

Kankaria Maninagar Nagarik Sahakari Bank Ltd.**List of Charges (Applicable from 16.01.2026)****1) Cheque Return Charges**

a) Outward Return Chg	
i) Upto Rs. 1,00,000/-	Rs. 100/- + GST (18%)
ii) Rs. 1,00,001/- and Above	0.20% on the cheque amt + GST (18%)
iii) Loan Outward Return Chg for Finance Company	Rs. 500/- + GST (18%)
b) Loan ECS Return Chg (Outward)	Rs. 500/- + GST (18%)
c) Inward Return Chg	
i) Upto Rs. 50,000/-	Rs. 100/- + GST (18%)
ii) Rs. 50,001/- To Rs.1,00,000/-	Rs. 200/- + GST (18%)
iii) Rs. 1,00,001/- and Above	0.20% on the cheque Assmt or Maximum Rs 5000/- + GST (18%)
iv) Loan Inward Return Chg	Rs. 500/- + GST (18%)
d) ECS Return Chg (Inward)	
i) Upto Rs. 25,000/-	Rs. 300/- + GST (18%)
ii) Rs. 25,001/- and Above	Rs. 500/- + GST (18%)
e) MMS Inward Chg	Rs. 300/- + GST (18%)

2) Counter Return Chagres

Per Cheque	Rs. 500/- + GST (18%)
------------	-----------------------

3) Cheque Book Charges (Per Cheque)

a) New Cheque Book Issue	Rs. 2/- + GST (18%)
b) Stop Payment Charges	Rs. 100/- + GST (18%)

4) Pay order / DD (HDFC)

a) Upto Rs. 50,000/-	Rs. 50/- + GST (18%)
b) Rs. 50,001/- and Above	0.20% on the cheque amt + GST (18%)

5) Duplicate Statement / Passbook Charges

a) Duplicate Statement Chg Per Page	Rs. 15/- + GST (18%)
b) Duplicate Passbook Chg	Rs. 50/- + GST (18%)

6) Certificate Charges

a) Signature Verification Charge	Rs. 100/- + GST (18%)
b) Balance Confirmation Certificate	Rs. 100/- + GST (18%)
c) List of Document (LOD)	Rs. 300/- + GST (18%)
d) Duplicate NOC Chg	Rs. 300/- + GST (18%)

7) Loan Charges

a) Loan Charges on Disbursement	1% on Loan Amount + GST (18%)
b) Pre-Matured Loan Account Closure	1% on the ledger Balance

8) Closure of Account

a) Saving Account	Rs. 100/- + GST (18%)
b) Current Account	Rs. 200/- + GST (18%)
c) Addition or Deletion of Name (Other than First Account Holder)	Rs. 100/- + GST (18%)

9) Cash Transaction Charges

a) i) Above Rs. 2,00,000/- Cash Deposit Saving account (Remittance Chg)	0.10% + GST (18%)
ii) Above Rs. 10,00,000/- Cash Deposit Current account (Remittance Chg)	0.10% + GST (18%)
b) Above Rs. 25,000/- Deposited Against Clearing Hold (Debit Clearing Charge)	0.10% + GST (18%)

10) ATM Charges

a) ATM Card Issue Chg	Rs. 200/- + GST (18%)
b) ATM Card Replacement Chg	Rs. 150/- + GST (18%)
c) ATM Card Pin Regenerate Chg	Rs. 50/- + GST (18%)
d) ATM Yearly Chg	Rs. 150/- + GST (18%)
e) ATM Transaction Chg (After 5 Transactions in Other Bank ATM in a month)	Rs. 21/- + GST (18%)

11) IMPS Charges

IMPS Per Transaction Chg	Rs. 5/- + GST (18%)
--------------------------	---------------------

12) SMS Charges(Per SMS)

SMS Chg (Quarterly)	Rs. 0.15/- + GST (18%)
---------------------	------------------------

13) Minimum Balance Charges

The minimum balance you are required to maintain in your Saving & Current Account every month. And failure to maintain this minimum balance will Result in penalties.

a) Saving Account (Monthly)	Rs. 50/- + GST (18%)
b) Current Account (Monthly)	Rs. 100/- + GST (18%)

14) Incidental Charge (Half Yearly)

a) Minimum(CR,MC,HC,CC,GC,NC,FO)	Rs. 150/- + GST (18%)
b) Per Entry	Rs. 1/- + GST (18%)