

The Karnataka State Cooperative Apex Bank Ltd.,

Revision in service charges of the Bank w.e.f 01.04.2024

Sl.No.	Particulars of Charges	Existing (w.e.f 01.08.2010)	Revised (w.e.f 01.04.2024)
1	Cheque Book issue Charges		
	Savings Account	Rs.2.00/per leaf	First Book (15 leaves) Free, beyond free entitlement charges are : ₹ 3 per cheque leaf
	CA/CC/OD	Rs.2.00/per leaf	First Book (30 leaves) Free, beyond free entitlement charges are : ₹ 4 per cheque leaf
2	Charges for Issue of Statement of account		
	Account Statement - SB/CA/CC/OD	Not Prescribed	Min.Rs.50/-with Rs.5 per page, Max.Rs.500/- per occasion. (If no Passbook issued/taken-No charges for first copy)
	Current Account Ledger Folio Charges	Min Rs.25/- with Rs.5/- per page	Min Rs.50/- with Rs.5/- per page
3	Issue of Duplicate Pass Book		
	SB/CA/CC	Rs.50/- + Rs.10/- per page	Rs.75 + Rs.20/- per page
4	Balance Certificate		
	SB	Rs.50/-	First copy free. For Duplicate copy Rs.50/-
	CA/CC	Rs.100/-	First copy free. For Duplicate copy Rs.100/-
5	Issue of Interest Certificate/Loan Statement		
	1st copy	Not Prescribed	free
	Duplicate copy	Not Prescribed	Rs.50/-
6	Stop payment Charges		
	Revocation of Stop payment	Rs.50/- per instrument	Rs.75/-per instrument (maximum Rs.500/- per occasion)
		Nil	Rs.50/- per revocation

7	Enquiry of Old records		
	Entries up to 1 year	Nil	Nil
	Beyond One Year	Nil	Rs.100/- per request.
8	Issue of Duplicate Term Deposit	Rs.100/- per instrument	Rs.100/- per instrument
9	Account Closure Charges		
	SB	Rs.50/- if closed within a year	Rs.100/- if closed within a year Rs.50/- if closed beyond one year
	CA	Rs.100/- if closed within a year	Rs.200/- if closed within a year Rs.100/- if closed beyond one year
10	Penalty 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 instalment	
11	Cheques/instruments returned unpaid		
	a) up to Rs.1 lakh	Rs.15/-	Rs.100/-
	b) Rs.1 lakh to below Rs.10.00 lakh	Rs.100/-	Rs.300/-
	c) Rs.10.00 lakh to below Rs.1.00 Crore	Rs.100/-	Rs.500/-
	d) Rs. 1.00 Crore and above	Rs.100/-	Rs.1000/-
	If returned for technical reasons/not at customer fault - No charges		
12	Outward Cheque Return Charges		
	a) up to Rs.1 lakh	not prescribed	100/-
	a) above Rs. 1 lakh	not prescribed	200/-
13	NACH Debit return		
	a) up to Rs.10000/-	Rs.15/-	Rs.100/-
	Above Rs. 10000/- up to Rs.1 Lakh	Rs.100/-	Rs.200/-
	Above Rs.1 lakh	-	Rs.500/-
	b) Mandate Registration Charge	Rs.100/-	Rs.100/-
14	Photo/Signature Attestation	Rs.10/- per case	Rs.100/- case
15	Issue of Payorder		

	up to Rs. 20000/-	Rs.35/-	Rs.50/-
	Above Rs.20000/- up to Rs.1 lakh	Rs.1.75 per Rs.1000/-,min.Rs.40/-	Rs.2.50/- per Rs.1000/- min.Rs.60/-
	Above Rs.1 lakh up to Rs.10 lakhs	Rs.1.25 per Rs.1000/- ,min.Rs.200/-	Rs.3/- per Rs.1000/-
	Above Rs.10.00 lakhs	Rs.1.00 per Rs.1000/-	Rs.3.50/- per Rs.1000/- maximum of Rs.10000/-
16	Payorder Cancellation/Revalidation/Duplicate Issue		
	Issue of Duplicate	Rs.20/-	Rs.50/-
	Cancellation	Rs.20/-	Rs.50/-
	Revalidation	Rs.20/-	Rs.50/-
17	Address confirmation charge	Nil	₹ 30/-per instance.
18	Request for changing operating instructions	Nil	₹ 50/- per instance.
19	For issue of No Objection Certificate	Rs.100/- per instance	Rs.150/- per Certificate
20	SMS Charges	15/- per quarter	15/- per quarter
21	ATM Card related Charges		
	ATM Card issue charges		
	a) Annual fee	Rs.100/-	Rs.150/-
	b) Additional Card (customised card)	not prescribed	Rs.200/-
	d) Replacement of Card	Rs.200/-	Rs.200/-
22	Penal Charge for non maintenance of Minimum Balance Charge		
	a) Savings Bank Account		
	Min.Balance with Cheque Book -Rs. 1000/-	Rs.20/- on each occasion	Rs.35/- per month for non maintenance of Average Monthly Balance
	Min.Balance without Cheque Book - Rs. 500/-	Rs.20/- on each occasion	
	b) Current Account		
	Min.balance with Cheque Book - Rs.2000/-	Rs.50/- on each occasion	Rs.100/- per month for non maintenance of Average Monthly Balance
	Minimum balance charge not applicable to Inoperative SB/CA accounts.		
23	Cash Withdrawal Charges for SB Account		
	Up to 60 cash withdrawal (by cheque or otherwise) in a half year	not prescribed	free
	Above 60 cash withdrawal in a half year	Rs.1 per withdrawal in excess of 60 withdrawals	Rs.10 per withdrawal in excess of 60 withdrawals
		The above-mentioned Cash Withdrawal Charges are excluding withdrawal from ATM.	

24	Standing Instructions Charge	a) Rs.10/- per transaction involving credit to another A/c within the same Branch if amt is trf to different persons a/cs	a) Rs.30/- per transaction involving credit to another A/c if amt is transferred to different persons a/c.
25	Loss of Token	Rs.500/-	Rs.500/-
26	Postal/Courier Charge		
	(Notice/reminders/other correspondence)		
	a) ordinary Post	Actuals with a min. of Rs.10	Actuals with a min. of Rs.25/-
	b) Registered /Speed Post/Courier charge	125% of actual charge	Rs.25/- + 125% of actual charge
27	Bank Guarantee		
	a) Performance Guarantee	Rs.200/-+2% p.a or part thereof	Rs.200/-+2% p.a on guarantee amount
	b) Other than Performance Guarantee	Rs.200/-+3% p.a or part thereof	Rs.200/-+3% p.a on guarantee amount
28	Locker application charge	not prescribed	Rs.100/-
29	Loss of Locker Key	(existing w.e.f 10.07.2019) Rs.500/-+actual expenditure incurred for breaking open the locker and changing the lock by	Rs.1000/-+actual expenditure incurred for breaking open the locker and changing the lock by manufacturer of locker.
30	Locker visit charges (all sizes) per calendar year	(existing w.e.f 07.12.2019) 24 visits per calendar year free. Thereafter Rs.50/- per visit (calendar year starts from Jan 01 and ends on December 31.	24 visits per calendar year free. Thereafter Rs.50/- per visit (calendar year starts from Jan 01 and ends on December 31.
31	Charges for delayed payment of Locker Rent	Rs.25/- in case of delay for more than a month	Rs.100/- in case of delay for more than a month up to 6 months. Rs.200/- in case of delay for more than 6 months
32	NEFT/RTGS CHARGES	Existing (w.e.f 11.11.2019)	
	a) NEFT Charges		
	up to ₹ 100000/-	Nil	Rs. 2.50/-
	above ₹ 1 lakh to ₹ 2 lakhs	₹ 10 + applicable taxes	Rs. 15/-
	Amounts above ₹ 2 lakhs	₹15 + applicable taxes	Rs. 25/-

	b) RTGS Charges		
	₹ 2.00 lakhs to ₹ 5.00 lakhs	₹15 + applicable taxes	Rs. 24/-
	Above ₹ 5.00 lakhs	₹30 + applicable taxes	Rs.49/-
		No charges for outward RTGS/NEFT transaction through online and all inward transactions.	
33	CIBIL Charges	(Existing w.e.f 18.07.2022)	
	For each report	Rs.200/- per report	Rs.200/- per report
34	Charges for not availing sanctioned loan within 3 months.	Rs.1000/-	Rs.1000/-
35	Processing/Service and Other Charges related to loan accounts		
	a) Jewel Loan	Existing w.e.f 11.07.2019	
	1. Application Fee	Rs.50/-	Rs.50/-
	2. Processing Charge	1% of sanctioned amount with minimum of ₹ 40/- and maximum of ₹ 1200/-.	1% of sanctioned amount with minimum of ₹ 40/- and maximum of ₹ 1000/-.
	3. Jewel Appraiser Charge -at the time of sanction of jewel loan	0.20 paise per hundred on the loan amount sanctioned with maximum of ₹ 1000/-.	0.20 paise per hundred on the loan amount sanctioned with minimum of Rs.50/- and maximum of ₹ 1000/-.
	b) Housing/Mortgage/Site Purchase Loan	Existing w.e.f 01.10.2018	
	1. Application Fee	Rs.100/-	Rs.100/-
	2. Service Charge	0.4 % of Sanctioned amount subject to maximum ofRs.40,000/-	0.4 % of Sanctioned amount subject to maximum of Rs.40,000/-
	c) Apex Overdraft	Existing w.e.f 01.10.2018	
	1. Application Fee	Rs.100/-	Rs.100/-
	2. Processing Charge	<ul style="list-style-type: none"> ● For new accounts 1% of sanctioned loan amount . ● For subsequent renewal 0.1% of Sanctioned loan amount subject to maximum of Rs.10000/- 	<ul style="list-style-type: none"> ● For new accounts 1% of sanctioned loan amount . ● For subsequent renewal 0.1% of Sanctioned loan amount subject to maximum of Rs.10000/-
	d) Apex Overdraft against FD	existing w.e.f 10.01.2024	
	1. Application Fee	Rs.100/-	Rs.100/-
	2. Processing Charge		
	a) for new Accounts	1% of sanctioned loan amount.	1% of sanctioned loan amount.
	b) for subsequent renewal up to Rs.1.00 lakh	Nil	Nil
	Above Rs.1.00 lakh up to Rs.5.00 lakh	Rs.200/-	Rs.200/-
	Above Rs.5.00 lakh up to Rs.10.00 lakh	Rs.500/-	Rs.500/-
	Above Rs.10.00 lakh	Rs.1000/-	Rs.1000/-
	e) Vehicle Loan		

	1. Application Fee	(existing w.e.f 01.08.2010)	
	i. Two Wheeler	Rs.75/--	Rs.100/-
	ii. Four Wheeler	Rs.100/-	Rs.100/-
	2. Processing Charge	(existing w.e.f 10.07.2019)	
	i. Two Wheeler	0.50% of sanctioned amount subject to minimum of ₹ 300/-	0.50% of sanctioned amount subject to minimum of ₹ 300/-
	ii. Four Wheeler	0.50% of sanctioned amount subject to minimum of ₹ 1500/-	0.50% of sanctioned amount subject to minimum of ₹ 1500/-
	f) Commercial Vehicle Loan	(existing w.e.f 10.07.2019)	
	1. Application Fee	Rs.100/-	Rs.100/-
	2. Processing Charge	0.50% of sanctioned amount.	0.50% of sanctioned amount.
	g) Instalment Loan	(existing w.e.f 01.08.2010)	
	1. Application Fee	Rs.50/-	Rs.100/-
	2. Processing Charge		
	up to Rs.1.00 lakh	Rs.200/-	Rs.300/-
	Above Rs.1.00 lakh up to Rs.2.00 lakhs	Rs.400/-	Rs.500/-
	Above Rs.2.00 lakh up to Rs.3.00 lakhs	Rs.600/-	Rs.750/-
	above Rs.3.00 lakhs	0.20% of sanctioned amt.subject to maxi of Rs.1000/-	0.25% of sanctioned amount subject to max. of Rs.2000/-
	h) Other Loans	(existing w.e.f 10.07.2019)	
	1. Application Fee	Rs.100/-	Rs.100/-
	2. Processing Charge		
	Professional Loan	0.40% of sanctioned amount.	0.40% of sanctioned amount.
	Apex Vyakthika	0.40% of sanctioned amount.	0.40% of sanctioned amount.
	Apex Nagadhu	0.40% of sanctioned amount.	0.40% of sanctioned amount.
	Apex Pravasa	0.40% of sanctioned amount.	0.40% of sanctioned amount.
	Apex Badige	0.40% of sanctioned amount.	0.40% of sanctioned amount.
	Apex BDA Sites	0.40% of sanctioned amount subject to max.of Rs.40000/-.	0.40% of sanctioned amount subject to max.of Rs.40000/-.
	Apex Retail Loans	0.40% of sanctioned amount.	0.40% of sanctioned amount.
	Apex Mahile	0.40% of sanctioned amount.	0.40% of sanctioned amount.
	Apex Swayam Udyoga	0.40% of sanctioned amount.	0.40% of sanctioned amount.
		(w.e.f 01.08.2010)	
	Apex Vruthipara	Nil	Nil
	Apex Vidya	Nil	Nil
	Apex Pension	Nil	Nil

* GST @ 18% to be collected on all the charges. (except Jewel Appraiser fee)