



ಶ್ರೀ ಗೋಕರ್ಣನಾಥ ಕೋ-ಓಪರೇಟಿವ್ ಬ್ಯಾಂಕ್ ಲಿಮಿಟೆಡ್, ಸಂಖ್ಯೆ 11179

ಆಡಳಿತ ಕಛೇರಿ : "ಶ್ರೀ ಗುರುಕೃಪಾ", ಶ್ರೀ ಗೋಕರ್ಣನಾಥ ದೇವಸ್ಥಾನ ರಸ್ತೆ, ಕುದ್ರೋಳಿ, ಮಂಗಳೂರು-575 003

**Sri Gokarnanath Co-operative Bank Ltd., No. 11179**

Admn. Office : "Sri Guru Kripa", Sri Gokarnanath Temple Road, Kudroli, MANGALURU-575 003

Phone : 2494662, 2494691, Fax : 0824-2494662

E-mail : srigokarnanath@gmail.com Website : www.gokarnanathbank.com

Ref. No. : .....

Date : .....

**Chart Showing Commission/ Service/ Interest/ Postage/ Miscellaneous charges on various categories w.e.f. 01-05-2016.**

Ref : Board Meeting Resolution No. 26 dated 28-04-2016

**1. Collection of Cheques/ Drafts/ Interest & Dividend warrants / Income tax & other refund orders**

a	LOCAL	Nil
b	OUTSTATION	
	UT TO Rs. 500/-	05.00
	Rs.501/- to Rs.1,000	10.00
	Rs.1,001/- to Rs.5,000/-	25.00
	Rs.5,001/- to Rs. 1,00,00/-	50.00
	Rs.10,001/- to Rs. 1,00,000/-	Rs. 100.00
	Rs.1,00,001/- & above	Rs. 2.00 per thousand or part thereof with a minimum of Rs. 250/-

**2. Exchange on remittance-Demand drafts/ inter branch MT**

Upto Rs. 1,000/-	Rs. 15.00
Rs 1,001/- to Rs. 5,000/-	Rs.25.00
Rs. 5,001/- to Rs. 10,000/-	Rs.50.00
Rs.10,001/- to Rs.1,00,000/-	Rs.100.00
Rs. 1,00,001/-& above	Rs. 1.50 per thousand or part thereof with a Minimum of Rs.200/-

**3.Ledger folio Charges on current /OD Accounts & penal Charges for not maintaining min. Balance**

Ledger folio Charges	Rs.25/- per page on half year basis
Current & OD A/c for not maintaining minimum. Balance of Rs.1000/-	Rs.25/ penal charge on monthly basis
SB A/c for not maintaining minimum Balance Of Rs.500/- with Cheque book facilities	Rs. 25/ per month

**4. Dishonor of Cheque**

Saving Bank A/c	Rs. 150/ per cheque
Current A/c	Rs. 200/ per cheque

**5.Stop Payment of Cheques**

<b>For Stop Payment - Rs.50/-per instrument</b>
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**6. Cheque Leaf Charges**

Rs. 2/- per leaf
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**7.Cancellation & Duplicate Draft**

For Cancellation	Rs. 50/-
For Duplication	Rs. 50/-

**8.Issuing Duplicate Deposit Receipt & Share certificate**

For issuing Duplicate Deposit Receipt	Rs 50/- per receipt
For issuing Duplicate Share certificate	Rs. 50/- per Share certificate
For issuing Duplicate I.D. Card	Rs. 25/- per I.D. Card
For change of Nominee	Rs. 50/- (No charges in case of Death of Nominee)

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**9. Issuing Duplicate Pass Book & Sheets**

For Current A/c and OD	<b>Rs 50/- per Pass Book with latest Balance – For previous additional entries –Rs. 20/- per one side of ledger sheet.</b>
For Savings Bank & RD	<b>Rs.50/-Per pass book with latest balance – For previous additional entries –Rs. 10/- per one side of ledger sheet.</b>

**10. Postage Charges**

Ordinary Post	Under certificate	Registered Post
Rs. 25/-	Rs. 20/-	<b>Rs. 75/-</b>

**11. Closure of SB Account before One Year.**

<b>Rs. 50/- &amp; No Charges in case of death, transfer to other branch, to transfer amount to term deposit etc.</b>
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**12. Closure of SB Account before Six months**

<b>Rs. 100/- &amp; No Charges in case of death, transfer to other branch, to transfer amount to term deposit etc.</b>
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**13. Processing Charges on New loans/ Renewal /Enhancement except for Jewel and deposit Loans**

<b>@ 1% of Loan amount and stationery charges of Rs. 10/- per loan</b>
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**13. Appraiser/ Miscellaneous Fees Service Tax Chargeable on Jewel Loans & Gold Loans.**

APPRAISER FEES		MISCELLANEOUS FEES		Service tax
Upto Rs.5,000/-	Rs. 0.30 per hundred	Upto Rs.5000/-	Rs. 0.70 Per Hundred	Applicable Service tax
Above Rs.5,001/-	Rs. 15/- Plus Rs. 0.15 per hundred exceeding Rs. 5000/-	Above Rs.5001/-	Rs. 35/- Plus Rs. 0.85 per Hundred exceeding Rs.5000/-	Will be charged on Appraisers fees plus Misc. fees collected
<b>Appraiser fees plus Misc fees @ 1% of Loan Amount with following maximum ceiling</b>				
a) Upto 1,50,000/-		- Rs. 500/- + Service Tax		
b) Rs. 1,50,001/- to Rs. 2,00,000		- Rs. 750/- + Service Tax		
c) Rs. 2,00,001/- to Rs. 3,00,000		- Rs. 1000/- + Service Tax		

**14 Incidental Charges (Annually) on outstanding Balance of HYP, ML, SIT, & Ind.l Loans.**

Upto Rs. 50,000/-	Rs. 100/-
Above 50,001/- to Rs. 1,00,000/-	Rs. 200/-
Above Rs. 1,00,001/-	<b>@ 0.2 % on outstanding Balance .</b>

**15. Inspection Charges (Post sanction of Loans)**

<b>Mortgage and Overdraft Loans</b>	<b>Rs. 250/- per visit.</b>
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**16. Legal Charges**

Stamp Duties	Documentation	Advocate fees	Valuation charges
Actual	Actual	Rs. 1000 to 2500 per loan	Rs 1000 to 2000 per valuation

**17. Insurance & Consultancy Charges**

<b>Insurance Charges - Actual</b>	<b>Consultancy Charges -Actual</b>
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**Note : Wherever necessary, applicable Service Tax shall be collected in addition to the above rates.**

Sd/-

The General Manager (i/c)