

Established: 1917

Phone No: 08682-222542



(Regd. No. 20953)

THE NALGONDA DIST. CO-OPERATIVE CENTRAL BANK LTD.,

NALGONDA

HEAD OFFICE: NALGONDA.

**E – Mail Address: 1. ceo_nlg@tscab.org
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<http://www.nalgondadccbts.org>

Rc. No. 3129 P&D/Service Charges/2024-25

Date: 01.10.2024.

CIRCULAR

Sub: - Nalgonda DCCB – Revision of Service Charges –Instructions issued for Implementation-Reg.

Ref: - ALCO Committee Meeting Proceedings, Dated: 26.09.2024.

With reference to the subject cited above all the Staff of NDCCB are hereby informed that the ALCO Committee of the Bank in its meeting vide reference cited has resolved to revise certain charges for services offered by the Bank to the Customers.

The Details are hereunder.

SERVICE CHARGES

	Particulars	Existing Charges		Revised Charges	
		Charges	+GST	Charges	+GST
1	Duplicate Passbook Issue Charges	100.00	Applicable @18%	100.00	Applicable @18%
2	Cheque Book (25 Leaves) Issue charges Savings Account	150.00		150.00	
3	Cheque Book (25 Leaves) Issue charges Savings Account Current Account/OD/CC (From 2 nd Book onwards)	150.00		150.00	
4	Cheque Book (15 Leaves) Issue charges (Personalized) Savings Account (From 2 nd Book onwards)	100.00		100.00	
5	Cheque Book (24 Leaves) Issue charges (Personalized) Current Account/OD/CC (From 2 nd Book onwards)	150.00		150.00	
6	Cheques sent for collection/CTS Outward Clearing/Realization:				
LOCAL					
A	Cheque/Bill up to Rs. 1.00 lakh	--	--	--	--
B	Cheque/Bill above Rs.1.00 lakh to Rs. 5.00 lakhs.	50.00	Applicable @18%	50.00	Applicable @18%
C	Cheque/bill above Rs.5.00 lakh	100.00	@18%	100.00	@18%

OUT STATION

A	Cheque/Bill up to Rs.10,000/-	25.00	Applicable @18%	25.00	Applicable @18%
B	Cheque/Bill from Rs. 10,001/- to Rs. 50,000/-	50.00		50.00	
C	Cheque/Bill from Rs. 50,001/- to Rs. 1,00,000/-	100.00		100.00	
D	Cheque/Bill above Rs. 1.00 lakh	Additional Rs. 2.00 for each 1000/- above one lakh (maximum Rs. 500/-)+GST		Additional Rs. 2.00 for each 1000/- above one lakh (maximum Rs. 500/-)+GST	

Additional charges to be collected if drawee bank has already charged cheque return charges on us
(Postal charges to be collected additionally for the above if any)

7	Cheque Return Charges:				
	Cheque/Bill up to Rs. 1.00 lakh	100.00	Applicable @18%	100.00	Applicable @18%
	Cheque/Bill above Rs.1.00 lakh	200.00		200.00	
Postal charges to be collected additionally for the above if any					
8	Spare Cheque (per Leaf) charges	100.00	Applicable @18%	100.00	Applicable @18%
9	Stop Payment Charges	100.00		100.00	
10	Demand Drafts/Banker's cheque				
A	up to Rs. 10,000/-	25.00	Applicable @18%	25.00	Applicable @18%
B	from Rs. 10,001/- to Rs. 50,000/-	50.00		50.00	
C	from Rs. 50,001/- to Rs. 1,00,000/-	100.00		100.00	
D	above Rs. 1.00 lakh	Rs.100+Rs. 2/- per each Rs.1000/-DD Amount above Rs. 1.00 lakh maximum Rs.500/-		Additional Rs. 2/- for each 1000/- above one lakh (maximum Rs. 500/-)+GST	
11	Banker's Cheque/DD Revalidation Charges				
A	up to Rs.10,000/-	25.00	Applicable @18%	25.00	Applicable @18%
B	from Rs. 10,001/- to Rs. 50,000/-	50.00		50.00	
C	from Rs. 50,001/- to Rs. 1,00,000/-	100.00		100.00	
D	Above Rs.1.00 lakh	Additional Rs. 2/- for each 1000/- above one lakh (maximum Rs.500/-)+GST		Additional Rs. 2/- for each 1000/- above one lakh (maximum Rs.500/-)+GST	
12	Account Statement charges				
	First statement in a month		--	Free up to 3 pages (beyond 3 pages Rs. 25/- per page)	
	Duplicate statement in a month		--	Rs. 50/-up to 3 pages(beyond 3 pages Rs.25/- per page)	
	(on A4 Sheet) per Financial Year & < Year	100	Applicable @18%	100	Applicable @18%

13	DD/PO Revalidation / Cancellation / Duplicate Issue charges						
	Up to Rs. 10,000/-		100.00	Applicable @18%	100.00	Applicable @18%	
	Above Rs. 10,000/-		100.00		100.00		
Duplicate FDR/RIP (TDR) Issue charges		200.00	200.00				
15	Charges for non maintenance of <u>Minimum Balance /Average Min. Balance</u> in Savings Bank Accounts (without cheque book)		50.00	Applicable @18%	100.00	Applicable @18%	
	Product						
	2201						
	2204						
	2205						
	2235	--	--	NIL		NIL	
	Charges for non maintenance of <u>Minimum Balance /Average Min. Balance</u> in Savings Bank Accounts (with cheque book)		--	--	150.00	Applicable @18%	
	Product						
	2201						
	2204						
2205							
16	Charges for non maintenance of <u>Minimum Balance /Average Min. Balance</u> in Current Accounts		100.00	Applicable @18%	200	Applicable @18%	
	Product						
	2001						
	2005						
17	Account maintenance Charges (Auto debit in CBS)		100.00	Applicable @18%	100.00	Applicable @18%	
18	No Due Certificate issue charges		50.00	--	--	--	
19	Inoperative/Dormant account charges		--	--	--	--	
20	Re- classification of the Inoperative/Dormant Account Charges		100.00	Applicable @18%	--	--	
21	Account Closure Charges						
Type of Account			More than 1 year from A/c opening Date	Less than 1 year from A/c opening Date	More than 1 year from A/c opening Date	Less than 1 year from A/c opening Date	
With Cheque Book	SB -2201		200/- + GST	250/-+GST	200/- + GST	250/-+GST	
	SB -2204		--	--	--	--	
	SB -2235		--	--	--	--	
	SB -2205		200/- + GST	250/-+GST	200/- + GST	250/-+GST	
	SB-REMAIING TYPES						
	CA – All Types		250/-+GST	300/- + GST	250/-+GST	300/- + GST	

Without Check Book	SB -2201	150/- + GST	200/- + GST	150/- + GST	200/- + GST
	SB -2204	--	--	--	--
	SB -2235	--	--	--	--
	SB -2205	150/- + GST	200/- + GST	150/- + GST	200/- + GST
	CA – All Types	200/-+GST	250/-+GST	200/-+GST	250/-+GST
22	Signature Verification Charges	100.00	Applicable @18%	100.00	Applicable @18%
23	SMS Charges (Quarterly)	As per Usage	Applicable @18%	15/- (Quarterly)	Applicable @18%
24	Legal Action Notices charges a) Certificate b) EPs c) d)	As per Govt. Rates			
25	RTGS & NEFT Charges (as per TSCAB as and when changed)				
	NEFT				
A	Up to ₹ 10,000/-	1.00	Applicable @18%	1.00	Applicable @18%
B	Above ₹ 10,000/- and up to ₹ 1,00,000/-	2.00		2.00	
C	Above ₹ 1,00,000/- and up to ₹ 2,00,000/-	3.00		3.00	
D	Above ₹ 2,00,000/-	3.00		3.00	
	RTGS				
E	₹2,00,000/- to ₹5,00,000/-	5.00	Applicable @18%	5.00	Applicable @18%
F	Above ₹5,00,000/-	10.00		10.00	
26	Debit Card/ATM card Issue Charges	--		100.00	
27	Debit Card Replacement Charges	100.00		100.00	
28	Debit Card Annual maintenance Charges	100.00		100.00	
29	Debit Card – Regeneration of PIN	--	--	--	--
30	Locker break open charges in case of loss of key	Charges as decided by the service provider plus Rs.1000/-+GST		Charges as decided by the service provider plus Rs.1000/-+GST	
31	Gold Loan application and security packet	60.00	Applicable @18%	60.00	Applicable @18%
32	Gold Loan Acknowledgement missing Charges	200.00		200.00	
33	Gold Loan Pre-Closure Charges	100.00		100.00	
34	Gold Loan Overdue Notice Charges:	-	-		
a.	Gold Loan Overdue Notice I	-	-	25.00	Applicable @18%
b.	Gold Loan Overdue Notice II	-	-	25.00	
c.	Gold Loan Overdue Notice III	25.00	@18%	50.00	

35. Locker Charges:

LOCKER SIZE	Rent Particulars				Security Deposit Particulars			
	Existing		Revised		Existing		Revised	
	Individuals	Staff/Retired Staff	Individuals	Staff/Retired Staff	Individuals	Staff/Retired Staff	Individuals	Staff/Retired Staff
S1-11*15*50	700.00	350.00	1000.00+GST	500.00+GST	20000.00	10000.00	7500.00	3750.00
S2-12*18*50	700.00	350.00	1000.00+GST	500.00+GST	25000.00	12500.00	10000.00	5000.00
S3-18*25*50	700.00	350.00	1500.00+GST	750.00+GST	30000.00	15000.00	15000.00	7500.00
M1-12*34*50	1300.00	1300.00	2000.00+GST	1000.00+GST	30000.00	30000.00	25000.00	12500.00
M2-15*40*50	1300.00	1300.00	2500.00+GST	1250.00+GST	50000.00	50000.00	25000.00	12500.00
M3-18*40*50	1300.00	1300.00	3000.00+GST	1500.00+GST	50000.00	50000.00	25000.00	12500.00
L1-27*34*50	1700.00	1700.00	4000.00+GST	4000.00+GST	75000.00	75000.00	50000.00	50000.00
L2-31*40*50	1700.00	1700.00	4500.00+GST	4500.00+GST	75000.00	75000.00	50000.00	50000.00
L3-39*42*50	1700.00	1700.00	5000.00+GST	5000.00+GST	75000.00	75000.00	50000.00	50000.00

- Student and Young Champion Accounts exempted from Account, ATM, and Minimum balance etc service charges.
- Relaxation for staff-as per the existing guidelines.
- CEO has the discretion to reduce the Deposit/ Rent case to case basis.

Therefore, all the Staff of NDCCB are hereby instructed to follow the rates mentioned above w.e.f. **03.10.2024** onwards.



[Handwritten Signature]
General Manager
7/10/24

TO,
Copy to all the Staff.
Copy to IT Manager making changes in CBS as per above schedule.
Copy to all Nodal Officer for information.
Copy to General Manager for information.
Copy to President's table for Information.

