Khamgaon Urban Co-op. Bank Ltd; Khamgaon
Head Office:- "Dhanavardhini" Balaji Plots, Khamgaon-444303

Booklet on Service Charges

Service Charges Applicable from 1st June 2026
(Revised and updated up to 29th May 2026)

1. Revised service charges are applicable from 1st of June 2026. ***These charges are exclusive of GST; unless otherwise mentioned***.

2. All previous circulars stand modified by this revision and only this circular should be referred henceforth.

3. Staff members' are exempt from service charges. However, actual charges paid to other banks/organizations and locker rent should be invariably recovered from staff members.

4. All the concessions given to existing customers should be viewed carefully by branches. For the accounts having business opportunities, the branch head in consultation with head office, should decide the cases of concession on merit. All concessions should be got approved/sanctioned from Head Office/Managing Director.

5. Rate of interest on deposits, overdue deposits, and premature withdrawal will be governed and modified from time to time, as per latest circular on rate of interest on deposits. Branches should refer these circulars.

6. Rate of interest on loans and advances be governed and modified from time to time, as per latest circular on rate of interest on loans and advances. Branches should refer these circulars.

7. At the end of this booklet few blank pages are provided to record any future updates in service charges.

8. The powers to consider the concession in service charges as regards advances, bank guarantee, and solvency certificate have been delighted to the concerned sanctioning authority. However no concession should be given at branch level in any case.

9. **In the last column of the chart, whether the charges are to be recovered manually or will be taken care by the system is indicated as M and S. "M" stands for manually and "S" stands for system.**

10. Branch category: **Rural:-** MIDC, Pimpalgaon Raja, Sonala, Warwat Bk, Pathrot, Udaynagar, Janefal & Yeoda. **Semi-urban:-** Remaining All other branches. **Urban:-** Akola,Nagpur,Chhatrapati Sambhaji Nagar, Jalgaon, Railway Station Amravati,ITI Colony,Badnera,Cotton Market Amravati,Itwara Bazar,Bhaji Bazar Ext.

A) Deposits

a.	Issue of Duplicate Deposit Receipt	Rs. 140/- + GST per receipt as service charges. (Max Rs. 600/- if more than 5 receipts at one time. Stamp charges to be borne by Depositor)	M

- For interest rate on deposits, overdue deposits, premature closure and loan against deposit, latest circular on interest rate on deposits should be applicable.

1. SAVINGS

	Particulars	Min. Bal.	Charges	Remark	
1	Savings Deposit with Cheque book	Rs. 1000/-	Rs. 30/- +GST Per quarter	If minimum balance is not maintained.	S
2	Savings Deposit without Cheque	Rs. 300/-	Rs. 30/- + GST Per quarter	If minimum balance is not maintained.	S
3	Students Savings Accounts	Rs. 100/-	NILL		
4	Dr. entries in excess than 100 in a year		Rs. 10/- + GST per entry	To be levied yearly-Mar	S
5	A/c closed before 6 months: A. with Cheque book B. Without Cheque book				S
			Rs. 120 /- + GST		
			Rs. 60 /- + GST		
6	Duplicate passbook		Rs.60/- + GST	Entries upto last 1year. For entries more than 1 year additional Rs. 60/- per year or part of the year to be charged.	M
	Inoperative Savings Accounts				
1	Transferring inoperative a/c to operative a/c		No Charges		S

2. Current

	Particulars	Min Bal Amount	Charges	Remark	
1.	Current a/c	R - Rs.2000/- SU -Rs.5000/- U - Rs.5000/-	Rs.180/- + GST Per quarter	If minimum balance is not maintained.	S
2.	Closed before 6 months		Rs. 240/- + GST + folio charges @Rs.50/page	Irrespective of balance Amount	S
3.	Transferring inoperative a/c to operative a/c		No charges	Irrespective of balance Amount	
4.	Regular Monthly Statement		NIL		

5.	Additional copy of Statement		Rs.30/- + GST per page Minimum Rs.60/- + GST Maximum Rs.1000/- + GST	To be levied half yearly Sep/Mar	M
6	Folio Charges (CA and CC)	Per page (30 entries)	Rs.75/- + GST (min-100/- Max-2500/-)	To be levied half yearly Sep/Mar	S
7	Free folios for current A/cs with average bal of Rs. 25000/-			3	S
8	Free folios for current A/cs with average bal of Rs. 50000/-			5	S
9	Free folios for current A/cs with average bal of Rs. 75000/-			10	S
10	Free folios for current A/cs with average bal of Rs. 100000/-			All	S

- In case a customer is regularly crediting the a/c by depositing cash and withdrawing by Transfer/Clg /RTGS, branches should seek instructions from H.O. for applying service charges /cash handling charges.

3. Cash Counting Charges

	Particulars	Charges	
1.	All Current accounts & all C/C accounts	Rs. 6/- + GST per packet for all notes of denomination upto Rs. 50/-	S
Note: Bank reserves the right to levy higher cash counting charges to particular account depending upon the volume and denomination of cash deposited.			

4. Recurring

	Particulars	Charges	
1.	Closed Before 6 months from opening date	Rs. 60/- + GST	S
2.	Delayed installment	Penalty ps. 10 per Rs. 15/- + GST p.m. for delayed installment	S

- Due date of installment will be the date of a month on which the account is opened, penalty would be applicable after 5 grace days from due date.

B) Remittances 1. (DD/PO)

	Particulars	Charges	
1.	Our Bank's DD/Pay order	Rs. 2/- + GST per Rs. 1000 or part (Min Rs. 10/- Max Rs. 5000/-)	S
2.	HDFC/ICICI Bank's DD	Rs. 2/- + GST per Rs. 1000 or part (Min Rs. 10/- Max Rs. 5000/-)	S
3.	Other Bank's DD/Pay Order	Rs. 60/- +GST for amount upto Rs 25,000/- + other bank's comm. Rs. 120/- + GST for amount above Rs 25,000/- + other bank's actual commission	S
4.	DD/Pay order issue for loan disbursement	Rs. 75/-+ GST per instrument.	M
5.	Inter branch transfer of amount	No charges	

6.	Inter branch cash transactions from savings account (*)	No charges for cash deposit. No charges for cash withdrawal upto Rs. 25,000/- per day. Rs. 2/- per thousand for withdrawal above Rs.25,000/- per day. (No charges for deposit in loan and fixed deposit transactions for any amount)	M
7.	Inter branch cash transactions from current and cash credit account(*)	No charges for cash transaction upto Rs. 1,00,000/- per day. Rs. 2/- per thousand for transactions above Rs.1,00,000/- per day. (No charges for deposit in loan and fixed deposit transactions for any amount)	M
8.	Cancellation of DD/PO of our bank/HDFC/ICICI bank	Rs. 75/- + GST per instrument	M
9.	Cancellation of DD/PO of other bank	Rs. 75/- + GST + other bank's actual charges	S
10.	Issue of duplicate DD/PO of HDFC/ICICI/ING Vysya & our bank	Rs. 75/- +GST Per instrument	M
11.	Issue of duplicate DD/PO of other bank	Rs. 75/- + GST + other bank's actual commission.	M
12.	Revalidation of DD of HDFC/ICICI/ING Vysys and our bank	Rs. 75/- + GST Per instrument	M
13.	Revalidation of DD/PO of other bank	Rs. 75/- + GST + other bank's actual charges	M

1.For non-home branch withdrawal of Rs.20000/- per day is allowed only if the customer in self presence presents the withdrawal at branch along with Passbook.Photo ID of customer should be insisted upon in both cases withdrawal by instrument or by slip, the same should be attached to the instrument by paying branch.

2.For Withdrawal of cash from Non home branch by cheque Rs.1 Lakh per day is allowed.

3.If any customers requires frequent cash at Non home branch by cheque, in such cases seek the customer wise special permission from head office. Customer should apply accordingly and send it to Head Office with remarks of Branch Manager of concerning branch. Customer should make declaration of such frequent withdrawals and it should be kept at both branches.(Home & Non Home Branch)

2. RTGS (Outward)

	Particulars	Charges	
1.	Rs. 2.00 lakhs to Rs. 5.00 lakhs	Rs. 25/- + GST	S
2.	Above Rs. 5.00 lakhs	Rs.50/- + GST	S

3. **NEFT**

1.	Up to Rs. 10,000/-	Rs. 2.50 + GST	S
2.	Rs.10,001/- to 1,00,000/-	Rs. 5/-+ GST	S
3.	Rs.1,00,001/- to 2,00,000/-	Rs. 15/-+ GST	S
4.	Above Rs. 2,00,000/-	Rs. 25/-+ GST	S

4. RTGS (Inward)/NEFT (Inward)

1.	RTGS (Inward)/NEFT (Inward)	NIL	

5. **IMPS**

1.	Up to Rs. 1,000/-	Rs. 3.50 + GST (Per transaction)	S
2.	Rs.1,001/- to 1,00,000/-	Rs. 12/-+ GST (Per transaction)	S
3.	Rs.1,00,001/- to 2,00,000/-	Rs. 17/-+ GST (Per transaction)	S
4.	Rs.2,00,001/- to 5,00,000/-	Rs. 22/-+ GST (Per transaction)	S

6. E – Tax Payment (Any type of Tax)

1.	E – Tax Payment	Rs. 100/- + GST per chalan	M

C) Cheque Book Charges (All types of Accounts).
1. MICR/NON MICR/PERSONALISED CHEQUE BOOK

	Particulars	Charges	
1.	Per leaf	Rs.2.50 + GST per cheque leaf	S
2.	Issue of loose cheque - per leaf	Rs. 15/- + GST	M
3.	Stop payment charges	Rs. 75/- + GST per instruction Maximum Rs. 150/- for more than one cheque in a series.	S

2.Cheque Return/ECS Return Charges: Inward Clearing Return Charges (Cheque/ECS)

	Particulars	Charges	
1.	Current/Cash Credit/OD Accounts	Rs. 200/- + GST Per cheque/ECS	S
2.	Savings Accounts	Rs. 120/- + GST Per cheque/ECS	S
3.	Return of cheque for technical reason	NIL.	
4.	Counter return of cheque	Rs. 75/- + GST per cheque	M

3. Outward Clearing (Cheque is returned by other bank)

1.	Current/Cash Credit/OD Accounts	Rs. 100/- + GST Per cheque/ECS	S
2.	Savings Accounts	Rs. 35/- + GST Per cheque/ECS	S
3.	Return of cheque for technical reason	NIL.	

D) OBC Collection charges (For Savings Accounts)

	Particulars	Charges	
1.	Upto Rs. 5000/-	Rs. 30/- + GST	M
2.	Rs. 5001 to 10000/-	Rs. 60/- + GST	M
3.	Rs. 10,001 to 1,00,000/-	Rs. 120/- + GST	M
4.	Above Rs 1 Lakh	Rs. 2 + GST per thousand or part (Max Rs. 2000/-)+ Postage(30/-)+ collecting bank charges.	M

OBC Collection charges (For other accounts- Current, Cash Credit, Over Draft etc)			
1.	Below Rs. 10,000/-	Rs. 120/- + GST	M
2.	Above Rs. 10000/-	Rs. 3 + GST per thousand or part (Min 120/-:Max Rs. 2000/-)+ Postage(30/-)+ collecting bank charges.	M

- 50% of applicable charges are also applicable for OBC return.
- Charges on OBC upto Rs 1 lac for SB a/cs are fixed by RBI, hence if any other bank charges more than above, branches should demand for refund of excess charges recovered by that bank.

E) 1. IBC collection charges (For cheques and DDs/POs)

	Particulars	**Charges**	
1.	Below Rs. 10,000/-	Rs. 60/- + GST	M
2.	Rs. 10000 to 1 lakh	Rs. 120/- + GST	M
3.	Above Rs 1 Lakh	Rs. 180/- + GST	M

2. IBC collection Charges (Other than cheques and DDs/POs)

1.	Below Rs. 10,000/-	Rs. 120/- + GST + Actual out of pocket exp. + Other bank's actual DD charges	M
2.	Above Rs. 10000/-	Rs.3 + GST per thousand or part(Min 100/-:Max Rs. 3000/-) + Other bank's actual DD charges + actual out of pocket exp.	M
	IBC Return	50% of normal charges	

F) Other Services

	Particulars	**Charges**	
1.	Loan Application Form	Rs. 150/- + GST per application form	M
2.	No dues Certificate to other banks	Rs. 50/- + GST per account.(NIL for farmers)	M
3.	No dues Certificate to borrower himself	NIL for first Certificate. Rs. 50/- + GST per additional/duplicate certificate.	M
4.	Signature Verification including ECS Mandate	Rs. 150/- + GST per verification.	M
5.	Photo Verification	Rs. 75/- + GST per verification.	M
6.	Loss of token	Rs.50/- + GST per token	M
7.	Standing Instructions	Rs.75/- + GST per SI (Excluding SI for loan and RD a/c)	S
8.	Instruction for statement through E-mail	No charges	S
9.	SMS alert facility	Rs.30/- + GST per customer per Quarter for Savings A/c	S
		Rs.40/- + GST per customer per Quarter for Current A/c & CC A/c	S
10.	Duplicate Share Certificate	Rs.100/- + GST per request	M
11.	Providing Copies of old record	Rs.100/-+ GST per page for record upto 3 years Rs.150/- + GST per page for record more than 3 years	M

12.	Toll free Usage	Rs.50/- + GST per customer per year	M
13.	Franking Stamp Charges	Rs.50/- + GST per page	M

G) ATM Card Charges and transaction charges

S.N.	Fees / charges	Amount	
1.	Annual fees (p.a.)	Rs. 75/Card + GST Per Half year	M
2	Additional card (p.a.)	Rs. 200 / Card + GST	M
3	Card Replacement Fees	Rs. 350 / Card + GST	M

H)	Rupay debit card tariff charges:			
S.N	Fees / charges	Amount	Remarks	S/M
1	Transaction free of charges as per RBI	First 5 transaction (including Financial + Non- Financial)	As per NPCI guidelines for a month at list five (5) free transactions needs to be given to the account holder.	
2	a) Financial (Cash Withdrawal)	Rs.20/- Transaction + GST	Fee applicable from any 6th financial transaction onwards performed on other banks' ATM	S
3	b) Non-Financial (Balance Enquiry, Mini Statement, Pin Change)	Rs.10/- transaction + GST	Fee applicable from any 6th non-financial transaction onwards performed on other banks' ATM	S
4	Daily withdrawal Limit	Rs. 25000/ Card		
5	Daily Purchase Limit*	Rs.50000/ Card	*When enabled	
6	Cash at Pos	Rs.1000/-	After bank has taken permission from RBI.	
7	PINReplacement charges	Rs.60 per pin +GST	Fee applicable, If a customer lost / forgets his/ her card and request for another PIN	M

I} ECS charges

S.N.	Fees / charges	Amount	
1.	Inward Mandate	Rs. **150/-** + GST per mandate	S
2	Inward Return- Savings	Rs. **120/-** + GST per return	S
3	Inward Return- Current and Cash Credit	Rs. **200/-** + GST per return	S

J) Followup/Monitoring/Transaction/Custody/Revival Yearly Charges

(For All types of standard Term Loan Accounts except "ZERO" overdue accounts)

	Dr Bal in the Loan account-31 Dec	Charges	
1.	Rs. 1000 to Rs. 25000	Rs. 30/- + GST p.a.	S
2.	Rs. 25001 to Rs. 50000	Rs. 75/- + GST p.a.	S
3.	Rs. 50000 to Rs. 2 lakhs	Rs. 175/- + GST p.a.	S
4.	Rs. 200001 to Rs. 5 Lakhs	Rs. 300/- + GST p.a.	S
5.	Rs. 500001 to Rs. 10 Lakhs	Rs. 600/- + GST p.a.	S
6.	Rs. 1000001 to Rs. 25 Lakhs	Rs. 850/- + GST p.a.	S
7.	Above Rs 25,000,00/-	Rs. 1200/- + GST p.a.	S

K) Loan Processing Fee.

* Date and amount of processing fee recovered in advance should be mentioned on loan application. In case any concession is given, confirmation from HO be obtained and kept on record.

1. For all types of business/Industry loans and Cash Credit facilities.

	Loan Application Amount	Processing Fee for Fresh Loan/CC (Rs.)	Processing Fee for Renewal of CC (Rs.)	
1.	Up to Rs. 50 lakhs	1.00% of application amount.	0.20% of application amount. Per review (12 months)+GST	M
2.	Above Rs. 50 lakhs	Minimum Rs.50000/- & 0.50% for over & above application amount.	0.10% of application amt.+GST (min Rs.10,000/-) per review(12months)	M

2. **For all types of personal loans, consumer loans, Vehicle loans, mortgage loans, builder loans and clean loans.**

	Loan Application Amount	Processing Fee for Fresh Loan	Remarks	
1.	Personal Loans/Consumer Loans/ Salary Loans/ Guarantee Loans	1% of Loan application amt +GST	Minimum Rs. 500/-	M

2.	Vehicle Loan (Car-Jeep) & Housing Loan	0.5% of Loan application amt+GST	Minimum Rs.1000/-	M
3.	2 wheeler/3 wheeler	Fixed Rs. 1000/-	Fixed Rs. 1000/-	M
4.	All other term loans	1% of Loan application amt+GST	Minimum Rs.1000/-	M

- If loan is rejected, 25% of processing fee will be retained by bank and remaining amount will be refunded to applicant.
- If sanctioned loan is not availed, 50% of the processing fee applicable will be levied.
- No charges for loan against FDR.
- Processing fee for loans under the schemes declared by bank will be as per the respective schemes.
- In processing fee deviation rights given to the hon'ble board.

L).Short Term OD Charges for CC Accounts:

S.No.	Particular	Charges Rs.	
1.	Upto Rs.2000000/-	Rs.1500/- + GST	M
2.	Rs.2000001/- To Rs.5000000/-	Rs.3000/- + GST	M
3.	Above Rs.5000000/-	Rs.5000/- + GST	M

M). Solvency certificate/Line of Credit certificate charges

	Solvency Certificate/Line of Credit Certificate Amount	Charges (Rs.)	
1.	Up to Rs. 1.00 lakh	Rs.500/- + GST	M
2.	Rs. 1-5 lakh	Rs.2000/- + GST	M
3.	Rs. 5 -10 Lakh	Rs.3000/- + GST	M
4.	Rs.10 -20 Lakh	Rs.5000/- + GST	M
5.	Rs. 20 - 50 lakh	0.25% (max 10,000/-) + GST	M
6.	Rs.50-100 lakh	0.20%(max 20,000/-) + GST	M
7.	Above Rs. 100 lakhs	0.15% (Min. 20,000/-) + GST	M

* In Case of solvency against only Current Accounts Charges should 25% more than the above mentioned charges.

N) .CIBIL Charges:

	CIBIL Type	Charges(Rs.)	
a.	Commercial CIBIL	Rs.2000/- + GST per report	M
b.	Consumer CIBIL	Rs.275+ GST per report	M

O). Pre-closure/pre-payment charges- (Loans and Advances}

{Applicable ifthe condition isenumerated insanction and duly accepted by borrower)

	Category of Borrower	Limit sanctioned	Source of repayment	Pre-payment charges	
1	Individual	Any	Any	NIL	M
2	Prop.Firms/ Partnership firm/Pvt. Ltd. Companies	Up to Rs. 100.00 Lakhs	Any	NIL	M
3	Prop.Firms/ Partnership firm/Pvt. Ltd. Companies	Any	Out of own sources	NIL	M
4	Prop.Firms/Partnership firm/Pvt. Ltd. Companies	Rs.100.00 Lakh and above	By way of take over	1% of the limit sanctioned/renewed	M

P) Letter of Credit: Issuance and Discounting

	Issuance of Letter of Credit Amount	Charges(Rs.)	
	Issue Charges	Rs.180/-	M
	Usance period :0 to 7 days	0.25%	M
	:7 days to 3 months	0.50%	M
	:above 3 months	0.50% for 3 months + 0.25% per month	
	LC Discounting Charges:		
1.	1) Upto Rs.10 Lac	Rs.1800/-{incl taxes)+intt as applicable	M
2.	2) Above Rs.10 Lac	Rs.3000/-(incl taxes))+intt as applicable	M

- In case any concession is given, confirmation from HO be obtained and kept on record.

Q). Pledge Account Charges and Visit charges

	Particulars	Charges	
1.	Visit charges (For any loan/CC account)	Rs. 300/-+ GST per visit	M
2.	Gold valuation charges	Rs.3.50 per thousand on sanctioned amount. Max. Rs. 500+GST	S
3.	Gold Insurance Charges	Rs.2/-per thousand on Valued amount	M

R). Bank Guarantee

	Particulars	Charges	
1.	BG against 100% deposit	0.75% on Bank Guarantee amount, per year or part of year (Min 1 quarter)+50% of normal commission for claim period +GST	M
2.	BG against less than 100% deposit	2% on Bank Guarantee amount, per year or part of year (Min 1 quarter)+ 50% of normal commission for claim period +GST	M

3.	Other Bank's BG	2.50% on Bank Guarantee amount, per year or part of year(Min 1 quarter)((Inclusive of Service Tax)+ 50% of normal commission for claim period +GST	M
4.	Refund of B.G. commission; if materialized before pre-decided period	1/4 of commission for left period less 3 months	M

S) Locker Rent & Security Deposit

	Locker Size in Inches	Yearly rent inclusive of Service Tax (Rs.)	Locker Rent Minimum Deposit (Rs.) if rent will be paid out of interest income of deposit. (Optional if customer wants such arrangement). FD account should be open in Yearly Product.	
1.	Small	1125/-	20500/-	S
2.	Optimum	1650/-	30000/-	S
3.	Medium	2175/-	39600/-	S
4.	Large	2925/-	53200/-	S
5.	Very Large	3075/-	56000/-	S
6.	Big	4200/-	76500/-	S
7.	Jumbo	4725/-	86000/-	S
8.	Extra Large	5775/-	105000/-	S
9.	Mega Jumbo	8475/-	154100/-	S

Special Instructions:-

1. Late fee @ 2% per month on locker rent overdue should be charged.
2. In case any different size locker is available in the branch, the nearest size should be considered for applying rent and security deposit and size should be reported to Head Office.
3. Locker visit charges: Rs. 50/- per visit for more than 24 visits in a year.
4. There are two options are available for the customers willing to enjoy the locker facility.

a The customers who are willing to pay the rent of lockers out of the interest of term deposit, must deposit the prescribed amount given in column above.

b. The customers who are not opting the above facility (a) are entitled to keep the security deposit more or equal to the locker rent of three years plus the amount of break open charges approx. Rs 4000/-. As well as such customers has to pay the locker rent of the year in advance. (e.g. : Small size locker Rent Rs 1125/- p.a. then security deposit will be 1125*3years+4000 = 7375/-. Advance Locker Rent Rs.1125).