



The Karnataka State Co-operative Apex Bank Limited

Proposal for revision in Service Charges of the Bank

SI. No.	Particulars	Apex Bank	
		Existing {w.e.f 10.01.2001}	Revised {w.e.f 01.08.2010}
I	Collection of outstation cheques/bills		
	Upto Rs.1000/-	Rs.15/-	Rs.20/-
	Above Rs.1001/- up to Rs.5000/-	Rs.25/-	Rs.30/-
	Rs.5001/- to Rs.10,000/-	Rs.40/-	Rs.50/-
	Rs.10,001/- to Rs.1.00 lakh	Rs.4/- per thousand	Rs.4/- per thousand
	Above Rs.1.00 lakh	Rs.3/- per thousand	Rs.3/- per thousand
	* + Actual Postage Charges		
II	Remittance-Drafts/MT/TT		
	Up to Rs.1000/-	Rs.15/-	Rs.20/-
	Rs.1,001/- to Rs.5,000/-	Rs.20/-	Rs.30/-
	Rs.5,001/- to Rs.10,000/-	Rs.25/-	Rs.35/-
	Rs.10,001/- to Rs.1.00 lakh	Rs.2.50/- per thousand or part thereof	Rs.2.50/- per thousand or part thereof
	Above Rs.1.00 lakh	Rs.2.00 per thousand or part thereof	
		with a mini of Rs.250/-	
	Above Rs.1.00 lakh up to Rs.10.00 lakhs		Rs.2.00 per thousand or part thereof with a mini of Rs.250/-
	Above Rs.10.00 lakhs		Rs.2.00 per thousand or part thereof
	Plus Actual Postage Charges		with a mini of Rs.275/-
III	Issue of Duplicate Demand Drafts	Rs.30/-	Rs.35/-
	Revalidation of DD's	Rs.15/-	Rs.20/-
	Cancellation of DD's	Rs.15/-	Rs.20/-
	Revalidation of Bankers cheque	Rs.15/-	Rs.20/-
IV	Issue of Pay Order		
	Up to Rs.1,000/-	Rs.15/-	Rs.20/-
	Above Rs.1000/- up to Rs.5,000/-	Rs.20/-	Rs.30/-
	Above Rs.5,000/- up to Rs.10,000/-	Rs.25/-	Rs.35/-
	Above Rs.10,000/- up to Rs.1.00 lakh	Rs.1.50 per thous mini. Rs.30/-	Rs.1.75 per thousand mini Rs.40/-
	Above Rs.1.00 lakh up to Rs.10.00 lakh	Rs.1.00 per thous mini.Rs.150/-	Rs.1.25 per thousand mini Rs.150/-
	Above Rs.10.00 lakhs	-	Rs.1.00 per thous mini Rs.175/-
V	Issue of Duplicate Pay order		
	Issue of Duplicate Pay order	-	Rs.20/-
	Cancellation of payorder	-	Rs.20/-
	Revalidation of payorder	Rs.15/-	Rs.20/-

SI No	Particulars	Apex Bank	
		Existing	Revised
VI	Handling charges for Cheques/bills returned unpaid		
	Local Cheques		
	a} Up to Rs.1000/-	Rs.15/-	Rs.15/-
	b} Above Rs.1,000/-	Rs.100/-	Rs.100/-
	Outstation Cheques	50% of cheque collection charges subject to a minimum of Rs.20/- plus Postage at 120% of actual charges.	50% of cheque collection charges subject to a minimum of Rs.20/- plus Postage at 120% of actual charges.
VII	Collection of Deposit Receipts on maturity	a} Maturity of deposits as well as periodical interest to another Branch of the Bank may be done at par.	a} Maturity of deposits as well as periodical interest to another Branch of the Bank may be done at par.
		b} When fund are transferred to another Bank, normal charges are to be levied.	b} When fund are transferred to another Bank, Actual charges are to be levied as applicable to DD, MT etc.,
VIII	Postal/Telecommunication Tariff		
	{Notice Charges, Reminders etc.,}		
	a} Ordinary Post	Actuals with a mini Rs.6/-	Actuals with a mini Rs.10/-
	b} Registered Post	125% of actual charges	125% of actual charges
	c} Speed Post	Not Prescribed	125% of actual charges
	d} Telecommunication Charges (Phone call)	Not Prescribed	Rs.5/- per call
IX	Standing Instructions	a} Rs.10/- per Transaction involving credit to another A/c within the same Branch	a} Rs.10/- per Transaction involving credit to another A/c within the same Branch if amt is trf to different persons a/c's
		b} If Transaction involves an up country centre, remittance charges at the prescribed rate and actual postage shall be recovered additionally. Charges to be levied to the account from which the amount is transferred	b} If Transaction involves an up country centre, remittance charges at the prescribed rate for TT/MT and actual postage shall be recovered additionally. Charges to be levied to the account from which the amount is transferred
X	Safe Custody Charges		
	a} Scrips	Rs.1/- per Scrips subject to mini of Rs.10/- per annum or part thereof.	Rs 2/- per Scrips subject to mini of Rs.20/- per annum or part thereof.
	b} Sealed Covers	Rs.20/- per cover.	Rs.50/- per cover.
	C} Sealed Boxes	At the discretion of the Bank depending upon the box sizes.	At the discretion of the Bank depending upon the box sizes, subject to a minimum of Rs.300/-p.a
XI	Cheque Book Charges {MICR Charges}	Rs.2.00/- per leaf	Rs.2.00/- per leaf

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		Existing {w.e.f 10.01.2001}	Revised {w.e.f 01.08.2010}
XII	BILL/CHEQUE DISCOUNTING		
	a) For amt up to Rs.1,000/-	Rs.25/- per cheque	Rs.30/- per cheque
	b) Above Rs.1,000/- up to Rs.5,000/-	Rs.30/- per cheque	Rs.40/- per cheque
	c) Above Rs.5,000/- up to Rs.25,000/-	Rs.40/- per cheque	Rs.50/- per cheque
	d) Above Rs.25,000/- with the approval of MD (Local Cheques/Demand Drafts only)	Rs.2/- per thousand	Rs.2/- per thousand
* in case of non realisation of instrument, for the delayed period interest shall will be collected at the rate 14% per annum.			
XIII	NEFT Charges		
	a) For outgoing transaction		
	1. Up to Rs.1.00 lakh	Rs.5/-	Rs.5/-
	2. Above Rs.1.00 lakh	Rs.25/-	Rs.25/-
			Rs.25/- may be collected separately towards other charges
	b) For Incoming transaction	NIL	NIL
XIV	RTGS Charges		
	a) For outgoing transaction		
	1. Rs.1.00 lakh to Rs.5.00 lakhs	Rs.25/-	Rs.25/-
	2. Above Rs.5.00 lakhs	Rs.50/-	Rs.50/-
			Rs.25/- may be collected separately towards other charges
	b) For Incoming transaction	NIL	NIL
XV	SB Accounts		
	With Cheque book	Mini.Rs.500/-	Mini.Rs.500/-
	Without Cheque book	Min Rs.250/-	Min Rs.250/-
	Issue of Duplicate pass book		Rs.50/- plus Rs.10/- per page for old entries.
XVI	Current Account		
	With Cheque book	Mini.Rs.1000/-	Mini.Rs.1000/-
	Issue of Duplicate pass book		Rs.50/- plus Rs.10/- per page
	Ledger Folio Charges	min Rs.20/- with Rs.5/- Per Page	min Rs.25/- with Rs.5/- Per Page
XVII	Issue of duplicate Term Deposit/Certifica	Not Prescribed	Rs.100/- per Instrument
XVIII	Photo/Signature Attestation	Not Prescribed	Rs.10/-per case
XIX	Signature attestation for ECS	Not Prescribed	Rs.100/- per instance
XX	Stop payment charges	Rs.20/- per instru	Rs.50/- per instrument
XXI	Loss of Token	Not Prescribed	Rs.500/-

SI	Particulars	Apex Bank	
		Existing {w.e.f 10.01.2001}	Revised {w.e.f 01.08.2010}
XXII	Bouncing of cheque/ECS		
	Outward/Inward Cheques		
	a) Up to Rs.1000/-	Rs.15/-	Rs.15/-
	b) Above Rs.1000/-	Rs.100/-	Rs.100/-
	{including for cheques issued towards loan repayment.}		
XXIII	Balance Certificate		
	a) Savings Bank Account	Not Prescribed	Rs.50/-
	b) Current Account	Not Prescribed	Rs.100/-
XXIV	Charges for non maintenance of minimum balance		
	a) SB A/c	Rs.10/- on each occas	Rs.20/- on each occasion
	b) C/A	Rs.20/- on each occas	Rs.50/- on each occasion
XXV	No Objection Certificate {issued for other financial institutions}	Not Prescribed	Rs.100/- for each case
XXVI	Account Closure Charges		
	a) Savings Bank A/c	Rs.25/- if closed with in a year	Rs.50/- if closed with in a year
	b) Current Account	Rs.50/- if closed with in a year	Rs.100/- if closed with in a year
XXVII	Dormant/Inoperative Account Charges		
	a) For Savings Bank Accounts	Rs.10/- half yearly	Rs.25/- half yearly
	b) For C/a Accounts	Not prescribed	Rs.50/- half yearly
XXVIII	Bank Guarantee		
	a) Performance Guarantee	Rs.100/- + 2% p.a or part thereof	Rs.200/- + 2% p.a or part thereof
	b) Other than Performance Guarantee	Rs.100/- + 3% p.a or part thereof	Rs.200/- + 3% p.a or part thereof
XXIX	Solvency Certificate		
	Existing		
	Up to Rs.1.00 lakhs	Rs.500/-	
	Above Rs.1.00 lakhs up to Rs.25.00 lakh	Rs.2500/-	
	Above Rs.25.00 lakhs upto Rs.50.00 lakh	Rs.5000/-	
	Above Rs.50.00 lakhs	Rs.10000/-	
	{for issue of solvency certificate the permission from HO is required}		
	Proposed		
	Up to Rs.1.00 lakh		Rs.500.00
	Above Rs.1.00 lakh up to Rs.10.00 lakhs		Rs.2500.00
	Above Rs.10.00 lakhs up to Rs.25.00 lakhs		Rs.5000.00
	Above Rs.25.00 lakhs up to Rs.50.00 lakhs		Rs.7500.00
	Above Rs.50.00 lakhs up to Rs.75.00 lakhs		Rs.15000.00
	Above that 0.25% per lakh apart from the above		

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		Existing {w.e.f 10.01.2001}	Revised {w.e.f 01.08.2010}
XXX	For issue of No Objection certificates {NO}	Not Prescribed	Rs.100/- per Instance
XXXI	Prepayment charges on loans (Advance payment)	Not prescribed ly in case of take over loan availed from other financial institution	2% on advance payment
XXXII	Penal charges for late payment of EMI	Not Prescribed	Normal rate of Interest plus 2% Int. for the amount in default for the days of default.
XXXIII	Penal charges for delayed payment of CD Instalments		
	a) Less than 5 years period	Rs.1.50 per every Rs.100/- per month	Rs.1.50 per every Rs.100/- per month
	b) Above 5 Years	Rs.2.00/- per every Rs.100/- per month	Rs.2.00/- per every Rs.100/- per month
{Penalty payable in respect of delayed instalment of CD's may be waived against payment of equal number of advance instalments}			
XXXIV	Jewel loan		
	Service charges		
	Existing		
	Up to Rs.25,000/-	Rs.25/-	
	Above Rs.25,000/-	Rs.50/-	
	Proposed		
	Up to Rs.50,000/-		Rs.50/-
	Above Rs.50,000/- up to Rs.1.00 lakhs		Rs.100/-
	Above Rs.1.00 lakhs		Rs.200/-
	Processing Charges		
	Up to Rs.25,000/-	Rs.25/-	
	Above Rs.25,000/- Up to Rs.40,000/-	Rs.50/-	
	Above Rs.40,000/- Up to Rs.1,00,000/-	Rs.100/-	
	Above Rs.1.00 lakh Up to Rs.2.00 lakhs	Rs.200/-	
	Above Rs.2.00 lakhs	Rs.150/- per lakh or part there of.	
	Proposed	-	0.15% of sanctioned amt. {with a mini of Rs.40/-}
	Jewel Appraisal Charges		
	a) At the time of sanction of jewel loan	0.25 paise per hundred on the loan amt sanctioned	0.25 paise per hundred on the loan amt sanctioned
	b) Re-Appraisal of jewels at the time of trf of Branch Managers or annual inspection.	Rs.200/- per day	Rs.200/- per day
XXXV	Instalment loan		
	Application and processing charges		
	Up to Rs.40,000/-	Rs.50/- +Appli Rs.50/-	
	Above Rs.40,000/-	Rs.100/- +Appli Rs.50/-	
	Proposed		
	Up to Rs.1,00,000/-		Rs.200/- + Appli Rs.50/-
	Above Rs.1.00 lakh Up to Rs.2.00 lakhs		Rs.400/- + Appli Rs.50/-
	Above Rs.2.00 lakhs Up to Rs.3.00 lakhs		Rs.600/- + Appli Rs.50/-
	Above Rs.3.00 lakhs 0.15% of of sanctioned amount.		0.20% of sanctioned amt. subject to a maxi of Rs.1000/-

SI	Particulars	Apex Bank	
		Existing {w.e.f 10.01.2001}	Revised {w.e.f 01.08.2010}
No			
XXXVI	Housing loan including Mortgage loan		
	a} Application Charges	Rs.50/-	Rs.100/-
	b} Processing Charges	Rs.500/- + 0.50% of Sanctioned amount.	Rs.750/- + 0.60% of Sanctioned amount.
XXXVII	Vehicle loan		
	a} Application Charges - Two wheeler	Rs.50/-	Rs.75/-
	Application Charges - Four Wheeler	Rs.50/-	Rs.100/-
	Processing Charges		
	a)Two Wheeler	Rs.250/-	0.50% subject to mini Rs.350/-
	b)Four Wheeler	Rs.500/-	0.50% of sanctioned amt subject to maxi of Rs.2000/-
XXXVIII	New Loan Schemes		
	Application Fees	Not prescribed	Rs.100/-
XXXIX	Processing Charges		
	a} Cash Credit/Overdraft - Indl	1.00% of sanctioned amt.	1.00% of sanctioned amt.
	b} Commercial Vehicle Loan	1.00% of sanctioned amt.	1.00% of sanctioned amt.
	c} Professional Loan	1.00% of sanctioned amt.	1.00% of sanctioned amt.
	d} Apex Vyakthika	0.50% of sanctioned amt.	0.50% of sanctioned amt.
	e} Apex Nagadhu	1.00% of sanctioned amt.	1.00% of sanctioned amt.
	f} Apex Vidya	NIL	NIL
	g} Apex Pravasa	1.00% of sanctioned amt.	1.00% of sanctioned amt.
	h} Apex Badige	1.00% of sanctioned amt.	1.00% of sanctioned amt.
	i} Apex for BDA Sites(Int dep)	Rs.1000/-	Rs.1000/-
	j} Apex for BDA Sites	1.00% of sanctioned amt.	1.00% of sanctioned amt.
	k} Apex Overdraft	NIL	NIL
	l} Apex Retail Loans	0.50% of sanctioned amt.	0.50% of sanctioned amt.
	m}Apex Mahile	0.50% of sanctioned amt.	0.50% of sanctioned amt.
	n}Apex Swayam Udyoga	1.00% of sanctioned amt.	1.00% of sanctioned amt.
	o}Apex Gold	1.00% of sanctioned amt.	1.00% of sanctioned amt.
	p}Apex Nivruthi	NIL	NIL
	q}Apex Vruthipara	NIL	NIL
	r}Project loan	1.00 % of sanctioned amt.	1.00 % of sanctioned amt.
XXXX	Nominal Membership Fee	Rs.100/- per person	Rs.150/- per person
XXXXI	Charges for delayed payment locker Rent	Not Prescribed	Rs.25/- in case of delay For more than a month
Note:-Service Tax to be collected at the prescribed rates wherever applicable.			