

THE MOGAVEERA CO-OPERATIVE BANK

Revision in Service Charges Excluding GST w.e.f. 01.01.2020

Sr. No	Type of Service	Minimum Balance
1	SAVING DEPOSIT A/C	
	A) Opening & Maintenance of Minimum Balance in the Account	
	i) With Cheque Book / ATM Card	1000
	ii) Without Cheque Book / Without ATM Card	500
	iii) Senior Citizen with / without cheque book or ATM Card (i.e. all Senior Citizen A/cs)	250
	B) PENALTY	
	i) Charge for failure to maintain minimum balance (per month)	
	C) CLOSURE OF ACCOUNT	
	i) If closed within one year (from the date of opening)	
	D) RETURN OF CLEARING CHEQUE	
	i) Outward Return charges	
	ii) Inward Return charges (including ECS) (ECS Rs. 3.00 per 1000 or part thereof)	
	E) ISSUE OF CHEQUE BOOKS	
	i) Additional Cheque Book (Not applicable to Co-op Society / Federation / Institution)	
	F) ISSUE OF DUPLICATE STATEMENT / PASS BOOK	
	with present balance - Upto Six months - More than Six months to 2 years	

	G) STOP PAYMENT INSTRUCTIONS i) Charges for stop payment per occasion, per instrument - Minimum per occasion per instrument - Maximum per occasion	
	ii) Revocation of Stop payment - Minimum per occasion per instrument - Maximum per occasion	
	H) Balance confirmation / Signature verification / photo attestation / credit reports / certificate : a) For Loan from Financial Institution b) For Issue of Certificate for passport c) For Any Other reasons	
	I) Addition / Deletion of names in Joint Accounts / Changes in operational Instructions	

Sr. No	Type of Service	
		Minimum Balance
2	CURRENT ACCOUNTS	
	A) Opening & Maintenance of Minimum Balance in the Account	3000
	B) Charges for failure to maintain Minimum Balance - per month	
	C) Ledger Folio Charges per page (40 transactions per page) : (To be applied half yearly) Current A/c	
	D) CLOSURE OF CURRENT ACCOUNT	
	i) If closed within one year (from the date of opening)	
	E) ISSUE OF CHEQUE BOOK : FIRST 25 LEAVES FREE (Charges per leaf)	

	F) ISSUE OF DUPLICATE STATEMENT OF ACCOUNT - Upto Six months - More than Six months Upto 2 years - More than 2 years	
	G) STOP PAYMENT INSTRUCTIONS i) Charges for stop payment per occasion, per instrument - Minimum per occasion per instrument - Maximum per occasion	
	ii) Revocation of Stop payment - Minimum per occasion per instrument - Maximum per occasion	
	H) Balance confirmation / Signature verification / photo attestation / credit reports / certificate : a) For Loan from Financial Institution b) For Issue of Certificate for passport c) For Any Other reasons	
	I) Return of Clearing cheques	
	i) Outward Return charges	
	ii) Inward Return charges (including ECS Debit Return) Rs. 4/- per 1000 or part thereof	
	J) Drawing against un-cleared effects and TOD in CA / CC / OD	
	K) Standing Instruction Charges i) One A/c to another Bank A/c. of other Bank ii) One A/c to another Bank A/c with the same Branch iii) Debit for transfer to TD, RD, Locker RENT, Loan within the same Branch or otherwise iv) Intra Branch or Inter Branch	

Sr. No	Type of Service	
		Minimum Balance

3	TERM DEPOSITS	
	A) Issue of Duplicate Receipt Charges per Receipt / Recurring Deposit Pass Book	
	B) Minimum Deposit Accepted	
	i) Monthly Recurring Deposit	100
	ii) Fixed Deposit	1000
	iii) Penalty for delayed payment in RD A/c.	
	iv) Monthly Income Int. Scheme	5000
	v) Akshaya Deposit	1000
	C) Penalty for Pre - matured withdrawal of Term Deposit	
	D) Addition / Deletion of names in Joint Accounts / change in operational instructions.	
	E) Closure due to death of Account Holder	
5	MISCELLANEOUS SERVICES	
	A) SHARE DEPARTMENT	
	I) ISSUE OF DUPLICATE SHARE CERTIFICATE - per certificate	
	II) TRANSFER OF SHARE CERTIFICATE - per certificate	
	B) WRITTEN FATE ENQUIRES from other Banks for the cheques	
	C) Charges to be Collected for Loss of Token	

	D) Cash handling charges	
	E) Loss of cheque book requisition slip	
	F) Solvency Certificates Upto Rs. 5 lakh Above Rs. 5 Lakh to Rs. 10 Lakh Above Rs. 10 Lakh to Rs. 25 Lakh Above Rs. 25 Lakh to Rs. 50 Lakh Above Rs. 50 Lakh	
	A.O. Sanction required for the issue of solvency certificate	

9	REMITTANCES	
	A) NEFT	
	i) Upto Rs. 50,000/-	
	ii) Above Rs. 50,000/- upto Rs. 2.00 Lakhs	
	B) RTGS	
	i) Above Rs. 2.00 Lakhs to Rs. 5.00 Lakhs	
	ii) Above Rs. 5.00 Lakhs	
	C) PAY ORDERS	
	Upto Rs. 10,000/-	

	Above Rs. 10,000/- upto Rs. 1.00 Lacs	
	Above Rs. 1.00 Lacs	
	B) CONCESSIONAL RATE FOR STUDENTS EXAM FEES / PAYMENT TO COLLEGE / UNIVERSITY / PHYSICALLY HANDICAPPED	
	C) ISSUE OF DUPLICATE PAYORDER	
	D) REVALIDATION OF PAYORDER WITHIN 1 YEAR FROM DATE	
	E) CANCELLATION OF PAYORDER	
	Commission to be charged while issuing at par instruments Axis Banks DD	
	Upto Rs. 10,000/-	
	Above Rs. 10,000/- upto Rs. 1.00 Lacs	
	Above Rs. 1.00 Lacs	
	Cancellation of Draft Note : No refund of earlier commission already charged	

NK LTD

e.f 01.05.2022

Existing Service Charge excluding GST	Revised Service Charge Excluding GST
NA	NA
NA	NA
NA	NA
75	100
Unused cheques charges 3/- per cheque leaf (plus)	Unused cheques charges 3/- per cheque leaf (plus)
125	200
125	125
Minimum 200 & Maximum 500	Minimum 200 & Maximum 500
3.00 per leaf (First 60 leaves free per year)	3.00 per leaf (First 60 leaves free per year)
Rs. 10 per page	Rs. 50 per page

30 100	100
10	100
60 30 30	60 30 30
25	25

Existing Service Charge including GST (Service Tax)	Revised Service Charge Excluding GST
NA	NA
250	250
75	75
Unused cheques charges 3/- per leaf (plus)	Unused cheques charges 3/- per leaf (plus)
500	500
3.00 per leaf	3.00 per leaf

30 per page 30 per page 30 per page	50 per page 50 per page 50 per page
50 250	100
10	100
100 50 50	100 50 50
150	150
Minimum 300 Maximum 1000	Minimum 300 Maximum 1000
@ 18 % p.a Minimum 100/-	@ 18 % p.a Minimum 100/-
50 Free Free Free	50 Free Free Free

Existing Service Charge including GST (Service Tax)	Revised Service Charge Excluding GST

50	100
NA	NA
NA	NA
Rs. 1.50 per month per Rs. 100 or part thereof on the delayed installment amount	Rs. 1.50 per month per Rs. 100 or part thereof on the delayed installment amount
NA	NA
NA	NA
1 % below the applicable rate of interest for the period deposit has remained with the Bank	1 % below the applicable rate of interest for the period deposit has remained with the Bank
50	50
Interest @ rate applicable for the period for which the Deposit has remained with the Bank	Interest @ rate applicable for the period for which the Deposit has remained with the Bank
100	100
100	100
100	100
500	500

<i>If cash deposit amount Bundle of 100 pieces of currency notes of all denomination charges will be Rs. 5 per 100 pieces or part thereof if cash deposited in a day is more than Rs. 2 Lakh</i>	<i>If cash deposit amount Bundle of 100 pieces of currency notes of all denomination charges will be Rs. 5 per 100 pieces or part thereof if cash deposited in a day is more than Rs. 2 Lakh</i>
No charges	No charges
600	600
1250	1250
2500	2500
5000	5000
10000	10000

Free	Free
10	10
25	25
50	50
Rs. 5 per thousand Minimum Rs. 50	Rs. 5 per thousand Minimum Rs. 50

Rs. 5 per thousand Minimum Rs. 50 Maximum Rs. 200	Rs. 5 per thousand minimum Rs. 50 Maximum Rs. 200
Rs. 2 per	Rs. 2 per
50 % of above charges	50 % of above charges
50	100
20	100
25	100
Rs. 5 per thousand	Rs. 5 per thousand
Rs. 5 per thousand Maximum Rs. 300	Rs. 5 per thousand Maximum Rs. 300
Rs. 5 per thousand Maximum Rs. 800	Rs. 5 per thousand Maximum Rs. 800
300	300