



# NAGALAND RURAL BANK

(Jointly owned by the Govt. of India,  
Govt. of Nagaland & State Bank of India).

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01.04.2022

Circular No.03 of 2022-23

The Branch Manager  
Nagaland Rural Bank  
All Branches.

Madam/ Dear Sir,

**MASTER CIRCULAR ON SERVICE CHARGES  
& REALISATION OF GOODS & SERVICE TAX (GST)  
REVISED INSTRUCTIONS W.E.F. 01.04.2022:**

Please refer to our earlier Circular No.21 of 2019-20 dated 05.11.2019 wherein we have advised the revised rates of Bank's Service / Processing Charges that attracts Goods & Service Tax (GST) w.e.f. 08.11.2019. In this connection, we have decided to further REVISE the instructions on the rates of Service / Processing Charges on (i) All Personal Loan, (ii) All other Term Loan and (iii) Bank Guarantee (BG) w.e.f. 01.04.2022 as per the enclosed CHARTs.

In view of the above, please note as under:

1. GST @ 18% on Service / Processing Charges to be realized manually at the branch level wherever applicable on the services provided. The realized GST amount to be **credited to BGL – CGST-95001 @ 9.00% & SGST-95000 @ 9.00%** on the same day.
2. GST @ 18% on Service/ processing charges from NRB Express Credit Account is being realized automatically through CBS system. However, in case of system failed transactions, the same may be realized manually.
3. Any other services / processing Charges not realized automatically in the CBS shall be realized manually + GST wherever applicable.
4. Payment of GST to the Government will be taken care of by Head Office.

Please bring the contents of this circular to the notice of all branch staff posted at the branch for strict compliance.

Yours faithfully,

  
General Manager

Encl: Revised Charts.  
Circular No.03 of 2022-23

Read & noted	Initials
SM/BM	
Officer	
Assistant	

*SBI Service Charges smi 2017.*

Description of Service Charge	Charges
<b>26. Cheque Returned Charges for Cheques drawn on us (for insufficient funds only)</b>	
For all segments	Rs.500/- + ST, irrespective of the amount
<b>27. Cheque returned charges for Cheques drawn on us (for technical reasons) for all segments. (Not to be charged where customer is not at fault as per RBI guidelines)</b>	₹150/- + ST
<b>28. Issue of IOI (Demand drafts/ Bankers' cheque) for all segments-including online (INB) requests.</b>	
Upto ₹ 5,000/-	₹25/- (incl. ST)
Above ₹ 5,000/- upto ₹ 10,000/-	₹ 50/- (incl. ST)
Above ₹ 10,000/- upto ₹ 1,00,000/-	₹5/- (incl. ST) per ₹1000/- (Min.₹60/-incl.ST)
Above ₹ 1,00,000/-	₹ 4/- (incl. ST) per ₹1000/- Min.₹600/-incl.ST Max.₹2000/-incl. ST
<i>No Cash Handling charges will be levied in addition to charges as above for issuance of IOI (Demand drafts/ Bankers' cheque) in case of cash transaction.</i>	
<i>Courier charges for delivery of IOIs (for online INB requests) will be charged extra at Rs.50+ST.</i>	
<b>For All Salary Package accounts :</b>	
a) Charges waived for issue of Demand Draft to All Salary Package account holder from Branch, Alternate Channels.	
b) No restrictions on the number of free drafts and cap on the maximum amount, for issue of draft.	
c) The concessions will be available only if the amount is transferred from the Salary Account as per existing norms.	
d) Courier charges as applicable will be recovered.	
<b>Revalidation/Cancellation &amp; issuance of duplicate IOI (Draft/B.Ch) per instance</b>	₹ 200/-+ ST
<b>29. NEFT/ RTGS CHARGES (through Net Banking/mobile banking)*</b>	
<b>NEFT (Transaction Slab)</b>	
Upto ₹10,000/-	Rs.2/- + ST
Above ₹10,000/- and upto ₹1.00 lac	Rs.4/- + ST
Above ₹1.00 lac and upto ₹2.00 lacs	Rs.12/- + ST
Above ₹2.00 lacs	Rs. 20+ ST
<b>RTGS Customer Transactions (through Net Banking/mobile banking)*</b>	
<b>Transaction Slab</b>	
₹2.00 lacs to ₹5.00 lacs	₹20/- + ST
Above ₹5.00 lacs	₹40/- + ST
<b>NEFT/ RTGS CHARGES (transactions at branches/CBS)*</b>	
<b>NEFT (Transaction Slab)</b>	
Upto ₹10,000/-	Rs.2.50/- + ST
Above ₹10,000/- and upto ₹1.00 lac	Rs.5/- + ST
Above ₹1.00 lac and upto ₹2.00 lacs	Rs.15/- + ST
Above ₹2.00 lacs	Rs. 25+ ST
<b>RTGS Customer Transactions (transactions at branches/CBS)*</b>	
<b>Transaction Slab</b>	
₹2.00 lacs to ₹5.00 lacs	₹25/- + ST
Above ₹5.00 lacs	₹50/- + ST
*The charges are applicable only to transactions originated and payable within India.	
<b>NEFT/ RTGS transaction charges for Salary Package Accounts :</b>	
a) Waived for Online / Branch channel for all variants of DSP, PMSP, ICGSP, CGSP, PSP, and RSP.	
b) Waived for CSP/ SGSP/SUSP as under :	
i. Through Online Channel: All variants	
ii. Through Branch Channel: Waived only for Diamond and Platinum variants	
<b>30. Cash handling charges</b>	
<b>30 a. Cash Deposit Transactions: Savings Bank (Including SURABHI Savings Bank account; Excluding Financial Inclusion account)</b>	
No. of cash deposit transactions in a month	3 transactions free
Beyond 3 Transactions in a month (Excluding Alternate channel transactions)	Rs. 50/-+ ST per Transaction
No restriction of cash deposit at Non-Home Branches for Savings Bank Account	

Description of Service Charge	Charges
<b>30 b. Cash Deposit Transactions: Current Account *</b>	
Normal Current Account	i) Upto Rs.25000/- per day : Free ii) Beyond Rs.25000/- per day: RS.0.75 per Rs.1000/-+ ST Minimum Rs.50/- + ST Maximum Rs.20000/- + ST
Power Gain	Deposit of Cash upto Rs.15 lacs per month: Free. Thereafter, Rs.0.75 per Rs.1000/- + ST Minimum Rs.50/- + ST Maximum Rs.20000/- + ST @
*Service charges for Cash Deposit in Cash Credit Account are dealt with separately.	
Power Pack	Free upto Rs.60 lacs per month.  Thereafter Rs.0.75 per Rs.1000/- + ST. Minimum Rs.50/- + ST Maximum Rs.20000/- + ST @
<i>Maximum Limit for deposit of cash at Non Home branch is Rs.2 lakhs per day. Thereafter, Branch Manager of Non-home branch is vested with the powers to accept more cash. @Deposit of cash free of charges within the overall monthly limit for Power gain and Power pack customers would include both Home and Non-home Branch.</i>	
Power Base	i) Upto Rs.25000/- per day : Free ii) Beyond Rs.25000/- per day: Rs.0.75 per Rs.1000/-+ ST Minimum Rs.50/- + ST Maximum Rs.20000/- + ST
Power Jyoti	Rs. 60/- + ST per transaction CGM of the Circle has the discretion to reduce charges by Rs 20/- Nil Cash Handling Charges
Power POS/ Surabhi	i) Upto Rs.25000/- per day : Free ii) Beyond Rs.25000/- per day: Rs.0.75 per Rs.1000/-+ ST Minimum Rs.50/- + ST Maximum Rs.20000/- + ST
*Service charges for Cash Deposit in Cash Credit Account are dealt with separately.	
<b>30. c. Cash Deposit on Cash Points (Cash Deposit Machine – CDM &amp; Cash Recyclers)-Anytime Channels</b>	
By Debit Card to Card Linked a/c	Free
Debit Card to Third Party A/c	Rs.22/- + ST
Cardless Transactions	Rs.22/- + ST
SME insta Deposit/ Business Debit Card	RS.22/- + ST
<b>31. ATM Charges (Transaction decline and Cardless withdrawal)</b>	
Transaction decline due to insufficient balance	Rs.20 + ST
Cardless Cash withdrawal at ATMs	Rs.22+ST
<b>32. National Automated Clearing House (NACH) Mandate (including 'E' mandate)</b>	
One time Mandate Authorisation Charges per mandate	Rs. 50/- + ST
Failed Mandate	Rs. 250/- +ST

<b>Inspection Charges</b>		<b>Periodicity</b>	<b>--</b>	<b>--</b>
31	(iii) Above Rs.2,00,000/- & upto 5,00,000/-	Per annum	Rs.400/-	NIL
	(iv) Above Rs.5,00,000/- & upto 10,00,000/-	Per annum	Rs.500/-	NIL
	(v) Above 10,00,000/-	Per annum	Rs.1000/-	NIL
<b>Loan Processing Charges</b>				
32	(a) Loan Processing Charges (loan other than Personal Segment excluding Staff loan & LAD)	<b>Loan amount</b>	<b>Service/ Processing Charge</b>	<b>+ GST @ 18</b>
		(i) Upto Rs.25,000/-	Nil	Nil
		(ii) Above Rs.25,000/- upto 1,00,000/-		18%
		(iii) Above Rs.1,00,000/- upto 2,00,000	1.00 % of sanctioned loan amount (Min. 500/-)	18%
	(iv) Above Rs.2,00,000/- upto 1.00 crore		18%	
	(b) Personal Loan/Express Credit Scheme	Sanctioned Amount	1.50 % of sanctioned Loan amount	18%
(c) Bank Guarantee (with 100% security amount)	Max. 5.00 lakhs	0.65 % of BG amount multiply by time period	18 %	
(d) CIBIL Enquiry	Per enquiry	Rs.210/- {Credit Branch Charges A/c (Sundries)}	GST =Nil (GST already paid)	
<b>MINIMUM BALANCE AND CHARGES</b>				
33	<b>Category</b>	<b>Minimum Balance</b>	<b>Min. Balance charges, if default</b>	<b>+ GST @ 18</b>
	SB- NCHQ-PUB-SEMI-URBAN	Rs.500/-	Rs.50/- per qtr.	18%
	SB- CHQ -PUB-SEMI-URBAN	Rs.1,000/-	Rs.75/- per qtr.	18%
	SB- NCHQ -PUB-RURAL	Rs.500/-	Rs.50/- per qtr.	18%
	SB- CHQ -PUB-RURAL	Rs.1,000/-	Rs.75/- per qtr.	18%
	SB- CHQ -INS/SOC-SEMI-URBAN	Rs.1,000/-	Rs.75/- per qtr.	18%
	SB- CHQ -INS/SOC-RURAL	Rs.1,000/-	Rs.75/- per qtr.	18%
	SB- CHQ -SHG-SEMI-URBAN	Rs.1,000/-	Rs.75/- per qtr.	18%
	SB- NCHQ -SHG-SEMI-URBAN	Rs.500/-	Rs.50/- per qtr.	18%
	SB- CHQ -SHG-RURAL	Rs.1,000/-	Rs.50/- per qtr.	18%
	SB- NCHQ -SHG-RURAL	Rs.500/-	Rs.25/- per qtr.	18%
	CA-GEN-PUB-IND-INR	Rs.5,000/-	Rs.200/- per qtr.	18%
	CA-GEN-PUB-OTH-INR	Rs.5,000/-	Rs.200/- per qtr.	18%

**Note: Minimum balance charge not applicable in No Frill / BSBD / PMJDY A/Cs under Financial Inclusion Scheme (FI)**

NAGALAND RURAL BANK

**REVISED INSTRUCTIONS: GOODS & SERVICE TAX (GST) ON SERVICE / PROCESSING CHARGES @ 18% W.E.F.01.04.2022**

SL No.	Items/Particulars	Service Charges / Processing/ Fess Applicable	AMOUNT TO BE REALISED	
			Service Charge	+ GST @ 18%
1	Issue of CTS Cheque SB	from issue of second cheque book of 25 leaves	Rs.50/-	Nil
2	Issue of CTS Cheque CA	from issue of second cheque book of 25 leaves	Rs.50/-	Nil
3	Issue of pass book/ Balance statement	(i) Issue of 1 <sup>st</sup> pass book/ Balance statement	(i) NIL	(i) NIL
		(ii) Issue of Bank Balance Certificate –	(ii) Rs.100/-	(ii) NIL
4	Duplicate pass book/ statement	(i) with Latest balance-	(i) Rs.100/-	(i) NIL
		(ii) per ledger folio (40 entries) for previous entries additional	(ii) Rs.200/-	(ii) NIL
5	Stop Payment instructions	per instrument upto 3 leaves	Rs.50/-	18%
6	Balance enquiry	Nil	Nil	Nil
7	Account closure (A/c transfer not included)	(i) within 14 days	(i) Nil	(i) Nil
		(ii) over 14 days–6 months	-	-
		(a) Individual –	(ii) (a) Rs. 200/-	(ii) (a) 18%
		(b) Company –	(ii) (b) Rs. 1000/-	(ii) (b) 18%
		(iii) over 6 to 12 months	-	-
		(a) Individual –	(iii) (a) Rs.150/-	(iii) (a) 18%
		(b) Company –	(iii) (b) Rs.450/-	(iii) (b) 18%



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1	Issue of CTS Cheque SB	from issue of second cheque book of 25 leaves	Rs.50/-	Nil
2	Issue of CTS Cheque CA	from issue of second cheque book of 25 leaves	Rs.50/-	Nil
3	Issue of pass book/ Balance statement	(i) Issue of 1 <sup>st</sup> pass book/ Balance statement	(i) NIL	(i) NIL
		(ii) Issue of Bank Balance Certificate –	(ii) Rs.100/-	(ii) NIL
4	Duplicate pass book/ statement	(i) with Latest balance-	(i) Rs.100/-	(i) NIL
		(ii) per ledger folio (40 entries) for previous entries additional	(ii) Rs.200/-	(ii) NIL
5	Stop Payment instructions	per instrument upto 3 leaves	Rs.50/-	18%
6	Balance enquiry	Nil	Nil	Nil
7	Account closure (A/c transfer not included)	(i) within 14 days	(i) Nil	(i) Nil
		(ii) over 14 days–6 months	-	-
		(a) Individual –	(ii) (a) Rs. 200/-	(ii) (a) 18%
		(b) Company –	(ii) (b) Rs. 1000/-	(ii) (b) 18%
		(iii) over 6 to 12 months	-	-
		(a) Individual –	(iii) (a) Rs.150/-	(iii) (a) 18%
		(b) Company –	(iii) (b) Rs.450/-	(iii) (b) 18%



Sl. No.	Items / Particulars	Service Charge / Processing fees applicability	AMOUNT TO BE REALISED	
			SERVICE CHARGE	+ GST @ 18%
<b>Revised service charges + GST</b>				
17	Outstation cheque collection in SB/CA customers / other customers (w.e.f 01.06.2015)	<b>Value</b>	-	-
		Upto & including Rs.5,000/-	Rs.25/-	18%
		Above Rs.5,000/- & Upto 10,000/-	Rs.50/-	18%
		Above Rs.10,000/- & Upto 1,00,000/-	Rs.100/-	18%
		Above Rs.1,00,000/- & Upto 5,00,000/-	Rs.200/-	18%
		Above Rs.5,00,000/- & Upto 10,00,000/-	Rs.225/-	18%
		Above Rs.10,00,000/-	Rs.250/-	18%
		# Mandated by RBI.		
<b>** All inclusive maximum amount chargeable by Banks to the Customer + service Tax as applicable</b>				
18	Collection of Bills	(i) Upto Rs. 5,000/-	(i) Rs.50/-	18%
		(ii) Above Rs.5,000/- and upto Rs.10,000/- =	(ii) Rs.75/-	18%
		(iii) Above Rs.10,000/- +	(iii) Rs.6/- per thousand:	18%
			Min. Rs.100/- & Max. Rs. 12,500/- + out of Pocket expenses	18%
19	Cheques/Bills deposited returned unpaid – outstation		Rs.150/-+ other charges if any.	18%
20	<b>Inoperative account</b>	<b>No service charge if stipulated minimum balance requirement is complied in the A/C</b>		<b>Nil</b>
21	Charges for excess debit entries in SB	Rs.5/- per entry {(for entry over 30 per ½ year)(other than alternate channel)}	Rs.5/- {per entry (for entry over 30 per ½ year)}	18%
22	Setting up Standing Instructions (SI)	Per instance	Rs.50/-	18%
	Processing of S.I (other than Bank's transfer )	Per instance	Rs.25/-+ remittance charge + postage	18%



o.	Items / Particulars	Service Charge / Processing fees applicability	AMOUNT TO BE REALISED	
			SERVICE CHARGE	+ GST @ 18%
	Cash handling charges for CA/CC deposit (other than P-segment customers)	Upto one bundle =	NIL	Nil
		More than one bundle =	Rs.100/- per bundle Max. Rs.1,000/-	18%
	Solvency certificate	(i) Non-commercial =	(i) Rs.300/-	18%
		(ii) Commercial =	(ii) Rs.250/- per lac. Min. Rs.1,000/- & Max. Rs.15,000/-	18%
	Photo attestation charges	Per instance	Rs.100/-	18%
	Record copy of the cheque	per instance	Rs.50/-	18%
	Interest certificate	(i) First	(i) Nil	Nil
		(ii) Extra copy	(ii) Rs. 50/- per certificate	18%
	Enquiry relating to old records (more than 12 months old)	per item	Rs. 100/-	18%
	A/C keeping charges	All PER segment customer Current Account p.a.	Rs.550/-	18%
<b>DEBIT CARD (RUPAY CARD)</b>				
	(i) Debit Card Issuance	Normal	Nil	Nil
	(ii) Debit Card Annual Maintenance charge	Normal	Rs.15/- per quarter	18%
	(iii) Debit Card replacement charge	Normal	Rs.100/-	18%
	(iv) Duplicate PIN/Regeneration of PIN	Normal	Rs.50/-	18%
	(v) ATM/Point of Sale (POS) transaction decline due to insufficient balance		Rs.50/-	18%
<b>ction Charges</b>		<b>Periodicity</b>	--	--
<b>Bank's financed unit(s)</b>				
	(i) Upto Rs.25,000/-	Per annum	Nil	Nil
	(ii) Above Rs.25,000 & upto Rs.2,00,000/-	Per annum	Rs.250/-	Nil

