



NKGSB Co-operative Bank Ltd. (Multi-State Scheduled Bank)

Service Charges:

Processing Fees:

Sr. No.	Particulars	New Customer	Existing Customer								
1	Retail Loans (except Education Loan ,Vehicle Loan and Gold Loan)	0.50% of the Loan Amount	*0.25% of the Loan Amount								
2	Education Loan	0.25% of the Loan Amount	*0.125% of the Loan Amount								
3	Vehicle Loan	<table><tr><th>Loan Limit</th><th>Amount</th></tr><tr><td>Upto Rs.20 lacs</td><td>Rs.5000/-plus applicable GST</td></tr><tr><td>Above Rs.20 lacs upto Rs. 50 lacs</td><td>Rs.10000/-plus applicable GST</td></tr><tr><td>Above Rs 50 lacs</td><td>Rs.20000/-plus applicable GST</td></tr></table>		Loan Limit	Amount	Upto Rs.20 lacs	Rs.5000/-plus applicable GST	Above Rs.20 lacs upto Rs. 50 lacs	Rs.10000/-plus applicable GST	Above Rs 50 lacs	Rs.20000/-plus applicable GST
Loan Limit	Amount										
Upto Rs.20 lacs	Rs.5000/-plus applicable GST										
Above Rs.20 lacs upto Rs. 50 lacs	Rs.10000/-plus applicable GST										
Above Rs 50 lacs	Rs.20000/-plus applicable GST										
4	Gold Loan	0.20% of loan amount.(Mini. Rs.100/- & Max Rs.5000/-)									
5	All MSME Loans except Atmanirbhar Udyojak and NKGSB MSME-Goa Special	0.50% of the Loan Amount +GST									
6	Atmanirbhar Udyojak	Rs.1000/- + GST									
7	NKGSB MSME -Goa Special	Rs.5,000/- or 0.10% of loan amount +GST whichever is higher.									
8	Review/Renewal of Limits (Gold OD, Working capital under MSME, Mediline / Proline & ODAP Retail).	0.25% of existing Limit +GST.									
9	Foreclosure	➤ For loans granted to individuals for purposes other than business the bank shall not levy prepayment charges. ➤ For loans granted to individuals and MSEs for business purpose upto Rs 50 lakhs no prepayment charges for MSEs. ➤ Above Rs 50 lakhs 4% of outstanding exposure if closed or prepayment within 1 year of sanction.After 1 year 2 % of outstanding exposure.									

*T&C applied.

Other Charges:

Sr .No.	Particulars	Charges
1	Other request in form of Revalidation of sanction	Rs. 5000/- + GST
2	Other request in the form of other than revalidation - if outstanding balance is above Rs.10.00 lacs.	Rs. 5000/- + GST
3	Other request in the form of other than revalidation - if outstanding balance is upto Rs.10.00 lacs.	Rs.2500/- + GST
4	Request to switch over to a fixed rate & vice versa - if outstanding balance is above Rs.10.00 lacs.	Rs.10000/- + GST
5	Request to switch over to a fixed rate & vice versa- if outstanding balance is upto Rs.10.00 lacs.	Rs.5000/- + GST
6	Document Handling	Rs.500/- +GST
7	CIBIL	Per Individual CIBIL Record Check : Rs.100/- plus GST Per Corporate CIBIL Record Check : Rs.1,000/- plus GST Per Corporate CIBIL Record check with MSME : Rs.1,500/- plus GST
8	Gold Loan Custody Charges	Custody charges of Rs. 300/- per quarter in case the delivery of ornaments is not taken within one month from the closure of loan account.