

The Kalyan Janata Sahakari Bank Ltd.		
Revision in Service Charges (Exclusive of Service Tax)		
Revised Charges w.ef. 01.04.2010		
<u>Deposit Accounts:</u>		
a) Ledger folio charges for Current & CC accounts	Rs. 40 per Ledger Folio or fraction thereof. Applied every half-year (40 entries constitute one L.F.) Minimum Rs. 75/-	
Recurring Dep. A/c	---	
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. 20/- per month	
Min. Rs. 1000 with cheque book facility.	Rs. 40/- per month	
ii) Current Account (Min. Rs.2500)	Rs. 50/- per month	
(Charges will be applied once in 6 months)		
c) Service Charges in SB a/cs	NIL	
d) Inoperative A/cs		
i. Savings Account	Rs. 50/- annually	
ii. Current Account	Rs. 100/- annually	
	(If balance is below fixed amount, entire amount should be recovered)	
e) Duplicate Pass Book / Statement	Rs.40/- per Pass Book / Statement with latest balance and Rs.40/- per L.F. For previous entries (One LF = 40 entries)	
f) Stop payment instructions / withdrawal thereof	a) Rs. 50/- per cheque if Payee's name is written	
	b) Rs. 50/- per blank cheque subject to max.Rs. 200/-	

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g) Cheque Rtn. Chrgs – Inward & Outward & ECS (Inward as well as Outward)	i) Rs.100/- per instrument / entry if the instrument / ECS entry is less than Rs. 5 lacs ii) Rs.1000/- per instrument / entry if the entry is of Rs.5 lacs & above(+) Interest @ 18% p.a. for No. of days the Bank is out of funds (ECS instructions incorporated w.e.f. 01.04.10) Note: No charges should be levied if stop payment cheque is returned.	
h) Premature closing of A/cs within one year of their opening:		
i. Savings Account	Rs. 100/-	
ii. Current Account	Rs. 200/-	
i) Cheque Book Charges		
i. Savings Bank A/c	40 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	
j) Changes in operational instructions	Rs. 25/- per occasion (applicable only to current accounts) Free for SB accounts	
<u>Advance Accounts:</u>		
a) Ledger folio charges for OD/CC a/cs	Rs. 40 per Ledger Folio (40 entries) applied every half year Minimum Rs. 75/-	
b) Duplicate Pass Book/Statement	Rs. 40/- per Pass Book / Statement with latest balance and Rs. 40/- per L.F. for previous entries (one LF 40 entreis)	

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c) Stop payment instructions/withdrawal thereof	a) Rs.50/- per cheque if payee's name is written	
	b) Rs. 50/- per blank cheque subject to max. of Rs. 200/-	
d) Cheque Return charges – I/W & O/W & ECS (Inward as well as Outward)	i) Rs.100/- per instrument / entry if the instrument / ECS entry is less than Rs. 5 lacs	
	ii) Rs.1000/- per instrument / entry if the entry is of Rs.5 lacs & above (+) Int @ 18% p.a. for No. of days the Bank is out of funds	
	Note: No concession should be given for reduction of charges at branch level. However, amount can be refunded by HODC-Executive if cheques are returned due to the Bank's mistake	
e) Cheque Book Charges	Rs.2/- per cheque	
f) Changes in operational instructions/ addition/ deletion/substitution of names	Rs.25 per occasion	
Remittances:		
a) Issue of Pay-order – 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	Rs. 100/-	
c) Cancellation of demand draft/pay order	Rs. 100/-	
d) Revalidation of demand draft/pay order	Rs. 50/- (Revalidation is permitted only 2 times)	

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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. 1 lac to less than Rs. 5 lacs	Rs. 25/- per transaction	
ii) Rs. 5 lacs and above	Rs. 50/- per transaction	
II) NEFT		
i) Upto Rs. 1 lac	Rs. 5/- per transaction	
ii) Above Rs. 1 lac	Rs. 25/- per transaction	
Applicable as per RBI guidelines (RBI.Cir.No. RBI/2008-09/ 207.DPSS.CO.No.611/03.01.03(P)2008-09) Our Cir.No. HO/Cirlet/Loan/BM/36/52 dt.		
<u>Collection of Bills/Cheques:</u>		
Upto Rs. 10000/-	Rs. 50/-	
Above Rs. 10000 to Rs. 1 lakh	Rs. 100/- per instrument	
Above 1 lakh	Rs. 150/- per instrument	
Purchase of cheques presented in Mumbai	Rs. 2/- for every Rs. 1000/- or part thereof	
Immediate withdrawal against salary cheq.	Rs. 25/-	
Handling charges for cheques/bills returned	50% above charges + postage & courier charges on actual	

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<u>Outstation Collection of cheque by Electronic Device (Speed Clearing)</u>		
a) Up to Rs. 10000/-	Rs. 50/- per instrument	
b) Above Rs. 10000/- to Rs. 100000/-	Rs. 100/- per instrument	
c) Above Rs. 100000/-	Rs. 150/- per instrument	
<u>Advances (Miscellaneous):</u>		
a) Sale of Loan Application Form	Rs. 50/-	
b) Process Fee	i) 1% of the fund based credit limits in case of fresh proposal or addition / enhancement in existing credit limits	
Note: No process fees for advance against Bank's deposits, NSCs, KVPs	ii) 0.5% of non-fund base limit if 100% security in the form of deposit with Bank is not obtained.	
	iii) 0.25% of the working capital limit in case of renewal at the same level.	
c) Periodic Inspection of units		
For limits upto Rs. 5 lakh	Rs. 500/- p.a.	
Above Rs. 5 lakh and upto Rs. 15 lakh	Rs. 1000/- p.a.	
Above Rs. 15 lakh and upto Rs. 50 lakh	Rs. 1500/- p.a.	
Above Rs. 50 lakh	Rs. 2000/- p.a.	
	+ Vehicle chrges, if any,on actual basis	
	Note:It should be applied at the time of renewal alongwith processing charges	
d) Overdue loan notice/reminder charges	Rs. 100/- per Notice	
Final Notice	Final - Rs. 200/- + postage or courier charges on actual basis	
	Note: Charges not to be debited to NPA accounts.	
e) Creation of Equitable/Legal Mortgage:	0.25% of credit limit	
i. Credit Limit below Rs. 50 lakh	i) Minimum Rs. 1000/-	

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ii. Credit Limit of Rs. 50 lakh and above	ii) Min. Rs. 5000/-, Max. Rs. 50000/- Note: Power to grant concession is vested with LLC only.	
f) Gold Loan-		
i. Service charge at the time of opening a/c	1% of loan amount minimum Rs. 200/-	
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	
iii) Extension of period of Gold loan	Rs. 100/- Note: No safe custody charges are to be levied if the gold ornaments are held in Bank's custody as a leverage for recovery of dues in other accounts	
g) NSC / Govt. securities loan -		
Service charges for noting charge on certificates and/or releasing charge.	1% of loan minimum of Rs. 200/- + out of pocket expenses on actual	
h) Prepayment of credit facilities	2% of outstanding of loan amount	
i) One time fee for reduction in interest rate		
a) for housing loans	1% of limit for every 1% reduction	
b) other than housing loans-		
reduction upto 1%	0.1% of the credit limits.	
reduction over 1%	0.2% of the credit limits	
j) Change in other sanction terms such as extension of moratorium/ repayment, change in security/guarantor etc.		
Credit limit upto Rs.5 lakh	Rs. 500/-	
Credit limit Above Rs. 5 lakh	0.75% of the credit limits	
Commission on Bank Guarantee	1.5% p.a if fully secured by Term Dep.(including claim period) 2% p.a. in other cases	

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	Note: In addition, typing and handling charges of Rs.500/- per Bank guarantee to be recovered if typing is done by 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:		
Upto Rs. 1 lakh	} Rs. 2/- per thousand min Rs. 500/- & Maximum Rs. 10000/-	
Above Rs. 1 lakh and upto Rs. 10 lakh		
Above Rs. 10 lakh and upto Rs. 50 lakh		
Above Rs. 50 lakh		
Issue of Status/Confidential Report	Rs.100/-	
ATM Charges:		

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More than 1 withdrawal in a day	NIL	
Stop payment inst. in case of loss of ATMcard	NIL	
Issue of Duplicate ATM card / Pim mailer	Rs. 100/-	
Replacement of ATM Card	NIL	
Safe Deposit Vault:		
A type	Rs. 600/- p.a.	
B type	Rs. 750/- p.a.	
C type	Rs. 1200/- p.a.	
D type	Rs. 1500/- p.a.	
E type	Rs. 1800/- p.a.	
F type	Rs. 1950/- p.a.	
2DG type	Rs. 2250/- p.a.	
4BH type	Rs. 3000/- p.a.	
Penalty for delay in payment of rent/renewal on expiry of hiring period	Rs. 50/- per month or part thereof	
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 manufacturers for breaking open lockers / repairing / replacing it and handling charges.		
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/-	

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c) Standing Instructions:		
Transaction involving transfer to another account (other than R/D installments, FD interest and loan instalment) within same branch or to the account in another branch.	Free to self A/c, in other cases free up to Rs.10000/- otherwise Rs. 25/- per transaction.	
d) Signature Verification	Rs. 25/- per signature	
<u>Share Department:</u>		
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/-	
i) Issue of Duplicate Share certificate	Re. 1 per share maximum Rs. 500/-	
j) Transfer of shares	Rs. 20/- per share certificate	