	System
	Current Account	Rs.150/- p.m	18%	System
	More than 50 withdrawals in six months	Rs. 10/- per withdrawal	18%	System
3	<u>Folio Charges (Half Yearly)</u>			
	Saving Account	N.A	NA	NA
	Current / Cash Credit Account (30 entries or part thereof to be treated as one folio)	Per folio Rs.50/-	18%	System
4	<u>Closure of Accounts</u>			
	<u>Saving Accounts</u>			
	If closed within 12 months	Rs.150/-	18%	System
	If closed after 12 months	Rs. 100/-	18%	System
	Charges for unused cheques	Rs. 3/- per Cheque	18%	System
	<u>Current Accounts</u>			
	If closed within 12 months	Rs. 500/-	18%	System
	If closed after 12 months	Rs.200/-	18%	System

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5	<u>Inward Cheque Return Charges</u>			
A	Saving Accounts - For want of fund			
	upto Rs.5000	Rs. 100/-	18%	System
	Rs. 5001 to 10000	Rs. 200/-	18%	System
	Rs 10001 to 25000	Rs. 300/-	18%	System
	Rs.25001 to 100000	Rs.500/-	18%	System
	Rs. 100001 to 500000	Rs.1000/-	18%	System
	Rs. 500001 above	Rs.2000/-	18%	System
B	Current Accounts /CC/SOD, etc. - For want of fund			
	upto Rs.5000	Rs.150/-	18%	System
	Rs. 5001 to 10000	Rs.200/-	18%	System
	Rs 10001 to 25000	Rs.300/-	18%	System
	Rs.25001 to 100000	Rs.600/-	18%	System
	Rs. 100001 to 500000	Rs.1500/-	18%	System
	Rs. 500001 above	Rs.2500/-	18%	System
6	<u>Inward ECS Debit Return Charges</u>			
	Saving Accounts	Rs.500/-	18%	System
	Current Accounts/ CC/SOD, etc.	Rs.500/-	18%	System
7	<u>Outward Cheque Return Charges</u>			
	Saving Accounts	Rs. 75/- Per instrument	18%	System
	Current Accounts/ CC/SOD, etc.	Rs. 150/- Per instrument	18%	System
	Loan Accounts	Rs. 250/- Per instrument	18%	System

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8	<u>Outward ECS CREDIT Return Charges</u>			
	Saving Accounts	Rs.100/-	18%	System
	Current Accounts/ CC/SOD, etc.	Rs.100/-	18%	System
	ECS Loan	Rs.250/-	18%	System
9	<u>Issue of Additional Cheque Book (Saving Account) (60 leaves free in 12 months)</u>	Rs. 3.00 per cheque leaf	18%	System
	Surrender of unused cheques	Rs. 3.00 per cheque leaf	18%	System
10	<u>Issue of duplicate pass book/Statement</u>			
	Saving Account	Rs. 50/-	18%	Manual
	Current Account	Rs. 50/- per page (for additional pages Rs.10/- per page)	18%	Manual
11	<u>Stop Payment Instructions</u>			
	Saving Account	Rs. 100/- per cheque	18%	System
	Current Account	Rs. 150/- per cheque	18%	System
	Cash Credit	Rs. 150/- per cheque	18%	System
	<i>(If Stop payment and Cheque return on same day, collect chq return charges manually)</i>			
12	<u>Withdrawal Without Pass book</u>	Rs 10/- per instance	18%	Manual
13	<u>Furnishing Confidential opinion</u>			
	Saving Account	Rs.150/-	18%	Manual
	Current Account	Rs. 200/-	18%	Manual
14	<u>Registration of DR ECS mandate</u>			
	Saving Account	Rs.100/-	18%	Manual
	Current Account	Rs.100/-	18%	Manual

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15	<u>Change of authorized signatories</u>			
	Saving Account	Rs.25/- Per change	18%	Manual
	Current Account	Rs. 100/- per change	18%	Manual
16	<u>Change of Standing Instructions</u>			
	Saving Account	N.A.	NA	NA
	Current Account	Rs. 100/- per instance	18%	Manual
17	<u>Incidental charges for inoperative A/C</u>			
	Saving Account	Nil	NA	NA
	Current Account	Rs. 100/- per half year	18%	Manual
18	<u>Addition /Deletion of name in JT Account</u>			
	(Nomination/changes in operational instructions /Photo Attestation)			
	Saving Account	Rs. 50/- per instance	18%	Manual
	Current Account	Nil	NA	NA
19	<u>Charges for issuance of additional balance</u>			
	certificate (one certificate is free per annum)			
	Saving Account	Rs.50/-	18%	Manual
	Current Account	Rs. 50/-	18%	Manual
20	<u>Signature Verification (on written request)</u>			
	Saving Account	Rs.50/- per instance	18%	Manual
	Current Account	Rs.75/- per instance	18%	Manual
21	<u>Term Deposit Accounts</u>			Manual
a	Issue of Duplicate term Deposit Receipt	Nil	NA	Manual
b	Recurring Deposit penalty for delayed payment	Rs.1.50/- for every Rs.100/- pm	18%	Manual

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22	<u>Loans And Advances Accounts</u>			
a	Application forms for loan (except eg. FDR)	Rs.100/- per application	18%	Manual
b	Processing Charges (non-Refundable) (Please refer circulars)	0.5% of sanctioned loan amount Maximum Rs. 5 Lacs	18%	Manual
	Processing Charges for loan Against NSC/KVP	Rs. 100/- + incidental charges	18%	Manual
c	CIBIL Charges For Individual (Credit Information Bureau India Ltd.)	Every Individual Rs. 200/-	18%	Manual
	For institution	For Institution Rs 1500/-	18%	Manual
23	<u>Legal Charges for New Account holder</u>			
	Home Loan	Upto Rs. 5 Lakhs Nil	18%	Manual
		Rs. 5 Lacs to Rs. 140 Lacs Rs.5000/-	18%	Manual
	Business Loan	Upto 20 Lakhs Rs.5000/-	18%	Manual
		Above Rs. 20 Lakhs Rs.10000/-	18%	Manual
24	<u>CC Renewal Charges including NPSOD/SOD/etc.</u>	Upto Rs.10 Lakhs Rs. 1000/-	18%	Manual
	(If TOD facility sanctioned for limit period than charges collect proportionately for that period)	Rs.10 Lacs to 50 Lacs Rs.2000/-	18%	Manual
		Above Rs. 50 Lakhs Rs. 5000/-	18%	Manual
25	<u>Visit Charges (For Inspection)</u>			
	Local area - Mumbai & Suburban, Thane City, Navi Mumbai)			
	Unsecured Loan	Rs.200/- Per Visit	18%	Manual
	Vehicle Loans	Rs.200/- Per Visit	18%	Manual
	Other loan upto Rs. 2 Lakhs	Rs.300/- Per Visit	18%	Manual
	Above Rs. 2 Lakhs to Rs. 5 Lakhs	Rs.500/- Per Visit	18%	Manual
	Above Rs. 5 Lakhs to Rs. 10 Lakhs	Rs.750/- Per Visit	18%	Manual

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	Above Rs. 10 Lakhs to Rs. 20 Lakhs	Rs.1000/- Per Visit	18%	Manual
	Above Rs. 20 Lakhs to Rs. 25 Lakhs	Rs.1500/- Per Visit	18%	Manual
	Above Rs. 25 Lakhs	Rs.2000/- Per Visit	18%	Manual
26	<u>Visit Charges (For Recovery)</u>			
	Up to Rs. 25000/-	Rs 150/-	18%	Manual
	Rs. 25001 to 50000/-	Rs.175/-	18%	Manual
	Rs. 50,001/- to Rs 1,00,000/-	Rs.200/-	18%	Manual
	Above Rs. 1,00,000/-	Rs.250/-	18%	Manual
	Visit outstation (Except Local)	Actual	18%	Manual
27	<u>Notices to Defaulters:-</u>			
	1. Loans:-			
	First Notice	Rs.100/- + Postage	18%	Manual
	Subsequent Notices	Rs.200/- + Postage	18%	Manual
	Legal /Advocate Notice	Rs. 500/- + postage or actual which is more		
	Case file charges	ACTUAL + GST	18%	Manual
	Gold loan auction notice	Rs.100/- + Postage	18%	Manual
	2. Cash Credit			
	First Notice	Rs.100/- + Postage	18%	Manual
	Subsequent Notice	Rs.200/- + Postage	18%	Manual
	Renewal Reminder Notice	Rs.100/- + Postage	18%	Manual
	Notice for non-operation of account for more than 3 months	Rs.100/- + Postage	18%	Manual
	Legal Advocate Notice	Rs.500/- + postage or actual which is more	18%	Manual
	Non-Display of Bank's name board at place of business/office/factory/premises/machinery/ vehicle	Rs.300/-	18%	Manual

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	Re-conveyance of mortgaged Property	Actual stamp duty	18%	Manual
	Overdraw allowed in CC A/c (cash/transfer)	Additional 2% interest.	18%	System
28	<u>Vehicle Seize Charges</u>			
	Two Wheelers / Three Wheelers	Rs. 450/-+ Parking chrg	18%	Manual
	Light Motor Vehicle	Rs. 600/-+ Parking chrg.	18%	Manual
	Heavy Vehicle	Rs. 2000/-+ Parking chrg.	18%	Manual
	Excavators & Cranes/Outstation seizures			Manual
29	<u>Assignment/Encashment of NSC/KVP</u>	Rs. 50/- per certificate & actual Travelling charges	18%	Manual
	Reassignment of NSC/KVP/IVP	NIL		
	Assignment/Reassignment/Encashment of LIC policy	Rs. 100/- per policy + postage	18%	Manual
	Document handling charges under BG from other Bank	Actual charges applicable	18%	Manual
30	<u>Bank Guarantee (Fresh/Renewal)</u>			
	a) Fully Secured by Term Deposit :-			
	i) Bank Guarantee upto Rs. 5 lakhs	Rs.150/- + 1% p.a.	18%	Manual
	ii) Bank Guarantee above Rs. 5 Lakhs	Rs 350/- + 1.% p.a.	18%	Manual
	b) Charges for Invoked Bank Guarantee	Rs. 500/- per guarantee	18%	Manual
31	<u>Solvency Certificates/ Creditworthiness Certificates</u>			
	(Subject to compliance of Conditions)			
	Upto Rs. 1 lac	Rs.600/-	18%	Manual
	Above Rs 1 lac to 2 lacs	Rs.1000/-	18%	Manual
	Above Rs 2 lac to 5 lacs	Rs.1500/-	18%	Manual
	Above Rs. 5 lacs	Rs.2000/-	18%	Manual
	Note :- In case of extra original copy of same certificate	Rs. 115/- per certificate	18%	Manual

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32	<u>Demand Drafts, PayOrders, etc.</u>			
	a) Issue of Demand Draft : (At par)			
	i) Up to Rs. 1000/-	Rs.25/-	18%	Manual
	ii) above Rs.1001to Rs. 5000/-	Rs.30/-	18%	Manual
	iii) above Rs.5001 to Rs. 10,000/-	Rs.35/-	18%	Manual
	iv) above Rs. 10,000/-	Rs. 35/- + 4/- per 1000/- Maximum Rs.2500/-+ GST	18%	Manual
	v) Cancellation of Demand Draft	Rs.35/-	18%	Manual
	b) Issue Of Pay Order : (Banker's Cheque)			
	i) Upto Rs. 1000/-	Rs. 15/-	18%	System
	ii) Rs. 1001 to Rs. 5000/-	Rs.25/-	18%	System
	iii) Rs. 5001 to 10000/-	Rs. 35/-	18%	System
	iv) Rs. 10001 to Rs. 50000/-	Rs. 100/-	18%	System
	v) Rs. 50001 To Rs. 100000/-	Rs. 200/-	18%	System
	vi) Rs. 100001 to Rs. 250000/-	Rs. 480/-	18%	System
	vii) Rs. 250001 to Rs. 500000 /-	Rs. 1000/-	18%	System
	c) Issue of Duplicate Pay Order	Rs.100/-	18%	Manual
	d) Cancellation of Pay Order	Rs.50/-	18%	Manual
	e) Revalidation of Pay Order	Rs.50/-	18%	Manual
	f) Issue of ICICI/IDBI under Cheques Drawings Arrangement	(same as Pay order Charges)	18%	Manual
33	<u>Safe Deposit Lockers</u>			
	A) Opening of Lockers :			
	i) Key Deposit (New Locker holder - 3 times of Rent)			
	a) Small size locker	Rs.3000/-	No GST	Manual
	b) Medium size locker	Rs.6000/-	No GST	Manual
	c) Large Size locker	Rs.9000/-	No GST	Manual

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	ii) Services Charges	Rs.100/- + Stamp charges	18%	Manual
	B) Locker Rent Per Year			
	a) Small Size - 6"*6"*24" Type C Rent	Rs.1000/- p.a	18%	System
	b) Medium Size - 6"*12"*14" Type B Rent	Rs.2000/- p.a	18%	System
	c) Large size - 12"*12"*24" Type A Rent	Rs.3000/- p.a	18%	System
	C) Number access allowed per month 7 times to general locker holder and 8 times to Co-op Institution, Charitable Trust.	Every month 7 Access free for additional Rs.25/-	18%	Manual
	D) Penalty for delay in payment of rent more than one			
	a) Small Size locker	Rs. 50/- p.m.	18%	Manual
	b) Medium Size Locker	Rs. 75/- p.m.	18%	Manual
	c) Large Size Locker	Rs. 100/- p.m.	18%	Manual
	E) Break Open Charges of locker in case of loss of key /Non Payment of Rent	Rs.500/- + Actual Charges	18%	Manual
	F) Surrender of locker	Rs.250/- adjusted from key deposit	18%	Manual
34	<u>General</u>			
	1) Issue of Duplicate Share Certificate	Rs.100/-	18%	Manual
	2) Issue of NOC to RTO/HP termination	Rs.100/-	18%	Manual
	3) Issue of any other certificate by bank for the Purpose other than Bank's Verification	Rs.100/- per certificate	18%	Manual
	4) Income Tax certificate for interest of term Deposit	Nil		
	5) Duplicate Certificate as above	Rs.25/-	18%	Manual
	6) Change of specimen signature	Rs.50/- per change	18%	Manual

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	7) <u>Enquiry related to old record</u> more than 12 months and below 12 months	Above 12 months Rs. 500/- and below 12 months Rs. 250/-	18% 18%	Manual Manual
	8) Service charges for inoperative Saving Bank A/C.	Rs.25/- per quarter	18%	System
	9) SMS charges	Rs.50/- per Half Yearly	18%	System
	10) Stock Statement Charges	Rs.250/- Monthly	18%	Manual
	11) Commitment charges on unutilised Cash Credit (If utilised less than 80%)	0.15% of unutilized Amount p.a	18%	System
35	<u>ATM Charges</u>			
	A) Issuance of Card	Rs.150/-	18%	System
	B) Annual Fees	Rs.200/-	18%	System
	C) Re-issuance of damage /Loss cards with PIN	Rs.250/-	18%	System
	E) Transaction at KNS Banks ATM for all A/C	Free	N.A.	N.A.
	F) Transaction (Financial and non-financial) at other Banks Rupay ATM in a calendar month	3 Free	N.A.	N.A.
	G) Transaction at POS terminal	Free	N.A.	N.A.
	H) Transaction charges for Petrol pumps and Railway Bookings	As per NPCI guide line	18%	System
	I) Any other Transaction other than free (Financial and Non-Financial as mentioned above) 1. Balance Enquiry/Mini Statement and 2. Cash Withdrawals	Rs.10/- and Rs 20/-	18% 18%	System System
36	<u>Cash Handling Charges</u>			
	i) Saving Account / Term Deposit	NIL	N.A.	N.A.
	ii) upto Rs 200,000/- per txn	NIL	N.A.	N.A.
	iii) Rs 200,001/- to Rs. 500,000/- per txn	Rs.25/-	18%	System
	iv) Rs. 500,001/- and above per txn	Rs.35/- per lac	18%	System

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37	<u>E- Payment of Taxes</u>			
	NEFT Outward up to 10,000 /-	Rs.5/-	18%	System
	Rs. 10000/- To One Lakhs	Rs.10/-	18%	System
	Rs. One lac to Two Lakhs	Rs.15/-	18%	System
	RTGS Two lac to Rs.5 Lakhs	Rs.25/-	18%	System
	RTGS 5 lakhs & above	Rs.45/-	18%	System
38	<u>Loss of cheque book requisition slip</u>			
	Saving Accounts	Rs. 25/-	18%	Manual
	Current Accounts, Cash Credit Accounts	Rs. 25/-	18%	Manual
39	<u>Allowing operation in account through power of attorney</u>			
	Saving Accounts	Rs. 100 One time	18%	Manual
	Current Accounts, Cash Credit Accounts	Rs. 500 One time	18%	Manual
40	Gold Appraisal charges	As per circular	18%	Manual
41	Application form Fee (solvency/BG/CC/LC)	Rs.25/-	18%	Manual
42	Charges for e-payment Tax on behalf of the customers	Rs.50/-	18%	Manual
	* NOTE <i>All service charges levied by the Bank attract GST, except for the locker deposit amount, which is not subject to GST.</i>	Shashikant Abhang Chief Executive Officer		