

The Kalyan Janata Sahakari Bank Ltd.		
Revision in Service Charges		
Type of Services	w.ef. 01.05.2016	
Deposit Accounts:		
a) Ledger folio charges for Current & CC accounts	Rs. 100/- per Ledger Folio or fraction thereof per quarter. (40 entries constitute one L.F.) Minimum Rs. 100.	
b) Minimum balance charges		
i) Savings Bank Account: (except where average bal. is more than Rs. 5000/-)		
Min. Rs. 500 without cheque book facility	Rs.30/- per month	
Min. Rs. 1000 with cheque book facility.	Rs.50/- per month	
ii) Current Account (Min. Rs.2500) (Charges will be applied once in 6 months)	Rs.75/- per month	
c) Service Charges in SB a/cs	NIL	
d) Duplicate Pass Book / Statement	Rs.100/- per Pass Book / Statement with latest balance and Rs100/- per L.F. For previous entries (One LF = 40 entries)	
e) Stop payment instructions / withdrawal thereof	Rs. 100/- per cheque subject to max.Rs. 1000/-	
f) Cheque Rtn. Chrsgs – Inward & Outward & ECS (Inward as well as Outward)	i) CA/SB - Rs.200/- per instrument, for instruments below Rs.5.00 lacs ii)Rs.400/- per instrument, if the amount is more than Rs.5.00 lacs.	
	Note :No charges should be levied if stop payment cheque is returned, provided sufficient bal upto amount of cheque is maintained.	
g) Closing of A/cs within one year of their opening:		
i. Savings Account	Rs. 200/-	
ii. Current Account	Rs.300/-	
h) Cheque Book Charges		
i. Savings Bank A/c	45 cheque leaves free in a calendar year.	

	Rs.2/- per cheque thereafter.	
	No charges in accounts of Co-operative Societies.	
ii. Current Bank A/c	Rs. 2/- per cheque	
i) Changes in operational instructions	Rs. 50/- per occasion (applicable only to current accounts)	
	Free for SB accounts	
Advance Accounts:		
a) Ledger folio charges for OD/CC a/cs	Rs. 100/- per Ledger Folio (40 entries) per quarter. Minimum Rs. 100/-	
b) Duplicate Pass Book/Statement	Rs.100/-- per Pass Book / Statement with latest balance and	
	Rs.100/- per L.F. for previous entries (one LF 40 entreis)	
c) Stop payment instructions/withdrawal thereof	Rs. 100/- per cheque subject to max. of Rs. 1000/- per instance	
d) Cheque Return charges – I/W & O/W & ECS (Inward as well as Outward)	i) Rs.200/- per instrument , for intruments below Rs.5.00 lacs.	
	ii)Rs.400/- per instrument, if the amount is more than Rs.5.00 lacs.	
	Note :No charges should be levied if stop payment cheque is returned, provided sufficient bal upto amount of cheque is maintained.	
e) Cheque Book Charges	Re.2/- per cheque	
f) Changes in operational instructions/ addition/ deletion/substitution of names	Rs.50/- per occasion	
Remittances:		
a) Issue of Pay-order / Demand Draft / Cheque on banks		
upto and including Rs.10000/-	Rs. 30/-	
Rs. 10001 to Rs. 100000/-	Rs. 2/- per Rs. 1000/- or part thereof, minimum Rs. 30/-	
above Rs. 100000	Rs. 350/-	
b) Issue of duplicate demand draft/pay order/ Term Deposit Receipt / Cheque on banks	Rs. 100/-	

c) Cancellation of demand draft/pay order / Cheque on banks	Rs. 100/-	
d) Revalidation of demand draft/pay order / Cheque on banks	Rs. 50/- (Revalidation is permitted only 2 times)	
e) Closure of Fixed/Savings/Current A/cs & remittance of balance by Pay order / DD	NIL	
f) Remittance by Electronic Device		
1) Inward RTGS / NEFT / ECS	NIL	
2) Outward		
I) RTGS		
i) Rs.2/- lac to less than Rs. 5 lacs	Rs. 25/- per transaction	
ii) Rs. 5 lacs and above	Rs. 50/- per transaction	
II) NEFT		
Upto Rs. 10000/-	Rs.2.50 per transaction	
Above 10 000 upto 1 lac-	Rs.5/-	
Above 1 lac upto 2 lac-	Rs.15/-	
Above 2/- lac	Rs. 25/-	
Collection of Bills/Cheques:		
Upto and including Rs. 5000/-	Rs. 25/- Applicable only to S.B.A/cs.	
Above 5000/- and upto and including 10000/-	Rs.50/-	
Above Rs. 10000 and upto & including 1 lac	Rs. 100/- per instrument	
Above 1 lakh	Rs. 150/- per instrument	
Purchase of cheques presented in Mumbai Clearing	Rs. 2/- for every Rs. 1000/- or part thereof	
Immediate withdrawal against salary cheque.	Rs. 25/-per instrument.	
Handling charges for cheques/bills returned unpaid	50% of above charges Minimum 100/- plus postage /courier Rs. 30/-	
Outstation Collection of cheque by Electronic Device (Speed Clearing)		
a) Up to Rs. 100000/-	Free	
b) Above Rs. 100000/-	Rs. 150/- per instrument	

Advances (Miscellaneous):		
a) Sale of Loan Application Form	Rs. 50/-	
b) Process Fee		
Particulars	Funded	Non-funded
A.New/Fresh Limits:		
a)Up to Rs.100 lakh	1.00%	0.50%
b)Above Rs. 100 lakh up to Rs. 300 lakh	0.75% Min. Rs.1.00 lakh , Max.Rs.1.50 lakh	0.35% Min Rs.0.50 lakh Max.Rs.0.75 lakh
c)Above Rs. 300 lakh and up to Rs. 500 lakh	0.50% Max. Rs.2.00 lakh	0.25% Max.Rs.1.00 lakh
d)Above Rs. 500 lakh	0.40% Max.Rs.3.00 lakh	0.20% Max.Rs.1.50 lakh
B.Renewal of Limits:		
a)Up to Rs.100 lakh	0.25%	0.10%
b)Above Rs. 100 lakh and up to Rs. 300 lakh	0.20% Min.:Rs.0.25 lakh , Max.Rs.0.45 lakh	0.07% Min.:Rs.0.10 lakh Max.Rs. 0.15 lakh
c)Above Rs. 300 lakh and up to Rs. 500 lakh	0.15% Max.Rs.0.60 lakh	0.05% Max.Rs.0.20 lakh
d)Above Rs. 500 lakh	0.12% Max.Rs.1.00 lakh	0.02% Max.Rs.0.25 lakh
Note: No process fees for advance against Bank's deposits, NSCs, KVPs.		
c) Periodic Inspection of units in case of working capital limits against stock / receivables		
For limits upto Rs. 5 lakh	Rs. 500/-	
Above Rs. 5 lakh and upto Rs. 15 lakh	Rs. 1000/-	
Above Rs. 15 lakh and upto Rs. 50 lakh	Rs. 1500/-	
Above Rs. 50 lakh	Rs. 2000/-	
	Add: Vehicle charges, if any,on actual basis	
	Note:It should be recovered at the time of renewal alongwith processing charges	
d) Overdue loan notice/reminder charges	Rs. 100/- per Notice	
Final Notice	Rs. 200/- + postage or courier charges on actual basis Note: Charges not to be debited to NPA accounts.	
e) 1. Creation of Equitable/Legal Mortgage:	Equitable Legal	

i. Credit Limit upto Rs. 25.00 lacs	2500/-	1500/-	
ii. Credit Limit above 25.00 lacs upto Rs. 50 lakh	5000/-	3000/-	
iii. Credit limit above 50.00 lacs	7500/-	5000/-	
Commitment Charges for under utilisation of Cash Credit limit	1% p.a. of the under utilised portion on quarterly basis.		
Release of Mortgage-	Registered Mortgage --Release.Rs.1000/- Equitable Mortgage Release -- No charges during 1st month of closure of a/c. however, if title deeds are not collected within a month of closure of a/s, charges may be levied @ Rs. 200/- p.m. (On closure of a/c Branch should send letter to the borrower to collect documents within 1 month.)		
Gold Loans			
i. Service charge at the time of opening a/c	1% of loan amount minimum Rs. 200/- Maximum rs. 5000/-		
ii. Safe custody charges for gold ornaments not collected after closure of loan account.	Rs. 200/- p.m. or part thereof after 7 days from the date of closure of loan A/c		
g) NSC / Govt. securities loan -			
Service charges for noting charge oncertificates and or releasing charges.	Rs.200/-plus out of pocket expenses on actual basis per account.		
h) Prepayment of credit facilities :-	a) If credit facilities are prepaid before due date by borrowers (other than individual borrower/s carrying floating interest rate) from their own sources by closure of accounts, prepayment charges shall be recovered @ 1.00% of the prepaid amount other than in Cash Credit/Overdraft facility.		

	b) Where credit facilities of borrowers (other than individual borrower/s carrying floating interest rate) are shifted to or are proposed to be taken over by another Bank, prepayment charges @ 2% shall be charged on –	
	i. sanctioned limit in case of Cash Credit/Overdraft facility	
	ii. prepaid amount in case of Term Loan	
	c) Levy of prepayment charges is applicable for all types of loans/advances except Personal Loan, Education Loan, Housing Loan carrying floating interest rate, Loan against Term Deposit/NSC/ Gold and all types of credit facilities carrying floating interest rate of individual borrowers irrespective of the quantum and purpose of loan.	
i) Change in other sanction terms such as extension of moratorium/ repayment, change in security/guarantor etc.	0.05% of the limit subject to min. Rs. 500/- & Max. Rs. 10,000/-	
Commission on Bank Guarantee	0.75% p.a. (minimum Rs. 500/-, per BG), if fully secured by Term Deposit	
	2% p.a. in other cases	
	Note: In respect of BGs issued against 100% cash margin/FDs no separate typing/handling charges to be recovered. In respect of all other BGs, however, charges of Rs. 500/- per BG instrument should be recovered separately when typing job is carried out by Bank / Branch.	
Opening of Letter of Credit:		
i) Opened through the other Banks	Charges levied by other Bank to be shared on 50:50 basis	
ii) Opened by our Bank.	1% pa if fully secured by Term Deposit	
	2% p.a. in other cases	

	Out-of-pocket expenses on postage/telegram/telex/fax/cab etc to be recovered separately.	
Amendment Charges	Rs. 200/-	
	Note:If the amendment is in respect of the amount or period of L/C appropriate additional charge on the amount so increased or the extension of usance period shall also be recovered.	
Advising Charges	Rs. 200/-	
Solvency Certificate:		
Irrespective of amount of certificate	Rs. 2/- per thousand min Rs. 500/- & Maximum Rs. 10000/- However for Education purpose	
	Rs. 200/- per copy minimum Rs. 1000/- irrespective of amount of certificate.	
Issue of Status/Confidential Report	NIL	
Safe Deposit Vault:		
Godrej / Steelage A type + (Guardwell A Type + Methodex A Type)	Rs. 850/- p.a.	
Godrej / Steelage B type	Rs. 1000/- p.a.	
Godrej / Steelage C type + (2A Type Methodex)	Rs. 1800/- p.a.	
Godrej / Steelage D type	Rs. 2000/- p.a.	
Godrej / Steelage E type	Rs. 2300/- p.a.	
Godrej / Steelage F type + (4A & 4A1 Methodex)	Rs. 2400/- p.a.	
Godrej / Steelage 2DG type	Rs. 2800/- p.a.	
Godrej / Steelage 4BH type	Rs. 3800/- p.a.	
Penalty for delay in payment of rent/renewal on expiry of hiring period	Rs. 50/- per month or part thereof For Type A to D Rs. 100/- per month or part thereof For Type E upwards.	

Note: Breaking open of the locker - when the hierer loses the key and requests for breaking open, suitable service charges should be recovered, which should cover charges to be paid to manufacturer / vendor for breaking open lockers / repairing / replacing it Plus handling charges at Rs. 500/- should be recovered.		
Miscellaneous:		
a) Enquiries relating to old entries:		
Upto one month	Nil	
Above one month and upto one year	Rs. 20/- per entry	
Above one year and upto two years	Rs. 30/- per entry	
Above two years and upto three years	Rs. 50/- per entry	
Above three years.	Rs. 100/- per entry	
b) Certificate of all types (Excluding Bal. certificate / TDS certificate/Income Tax purpose certificate)	Rs.100/-	
c) Standing Instructions:		
Transaction involving transfer to another account	Free to self A/c, in other cases free up to Rs.10000/- otherwise	
(other than R/D installments, FD interest and loan instalment) within same branch or to the account in another branch.	Rs. 25/- per transaction.	
S.I.failure on a/c of insuficient funds.	Rs. 50/- per instance.	
d) Signature Verification	Rs. 50- per signature	
Share Department:		
a) Share Application Form	Rs. 25/-	
b) Ent. Fee along with membership appl.	Rs. 5/-	

c) Entrance fee for nominal member who is a borrower /surety in loan against Gold/ Govt. Securities/LIC policies /Consumer durables	Rs. 10/-	
d) Fees for Nominal Member who is a borrower/surety for loan upto:		
i. Rs. 10000	Rs. 50/-	
ii. Above Rs. 10000	Rs. 100/-	
e) Issue of Duplicate I Card	Rs. 25/-	
f) Cancellation of membership	Re. 1/- per share maximum Rs. 500/-	
g) Change of nomination/addition of name	i) Change of Nomination - Re. 1/- per occasion	
	ii) Addition of name - Rs. 25/- per share certificate	
h) Copy of Bye-Laws	Rs. 100/- only to members	
i) Issue of Duplicate Share certificate	Rs.50/- per share Certificate.	
j) Transfer of shares	Rs. 20/- per share certificate	
REQUEST FOR C.C. T.V. FOOTAGE-	Rs. 100/- per instance.	
(For viewing only)	(Not applicable if required by police authorities)	
Photo attestation	Rs.50/- per request.	
Address confirmation	Rs.50/- per request.	
Cash Handling Charges.		
	No charges upto Rs.5 lacs per day per account in SB as well as CA.Above Rs.5.00 lacs we may charge Rs.2 per Rs.1000 irrespective of denominations.	
SMS charges	Rs.40 p.a. to be recovered on quarterly basis.	
RuPay Debit cum - ATM Card	RuPay Debit cum - ATM Card, Rs. 100/- + S. Tax p.a. after initial year for renewal.	
Hot listing inst. in case of loss of ATMcard	NIL	
RuPay Debit cum - ATM Card.	Annual fee (p.a.) :Rs.100/- (waived for first year)	

Other Bank's ATM Cash Withdrawal :	Rs. 20/- # (inclusive of all taxes) per transaction.Total 5 transactions free p.m. (Financial+Non finanacial)	
Other bank ATM (Non-Financial) :	Rs. 8/- # per transaction	
Card replacement fee :	Rs. 100/- per instance	
Regenerating PIN mailer fee :	Rs. 50/- per instance	
Copy of the old record in the form of Voucher document - etc. subject to availability	i) Within a year Rs. 50/- (per voucher / document)	
	ii) After one year Rs.100/- (per voucher / document)	
All above charges are exclusive of Service Tax or other taxes except ATM transaction charges which are inclusive of all taxes.		