

The Nasik Merchants Co-operative Bank Ltd., Nashik

Service Charges from 01/01/2026

Applicable to All Accounts

Sr No.	Particulars	Charges
1	<u>Cheque Book Charges</u>	
	Saving Account	1 St 20 pages Free & after that Rs.3 + GST Per leaf
	Current Account	1 St 20 pages Free & after that Rs.3 + GST Per leaf
2	<u>Folio Charges</u>	
	Saving Account	Rs. 10 +GST Per Quarter
	Current Account	Rs. 40 +GST Per Quarter
3	<u>Stop Payment Charges</u>	
	Saving Account	Rs.100 + GST Per Cheque leaf Max. Rs.500 + GST
	Current Account	Rs.100 + GST Per Cheque leaf Max. Rs.500 + GST
4	<u>Cheque/ Ecs Return Charges</u>	
	<u>All Accounts</u>	
	Inward Cheque	Rs.300 + GST Per Cheque
	Outward Cheque	Rs.200 + GST Per Cheque
5	<u>Duplicate Passbook / Statement</u>	
	Saving Account (Passbook)	Rs.50 + GST
	Saving Account (Statement Upto 10 yrs) Physical Copy	Last Current Year Rs.50 + GST Per Pages, Thereafter Rs.10 + GST per page
	Current Account (Statement Upto 10 yrs) Physical Copy	Last Current Year Rs.50 + GST Per Pages, Thereafter Rs.10 + GST per page
	On Mail ID (Statement upto 10 yrs) :-	No Charges
6	<u>Cash Handling- Deposit/Receipts</u>	
	Saving /Current Home Branch	Free for saving account and Upto Rs.1,00,000 Free Current account and thereafter Rs.1 + GST Per Thousand Or Rs.15 + GST Per Packet which is higher Secured/Unsecured Loan:- No charges upto saction limit for per day

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Other Branch	Upto Rs.50,000 Free for saving account and Upto Rs.1,00,000 free for current account thereafter Rs.2 + GST Per Thousand Or Rs.15 + GST Per Packet which is higher Secured/Unsecured Loan :- Charges applied for Rs.2 + GST per thousand.
Current Overdraft Deposit / Gold Overdraft(GOD)	Free for per day upto Rs.5,00,000/- OR upto Sanction Limit Less than or Equal to 5,00,000/- thereafter Rs.2/- + GST per thousand
<u>Exclude Cash Handling Chrges:-</u>	<u>Exclude Cash Handling Chrges:-</u>
	Borrowers (CC/WC/HYP) who utilize average 75% of sanctioned Limit in last previous month free and if above conditioned is not satisfy then Rs.1 + GST per Thousand or Rs.15 + GST Per Packet which is higher.
	i) Term Loan Installment account ii) Cash Deposited for Fixed Deposit iv) During Last previous month in Saving account avg balance Rs. 2 lakh, During previous month in Current account avg balance Rs. 5 lakh, No Charges will be apply.
7	
<u>Cash Handling Charges</u>	
For Payment	
Saving/Current Account	
Home Branch	Saving Account no Charges will be applicable. For Current Account:- Opening Balance= Charges Nil, Rs.5,00,000/- free per day then Rs.2/- + GST for per thousand
Loan Product	Free Upto Sanction Limit + opening Balance then Rs.2/- +GST per thousand.
Other Branch	Saving Account upto Rs.50,000/- free then Rs.2/- +GST per thousand. For Current Account:- Rs.1,00,000/- free per day then Rs.2/- + GST for per thosaund

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		Only in case sufficient cash is not available in home branch. Pre-Intimation is given by home branch manager to other branch manager through mail. No charges will be taken from customer.
	Loan Product	Free Upto Sanction Limit + opening Balance then Rs.2/- +GST per thousand.
8	<u>RTGS Outward</u>	
	<u>Saving /Current/All other Account</u>	
	Rs.2/- To Rs.5/- Lakh	Rs.25 + GST per transaction
	Rs.5/- & Above	Rs.50 + GST per transaction
	Online NEFT/RTGS Charges	No Charges
9	<u>NEFT Outward</u>	
	<u>Saving /Current/All other Account</u>	
	Upto Rs.10000/-	Rs. 2.50 + GST per transaction
	Rs.10001/- To Rs.1/- Lakh	Rs. 5.00 + GST per transaction
	Rs.1/- To Rs.2/- Lakh	Rs.15.00 + GST per transaction
	Above Rs.2/- Lakh	Rs.25.00 + GST per transaction
	Online NEFT/RTGS Charges	No Charges
10	<u>SMS Alerts</u>	Rs.15/- Maximum + GST per Quarter only for CC/WC/HYP/ COD/GOD Loan Account
11	<u>Account Closure</u>	
	Saving Account	Saving Account
	Within 6 Months	Rs.250 + GST
	Above 6 Months to 1 Year	Rs.150 + GST
	Above 1 Year	No Charges
	Current Account	Current Account
	Within 6 Months	Rs.250 + GST
	Above 6 Months to 1 Year	Rs.250 + GST
	Above 1 Year	No Charges
12	<u>Issue of DD/Payorder</u>	Upto Rs.10,000/- Rs.25/- + GST and thereafter Rs.2/- +GST per thousand Max. Rs.8,000/-+ GST
	<u>Revalidation Of DD/Payorder</u>	Rs.50 + GST per Instrument
	<u>Cancellation Of DD/Payorder</u>	Rs.50 + GST per Instrument

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	<u>Issue Of Duplicate DD/Payorder</u>	Rs.50 + GST per Instrument
13	<u>Confirmation Of Singnature</u>	Rs.100/- + GST per Instance
	<u>Photo Attestation</u>	Rs.100/- + GST per Instance
	<u>Address Confirmation</u>	Rs.100/- + GST per Instance
14	<u>NOC, Interest Certificate, Cheque Honoured</u>	Rs.50/- +GST Per Instance
15	<u>Duplicate FDR</u>	Rs.15/-+ GST Per FDR (Indemnity bond mandatory)
16	<u>Old Transaction Record Upto 10 yrs</u>	
	Saving Account & TD	Upto 1 Year Free, Beyond 1 to 3 Year Rs.100/-+ GST per request, Beyond 3 Years Rs.100/-+GSTper request or Rs.500/-+GST which is higher.
	Current Account & all Advances accounts	Upto 1 Year Free, Beyond 1 to 3 Year Rs.100/-+ GST per request, Beyond 3 Years Rs.100/-+GSTper request or Rs.500/-+GST which is higher. On Email id is Free
17	<u>ATM Card</u>	
	Annul Fee	Rs.100 + GST Per year
	Replacement Damage/ Loss of Card	Rs.250 + GST
	ATM TRASANCTION Declined chares,only For insufficient funds(other Bank ATM)	Free
	ATM Transaction Charges	5 Transaction Free in Semi Urban/Rural, 3 trasaction in Metro/Urban Cities, thereafter Rs.23/-+ GST per Trasactions
	ATM withdrawal/ Bal Enquiry Same Bank ATM	
18	<u>CBDT challan Chanrges</u>	Rs.100 + GST Per Challan
19	<u>Non collection Cheque Book</u>	
	Saving Account	Rs.25/- + GST per Cheque Book
	Current Account	Rs.50/- + GST per Cheque Book
	CC/WC/HYP/COD/GOD	Rs.50/- + GST per Cheque Book

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20	<u>Mandate Verification</u>	Rs.100 + GST Mandate
	<u>Locker Rent Applied from 01/04/2026</u>	
21	<u>Locker Rent</u>	
	Locker Size (In inches)	
a	4.6 x 6 x 22	Rs. 650 + GST
b	6 x 8 x 22/20	Rs. 1,100 + GST
c	4.6 x 13 x 22/20 and 7 x 10 x 22/20	Rs.1,300 + GST
d	6 x 16 x 22/20 and 12 x 8 x 22/20	Rs.2,000 + GST
e	10 x 13 x 22/20 and 7 x 20 x 22/20	Rs.2,800 + GST
f	12 x 16 x 22/20	Rs.3,500 + GST
g	12 x 20.5 x 22/20 15 x 20 x 22/20	Rs.4,550 + GST
h	15 x 23 x 22/20	Rs.6,300 + GST
22	<u>Death Case (Saving/Current)</u>	After Customer death no charges will be applied or collect which is applicable after Death only.