



Schedule of Service Charges Annexure 1

	Particulars	Service Charges w.e.f. 01.09.2013 (Excluding Service Tax & Swachch Bharat Cess)		Revised Service Charges (Excluding Service Tax & Swachch Bharat Cess) w.e.f. 01.02.2016		System (S) /Manual (M)
		Min balance (Monthly average)	Charges for non-maintenance of min. balance (Monthly average)	Min balance (Monthly average)	Charges for non-maintenance of min. balance (Monthly average)	
1	Incidental Charges (Non-maintenance of min balance)					
a. (i)	SB A/c with /without Cheque book (Only for operative accounts)	Metro/ Urban Brs: RS. 1000/-	Rs. 70 pm/per occasion	Metro/ Urban Brs: RS. 1500/-	Rs. 120 pm	S
		Semi urban: Rs.500/-	Rs. 70 pm / per occasion	Semi urban: Rs.500/-	Rs. 80 pm	S
		Rural Rs.250/-	Rs. 35 pm/ per occasion	Rural Rs.250/-	Rs. 40 pm	S
		If charges are levied for three consecutive months A/c should be closed after giving notice.		If charges are levied for three consecutive months A/c should be closed after giving notice.		M
		(Minimum balance condition and related charges are not applicable for 'Yuva Yojna', 'Pension' and 'No Frills - basic' accounts and other products where minimum balance is specifically mentioned).		(Minimum balance condition and related charges are not applicable for 'Yuva Yojna', 'Pension' and 'No Frills/BSBDA accounts, Mahasarvajan Savings Bank accounts and other products where minimum balance condition is not applicable)		S
				As per RBI's guidelines to inform the customers immediately on the balance in the account breaching the minimum balance and the applicable penal charges to be levied for not maintaining the balance by SMS/Email/letter; Bank is in the process of finalizing the modalities & charges. Moreover Bank is also exploring the option of levying the penal charges in proportion to the observed shortfall. The same will be implemented as soon as the vendor is able to provide the suitable modalities.		
a. (ii)	Mahabank Royal Saving Account (Only for operative accounts)			Minimum Balance (Monthly Average Balance)	Charges for non-maintenance of Minimum MAB	
				Minimum Monthly Average (MAB) Rs. 1,00,000/-	Rs 1,000/- per quarter; divided into Rs 333 per month	S



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			Closing of A/c before 1 year: Penalty of Rs 1,000/-	M	
a. (iii)	Mahabank Purple Savings Account (Only for operative accounts)		Minimum Monthly Average Balance (MAB)	Charges for non- maintenance of Minimum MAB	
			Minimum Monthly Average Balance (MAB) Rs 3,00,000/-	No penalty. If reqd. ba.I is not maintained for TWO consecutive months, act will become normal SB & benefits withdrawn.	S
			Closing of A/c before 1 year: : Penalty of Rs 1,000/-	M	
b.	Current Account (Only for operative accounts)	Minimum Balance (Qtly Avg):	Minimum Balance (Qtly Avg):		
		Rural: Rs. 2000/-	Rural: Rs. 2500/-		
		SU/U/M: Rs. 5000/-	SU/U/M: Rs. 5000/-		
		Charges:	Charges:		
		Individuals- Rs. 250/- p.q.	Individuals- Rs. 250/- p.q.	S	
		Others- Rs. 500/- p.q. at R & SU brs	Others- Rs. 500/- p.q. at R & SU brs	S	
		Rs. 700/- p.q. at other brs	Others-Rs. 750/- p.q. at other brs	S	
c.	Closure of a/c within a year of opening(Other than Royal and Purple)	Individuals- Rs. 200/-	Individuals- Rs. 200/-	S	
		Non-Individuals-Rs.500/-	Non-Individuals-Rs.500/-	S	
		(Same charges for SB/Current accounts)	(Same charges for SB/Current accounts)	S	
d.	Inoperative accounts:				
	SB	No service charge if minimum balance is maintained. If not, Rs.150 p.a.. If balance is ≤Rs.150/-, a/c will be closed under advice to the customer.	No charges to be levied irrespective of the balance in the account		
	CA	No service charges if min bal is maintained. If not, Rs. 400/- per annum. When balance falls below inoperative charges, a/c will be closed under advice to the customer.	No charges to be levied irrespective of the balance in the account		



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	e.	Excessive cash withdrawals in SB accounts (Other than using alternate channels)	For entries over 30 per half year, Rs.10/- per exceeded withdrawal, to be recovered at the time of interest application	For Debit Cash entries over 30 per half year, Rs.20/- per exceeded withdrawal , to be recovered at the time of interest application	S
2	a.	Duplicate passbook/ account statement	Rs.50/- per PB with latest balance plus Rs.10/- per group of 30 entries or part thereof for previous entries	Rs.50/- per new PB (duplicate PB) with latest balance plus Rs.10/- per group of 30 entries or part thereof	S
			For current accounts of other than individuals Rs.50/- per statement of 30 entries or part thereof, beyond one free statement.	For current accounts of other than individuals Rs.50/- per statement of 30 entries or part thereof, beyond one free statement.	S
	b.	Issue of Duplicate Deposit Receipt	Rs.50/- per receipt	NIL	
3	a.	Cheque leaves (MICR/Non-MICR)			
		SB Account	40 free leaves per annum.	40 free leaves per annum.	S
			Rs.2.50 per additional leaf exceeding 40 free leaves p.a.	Rs.5.00 per additional leaf exceeding 40 free leaves p.a.	S
			No charges for issuing a CTS cheque book for first time to SB account holders as per RBI guidelines.	No charges for issuing a CTS cheque book for first time to SB account holders as per RBI guidelines.	S
				100 free personalized cheques leaves per annum for Mahabank Royal Saving A/c	S
				200 free Personalized Cheque leaves per annum for Mahabank Purple Saving A/C	S
b.	Current/CC Account	Rs.2.50 per leaf	Rs.5.00 per leaf	S	
4		Loss of Chequebook	SB-Rs.50/- per leaf, Max.Rs.500/- per reference	NIL	
			CA/CC/OD-Rs.100/- per leaf (No upper limit per reference)	NIL	
5		Cheque Return (Local Cheques):			
	a.	Outward (Return of cheques drawn on our Bank)	Rs.150/- due to financial reasons & Rs.75/- per cheque for other reasons (+ int. @ Base Rate + 8.00% for number of days the bank is out of funds)	Rs.300/- per cheque per occasion due to financial reasons & Rs.150/- per cheque per occasion for other reasons	S



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	b.	Inward (Return of cheque deposited by our customer)	Rs.75/- per cheque	Upto Rs 1 lakh: Rs 200/- (per cheque per occasion) Above Rs 1 lakh: Rs 300/- per cheque per occasion)	S	
6	a.	Standing Instructions	One time SI Registration Charge: Rs.50/- per SI	NIL		
			SI Processing Charges: i) Within the Bank: No charge ii) Others Rs.10/- per transaction + applicable remittance charges	NIL		
	b.	Where balance is not sufficient to carry out SI	Rs.50/- per transaction if the instruction is towards credit of EMI in loan account.	NIL		
7		Stop payment instructions	SB-Rs.50/- per cheque. Max.Rs.250/- per reference	SB-Rs.200/- per cheque. Max.Rs.1000/- per reference	S	
			CA/CC/OD-Rs. 100/- per cheque Max Rs.1000/- per reference	CA/CC/OD-Rs.300/- per cheque. MaxRs.2000/- per reference	S	
8		Account Maintenance Charges	SB: Nil	SB: Nil	S	
		(Ledger Folio Charges)	Current Account/CC/OD:	Current Account/CC/OD:		
		Once in a year Rs.60/- per electronic page or part thereof	Once in a year Rs.100/- per electronic page or part thereof	M		
		Avg. Cr. Bal.	Free Pages	Avg. Cr. Bal.	Free Pages	
		Less than Rs.25,000	0	Less than Rs.25,000	0	
		Rs. 25,000 to Rs. 50,000	3	Rs. 25,000 to Rs. 50,000	3	
		Rs. 50,001 to Rs. 1,00,000	5	Rs. 50,001 to Rs. 1,00,000	5	
		Above Rs. 1,00,000	ALL	Above Rs. 1,00,000	ALL	
	Electronic page (equivalent to Ledger Folio) means 30 entries or part thereof.	Electronic page (equivalent to Ledger Folio) means 30 entries or part thereof.				
9		OBC/IBC: Cheques				
	a.	Up to Rs. 5,000/-	Rs. 25/- per instrument	Rs. 25/- per instrument	S	
	b.	Rs. 5,001/-to Rs.10,000/-	Rs. 50/- per instrument	Rs. 50/- per instrument	S	
	c.	Rs.10,001/-to Rs. 1,00,000/-	Rs. 100/- per instrument	Rs. 100/- per instrument	S	



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	d. Rs.1,00,001/-to Rs. 10,00,000/-	Rs. 150/- per instrument	Rs. 200/- per instrument	S
	e. Over Rs,10,00,000/-	Rs.150/- per instrument	Rs.250/- per instrument	S
		The above charges will be all inclusive. No additional charges such as courier charges, out of pocket expenses etc. are to be collected.	No additional charges such as courier charges, out of pocket expenses etc. are to be collected.	S
	f. Royal and Purple Saving A/c		Immediate Credit of outstation Cheques upto Rs 25,000/- free of charge (not exceeding 2 cheques per month) for Royal and Purple Saving A/c	
	g. Sharing of Commission	On 50:50 basis where collecting bank does not have a branch.	On 50:50 basis where collecting bank does not have a branch.	M
	h. Collection of cheques/warrants by mandate (except salary & pension- cheques/ ECS credit)	Rs.10/- per credit entry of warrant/ cheque	Rs.10/- per credit entry of warrant/ cheque	M
10	OBC/ IBC: Bills			
	a. Up to Rs.5,000/-	Rs. 50/- per bill	Rs. 100/- per bill	S
	b. Rs. 5,001/-to Rs. 10,000/-	Rs. 75/- per bill	Rs. 100/- per bill	S
	c. Rs.10,001/- to Rs. 1,00,000/-	Rs. 7.50 per 1,000 or part thereof	Rs. 10/- per 1,000 or part thereof. Min. Rs. 100/-	S
	d. Rs. 1,00,001/- to Rs. 10,00,000/-	Rs. 6/- per 1,000 or part thereof. Min. Rs. 750/-	Rs. 10/- per 1,000 or part thereof. Min. Rs. 1000/-	S
	e. Over Rs,10,00,000/-	Rs. 5/- per 1,000 or part thereof. Min. Rs.6,000/-, Max. Rs.15,000/-	Rs. 8/- per 1,000 or part thereof. Min. Rs.10,000/-, Max. Rs.15,000/-	S
	f. Additional Charges for retirement of IBC against cash			
	For account holders	Normal Charges	Normal Charges as mentioned above	S
	For Others	50% over and above Normal Charges. (RBI directives do not permit acceptance of cash over Rs.50,000/-)	50% over and above Normal Charges. (acceptance of cash of Rs.50,000/ & above not permitted)	S
11	Outstation Cheques/ Bills Returned Unpaid	50% of collection charges Minimum Rs.100/- + other bank charges if any	50% of collection charges Minimum Rs.100/- + other bank charges if any	S
12	Speed Clearing	Up to Rs.1.00 lakh - Nil	NIL (Since introduction of CTS,	S



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		Above Rs.1.00 lakh - Rs. 150/- per instrument	speed clearing has lost its relevance)	S
13	Verification of Signature	Rs.50/- per verification	Rs.100/- per verification	M
	Recording reconstitution of account/ Change of signatures	Rs. 150/- per occasion	Rs. 150/- per occasion	M
	Attestation of Photograph	Rs. 50/- per photograph	Rs. 100/- per photograph	M
14	Gift Cheques	At Par	At Par	M
15	DD/MT/TT/PAY ORDER			
	a. Up to Rs. 10,000/-	Individuals - Rs. 25/- Non- Individuals - Rs.35/-	Individuals - Rs. 25/- Non-Individuals - Rs.35/-	S
	b. Rs.10,001/- and above	Individuals: Rs. 3/- p.t. or part thereof. Min. Rs. 50/- Max. Rs. 12500/-	Individuals: Rs. 5/- per thousand or part thereof. Min. Rs. 50/- Max. Rs. 12500/-	S
		Non-Individuals: Rs. 3.50 p.t. or part thereof, Min. Rs. 50/- Max. Rs. 12500/-	Non-Individuals: Rs. 6/- per thousand. or part thereof, Min. Rs. 60/- Max. Rs. 12500/-	S
		No charges are to be levied when DD/MT/TT/PO are issued directly in favour of suppliers/contractors or as part of disbursement of loan amount.	No charges are to be levied when DD/MT/TT/PO are issued directly in favour of suppliers/contractors as part of disbursement of loan amount.	S
	Additional Charges for handling cash : For account holders For others	Normal 50% over & above normal charges for all (account holders and others)	50% over & above normal charges for all (account holders and others) (acceptance of cash of Rs.50,000/ & above not permitted)	S
16	Issue of duplicate DD/PO	Up to Rs. 5,000- Rs. 50/-	Up to Rs. 5,000- Rs. 100/-	S
		Above Rs. 5,000 - Rs. 100/-	Above Rs. 5,000 - Rs. 200/-	S
17	Cancellation of DD/PO	Individuals: Rs. 50/- per DD/PO or value of instrument whichever is lower	Individuals: upto Rs. 1000/- Rs.20 per DD/PO. For Rs 1000/- & above-Rs 100/- per DD/PO.	S
		Non-Individuals: Rs. 100/- per DD/PO or value of instrument whichever is lower	Non-Individuals: Rs. 200/- per DD/PO or value of instrument whichever is lower	S
18	Revalidation of DD/PO	Rs. 100/- per DD/PO	Rs. 150/- per DD/PO	M
19	Collection of Deposit Receipt of other Bank	Charges applicable to OBC cheques.	Charges applicable to OBC cheques.	



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			For local collection - Nil	For local collection - Nil	M
20		Remittance of Term Deposit on Maturity			
	a.	To other bank	As applicable to remittances	As applicable to remittances	M
	b.	To our branch	Nil	Nil	S
21		Call Deposit	Rs. 35/- per receipt	Rs. 35/- per receipt	M (applicable only in 1365 branch)
22		Loss of Token	Rs. 100/- per lost token	Rs. 100/- per lost token	M
23		Safe Custody Charges	Bank's own deposit receipt - No charge	Bank's own deposit receipt - No charge	M
			Scripts - Rs. 100/- per scrip. Min. Rs. 200/- p.a. or part thereof	Scripts - Rs. 100/- per scrip. Min. Rs. 200/- p.a. or part thereof.	M
			Sealed Cover - Rs. 200/- per cover p.a. or part thereof.	Sealed Cover - Rs. 200/- per cover p.a. or part thereof.	M
			Sealed boxes -	Sealed boxes -	
			Small box (upto 1000 cubic cm): Rs. 500/- p.a. per box	Small box (upto 1000 cubic cm): Rs. 1000/- p.a. per box	M
			Medium Box (upto 8000 cubic cm): Rs. 1000/- p.a. per box	Medium Box (upto 8000 cubic cm): Rs. 2000/- p.a. per box	M
			Large Box (above 8000 cubic cm): Rs. 2500/- p.a. per box	Large Box (above 8000 cubic cm): Rs. 5000/- p.a. per box	M
24		Enquiry relating to old records	Rs. 150/- per item for records more than 12 months old.	Rs. 200/- per item for records more than 12 months old.	M
			Rs. 100/- per item for records less than 12 months old.	Rs. 150/- per item for records less than 12 months old.	M
25	a.	Electronic Clearing Service - Credit	As Destination branch - Nil	As Destination branch - Nil	M
			As sponsor Bank - Rs. 5/-per transaction (above Rs.2 cr, additional Rs. 50/- to be charged as Clearing House Charges)	As sponsor Bank - Rs. 5/-per transaction (above Rs.2 cr, additional Rs. 50/- to be charged as Clearing House Charges)	M
			Min. Rs. 2,750/-	Min. Rs. 2,750/-	M
			No charges to individual beneficiary's account.	No charges to individual beneficiary's account.	M
	b.	Electronic Clearing	As destination branch - Nil	As destination branch - Nil	



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	Service - Debit	As sponsor bank - Rs.3.50 per transaction (above Rs.2 cr, additional Rs. 50/- to be charged as Clearing House Charges) Min. Rs. 2,750/-		As sponsor bank - Rs.3.50 per transaction (above Rs.2 cr, additional Rs. 50/- to be charged as Clearing House Charges) Min. Rs. 2,750/-		M
	c. ECS Debit return charges	As Destination Bank: Rs. 100/- per transaction		As Destination Bank: Rs. 100/- per transaction		S
		As Sponsor Bank: Nil		As Sponsor Bank: Nil		M
26	Electronic Funds Transfer					
	Transaction up to Rs.2 crore	50% of normal rate of DD/MT/TT subject to minimum of Rs.25/- + Destination Bank's charges Rs.10/-		Service not on offer now		
		No charges to beneficiary's a/c				
	Transaction of Rs.2 cr & above	50% of normal rate of DD/MT/TT subject to minimum of Rs.25/- + Destination Bank's charges Rs.10/-+ Clearing House Charges Rs.5/-.				
		No charges to beneficiary's a/c				
27	RTGS					
	a. Inward	Nil		Nil		S
	b. Outward	(Including time varying tariff levied by RBI)		(Including time varying tariff levied by RBI)		
		Less than Rs.2 lakh	Not Applicable (min. threshold Rs. 2 Lakh)		Not Applicable (min. threshold Rs. 2 Lakh)	
	Rs. 2 lakh to less than Rs. 5 lakh	Time band	Charges	Time band	Charges	
		09.00 hrs to 12.00 hrs	Rs. 25/-	09.00 hrs to 12.00 hrs	Rs. 25/-	S
		After 12.00 hrs to 15.30 hrs	Rs. 26/-	After 12.00 hrs to 15.30 hrs	Rs. 26/-	S
		After 15.30 hrs to 17.30 hrs	Rs. 30/-	After 15.30 hrs to 17.30 hrs	Rs. 30/-	S
	Rs. 5 lakh and above	After 17.30 hrs	Rs. 30/-	After 17.30 hrs	Rs. 30/-	S
		Time band	Charges	Time band	Charges	
		09.00 to 12.00 hrs	Rs. 50/-	09.00 to 12.00 hrs	Rs. 50/-	S
		After 12.00 hrs to 15.30 hrs	Rs. 51/-	After 12.00 hrs to 15.30 hrs	Rs. 51/-	S



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		After 15.30 hrs to 17.30 hrs	Rs. 55/-	After 15.30 hrs to 17.30 hrs	Rs. 55/-	S
		After 17.30 hrs	Rs. 55/-	After 17.30 hrs	Rs. 55/-	S
	NEFT	(Charges w.e.f. 09.06.2012)				
a.	Inward	Nil		Nil		S
b.	Outward					
	Lessthan Rs.1 lakh	Upto Rs.1 lakh: NIL		Upto Rs.1 lakh: NIL		S
	Rs. 1 lakh to less than Rs. 2 lakh	Above Rs.1 lakh to Rs.2 lakh: Rs 15/- per transaction		Above Rs.1 lakh to Rs.2 lakh: Rs 15/- per transaction		S
	Rs.2 lakh and above	Above Rs.2 lakh Rs.25/- per transaction		Above Rs.2 lakh Rs.25/- per transaction		S
c	Royal Saving A/c			Free NEFT/RTGS through internet banking		M
d	Purple Saving A/c			Free unlimited NEFT/RTGS remittances		M
28	Demat Account Charges					
a.	Documentation including stamp duty	Actuals		Actuals		
b.	Dematerialization Charges	Rs.2/- per certificate Min. Rs. 25/- per request		Rs.2/- per certificate Min. Rs. 25/- per request		M
c.	Transaction (Sell/Debit)	0.03% of value subject to min. Rs.25/- & max. Rs. 500/-		0.03% of value subject to min. Rs.25/- & max. Rs. 500/-		M
		For MAHA e-trade Online Trading Customer flat charges Rs 10/- per transaction		For MAHA e-trade Online Trading Customer flat charges Rs 10/- per transaction		M
d.	Pledge	Rs. 60/- per ISIN (pledgor), Rs. 40/- per ISIN (pledgee)		Rs. 60/- per ISIN (pledgor), Rs. 40/- per ISIN (pledgee)		M
e.	Unpledge	Rs. 30/-per ISIN (pledgor),		Rs. 30/- per ISIN (pledgor),		M
		Rs. 20/- per ISIN (pledgee)		Rs. 20/- per ISIN (pledgee)		M
f.	Pledge invocation	Rs. 40/- per transaction		Rs. 40/- per transaction		M
g.	Rematerialisation / Repurchase	Rs. 30/- per transaction		Rs. 30/- per transaction		M
h.	Failed Transaction	Rs. 25/- per transaction		Rs. 25/- per transaction		M
i.	Late Transaction	Rs. 20/- per transaction		Rs. 20/- per transaction		M
j.	Demat / Other mail Charges	Actuals Min. Rs. 25/- per transaction		Actuals Min. Rs. 25/- per transaction		M
k.	Freeze / Unfreeze Charges	Rs. 20/- per transaction		Rs. 50/- per transaction		M



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I.	Annual Maint. Charges	Rs. 300/- p.a.(for individuals/ NRI/HUF Trust), Rs.150/- p.a. for existing / retired staff, Rs. 1,000/- p.a. for others payable in advance	Rs. 500/- p.a.(for individuals/ NRI/HUF Trust), Rs.150/- p.a. for existing / retired staff, Rs. 1,000/- p.a. for others payable in advance	M
			Free for 1st year for Royal Saving A/C	M
			AMC Free for 1 st year and 50% of AMC waived from Year 2 for Purple Saving A/c	M
	Basic services Demat. Account (BSDA)	All charges will be applicable as per Demat Account charges, except annual maintenance charges which is NIL	All charges will be applicable as per Demat Account charges, except annual maintenance charges which is NIL	M
29	CBS Transactions			
a.	Cash Deposit	"NIL"	Mentioned in point no 29 (e)	M
		Cash Handling charges - As applicable will be levied	Cash Handling charges - As applicable will be levied	
b.	Cash Withdrawal	Payment of Chq at Non-Home branch, cash payment only against self drawn cheque.	Payment of Chq at Non-Home branch, cash payment only against self drawn cheque.	M
		Free, Subject to cap of Rs. 50000/- per day	Free, Subject to cap of Rs. 50000/- per day	M
c.	Transfer of Funds (Between accounts maintained in different branches)	1. Between accounts of the same accountholder (with same customer ID): Free	1. Between accounts of the same accountholder (with same customer ID): Free	M
		2. Between accounts with different customer IDs: Same as applicable to NEFT transactions	2. Between accounts with different customer IDs: Same as applicable to NEFT transactions	
d.	Collection of cheques	Deposit of cheques/ collection instrument at non-home branches:	Deposit of cheques/ collection instrument at non-home branches:	M
		For local clearing area - Free	For local clearing area - Free	M
		Other areas - Upto inclusive of Rs.25,000/- per day: Free	Other areas - Upto inclusive of Rs.25,000/- per day: Free	M
		Above Rs.25,000/- per day: Rs.1.50 p.t. on value of instrument Min.Rs.50/-, Max. Rs.2000/- per transaction	Above Rs.25,000/- per day: Rs.1.50 p.t. on value of instrument Min.Rs.50/-, Max. Rs.2000/- per transaction	M



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e.	Cash handling charges	Across all branches: Free upto 1000 pieces per day. Above this Rs 10/- per 100 pieces or part thereof. Max. Rs. 10000/-. No Charges for NPA recovery	For SB a/c holders: Free	M
			<ul style="list-style-type: none"> • For CA, Mixi OD a/c, CC : free for first 1000 pcs a day in any denomination. • From 1001 pcs onwards 	
			<ol style="list-style-type: none"> 1. Rs. 20 per 100 pcs for denomination of Rs. 500 & Rs 1000. 2. Rs. 25 per 100 pcs for denomination of Rs100 & lower denominations.. 	
			If a customer makes two or more remittances of cash in a day, cash handling charges shall be collected by taking cumulative total of the cash deposited during the day, charges applicable if the pieces exceeds the exempted limit of 1000 pieces	M
			Maximum amount of SC of Rs 10,000/- done away with	M
			No Charges for Loan / NPA / Write off recovery.	M
f.	Cash handling charges for Late receipts (After Banking /Cash hours). Acceptance of the cash will be at the discretion of branch head	At present no charges	NIL	M
30	Debit Card	New Debit Card Issuing Charges	New Debit Card Issuing Charges	M
a.		General Public Free	General Public Ist year Free	M
		Annual Maintenance Fee for ATM cum Debit Card will be charged Rs. 100 plus Service Tax from second year onwards (w.e.f. 01-03-2014).	Annual Maintenance Fee for ATM cum Debit Card will be charged Rs. 100 from second year onwards	M
		Staff Free	Staff/Royal/Purple/MKCC/Customer maintaining average quarterly/monthly balance Rs 50,000/ in CA/SB: Free	M
b.		Add-on Card Rs. 300/-	Add-on Card Rs. 300/-	M
c.		Replacement Charges Rs100/-	Replacement Charges Rs. 100/-	M
d.		Re-issue of Hot-listed Debit Card Rs. 150/-	Re-issue of Hot-listed Debit Card Rs. 150/-	M



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	e.		Re-PIN for Debit Card Rs. 50/-	M
31	Interest Certificate	No charges at present	First certificate free and Rs 100/- for per additional copy.	M
	a. SB			
	b. For business purposes			
32	Balance Certificate	No charges at present	First certificate free and Rs 100/- for per additional copy.	M
	a. SB			
	b. For business purposes			
33	SMS Alert Charges	No charges at present	NIL	M
34	Allowing operations through power of attorney/mandate	No charges at present	NIL	M

ATM usage Charges

ATMs	Charges for Cash Withdrawal transaction		Charges for Non Financial transaction (Balance Enquiry, Mini Statement, PIN change etc)		System/ Manual
	Savings	Current	Savings	Current	
Bank's ATM	Free	Free	Free	Free	
Other Banks ATM (Domestic) <i>First 5 transactions in a month (Except six metros viz Mumbai, New Delhi, Chennai, Kolkata, Bangalore & Hyderabad where 3 transactions only –both financial and non financial are free)</i>	Free	Rs. 20/- per transaction	Free	Rs. 10/- per transaction	
Other Banks ATM (Domestic) <i>From 6th transaction onwards in a month</i>	Rs. 20/- per transaction	Rs. 20/- per transaction	Rs. 10/- per transaction	Rs. 10/- per transaction	
Visa Card (International)	Rs. 100/ For USA Rs. 105/- For other countries In addition 2 % of transaction amount	Rs. 100/ For USA Rs. 105/- For other countries In addition 2 % of transaction amount	Rs.34/- for balance enquiry	Rs. 34/- for balance enquiry	
POS transaction at Petrol Pump Railway Counter	2.5 % of transaction amount subject to min. Rs 10/-	2.5 % of transaction amount subject to min. Rs 10/-	-	-	



ALL OUT OF POCKET EXPENSES INCLUDING ORDINARY POST TO BE RECOVERED AT ACTUAL Postage recovered to be credited to postage & not to commission account. Interest component to be credited to P/L Int. General Account & not to commission account.

Note: Operating guidelines regarding the service charges pertaining to various functional divisions such as credit, planning & international Division will continue in addition to the service charges revision

Locker Charges:

Due to upward revision in rent in Metro/Urban/Semi-Urban & Rural and also increase in other operational expenses (Electricity, Taxes & Security) the Locker rent is revised as follows

Locker Size	Revised Charges (Excluding & Swachch Bharat Cess)						Sys/Manual
	Rent in Rs (Per annum* or part thereof)				Security Deposit# (For new locker allotment only) in Rs.		
	Existing	Revised	Existing	Revised	Existing	Revised	
	M/U/SU	M/U/SU	Rural	Rural	M/U/SU/R	M/U/SU/R	
A	1100	1400	750	950	4800	6000	S
B	1200	1500	800	1000	5100	6400	S
C	2500	3150	1500	1900	9000	11250	S
D	2500	3150	1500	1900	9000	11250	S
E	2500	3150	1500	1900	9000	11250	S
H1	2500	3150	1500	1900	9000	11250	S
F	3000	3750	2500	3150	10500	13150	S
G	3000	3750	2500	3150	10500	13150	S
H	3500	4400	2800	3500	12000	15000	S
L&K	5500	6900	4000	5000	18000	22500	S

*Per annum means financial year.

#No security deposit be insisted for existing locker holder as per RBI guidelines.

Particulars	Existing Charges	Revised Charges
(i) Loss of Keys	In case of loss of keys, rent in arrear (if any) plus actual expenses incurred towards replacement of keys plus `1000/- towards administrative cost is to be recovered.	In case of loss of keys, actual expenses incurred towards replacement of keys + (plus) Rs 2000/- towards administrative cost is to be recovered.
(ii) Concession to Staff	The member of staff would get a concession of 25% in A type of lockers only. In case there is no A type lockers then the concession can be extended to B type locker also. The facility is for single locker only.	The member of staff would get a concession of 25 % in "A" type of lockers only. The facility is for single locker only (No concession for other category of lockers).



(iii) Penalty for Rent in Arrears	There would be a penalty of 2% p.m. on the amount of locker arrears for the delay in payment of locker rent, if delay is more than a period of one month. The penalty is also applicable for staff members	There would be a penalty of 2% p.m. on the amount of locker arrears for the delay in payment of locker rent, if delay is more than a period of one month. The penalty is also applicable for staff members.
(iv) Special Discount for Advance Payment of Rent for Customers and Staff	No discount at present.	No discount at present.

(i) No refund of Advance Rent in case of surrender of locker

Advance locker rent will not be refunded by bank in case of premature surrender.

(ii) Security Deposit Mandatory for new locker holders - including staff

The security deposit is mandatory for all new locker holders including staff. Similarly difference in security deposit if any be also recovered.

Charges for Door Step Banking Services are as under: (Manually debited)

Sr. No.	Cash Slabs	Beat (Daily) Cash Pickup	Per Call charges
1	Upto Rs. 2.00 Lac	3250.00	125.00
2	Above Rs. 2 Lac upto Rs. 3 Lac	4500.00	175.00
3	Above Rs. 3 Lac upto Rs. 4 Lac	6500.00	250.00
4	Above Rs. 4 Lac upto Rs. 5 Lac	7000.00	265.00
5	Above Rs. 5 Lac upto Rs. 6 Lac	9000.00	340.00
6	Above Rs. 6 Lac upto Rs. 8 Lac	9500.00	360.00
7	Above Rs. 8 Lac upto Rs. 10 Lac	10000.00	385.00
8	Above Rs. 10 Lac upto Rs. 20 Lac	17500.00	675.00
9	Above Rs. 20 Lac upto Rs. 30 Lac	18500.00	700.00
10	Above Rs. 30 Lac upto Rs. 40 Lac	19500.00	750.00
11	Above Rs. 40 Lac upto Rs. 50 Lac	20000.00	775.00
12	Above Rs. 50 Lac upto Rs. 75 Lac	23500.00	900.00
13	Above Rs. 75 Lac upto Rs. 1 Crore	44000.00	1875.00
14	Above Rs. 1 Crore upto Rs. 1.50	50000.00	2500.00
15	Above Rs. 1.50 Crore upto Rs. 2	60000.00	3125.00

Additional Charge for all cases**

- Loose cash counting charges @Rs.50/- per bundle (ie. 1000 pieces).
- Fake note detection & Contingency Charges (which include note counting & sorting) @Rs.50/- per bundle (ie. 1000 pieces).
- Cheque pick up with beat cash is free.
- When only cheque pick up is requested on call basis an amount of Rs. 60/- per call will be charged from customers.
- Service provider will be sending the MIS of the toll charges (if any) with the monthly billing; however cost of toll charges is to be collected from customers.
- NO Charges for cash deposit at Non-Home branch.

** Applicable charges plus all taxes & levies, if any, shall be recovered from customers.



SERVICES CHARGES- CREDIT

Type of Transaction	Existing charges w.e.f 01/09/2013	Revised Service Charges (Excluding Service Tax & Swachh Bharat Cess)	System/ Manual
1. Interest on TOD	Base rate+8.00% p.a with monthly reset	Base rate+8.00% p.a with monthly reset	S
Interest on EOD	Existing rate of Interest on working capital limits +2% p.a with monthly resets.	Existing rate of Interest on working capital limits +2% p.a with monthly resets.	S
2. Against clearing			
a. Current/Saving A/c	Base rate+8.00% p.a (Interest to be charged only for days the bank remain out of fund)	Base rate+8.00% p.a (Interest to be charged only for days the bank remain out of fund)	
b. Cash credit limit	Existing rate of Interest on working capital limits + 2% p.a with monthly resets.	Existing rate of Interest on working capital limits + 2% p.a with monthly resets.	S
3. BP/BD of cheques			
a. Outstanding cheques upto Rs 15,000/-in case of Rural and Semi-Urban branches and up to Rs. 25000/- in case of Urban and Metropolitan branches	Commission of OBC cheques (Purchased under BP customer service. No interest to be charged)	Commission of OBC cheques (Purchased under BP customer service. No interest to be charged)	S
More than Rs 15,000/- in case of Rural and Semi-Urban branches and more than Rs. 25000/- in case of Urban and Metropolitan branches	Commission per OBC cheque + Interest @0.30% which covers interest for7 days. To be recovered at the time of purchase	Commission per OBC cheque + Interest @0.30% which covers interest for7 days. To be recovered at the time of purchase	
b. Immediate purchase of local cheques upto Rs 15,000/-	Rs 10 per cheque if required by the customer	Not relevant now-CTS environment	
More than Rs 15,000/-	Rs 10 per cheque if required by the customer+ Interest at Base rate+8% p.a till the cheque is realized.		
4. BP/BD Bills			
a. Not rated accounts	One time basis-commission on OBC bills + interest for discounted period @ the rate applicable to TOD i.e.	One time basis-commission on OBC bills + interest for discounted period @ the rate applicable to TOD i.e.	M



Type of Transaction	Existing charges w.e.f 01/09/2013	Revised Service Charges (Excluding Service Tax & Swachch Bharat Cess)	System/ Manual
b. Rated accounts	Base rate+8.00% p.a. Commission as per OBC bills + interest based on credit rating. If the bills remain overdue, interest to be recovered for the overdue period along with penal interest.	Base rate+8.00% p.a. Commission as per OBC bills + interest based on credit rating. If the bills remain overdue, interest to be recovered for the overdue period along with penal interest.	M M
5.Solvency Certificate			M
Upto Rs 2 lakhs	Rs 500/-	Rs 500/-	
Above Rs 2 lakhs to Rs 5 lakhs	Rs 1500/-	Rs 1500/-	
Above 5 lakhs to Rs 15 lakhs	Rs 3000/-	Rs 3000/-	
Above Rs15 lakhs to Rs 25 lakhs	Rs 5000/-	Rs 5000/-	
Above Rs 25 lakhs to Rs 50 lakhs	Rs 7500/-	Rs 7500/-	
Above Rs 50 lakhs to Rs 1 Crore	Rs 10,000/-	Rs 10,000/-	
Above Rs 1 Crore	Rs 25,000/-	Rs 25,000/-	
6. Supervision/Inspection charges	Upto Rs 25,000/- : Nil Above Rs 25,000/-: @0.25% p.a Minimum: Rs 250/-p.a Maximum: Rs 5000/- p.a No supervision charges for retail loans like Housing, Personal, Consumer, Vehicle, Education, Solar and Aadhar loans and Crop loan / MKCC Upto Rs 25000/--: Nil Above Rs 25000/- @0.25% p.a Minimum: Rs 250/-p.a Maximum: Rs 5000/- p.a (Cir No. AX1/PLN/Service	Upto Rs 25,000/- : Nil Above Rs 25,000/-: @0.25% p.a Minimum: Rs 250/-p.a Maximum: Rs 5000/- p.a No supervision charges for retail loans like Housing, Personal, Consumer, Vehicle, Education, Solar and Aadhar loans and Crop loan / MKCC Upto Rs 25000/--: Nil Above Rs 25000/- @0.25% p.a Minimum: Rs 250/-p.a Maximum: Rs 5000/- p.a	S



Type of Transaction	Existing charges w.e.f 01/09/2013	Revised Service Charges (Excluding Service Tax & Swachh Bharat Cess)	System/ Manual
	Charge/ Cir .48/14-15, dated 26/07/2014)		
7. Issuance of "No dues" Certificate	No charges for Government sponsored schemes and Agri Loan to SF/MF/share croppers <u>Rural & Semi Urban branches:</u> Individual : Rs 15/- per occasion Non Individual: Rs 30/- per occasion. <u>Urban & Metro branches:</u> Individual : Rs 50/- per occasion Non Individual: Rs 100/- per occasion.	No charges for Government sponsored schemes and Agri Loan to SF/MF/share croppers <u>Rural & Semi Urban branches:</u> Individual : Rs 25/- per occasion Non Individual: Rs 75/- per occasion. <u>Urban & Metro branches:</u> Individual : Rs 100/- per occasion Non Individual: Rs 150/- per occasion.	M
8. Providing Credit Report at the request of client	Rs 1000/- per occasion	Rs 1000/- per occasion	M
9. Processing fees Working capital limits			S
a. Upto Rs 25000	Nil	Nil	
b. 25001-Rs1.00 lakh	1%	1% No processing fee on MSE Loans up to Rs.5.00 Lacs	
c. Above Rs1.00 lakh to Rs 100.00 lakh	0.50% minimum Rs1000.00	0.50% minimum Rs1000.00	
d. Above Rs1.00 Cr to below Rs 20 Crs	0.35%, minimum Rs 0.50 lakhs.	0.35%, minimum Rs 0.50 lakhs.	
e. Rs 20 Crs & Above	As per external rating; communicated vide Cir No AX1/IRMD/CRR/Cir No 16/2014-15 dated 1 st September 2014. Annual fees for renewal-same as above. However if enhancement in	As per external rating; communicated vide Cir No AX1/IRMD/CRR/Cir No 16/2014-15 dated 1 st September 2014. Annual fees for renewal-same as above. However if enhancement in	



Type of Transaction	Existing charges w.e.f 01/09/2013	Revised Service Charges (Excluding Service Tax & Swachch Bharat Cess)	System/ Manual
	limits sought within one year from date of last sanction/review, then full processing fee shall be levied irrespective of recovery of processing fees as per last sanction/review.	limits sought within one year from date of last sanction/review, then full processing fee shall be levied irrespective of recovery of processing fees as per last sanction/review.	
	No processing fee on Govt. sponsored schemes and against LAD.	No processing fee on Govt. sponsored schemes and against LAD.	
Term Loan			S
a. Upto Rs 20.00 Crs	1% of sanctioned amount (Max Rs 100 lakhs)	1% of sanctioned amount (Max Rs 100 lakhs) No processing fee on MSE Loans up to Rs.5.00 Lacs	
b. Above Rs 20.00 Crs	As per external rating communicated vide Cir No AX1/IRMD/CRR/Cir No 16/2014-15 dated 1 st September 2014.	As per external rating communicated vide Cir No AX1/IRMD/CRR/Cir No 16/2014-15 dated 1 st September 2014.	
Bill discounting under LC	-	No processing fee is applicable on BD under LC	
Non Fund	2/3 rd of processing charges applicable to funded limits	2/3 rd of processing charges applicable to funded limits	S
Forward Contract limit	-	No processing fee is applicable on forward contract limit.	
TOD/EOD/BG/LC	For the period of sanction on prorata basis.	TOD/EOD: For the period of sanction on prorata basis. For BG/LC: Regular processing fee to be charged.	S
Lead Bank Charges (Where our bank is lead Bank)	0.35% p.a. of the total fund based limits under consortium	Working capital -0.35% p.a. of the total fund based limits under consortium	



Type of Transaction	Existing charges w.e.f 01/09/2013	Revised Service Charges (Excluding Service Tax & Swachch Bharat Cess)	System/ Manual
		Term Loan -0.35% of the total fund based limits under consortium (At the time of sanction).	M
RETAIL LOANS:			
Two / Four wheelers	Two Wheelers – 1.00% of the loan amount subject to a Minimum of Rs.500/- Four Wheelers – 0.75% of the loan amount sanctioned with Minimum of Rs. 1,000/- & Max. Rs. 15000/-	Two Wheelers – 0.25% of the loan amount subject to a Minimum of Rs. 500/- Four Wheelers – 0.25% of the loan amount sanctioned with Minimum of Rs. 1,000/- & Max. Rs. 15000/-	S
Consumer Durables	0.50% of the loan amount sanctioned with Minimum of Rs. 500/-	0.50% of the loan amount sanctioned with Minimum of Rs. 500/-	S
Housing Loans	Upto Rs. 20 lakh - 0.40% of loan subject to Min Rs 1000/- Above Rs. 20 lakh -0.50 % of loan subject to Max. Rs. 50000/-	0.25% of the loan amount with a Minimum of Rs.1000/- and Maximum of Rs 15,000/-	S
Personal Loan Scheme	1.50% of the loan amount subject to a Min of Rs. 500/-	1.0 % of the loan amount subject to a Minimum of Rs. 1000/-	S
Aadhar Loans	NIL	0.5% of the loan amount subject to a Minimum of Rs. 500/-	S
10. Commitment Charges			M
For funded credit limit upto Rs 1 Crore	Nil	Nil	



Type of Transaction	Existing charges w.e.f 01/09/2013	Revised Service Charges (Excluding Service Tax & Swachch Bharat Cess)	System/ Manual
<p><u>For credit limits above Rs 1 Crore</u></p> <p>In case of New sanction</p> <p>Working capital limits : If sanctioned amount is not utilized within 3 months</p> <p>Term loan: - If not availed within 3 months as per drawdown schedule.</p> <p>In case of existing working capital limits</p> <p>In case, annual average utilization is less than 50% of sanctioned amount</p>	<p>0.50% p.a from the date of sanction to actual investment.</p> <p>0.50% p.a. from the date fixed for availment to the date of actual availment.</p> <p>0.50% p.a on unutilized limits</p>	<p>0.50% p.a from the date of documentation to actual date of utilization.</p> <p>0.50% p.a. from the date fixed for availment to the date of actual availment.</p> <p>0.50% p.a on unutilized limits</p>	
<p>11.Revalidation of sanction</p> <p>For credit limits up to Rs1.00 crore</p> <p>For Credit limits above Rs1.00 crore</p>	<p>0.25% of the limits.</p> <p>0.25% of the limits. Maximum Rs1.00 lakh</p>	<p>0.25% of the limits.</p> <p>0.25% of the limits. Maximum Rs1.00 lakh</p>	M
<p>12. Restructuring of credit facilities</p>	<p>As per processing charges as mentioned under Sr.no.9 for additional facilities if considered plus amendment charges</p>	<p>As per processing charges as mentioned under Sr.no.9 for additional facilities if considered plus amendment charges</p>	M
<p>13.BG Commission</p> <p>Performance Guarantee</p> <p>Financial Guarantee</p>	<p>Rs 250.00+1.00%p.a. if 50% collateral coverage, otherwise 1.50% p.a (Commission shall be charged for at least one quarter and thereafter on monthly basis).</p> <p>Rs250.00+1.50% p.a. if 50% collateral, otherwise Rs 250+ 2.00% p.a. (Commission shall be charged for at least one quarter and thereafter on</p>	<p>Upto Rs 5 Crs- 2.5% p.a (Minimum- Rs 500/-)</p> <p>Above Rs 5 Crs to Rs 10 Crs- 2.00% p.a</p> <p>Above Rs 10 Crs- 1.75%p.a</p> <p>Upto Rs 5 Crs- 3.00% p.a (Minimum- Rs 500/-)</p> <p>Above Rs 5 Crs to Rs 10 Crs- 2.5% p.a</p>	<p>S</p> <p>S</p> <p>S</p> <p>S</p> <p>S</p>



Type of Transaction	Existing charges w.e.f 01/09/2013	Revised Service Charges (Excluding Service Tax & Swachh Bharat Cess)	System/ Manual
Concession in Bank Guarantee (both Performance and Financial)	monthly basis)	Above Rs 10 Crs- 2.00%p.a	S
		Concession of 50 basis p.a. if collateral coverage is 50% or more.	S
Renewal of Guarantee	As applicable for issuance of guarantees; if renewal is effected before expiry date of original guarantee and if commission was earlier charged for claim period, no commission for claim period.	As applicable for issuance of guarantees; if renewal is effected before expiry date of original guarantee and if commission was earlier charged for claim period, no commission for claim period.	S S
Guarantees fully secured by deposits	25% of regular commission as above	25% of regular commission as above	S
Refund of BG commission in case of return of BG before the maturity period.	In case of return of BG before the maturity date and consequent request for the borrower to refund the commission for the unexpired period; Branch shall refund the commission at half the rate originally charged but for the expired period plus 3 months. This is applicable only when original guarantee bond is received back by the branch.	In case of return of BG before the maturity date and consequent request for the borrower to refund the commission for the unexpired period; Branch shall refund the commission at half the rate originally charged but for the expired period plus 3 months. This is applicable only when original guarantee bond is received back by the branch.	S
14. Inland Letter of Credit			
A. Issue Charges	Rs 150/-	Rs 150/-	S
B. Usance Charges			
Usance Period 0-7 days	0.25%	0.25%	S
Above 7 days and up to 3 months.	0.50%	0.50%	S
Above 3 months	0.50% for the first 3 months + 0.25% per months or part thereof.	0.50% for the first 3 months + 0.25% per months or part thereof.	S
C. Commitment Charges for the period from date of issue to last date of negotiation mentioned in LC.	0.25% per quarter on the face value of LC	0.25% per quarter on the face value of LC	S
D. When the amount of credit under LC is subsequently increased.	Both the usance and commitment charges to be	Both the usance and commitment charges to be	S



Type of Transaction	Existing charges w.e.f 01/09/2013	Revised Service Charges (Excluding Service Tax & Swachch Bharat Cess)	System/ Manual
Validity extended	recovered on the amount so increased. Min Rs. 400/- Min Rs 400/-	recovered on the amount so increased. Min Rs. 400/- Rs 400/- + commitment charges as applicable for extended period.	S
E. Amendment charges (Other than increase in LC amount/validity period)	Rs 200/-	Rs 250/-	S
F. Reinstatement charges in case of revolving Letter of credit	Usance charges on amount reinstated + fixed commitment charges @0.25% Min Rs 400/-	Usance charges on amount reinstated + fixed commitment charges @0.25% per quarter Min Rs 500/-	M
G. LC Advising Charges	Rs 1000/- flat	Rs 1000/- flat	S
H. Confirmation of Inland LC	Rs 500/- +Usance charges+ commitment charges.	Rs 500/- +Usance charges+ commitment charges.	M
I Negotiation charges			
For bills upto Rs 2.50 lacs	0.40%- Min Rs 250/-	0.40%- Min Rs 250/-	S
For bills above Rs 2.50 lacs and upto Rs 10.00 lacs	Rs 1000/- flat +out of pocket expense.	Rs 1000/- flat +out of pocket expense.	S
For bills above Rs 10.00 lacs and upto 100 lacs	Rs 2000/- flat +out of pocket expense.	Rs 2000/- flat +out of pocket expense.	S
For bills above Rs 100 lacs	Rs 3000/- flat +out of pocket expense.	Rs 3000/- flat +out of pocket expense.	S
J. Out of pocket expenses (Postage/Telegrams/Courier/Mail etc)	Actual Basis	Actual Basis	M
15. Documentation charges	For all Govt. sponsored Schemes : NIL Others: Upto Rs. 2.00 lacs NIL Above Rs. 2.00 lacs @ 0.20% Minimum Charges Rs. 500/- Maximum charges Rs. 15000/- Crop Loan /MKCC Upto Rs 2 lakhs: Nil Above Rs 2 lakhs:@ 0.20%	For all Govt. sponsored Schemes :NIL Others: Upto Rs. 2.00 lacs NIL Above Rs. 2.00 lacs @ 0.20% Minimum Charges Rs. 500/- Maximum charges Rs. 15000/- Crop Loan/MKCC Upto Rs 2 lakhs: Nil Above Rs 2 lakhs:@ 0.20%	S



Type of Transaction	Existing charges w.e.f 01/09/2013	Revised Service Charges (Excluding Service Tax & Swachh Bharat Cess)	System/ Manual
	Minimum charges: Rs 500/- Maximum charges: Rs 15000/- (AX1/PLN/Cir No.48/14-15, dated,26/07/14)	Minimum charges: Rs 500/- Maximum charges: Rs 15000/-	
16. Charges for giving copies of documents (Copies if sough by the customer) For credit facilities Upto Rs 2.00 lakhs and for all retail loans For credit facilities above Rs 2.00 lacs	 Actual cost of Photocopies +Rs 50/- Actual cost of Photocopies +Rs 100/-	No Charges for first time <u>For subsequent request</u> Actual cost of Photocopies + Rs 100/- Actual cost of Photocopies + Rs 200/-	M
17. Earmarking of limits* For credit facilities upto Rs100 Lakhs For credit facilities above Rs100 lakhs For sublimit at branches *CC/TL/BD/STL etc allowed by earmarking other sanctioned limits.	Nil Rs 1500/- per occasion Rs 5000/-per branch per year.	Nil Rs 1500/- per occasion Rs 5000/-per branch per year.	M
18. Charges for amendment/modification of sanctioned terms/reduction in ROI/concessions/NOC etc	For total Limit (Fund + Non-fund) Up to Rs. 50.00 lac: NIL Above Rs. 50.00 lac and up to Rs. 50 cr : Rs. 100 per lac and Max Rs. 1.00 lac. Above Rs. 50.00 cr Rs. 1.50 lac flat.	For total Limit (Fund + Non-fund) Up to Rs. 50.00 lac: NIL Above Rs. 50.00 lac and up to Rs. 50 cr : Rs. 100 per lac and Max Rs. 1.00 lac. Above Rs. 50.00 cr Rs. 1.50 lac flat.	M



SERVICE CHARGES RELATED TO FOREIGN EXCHANGE TRANSACTIONS:

Services charges relating to foreign exchange transactions are arranged into following segments:

Section	Segment
A	Export Transactions
B	Import Transactions
C	Inward Remittances
D	Outward Remittances
E	Foreign Bank Guarantees & Acceptance
F	Project Exports and Imports
G	Merchanting Trade Transactions
H	Forward Contracts
I	Transactions relating to ODI/FDI/ECB
J	SWIFT/Courier charges
K	Delegation for considering concession in charges
L	Volume criterion for considering concession at Zonal level
M	Charges for Bulk Business and Delegation of powers for consideration of these charges.

Important notes:

1. The schedule stipulates charges for transaction amount in terms of USD. For other currencies the amount would be equivalent to the USD.
2. In lieu of exchange margin would be applicable to the transactions where Bank does not earn exchange margin, but the transaction is CY to FCY i.e. by debit to EEFC, RFC, FCA etc. unless otherwise specifically exempted. Service Tax, Swachch Bharat Cess, Foreign Exchange transaction tax to be recovered separately.

A : EXPORTS:

Para	Particulars of charges	Existing charges w.e.f. 01.09.2013	Revised Service Charges (Excluding Service Tax & Swachch Bharat Cess)	System/ Manual
A.1	Rupee post shipment advance: Negotiation/purchase/ discounting Of export Bills – Bill amount (both Sight or usance bills)	Upto USD 10,000 : Rs. 750	Upto USD 10,000 : Rs. 750	S
		Above USD 10,000 Rs. 1100	Above USD 10,000 Rs. 1100	S
A.2	Foreign currency post shipment advance: Discounting of Export Bills (EBD) (both Sight or usance bills) To be calculated and recovered in equivalent in Indian rupees.	Upto USD 5,00,000 USD 25 Above USD 5,00,000 USD 50	Upto USD 5,00,000 USD 25 Above USD 5,00,000 USD 50	S S
		Where proceeds are sent in foreign currency to other bank Addl commission In lieu of exchange would be recovered.	Where proceeds are sent in foreign currency to other bank Addl commission In lieu of exchange would be recovered.	M
	<i>NOTE: In case, export bill which has been sent on collection basis and the Bank has recovered applicable commission, the charges specified above would not be recovered again for granting any post-shipment advance i.e. bill is negotiated, purchased or discounted.</i>			
A.3	Rupee advance against export bill	Will be treated as bill on collection and charges for collection of bill will be	Will be treated as bill on collection and charges for collection of bill will be	S



Para	Particulars of charges	Existing charges w.e.f. 01.09.2013	Revised Service Charges (Excluding Service Tax & Swachch Bharat Cess)	System/ Manual
		recovered.	recovered.	
A.4	Processing charges for rupee export bills	0.20% per bill Minimum: Rs 750 Maximum : Rs. 25,000	0.20% per bill Minimum: Rs 750 Maximum : Rs. 25,000	M
A.5	For forwarding export documents to other Bank in India for collection, discounting or negotiation	Rs. 1100 per document	Rs.1100 per document	M
A.6	Overdue Bill purchased/ discounted or negotiated where proceeds are not received in our Nostro accounts within 30 days from the due date	Rs.500 per bill per quarter Maximum Rs. 2000	Rs.500 per bill per quarter Maximum Rs. 2000	M
A.7	Reimbursement charges under letter of credit- when reimbursement is claimed by AD bank in India from our Bank	Rs. 750 per reimbursement	Rs. 750 per reimbursement	M
A.8	Pre-shipment credit in Foreign currency: Disbursement of PCFC. To be calculated and recovered in equivalent in Indian rupees.	Upto USD 5,00,000 - USD 25 Above USD 5,00,000 - USD 50	Upto USD 5,00,000 - USD 25 Above USD 5,00,000 - USD 50	M M
A.9	Export Bills on collection: a. Export bills sent on collection to the overseas bank. b. Export Bills sent by the exporter directly to the buyer with permission from bank. c. Export bill sent on consignment basis. d. Export bills sent on collection and rupee advances have been granted by the Bank.	0.125% Minimum Rs. 550 Maximum Rs. 10,000	Bills upto USD 1,000,000 or equivalent @ 0.13% Min-Rs 800 Max- Rs 10,000 Bills above USD 1,000,000: Flat Rate- Rs 7500	S
A.10	Export bill handled by Bank where payment is received in advance	0.125% Minimum Rs. 550 Maximum Rs. 10,000 Less: Charges recovered on advance payment if received	Bills upto USD 1,000,000 or equivalent @ 0.13% Min-Rs 800 Max- Rs 10,000 Bills above USD 1,000,000: Flat Rate- Rs 7500 Less: Charges recovered on advance payment if received	S M



Para	Particulars of charges	Existing charges w.e.f. 01.09.2013	Revised Service Charges (Excluding Service Tax & Swachh Bharat Cess)	System/ Manual
		through our Bank.	through our bank	
A.11	Bills in Indian rupees sent for collection	0.20% per bill Minimum: Rs 750 Maximum : Rs. 25,000	0.20% per bill Minimum: Rs 750 Maximum : Rs. 25,000	M
A.12	Overdue export bills sent for collection where payment of the bill has not been received in stipulated time.	Rs. 500 per quarter Maximum Rs. 2000 per bill	Rs. 500 per quarter Maximum Rs. 2000 per bill	M
A.13	Purchased/discounted or negotiated Export bill converted into collection	0.125% Minimum Rs. 550 Maximum Rs. 10,000 <i>Less commission collected at the time of purchase/discounting</i>	0.125% Minimum Rs. 550 Maximum Rs. 10,000 <i>Less commission collected at the time of purchase/discounting</i>	M
A.14	Where proceeds of foreign currency export bills received in Indian rupees	0.125% Minimum Rs. 550 Maximum Rs. 10,000 <i>plus commission in lieu of exchange.</i>	0.125% Minimum Rs. 550 Maximum Rs. 10,000 <i>plus commission in lieu of exchange.</i>	S
A.15	Deemed Export Bills	0.15% Minimum Rs. 600 Maximum: Rs.40,000 per bill	0.15% Minimum Rs. 600 Maximum: Rs.40,000 per bill	M
A.16	Export L/C advising Including courier charges	To our client: Rs. 700 To Non customers: Rs.1500	To our client: Rs. 700 To Non customers: Rs.1500	S M
A.17	Advising Amendment to Export LC Including courier charges	To our client: Rs. 350 To Non customers: Rs.750	To our client: Rs. 500 To Non customers: Rs.750	S M
A.19	Advising LC to our customer as a second advising bank which has been received via SWIFT by another bank.	Rs. 500 per Advice	Rs. 500 per Advice	M
A.20	ADDING CONFIRMATION TO EXPORT LCs: To be done only with the approval of TIBD Charges are Commitment plus usance	Charges as applicable to opening of Import LC	Charges as applicable to opening of Import LC	S
A.21	For each advice for transfer of a Export letter of credit. Transfer charges are in addition to the LC amendment advising charges.	Rs. 1000 per transfer	Rs. 1000 per transfer	S
A.22	Credit of export proceeds to EEFC Accounts	NIL	NIL	S



Para	Particulars of charges	Existing charges w.e.f. 01.09.2013	Revised Service Charges (Excluding Service Tax & Swachh Bharat Cess)	System/ Manual
CERTIFICATES RELATED TO EXPORT TRANSACTIONS				
A.23	Issuance of BRC/e-BRC	Rs. 200	NIL	S
A.24	Attestation in respect of export transaction – invoice etc.	Rs. 200	Rs. 200	M
A.25	Other certificates related to exports like GR waiver etc. on Bank's letter head	Rs. 200	Rs. 200	M
A.26	COMMISSION IN LIEU OF EXCHANGE: Commission in lieu of exchange applicable for all transactions where Bank does not earn exchange margin	0.15% Minimum Rs 250	0.15% Minimum Rs.250	S
A.27 WRITE OFF OF EXPORT BILLS.				
	Processing the request for write off of export bills	Upto USD 50,000 Rs.250 Above USD 50,000 upto USD 1,00,000 Rs. 500 Above USD 1,00,000 Rs. 1000	Upto USD 50,000- Rs 500 Above USD 50,00 upto USD 1,00,000- Rs 1000 Above USD 1,00,000- Rs 1500	M

B: IMPORTS:

Par a	Particulars of charges	Existing charges w.e.f. 01.09.2013	Revised Service Charges (Excluding Service Tax & Swachh Bharat Cess)	Sy st/ Ma nl
B.1	Opening of Import letter of Credit including Standby LC wherever permissible. Commitment charges + usance charges			
	Commitment charges (For full validity of LC i.e. from the date of opening to the date of expiry of LC)	0.15% per completed quarter (minimum one quarter) plus 0.075 per month thereafter. A part of the month would be treated as full month. Minimum Rs. 500	0.15% per completed quarter (minimum one quarter) plus 0.075 per month thereafter. A part of the month would be treated as full month. Minimum Rs. 600	S
	Usance charges: Sight LC	0.15% flat min Rs. 500	0.15% flat min Rs. 600	S
	Usance LCs upto 3 months	0.30% minimum Rs.600	0.30% minimum Rs.700	S
	Usance above 3 months	0.30% for first 3 months plus 0.075% p.m. or part thereof	0.30% for first 3 months plus 0.10% p.m. or part thereof	S
Applicable Rates for high Value LC based on value of each LC				
	Upto USD 5,00,000	Normal Rates	Normal Rates	S
	Above USD 5,00,000 upto USD 1,00,000	80% of normal rates	80% of normal rates	S



Para	Particulars of charges	Existing charges w.e.f. 01.09.2013	Revised Service Charges (Excluding Service Tax & Swachh Bharat Cess)	Sy st/ Ma nl
	Above 1,000,000 to USD 5,000,000	60% of normal rates	60% of normal rates	S
	Above USD 5,000,000	50% of normal Rates	50% of normal Rates	S
B.2	LCs opened against 100% deposit/ LCs confirmed against 100% deposits. Volume discount would be additionally available to these LCs	50% of the applicable rate	50% of the applicable rate	S
B.3	Amendment to LC involving extension of validity, change of tenor from sight to usance or enhancement of LC value for which charges are recovered	Rs. 600	Rs. 600	S
B.4	Amendment to LC involving extension of validity, change of tenor from sight to usance or enhancement of LC value for which charges are not recovered	Rs. 600 Plus charges as per B.1 above minimum Rs.500	Rs. 600 Plus charges as per B.1 above minimum Rs.500	S
B.5	Amendment other than extension of validity or enhancement in value which does not affect Bank's liability in terms of period or value	Rs. 600	Rs.600	S
B.6	Receipt of discrepant documents under LC	USD 50	USD 50	M
B.7	Revival of LC within three months from the date of expiry	Charges as per B.1 (at par with fresh LC)	Charges as per B.1 (at par with fresh LC)	M
B.8	Commission on import Bill under Letter of Credit (FABP)			
	Import bills received under LC denominated in foreign currency – at the time of retirement or crystallization whichever is earlier.	0.15% Minimum Rs, 750 Maximum Rs. 25000/-	0.20% Minimum Rs, 1000 Maximum Rs. 25000/-	S
	Import Bill received under LC denominated in Indian rupees or import bill where no exchange commission is earned– at the time of retirement or crystallization whichever is earlier	0.15% Minimum Rs, 750 Maximum Rs. 25000/- plus commission in lieu of exchange	0.15% Minimum Rs, 750 Maximum Rs. 25000/- plus commission in lieu of exchange	M
	Import bill where payment is made by debit to EEFC account or buyer's credit amount is received from other bank.	0.15% Minimum Rs, 750 Maximum Rs. 25000/- plus commission in lieu of exchange	0.15% Minimum Rs, 750 Maximum Rs. 25000/- plus commission in lieu of	S



Para	Particulars of charges	Existing charges w.e.f. 01.09.2013	Revised Service Charges (Excluding Service Tax & Swachh Bharat Cess)	Syst/Manl
			exchange	
	Import bill under LC crystallized due to non payment by the importer on due date (both sight and usance)	Applicable commission as above plus Additional commission of 0.10% minimum Rs.250	Applicable commission as above plus Additional commission of 0.10% minimum Rs.250	M
B.9	Commission on import Bills received under collection			
	Import bills denominated in foreign currency where banks earns exchange margin	0.25% Minimum Rs.600 Maximum Rs. 50,000	Bills upto USD 1,000,000 or equivalent @ 0.25% : Min-Rs 800 Max- Rs 50,000 Bills above USD 1,000,000: Flat Rate- Rs 25,000	S
	Import bill denominated in foreign currency on which no exchange is earned i.e. by debit to EEFC or buyer's credit received from other banks	0.25% Minimum Rs.600 Maximum Rs. 50,000 plus commission in lieu of exchange.	Bills upto USD 1,000,000 or equivalent @ 0.25% +0.15% =0.40%(inclusive of comm. In lieu of exchange) Min-Rs 800 Max- Rs 60,000 Bills above USD 1,000,000: Flat Rate- Rs 25,000 plus commission in lieu of exchange flat Rs 25000. Total Rs 50,000	S
	Import documents received directly by importer and submitted to bank for payment where banks earn exchange margin	0.25% Minimum Rs.600 Maximum Rs. 50,000	Bills upto USD 1,000,000 or equivalent @ 0.25% : Min-Rs 800 Max- Rs 50,000 Bills above USD 1,000,000: Flat Rate- Rs 25,000	S
	Import documents received directly by importer and submitted to bank for payment where banks do not earn exchange margin	0.25% Minimum Rs.600 Maximum Rs. 50,000 plus commission in lieu of exchange margin	Bills upto USD 1,000,000 or equivalent @ 0.25% +0.15% =0.40% (inclusive of comm. In lieu of exchange) Min-Rs 800 Max- Rs 60,000 Bills above USD 1,000,000: Flat Rate- Rs 25,000 plus commission in lieu of exchange flat Rs 25000 Total Rs 50,000	S
B.10	ADVANCE PAYMENT AGAINST IMPORT			
	Advance payment against import Where bank earn exchange margin	0.25% Minimum Rs.600 Maximum Rs. 50,000	Advance payment against import Where bank earn exchange margin Bills upto USD 1,000,000 or	S



Para	Particulars of charges	Existing charges w.e.f. 01.09.2013	Revised Service Charges (Excluding Service Tax & Swachh Bharat Cess)	Sy st/ Ma nl
			equivalent @ 0.25% : Min-Rs 800 Max- Rs 50,000 Bills above USD 1,000,000: Flat Rate- Rs 25,000	
	Advance payment against import Where by debit to EEFC account or where bank do not earn exchange margin	0.25% Minimum Rs.600 Maximum Rs. 50,000 plus commission in lieu of exchange margin	Advance payment against import Where by debit to EEFC account or where bank do not earn exchange margin Bills upto USD 1,000,000 or equivalent @ 0.25% +0.15% =0.40% (inclusive of comm. In lieu of exchange) Min-Rs 800 Max- Rs 60,000 Bills above USD 1,000,000: Flat Rate- Rs 25,000 plus commission in lieu of exchange flat Rs 25000 Total Rs 50,000	S
B.11	Forwarding Non LC import bill to other bank for payment.	Rs. 1000 per bill	Rs. 1000 per bill	M
B.12	CERTIFICATES RELATING TO IMPORT			
	Attestation of Invoice	Rs. 50	Rs 50	M
	Issuance of Delivery order to Airline company for delivery of goods pending receipt of import documents	Rs. 100	Rs. 1000	M
B.13	Return of import Bill on collection as per the instructions of remitting Bank	USD 60 plus courier charges	USD 60 plus courier charges	M
B.14	Charges for noting and protesting	USD 200 plus out of pocket expenses	USD 200 plus out of pocket expenses	M
B.15	REVOLVING LETTER OF CREDIT established in terms of RBI guidelines.			
	Commitment charges			
	a. on maximum amount of drawing permitted at any time from the date of establishment of LC to the date of expiry	As applicable to import LC	As applicable to import LC	M
	b. on each amount reinstated from the date of reinstatement to the date of subsequent reinstatement or the validity of the LC.			M



Para	Particulars of charges	Existing charges w.e.f. 01.09.2013	Revised Service Charges (Excluding Service Tax & Swachh Bharat Cess)	Sy st/ Ma ni
	Usance charges	As applicable to import LC	As applicable to import LC	M
	Extension, amendment etc. and all other issues related to LC	As applicable to import LC	As applicable to import LC	M
B.16	BUYER'S CREDIT : PROCESSING CHARGES			
	Buyers credit where credit is arranged by importer	Rs. 500 per application	Rs. 1000 per application	M
	Where quote is arranged by bank	Rs.1000 per application	Rs. 5000 per application	S
B.17	Deferred payment LC			
	LC covering import of goods on deferred payment terms involving payments beyond a period of 6 months from the date of shipment in installments over a period of time as per RBI guidelines under FEMA.	0.45% per quarter or part thereof on the amount of liability at the beginning of every quarter.	0.45% per quarter or part thereof on the amount of liability at the beginning of every quarter.	M
	Amendment to Deferred payment LCs	Shall be the same as for normal letter of credit specified under: Table.B	Shall be the same as for normal letter of credit specified under: Table.B	M
	<p>DEFERRED PAYMENT LC:</p> <ol style="list-style-type: none"> 1. Commission for entire period should be recovered up-front. Prior permission of credit sanctioning authority to be obtained for recovery of commission in installments. 2. For upfront recovery TT selling rate prevailing on the date of issuance of LC shall be applied which will prevail till expiry. 3. For installment recovery – TT selling rate prevailing on the date of recovery of installment shall be applied. 			
B.18	FCDL			
	Upto USD 5,00,000 Above USD 5,00,000	Not Specified	Upto USD 5,00,000: Rs 10,000 Above USD 5,00,000: Rs 15,000 + Commission in lieu of exchange where no exchange margin is earned	M
B.19	Bill of Entry			
	Bill of entry with delay beyond 6 months	Not specified	Rs 100/- per month	M



C: INWARD REMITTANCES:

Para	Particulars of charges	Existing charges w.e.f. 01.09.2013	Revised Service Charges (Excluding Service Tax & Swachch Bharat Cess)	System/ Manual
C.1	Payment received by SWIFT MT103/MT202 or any other instrument where Bank's Nostro account is credited before passing on credit to customers. Non trade transaction. (Flat charges per remittance)	Upto USD 500 Rs. 100/- Above USD 500 Rs. 250/-	Upto USD 500 Rs. 100/- Above USD 500 Rs. 250/-	M M
C.2	Purchase of foreign currency instruments payable abroad – like personal cheques, demand drafts, IMOs or pay orders (FOBP).	1: Commission @ 0.25% minimum Rs. 100 max: Rs.200 2. Interest @ BPLR for 15 days. 3. Interest @ BPLR + 2% for overdue period beyond 15 days till recovery if instrument is returned unpaid.	1: Commission @ 0.25% minimum Rs. 100 max: Rs.200 2. Interest @ BPLR or Base Rate + 4% (whichever is higher) for 15 days. 3. Interest @ BPLR + 2% or Base Rate + 6% (whichever is higher)for overdue period beyond 15 days till recovery if instrument is returned unpaid.	S S S
C.3	Where inward remittance is to be paid/executed in foreign currency by way of issuing SWIFT or FDD etc.	0.10% Min. Rs. 250 Maximum Rs. 5000 Plus swift/FDD charges	0.10% Min. Rs. 250 Maximum Rs. 5000 Plus swift/FDD charges	M
C.4	COLLECTION OF FOREIGN CURRENCY CHEQUES/OTHER INSTRUMENTS PAYABLE ABROAD			
	Collection of instruments payable abroad	0.25% Minimum Rs. 100 Maximum Rs, 10,000	0.25% Minimum Rs. 100 Maximum Rs, 10,000	S
	Collection of instruments payable abroad under guaranteed settlement	0.25% Minimum Rs. 100 Maximum Rs, 10,000 Plus charges communicated by TIBD from time to time as they may vary for each Bank.	0.25% Minimum Rs. 100 Maximum Rs, 10,000 Plus charges communicated by TIBD from time to time as they may vary for each Bank.	S M
	Collection of foreign	0.25% Minimum Rs.	0.25% Minimum Rs.	S



Para	Particulars of charges	Existing charges w.e.f. 01.09.2013	Revised Service Charges (Excluding Service Tax & Swachch Bharat Cess)	System/ Manual
	currency instruments payable in India	100 Maximum Rs, 10,000 plus courier charges Rs. 100/-	100 Maximum Rs, 10,000 plus courier charges Rs. 100/-	
C.5	TRAVELLERS CHEQUES, CURRENCY NOTES ENCASHMENT			
	Travellers cheques, Currency notes encashed from Tourists and deposited in account by customers	At CN/TC Buying rate No commission to be charged.	At CN/TC Buying rate No commission to be charged.	M
	Currency notes received as export proceeds	0.25% towards commission and exchange margin	0.25% towards commission and commission in lieu exchange margin	M
	Travellers cheques deposited towards export proceeds	0.25% Minimum Rs. 100 Maximum Rs, 10,000. No separate commission for export bill in this case.	0.25% Minimum Rs. 100 Maximum Rs, 10,000. No separate commission for export bill in this case in lieu	M
	All other inward remittances where exchange is earned	0.25% Minimum Rs. 100 Maximum Rs, 10,000.	0.25% Minimum Rs. 100 Maximum Rs, 10,000.	M
	All other inward remittances where exchange is not earned	0.25% Minimum Rs. 100 Maximum Rs, 10,000. Plus commission on account of in lieu of exchange.	0.25% Minimum Rs. 100 Maximum Rs, 10,000. Plus commission on account of in lieu of exchange.	M
C.6	FIRC/ENCASHMENT CERTIFICATE			
	Issue of FIRC/Encashment certificate on security paper	Rs. 250 per certificate	Rs. 250 per certificate	S
	Issue of FIRC/Encashment certificate on Bank's letter head	Rs. 200 per certificate	Rs. 200 per certificate	M
	Issuance of Duplicate FIRC	Rs. 1500 per duplicate FIRC	Rs. 1500 per duplicate FIRC	S
C.7	CHEQUES RETURNED UNPAID			
	Upto USD 10,000	Rs. 200	Rs. 200	S
	Above USD 10,000 to USD 50,000	Rs. 1000	Rs. 1000	S
	Above USD 50,000	Rs. 10,000	Rs. 10,000	S
Note: Before accepting cheque for USD 1,00,000 and above for collection B-Category branches should contact TIBD by sending a copy of cheque on fax or email. High value				



Para	Particulars of charges	Existing charges w.e.f. 01.09.2013	Revised Service Charges (Excluding Service Tax & Swachch Bharat Cess)	System/ Manual
<i>cheque is normally not used in international payment and therefore poses increased risk to the Bank.</i>				
C.8	Payment received by SWIFT MT103/ MT202 or any other instrument where Bank's Nostro account is credited before passing on credit to customers. Trade transaction. (Flat charges per remittance)	Not Specified	Rs 300	M

D: OUTWARD REMITTANCES:

Para	Particulars of charges	Existing charges w.e.f. 01.09.2013	Revised Service Charges (Excluding Service Tax & Swachch Bharat Cess)	System/ Manual
D.1	Remittance by MT103 Including swift charges. (For non trade Transactions only)	Upto USD 5000- Rs. 250 Above USD 5000- Rs. 400	0.10% Min- Rs 100 Max- Rs 2000 (including SWIFT Charges)	M
D.2	Remittance by MT103 Including swift charges. (For commercial transactions)	Upto USD 5000- Rs. 300 Above USD 5000- Rs. 500 Plus: Swift charges as given in Section J	0.10% Min- Rs 500 Max- Rs 2000 Plus: Swift charges as given in Section J	M
D.3	Issuance of FDD For non trade Transactions	Upto USD 5000 - Rs. 250 Above USD 5000 - Rs. 400	Upto USD 5000 - Rs. 250 Above USD 5000 - Rs. 500	M
D.4	Issuance of FDD (For commercial transactions)	Upto USD 5000 - Rs. 300 Above USD 5000 - Rs. 500 Plus: Swift charges sending FDD advice given in Section J	Upto USD 5000 - Rs. 500 Above USD 5000 - Rs. 700 Including Swift charges	M
D.5	Remittance of FCNR proceeds abroad or to any other Bank in India in foreign currency	No charges. No out of pocket expenses	No charges. No out of pocket expenses	M
D.6	Issue of duplicate FDD Try to cancel the old one and issue fresh one instead of duplicate FDD unless customer insists for duplicate FDD.	Rs. 1500/- Plus swift charges for sending advice	Rs. 1500/- Plus swift charges for sending advice	M



Para	Particulars of charges	Existing charges w.e.f. 01.09.2013	Revised Service Charges (Excluding Service Tax & Swachh Bharat Cess)	System/Manual
	counter guarantees of foreign Banks in Indian in rupees.	given: 0.20% p.m. or part thereof for the stipulated period of guarantee. Minimum amount USD 50/- 2: For our major nostro account Bank as per approval of Credit Approval committee.	0.20% p.m. or part thereof for the stipulated period of guarantee. Minimum amount USD 50/- 2: For our major nostro account Bank as per approval of Credit Approval committee.	M
E.5	Letter of comfort/guarantee for availing Buyer's credit	0.50% per quarter or part thereof for the actual tenor (Minimum Rs. 500)	0.50% per quarter or part thereof for the actual tenor (Minimum Rs. 500)	M
	For letter of comfort issued against 100% margin/deposit, the applicable rate would be 50% of the above rate.			M
E.6	All other guarantees such as Bid Bond, performance, advance payment relating to export transactions (other than project exports) and those not specified else where	0.20% per month or part thereof for the actual tenor Minimum Rs 500	0.20% per month or part thereof for the actual tenor Minimum Rs 500	S
E.7	Deferred payment guarantee covering import of goods into India.	As applicable to deferred payment LC given at Table.B (B.17)	As applicable to deferred payment LC given at Table.B (B.17)	M
E.8	Availization –co-acceptance of Bill of Exchange: Counter signing the Bill of Exchange drawn on the importer/co-acceptance of draft.	0.15% per month Minimum Rs. 500 or part thereof.	0.15% per month Minimum Rs. 500 or part thereof.	M

F: PROJECT EXPORTS/IMPORTS

Para	Particulars of charges	Existing charges w.e.f. 01.09.2013	Revised Service Charges (Excluding Service Tax & Swachh Bharat Cess)	System/M annual
PROJECT EXPORTS:				
F.1	Processing of project proposal	Upto USD 50 mio : Rs. 10,000 Above USD 50 mio upto USD 100 mio : Rs. 25,000 Above USD 100 mio: Rs. 25000 plus Rs. 300 per mio. Maximum Rs. 50,000	Upto USD 50 mio : Rs. 10,000 Above USD 50 mio upto USD 100 mio : Rs. 25,000 Above USD 100 mio: Rs. 25000 plus Rs. 300 per mio. Maximum Rs. 50,000	M M M M



Para	Particulars of charges	Existing charges w.e.f. 01.09.2013	Revised Service Charges (Excluding Service Tax & Swachh Bharat Cess)	System/M anual
F.2	Project Exports: Bid bond, bond for earnest money, guarantee for advance payment by foreign buyer to India exporter			
	a. In the case of guarantee covered by ECGC	0.55% p.a. plus applicable ECGC premium	0.55% p.a. plus applicable ECGC premium	M
	b. In case guarantee issued against 100% counter guarantee of Government of India	0.35% p.a. Minimum Rs. 1000	0.35 % p.a. Minimum Rs. 1000	M
	c. Against 100% cash/deposit margin	0.25% p.a. Minimum Rs. 1000	0.25% p.a. Minimum Rs. 1000	M
	d. In case of guarantee related to project export other than above	1.10% p.a.. Minimum Rs. 1000	1.10% p.a.. Minimum Rs. 1000	M
F.3	PROJECT IMPORTS:			
	Imports documents on collection basis covering project imports under international government aid schemes (including those financed by international agencies like World Bank, IMF, ADB etc .) etc.	0.10% Minimum Rs. 500 Maximum Rs. 2500	0.10% Minimum Rs. 500 Maximum Rs. 2500	M

G: MERCHANTING TRADE:

MERCHANTING TRADE			
G.1	Import leg transaction	As applicable to Import transaction given in Table-B	As applicable to Import transaction given in Table-B
G.2	Export Leg transaction	As applicable to Export Transaction given in Table-A	As applicable to Export Transaction given in Table-A

H: FORWARD CONTRACTS:

Para	Particulars of charges	Existing charges w.e.f. 01.09.2013	Revised Service Charges (Excluding Service Tax & Swachh Bharat Cess)	System/ Manual
H.1	Booking of sale and purchase forward contracts	Rs. 650	Rs. 650	S
H.2	Cancellation of forward contract	Rs. 500/- + swap cost	Rs. 500/- + swap cost	S
H.3	Early delivery	Rs. 500/- + swap cost wherever applicable	Rs. 600/- + swap cost wherever applicable	M
H.4	Extension/Roll over subject to RBI guidelines. (contract cancellation and booking should be done at the same time subject to change in underlying. It	Rs.800/- + swap cost wherever applicable. (for both the legs taken together)	Rs.800/- + swap cost wherever applicable. (for both the legs taken together)	M



	should not be treated as booking and cancellation).		
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I: TRANSACTION RELATING TO ODI/FDI

Para	Particulars of charges	Existing charges w.e.f. 01.09.2013	Revised Service Charges (Excluding Service Tax & Swachh Bharat Cess)	System/Manual
I.1	Processing of ODI (JV/WOS) proposals	Rs. 250/- per proposal. One time charge.	Rs. 2500/- per proposal. One time charge	M
I.2	Processing of FDI proposal	Rs. 100/- per proposal. One time charge.	Rs. 1000/- per proposal. One time charge.	M
I.3	Processing of ECB proposal other than trade credit.	Rs. 10,000/- per proposal.	Rs. 10,000/- per proposal.	M

J: SWIFT/COURIER CHARGES (not to be credited to P/L postage etc. It is to be credited to concerned income head in P/L Accounts):

	Existing	Revised Service Charges (Excluding Service Tax & Swachh Bharat Cess)	System/Manual
SWIFT Charges			
a) MT 103 For Individual Remitter	Included in the commission	Included in the commission	M
b) MT 103 For Non Individual	Rs 250/-	Rs 300/-	M
c) MT 202 For Import Payment	Rs 250/-	Rs 300/-	S
d) MT 700 - LC Issuance	RS 1000/-	RS 1000/-	S
e) MT 707- LC Amendment	Rs 250/-	Rs 300/-	S
f) MT760-Issuance of Guarantee	Rs 1000/-	Rs 1000/-	S
g) MT 767-Amendment to guarantee	Rs 500/-	Rs 500/-	S
h) MT-769 /792 Other SWIFT messages related to guarantee	Rs 250/-	Rs 300/-	M
i) MT-420 Tracer for bills negotiated/ discounted/ purchased	Rs 250/-	Rs 300/-	M
j) MT-420 Tracer for collection of Export Bills	Rs 150/-	Rs 200/-	M
k) MT-412/416 Acceptance of documents	Rs 200/-	Rs 250/-	M



l) Conveying rejection of documents under LC	Rs 250/-	Rs 300/-	M
COURIER CHARGES			
a) For Sending documents in one set	Rs 1500/-	Rs 1500/-	M
b) For Sending documents in two sets	Rs 2500/-	Rs 2500/-	S
c) For Sending supplementary documents at the request of the exporter	Rs 1500/-	Rs 1500/-	M
d) For Return of Import documents at the request of remitting bank	USD 50/-	USD 50/-	M

K: DELEGATION FOR CONCESSION IN FEX RELATED SERVICE CHARGES

As per the policy on international banking, various authorities have been given powers to consider concession in service charges.

These delegations are incorporated here proposing certain revision for considering concession.

Authority	Existing	Revised
Zonal Heads and General Managers	<p>1: Zonal Heads in Scale-V both for customers with credit exposure upto their delegated powers and non customers based on volume as per table given below : upto: 25%</p> <p>2: Zonal Heads in Scale-VI both for customers with credit exposure upto their delegated powers and non customers based on volume as per table given below : upto: 35%</p> <p>3: General Managers (Credit), General Manager (Priority) and General Managers in the field both for customers with credit exposure upto their delegated powers and non customers based on volume as per table given below : upto: 50%</p>	<p>1: Zonal Heads in Scale-V both for customers with credit exposure upto their delegated powers and non customers based on volume as per table given below : upto: 25%</p> <p>2: Zonal Heads in Scale-VI both for customers with credit exposure upto their delegated powers and non customers based on volume as per table given below : upto: 35%</p> <p>3: General Managers (Credit), General Manager (Priority) and General Managers in the field both for customers with credit exposure upto their delegated powers and non customers based on volume as per table given below : upto: 50%</p>



Executive Director	Executive Director upto 75% in respect of all exposure upto his delegated powers and for clients on whom the Bank has no credit exposure.	Executive Director upto 75% in respect of all exposure upto his delegated powers and for clients on whom the Bank has no credit exposure.
Chairman & Managing Director	Chairman & Managing Director and in his absence Executive Director - Can give concession from 75% to 100%	Chairman & Managing Director and in his absence Executive Director - Full powers

L: VOLUME BASED CRITERION FOR CONSIDERING CONCESSION IN SERVICE CHARGES ON FOREX TRANSACTION FOR CONSIDERATION OF CONCESSIONAL CHARGES AT ZONAL LEVEL.

Annual Forex Turnover of the customer during a Financial Year to be routed through our Bank	Existing	Revised
Above 5 Crores to 10 Crore	Concession up to 10% If the Annual Forex Turnover exceeds Rs 5 Crores	Concession up to 10%
Above Rs 10 Crore up to 25 Crore	Concession upto 20% of standard service charges	Concession upto 20% of standard service charges
Above Rs 25 crores upto Rs. 50 crores	Concession upto 25% of standard service charges	Concession upto 25% of standard service charges
Above Rs 50 crores upto 100 crores	Concession upto 35% of standard service charges	Concession upto 35% of standard service charges
Above Rs 100 crores	Concession upto 50% of standard service charges. Concession in excess of 50% to be considered at H.O.	Concession upto 50% of standard service charges. Concession in excess of 50% to be considered at H.O.



M: BULK BUSINESS RATES: Existing Schedule (Renewal as it is)

In metro and big cities a lot of forex transactions are handled on collection basis. This is volume business and these companies shop for flat rate per transaction instead of percentage basis. Based on the competitive quotes this business is routed through the Banks. This business is normally over and above committed in consortium and is commission rate sensitive. It is therefore proposed to follow following structure for these collection basis with strict monitoring on quarterly basis:

Committed volume per quarter	Flat Rate per bill irrespective of Amt	Sanctioning authority	Revised
No. of Bills above 200 and Upto 500 bills (both export and import taken together)	Rs. 500 + Swift charges Rs.300	Zonal Heads in Scale-V & VI	Zonal Heads in Scale-V & VI
	Rs. 300 + Swift charges Rs. 300	Zonal Heads in Scale-VI Field General Manager, Credit & IB, General Manager (priority)	Zonal Heads in Scale-VI Guardian Executive, General Manager (Credit), General Manager (Priority)
	Less than Rs 300	ED/ CMD	ED/ CMD
No. of Bills above 500 and (both export and import taken together)	Rs. 300 + Swift charges Rs.200	Zonal Heads in Scale-V & VI	Zonal Heads in Scale-V & VI
	Rs. 200 + Swift charges Rs.200	Field General Manager General Manager, Credit & IB, General Manager (priority)	Guardian Executive, General Manager (Credit), General Manager (Priority)
	Less than Rs 200	ED/ CMD	ED/ CMD
Remittances on account of PSUs namely Indian Oil Corporation, MMTC, SAIL,ONGC, Shipping Corporation, BPCL, HPCL or similar mega corporates or Government Department.	Depending upto the volume and cost benefit for the account as a whole can be fully waived.	Zonal Managers In Scale-VI & VII For Zone headed by Scale-V: GM (Credit & IB)	Zonal Managers In Scale-VI For Zone headed by Scale-V: Guardian Executive

The above delegation would be used only with an intention to increase the volume and commission. The regular business committed under consortium or bills even on collection basis as regular business would not be considered for the above. This would be adhoc sanction for the additional business. Review of the committed volume would be taken each at each quarter, in case there is short fall more than 10%, the commission would be worked out at 1.5 times of the approved rate and the difference would be recovered. This schedule would be used only for generating additional monitoring subject to strict monitoring. All these sanctions would be sent to TIBD who would conduct quarterly review and submit the note to the concession sanctioning authority for review.



ANNEXURE Concessions in Service Charges

Concessions should be decided on merits of each case after working out the cost-benefit analysis in favour of the bank based on recommendations of the branches/ROs. The concessions thus allowed should be reviewed on half yearly/Yearly basis as per terms of sanction.

1. To defense / paramilitary / and ex-servicemen

- At par collection of salary / terminal dues.
- At par remittance to family up to ` 5,000/- per month and one time remittance for payment of school / college fees in a year. Out of pocket expenses to be recovered.
- At par custody of wills.
- In-house standing instructions free of charge.
- Normal concessions as applicable to other customers in respect of collection of outstation cheques up to ` 5,000/- at a time.
- No commission for issuing DD/PO to be charged for remitting of funds to Kendriya Sainik Board affiliated to Ministry of Defence on the occasion of Flag Day (7th December)

2. Co-operative Banks maintaining accounts with us

- 50% of the usual service charges for issue of DD / MT / TT provided the benefit of the concession is not passed on to the customers.
- 50% of the usual service charges for issuing inland guarantees / inland letters of credit provided counter guarantee / security is obtained from the co-operative banks and the benefit of this concessions not passed on to the customers. In both the above cases, the co-operative bank should give an undertaking at their Head Office level that they would charge their customers same charges as ours.

3. Land Development Banks, Service Co-operatives, DRDA etc.

No charges are levied for collection of cheques deposited by DRDA, Farmers' Co-operative Societies (Bank's own sponsored) and Primary Agricultural Societies (banking with our Bank).

4. Freedom Fighters

No service charges to be levied on collection / discount of pension bills/ pension cheques of freedom fighters.

5. Pensioners

- Collection / Discount of pension bills / pension cheques of pensioners of Central / State Government /Armed Forces at par.
 - Out of pocket expenses to be recovered at actual.
- 20% concession in commission on Demand Drafts, Mail Transfers, Telegraphic Transfers, Pay Orders, and Collection of Cheques provided that the person claiming the facility has an account with us and the facility is not utilized for commercial purpose.

6. Encashment of LIC cheques

- Issued under Jeevan Dhara and Jeevan Akshay at par.
- LALGI Scheme – Concessional charges at ` 1/- per cheque.
 - Out of pocket expenses to be recovered at actual.

7. Regional Rural Banks

- Free transfer of funds between the branches of RRBs irrespective of the fact whether they are sponsored by us or not. The remittance may be allowed in multiples of ` 5,000/- subject to minimum



of ₹ 5,000/- at a time.

- b. No collection charges / commission on cheques / drafts tendered by RRBs for collection.
- c. No account maintenance (ledger folio) charges to be levied in accounts maintained by RRBs.

8. Religious, welfare service, charitable institutions exempted from payment of Income Tax under sec. 10 of I.T. Act

- a. Collection of instruments at par.
- b. Issue of DD/MT/TT/PO at par.
- Postage and out of pocket expenses to be recovered at actual.

9. Blind, physically handicapped, disabled individuals and institutions set up for their benefit.

- a. At par collection of upcountry instruments – concessions to institutes exempt under section 10 of I.T. Act.
- b. Payments made by these institutions to their own beneficiaries by way of DD / MT / TT / PO at par. Individual accounts of the above category of persons identified as such by the Branch Manager at the time of opening of accounts should be allowed issue of DD / MT / TT / PO at par. Concession is allowed for issuing DDs etc. through debit to such accounts and not against payment of cash.
- Postage and out of pocket expenses to be recovered at actual.

10. Kendriya Vidyalaya Sangathan

- a. Free remittance facility
- b. The collection of salary bills of teachers employed in Government run schools is done at par and sums up to ₹ 2,500/- per individual are discounted free.
- Postage and out of pocket expenses to be recovered at actual.

11. Direct Payment to suppliers by pay orders / DDs while disbursing under Government sponsored schemes No charges are levied for issue of Pay Orders, DDs for such transactions.

12. Remittances effected by branches under DPG / Bills co-acceptance issued by the bank.

No exchange charges are recovered for the transactions, as these remittances are in respect of bank's obligations.

13. Remittances / Collection facilities for Chief Minister's Relief Fund / Prime Minister's Relief Fund Free remittance / collection.

14. Collection of Gift Cheques / Dividend Interest Warrants / Refund orders up to Rs.100/- collected par. Actual out of pocket expenses to be recovered.

15. Borrowal accounts – Remittance towards repayment of loan – at par.

16. Concessional Rates only to customers of rural branches

A blanket concession is allowed to account holders of the rural branches not situated in CCA areas. The charges applicable are 20% below the normal rates. However, this concession is not applicable on locker rents, where concessional rates are already stipulated.

17. To staff members and ex-staff members

- a. Staff members - No service charges should be levied on transactions conducted by our staff members. This exemption is applicable also in respect of accounts held by staff members jointly with another person/s provided the joint account holder is a close relative. (Same rules as applicable for deposit accounts)



- In respect of BGs issued to staff members & their wards for non-commercial purpose such as Education, concession is to be given, whereas for commercial purposes, no concession is to be given
- Out of pocket expenses to be recovered at actual.
- b. Ex-staff Members – our bank – No service charges will be applicable provided the ex-staff member is not gainfully employed. For joint accounts, the condition stipulated in (a) above is applicable.
 - Out of pocket expenses to be recovered at actual.
- c. Ex-staff members – other Public Sector Banks
 - i. No account maintenance (ledger folio) charges on current account in the name of retired employee or jointly with close relatives.
 - ii. No standing instructions charges.
 - iii. All outward remittances (DD / MT / TTs / PO) at par
 - iv. All cheques / drafts to be collected at par
 - v. Cheques/drafts up to ` 2,500/- to be negotiated at par regardless of the bank on which the cheque is drawn.
- Out of pocket expenses to be recovered at actual.

The above facilities could be extended to retired employees of other PSBs provided –

- a. The person concerned is not gainfully employed.
- b. There is no branch of the bank with whom the employee had served at the station / centers where the facilities are asked for.
- c. The person is identifiable as an ex-staff member of a Public Sector Bank.

18. Senior Citizens (Persons aged above 60 years)

20% concession in commission on Demand Drafts, Mail Transfers, Telegraphic Transfers, Pay Orders, and Collection of Cheques provided that the person claiming the facility has an account with us and the facility is not utilized for commercial purpose.

19. Students

20% concession in commission on Demand Drafts, Mail Transfers, Telegraphic Transfers, Pay Orders, and Collection of Cheques provided that the person claiming the facility has an account with us and the facility is not utilized for commercial purpose.

20. Existing Concessions

The existing concessions on all other schemes including 'Diamond' current accounts, Royal Savings account and Purple savings account continue.
