

SERVICE CHARGES



w.e.f 01.08.2016 ALL CHARGES SHALL BE EXCLUSIVE OF SERVICE TAX i.e. Service charges + Service Tax & Cess as applicable

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 – Basic Saving Bank A/c, Premium Society A/c, Zero Balance Accounts – i.e. No restriction on Minimum Balance	
1.1.4	Failure to maintain minimum balance	<u>Shortfall in minimum balance :</u> Upto Rs. 500/- = Rs. 40/- Rs. 501/- to Rs. 1000/- = Rs. 50/- (As per RBI circular no. DCBR.BPD (PCB/RCB) Cir. No. 3/12.05.001/ 2014-15 dated 12.12.2014) (No minimum balance charges within 3 months of opening the accounts.)
1.1.5	Failure to maintain balance in In-operative accounts	NIL
1.2	Issue of Certificates	
1.2.1	Balance Certificate	Free. However Rs. 25/- for each additional copy.
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.25/-per instrument
1.4	Account Closure	
1.4.1	If closed within 14 days of opening of account.	NIL
1.4.2	If closed after 14 days of opening the account & within 1 year	Rs. 500/-

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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	
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
1.6	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/-

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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	
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	Rs. 60/- once on every day of occurrence (Balance as at the End of Day)
2.1.2	Failure to maintain balance in In-operative accounts	NIL
2.2	Issue of Certificates	
2.2.1	Balance Certificate	Free. However for additional copies Rs.50/- per copy

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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	Rs. 25/- per cheque
2.4	Account Closure(Current account)	
2.4.1	If closed within 14 days of opening the account	NIL
2.4.2	If closed after 14 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	
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.)

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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	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
2.7.5	Purchase/Discounting of Demand Draft which are sent for clearing, other than sanctioned limit (to be collected upfront)	0.50% commission, subject to minimum of Rs. 100/- + Interest @21% on discounted amount, subject to minimum of 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/-
2.8.4	Stop Payment Instructions (For any reason)	Rs.50/- per instrument subject to maximum of Rs.200/- at a time.

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	<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+ Service Tax+ 21% on cheque amount subject to minimum of Rs. 10/- + Postage / courier charges, if any	Rs 500+ Service Tax + 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 DEPOSIT	FREE	FREE

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3.10	SMS CHARGES	FREE	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	Loan Processing Charges		
4.3.1	To be collected upfront before recommending for Sanction. All loans (Fund Based/Non-Fund Based) other than Housing Loans.	0.20% of loan amount	

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4.3.2	For Housing Loans (for purchase and construction of residential flat / accommodation)	0.15% of loan amount
4.3.3	Vidya Vahini Loans	NIL
	<p><u>Note:</u></p> <p>1) Processing charges are applicable including for Non-Fund based facilities other than Loan / Overdraft against deposits.</p> <p>2) No processing charges for loans upto Rs. 5Lac if the loan is recommended but not sanctioned to Micro and Small Enterprises.</p>	
4.4	Incidental Charges	
4.4.1	For all loans & advances other than non-fund based facilities and loan / overdraft against deposits, Gold Loan and Housing Loans (<i>for purchase and construction of residential flat / accommodation</i>). <i>To be collected before /at the time of 1st disbursement</i>	0.80% of loan amount
4.4.2	<p><u>Note:</u> In case of fresh sanction of CC /VOD/Dhanvarsha 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)</p>	
4.4.3	Non Fund based facilities (To be collected at the time of initial disbursement)	0.80% of loan amount
	<p><u>Note:</u> Expenses pertaining to inspections outside the State of processing branch shall be borne by the loan applicant /e borrower. This shall be in addition to the Processing + Incidental Charges.</p>	
4.4.4	For Housing Loans (for purchase and construction of residential flat / accommodation) To be collected before / at the time of 1 st disbursement	0.60% of loan amount

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4.4.5	Vidya Vahini Loans	0.50 % of Loan amount
4.4.6	Loans/Overdraft against Deposits	a) Rs.50/- upto Loan / OD of Rs.1.00 Lac. b) Rs.100/- for Loan /OD above Rs.1.00 Lac
4.4.7	Revalidation of sanctioned facility	0.10% of loan amount subject to minimum of Rs.200/- and maximum of Rs.1000/-
4.4.8	Change / Release / New - immovable security subsequent to disbursement of loans (No charges applicable if sale proceeds credited to loan account)	0.10% of loan amount subject to minimum of Rs. 1,000/- & maximum of Rs. 5,000/-.
4.4.9	Change/Modifications in Sanction terms and conditions	0.10% of loan amount subject to minimum of Rs. 1,000/- & maximum of Rs. 5,000/-. (However, not applicable for changes/modifications before disbursement)
4.4.10	Non-Compliance of Sanction terms & conditions within the Timeframes as specified by the Sanctioning Authorities (Funded/Non-Funded Credit facility)	1% of credit facilities disbursed (Funded/ Non-Funded Credit facility)
4.4.11	Renewal (Full/Short) of Fund and Non Fund based facilities (other than Term Deposits & Govt. Securities)	0.50% p.a. on the limit, subject to maximum of Rs.10Lac
	<u>Note:</u> 1. Upper cap of Rs.10.00 Lac will be separate for short renewal as well as regular renewal. 2. Incidental charges for short renewal shall be collected upfront separately and shall not be clubbed with that for regular renewal. 3. Incidental charges shall be applicable from the date of sanction/renewal till the date of expiry period of the limit. 4. Branches shall collect incidental charges for the period from last expiry date to the date of sanction of renewal even in cases where short renewal is not done for genuine reasons. 5. In case the branch has collected the incidental charges for a certain period on account of	

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	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.	
4.4.12	Conversion of existing Clean OD/CC/VOD/Dhanvarsha Limit into Working Capital Term Loan and conversion of limits from one scheme to another scheme e.g. VOD/Dhanvarsha to CC	0.50 % on the limit / balance converted Subject to maximum of Rs.10Lac
4.4.13	<p>Note: Incidental charges @0.50% p.a. shall also be collected on pro-rata basis for the unrenewed 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>	
	Ad-hoc Limits sanctioned for a specific period for a specific purpose (Fund based/ Non Fund based)	1% p.a. on pro rata basis, subject to minimum of Rs. 500/- and maximum of Rs. 10Lac (only for approved period)
4.4.14	Gold Loan (Incidental charges inclusive of processing charges)	0.50% of Loan amount (Minimum Rs.100/-)
4.4.15	POST SANCTION VISIT CHARGES (As per clause No.20 of Credit Policy 2014-15)	<ol style="list-style-type: none"> Credit facility upto Rs.100 lac – Rs.250/- per visit. Credit facility above Rs.100 lac – Rs.500/- per visit.
4.5	Penal interest on overdue amount	
4.5.1	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
4.5.2	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

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		of statements of a particular month shall be by 20th of subsequent month.)
	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.	
4.6	Notice to Defaulters of Loans / Cash Credit	
4.6.1	Notice -1 (Only to borrower)	Rs. 100/-
4.6.2	Notice -2 (Original to borrower & copy to sureties)	Rs. 300/-
4.6.3	Advocate's Notice	Rs.1,500/- (including Rs.500/- towards advocate's fees)
4.6.4	Visit Charges to defaulting borrowers (to collect charges for only 2 visits during the month)	Rs. 250/- OR Actual expenses whichever is higher
4.6.5	Notice to Loan defaulters issued under SARFAESI Act -2002	
	Outstanding balance of Loans & Advances	
4.6.6	a) Upto Rs. 25Lac	Rs.2500/-
4.6.7	b) Above Rs.25Lac	Rs.5000/-
4.6.8	Possession of Residential Premises under SARFAESI ACT-2002	
	Outstanding balance of Loans & Advances	
4.6.9	a) Upto Rs. 25Lac	Rs.5000/-
4.6.10	b) Above Rs.25Lac	Rs.10000/-
4.6.11	Possession of Movable Securities /immovable properties (Other than Residential premises)- under SARFAESI ACT-2002	

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	Outstanding balance of Loans & Advances	
4.6.12	a) Upto Loan of Rs.25Lac	Rs.5000/-
4.6.13	b) Above Loan of Rs.25Lac	Rs.10000/-
4.6.14	Re-conveyance / Cancellation registered mortgage (Except in case of replacement of securities)	NIL
4.7	Loan Against Vehicles	
4.7.1	Issue of NOC to RTO for passing or renewal of Autorickshaw/Taxi permits	Rs.100/-
4.7.2	Vehicle Seizure Charges	Rs.1000/- + Actuals
4.8	Parking Charges	
4.8.1	Light motor vehicle including taxi & car / 2 wheeler/ 3 wheeler	Rs.100/-per day at Bank premises or actual at other places
4.8.2	Heavy vehicle	Rs.200/- per day at Bank premises or actual at other places
4.9	FORE-CLOSURE CHARGES	
4.9.1	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)
4.9.2	Pre-closure of all loans and advances for other reasons.	<ul style="list-style-type: none"> 0.50% of the outstanding balance or sanctioned limit (whichever is higher) in case of CC/VOD/

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	<p>[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]</p> <p>Part prepayment–no charge.</p> <p>If the pre-closure is out of proceeds of sale of mortgage/ hypothecated goods, moveable, immovable pre – closure charges are NIL</p>	<p>Dhanvarsha facilities.</p> <ul style="list-style-type: none"> 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)
5	BANK GUARANTEE	
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	BANK GUARANTEE ARRANGED THROUGH OTHER BANKS	
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	<i>FULLY secured by Term Deposits</i>	@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 date of invocation till the date of payment
5.4	Commitment charges	NIL

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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/-

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7.7	Revalidation/ Cancellation or issue of Duplicate Pay Order	Rs.50/- per instrument
	<u>Note:</u> P.O. issued for disbursing loans shall be FREE to the extent of Loan amount + Margin amount.	
8.	ISSUE OF DEMAND DRAFT	
8.1	ICICI DEMAND DRAFT	
	Upto Rs. 500/-	Rs. 10/-
	Rs. 501/- to Rs. 1,000/-	Rs. 15/-
	Rs. 1,001/- to Rs. 5,000/-	Rs. 20/-
	Rs. 5,001/- to Rs. 10,000/-	Rs. 25/-
	Rs. 10,001/- to Rs. 1,00,000/-	Rs. 1.50 per thousand or part thereof minimum of Rs.50/-
	Rs. 1,00,001/- & above	Rs. 1.25 per thousand or part thereof minimum of Rs. 150/- and maximum of Rs. 10,000/-
	Cancellation / revalidation or issue of duplicate DD	Rs.50/- per instrument
8.2	CORPORATION BANK DEMAND DRAFT	
	Upto Rs. 10,000/-	Rs. 25/-
	Above Rs. 10,000/-	Rs. 2.50 per thousand or part thereof subject to minimum of Rs. 25/-
	Cancellation of DD	Rs. 50/- per instrument
	<u>Note:</u> DD issued for disbursing loans shall be FREE to the extent of Loan amount + Margin amount.	
9.	ELECTRONIC PRODUCTS (As per RBI guidelines)	
	Inward RTGS / NEFT / ECS Transactions	NIL

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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/-	
	Note: Payments made through RTGS and NEFT for disbursing loans& advances shall be FREE to the extent of Loan amount + Margin prescribed.		
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/-
	F & G	Rs. 5000/-	Rs. 15000/-
	H	Rs. 7500/-	Rs. 22500/-

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	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
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		0.075% of utilized amount minimum Rs. 500/- and

SERVICE CHARGES



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SR.NO.	TYPE OF SERVICES		APPROVED CHARGES
	but payment received by other Bank)		maximum Rs. 15,000/-
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/attestations etc.		Rs.250/-
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	Full Text	Rs.1500/-

SERVICE CHARGES



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SR.NO.	TYPE OF SERVICES		APPROVED CHARGES
	issuance	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 payment	SWIFT	Rs.400/-
		Nostro	Rs.400/-
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.500/- per DO
12.1.13	Issuance of Shipping Guarantee		Rs.500/-
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/-

SERVICE CHARGES



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SR.NO.	TYPE OF SERVICES		APPROVED CHARGES
		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		
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

SERVICE CHARGES



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SR.NO.	TYPE OF SERVICES	APPROVED CHARGES	
		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	0.10%	
OTHER CHARGES			
16.	BUYERS CREDIT		
16.1.1	Processing Charges	Rs. 2500/- per quarter	
16.1.2	Commission	0.50% per quarter	
16.1.3	Swift Charges	Rs. 400/-	
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	

SERVICE CHARGES



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SR.NO.	TYPE OF SERVICES	APPROVED 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.750/-
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
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 Rs.750/- + Postage / Courier
20.1.4	3 months	0.50% of bill amount subject to minimum of Rs.750/- + Postage / Courier
20.1.5	Above 3 months	0.50% for initial 3 months + 0.30% per month in excess of 3 months sight & part thereof subject to minimum of Rs.750/- + Postage / Courier

SERVICE CHARGES



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SR.NO.	TYPE OF SERVICES	APPROVED CHARGES
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/-
<u>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/-.</u>		
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

SERVICE CHARGES



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SR.NO.	TYPE OF SERVICES	APPROVED CHARGES
20.1.15	ILC amendment -Advising Charges	Rs. 250/- per amendment
20.1.16	ILC Signature verification Charges	Rs. 500/- per verification
	Note: 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/-

SERVICE CHARGES



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SR.NO.	TYPE OF SERVICES	APPROVED CHARGES
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
	<p>** 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 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.</p>	
23.	SUBSIDY UNDER GOVERNMENT SCHEME – TUF/CLCSS (CREDIT LINKED CAPITAL SUBSIDY SCHEME)	
23.1	Handling charges	2% 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.

SERVICE CHARGES



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SR.NO.	TYPE OF SERVICES	APPROVED CHARGES
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.
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

SERVICE CHARGES



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SR.NO.	TYPE OF SERVICES	APPROVED CHARGES		
	Handling refund of stamp duty 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)		
24.20	CERSAI Charges			
	CERSAI Charges	Actual Charges		
24.21	CIBIL Charges			
	CIBIL Charges	Actual Charges + Rs. 100/-		
25.00	SPECIAL CURRENT ACCOUNTS			
Sr.No	Eligibility Criteria	Bharat Silver	Bharat Gold	Bharat Platinum
a)	Quarterly Credit Balance	Rs.1,00,000/- (minimum balance should not dip below Rs. 50,000/- any time)	Rs.2,50,000/- (minimum balance should not dip below Rs. 1,00,000/- any time)	Rs.5,00,000/- (minimum balance should not dip below Rs.2,50,000 any time)
b)	Operations	Ordinarily Cheque should not be returned for want of funds. However in	Ordinarily Cheques should not be returned for want of funds. However in exceptional cases	Ordinarily cheques should not be returned for want of funds. However, in

SERVICE CHARGES



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SR.NO.	TYPE OF SERVICES	APPROVED CHARGES		
		exceptional cases cheque returns could be allowed upto 10 occasions in a year.	cheque returns could be allowed upto 10 occasions in a year.	exceptional cases cheque returns could be allowed upto 10 occasions in a year.
PRIVILEGES				
a)	Free Cheque leaves	300 in a year	600 in a year	UNLIMITED
b)	Account Maintenance Charges	Nil	Nil	Nil
c)	Charges for issue of DD/PO/RTGS/ NEFT	50% of Normal Charges	25 % of Normal Charges	NO CHARGES
d)	Teller Cash	Upto Rs. 50,000/-	Upto Rs. 1,00,000/-	Upto Rs. 1,00,000/-
e)	Outward cheque return charges	50 % of Normal Charges	25 % of Normal Charges	NO CHARGES
f)	OBC Charges	50 % of Normal Charges	25 % of Normal Charges	NO CHARGES
g)	Issue of Solvency and all other certificates	FREE	FREE	FREE
(Previous Service Charge Manual revision was on 01.06.2015)				