

**A: DEPOSIT AND OTHER LIABILITY RELATED SERVICES**

Sl. No.	Type of Service	Revised Service Charges w.e.f (Including Goods & GST).			
1	Cancellation/Revalidation of Manager's cheque	Rs.118(including GST)			
2	Collection of outstation DD/Cheque DW etc. (plus postage + out of pocket expense)	Up to Rs. 5000/-	Rs.31/-(Incl. GST) plus postage + out of pocket exp.		
		Rs 5001 upto Rs 10000	Rs.62/-(Incl. GST) plus postage + out of pocket exp.		
		Above Rs. 10000/-	Rs. 6/- per thousand or Maximum 177/- (including GST) plus postage + out of pocket exp.		
3	Collection of Bills	Up to Rs.1000/-	Rs. 59/-(including GST)		
		Above Rs.1000/- up to Rs.5000/-	Rs. 118/-(including GST)		
		Above Rs.5000/- or part thereof	Rs. 11/- per thousand		
4	DCR	1.00	1,000.00	47.00	(including GST)
		1,001.00	2,000.00	59.00	(including GST)
		2,001.00	5,000.00	71.00	(including GST)
		5,001.00	8,000.00	94.00	(including GST)
		8,001.00	10,000.00	118.00	(including GST)
		10,001.00	15,000.00	159.00	(including GST)
		15,000.00	above	Rs. 159 plus Rs10 per every thousand	
5	Issue of duplicate pass book/statement of A/C / term deposit receipt copy	Rs.25/-(incl. GST) for 1st page plus Rs.26/- (Incl. GST) per additional page			
6	Stop payment instruction	Rs. 59/-(Incl. GST) per occasion (applicable up to 3 cheques). For more than 3 cheques additional charges of Rs. 31/-(Incl. GST) per cheque. i.e for four cheques charges will be Rs.72/- for 1st 3cheques + Rs.31/- for 4th cheque. So total charges for cheques will be Rs.103/-.			
7	Additional/deletion of name	Rs. 118/-(Incl. GST) per case except in case of deletion of name of deceased depositor. And except in case of also addition/deletion of name in Society and Association Account.			
8	Attestation/verification of customer's signature/issue of no dues certificate/certificate of maintenance of A/c with Bank/issue of balance certificate	Rs. 118/-(Incl. GST) for every Individual			
9	Changes in A/c operational instruction	Rs.118/-(Incl. GST) per case except in case of society and association account.			
10	Loss of Token	Rs. 118/- per token (separate token stock register will have to be maintained).			
11	Postage and telecommunication	Actual charges incurred.			
12	Tariff	Actual charges incurred.			
13	Closure of CD/SB Account within one year.	CD Account	Rs. 354/-(Incl. GST)		
		SB A/c both cheque and without cheque facility	Rs. 118/-(Incl. GST)		
		Closure of R/D within 3 months from the date of opening	RD A/c.	Rs. 118/- (Incl. GST)	
		In case of deceased.	No charge for closure in any A/c.		
14	Fall in minimum balance	For SB	Rs.50/- (Incl. of GST)		
		For SOAPN Account	Rs. 354/- per occasion.		
		For CD	Rs.354/-		
15	Minimum balance in SB A/c.	Rs. 1000/- with cheque facility Rs. 500/- without cheque facility. (Exemption in case of in service staff account).			
16	Minimum balance in CD A/c.	Rs.3000/-			
17	Incidental charges in CD Account (half yearly).	Rs.118/-(Incl. GST)			
18	Courier Charges relating to customers' Account	Actual charges.			
19	Return of local clearing cheque for all reasons attributable to the drawer & dishonour of Debit/ Credit ECS	Rs. 118/-Per Instrument incl. GST. If returned more than three times within one month on same account additional charges of Rs. 59/- per instrument (charges will be recovered from the drawer)			
20	Withdrawals in SB A/c both cheque and without cheque facility exceeding maximum stipulated as per Bank's SB A/c. rules	NOT PERMITTED IN ANY SITUATION			
21	MICR cheque leaf charge for SB/CD/CC/OD Account	For SB Account Rs. 2/- per cheque leaf provided that one cheque books of 25 leaves each will be issued free in a financial year.For CD/CC/OD Account Rs. 2/- per cheque leaf			
22	Non-MICR cheque leaf charges for SB/CC/OD Account	NIL			
23	Fund Transfer	NIL			
24	Charges for supply copies of documents (relating to old	3 months to 12 months old	Rs. 118/- per		
		Rs.236/- (INCL. OF GST) for 2yr and beyond that Rs.118/- (incl. GST) per year.			

25	Legal opinion charge in case of complicated claim on death/insolvency/insanity of depositor & other matter of banking operations requiring legal opinion as may be necessary by the Bank	Actual charge incurred by the Bank to be realized from the applicant/claimant/depositor.
26	Cash handling charges except Loan Disbursement or Repayment	NOT REQUIRED.
17	SMS Alert charges per quarter	Rs.15/- (incl. GST).

**B: LOANS & ADVANCE RELATED SERVICES**

Sl. No.	Type of Service	Revision of charges with effect from (Including GST)	
1	Inspection charge for fresh/existing loans and advances except farm/farm allied/BSKP/Weavers Loan/Consortium Advance/Staff Loan/Demand Loan/MT ECCS	i) Upto Rs.2.00 lac	Nil
		ii) Above Rs.2.00 lac upto Rs.10.00 lac	Rs. 575
		iii) Above Rs.10.00 lac upto Rs.25.00 lac	Rs. 920
		iii) Above Rs.25.00 lac upto Rs.50.00 lac	Rs. 1,725
		iv) Above Rs.50.00 lac upto Rs.1.00 crore	Rs. 4,025
		v) Above Rs. 1.00 crore	Rs. 4,600
		In case actual inspection charge is more than the above limits, the actual charges will be realized.	
2	Annual supervision charge/renewal charge for CC/CD/Term Loan except Farm/Farm Allied/BSKP/Weavers Loan/Consortium Advance/Staff Loan/Demand Loan/MT ECCS Loan	Upto Rs.50,000/-	Nil
		Above Rs.50000/- upto Rs.1.00 lac	Rs.230/-
		Above Rs.1.00 lac upto Rs.10.00 lac	aboveRs. 1 lac-Rs5 lac -Rs575 above Rs5 lac toRs 10lac-Rs775
		Above Rs.10.00 lac upto Rs.50.00 lac	aboveRs. 10 lac-25 lac-Rs2070 above-Rs25 lac toRs 50lac-3450
		Above Rs.50.00 lac Rs.100.00 lac	Rs. 4,600
		Above Rs.100.00 lac Rs.500.00 lac	Rs. 6,900
		Above Rs.500.00 lac Rs.1000.00 lac	Rs. 9,200
		Above Rs.1000.00 lac Rs.2000.00 lac	Rs. 10,350
3	Loan proposal processing fees except farm & farm allied/BSKP/Weavers/ECCS/Staff Loan/Demand Loan/other priority sector/agricultural sector/MT ECCS	Working capital limit upto Rs.25000/-	Nil
		Above Rs.25000/- upto Rs.2.00 lac	Rs.500/-
		Above Rs.2.00 lac	Rs. 350 per lac subject to maximum limit of 50000/- (this may be applicable for Term Loan also)
This charge is applicable only if the rate of processing fee/exemption of processing is not mentioned on the			
4	Home loan processing fee	0.575% Minimum-Rs.1500 Maximum Rs. 2500	
5	Commitment charge	Above Rs10.00 crores and mentioned in LoS	
6	Operation charge for pledge go down	Rs.65/- for each block of 10 transactions (Beyond 50 transactions) or part thereof.	
7	Incidental charges in CC/OD account (half yearly)	Computer branch Rs.60/- per compute sheet or part thereof non-computer branch Rs.50/- per ledger folio or	
		Average debit balance	No. of free folio
		i) Upto Rs.25000/-	Nil
		ii) Above Rs.25000/- upto Rs.50000/-	3
		iii) Above Rs.50000/- to Rs.1.00 lac	5
iv) Above Rs.1.00 lac	Full Free		
40 entries in computerized branch will be treated as one folio.			
8	Charges for equitable mortgage	upto-25000	Nil
		above25000-50000	Rs. 100
		above 50000-200000	Rs. 500
		above200000-500000	Rs. 1,000
		above 50000-2000000	Rs. 1,200
		above2000000-10000000	Rs. 2,500
		above Rs.10000000- Rs. 50000000	Rs. 3,000
above 5 crores	Rs. 10,000		
9	Legal/expert consultancy opinion charge in case of preparing deeds/documents/agreements	Actual charges incurred by the Bank to be realized from the applicant/claimant/depositor.	
10	Personal Loan	0.25%(maximum Rs500)	
11	Consumer Durable Loan	0.25%(maximum Rs500)	
12	Non- Commercial Car Loan	0.25%(maximum Rs500)	
13	CIBIL Charges	Consumer CIR	Rs. 100
		Commercial CIR in case of Company	Rs. 700

14	Documentation Charges	upto-25000	Nil
		above25000-50000	Rs. 50
		above 50000-200000	Rs. 100
		above200000-500000	Rs. 150
		above 50000-2000000	Rs. 200
15	Bankers Solvency certificate	above2000000-10000000	Rs. 250
		Upto Rs.1.00 lac	Rs.354/-
		> Rs.1.00 lac upto Rs.10.00 lac	Rs.590/-
		> Rs.10.00 lac to Rs.25.00 lac	Rs.1080/-
		> Rs.25.00 lac upto Rs.50.00 lac	Rs.1770/-
16	No dues certificate	PrioritySector	Rs.10/- per certificate
		NonPriority sector	Rs.15/- per certificate
17	Loan against own Deposit NSC/ KVP/ LIP	No charge except Actual charge required for creating with post office and charges for assignment and reassignment	

**C. SERVICE CHARGE FOR AVAILING ATM FACILITY**

18	Name of the items	Revised Service Charges for using ATM Card per annum(including GST)
	Annual Fee from 2nd. Year ( Waived for the 1st. Year)	Rs 100.00 p.a.+ GST as applicable
	Card Replacement Charge(With PIN)	Rs 150.00 + GST as applicable
	For Duplicate PIN	Rs 50.00.+ GST as applicable
	Financial&Non Financial Charge for using bank's own ATM	NIL
	Financial&Non Financial Charge for using other Bank's own ATM-(Beyond 06 transaction)	Rs. 20+ GST
	Non Financial Charge for using other Bank's own ATM-(Beyond 06 transaction)	Rs. 6 (+GST)
	[PIN Change is not a transaction)	
	Replacement charges from personalised to Insta Card	Rs 200.00 p.a.+ GST as applicable

**D. RTGS , NEFT AND NACH RELATED SERVICES**

19(i)	NEFT(TransactionSlab)	For Current Account Holder
	Upto Rs. 10,000/-	NIL
	Above Rs. 10,000/- to Rs. 1,00,000/-	NIL
	Above Rs. 1,00,000/- to below Rs. 2,00,000/-	NIL
19(ii)	RTGS (TransactionSlab)	
	Rs. 2,00,000/- to Rs. 5,00,000/-	NIL
	Above Rs. 5,00,000/-	NIL
<b>National Automated Clearing House (NACH)</b>		
20	MandateCharges	₹ 118/- (Incl. GST)
21	CTS Inward Return Charges	₹ 118/- (Incl. GST)

  
 10.12.19.  
 CHIEF EXECUTIVE OFFICER  
 DARJEELING DISTRICT CENTRAL  
 CO-OPERATIVE BANK LTD  
 H.O. KALIMPONG