

SERVICE CHARGES



Bharat Bank

w.e.f. 01.12.2017

SR.NO.	TYPE OF SERVICES	APPROVED CHARGES
1.	SAVINGS BANK ACCOUNT	
1.1	Minimum Balance (Irrespective of Cheque Book facility)	
1.1.1	In Metro cities – Rs.1000/-	
1.1.2	In Non Metro cities – Rs.500/-	
1.1.3	Schemes under Zero Balance Accounts – i.e. No restriction on Minimum Balance 1. Basic Saving (1060 & 1070) 2. Premium Society (1040) 3. Minor accounts (All Scheme Codes) 4. Gen Zero (1080) Account of Auto rickshaw Loan Borrower shall be opened under 'Gen Zero' scheme	
1.1.4	Failure to maintain minimum balance	<i>Shortfall in minimum balance:</i> <i>UptoRs.500 = Rs.50/-</i> <i>Rs.501 to Rs.1000= Rs 60/-</i> <i>(in consonance with RBI circular no. DCBR.BPD (PCB/RCB) Cir. No. 3/12.05.001/ 2014-15 dated 12.12.2014)</i> <i>(No minimum balance charges within 3 months of opening the accounts.)</i>
1.1.5	Failure to maintain balance in In-operative accounts	NIL
1.2	Issue of Certificates	
1.2.1	Balance Certificate	<i>Free.</i> <i>However Rs.50 for each additional copy.</i>
1.3	Request/Enquiry for Old Records/ Transactions(Other than Statements)	
1.3.1	Upto 1 year	Free
1.3.2	Beyond 1 year & upto 3 years	Rs.100 per page
1.3.3	Beyond 3 years	Rs.200 per page
1.3.4	Copy /Image of Cheque	Rs.50 per instrument
1.4	Account Closure	
1.4.1	If closed within 30 days of opening of account.	NIL
1.4.2	If closed after 30 days of opening the account & within 1 year	Rs. 500/-
1.4.3	If closed after 1 year of opening the account	Rs.150/-
1.4.4	Charges for Unutilized cheque leaf at the time of Closure of Account	NIL
1.5	Issue of Cheque Book/s	

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1.5.1	First cheque book of 25 leaves issued at the time of Opening of account	NIL
1.5.2	Additional Cheque Book/s	Rs. 3/- per cheque leaf
1.5.3	Upto 25 leaves to Sr. Citizen every Financial year	FREE
1.6	Payment / Return of Cheque/s	
1.6.1	Return of inward Clearing/IBC cheques / ECS (For reasons other than encoding, bank errors and post dated cheques)	Rs. 300/- Interest @21 % p.a. subject to minimum of Rs. 10/- + Postage/courier charges, if any
1.6.2	Levy of Intra Day Charges on cheques honoured/withdrawals allowed on 2nd day.	@ 0.10% of cheque amount +Interest @ 21% p.a. on amount of withdrawals for all withdrawals allowed during 2nd day subject to minimum of Rs.50/-
1.6.3	Outward cheques / OBC/ NCC Cheques returned unpaid	NIL
1.6.4	Cheque received through clearing issued by the customer without maintaining sufficient balance to honour them and subsequently, cheques are cleared by arranging funds during the day.	Rs. 25/- Per Instrument
1.6.5	Purchase / Discounting of Demand Draft/Bills which are sent for clearing / collection (other than sanctioned limit) (To be collected upfront)	0.50% Commission, subject to minimum of Rs. 25/-+Interest @21% p.a. on discounted amount, subject to minimum of Rs. 10/-
1.6.6	Purchase/Discount allowed upto Rs.7,500/- against Salary Cheque/s	NIL
1.7	Stop Payment Instructions	
1.7.1	For any reason	Rs.50/- per instrument subject to maximum of Rs.200/- at a time.
1.8	Issue of Duplicate Pass Book/ Statement	

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1.8.1	Per Book	Rs. 50/-
1.8.2	Duplicate Statement	Rs. 50/- per page with 40 entries or part thereof
1.9	BHARAT CHAMPS / Savings Bank Account for Minors	
1.9.1	Minimum Balance	No charges
1.9.2	Cheque Book	Free
1.9.3	VISA Debit Card	Free
1.9.4	ATM WITHDRAWALS	5 transactions (Inclusive of both Financial & Non-Financial transactions).
1.9.5	SMS Charges	Free
2.	CURRENT / CASH CREDIT / OVERDRAFT ACCOUNTS	
2.1	Minimum Balance Rs. 3,000/- for Current Accounts	
2.1.1	Failure to maintain minimum balance	<i>Rs. 100/-once on every day of occurrence</i>
2.1.2	Failure to maintain balance in In-operative accounts	NIL
2.2	Issue of Certificates	
2.2.1	Balance Certificate	Certificate Free. However Rs.50/- per copy for additional copies
2.3.	Request /Enquiry for Old Records/ Transactions (Other than statements)	
2.3.1	Upto 1 year.	Free
2.3.2	Beyond 1 year & upto 3 years.	Rs.100/- per page
2.3.3	Beyond 3 years	Rs. 200/- per page
2.3.4	Copy/ Image of Cheque	<i>Rs.50/- per cheque</i>
2.4	Account Closure(Current account)	
2.4.1	If closed within 30 days of opening the account	NIL
2.4.2	If closed after 30 days of opening the account & within 1 year	Rs. 500/-
2.4.3	If closed after 1 year of opening the account	Rs. 250/-
2.5	Issue of Cheque Books	

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SR.NO.	TYPE OF SERVICES	APPROVED CHARGES
2.5.1	Cheque book of 25 leaves at the time of Opening of Account	FREE
2.5.2	Additional Cheque Books	Rs.4/- per cheque leaf
2.5.3	Charges for Unutilized cheque leaf at the time of Closure of Account	NIL
2.6	Account Maintenance Charges	
2.6.1	Current Account, Cash Credit, VOD, Dhanvarsha, Clean Overdraft / Overdraft against Deposit / Gold ornaments /LIC Policy/NSC/ Shares/ Suvidha. (Charges to be collected on quarterly basis)	Rs. 60/- for 40 entries or part thereof. (No charges within 3 months of opening the accounts.)
2.7	Payment/Return of Cheque/s	
2.7.1	Return of Inward Clearing/IBC cheques / ECS (For reasons other than encoding, bank errors and post dated cheques)	Rs. 350/- + Interest @21 % p.a. subject to minimum of Rs. 10/- + Postage / courier charges, if any
2.7.2	Levy of Intra Day Charges on cheques honoured/withdrawals allowed on 2 nd day.	0.10% of cheque amount + @21% p.a. subject to minimum of Rs.50/-
2.7.3	Outward cheques / OBC/ NCC Cheques returned unpaid (For reasons other than encoding, bank errors and post dated cheques)	Rs.100/- + Actual postage/courier charges
2.7.4	Stop Payment Instructions (For any reason)	Rs.50/- per instrument subject to maximum of Rs.200/- at a time.
2.7.5	Cheque received through clearing issued by the customer without maintaining sufficient clear balance and subsequently, cheques are cleared by arranging funds during the day.	Rs. 25/- Per Instrument
2.7.6	Purchase/Discounting of Demand Draft which are sent for clearing,	0.50% commission, subject to minimum of Rs. 100/- + Interest @21% on discounted amount, subject to minimum of

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	other than sanctioned limit (to be collected upfront)	Rs. 10/-	
2.8	Other Services		
2.8.1	Account Statement	NIL	
2.8.2	Duplicate Statement	Rs. 60/- for 40 entries or part thereof.	
2.8.3	Temporary Overdraft per instance. To be charged monthly (computed considering day end balance)	0.50% subject to minimum of Rs.200/- (This amount shall be credited to 'Incidental charges') + Interest @21% subject to minimum of Rs. 10/-	
	<p><u>Note :</u> Any increase in debit balance over previous day's balance will be considered as fresh TOD and charges & interest shall be applied accordingly.</p>		
2.9.	POOL FACILITY	FREE	
3.	FLEXI FIXED DEPOSIT		
	Particulars	FFD SB Account (FFDSB)	FFD Current Account (FFDCA)
3.1	Minimum Balance	Rs 25,000/-	Rs 50,000/-
3.2	Minimum Balance Charges- per instance	Rs 100/-	Rs 250/-
3.3	Inward Clearing Cheque Return Charges	Rs 400+ 21% on cheque amount subject to minimum of Rs. 10/- + Postage / courier charges, if any	Rs 500+ + 21% on cheque amount subject to minimum of Rs. 10/- + Postage / courier charges, if any
3.4	A/c closure/Scheme transfer charge within 1yr	Rs 500/-	Rs 1,000/-
3.5	Penal Interest on Premature closure of FFD	2.00% p.a.	3.75% p.a.
3.6	RTGS/NEFT/Cheque Book	FREE	FREE
3.7	DD/PO	FREE	FREE
3.8	ATM WITHDRAWALS	5 transactions (Inclusive of both Financial & Non-Financial transactions).	5 transactions (Inclusive of both Financial & Non-Financial transactions).
3.9	BULK CASH	FREE	FREE

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	DEPOSIT		
3.10	SMS CHARGES	FREE	
4.	TERM DEPOSITS		
4.1	Issue of Duplicate Term Deposit Receipt	Rs. 100/- per receipt	
4.1.1	Issue of Interest Certificate	NIL	
4.1.2	Penalty for delayed payments in Recurring Deposit	2% p.a. on the delayed instalment amount for deposit over 5 years & 1.5% p.a. in all other cases.	
4.1.3	BDD A/c. statement on written request from the Account Holder.	NIL	
4.1.4	Issue of duplicate BDD a/c statement on written request from the account holder	Rs.50/- for 40 entries	
4.1.5	Issue of duplicate RD Passbook.	Rs. 50/- per pass book	
4.2	LOANS & ADVANCES		
	Supply of Application Forms		
4.2.1	Business Loan/ CC/ VOD /Dhanvarsha	Rs. 100/-	
4.2.2	Micro & Small Enterprises	NIL	
4.2.3	For renewal of limits	NIL	
4.2.4	Other Loans including Loan Against Third Party Deposits	Rs. 25/-	
4.3	Incidental Charges & Loan Processing Charges		
	Schemes	Loan Processing Charges	Incidental Charges
4.3.1	Bharat Aahaar	0.20% of loan amount	0.45% of loan amount
4.3.2	Business Plus, GrihaShobha / BCB Top up Scheme	0.20% of loan amount	0.55% of loan amount
4.3.3	Bharat Vanita Udyami Bharat MSME (No Incidental / Processing Charges for sanctioned Limit /	0.20% of loan amount	0.30% of loan amount

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SR.NO.	TYPE OF SERVICES	APPROVED CHARGES	
	Facilities upto Rs. 5.00 Lakh)		
4.3.4	Housing Loans/ GrihaSamriddhi (for purchase and construction of residential flat / accommodation)		
4.3.5	Gold Loan / SwarnaGouri	NIL	0.25% of loan amount
4.3.6	Loan / OD against Government Securities	NIL	0.50% of loan amount
4.3.7	VidyaVahini Loan	NIL	0.50% of loan amount
4.4	VEHICLE LOANS		
4.4.1	BCB Auto Plus	0.20% of loan amount	0.55% of loan amount
4.4.2	BCB Pushpak Plus	0.20% of loan amount	0.30% of loan amount
4.4.3	Vehicle Loan – Personal/ Commercial / Autorickshaw Pushpak Vehicle Loan – Personal / Commercial	0.20% of loan amount	0.80% of loan amount
4.4.4	For all other credit facilities other than above (Funded and Non Funded)	0.20% of loan amount	0.80% of loan amount
4.4.5	Loans/Overdraft against Deposits (BDD/Self Deposit / Third party Deposit)	NIL	Rs.50/- upto Loan / OD of Rs.1.00 Lac Rs.100/- for Loan /OD above Rs.1.00 Lac (For fresh and enhancement)
	<p><u>Note:</u></p> <p>1) In case of fresh sanction of CC /VOD/Dhanvarsha Limit, Medi-OD Limit the incidental charges shall be for the period from the date of sanction to the due date (i.e. upto last day of validity period of the sanctioned facility) on Pro-rata basis.</p> <p>2) Actual Expenses pertaining to inspections shall be borne by the loan applicant / borrower. This shall be in addition to the Processing + Incidental Charges.(This rule is a new addition to Services Charges Manual)</p>		
4.5	RENEWAL CHARGES		
	Schemes	Loan Processing Charges	Incidental Charges
4.5.1	Renewal (Full/Short) of Fund and Non Fund based facilities (other than Term Deposits & Govt.	NIL	0.50% p.a. on the limit, Subject to maximum of Rs.10Lac

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SR.NO.	TYPE OF SERVICES	APPROVED CHARGES
	Securities)	
4.5.2	Bharat MSME, Bharat Vanita Udyami, Bharat Aahaar	NIL
		0.25% p.a. of loan amount
4.5.3	Documentation charges in case of fresh sanction of all facilities or renewal of CC / OD against FD / LGS where fresh documents are executed after 3 years	Actual documentation / Stamping / Franking / Notary charges to be collected.
	<p>Note:</p> <ol style="list-style-type: none"> Upper cap of Rs.10.00 Lac will be separate for short renewal as well as regular renewal. Incidental charges for short renewal shall be collected upfront separately and shall not be clubbed with that for regular renewal. Incidental Charges shall be applicable from the date of sanction till the date of expiry of the limit in case of fresh limits on Pro-rata basis. Branches shall collect Incidental Charges for the period from date of renewal / sanction till the expiry of limit in case of renewal on pro-rata basis. In case the branch has collected the incidental charges for a certain period on account of short renewal and the regular renewal is done before expiry of short renewal, branch shall refund/adjust the excess incidental charges collected for overlapping period. 	
	Schemes	Loan Processing Charges
		Incidental Charges
4.5.4	Conversion of existing limit into Working Capital Term Loan and Conversion of Limits from one scheme to another scheme	NIL
		0.50% p.a. on the limit, balance converted Subject to maximum of Rs.10.00 Lakh
	<p>Note : In addition to the above, incidental charges @0.50% p.a. shall also be collected on pro-rata basis for the un-renewed period i.e. (day wise) from the date of last expiry of the limit till the date of execution of the documents for conversion.</p>	
4.5.5	Ad-hoc Limits sanctioned for a specific period for a specific purpose(Fund based/ Non Fund based)	NIL
		1% p.a. on pro rata basis, subject to min of Rs. 500/- and max of Rs. 10.00 Lakh
	TYPE OF SERVICES	APPROVED CHARGES
4.5.6	Revalidation of sanctioned facility	0.10% of loan amount subject to minimum of Rs.200/- and maximum of Rs.1000/-
4.5.7	Change / Release / New - immovable security subsequent to disbursement of loans	0.10% of loan amount subject to minimum of Rs. 1,000/-& maximum of Rs. 5,000/ (No charges applicable if sale proceeds credited to loan account)
4.4.9	Change/Modifications in Sanction terms and conditions	0.10% of loan amount subject to minimum of Rs. 1,000/-&

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		maximum of Rs. 5,000/-. (However, not applicable for changes/modifications before disbursement)
4.4.15	POST SANCTION VISIT CHARGES (As per clause No.20 of Credit Policy 2014-15)	1. Credit facility upto Rs.100 lac – Rs.250/- per visit. 2. Credit facility above Rs.100 lac – Rs.500/- per visit.
4.6	Penal interest on overdue amount	
4.6.1	Amount of Penalty for non servicing Principal due in respect of all loans & advances other than Personal Loans, Consumer Loans, Loan against Deposits.	Where full amount of Principal instalment is not serviced during grace period (of 15 days from the date of demand generation), a Penal interest @2%p.a. over and above the applicable ROI on principal overdue amount from the date when it was due and till the date it is cleared
4.6.2	Penalty for non-submission of stock statement &/or list of debtors & Creditors	@2% + applicable ROI shall be applied from due date till previous day of updation of new figures of Stock/ Creditors/ Debtors. (Due date for submission of statements of a particular month shall be by 20 th of subsequent month for Cash Credit Limit and for VOD / Dhanvarsha / Medi OD on Succeeding quarter before 20 th .)
Note: : 1. Combined amount of penalty for various reasons shall not exceed 2% 2. In case of loans upto Rs.25000/- sanctioned to borrowers under priority sector, penal charges shall be applicable as per Credit Policy of the Bank. 3. Penal interest for non-submission of stock statement is applicable only for the particular month for which the stock statement has not been submitted.		
4.7	Notice to Defaulters of Loans / Cash Credit	
4.7.1	Notice -1 (Only to borrower)	Rs. 100/-
4.7.2	Notice -2 (Original to borrower & copy to sureties)	Rs. 300/-
4.7.3	Advocate's Notice	Rs.1,500/- or Actual expenses whichever is higher
4.7.4	Visit Charges to defaulting borrowers (to collect charges for only 2 visits during the month)	Rs. 250/- OR Actual expenses whichever is higher

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SR.NO.	TYPE OF SERVICES	APPROVED CHARGES
	Notice to Loan defaulters issued under SARFAESI Act -2002	
4.7.5	Outstanding balance of Loans & Advances	
	a) Upto Rs. 25Lac	Rs.2500/-
4.7.6	b) AboveRs.25Lac	Rs.5000/-
	Possession of Residential Premises under SARFAESI ACT-2002	
4.7.7	Outstanding balance of Loans & Advances	
	a)Upto Rs. 25Lac	Rs.5000/-
4.7.8	b) Above Rs.25Lac	Rs.10000/-
	Possession of Movable Securities /immovable properties(Other than Residential premises)- under SARFAESI ACT-2002	
4.7.9	Outstanding balance of Loans & Advances	
	a) Upto Loan of Rs.25Lac	Rs.5000/-
4.7.10	b) Above Loan of Rs.25Lac	Rs.10000/-
4.7.11	Re-conveyance / Cancellation registered mortgage (Except in case of replacement of securities)	Actual expenses incurred by the branch to be collected.
4.8	Loan Against Vehicles	
4.8.1	Issue of NOC to RTO for passing or renewal of Autorickshaw/Taxi permits	Rs.100/-
4.8.2	Vehicle Seizure Charges	Rs.1000/- + Actual expenses incurred
4.9	Parking Charges	
4.9.1	Light motor vehicle including taxi & car / 2 wheeler/ 3 wheeler	Rs.100/-per day at Bank premises or actual expenses incurred at other places
4.9.2	Heavy vehicle	Rs.200/- per day at Bank premises or actual expenses incurred at other places
4.10	FORE-CLOSURE CHARGES	

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SR.NO.	TYPE OF SERVICES	APPROVED CHARGES
4.10.1	Foreclosure of all loans and advances through other Banks/Financial Institutions (Except Housing Loans and loan sanctioned in the name of individuals)	<ul style="list-style-type: none"> 3% of the outstanding balance or sanctioned limit (whichever is higher) in case of CC/VOD/ Dhanvarsha facilities. In case of Term Loans 3% on the outstanding balance as on the date of closure and on all amount paid by the borrower towards the loans during the period of last one year from the date of final payment. (Excluding the payment towards regular instalments)
4.10.2	Pre-closure of all loans and advances for other reasons. [Except loans and advances against deposits, govt securities, gold, Housing Loans, Auto rickshaw Loan, Personal Loan & Consumer and loan sanctioned in the name of individuals] Part prepayment–no charge.	<ul style="list-style-type: none"> 0.50% of the outstanding balance or sanctioned limit (whichever is higher) in case of CC/VOD/ Dhanvarsha facilities. In case of Term Loans 0.50% on the outstanding balance as on the date of closure and on all amount paid by the borrower towards the loans during the period of last one year from the date of final payment. (Excluding the payment towards regular instalments)
4.10.3	If the pre-closure is out of proceeds of sale of mortgage/ hypothecated goods, moveable, immovable	NIL
4.10.4	Lead Bank Charges under Consortium Finance	0.10% of the Loan amount and maximum of Rs.25,000/-
5	<u>BANK GUARANTEE</u>	
5.1	PARTLY secured by Term Deposits	@2% p.a. (to be collected on quarterly basis with minimum of 1 quarter or part thereof) subject to a minimum of Rs.500/- per BG.
5.2	FULLY secured by Term Deposits	0.75% p.a. (to be collected on quarterly basis with minimum of 1 quarter or part thereof) subject to minimum of Rs. 500/- per BG.
5.2	<u>BANK GUARANTEE ARRANGED THROUGH OTHER BANKS</u>	
5.2.1	PARTLY secured by Term Deposits	@2.40% p.a. (to be collected on quarterly basis with minimum of 1 quarter or part thereof) subject to minimum of Rs. 1,000/- per BG.
5.2.2	FULLY secured by Term Deposits	@1.20% p.a. to be collected on quarterly basis with minimum of 1 quarter or part thereof) subject to minimum of Rs. 1,000/- per BG.
5.3	Fructified BGs on Invocation	@21% p.a. on unrealized amount after adjusting Cash margin & other amounts (if any) arranged by the borrower from the

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		date of invocation till the date of payment
5.4	Commitment charges	NIL
6.	COLLECTION/PAYMENT OF OUTSTATION BILLS & CHEQUES(As per RBI guidelines)(OBC/IBC)	
6.1	(a) ServiceCharges for Outstation Cheque Collection	
6.2	Upto and including Rs.5, 000/-	Rs. 25/-
6.3	Above Rs. 5, 000/- and upto and including Rs. 10,000/-	Rs. 50/-
6.4	Above Rs. 10,000/- and up to and including Rs. 1,00,000/-	Rs. 100/-
6.5	Above Rs.1,00,000/-	Rs. 150/-
6.6	Discount of Outstation Bills / Cheques / DDs sent for collection (to be collected upfront)	Commission of 1% Subject to minimum of Rs. 100/-+@21% Interest p.a. subject to minimum of Rs. 10/-
7.	PAY ORDERS	
	Issue of Pay Orders	
7.1	Upto Rs. 500/-	Rs. 10/-
7.2	Rs. 501/- upto Rs. 1000/-	Rs. 15/-
7.3	Rs.1001/- to Rs. 5000/-	Rs.20/-
7.4	Rs.5001/- upto Rs.10,000/-	Rs.25/-
7.5	Rs. 10,001/- to Rs. 1,00,000/-	Rs. 1.00 per Rs. 1,000/- or part thereof subject to minimum of Rs. 25/-
7.6	Rs. 1,00,001/- &above	Rs. 0.75 per Rs. 1,000/- or part thereof subject to minimum of Rs. 100/- & maximum of Rs. 5,000/-
7.7	Revalidation/ Cancellation or issue of Duplicate Pay Order	Rs.50/- per instrument
	<u>Note: P.O. issued for disbursing loans shall be FREE to the extent of Loan amount + Margin amount.</u>	
8	ISSUE OF DEMAND DRAFT	
8.1	CORPORATION BANK DEMAND DRAFT	

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	Upto Rs. 10,000/-	Rs. 25/-	
	Above Rs. 10,000/-	Rs. 2.50 per thousand or part thereof subject to minimum of Rs. 25/- and maximum upto Rs. 15000/-	
	Cancellation of DD	Rs. 50/- per instrument	
	<i>Note: DD issued for disbursing loans shall be FREE to the extent of Loan amount + Margin amount except other bank charges, However commission to the extent payable to Corporation Bank will be collected from or charged to customer.</i>		
9.	ELECTRONIC PRODUCTS (As per RBI guidelines)		
	Inward RTGS / NEFT / ECS Transactions	NIL	
9.1	Outward RTGS / NEFT transactions		
9.1.1	RTGS		
	Above Rs. 2,00,000/- and upto Rs. 5,00,000/-	Rs. 25/-	
	Above Rs. 5Lac	Rs. 50/-	
9.1.2	NEFT		
	Upto Rs. 10,000/-	Rs. 2.50/-	
	Above Rs. 10,000/- & upto Rs. 1lac	Rs. 5/-	
	Above Rs. 1Lac & upto Rs. 2lac	Rs. 15/-	
	Above Rs. 2lac	Rs. 25/-	
	<i>Note: Payments made through RTGS and NEFT for disbursing loans & advances shall be FREE to the extent of Loan amount + Margin prescribed.</i>		
10	SAFE DEPOSIT LOCKERS (Inclusive of Service Tax)		
		RENT	
	Locker Type	Per year	For 3 Yrs
10.1	A	Rs. 1500/-	Rs. 4500/-
	B	Rs. 2000/-	Rs. 6000/-
	C & D	Rs. 2500/-	Rs. 7500/-
	H1	Rs. 3000/-	Rs. 9000/-
	E	Rs. 3500/-	Rs. 10500/-

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	F & G	Rs. 5000/-
	H	Rs. 7500/-
	L2 & K & I	Rs. 8000/-
	L	Rs. 9000/-
	N	Rs. 4000/-
10.2	Delay in Payment of Rent (shall be applicable on completion of grace period of one month)	Rs. 100/- per month or part thereof
10.3	Break Open of Lockers (for reasons such as Loss of Key etc.)	Rs. 500/- +Actual Expenses
10.4	Safe custody charges of gold ornaments, not collected after full & final payment of loan.	Rs. 25/- per day
10.5	LOCKER OPERATIONS	FREE 24 Operations in a Financial Year & Rs.100 for each additional operation exceeding 24 operations
11.	FOREX BUSINESS	
	EXPORTS	
11.1.1	Commission on Export Bills Sent for collection and under LC	0.075% of Bill amount minimum Rs.500/- and maximum Rs.15000/-
11.1.2	Nostro Expenses	Rs. 400/-
11.1.3	Courier Charges	Foreign DHL Rs.1300/- others Rs.950/-
		Inland Rs.150/-
11.1.4	Bills under LC scrutiny charges	Rs.1000 /- per document in addition to the charges for collection of commission
11.2	Handling charges for export bills where 100% advance payment is received by our Bank	0.050% of Bill amount minimum Rs.500/- and maximum Rs.15000/-
11.3	Commission on Negotiation/ Purchase/Discount/EBRD and Packing credit (for other than regular sanction limit)	0.50 % of disbursed amount minimum Rs.500/-
11.4	Other Banks FIRC (Bills lodged with our Bank but payment received by other Bank)	0.075% of utilized amount minimum Rs. 500/- and maximum Rs. 15,000/-

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11.5	Export Bills Late Realization		Rs.500/- to be collected at the time of realisation of bill.(applicable after 30 days from the due date)
11.6	Application for export bill write off(in addition to the collection charges)		Rs. 250/- per Bill
11.7	Issue of GR Waiver Certificate		Rs.500/-
11.8	Issue of certificates		Rs. 500/-
11.9	EBRC issuance Charges –		NIL
11.10	Swift Charges for payment reminder/request by client		Rs.300/-
11.11	Handling charges for Dishonour / Return of Export bills		Collection charges + Rs.1000/- handling charges
11.12	Export LC Advising	Clients	Rs. 1000/-
		Non clients	Rs. 2000/-
11.13	Export LC Amendment Advising	Clients	Rs. 500/-
		Non clients	Rs.1000/-
11.14	Export LC Confirmation		As per import LC Charges
12	IMPORT LC		
12.1.1	Commitment Commission		0.15% per quarter subject to minimum of Rs.1000/-
12.1.2	Usance Commission Sight		0.15% per quarter subject to minimum of Rs.1000/-
12.1.3	Other than Sight		0.30% for 3 months and thereafter 0.075% per month subject to minimum of Rs.1000/-
12.1.4	Swift Charges for LC issuance	Full Text	Rs.1500/-
		Short Cable	Rs. 500/-
12.1.5	Postage	Foreign	Rs. 950/-
		Inland	Rs.150/-
12.1.6	Payment of bills received under LC		0.15% of remittance amount minimum Rs.1000/-
12.1.7	Other Charges For LC	SWIFT	Rs.400/-
		Nostro	Rs.400/-

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SR.NO.	TYPE OF SERVICES		APPROVED CHARGES
	payment		
12.1.8	Discrepancy charges in case of non-confirming documents under LC		USD100 per document.
12.1.9	LC Amendment commission		Rs.750/- flat except tenor, value and validity
12.1.10	SWIFT charges for LC Amendment per page		Rs.400/-
12.1.11	LC Cancellation commission (At customer request)		Rs.750/-
12.1.12	Issue of Delivery Order for air shipment		Rs.1000/- per DO
12.1.13	Issuance of Shipping Guarantee		Rs.1000/-
12.1.14	Bills returned under LC		USD75 or its equivalent per document
12.1.15	Other SWIFT message charges		Rs.400/-
12.1.16	Devolved/Delinking Foreign LC		Interest @21% on unrealized amount after adjusting Cash margin & other amounts arranged by borrower from the date of devolvement till the date of payment
13	IMPORT TRANSACTIONS		
13.1	Commission on import payment		0.15% of remittance amount subject to minimum Rs.1000/- & maximum Rs.15000/-
13.1.2	Nostro Expenses	SWIFT	Rs.400/-
		Nostro	Rs.400/-
13.1.3	Use of PCFC/EBRD for outward remittances(in lieu of Exchange margin)		0.10% of amount utilised subject to minimum Rs.500/-
13.1.4	Late payment charges for import bills		Rs.500/-
13.1.5	Bills returned under collection bills		0.10% of bill amount subject to minimum Rs.1000/-
13.1.6	Other SWIFT message charges		Rs.400/-
13.1.7	Lodgement of import collection Bills		Rs.300/- Swift charges + Rs.200/- Handling charges
14	FOREIGN REMITTANCES		

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SR.NO.	TYPE OF SERVICES		APPROVED CHARGES
14.1	Foreign Inward Remittances (FIR)		
14.1.1	Commission		Rs.300/-
14.2.1	Foreign Currency Cheque collection Charges		Charges of correspondent Bank+ 0.20% of realisation amount minimum Rs.250/-
14.2.2	Foreign Currency Cheque Return Charges		Charges of correspondent Bank+ Rs.150/-
14.2.3	Postage of Foreign Cheque collection		Rs. 50/-
14.2.4	Foreign Cheque payable in India		Rs.150/-
14.3	Commission on FIR for Non Clients	Upto Rs.100,000/-	Rs.300/-
		Above Rs.100,000/-	Rs. 500/-
14.4	FIRC		Rs. 250/- per certificate
15	FOREIGN OUTWARD REMITTANCES		
15.1	Foreign Outward Remittances and FDD issued		0.15% of remittance amount subject to minimum Rs.500/-
15.2	Foreign Outward Remittances and FDD issued for education fees/ living/ hostel fees/ accommodation or any other remittances for education purpose. <u>Note</u> : NO COMMISSION to be collected if payment is made in favour of University/ School/ College		Commission : Rs. 500/-
15.3	Swift Charges	Outward remittances	Rs.400/-
		Foreign DD	Rs. 200/-
15.4	Foreign DD Cancellation		Rs.150/-per DD as handling charges
15.5	Other SWIFT message charges		Rs.400/-
15.6	Commission in lieu of exchange		Min Rs. 500/- & Max Rs. 10,000/-
OTHER CHARGES			
16.	BUYERS CREDIT		

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SR.NO.	TYPE OF SERVICES	APPROVED CHARGES
16.1.1	Processing Charges	Rs. 1500/- per quarter
16.1.2	Commission	0.50% per quarter
16.1.3	Swift Charges	Rs. 1000/-
16.2	Foreign Currency Loans under Export Credits (PCFC/PSFC)	1.50% p.a. (Chargeable according to the tenor of the bill i.e. pro rata charge)
17.	FOREIGN BANK GUARANTEE	
17.1.1	Commission	0.30% per quarter subject to minimum Rs.500/- + Foreign correspondent Bank charges
17.1.2	Swift Charges	Rs.1000/-
17.2	Amendment charges	Rs.500/-
17.3	Swift charges for Bank Guarantee amendment	Rs.500/-
18	FORWARD CONTRACT	
18.1	Booking Charges	Rs. 500/-(Excluding Stamp Duty charges)
18.2	Cancellation charges	Rs.500/- + swap cost
19	OVERSEAS DIRECT INVESTMENT/FOREIGN DIRECT INVESTMENTS/ECB	
19.1	Processing of proposals	Rs.5000/- per proposal flat one time charges
	<p>Note: EXCHANGE MARGIN</p> <p>NON Resident: Maximum 15 paise per unit of currency.</p> <p>Trade & Non trade Transaction : Maximum 0.50 % per unit of currency for USD/INR & for other currency 1%</p>	
20.	Issue of Inland Letter of Credit (ILC)	
20.1.1	ILC Application	NIL
20.1.2	Commitment charges	0.25% per quarter or part thereof subject to minimum of Rs.750/-
	Usance Commission	
20.1.3	Sight	0.25% of bill amount subject to minimum of <u>Rs.750/-</u> + Postage / Courier

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SR.NO.	TYPE OF SERVICES	APPROVED CHARGES
20.1.4	3 months	<u>0.50%</u> of bill amount subject to minimum of <u>Rs.750/-</u> + Postage / Courier
20.1.5	Above 3 months	<u>0.50%</u> for initial 3 months + <u>0.30%</u> per month in excess of 3 months sight & part thereof subject to minimum of <u>Rs.750/-</u> + Postage / Courier
20.1.6	Retirement of Bills under LC	0.10% for bill value subject to minimum of Rs.500/-
20.1.7	Collection commission for inland outward bills under LC. (No commission shall be collected, if the concerned LC is discounted in our Bank)	0.10% subject to minimum of Rs.500/- & maximum of Rs.2000/-+ Postage/Courier, if any
Other Charges (LC)		
20.1.8	Amendment of ILC	Rs.750/-+Postage / Courier for each amendment.
20.1.9	Reinstatement commission on Revolving INLAND LC by an amendment	Minimum of Rs. 750/- + Postage / Courier in addition to Usance charges as above
Confirmation / Discrepancies Charges		
20.1.10	Upto Rs. 5 Lac	Rs. 500/-
	Above Rs. 5 Lac	Rs. 1000/-
ILC cancellation charges		
20.1.11	Cancellation charges	Rs. 1000/-
Note: Difference amount of commitment/commission should be collected in addition to amendment charges for enhancement in amount / usance period / expiry period subject to minimum of Rs.750/-.		
20.1.12	Inland LC Devolved	Interest @21%p.a. on unrealized amount after adjusting Cash margin & other amounts arranged by borrower from the date of devolvement till the date of payment.
20.1.13	Commission on Discount of Inland LC (to be collected upfront)	0.50%+ Interest as applicable
20.1.14	ILC Advising Charges Physical/SFMS	Rs. 1000/- per LC
20.1.15	ILC amendment -Advising Charges	Rs. 250/- per amendment
20.1.16	ILC Signature verification	Rs. 500/- per verification

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SR.NO.	TYPE OF SERVICES	APPROVED CHARGES
	Charges	
	<u>Note:</u> Interest on discounted amount from the date of discount till the recovery of the amount should be collected upfront as applicable.	
21	ANYWHERE BRANCH BANK	
21.1	(ABB) Charges	NIL
22	ATM/ VISA CHARGES	
22.1	ATM/Visa Card Transaction Charges at our ATM Center by our account holder.	NIL
22.2	Visa Card Charges (up to 5 transactions in a month) at other ATM's (Non-BCB ATM's)	NIL
22.3	Visa Card Charges above 5 transactions in a month for transactions at other Bank's ATM's (Non-BCB ATM's)	Rs. 20/- per transaction for cash withdrawal and Rs. 10/- per transaction for Balance Inquiry and Mini statement
22.4	ATM Withdrawal outside India	Rs. 125/-Per Transaction
22.5	ATM Balance Inquiry/Mini statement charges outside India	Rs. 25/- per transaction
22.6	Service Charges on transaction at Petrol Pump / Railway Ticket Bookings, etc.	2.5 % of the transaction Amount or Rs. 10/- whichever is higher. Cost of railway tickets/fuel will be recovered alongwith charges & taxes levied if any by the acquiring bank at actual.
22.7	Issuing Duplicate Card for reasons other than Bank faults.	Rs. 100/-
22.8	Duplicate PIN MAILER	Rs. 50/-
22.9	Charge slip Retrieval Fee for any dispute in VISA transaction	Rs. 225/- per transaction if the dispute does not close in cardholder's favour.
22.10	VISA Foreign Currency Transactions **	Mark-up of 3% on the transaction amount
22.11	Visa Card Annual Fee	
	1 st year	Free
	2 nd year onwards	Rs. 100/- per annum
	** Charges <u>in foreign currency</u> : If a transaction is made in a currency other than Indian Rupees that shall be converted into Indian Rupees. The conversion will take place on the date the transaction	

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SR.NO.	TYPE OF SERVICES	APPROVED CHARGES
		is settled with Bharat Bank, which may not be the same date on which the transaction was made. If the transaction is not in US Dollars, the conversion will be made through US Dollars, by converting the charged amount into US Dollars and then by converting the US Dollar amount into Indian Rupees. Unless a specific rate is required by applicable law, the conversion rate from US Dollar to Indian Rupees will be at the rates provided by VISA on the settlement date, increased by a Currency Conversion Factor assessment (currently 3.00%) on such transactions.
23.	SUBSIDY UNDER GOVERNMENT SCHEME – TUF/CLCSS (CREDIT LINKED CAPITAL SUBSIDY SCHEME)	
23.1	Handling charges	1% of reimbursement from SIDBI, subject to minimum of Rs. 500/- (without maximum ceiling) on the amount reimbursed
24.	GENERAL	
24.1	Issue of Solvency Certificate	@ 0.10% subject to minimum of Rs. 500/- and maximum of Rs. 25,000/-
24.2	Solvency/Financial capabilities Certificate for Education Loan Purpose (SB / CA)	Rs. 500/- for 1 st Copy and Rs. 50/- per copy of the rest original copies.
24.3	Solvency/Financial capabilities Certificate for other purpose	Rs. 1000/- for 1 st Copy and Rs.50/- per copy of the rest original copies.
24.4	Encashment of NSC/IVP/KVP	Rs. 250/-
24.5	Issue of Duplicate Share Certificates.	Rs. 50/- per certificate
24.6	Transfer of Shares	Rs. 10/- per certificate
24.7	Share Application Forms	NIL
24.8	Issue of any other certificate by Bank including Signature verification (for shares, PF, MTNL etc) / Photo authentication	Rs. 50/- per certificate and per signature verification
24.9	Address confirmation	Rs. 50/-
24.10	E-payment of taxes through other banks	Rs. 25/- per challan
24.11	Custom Duty payment through other bank	Rs. 100/- per challan
24.12	Bulk Cash deposit/withdrawal. Above Rs. 1 lac in SB/Current / OD / VOD/ Dhanvarsha A/cs (C.C. A/c's exempted)	Rs. 100/- per Lac and thereafter Rs. 1/- per thousand.

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SR.NO.	TYPE OF SERVICES	APPROVED CHARGES
24.13	Loss of Token by customers	Rs. 100/- per token
24.14	Issue of records upto 2 years old (pertaining to other than Savings/Current/CC/OD Accounts)	Rs. 100/- + other charges per instrument/ page
24.15	Issue of records more than 2 yrs old (pertaining to other than Savings/Current/CC/OD Accounts)	Rs. 250/- + other charges per instrument/ page
24.16	Micro & Small Enterprises	Service Charges as per Central office circular from time to time.
24.17	FRANKING (Inclusive of Service Tax)	
	Issue of Certificate	NIL
	<u>Handling refund of stamp duty</u> Upto Rs. 1,000/-	Rs. 75/-
	Rs. 1,000/- to Rs. 5,000/-	Rs. 200/-
24.19	SMS CHARGES (Inclusive of Service Tax)	
	Transactional SMS (To be applied Quarterly)	1. @0.15 paise per SMS to the first registered Mobile Number 2. @0.25 paise per SMS to each additional Mobile Number (subject to minimum of Rs. 5 per quarter) (Waived to Senior Citizens)
24.20	CERSAI Charges	
	CERSAI Charges	Actual Charges
24.21	CIBIL Charges	
	CIBIL Charges	Consumer – Rs.45/- Commercial–Rs.950/-
(Previous Service Charge Manual revision was on 01.08.2016)		