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**The Nabapalli Co-operative Bank Ltd.**

**Nabapalli, Barasat, Kolkata-700126**

**SERVICE CHARGES**

**With effect from the following charges on 01.08.2018 on wards.**

**DEPOSITS, LOCKERS & ARTICLES**

1. **Charges for Collection of Outstation Cheques :**

|  |  |
| --- | --- |
| **Name of the Item** | **Revised Rates** |
| Upto Rs.5000/- | Rs. 40/-  Per instrument |
| Above Rs.5000/- upto Rs.10000/- | Rs. 60/- Per instrument |
| Above Rs.10000/ - upto Rs.1 lakh | Rs.70/- per instrument |
| Above Rs.1 lakh | Rs.90/- per instrument |
| **Note :** Not applicable for Staff/ Ex Staff | |

1. **Charges for Handling Inward Cheques :**

|  |  |
| --- | --- |
| Local cheques returned unpaid – Outward (including cash/transfer cheques) | **Cheques upto Rs. 1.00 lac.**  Individual Account Rs.200/- per cheque  **Cheque above Rs1.00 Lac upto Rs. 10.00 lacs**  Individual Account Rs.290/- per cheque  **Cheque above Rs10 Lac**  Individual Account Rs.650/- per cheque |
| Local cheques returned unpaid - Inward clearing cheques | **Cheques upto Rs. 1.00 lac.**  Individual Account Rs.200/- per cheque  **Cheque above Rs1.00 Lac upto Rs. 10.00 lacs**  Individual Account Rs.290/- per cheque  **Cheque above Rs10 Lac**  Individual Account Rs.650/- per cheque |
| **Note :** Not applicable for Staff/ Ex Staff | |

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1. **Charges for Stop Payment of Cheque :**

|  |  |
| --- | --- |
| Saving Account (S/B) | Rs. 50/- per cheque |
| Current Deposit Account (CD) | Rs. 50/- per cheque |
| Cash Credit Account (CC) | Rs. 50/- per cheque |
| Over Draft Account (OD) | Rs. 50/- per cheque |
| **Note :** Not applicable for Staff/ Ex Staff | |

1. **Charges for Issuance of Demand Draft :**

|  |  |
| --- | --- |
| Up to Rs. 10,000/- | Rs. 50/- per instruments |
| Above Rs. 10,000/- | Rs 5/- per thousand or part thereof  Min. Rs.50/- |
| Issuance of Duplicate DD | Rs. 50/- per instruments |
| **Note :** Not applicable for Staff/ Ex Staff | |
| 1. **Charges for Remittances through Electronic Mode – RTGS, NEFT :** | |
| RTGS for Rs. 2 lacs to Rs. 5 Lacs | Rs. 50/- per instruments. |
| RTGS for above Rs. 5 Lacs | Rs. 70/- per instruments. |
| NEFT Up to Rs. 10,000/- | Rs. 10/- per instruments. |
| NEFT Above Rs. 10,001/- to 100,000/- | Rs. 20/- per instruments. |
| NEFT Above Rs. 100,001/- to LASS THEN 200,000/- lace | Rs. 25/- per instruments. |
| **Note :** Not applicable for Staff/ Ex Staff | |

1. **Charges for Schedule of Locker Rent (inclusive of all taxes**) :

|  |  |  |
| --- | --- | --- |
| **Revised Category** | **Revised rate** | **Security Deposits** |
| SMALL | Rs. 700/- per year | Rs. 20,000/- |
| MEDIUM | Rs. 1,200/- per year | Rs. 30,000/- |
| LARGE | NIL | FOR OFFICE USE |

**Note :**

1. Operation in the locker will be stopped if rent is not paid on due date.
2. In case of loss of key of the lockers, a service charge of Rs.500/- has to be recovered from hirer in addition to the actual expenditure incurred in breaking open the locker and changing of key by manufactacturer of locker tube recovered manually.
3. The rent payable for the overdue period to the date of revision would be recovered at old rate and the revised rate will be recovered proportionately from the date of revision.

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1. **Charges for Locker Rent for Staff-members :**

|  |  |
| --- | --- |
| Small (one locker only) | Rs. 350/- per year |

1. **Charges for Penalty for late payment of Locker Rent (per Quarter) :**

|  |  |
| --- | --- |
| Medium | Rs. 60/- per quarter |
| Large | Rs. 150/- per quarter |
| **Note :** Not applicable for Staff/ Ex Staff | |

1. **Charges for Account Service Charges :**

|  |  |
| --- | --- |
| Current Deposit(CD) | Miscellaneous Charges (erstwhile ledger foil charges) (on Yearly basis)  Current Deposit(CD) : Rs.100/- per year |
| **Note :** Not applicable for Staff/ Ex Staff | |

1. **Charges For not maintaining Minimum Balance :**

|  |  |
| --- | --- |
| Saving Account(SB) with Cheque Book Facility. | Minimum balance requirement in SB Accounts with Cheque Book Facility Rs.600/- |
| Saving Account(SB) without Cheque Book Facility | Minimum balance requirement in SB Accounts without Cheque Book Facility Rs.300/- |
| Charges for not maintaining Minimum balance | Rs. 50/- per occasion |
| Charges for closure of Saving Account. | Rs. 50/- per account |
| Charges for closure of Current Deposit Account. | Rs. 100/- per account |
| Charges for closure of Cash Credit Account | Rs. 100/- per account |
| **Note :** Not applicable for Staff/ Ex Staff | |

1. **Charges for Cheque Book Issue :**

|  |  |
| --- | --- |
| 25 pages Cheque leaves allowed Saving Account | Rs. 50/- per book |
| 50 pages Cheque leaves allowed Saving Account | Rs. 100/- per book |
| 25 pages Cheque leaves allowed Current Deposit Account | Rs. 50/- per book |
| 50 pages Cheque leaves allowed Current Deposit Account | Rs. 100/- per book |

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|  |  |
| --- | --- |
| 100 pages Cheque leaves allowed Current Deposit Account | Rs. 200/- per book |
| 25 pages Cheque leaves allowed Cash Credit Account | Rs. 50/- per book |
| 50 pages Cheque leaves allowed Cash Credit Account | Rs. 100/- per book |
| 100 pages Cheque leaves allowed Cash Credit Account | Rs. 200/- per book |
| 25 pages Cheque leaves allowed Over Drift Account | Rs. 50/- per book |
| 50 pages Cheque leaves allowed Over Drift Account | Rs. 100/- per book |
| 100 pages Cheque leaves allowed Over Drift Account | Rs. 200/- per book |
| MICR, CTS stander cheque Rs. 2/- per leaf | |
| **Note :** Not applicable for Staff/ Ex Staff | |

1. **Charges for Miscellaneous Service Charges :**

|  |  |
| --- | --- |
| Charges for issuing Duplicate Pass book with latest entry Individuals | For Rural Branches : 50/- per occasion |
| Addition/deletion of names/ change in operational instruction | Rs. 30/- per occasion |
| A/c Inoperative Charges | RS. 10/- per year |
| A/c signature change Charges | Rs. 30/- per occasion |
| Charges for S/B A/c Closed**\*** | Rs. 50/- per Account |
| GOLD Packing Charges | Rs. 15/- per occasion |
| HBL Processing Charges | 1% per Loan amount |
| Charges for late payment of Recurring Deposit installments**\*\*** | 1% on installments per month |
| SMS Charge | Rs. 15/- per Quarterly |
| Time Deposit pre-maturity | 1% on amount of lass |
| **Note :** Not applicable for Staff/ Ex Staff | |

**\*Any account is closed within 6 (Six) months from the date of its opening.**

**\*\*If the amount remained with the Bank for more then 6 (Six) months interest will be paid @4%**

**RD Menimum Rs. 50/- per month.**

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