



**THE KARIMNAGAR DISTRICT COOPERATIVE
CENTRAL BANK LTD., KARIMNAGAR**
OUR VISION: RURAL PROSPERITY

SIKHWADI, OPP-I-TOWN POLICE STATION, KARIMNAGAR-505001

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Ref: 1468 /Bkg/2023-24

Date: 18.11.2023

::CIRCULAR::

Sub.: Customer Service Charges of the Bank with effect from 20.11.2023

Ref.: 1) ALCO committee Resolution vide dated 03.08.2019

2) ALCO committee Resolution vide dated 08.11.2023

Asset Liability Committee of the Bank, which met on 08.11.2023, has resolved to revise the service charges on various Banking services provided by the Bank. The details are hereunder

CUSTOMER SERVICE CHARGES OF THE BANK WITH EFFECT FROM 20.11.2023

S.NO	NATURE OF SERVICE	EXISTING CHARGES	REVISED CHARGES
	<u>SAVING DEPOSIT ACCOUNTS</u>		
1	Opening of SB Account Individual (Public) without cheque book	Rs.500/-	Rs.500/-
2	Opening of SB Account Individual (Public) with cheque book	Rs.1000/-	Rs.1000/-
3	Opening Student Saving Bank (Minor/young champions)	Zero balance	Zero balance
4	Opening of Farmer Account	Zero balance	Rs.500/-
5	Opening of Current Account with Cheque facility	Rs.3000/-	Rs. 5000/-
	<u>MINIMUM BALANCE MAINTENANCE including ATM withdrawals.</u>		
1	SB account with Cheque facility	Rs.1000/-	Rs. 1000/-
2	SB account With Out Cheque facility	Rs.500/-	Rs. 500/-
3	Current Account with Cheque facility	Rs.3000/-	Rs. 5000/-
4	SB Account of young champions	Rs.200/-	Rs. 200/-
5	SB Account of farmers	Rs.500/-	Rs. 1000/-
	<u>PENAL CHARGES FOR NON-MAINTAINING MINIMUM BALANCE-OPERATIVE ACCOUNTS</u> GL- 87030		
1	SB account with Cheque facility account – Half-yearly	Rs. 50/-+ GST	
2	SB account With Out Cheque facility account –Half	Rs.50/-- + GST	

	yearly			0.50 paisa per day proportionately+GST
3	CA accounts		Rs.5/- + GST	
4	SB Account of farmers		Zero	
	ATM/DEBIT/RUPAY CARDS			
1	Issue of Debit Cards/ATM cards	GL 71322	Rs.100/- + GST	Rs.100/- + GST
2	Issue of CKCC cards	GL 71322	Rs. 63/- + GST	Rs. 63/- + GST
3	Annual fee Debit Cards/ATM cards	GL 88003	Rs.100/- + GST	Rs.100/- + GST
4	Card replacement charges(expired/lost)	GL 71322	Rs.100/- + GST	Rs.100/- + GST
5	Pin regeneration charges		Rs.50/- + GST	Rs.50/- + GST
6	Platinum Card(Debit)	GL 71322		Rs.150/-+GST
	MISCELLANEOUS			
1	Issue of Cheque book-SB Account	GL 87018	Rs.50/- + GST	Rs.50/- + GST
2	Issue of cheque book-CD/CC/OD	GL 87018	Rs.100/- + GST	Rs.100/- + GST
3	SB Account Closure Charges	GL 87030	Rs.100/- + GST	Rs.100/- + GST
4	Current Account Closure Charges	GL 87030	Rs.200/- + GST	Rs.200/- + GST
5*	SMS alerts For every quarter		Rs.15/- + GST	Rs. 0.25 paisa per SMS+GST
6	Issue of personalized Cheque Book - Savings		Rs. 3 per leaf + GST	Rs. 4 per leaf + GST
7	Issue of personalized Cheque Book – Current, CCOD		Rs. 4 per leaf + GST	Rs. 5 per leaf + GST
8	Issue of pass book and term deposit receipt for first time		FREE -	FREE-
9	Issue of duplicate pass book	GL 87050	Rs.50/- + GST	Rs.50/- + GST
10	Issue of Balance Certificate		FREE -	FREE -
11	Statement – Once in a month–		FREE -	FREE -
12	Daily/ Weekly/ fortnightly: One Statement		FREE -	FREE -
13	Statement – for more than one month	GL 87050	Rs.100/- + GST	Rs.100/- + GST
14	Subsequent Issue of Balance Certificate	GL 87050	Rs.100/- + GST	FREE-
15	Penal Interest for late payment of Installment (Recurring Deposit)		Rs.1.00/- per Rs.100/- per Month + GST	Rs.1.00/- per Rs.100/- per Month + GST
16	Gold loan interest Charges (Minimum days)	GL 80102	15 days	15 days
17	Gold loan processing charges	GL 87043	Rs.25/-+GST	Rs.25/-+GST
18	Penal Interest on all loans		2%	2%
19	Premature Closure of all Loans	GL 81303	1% of Outstanding Balance If account is taken over by other bank/institution. No charges if closed from own sources.	1% of Outstanding Balance If account is taken over by other bank/institution. No charges if closed from own sources.
20	Locker agreement	GL 87051	Rs.125/- per Locker Form + GST	Rs.200/- per Locker Form + GST
21	Pending Locker Rent (Notice Charges)	GL 87042	Rs.50/-+GST	Rs.50/-+GST
22	Penalty on Late payment of Locker	GL 87039	12%p.a (simple) on locker rent +GST	12%p.a (simple) on locker rent +GST
23	Break Open of Locker	GL 87050	Applicable charges or break opening +1000/- Bank charges	Applicable charges or break opening +1000/-Bank charges

24	Issue of Duplicate Receipt for Term deposits GL 87050		Rs.100/-+GST	Rs.100/-+GST
	FOLIO CHARGES			
1	SB accounts (for 40 Transactions)			Charge per folio Rs.50/-+GST Min. Charges: Rs. 50/-+GST Max. Charges: Rs. 200/- +GST Frequency – Half yearly
2	Current Accounts (for 40 transactions)		Charge per folio Rs.50/- Min. Charges: Rs. 50/- Max. Charges: Rs. 100/- Frequency – Half yearly	
3	SB Accounts – Young champions		Zero	Zero
	GOLD LOAN OVERDUE NOTICE CHARGES			
	Gold loan Overdue Notice 1 GL 87042		Rs.50/-+GST	Rs.50/-+GST
	Gold loan Overdue Notice 2 GL 87042		Rs.50/-+GST	Rs.50/-+GST
	Gold loan Overdue Notice 3 GL 87042		Rs.100/-+GST	Rs.100/-+GST
	ADMINISTRATION & PROCESSING FEE			
(A)	ADMINISTRATION			
a.	Cost of Loan applications (No charges for NL, GL) GL 87047		Rs.100/-+GST	Rs.100/-+GST
b.	Entrance fee GL 87026		Rs.10/-+GST	Rs.10/-+GST
c.	Evaluation fee Rs.1/- per Rs.100/- maximum for all loans except Gold Loan, Crop Loan.		Max of Rs.10000/-+GST	NIL
d.	CIBIL score verification charges GL 87061		Rs.60/-+GST	Rs.60/-+GST
(B)	PROCESSING CHARGES			
	Up to Rs 1.00 lakh GL 87043		Rs.500/-+GST	Rs.500/-+GST
	Rs 1,00,001/- & above GL 87043		Minimum Rs 1000/- and Additional charges of Rs.1000/- for One Lakh each. Maximum of Rs.15,000/- +GST	Loan wise details in Annexure-I
1.	SHARE CAPITAL			
a.	"B" Class membership (Individual) GL 10151		Rs.100/-+GST	Rs.100/-
b.	Entrance fee (Individual) GL 87026		Rs.10/-+GST	Rs.10/-+GST
	BANK GUARANTEE AND LETTER OF CREDIT			
	Against 100% deposit GL 87023		1.00% Per Year + GST	1% per year + GST
	Against less than 100% deposit		1.50% Per Year + Other Banks Commission + GST	-
	DD/BANKERS CHEQUE/PAY ORDER COMMISSION			
1	Upto Rs.2500/-		Rs.15/- + GST	Rs.15/- + GST
2	Rs.2501/- to Rs.40,000/-		Rs.20/- + GST	Rs.20/- + GST
3	Rs.40001 to Rs.49,999/-		Rs.25/- + GST	Rs.25/- + GST
4	Rs.50000/- & Above		Additional charges 0.50/- per thousand Maximum 1000/- + GST	Additional charges 0.50/- per thousand Maximum 1000/- + GST
5	Issue of duplicate DDs/PO/BCs per instrument GL 87030		Rs. 100/- + GST	Rs. 100/- + GST
6	Cancellation of duplicate DDs/PO/BCs		Rs.100/- + GST	Rs.100/- + GST

	per instrument	GL 87030			
7	Revalidation of DDs/PO/BCs per instrument	GL 87030	Rs.100/- + GST	Rs.100/- + GST	
8	Stop Payment Charges for DDs/PO/BCs per instrument	GL 87022	Rs.50/- + GST	Rs.50/- + GST	
	<u>COMMISSION FOR OUTSTATION CHEQUE COLLECTION (OBC) / INWARD BILLS/OTWARD BILLS</u>				
1	Up to Rs. 10,000/-	GL 87022	Rs. 50/- per instrument (including postage / courier charges +GST	Rs. 50/- per instrument (including postage / courier charges +GST	
2	Rs. 10,001/- to 1,00,000/-	GL 87022	Rs. 100/- per instrument (including postage / courier charges +GST	Rs. 100/- per instrument (including postage / courier charges +GST	
3	Above Rs.1,00,000/-	GL 87022	Rs. 150/- per instrument (including postage / courier charges +GST	Rs. 150/- per instrument (including postage / courier charges +GST	
	<u>CHARGES FOR RETURN OF CHEQUE</u>		<u>Inward</u>	<u>Outward</u>	<u>Inward</u> <u>Outward</u>
1	Upto Rs.25.00 Lakh				
a.	Saving A/c, CTS & ECS	GL 87020	Rs.100/- + GST	Rs. 100/- + GST	Rs.100/- + GST
b.	Current A/c and ECS	GL 87020	Rs.150/- + GST	Rs. 100/- + GST	Rs.150/- + GST
c.	Cash Credit	GL 87020	Rs.150/- + GST	Rs. 100/- + GST	Rs.150/- + GST
2	Above Rs.25.00 Lakh				
*	For all type of accounts	GL 87020	18% on cheque amount till date of realization + GST	18% on cheque amount till date of realization + GST	
3	RTGS NEFT Charges		NEFT Upto 10000: Rs. 1.00 Upto 100000: Rs. 2.00 Upto 200000: Rs. 3.00 Above 2 Lakhs: Rs. 5.00 RTGS 2 Lakhs to 5 Lakhs: Rs.5.00 Above 5 Lakhs: Rs. 10.00 + GST	Waive	

4	IMPS charges	Upto 10000.99 : Rs. 2.50+GST Upto 50000: Rs. 5.00 + GST	Waive
5	Gold loan appraiser charges	Minimum charges: Rs. 1.00 Maximum charges: Rs. 300.00 Percentage rate: 0.3	Minimum charges: Rs. 1.00 Maximum charges: Rs. 400.00 Percentage rate: 0.4

The charges which are provided through CBS module are being updated in CBS application and will be collected accordingly. The remaining charges which are outside CBS application have to be collected as per the above table. The Branch Managers are advised to circulate the same among the staff and strictly abide to follow the rates from 20.11.2023 onwards. If any, deviation noticed in collecting the said rates they will be personally held responsible and the same will be collected from them, besides initiating disciplinary action.

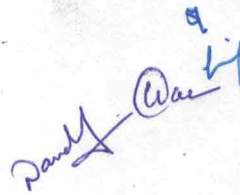



CHIEF EXECUTIVE OFFICER

Enclosure: Annexure I.

To

- 1) All the Branch Managers & Staff
- 2) All the AGMs/DGMs/GMs for information
- 3) IT Section for updating in CBS



ANNEXURE-1

S.No	Loan Type	ROI %	Processing Fees		Share Capital	
			Existing	Revised	Existing	Revised
1	House Construction/Purchase/Renovation	11	1% max 10,000/-	1% max 10,000/-	1% max 15000/-	1% max 25000/-
2	Education	12	1% max 35000/-	1% max 35000/-	1% max 35000/-	1% max 35000/-
3	Business	12	1% max 15000/-	1% max 15000/-		
4	PMEGP	12.5	1% max 15000/-	1% max 15000/-		
5	Cash Credit	12	1% max 10000/-	1% max 10000/-		
6	SOD	12	1% max 10000/-	1% max 10000/-	1% max 35000/-	1% max 35000/-
7	Hospital	11				
8	Function Hall	12	1% max 15,000/-	1% max 15,000/-		
9	Allied Activities (Poultry/Dairy/Fisheries)	12				
10	Loan to Self Employed	12			2% max 30000/- 1% max 35000/- 1% max 10000/- 1% max 15000/-	2% max 20,000/- 1% max 10000/- 1% max 15000/- 2% max 20,000/-
11	Personal/Domestic Expenses	12	1% max 10,000/-	1% max 10,000/-		
12	Land Purchase	12				
13	Vehicle Loan	10	1% max 5,000/-	1% max 5,000/-		
14	Vehicle Loan to Weaker Section	11	1% max 10,000/-	1% max 10,000/-	1% max 15000/-	1% max 15000/-
15	Land Development	12	1% max 10,000/-	1% max 10,000/-	2% max 20,000/-	2% max 20,000/-
16	JLG (Dairy Sheep)	12	Nil	Nil	1%	1% max. 10000/-
17	Petty Traders	12	500/-	1000/-	3%	3% max. 3000/-
18	Personal Loan to Employees	12	1% max 1,000/-	1% max 1,000/-	1% max 5000/-	1% max 5000/-
19	SHG	12.5 7	Nil Nil	Nil Nil	Nil Nil	Nil Nil
20	LT loans	10.5	1%	1%	15000/-	Upto 5,00,000 - 10,000/- 5,00,001 to 7,50,000 - 15,000/- 750001 to 10,00,000 - 20,000/- Above 10,00,000/- - 30,000/-
21	Karshakamithra	12	1%	1%	2% max 20,000/-	3% max. 25,000/-
22	Solvency Certificate		Commission 0.5 %, Min. Rs. 1,000/- & Max. Rs. 25,000/-			