

<b>KNS BANK</b>				
<b>THE KURLA NAGARIK SAHAKARI BANK LTD.</b>				
<b>SERVICE CHARGES MANUAL 2018-19</b>				
<b>SR. NO</b>	<b>PARTICULARS</b>	<b>EXISTING 2018-19</b>	<b>GST @ 18%</b>	<b>SYSTEM/MANUAL</b>
<b>1</b>	<b><u>Minimum Balance Charges</u></b>			
	Saving A/C With Cheque book	Rs.1000/-	NA	System
	Without Cheque book	Rs.500/-	NA	System
	Current Account	Rs.3000/-	NA	System
<b>2</b>	<b><u>Penalty Non-Maintenance of Minimum Balance</u></b>			
	<b>Saving Account</b>	<b>Rs.40/- P.M. (on average Balance maintain during the month) Charges rounded to nearest Rupees min.Rs.5/-</b>	18%	<b>System</b>
	<b>Current Account</b>	<b>Rs.120/- p.m</b>	18%	<b>System</b>
	More than 50 withdrawals in six months	5.00 per withdrawal	18%	System
<b>3</b>	<b><u>Folio Charges (Half Yearly)</u></b>			
	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
<b>4</b>	<b><u>Closure of Accounts</u></b>			
	<b>Saving Accounts</b>			
	<b>If closed within 12 months</b>	<b>Rs.150/-</b>	18%	<b>System</b>
	<b>If closed after 12 months</b>	<b>Rs. 100/-</b>	18%	<b>System</b>
	Charges for unused cheques	Re. 2.00 per Cheque	18%	System
	<b>Current Accounts</b>			
	If closed within 12 months	Rs. 500/-	18%	System

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	If closed after 12 months	Rs.200/-	18%	System
<b>5</b>	<b><u>Inward Cheque return Charges SB</u></b>			
<b>A</b>	For want of fund upto Rs.5000	Rs. 100/-	18%	System
	Rs. 5001 to 10000	Rs. 200/-	18%	System
	<b>Rs 10001 to 25000</b>	<b>Rs. 300/-</b>	18%	<b>System</b>
	Rs.25001 to 100000	Rs.500/-	18%	System
	Rs. 100001 to 500000	Rs.1000/-	18%	System
	<b>Rs. 500001 above</b>	<b>Rs.2000/-</b>	18%	<b>System</b>
	<b><u>Inward Cheque return Charges CD/CC/SOD/ETC</u></b>			
<b>B</b>	For want of fund upto Rs.5000	Rs.150/-	18%	System
	<b>Rs. 5001 to 10000</b>	<b>Rs.200/-</b>	18%	<b>System</b>
	<b>Rs 10001 to 25000</b>	<b>Rs.300/-</b>	18%	<b>System</b>
	Rs.25001 to 100000	Rs.600/-	18%	System
	Rs. 100001 to 500000	Rs.1500/-	18%	System
	<b>Rs. 500001 above</b>	<b>Rs.2500/-</b>	18%	<b>System</b>
	<b><u>Inward Ecs Debit Return Charges</u></b>			
	Saving A/C	Rs.200/-	18%	System
	Current / Cash Credit A/C/SOD/ETC	Rs.200/-	18%	System
<b>6</b>	<b><u>Outward Return Charges</u></b>			
	Saving A/C	Rs. 50/- Per instrument	18%	System
	Current / Cash Credit A/C/SOD/ETC	Rs. 100/- Per instrument	18%	System

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	Loan A/C	Rs. 200/- Per instrument	18%	System
<b>7</b>	<b><u>Outward ECS CREDIT Return Charges</u></b>			
	Saving A/C	Rs.100/-	18%	System
	Current / Cash Credit A/C/SOD/ETC	Rs.100/-	18%	System
	ECS Loan	Rs.250/-	18%	System
<b>8</b>	<b><u>Issue of Additional Cheque Book ( Saving Account ) (60 leaves free in 12 months)</u></b>	Rs. 2.00 per cheque leaf	18%	System
	Surrender of unused cheques	Rs. 2.00 per cheque leaf	18%	System
<b>9</b>	<b><u>Issue of duplicate pass book/Statement</u></b>			
	Saving Account	Rs. 50/-	18%	Manual
	Current Account	Rs. 50/- per page (for additional pages Rs.10/- per page)	18%	Manual
<b>10</b>	<b><u>Stop Payment Instructions</u></b>			
	Saving Account	Rs. 50/- per cheque	18%	System
	Current Account	Rs. 100/- per cheque	18%	System
	Cash Credit	Rs. 100/- per cheque	18%	System
	<b>If Stop payment and Cheque return on same day, collect chq return charges manually</b>			
<b>11</b>	<b><u>Withdrawal Without Pass book</u></b>	Rs 10/- per instance	18%	Manual
<b>12</b>	<b><u>Furnishing Confidential opinion</u></b>			
	Saving Account	Rs.100/-	18%	Manual

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	Current Account	Rs. 150/-	18%	Manual
<b>13</b>	<b><u>Registration of DR ECS mandate</u></b>			
	Saving Account	Rs.100	18%	Manual
	Current Account	Rs.100	18%	Manual
<b>14</b>	<b><u>Change of authorized signatories</u></b>			
	Saving Account	Rs.25/- Per change	18%	Manual
	Current Account	Rs. 100/- per change	18%	Manual
<b>15</b>	<b><u>Change of Standing Instructions</u></b>			
	Saving Account	N.A.	NA	NA
	Current Account	Rs. 100/- per instance	18%	Manual
<b>16</b>	<b><u>Incidental charges for inoperative A/C</u></b>			
	Saving	Nil	NA	NA
	Current Account	Rs. 100/- per half year	18%	Manual
<b>17</b>	<b><u>Addition /Deletion of name in JT Account</u></b>			
	Nomination/changes in operational instructions/Photo attestation			
	Saving Account	Rs. 20/- per instance	18%	Manual
	Current Account	NA	NA	NA
<b>18</b>	<b><u>Charges for issuance of additional balance certificate (one certificate is free per annum)</u></b>			
	Saving Account	Rs.20/-	18%	Manual
	Current Account	Rs. 30/-	18%	Manual
<b>19</b>	<b><u>Signature Verification (on written request)</u></b>			

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	Saving Account	Rs.50/- per instance	18%	Manual
	Current Account	Rs.75/- per instance	18%	Manual
<b>20</b>	<b><u>Term Deposit Accounts</u></b>			Manual
<b>a</b>	<b>Issue of Duplicate term Deposit Receipt</b>	Nil	NA	Manual
<b>b</b>	Recurring Deposit penalty for delayed payment	Rs.1.50 for every Rs.100/- pm	18%	System
<b>21</b>	<b><u>Loans And Advances Accounts</u></b>			
<b>a</b>	<b>Application forms for loan (except eg. FDR)</b>	Rs. 50/- per application	18%	Manual
<b>b</b>	<b>Processing Charges (non Refundable)</b>	0.5% of sanctioned loan amt Maximum Rs. 4 lacs.		Manual
	Please refer circulars		18%	
	Processing Charges for loan Agn. NSC/KVP	Rs. 100/- + incidental charges	18%	Manual
<b>c</b>	<b>CIBIL Charges For Individual (Credit Information Bureau India Ltd.)</b>	Every Individual Rs. 200/-	18%	Manual
	<b>For institution</b>	For Institution Rs 1500/-	18%	Manual
<b>22</b>	<b><u>Legal Charges for New Account holder</u></b>			
	Home Loan	Upto Rs. 5 Lacs Nil	18%	Manual
		Rs. 5 Lacs to Rs. 70 Lacs Rs.5000/-	18%	Manual
	Business Loan	Upto 20 Lacs Rs.5000/-	18%	Manual
		Above Rs. 20 Lacs Rs.10000/-	18%	Manual

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<b>23</b>	<b><u>CC Renewal Charges including LNPSOD/SOD/etc</u></b>	Upto Rs.10 Lacs Rs. 1000/-	18%	Manual
	<b>If TOD facility sanctioned for limit period than charges collect proportionately for that period</b>	Rs.10 Lacs to 50 Lacs Rs.2000/-	18%	manual
		Above Rs. 50 Lacs Rs. 5000/-	18%	Manual
<b>24</b>	<b><u>Visit Charges (For Inspection) Local area</u></b>			Manual
	( Mumbai & Suburban,Thane City,Navi Mumbai)			
	Unsecured Loan	<b>Rs.200/-</b>	18%	<b>Manual</b>
	Vehicle Loans	Rs.150/-	18%	<b>Manual</b>
	Other loan upto Rs. 2/- lacs	Rs.300/-	18%	<b>Manual</b>
	Above 2.00 lacs to Rs. 5/- lacs	Rs.500/-	18%	<b>Manual</b>
	Above 5.00 lacs to Rs. 10/- lacs	Rs.750/-	18%	<b>Manual</b>
	Above 10/- lacs to Rs. 20/- lacs	Rs.1000/-	18%	<b>Manual</b>
	Above 20/- lacs to Rs. 25/- lacs	Rs.1500/-	18%	<b>Manual</b>
	Above Rs. 25/- lacs	<b>Rs.2000/-</b>	18%	<b>Manual</b>
<b>25</b>	<b><u>Visit Charges (For Recovery)</u></b>			
	Up to Rs. 25000/-	Rs 150/-	18%	Manual

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	Rs. 25001 to 50000/-	Rs.175/-	18%	Manual
	Rs. 50,001/- to Rs 1,00,000/-	Rs.200/-	18%	Manual
	Above Rs.one lac	Rs.250/-	18%	Manual
	Visit outstation (Except Local)	Actual	18%	Manual
<b>26</b>	<b><u>Notices to Defaulters:-</u></b>			
	<b>1. Loans:-</b>			
	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	18%	Manual
	Case file charges	ACTUAL + GST	18%	Manual
	Gold loan auction notice	Rs.100/- + Postage	18%	Manual
	<b>2. Cash Credit</b>			
	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
	<b>Non-Display of Bank's name board at place of business/office/factory/premises/machinery/vehicle</b>	Rs.300/-	18%	Manual
	3 Statutory Notice			

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	ii) Reconveyance of mortgaged Property	Actual stamp duty	18%	Manual
	<b>overdrawal allowed in CC A/c ( cash/transfer)</b>	<b>Additional 2% interest.</b>	18%	<b>System</b>
<b>27</b>	<b><u>Vehicle Seize Charges</u></b>			
	Two Wheelers / Three Wheelers	450/-+ Parking chrg	18%	Manual
	Light Motor Vehicle	600/-+ Parking chrg.	18%	Manual
	Heavy Vehicle	2000/-+ Parking chrg.	18%	Manual
	Excavators & Cranes/Outstation seizures	5000/- or actual which is more	18%	Manual
<b>28</b>	<b><u>Assignment/Encashment of NSC/KVP</u></b>	50/- per certificate & actual Travelling charges not exceeding Rs 200/- + Actual Post Office Charges.	18%	Manual
	Reassignment of NSC/KVP/IVP	NIL		
	Assignment/Reassignment/Encashment of LIC policy	50/- per policy + postage	18%	Manual
	<b>Document handling charges under LC and BG/LC from other Bank</b>	<b>Actual charges applicable</b>	18%	<b>Manual</b>
<b>29</b>	<b>Bank Guarantee (Fresh/Renewal)</b>			
	a) Partly secured by Term Deposit :-			
	i) Security less than 50% of B G amount	400/- + 4 % p.a.(including claim period)	18%	Manual



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	ii) Security of 50 % and above of B G	400/- + 3 % p.a. (including claim period)	18%	Manual
	b) Fully Secured by Term Deposit :-			
	i) Bank Guarantee upto 5 lacs	Rs.100/- + 1% p.a.	18%	Manual
	ii) Bank Guarantee above 5 lacs	Rs 250/- + 1.% p.a.	18%	Manual
	c) Charges for Invoked Bank Guarantee	Rs. 500/- per guarantee	18%	Manual
<b>30</b>	<b><u>Solvency Certificates/ Creditworthiness Certificates</u></b>			
	(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
<b>31</b>	<b><u>Cheque Collection</u></b>			
	Collection of outstation Cheques (IBC/OBC)			
	i) Upto Rs. 500/-	Rs.15/- + Postage	18%	Manual
	ii) Above Rs.500/-to Rs. 1000/-	Rs. 20/- + Postage	18%	Manual
	iii) Above Rs. 1000/-to Rs 5,000/-	Rs. 40/-+ Postage	18%	Manual
	iv) Above Rs. 5000/-to Rs. 10,000/-	Rs.50/- + Postage	18%	Manual
	v) Above Rs. 10,000/- to Rs. 1 lac	Rs.50/- + 4.50 per Rs 1000/- or part thereof + postage	18%	Manual

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	vi) Above Rs 1 lac	Rs.455/- + 3/- per 1000/-or part thereof subject to maximum 1000/-+postage	18%	Manual
	vii) Charge for return unpaid Outstation cheques.	50% charges as above subjected to minimum 15/-+postage	18%	Manual
<b>32</b>	<b>DEMAND DRAFTS,PAY ORDER ETC.</b>			
	<b>a) Issue of Demand Draft : (At par on I C I C I Bank)</b>			
	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
				Manual
	Cancellation of Demand Draft	Rs.35/-	18%	Manual
	<b>b) Issue Of Pay Order : (Banker's Cheque)</b>			
	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

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	vi ) Rs. 100001 to Rs. 250000/-	Rs. 480/-	18%	System
	vii) Rs. 250001 to Rs. 500000 /-	Rs. 1000/-	18%	System
	<b>d) i) Issue of Duplicate Pay Order</b>	<b>Rs.100/-</b>	18%	<b>Manual</b>
	<b>ii) Cancellation of Pay Order</b>	<b>Rs.50/-</b>	18%	<b>Manual</b>
	<b>iii) Revalidation of Pay Order</b>	<b>Rs.50/-</b>	18%	<b>Manual</b>
	f) Issue of ICICI/IDBI under Cheques Drawings Arrangement	(same as Pay order Charges)	18%	Manual
<b>33</b>	<b><u>SAFE DEPOSIT LOCKERS.</u></b>			
	<b>A) Opening of Lockers :</b>			
	<b>i) Key Deposit (new locker holder)</b>			
	<b>a) Small size locker</b>	<b>Rs.10000/-</b>	<b>No GST</b>	<b>Manual</b>
	<b>b) Medium size locker</b>	<b>Rs.15000/-</b>	<b>No GST</b>	<b>Manual</b>
	<b>c) Large Size locker</b>	<b>Rs.25000/-</b>	<b>No GST</b>	<b>Manual</b>
	ii) Services Charges	Rs.100/- + Stamp charges	18%	Manual
	<b>B) Rent Per Year Applicable from 01.04.2019</b>			
	<b>i) Small Size 6" * 6" * 24" Type C Rent</b>	<b>Rs.750/- p.a</b>	<b>18%</b>	<b>System</b>
	<b>ii) Medium Size 6" *12" * 14" Type B Rent</b>	<b>Rs.1500/- p.a</b>	<b>18%</b>	<b>System</b>
	<b>iii) Large size 12"*12" * 24" Type A Rent</b>	<b>Rs.2500/- p.a</b>	<b>18%</b>	<b>System</b>
	<b>c) Number access allowed per month 7 times to general locker holder and 8 times to Co-op Instiution,Charitable Trust</b>	<b>Every month 7 Access free for additional Rs.25/-</b>	<b>18%</b>	<b>Manual</b>
	<b>D) Penalty for delay in payment of rent more than one</b>			

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	year			
	Small Size locker	Int 18% p.a.	18%	Manual
	Medium Size Locker	Int 18% p.a.	18%	Manual
	Large Size Locker	Int 18% p.a.	18%	Manual
	<b>E) Break Open Charges of locker in case of loss of key /Non Payment of Rent</b>	Rs.500/- + Actual Charges	18%	Manual
	<b>F) Surrender of locker</b>	Rs.250/- adjusted from key dep.	18%	Manual
<b>34</b>	<b>General</b>			
	<b>1) Issue of Duplicate Share Certificate</b>	<b>Rs.100/-</b>	<b>18%</b>	<b>Manual</b>
	<b>2) Issue of NOC to RTO/HP termination</b>	<b>Rs.100/-</b>	<b>18%</b>	<b>Manual</b>
	3) Issue of any other certificate by bank for the Purpose other than Bank's Verification	Rs.50/- per certificate	18%	Manual
	4) Income Tax certificate for interest of term Dep.	NIL		
	Duplicate Certificate as above	Rs.25/-	18%	Manual
	5) Change of specimen signature	Rs.50/- per change	18%	Manual
	<b>6) Enquiry related to old record.(more than 12 months) and below 12 months</b>	<b>Above 12 Rs. 250/- and below Rs.100</b>	<b>18%</b>	<b>Manual</b>
	7) Commitment Charges (For Bank Guarantee & Letter of Credit )	Rs.100 per quarter	18%	Manual
	8) Service charges for inoperative SB A/C.	Rs.25/- per quarter	18%	System
	9) SMS charges	Rs.30/- per Half Yearly	18%	System

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	10) Stock Statement Charges	Rs.250/- Monthly	18%	Manual
	11) Commitment charges on unutilised CC if utilised less than 80%	0.15% of unutilized Amount	18%	System
<b>35</b>	<b><u>ATM Charges</u></b>			
	A) Issuance of Card	Rs.150/-	18%	System
	<b>B) Annual Fees</b>	<b>Rs.200/-</b>	<b>18%</b>	<b>System</b>
	<b>C) Re-issuance of damage /Loss cards with PIN</b>	<b>Rs.250/-</b>	<b>18%</b>	<b>System</b>
	D) Re-generation of Duplicate PIN	Rs.100/-	18%	System
	E) Transaction at KNS Banks ATM for all A/C holders	Free	NA	NA
	F) Transaction (Financial and non financial)at other Banks Rupay ATM in a calendar month	3 Free	NA	NA
	G) Transaction at POS terminal	Free	NA	NA
	H) Transaction charges for Petrol pumps and Railway Bookings	As per RBI guide line	18%	System
	I) Any other Transaction other than free (Financial and Non Financial as mentioned above 1. Balance Enquiry/Mini Statement 2. Cash Withdrawals	Rs.10/- and Rs 20/-	18%	System
<b>36</b>	<b><u>Cash Handling Charges</u></b>			
	i) Saving Account / Term Deposit	NIL	NA	NA
	ii) upto Rs 200,000/-	NIL	NA	NA
	iii) Rs 200,001/- to Rs. 500,000/-	Rs.25/-	18%	System
	iv) Rs. 500,001/- and above	Rs.35/- per lac	18%	System

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<b>37</b>	<b>E- Payment of Taxes</b>				
	NEFT OUTWARD UP to 10,000 /-	Rs.5/-	18%	System	
	Rs. 10000/- To one Lac	Rs.10/-	18%	System	
	Rs. One lac to Two Lac	Rs.15/-	18%	System	
	RTGS Two lac to Rs.5lacs	Rs.25/-	18%	System	
	RTGS 5 lacs & above	Rs.45/-	18%	System	
38	Loss of cheque book requisition slip	SB	Rs. 25/-	18%	Manual
		CD/CC	Rs. 25/-	18%	Manual
39	Allowing operation in account through power of attorney				
		SB	Rs. 100 One time	18%	Manual
		CD/CC	Rs. 500 One time	18%	Manual
40	Gold Appraisal charges		Actual		Manual
41	Supply of application form (solvency/BG/CC/LC)		Rs.25/-	18%	Manual
<b>42</b>	<b>Charges for e-payment Tax on behalf of the customers</b>		<b>Rs.30/-</b>	<b>18%</b>	<b>Manual</b>
	<b>NOTE.</b>				
<b>1</b>	<b>ALL CHARGES ATTRACT THE GST EXCEPT LOCKER DEPOSIT AMOUNT.</b>				