

# Service Charges

Updated till 20.02.2016

<b><u>VERY IMPORTANT</u></b>	<b>All the service charges stipulated here are exclusive of service tax</b>
	<b>Service Tax as applicable , must be collected in addition to service charges stipulated</b>

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**ANNEXURE-I****PRIORITY SECTOR ADVANCES****(Functional Division: Priority Sector Lending Division, Head Office)****Agricultural Advances**

Sl.No	Nature of Facility	Agriculture advances*
		Service Charges
1	Crops Loan Under CCCK/CCCKL / CPCCK (Fresh/Renewal)/Loans under Kisan Credit Card Scheme  and  Other Short Term Advances (Fresh/Renewal)	<b>Processing Charges:</b>  Up to & inclusive of Rs.300000/- Nil  Rs.300001/- to Rs.10.0 lakh - 0.15% of the loan amount.  Above Rs.10.0 lakh to Rs.1.00 crore - 0.20% of loan amount.  Above Rs.1.00 crore to up to Rs.5.00 crore - 0.30% of the loan amount  Above Rs.5.00 crore - 0.40% of the loan amount.  [Note: In case of CCCK & its variants seasonal/operative limit is the basis for collecting the processing fees]
2	Term Loans	<b>Up front fee:</b>  Up to Rs.50000/- Nil  Rs.50001/- to Rs.10.0 lakh - 0.50% of the loan amount  Above Rs.10.0 lakh to Rs.5.00 crore - 0.75% of loan amount  Above Rs.5.00 crore - 1.00% of loan amount
3	Review of Agri. Term Loans and CCCK & its variants (Excluding loans under Govt. sponsored schemes)	Nil
4	Redemption Charges (All Agri. Advances)	Nil

5	Inspection Charges	<p><b>Yearly Charges:</b></p> <p>Up to &amp; inclusive of Rs.3.0 lakh: Nil</p> <p>&gt;Rs.3.00 lakh to Rs.5.00 lakh: Rs.500/- per annum</p> <p>&gt;Rs.5.00 lakh &amp; up to Rs.10.00 lakh: Rs.750/- per annum</p> <p>&gt;Rs.10.00 lakh to Rs.25.0 lakh: Rs.1500/- per annum</p> <p>&gt;Rs.25.00 lakh to Rs.1.00 crore : Rs.2000/- per annum</p> <p>&gt;Rs.1.00 crore : Rs.2500 per crore per annum</p> <p>[Note: The above charges are also applicable for loans under CCK &amp; its variants and shall be collected on the basis of operative limit]</p>
6	Evaluation Fee (On Agri. Loans Where NABARD refinance is available)	Nil
7	<b>Structured Agri. Schemes</b>	<b>Revised Processing Charges/ up front fee</b>
	CKVLY	Rs.500/-
	CKTUL	Nil
	CKFM	Rs.1000/-
	CAPL	Nil
	CEPLS	As applicable for Non-Priority Sector advances
Note: The revised service/processing charges/upfront fee for the structured Agri.Schemes other than the above shall be collected as per the charges applicable for loans under agriculture		
8	Equitable Mortgage Charges	Nil
9	Prepayment Charges	Up to credit limit of Rs.5.00 cr - Nil
10	Commitment Charges & Amendment Charges	Above Rs.5.00 cr. - As applicable for general advances
11	Adhoc Limits	0.10% of the sanctioned limit
12	Non fund based limits	As applicable for general advances

\* Applicable for loans under Agriculture (Non-Priority Sector) also

**Micro, Small & Medium Enterprise (MSME) Advances:**

Sl. No.	Nature of Facility	Revised Processing/Service Charges - MSME [Priority]
1	Working Capital limit (Fresh/Renewal)	<b>Processing Charges:</b> Aggregate of all credit limits up to & inclusive of Rs.5.00 lakh : Nil  Above Rs.5.00 lakh: 0.40% of the limit.
2	Term Loan	<b>Up-Front Fee :</b> Aggregate of all credit limits up to & inclusive Rs.5.00 lakh : Nil  Above Rs.5.00 lakh: 1% of the loan amount.
3	Review of Term Loan	Up to & inclusive of Rs 100 lakh : Nil  Above Rs.100 lakh : Rs.1000/-  [No review charges for Govt.sponsored schemes]
4	Redemption Charges	Nil
5	Inspection Charges	Up to Rs.0.50 lakh : Nil  Above Rs. 0.50 lakh upto Rs.5 lakh :Rs.500/- per annum  Above Rs.5 lakh up to Rs.50 lakh :Rs.1000/- per annum  Above Rs.50 lakh up to Rs.one crore : Rs.2000 per annum  Above Rs. One crore to up to Rs. 10 crore: Rs.5000 per annum  Above Rs. 10 crore: Rs. 8000 per annum
6	Loans under New General Credit Card Scheme (NGCC)	Processing charges: Nil  Folio Charges: Nil
7	Non-fund based limits	As applicable under the service charges category of general advances.

<b>Priority Sector advances (Other than Agri., Corp Schemes &amp; MSE)</b>		
<b>Sl.No.</b>	<b>Nature of Facility</b>	<b>Service charges</b>
1	Working Capital limit (Fresh/Renewal)	<b>Processing Charges:</b> Up to Rs.50000/- : Nil >50001/- to Rs.2.0 lakh: Rs.100/- Above Rs.2.00 lakhs: 0.40% of the limit.
2	Term Loan	<b>Up-Front Fee :</b> 1% of the loan amount
3	Review of Term Loan	Up to Rs.5.00 cr. -Nil Above Rs.5.00 crore to Rs.10.00 cr.- Rs.2500/- Above Rs.10.00 cr. to Rs.25.00 cr. -Rs.5000/- Above Rs.25.00 cr. - Rs.10000/-
4	Redemption Charges	Nil
5	Inspection Charges	<b>Charges per Occasion:</b> (A1 assets yearly Charges, A2 & A3 assets quarterly charges) Up to Rs.25000/- :Nil >Rs.25000/- to Rs.10.00 lakh: Rs.500/- per quarter >Rs.10.00 lakh to Rs.1.00 crore : Rs.750/- per quarter >Rs.1.00 Crore: Rs.2500/- per quarter
6	Equitable Mortgage Charges	Nil
7	Prepayment Charges	As applicable for general advances
8	Committment Charges & Amendment Charges	
9	Loans under New General Credit Card Scheme	Processing Charges: Nil Folio Charges : Nil
10	Non fund based limits	As applicable for general advances
<b>Loans under Government Sponsored Scheme</b>		
<b>Sl.No</b>	<b>Particulars</b>	<b>Processing/ Service charges</b>
1	Up to Rs.5.0 lakh	Nil

2	Above Rs.5.0 Lakh	0.20% of the loan amount
<b>Finance to JLGs/SHGs:</b>		
<b>Sl No.</b>	<b>Particulars</b>	<b>Processing/service charges Processing &amp; all other charges including Inspection/EMG/amendment charges.</b>
1	Finance to JLGs/SHGs (Fresh/review/renewal)	NIL
2	Folio Charges for loans to SHGs/JLGs	NIL
<b>Jewel Loans [Agri., Priority &amp; Non-priority sector]</b>		
<b>Sl.No</b>	<b>Particulars</b>	<b>Processing Charges</b>
1	Jewel Loans - Under Agriculture & priority Sector	Processing Charges: Up to Rs.50000/- : Nil Rs.50001/- to Rs.1.0 lakh : 0.10% of the loan amount. Rs.100001/- to Rs.2.0 lakh : 0.20% of the loan amount Rs.200001/- to Rs.5.0 lakh : 0.30% of the loan amount >Rs.500001/- : 0.40% of the loan amount.
2	Jewel Loans - Under Non- Priority Sector	0.40% of loan amount [Minimum Rs.100/-]
<b>Jewel Appraiser Charges</b>		
<b>Sl.No</b>	<b>Particulars</b>	<b>Processing Charges</b>
1	Jewel Appraisal Charges	0.25% of the loan amount. Minimum Rs.100/- per loan. Maximum amount of remuneration payable to jewel appraiser should not exceed Rs.500/- per loan. Under exceptional circumstances, Zonal Head may examine the issue and increase the fee payable. [Note: Jewel appraiser charges should be collected separately from the borrower/s and paid to the Jewel Appraiser] Processing charges should be collected separately.
<b>No due Certificate Charges</b>		
<b>Sl.No</b>	<b>Particulars</b>	<b>Service Charges</b>
1	Loans under Govt. Sponsored Schemes	Nil
2	Loans under Priority sector	Rs.50/-
3	For all other loans	Rs.100/-
Note: Branch Managers are empowered to waive the no due certificate charges on case to case basis in respect of advances under agriculture.		

## ANNEXURE-II

### NON-PRIORITY SECTOR ADVANCES

<b>Functional Division: Credit Policy and Planning Division , Head Office</b>																
<b>Sr. No.</b>	<b>Nature of Facility</b>	<b>SERVICE CHARGES</b>														
1	Consortium Advances where the Bank is the lead Banker	Working Capital - 0.50% of the limits assessed.  Term Loan – Upfront fee of 1.20% of the limit assessed.  [No other processing charges shall be levied]														
2	Other Advances * Up to Rs.25,000 *Above Rs.25,000 to Rs.2 lakhs * Above Rs.2 lakhs	Up to Rs. 50,000: <b>Rs. 250</b> Above Rs. 50,000 to Rs 2 lac: <b>Rs. 750</b>  Above Rs.2lac: <b>0.60%</b> [Max – Rs. 2 crore]														
	* Term Loans	Upfront fee @ 1.20% of loan amount [Max Rs 5 crore] [25% should be collected at the time of submission of application ]														
	* Non Fund based limits	50% of the applicable fund based charges														
	* Review of term loans	<table border="1" style="margin-left: auto; margin-right: auto; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;">Loan Limit</th> <th style="text-align: center;">Charges</th> </tr> </thead> <tbody> <tr> <td>Up to Rs 25 lakh</td> <td>NIL</td> </tr> <tr> <td>Above Rs 25 lakh to Rs 1 crore</td> <td>Rs 1000/-</td> </tr> <tr> <td>Above Rs 1 crore to Rs 10 crore</td> <td>Rs 5000/-</td> </tr> <tr> <td>Above Rs 10 crore to Rs 25 crore</td> <td>Rs 10000/-</td> </tr> <tr> <td>Above Rs 25 crore</td> <td>Rs 25000/-</td> </tr> </tbody> </table>	Loan Limit	Charges	Up to Rs 25 lakh	NIL	Above Rs 25 lakh to Rs 1 crore	Rs 1000/-	Above Rs 1 crore to Rs 10 crore	Rs 5000/-	Above Rs 10 crore to Rs 25 crore	Rs 10000/-	Above Rs 25 crore	Rs 25000/-		
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Above Rs 25 lakh to Rs 1 crore	Rs 1000/-															
Above Rs 1 crore to Rs 10 crore	Rs 5000/-															
Above Rs 10 crore to Rs 25 crore	Rs 10000/-															
Above Rs 25 crore	Rs 25000/-															
	* For Adhoc limits	<b>0.25%</b> of the adhoc limits sanctioned [Min Rs 10000 and Max no ceilings]														
3	<b>Inspection Charges per occasion in respect of assets hypothecated/ mortgaged</b>	A1 assets : Quarterly Charges A2, A3 assets : Monthly Charges  <table border="1" style="margin-left: auto; margin-right: auto; border-collapse: collapse;"> <thead> <tr> <th colspan="2" style="text-align: center;">Quarterly Charges</th> </tr> </thead> <tbody> <tr> <td>Up to Rs 25000/-</td> <td>NIL</td> </tr> <tr> <td>Above Rs 25000 up to Rs 10 Lakhs</td> <td>Rs 750/-</td> </tr> <tr> <td>Above Rs 10 lakhs up to Rs 1 crore</td> <td>Rs 1500/-</td> </tr> <tr> <td>Above Rs 1 crore up to Rs 10 crore</td> <td>Rs 6000/-</td> </tr> <tr> <td>Above Rs 10 crore up to Rs 50 crore</td> <td>Rs 8000/-</td> </tr> <tr> <td>Above Rs 50 crore</td> <td>Rs 10000/-</td> </tr> </tbody> </table>	Quarterly Charges		Up to Rs 25000/-	NIL	Above Rs 25000 up to Rs 10 Lakhs	Rs 750/-	Above Rs 10 lakhs up to Rs 1 crore	Rs 1500/-	Above Rs 1 crore up to Rs 10 crore	Rs 6000/-	Above Rs 10 crore up to Rs 50 crore	Rs 8000/-	Above Rs 50 crore	Rs 10000/-
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4	Equitable Mortgage Charges to be levied for original and extension of mortgages	0.1% of the limit Min Rs.500 & Max Rs.25000/- For Commercial loans, Corp Mortgage and Corp Rental Scheme only. <b>Loans under Corp Schemes, Agriculture &amp; personal loan excluded.</b>							
5	Earmarking of Limits: to be operated at various branches.	Rs.10000/- per Branch [one time charge]							
6	Prepayment charges	2% of outstanding balance.							
7	Commitment Charges (All borrowers enjoying fund based working capital limit of Rs 10 crores and above other than working capital granted under export credit.	<b>Periodicity of debit tolerance Level</b>	<b>Quarterly Commitment Charges</b>						
		Up to & Inclusive of 25%	Nil						
		Above 25%	1% pa i.e., 0.25% per quarter of average unutilized limits						
8	<p><b>CHARGES FOR AMENDMENT OF ANY OF THE SANCTIONED TERMS, REVALIDATION OF CSI, RESTRUCTURING AND REPHASEMENT</b></p> <p>At present, the charges for revalidation of CSI, restructuring/reschedulement is at par with the charges for amendment to any of the sanctioned terms. The following charges in respect of amendment to any of the sanctioned terms, revalidation of CSI, restructuring/reschedulement (inclusive of NOC/ceding pari-passu charges) for each occasion shall be recovered Now, it is proposed to revise the charge upward for revalidation of CSI and restructuring/ rephasing of the limit. The proposed charges for amendment to any of the sanctioned terms (inclusive of NOC/ceding pari-passu charges) AND Revalidation of CSI,</p>	For Limits up to Rs. 25 lakh	Nil						
		Limit > Rs. 25 lakh & up to Rs. 1 crore	Rs. 1,000/-						
		Limit > Rs. 1 crore & up to Rs. 10 crore	Rs. 5,000/-						
		Limit > Rs. 10 crore & up to Rs. 25 crore	Rs. 10,000/-						
		Above Rs. 25 crore	Rs. 25,000/-						
		<p><b>Revalidation of CSI, Restructuring/Reschedulement</b></p> <table border="1"> <thead> <tr> <th>Limit</th> <th>Proposed</th> </tr> </thead> <tbody> <tr> <td>For Limits up to Rs. 25 lakh</td> <td>Nil</td> </tr> <tr> <td>Limit &gt; Rs. 25 lakh &amp; up to Rs. 5 crore</td> <td>Rs. 5,000/-</td> </tr> <tr> <td>Limit &gt; Rs. 5 crore &amp; up to Rs. 10 crore</td> <td>Rs. 25,000/-</td> </tr> </tbody> </table>		Limit	Proposed	For Limits up to Rs. 25 lakh	Nil	Limit > Rs. 25 lakh & up to Rs. 5 crore	Rs. 5,000/-
Limit	Proposed								
For Limits up to Rs. 25 lakh	Nil								
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Limit > Rs. 5 crore & up to Rs. 10 crore	Rs. 25,000/-								



	Restructuring/ Reschedulement of the limits are furnished hereunder: -	<table border="1"> <tr> <td>Limit &gt; Rs. 10 crore &amp; up to Rs. 25 crore</td> <td>Rs. 1,00,000/-</td> </tr> <tr> <td>Above Rs. 25 crore</td> <td>Rs. 2,00,000/-</td> </tr> </table>	Limit > Rs. 10 crore & up to Rs. 25 crore	Rs. 1,00,000/-	Above Rs. 25 crore	Rs. 2,00,000/-						
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9	<b>Documentation Charges</b>	<p>0.10% of the limit* [Min Rs 500 and Max Rs 25000] *The following are the exclusions</p> <ul style="list-style-type: none"> <li>➤ Loans with aggregate limit up to &amp; inclusive of Rs 3.00 lakh.</li> <li>➤ Loans under Govt. Sponsored Schemes</li> </ul>										
10	<b>Overdue &amp; Recall Notice Charges</b>	<table border="1"> <thead> <tr> <th>Particulars</th> <th>Amount</th> </tr> </thead> <tbody> <tr> <td>Notice insisting repayment of overdue instalments, seizure and any other type of notices</td> <td>250/-</td> </tr> <tr> <td>Recall notices issued by the branches: For outstanding balance up to and inclusive of Rs 1 lakh</td> <td>250/-</td> </tr> <tr> <td>For outstanding balance above Rs 1 lakh and up to and inclusive of Rs 10 lakhs</td> <td>1000/-</td> </tr> <tr> <td>For outstanding balance above Rs 10 lakh</td> <td>1500/-</td> </tr> </tbody> </table> <p>These Charges are in addition to any out of pocket expenses i.e., Postage, Courier etc</p>	Particulars	Amount	Notice insisting repayment of overdue instalments, seizure and any other type of notices	250/-	Recall notices issued by the branches: For outstanding balance up to and inclusive of Rs 1 lakh	250/-	For outstanding balance above Rs 1 lakh and up to and inclusive of Rs 10 lakhs	1000/-	For outstanding balance above Rs 10 lakh	1500/-
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11	<b>CERSAI Charges for registration of EMG transactions within 30 days.</b>	<table border="1"> <thead> <tr> <th>SI No</th> <th>Nature of Transaction to be registered</th> <th>Amount</th> </tr> </thead> <tbody> <tr> <td>01</td> <td>Particulars of creation or modification of Security Interest in favour of secured creditors.</td> <td> <p>Rs.500/- for creation and for any subsequent modification of Security interest in favour of a secured creditor for a loan above Rs. 5 lakh.</p> <p>For a loan below Rs. 5 lakh, the fee would be Rs.250/- for both creation and modification of security interest.</p> </td> </tr> </tbody> </table>	SI No	Nature of Transaction to be registered	Amount	01	Particulars of creation or modification of Security Interest in favour of secured creditors.	<p>Rs.500/- for creation and for any subsequent modification of Security interest in favour of a secured creditor for a loan above Rs. 5 lakh.</p> <p>For a loan below Rs. 5 lakh, the fee would be Rs.250/- for both creation and modification of security interest.</p>				
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		02	Satisfaction of any existing Security Interest.	Rs.250/-																		
		03	Particulars of securitisation or reconstruction of financial assets.	Rs.1000/-																		
		04	Particulars of satisfaction of securitization or reconstruction transactions.	Rs.250/-																		
		05	Any application for information recorded/maintained in the Register by any person.	Rs.50/-																		
		06	Any application for condonation of delay up to 30 days.	Maximum of Rs.2500/- in case of creation of security interest for a loan up to Rs. 5 lakh and Rs. 5000/- in all other cases.																		
12	<b>CERSAI Charges [Additional/ Penalty] for registration of EMG transactions after 30 days.</b>	<table border="1"> <thead> <tr> <th rowspan="2">SI No</th> <th rowspan="2">Registration on CERSAI after the date of transaction</th> <th colspan="2">Additional fee if the loan amount is</th> </tr> <tr> <th>Up to Rs 5 lakh</th> <th>Above Rs 5 lakh</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>From 31<sup>st</sup> to 40<sup>th</sup> Day</td> <td>Rs. 500/-</td> <td>Rs. 1000/-</td> </tr> <tr> <td>2</td> <td>From 41<sup>st</sup> to 50<sup>th</sup> Day</td> <td>Rs. 1250/-</td> <td>Rs. 2500/-</td> </tr> <tr> <td>3</td> <td>From 51<sup>st</sup> to 60<sup>th</sup> Day</td> <td>Rs. 2500/-</td> <td>Rs. 5000/-</td> </tr> </tbody> </table>			SI No	Registration on CERSAI after the date of transaction	Additional fee if the loan amount is		Up to Rs 5 lakh	Above Rs 5 lakh	1	From 31 <sup>st</sup> to 40 <sup>th</sup> Day	Rs. 500/-	Rs. 1000/-	2	From 41 <sup>st</sup> to 50 <sup>th</sup> Day	Rs. 1250/-	Rs. 2500/-	3	From 51 <sup>st</sup> to 60 <sup>th</sup> Day	Rs. 2500/-	Rs. 5000/-
SI No	Registration on CERSAI after the date of transaction	Additional fee if the loan amount is																				
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3	From 51 <sup>st</sup> to 60 <sup>th</sup> Day	Rs. 2500/-	Rs. 5000/-																			
<b>BANK GUARANTEE</b>																						
13	<i>Performance Guarantees/Other than Performance Guarantees.</i> Upto Rs.5 Crore Above Rs.5 Crore to Rs.10 Crore Above Rs.10 Crores	2.75% pa 2.50% pa 2.25% pa + Rs 500/- for each BG																				

	BGs secured by 100% cash margin	25% of usual charges + Rs.500/- per BG. Note: If commission for entire period not paid upfront 0.25% P.a extra commission shall be charged.
<b>INLAND LETTER OF CREDIT</b>		
	All types of usance charges	
14	Sight of the Bill [Tenor] * Upto 7 days sight **Over 7 days & upto 3 months ***Over 3 months sight	LC opening charges minimum Rs.400/- *0.30% **0.60% ***0.60% for first 3 months PLUS 0.30% p.m. in excess of 3 months
15	* LC Amendment charges ** Advising Charges  *** Confirmation Charges	*Rs.600 **0.11% of the amt of LC subject to minimum Rs.250/-  ***0.33% for every qtr with minimum of Rs.250 plus usance charge.
16	Commitment Charges for the period of liability from the date of opening of LC to the last date of its negotiation	0.30% for every period of 3 months or part thereof with minimum of Rs.250/-
17	Negotiation Charges * For bills upto Rs.2.50 lakh **Bills above Rs.2.50 lakh	*@ 0.55% with a min. of Rs.250 **@ 0.33% with a min. of Rs.250 Plus Discount charges at applicable rate of interest for the period from the date of negotiation to the date of reimbursement. Plus All out-of-pocket expenses actually incurred.
18	<b>SFMS Charges</b>	Rs. 250/- per message [plus applicable service tax] in respect of all outward messages of LCs/BGs processed through SFMS platform viz., issue, confirmation, modification, amendment etc

### SOLVENCY CERTIFICATES

1	<p>Issue of Solvency Certificate</p> <ul style="list-style-type: none"> <li>• Amounts up to Rs. One lakh</li> <li>• Above Rs.1 lakh to Rs.3 lakhs</li> <li>• Above Rs.3 lakhs to Rs.5 lakhs</li> <li>• Above Rs.5 lakhs to Rs.10 lakhs</li> <li>• Above Rs.10 lakhs to Rs.25 lakhs</li> <li>• Above Rs.25 lakhs to Rs.50 lakhs</li> <li>• Above Rs.50 lakhs to Rs.75 lakhs</li> <li>• Above Rs.75 lakhs to Rs. 1 Crore</li> <li>• Above Rs.1 Crore</li> </ul>	<p>Rs. 1,000/-</p> <p>Rs. 5,000/-</p> <p>Rs. 6,000/-</p> <p>Rs. 7,000/-</p> <p>Rs. 8,000/-</p> <p>Rs. 8,500/-</p> <p>Rs.10,000/-</p> <p>Rs.10,000/-</p> <p>Rs.10,000/- + Rs.100 per lakh for amount exceeding Rs 1Crore.(maximum of Rs.25,000/-)</p>
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## ANNEXURE-III

### RETAIL LENDING SCHEMES

<b>Functional Division :Retail Lending Division, Head Office</b>		
SI No	Corp Scheme	Processing Charges
01	Corp Home	0.50% of loan amount (Max Rs.50,000/-)
02	Corp Ghar Shobha	0.50% of loan amount subject to a Min of Rs.1000/-
03	Corp Ghar Sansar	1.00% of the loan amount subject to a Max of Rs.10000/-
04	Corp Home-NRI Loan up to Rs.50 lakhs: Loan above Rs.50 lakhs	Rs. 5000/- Rs.15000/-
05	Corp Vehicle	<b>Two/Three Wheeler:</b> 0.50% of the loan amount subject to minimum of Rs.500/- <b>Four Wheeler:</b> 1% of the loan amount subject to minimum Rs.1000/- [0.75% of the loan amount min of Rs.2000/- for loans under <b>CCVL Scheme</b> ]
06	Corp Apni Dukan	1% of the limit sanctioned
07	Corp Demat	0.50% of the limit sanctioned, subject to a minimum of Rs.500/- and maximum of Rs.5,000/-
08	Corp Doctor Plus	0.50% of the loan amount subject to a minimum of Rs.1000/-
09	Corp Professional	0.75% of loan amount, subject to a minimum of Rs.5000/-
10	Corp CA/Corp CS	<b>Term/Demand Loan:</b> 0.25% of loan subject to a minimum of Rs.5000/- <b>Running a/c:</b> 0.25% of loan subject to a minimum of Rs.5000/- to be collected on sanction and at the time of renewal every year. <b>No-folio Charges</b>
11	Corp Vidya	Studies in India – Nil Studies abroad: Rs.2000/- Refundable on availment.
12	Corp Tutor Fee	0.50% of loan subject to a minimum of Rs.500/-
13	Corp Vyapar	<b>Term Loan/Demand Loan:</b> 1% of limit sanctioned <b>Running a/c:</b> 0.50% of limit sanctioned to be collected on sanction and at the time of renewal every year. + Folio charges.
14	Corp Mortgage	<b>Term Loan :</b> 1% of limit sanctioned <b>Running a/c:</b> 0.50% of limit sanctioned, to be collected on sanctioned and at the time of renewal every year.
15	Corp Site	<b>Application Money:</b> Rs.500/- irrespective of the loan amount <b>Allotment money :</b> 0.50% of loan amount, subject to a minimum

		of Rs.1000/-
16	Corp Personal	1.50% of the loan amount subject to a minimum of Rs.500/-
17	Corp Mitra	<b>Demand Loan:</b> 1% of limit subject to a minimum of Rs.500/- <b>Running a/c:</b> 0.50% of limit subject to a minimum of Rs.250/- to be collected on sanction and at the time of renewal every year. <b>No folio Charges.</b>
18	Corp Shubha Vivah	1% of the loan amount subject to the maximum of Rs.5000/-
19	Corp Shelter	<b>-Nil-</b>
20	Corp Rental	A onetime up-front fee of 1.00% of the loan amount

**\*\*Other Charges:** Such as Mortgage Charges, Commitment Charges, Review Charges for term loans, Inspection Charges, Redemption of Securities Charges, Godown/Stock Inspection Charges etc. are not applicable for loans under Corp Schemes.

**\*\* Prepayment charges should not be levied for prepayment /pre-closure of loans under any of the corp schemes, including the takeover by other banks**

## ANNEXURE-IV

### DEPOSIT ACCOUNTS & REMITTANCES

<b>Functional Division : Resource Mobilisation Division , Head Office</b>		
<b>MAINTENANCE OF ACCOUNTS</b>		
SI No	Type of Service	Service Charges
1	Ledger folio charges <ul style="list-style-type: none"> <li>• Savings Bank Account</li> <li>• Current, Overdraft, Cash Credit account [40 entries-1 folio]</li> </ul>	<b>Nil</b> <b>Rs.200/- per Folio to be collected half yearly</b>
2	Duplicate Passbook/Statement <ul style="list-style-type: none"> <li>• With latest entry</li> <li>• Previous entries per page</li> <li>• Beyond six months per page</li> </ul>	<b>Rs.100/-</b> <b>Rs,100/-</b> <b>Rs.150/-</b>
3	a) Cheque Leaf Charges (per leaf) <ul style="list-style-type: none"> <li>• For Savings Bank Account</li> <li>• For Current &amp; Borrowal Account</li> </ul> b) Issue of loose cheques All types of accounts [SB/CA variants– separately mentioned]	40Cheque leafs Free in Fin.Year Additional Rs.4/- per leaf.  Rs.4/- per leaf  Rs.10/- per leaf
4	Non-Maintenance of Quarterly Average Balance <ul style="list-style-type: none"> <li>• Savings Bank a/c</li> <li>• Current a/c</li> <li>• Corp Classic a/c</li> <li>• Please note-SB A/c of Senior Citizens</li> </ul>	Rs.100/-(maximum) per quarter, Which shall be applied propornate to actual short fall in Quarterly Average Balance  Rs.200/- per quarter Nil Nil
5	Stop Payment Instructions <ul style="list-style-type: none"> <li>• Savings Bank account</li> <li>• Current A/c, Overdraft, Cash Credit</li> </ul>	Rs.50/- per cheque  Rs.75/- per cheque
6	Standing Instructions <ul style="list-style-type: none"> <li>• Setting up</li> <li>• For execution of standing instructions within the Branch</li> </ul>	Rs.40/- one time charge No charge

	<ul style="list-style-type: none"> <li>Transaction on involving credit to another branch/centre</li> </ul> <p>No charges for payment of installments for credit or term deposits maintained at other branches and payment of LIC premium to accounts within the Bank</p>	Rs.40/- per transaction
7	<p>Confirmation of Specimen Signature</p> <ul style="list-style-type: none"> <li>For all purposes</li> <li>Attesting the Photograph</li> </ul>	Rs.100/- Rs.100/-
8	<p>Issue of Certificates</p> <ul style="list-style-type: none"> <li>No objection/No dues/ Balance/ Interest charged/ Cheque honoured/ Account maintaining/etc.</li> <li>Issue of Interest Paid Certificate</li> </ul>	Rs.100/-  Rs.100/- <b>TDS certificate exempted</b>
9	Issue of Duplicate Deposit receipt	Rs.100/-
10	<p>Enquiry of old transactions</p> <ul style="list-style-type: none"> <li>Savings a/c</li> <li>Current &amp; Borrowal a/c</li> </ul>	Rs.100/- Rs.150/-
11	<p>Servicing of Dormant account</p> <ul style="list-style-type: none"> <li>Savings a/c</li> <li>Current a/c</li> </ul>	Rs.100/- per year Rs.150/- per year
12	<p>Transfer of Savings Bank a/c</p> <ul style="list-style-type: none"> <li>Within the Bank</li> <li>To other banks</li> </ul>	Nil As applicable to RTGS/NEFT
13	<p>Transfer of Deposits (proceeds or interest)</p> <ul style="list-style-type: none"> <li>Within the Bank</li> <li>To other banks (Transfer of Deposit only)</li> </ul>	Nil <b>As applicable to RTGS/NEFT</b>
14	<p>Closure of account:</p> <ul style="list-style-type: none"> <li>Savings Bank a/c</li> <li>Current a/c</li> <li>Corp Classic a/c</li> </ul>	<p>Closed within 1year Rs.100/- After 1 year – NIL</p> <p>Rs.500/- within 1 year Rs.300/- after 1 year</p> <p>Rs.120/- within 1 year Nil after 1 year</p>

	<ul style="list-style-type: none"> <li>• Corp Classic CA</li> </ul>	Rs.500/- within 1 year Nil after 1 year
15	Addition/deletion of names in joint accounts/nomination/change in operational instructions	Rs. 50 per Occasion
16	Allowing operation in account through Power of Attorney/Mandate holder <ul style="list-style-type: none"> <li>• Savings Bank a/c</li> <li>• Current/Overdraft/Cash Credit</li> </ul>	<b>Rs.200/-</b> <b>Rs.500/-</b>
17	Change of authorized signatory including reconstitution of account	Rs.200/- for every change
18	For Savings Bank account withdrawal either	Nil
19	Surrender of unused cheque leaves (Above 50% of un used leaves) <ul style="list-style-type: none"> <li>• Savings Bank a/c</li> <li>• Current/Overdraft/Cash Credit</li> </ul>	<b>Nil</b> <b>Nil</b>
20	Cash Handling Charges [a] First 10 sections of rupee notes – (1000 pieces) irrespective of denomination. [b] From 11 <sup>th</sup> section onwards (1 section = 100 pieces)	<b>Nil</b>  <b>Rs.10/- per section of Rs.100 denomination</b> <b>Rs.6/- per section for note above Rs.100/- Denomination. Maximum Rs.10,000/- per Transaction.</b>



### Savings Bank Account Variants

	Terms and Conditions	SAVINGS BANK	CORP SARAL	CORP SUPER	CORP SIGNATURE
1	Quarterly Average Balance	Rs.500 (Rs.250 in rural)	Rs. 1000	Rs.15000	Rs.1 lakh
2	Debit Card	Visa Ordinary Debit Card	Visa Ordinary Debit Card	Visa Platinum Debit Card	Visa Signature Debit Card
3	Other Bank ATM Access	5 per month	5 per month	5 per month	Unlimited
4	ATM Cash Withdrawal Limit	Rs.25000	Rs.25000	Rs.1 lakh	Rs.1 lakh
5	ATM POS Limit	Rs.35000	Rs.35000	Rs. 2 lakhs	Rs.5 lakhs
6	Personal Accident Cover	Not Available	Free Rs. 1 lakh	Free Rs.5 lakhs	Free Rs.10 lakhs
7	RTGS Facility	Normal Charges	Normal Charges	2 per month free	5 per month free
8	SMS Banking Charges	Rs.100+ST per annum	Rs.100+ST per annum	Free	Free
11	Personalized Cheque Leaves	40 per annum free (Additional Rs.4 per leaf)	40 per annum free (Additional Rs 4 per leaf)	60 per annum free (Additional Rs.4 per leaf)	100 per annum free (Additional Rs.4 per leaf)
12	Concession on Demand Draft	Nil	Nil	50%	Free
13	Stop Payment Instruction Charges	Rs.50+ST per cheque (Max Rs.250/-)	Rs.50+ST per cheque (Max Rs.250/-)	Rs.25+ST per cheque (Max Rs.250/-)	Free
14	Concession on First Year Locker Rent	Nil	Nil	25%	50%
15	Concession on Bank Charges for Gold Coin	Nil	Nil	25%	25%
16	Pass Book/E-mail Statement	Pass Book	Free Email Statement	Free Email Statement	Free Email Statement
17	Specially Designed Pouch for Cash/Card	NA	NA	NA	Free
18	Account Closure Charges	Rs.100+ST within a year	Rs.100+ST within a year	Nil	Nil
19	Charges for non-maintenance of QAB	Rs.100+ST	Rs.100+ST	Rs.150+ST	Rs.500+ST

**ST=Service Tax\* Subject to change from time to time**

<b>Current Account Variants</b>						
	<b>TERMS &amp; CONDITIONS*</b>	<b>CURRENT ACCOUNT</b>	<b>CORP CLUB</b>	<b>CORP PRIVILEGE</b>	<b>CORP GLOBAL A</b>	<b>CORP GLOBAL B</b>
1	Quarterly Average Balance	Rs.5000(Rs.2500 in rural)	Rs.1 lakh	Rs.2.50 lakhs	Rs. 1 lakh	Rs 2.50 lakh
2	Signature Debit Card to Promoters/ Directors	Normal Eligibility	Free	Free	Free	Free
3	SMS Banking	Rs.100+ST per annum	Free	Free	Free	Free
4	RTGS Facility	Normal Charges	Free	Free	Free	Free
5	Demand Draft	Rs.2.50/1000 (Min Rs.30 and Max Rs.10000)	Free- Rs.10 lakhs per day (Max 5 DDs)	Free	Free Rs. 10 lakhs per day (Max 5 DDs)	Free
6	Free Personalized Cheque Leaves	100 leaves per annum	200 leaves per annum	Free	200 leaves per annum	Free
7	Duplicate Account Statement	Rs.50+ST	Free	Free	Free	Free
11	Stop Payment Instruction Charges	Rs.50 +ST per cheque or Rs 250/- per range	Free	Free	Free	Free
12	Ledger Folio Charges	Rs.100+ST/Folio	Free	Free	Free	Free
13	Charges for non-maintenance of QAB	Rs.250+ST	Rs.1000+ST	Rs.2000+ST	1000+ST	2000+ST
14	Outstation Cheque collection charges	Normal Charges	Normal Charges	Free	Normal Charges	Free
15	Cheque Return charges for O/W CLG	Rs.60 + Cheque collection charges	Rs.60 + Cheque collection charges	Rs.60 + Cheque collection charges	Rs.60 + Cheque collection charges	Rs.60 + Cheque collection charges
16	Cheque Return charges for I/W CLG	Rs.150 + Interest if any applicable	Rs.150 + Interest if any applicable	Rs.150 + Interest if any applicable	Rs.150 + Interest if any applicable	Rs.150 + Interest if any applicable
17	A/c Closing Charges (Within one year)	Rs. 250+ST	Rs. 250+ST	Rs. 250+ST	Rs. 250+ST	Rs. 250+ST
18	FIRC,BRC,NEFT	NA	NA	NA	Free	Free
19	Collection of Export Bill, Import Bill, Outward remittance	NA	NA	NA	1000**	Free

**ST=Service Tax**  
**\* Subject to change from time to time**  
**\*\*Upto transaction value of USD 50000. Transaction exceeding USD 50000 are eligible for 50% concession on schedule charges.**

## Remittances

Sl.No	Type Of Service	Service Charge
1	Remittance by issue of Demand Draft (DD), Mail transfer (MT), Telegraphic Transfer (TT)  Upto Rs.5000  Rs. 5001 to Rs.10000  Rs.10001 to Rs.50000  Rs.50001 to Rs.1,00,000  >Rs.1,00,000	Rs.30/-  Rs.40/-  Rs.2.50/1000 (Min.Rs.40)  Rs.2.50/1000  Rs.2/1000(Max.Rs.10,000)  (Out of pocket expenses for MT/TT extra)
2	Issue of Pay Orders (PO)/Bankers Cheque/Local DD, RBI or SBI Cheque  Upto Rs.5000  Rs.5001 to Rs.10000  Rs.10001 to Rs.50000  Rs.50001 to Rs.1,00,000  > Rs.1,00,000	Rs.30/-  Rs.40/-  Rs.2.50/1000(Min.Rs.40)  Rs.2.50/1000  Rs.2/1000(Max.Rs.10,000)
3	Revalidation (permitted one time), Cancellation and Issue of Duplicate DD  • Revalidation of Instrument • Cancellation of Instrument • Issue of Duplicate Instrument	Rs.100/-  Rs.100/-  Rs.100/-
4	Electronic Clearing Service • Registration Charges • Per Transaction (from the corporate customer) ECS return charges • SB Account • CA & Borrowal Account • If 3 or more ECS debit instructions are returned with there as on 'insufficient funds' the charges at the following rates: a) SB Account	Nil  Nil    Rs.200/- per transaction Rs.500/- per transaction   Mandate will get cancelled

	b) Current & Borrowal Accounts	Mandate will get cancelled	
5	Corp Quick Remit-Online inward remittance service for NRI's		
	Handling Charges to be recovered from beneficiary	Non A/c Holder	A/c Holder
		Rs.120/-	NIL
	Corp Express Money Transfer facility-remittance service from NRIs	Rs.120/- as handling charges	
<b>Collection of Outward/Inward Cheques</b>			
1	Upto Rs.5000/- Above Rs.5000 to Rs.10000/- Above Rs.10000/- to Rs.1 lakh Above Rs.1,00,000/-	Rs.25/- per instrument Rs.50/- per instrument Rs.100/- per instrument Rs.200/- per instrument	
2	Speed Clearing Instrument payable at par <b>Instrument payable Non at par</b> Upto and including Rs.1 lakh Above Rs.1 lakh	NIL  NIL Rs.150/- per instrument	
3	Collection of Outward/Inward Bills Upto Rs.1000 Rs.1001 to Rs.5000 Rs.5001 to Rs.10000 Rs.10001 to Rs.50,000 Rs.50,000 to Rs.1,00,000 >Rs.1,00,000	Rs.50/- Rs.60/- Rs.100/- Rs.8/1000 (Min. Rs.100) Rs.8/1000 Rs.8/1000 (Max. Rs.10,000)	
4	Return/Dishonour of Bills & Cheques Cheques received in inward clearing  • For Savings accounts	Rs.100/-	

	<ul style="list-style-type: none"> <li>• For Current, Overdraft &amp; Cash Credit accounts</li> <li>• Cheques sent in outward clearing (per instrument)</li> <li>• Dishonour of local/outstation bills and outstation cheques</li> </ul>	<p style="text-align: right;">Rs.150/-</p> <p>50% of collection charges (Min.Rs.60)</p> <p>50% of collection charges (Min.Rs.60)</p>
	<ul style="list-style-type: none"> <li>• If 3 or more cheques are returned with the reason 'insufficient funds', the charges at the following rates:</li> </ul> <p style="text-align: center;">SB Account</p> <p style="text-align: center;">Current &amp; Borrowal a/cs</p>	<p style="text-align: right;">Rs.200/- per cheque</p> <p style="text-align: right;">Rs.300/- per cheque</p>

### Purchase Discount of Cheque and Bills

1	<p style="text-align: center;">Drawn on our Bank</p> <p style="text-align: center;">Drawn on other Bank</p>	<p style="text-align: center;">Interest + out of pocket expenses</p> <p style="text-align: center;">Interest + out of pocket expenses + Other bank charges</p>
	CALL DEPOSIT RECEIPTS	
2	<p style="text-align: center;">Call Deposit Receipt (CDR)</p> <ul style="list-style-type: none"> <li>• Issue of CDR</li> <li>• Issue of Duplicate CDR</li> </ul>	<p style="text-align: right;">Rs.40/-</p> <p style="text-align: right;">Rs.40/-</p>

### Miscellaneous

Sl.No	Type of Service	Charges
	<p>Postal/Mail Tariff</p> <ul style="list-style-type: none"> <li>• Ordinary Post</li> <li>• Registered Post</li> <li>• Speed post</li> <li>• Telegram/Telex</li> <li>• Courier</li> <li>• E-mail</li> </ul>	<p style="text-align: right;">Rs.15/-</p> <p style="text-align: right;">Rs.30/-</p> <p style="text-align: right;">Rs.50/-</p> <p style="text-align: right;">Rs.25/-</p> <p style="text-align: right;">Rs.30/-</p> <p style="text-align: right;">FREE</p>
	<p><b>Parcels</b></p> <ul style="list-style-type: none"> <li>• &lt; 1000 size</li> <li>• &gt; 1000 size</li> </ul>	<p style="text-align: right;">Rs.225/-</p> <p style="text-align: right;">Rs.350/-</p>

## ANNEXURE-V

### E-BUSINESS & DELIVERY CHANNELS

<b>Functional Division: E-Business &amp; Delivery Channels, Head Office</b>				
<b>Credit Cards:</b>				
SI. No	Schedule of Fees/Charges	Gold	Platinum	Signature
01	Joining Fee / Membership Fee	Free	Free	Free
02	Annual Fee: Primary / Addon	Free	Rs. 230/-	Rs. 900/-
03	Minimum Spend in a year for waiver of Annual Fee	Not Applicable	Rs. 25,000 in Primary & Rs. 15,00 in each Add on Card	Rs. 10000 in Primary & Rs. 50000 in each Add on Card
04	Interest on Revolving Credit (per month)	2.25% p.m. (27% p.a.)	2.75% p.m. (33% p.a.)	3.00 % p.m. (36% p.a.)
05	Interest on Cash Advance (per month)	2.25% p.m. (27% p.a.)	2.75% p.m. (33% p.a.)	3.00 % p.m. (36% p.a.)
06	ATM Cash Withdrawal Fee	2.5 % of the Transaction Min. Rs. 150/-	2.5% of the Transaction Min. Rs. 250/-	2.5% of the Transaction Min. Rs. 250/-
07	VISA ATM access charge (Non-financial)	Rs.50/- per transaction	Rs. 50/- per transaction	Rs. 50/- per transaction
08	Late Payment Charges per Occasion	30% of the amount due with a minimum of Rs. 100/- and maximum of Rs. 500/-	30% of the amount due with a minimum of Rs. 100/- and maximum of Rs. 750/-	30% of the amount due with a minimum of Rs. 250/- and maximum of Rs. 1000/-
09	Over limit charges	2% of the over limit amount. Min. Rs. 100/-	2.5% of the over limit amount. Min. Rs. 250/-	2.5% of the over limit amount. Min. Rs. 500/-
10	Charges for cheque return/ Auto Debit instruction failure	Rs. 200/- per return	Rs. 250/- per return	Rs. 500/- per return
11	Duplicate Statement Request beyond 3 months	Rs. 50/- per Statement	Rs. 50/- per Statement	Rs. 50/- per Statement
12	Statement Through Courier	Rs. 100/- per Statement	Rs. 100/- per Statement	Rs. 100/- per Statement
13	Replacement Card	Rs. 100/-	Rs. 250/-	Rs. 250/-
14	Duplicate PIN Request	Rs. 50/- per occasion Green PIN: Rs. 5/- per occasion	Rs. 50/- per occasion Green PIN: Rs. 5/- per occasion	Rs. 50/- per occasion Green PIN: Rs. 5/- per occasion
15	Credit Limit Enhancement	Rs. 100/- per occasion	Rs. 200/-per occasion	Rs. 250/-per occasion
16	Balance Transfer Charges			
	- Processing Charges	1% of the Balance Transfer. Min. Rs. 100/-	1% of the Balance Transfer. Min. Rs.250/-	1% of the Balance Transfer. Min. Rs. 500/-
	- Interest Charges	1.5% p.m. for the first 90 days. Thereafter interest rate applicable for revolving credit	1.5% p.m. for the first 90 days. Thereafter interest rate applicable for revolving credit	1.5% p.m. for the first 90 days. Thereafter interest rate applicable for

				revolving credit
17	Petrol Transaction Surcharge	2.5% of the transaction Min. Rs. 10/-	2.5% of the transaction Min. Rs.10/-	2.5% of the transaction. Min. Rs. 10/-
18	Railway Booking Surcharges	As levied by IRCTC	As levied by IRCTC	As levied by IRCTC
19	International transaction fee	3.5% of the foreign currency amount	3.5% of the foreign currency amount	3.5% of the foreign currency amount
20	Charges slip Retrieval Fee	Rs. 150% per charge slip	Rs. 150/- per charge slip	Rs. 150/- per charge slip
21	EMI Facility Charges a) Processing Charges  b) Pre-closure Charges  c) Interest Rate: (Reducing Balance)	1% of the Principal Amount. Min. Rs.200/-  2% of the outstanding amount.  Up to 6 Months - 16% p.a.  Beyond 6 Months – 18% p.a.	1% of the Principal Amount. Min. Rs.200/-  2% of the outstanding amount.  Up to 6 Months-16% p.a.  Beyond 6 Months – 18% p.a.	1% of the Principal Amount. Min. Rs.300/-  2% of the outstanding Amount.  Up to 6 Months-16% p.a.  Beyond 6 Months - 18% p.a.

<b>Service charges for CORP CLASSIC Credit Cards*</b>		
<b>*Issuing new Classic Credit Cards have been dispensed</b>		
<b>SI NO</b>	<b>Type of fee</b>	<b>Service Charges</b>
01	Joining / Renewal fee ( General)	NIL
02	An Annual fee - Main Card (General)	NIL
03	Annual fee – add on card (General)	NIL
04	Interest on revolving credit facility (p.m.)	2.50% ( 30% )
05	Interest on cash advance (p.m.)	2.50% ( 30% )
06	Cash advance transaction fee	2.50% (Min Rs.150)
07	Late payment fees (per occasion)	30% of Min Amt Outstanding (Min Rs.100 & Max Rs.500)
08	Over limit charges	2% on over limit (Minimum Rs.100)

09	Return of cheque	Rs.100
10	VISA ATM access charges (Dome)	Cash – Rs.50 & Non-cash Rs.30
11	VISA ATM access charges (Inter.)	Cash Rs.110 & Non-cash Rs.25
12	Duplicate statement request (Beyond 3 months)	Rs.50
13	Replacement card	Rs.100
14	Duplicate PIN	Rs.15
15	Charges slip request	Rs.100
16	Limit enhancement	Rs.100
17	Balance Transfer processing fee	1% of transferred amount, Min. Rs.100
18	Balance Transfer interest charges	1.50% p.m. for first 75 days; thereafter normal interest as applicable for revolving credit
19	Conversion to EMI payment	a) Processing fee-1% of principal, min Rs.100 b) Pre Closure fee – 2% of amount outstanding c) Interest – 12% p.a.
20	International transaction fee	3.5% markup
21	Airline ticket booking	As levied by Airline concerned.
22	Railway ticket booking	As levied by IRCTC/Railway Counter.
23	Fuel surcharge	2.5% Min Rs.10

### Debit Cards

Sl. No	Type of Service	Service Charges
1	Joining/Initial Fee	Nil
<b>Annual Fee</b>		
	i) Corp Convenience Domestic Card + (Visa, MasterCard & Rupay variant)	Rs.150/-
	Personalized Corp Convenience domestic card ( Given after issue of Instant card at his request)	Rs. 200/-
	ii) Corp Rupay Aadhar Debit Card+ (Free for Corp Pragati & Aramb	Rs .150/-



	accounts)	
	iii)Corp Convenience International debit Card with chip (Visa/Master card)	Rs.150/-
	iv) Corp Convenience Visa Platinum Domestic debit Card+ (Free for Corp Super Accounts)	Rs.500/-
	v) Corp Convenience Visa Platinum International debit Card with chip (Free for Corp Super Accounts)	Rs.500/-
	vi) Corp Convenience Visa International Signature Debit Card with chip (Free for Corp Signature Accounts)	Rs.1000/-
2	Debit Card Replacement Fee(Other than due to manufacturing defect)	
	i)International Cards with chips(All variants)	Rs.200/-
	ii)Domestic cards (All variants)	Rs.200/-
3	Regeneration of PIN	
	Unblocking of PIN	Rs 25/-
4	ATM Transactions	
	<b>A)Corporation Bank ATMs(except Visa Money Transfer/Visa Fast Funds)</b>	Free
	<b>B)Other Bank ATMs in India#</b>	
	i)Charges for Cash withdrawal(After free transactions wherever applicable)	Rs20/-
	ii)Charges for Non Cash transactions like balance enquiry, Mini statements, PIN change etc.(after free transactions wherever applicable)	Rs10/-
	<b>C)Visa/Master Card ATMs abroad</b>	
	i)Cash withdrawal	Rs165/-
	ii)Balance Enquiry	Rs30/-
	iii)Currency Conversion Charges for transactions done abroad (\$)	3.5% of transaction value
5	Service Charges at Petrol Pumps	2.5% of transaction value with minimum charges of Rs.10/-
6	Service Charges for Railway Ticket Booking at railway Stations/internet Websites	As levied by Railway authorities /Internet Websites
7	Visa Money Transfer/Visa Fast Funds	Rs5/-
<p style="text-align: center;">+ Card is Free for the first year.</p> <p style="text-align: center;">\$ In the case of transactions abroad there will be a currency conversion charges of 3.5% per transaction(Both for ATM withdrawals as well as purchase transaction) as levied by Visa/Master Cards.</p> <p style="text-align: center;">- The above Charges do not include any ATM usages surcharges that may be levied by banks in</p>		

other countries.

Such charges will be borne by the customer.

- The charges quoted are exclusive of service tax.

Platinum Card holders can execute 10 free transactions.( Financial and Non-financial) in a calendar month.

-Signature Card holders can execute unlimited free transactions in other bank ATMs.

# SB account holders can execute 5 free transactions (Financial and Non-financial) in a calendar month at all tie up ATMs in India except for ATMs located in 6 metro centres i.e. Mumbai, Delhi, Kolkatta, Chennai, Bangalore and Hyderabad where only 3 free transactions are provided.

## ANY BRANCH BANKING & MULTI CITY CHEQUE

### Cash Withdrawal

Sl.No		SB	CA/CC/OD
1	At Base Branch	FREE	FREE
2	At Local Non Base Branch	Up to Rs.1 Lakh per day : No Charges Thereafter Rs.1 per Rs.1000 or part there of	Up to Rs.25000/- per day : No Charges Thereafter Rs.1 per Rs.1000 or part there of
3	At Non Base Branches	Up to Rs.50000/- per day : No Charges Thereafter Rs.2 per Rs.1000 or part there of	Up to Rs.25000/- per day : No Charges Thereafter Rs.2 per Rs.1000 or part there of

### Cash Handling( Deposit)

Sl.No		SB/CA/CC/OD
4	Cash Deposit Charges At Base Branch	SB Accounts : Free For CA/CC/OD Accounts : Upto 2 Lakh Per day : Free Above 2 Lakh per day :Rs.1 per Rs.1000 or part there of
5	Cash Deposit Charges: At all branches with in the same clearing Centre/CITY(Other than Base Branch)	upto 5000/- : free Above 5000/- : Rs.1 per Rs.1000 with a minimum of Rs.25 per transaction
6	Cash Deposit Charges: At Outstation Non Base Branch(Other than same clearing city)	upto 5000/- : free Above 5000/- : Rs.2 per Rs.1000 with a minimum of Rs.25 per transaction

**\*\*\*\*\* Cash handling charges will not be levied on deposit of cash in E-LOBBY irrespective of whether deposit is done at base branch or non-base branch\*\*\*\*\***

5.2.7	Funds Transfer • For all types of Savings, Current and Borrowal accounts [Per transaction]	WITHIN THE BANK : NIL OTHER BANKS : AS PER NEFT/RTGS CHARGES
5.2.8	Issue of Demand Draft/Pay Order At remote branches	Applicable DD/PO charges
5.2.9	Deposit of local cheques at remote Branches • For all types of Savings accounts • For Current and Borrowal accounts	Nil Nil
5.2.10	Instant Credit of cheques drawn on remote branches • For all types of Saving A/c • For Current and Borrowal A/c	NIL NIL

<b>Electronic products – RTGS/NEFT</b>																							
	For individual & Corporate RTGS <ul style="list-style-type: none"> <li>• Inward RTGS/NEFT</li> <li>• Outward RTGS transactions               <ul style="list-style-type: none"> <li>• Rs.2 to 5 lakh</li> <li>• Rs.5 lakh and above</li> </ul> </li> </ul> <p><b><u>OUTWARD NEFT</u></b></p> <ul style="list-style-type: none"> <li>• Upto Rs.10000</li> <li>• From Rs.10001 to Rs.1 lakh</li> <li>• From 1 lakh to Rs.2 lakh</li> <li>• Rs.2 lakh and above</li> </ul>	<p style="text-align: center;"><b>Nil</b></p> <table style="width: 100%; border: none;"> <tr> <td style="width: 50%;"></td> <td style="text-align: center;"><b>UP to 3.30 PM</b></td> <td style="text-align: center;"><b>After 3.30 PM</b></td> </tr> <tr> <td></td> <td style="text-align: center;"><b>Rs.25/-</b></td> <td style="text-align: center;"><b>Rs.30/-</b></td> </tr> <tr> <td></td> <td style="text-align: center;"><b>Rs.50/-</b></td> <td style="text-align: center;"><b>Rs.55/-</b></td> </tr> <tr> <td></td> <td></td> <td style="text-align: center;"><b>2.50/-</b></td> </tr> <tr> <td></td> <td></td> <td style="text-align: center;"><b>5.00/-</b></td> </tr> <tr> <td></td> <td></td> <td style="text-align: center;"><b>15.00/-</b></td> </tr> <tr> <td></td> <td></td> <td style="text-align: center;"><b>25.00/-</b></td> </tr> </table>		<b>UP to 3.30 PM</b>	<b>After 3.30 PM</b>		<b>Rs.25/-</b>	<b>Rs.30/-</b>		<b>Rs.50/-</b>	<b>Rs.55/-</b>			<b>2.50/-</b>			<b>5.00/-</b>			<b>15.00/-</b>			<b>25.00/-</b>
	<b>UP to 3.30 PM</b>	<b>After 3.30 PM</b>																					
	<b>Rs.25/-</b>	<b>Rs.30/-</b>																					
	<b>Rs.50/-</b>	<b>Rs.55/-</b>																					
		<b>2.50/-</b>																					
		<b>5.00/-</b>																					
		<b>15.00/-</b>																					
		<b>25.00/-</b>																					

<b>Internet Banking Service Charges</b>		
5.3.1	<ul style="list-style-type: none"> <li>• Fund transfer within the Bank (for Savings accounts)</li> <li>• Fund transfer within the Bank (for other than Savings accounts)</li> <li>• Funds transfer outside the Bank(NEFT)/RTGS</li> <li>• Issue of DD</li> <li>• Cheque Book request</li> <li>• Stop Payment request</li> <li>• Payment of LIC premium</li> <li>• Payment of Tax</li> <li>• Railway ticket booking</li> </ul>	Nil Nil Charges applicable as per Outward NEFT/RTGS - Applicable DD/PO charges In addition Nil-(If Collected DD at the home Branch) -(Rs.15 /- Per DD Shall be added for delivery through courier) -(Rs.25/- Per DD Shall be added for delivery through courier with proof of delivery) Nil Nil Nil Nil As charged by IRCTC/Railways-Presently Rs 10/-
5.3.2	Issue of Duplicate Password (REPIN)	Rs.30/-
5.3.3	SMS Banking	Rs.100/-

<b>IMPS Transactions</b>		
SI No	Particulars	Charges (Rs.)
1	IMPS transactions done through Branch: <ol style="list-style-type: none"> <li>1) P2P</li> <li>2) P2A</li> </ol>	Rs.10/-
2	IMPS transactions done through Internet Banking: <ol style="list-style-type: none"> <li>1)P2P</li> <li>2)P2A</li> </ol>	Rs.5/-
3	IMPS transactions done through Mobile app and SMS Banking	Nil

**ANNEXURE-VI**

**CORP VALUT RENTALS**

<b>Functional Division: Premises Division, Head Office</b>					
<b>LOCKER</b>		<b>AREA IN</b>	<b>RENT PER ANNUM(Rs.)</b>		
	<b>UNITS</b>	<b>CUBIC INCHES</b>	<b>METRO</b>	<b>URBAN</b>	<b>SU/RURAL</b>
<b>SMALL</b>	45 UNITS	550	1500	1100	900
<b>SMALL</b>	75 UNITS	550	1500	1100	900
<b>SMALL</b>	90 UNITS	550	1500	1100	900
<b>SMALL</b>	51 UNITS	850	2000	1500	1100
<b>SMALL</b>	75 UNITS	1200	2500	1800	1200
<b>SMALL</b>	32 UNITS	1350	2500	2000	1500
<b>SMALL</b>	36 UNITS	1550	3100	2200	1600
<b>MEDIUM</b>	51 UNITS	1800	3600	2500	1800
<b>MEDIUM</b>	30 UNITS	2700	4500	3000	2000
<b>MEDIUM</b>	32 UNITS	2700	4500	3000	2000
<b>MEDIUM</b>	36 UNITS	2700	4500	3000	2000
<b>MEDIUM</b>	75 UNITS	2750	6000	3500	2500
<b>MEDIUM</b>	30 UNITS	3500	7000	4200	2500
<b>LARGE</b>	51 UNITS	4000	7500	4500	2500
<b>LARGE</b>	10 UNITS	5100	8000	4500	3000
<b>LARGE</b>	32 UNITS	6500	8500	5000	3000
<b>LARGE</b>	21 UNITS	7000	9000	5000	3000
<b>LARGE</b>	21 UNITS	7500	9500	5500	3500

**\*\*\*In case of other sizes of locker, the charges will be as per comparable size**

<b>CORP VAULT (LOCKER FACILITY) FOR STAFF/RETIRED STAFF</b>				
	<b>Lockers</b>	<b>Metro</b>	<b>Urban</b>	<b>SU/Rural</b>
	32 Units Cabinet			
	• Small	775/-	590/-	370/-
	• Medium	1330/-	1130/-	775/-
	• Large	2715/-	1960/-	1550/-
	45 Units Cabinet	545/-	505/-	345/-
	51 Units Cabinet			
	• Small	590/-	505/-	325/-
	• Medium	1185/-	1005/-	775/-
	• Large	2090/-	1730/-	1185/-
	75 Units Cabinet			
	• Small	505/-	415/-	325/-
	• Medium	865/-	710/-	505/-
	• Large	1760/-	1370/-	1185/-
	90 Units Cabinet	505/-	415/-	325/-

**\*\*\*Safe custody of Articles facility is withdrawn. Hence forth branches are not to accept any article for safe custody.**

## ANNEXURE-VII

### FOREIGN EXCHANGE TRANSACTIONS

#### Schedule I Export Transactions (in Rs.)

<b>Functional Division: Treasury &amp; Investment, Head Office</b>		
Sr	Particulars	Service Charges
	Export Bills on collection/ Purchase/ Discount/Negotiation	
01	Processing charges for granting Post-shipment Advance by purchasing/discounting/negotiating a bill or by granting INR/FC advance against Collection Bills denominated in Foreign Currency	750 per bill
02	Processing charges for granting Post-shipment Advance by purchasing/ discounting/ negotiating a bill or by granting INR advance against Collection Bills denominated in Indian Rupees.	Processing charges as stated in point no. 1 above + commission in lieu of exchange 0.10% - Minimum 500 Maximum 25,000
	Notes: i. In case of the bills where Bank has already recovered the processing charges stated above are later converted into a collection item, the commission applicable to collection bills shall not be collected. ii. In case of export collection bills where Bank has recovered applicable commission, the processing charges stated above shall not be recovered again while granting any post-shipment advance stated above.	
03	For each export bill sent to another Bank in India for negotiation due to reasons like restricted to them or the LC confirmed by them etc.	0.125% with minimum 1,000 and Maximum 10,000 + Commission in Lieu of Exchange @ 0.10% Minimum 500 Maximum 25,000
04	When reimbursement under LC is claimed by an AD in India from our Bank	750 per reimbursement
	When reimbursement under LC is claimed by our bank from another AD bank in India	

05	Commission for joining in customers' guarantee / indemnity and for giving guarantee/indemnity on behalf of customers to other banks in India in respect of discrepancies in documents negotiated under LC	0.25% Minimum 1,000
06	In case of overdue export bills Purchased/Discounted/ Negotiated where the proceeds are not received in Nostro account on or before due date, additional commission should be charged, if the proceeds are not received within 30 days from the due date. On crystallization charges as per 10 below shall be applicable.	250 per month or part thereof
Note		
In case of export bills drawn on countries with externalization problems which are paid in local currency and the exporter has applied for extension of realization period as per RBI guidelines, this charges shall not be recovered.		
07	<u>Export Bills on Collection &amp; Consignment basis</u> Commission on export bills for collection and exports under consignment arrangements in FC and INR.	0.125% Minimum 1,000 Maximum 5,000 (For INR export Bills - commission in lieu of exchange 0.10% - Minimum 500 Maximum 25,000)
Notes		
Above charges are also applicable in following case: Where the entire set of documents has been sent by the exporter to the overseas buyer and GR/SDF is submitted to our Bank for lodgment and collection of proceeds.		
08	i) Where 100% advance payment of the export bill has been received by our Bank and GR/SDF is submitted by the exporter for release. (The date of payment should be prior to the date of shipment) And ii) Where the export bills have been dispatched by the exporter directly to the overseas buyer and the GR/SDF is submitted to our Bank along with the payment in FC for the same.	750 per bill flat
09	Where advance payment of the export bill has been received by another Bank & GR/SDF is submitted to our Bank for releasing against FIRC of said Bank.	1,000 per bill flat

10	In case of overdue export bills sent on collection where the proceeds are not received in Nostro account on or before due date, additional commission should be charged, if the proceeds are not received within 30 days from the due date.	750 per quarter or part thereof irrespective of Bill amount
	<b>Note</b>	
	In case of export bills drawn on countries with externalization problems which are paid in local currency and the exporter has applied for extension of realization period as per RBI guidelines, this charges shall not be recovered.	
	Commission in lieu of exchange shall be recovered in following cases: i. Where pre-shipment advance has been granted against a LC/Export order by our Bank but the documents under relative LC/export order are negotiated by another Bank or Export proceeds received from other banks. ii. Where the proceeds of an export bill negotiated are paid in FC to other Bank. iii. Where an export bill is sent for collection abroad but the payment is received in INR from another AD in India.	0.10% - Minimum 500 Maximum 25,000
11	Note: Where the permissible export proceeds are credited to EEFC account held with us, exchange in lieu of commission shall not be recovered. (As the EEFC accounts are interest free deposit account, no extra commission is proposed)	
	<b>Export Letter of Credit/Standby Credit</b>	
	i) Advising LC to Our Customer	750 per credit
	ii) Advising LC to non-customer	1,500 per credit
	iii) Advising of LC to Our Customer as a second advising Bank which has been received via SWIFT by another Bank	500 per credit
12	iv) Advising of amendment	500 per amendment
	v) Adding confirmation to a LC, extension of validity & enhancement of amount of LC confirmed by Bank,	As applicable to Import LC.
	For each advice of transfer made under a Transferable Letter of Credit	1,000 per advice of Transfer
13	<b>Notes</b>	
	i) Charges shall be recovered even for full or part Transfer and whether the Transfer is endorsed on the credit itself or not.	
	ii) Transfer charges are in addition to the LC/amendment advising charges.	
14	<b>Certificates related to Exports</b>	



	i) Issuing of Bank Realization Certificate (BRC) for export	nil
	ii) Attestation of Export Invoices	100 per Invoice
	iii) Certificate related to Exports (other than BRC) on security paper	350 per certificate
	iv) Certificate related to Exports (other than BRC) on Bank's Letter head	250 per certificate
	v) Attestation Charges for application of IEC Code	250 per application
15	Transfer of negotiation proceeds in INR of the documents drawn under a LC restricted to Our Bank and forwarded by another Bank for negotiation	Charges as per 01 above + Charges for inland transfer via RTGS
16	Issuing of GR waiver Certificate	500 per certificate
17	Processing of Exporter's Application in respect of export bills written off under "Self Write Off" scheme of RBI.	1,000 per bill
18	Registration of Export contracts	500 per registration
19	Attestation of PP forms and monitoring submission of export documents against attested PP forms	250 per PP form
20	Handling charges for dishonor/ return of export bill	750 per bill
21	Submission of export documents beyond 21 days from the shipment date	250 per bill

**Schedule II  
Import Transactions**

<b>Sr.</b>	<b>Particulars</b>	<b>Service Charges</b>
	Establishing Import LC – Normal Charges	
01	Issue of Import Letter of Credit	0.10% per month or part thereof (min 0.40% or Rs. 3,000 whichever is higher) (unified charges--no separate commitment charges or usance charges) Sight LC: From the date of issuance to expiry date. Usance LC: From the date of issuance of LC to expiry date plus usance period

02	Up to & inclusive of 5 crores at the time of establishment of LC including Tolerance and/or permissible Interest amount	As mentioned in point no. 1 above
03	Up to and inclusive of 10 crores at the time of establishment of LC including Tolerance and/or permissible Interest amount	Normal Charges up to 5 crores as stated in point no. 01 above + 50% of the normal charges for an amount exceeding 5 crores
04	Exceeding 10 crores at the time of establishment of LC including Tolerance and/or permissible Interest amount	Normal Charges up to 5 crores as stated in point no. 01 above + 50% of the normal charges for an amount exceeding 5 crores & up to 10 crores + 25% of the normal charges for an amount exceeding 10 crores
05	SWIFT Charges i) Issuance of Import LC ii) Other SWIFT messages (including LC amendment)	2,000 per LC  500 per message
06	Import LC against 110% of Cash Margin including Tolerance and/or permissible Interest amount	25% of the charges as mentioned in point no. 01 to 04 above or 3,000 whichever is higher
	Amendment of LC	
	i) Amendment involving extension of period, change of tenor from usance to sight and/or enhancement of LC amount for which charges have been recovered.	Minimum 1000 per amendment
07	ii) Amendment involving extension of period, change of tenor from sight to usance and/or enhancement of LC amount for which charges have not been recovered.	Charges as per point no. 1 to 6 above (whichever applicable) Minimum 1,000
	iii) Any other amendment	Flat 1,000 per amendment
	iii) Revival or Reinstatement of an expired LC (at the option of DB) within a period of 3 months from the date of expiry.	Charges as per point no. 1 to 6 above (whichever applicable) Minimum 1,000

	iv) Revival or Reinstatement of an expired LC (at the option of DB) after a period of 3 months from the date of expiry.	Normal charges treating the transaction as a fresh LC- as per point no. 1 to 6 above (whichever is applicable)
08	Discrepancy Charges	USD 50 per set of discrepant documents - In equivalent INR at appropriate market exchange rate prevailing on the date of conversion. (TT Buying for deduction from proceeds or TT selling for debiting importer's account)
	Receipt of discrepant documents under Import LC established by our Bank	
	Notes i) Charges shall be recovered in both cases i.e. Where the LC provides for reimbursement or the payment is made on receipt of documents. ii) Charges shall be recovered from the beneficiary by way of deduction from payment for documents under LC. iii) Charges shall be recovered from the importer if not recoverable from beneficiary due to reasons like reimbursement already claimed and refused by beneficiary etc.	
09	Revolving Letter of Credit	As per Point no. 01 to 06 above (whichever is applicable)
	For each Revolving Letter of Credit established in terms of RBI guidelines.	
	Unified charges a) On maximum amount of drawings permitted at any one time from the date of establishment of the LC to the last date of its validity. b) On each amount reinstated from the date of reinstatement to the date of subsequent reinstatement or the last date of the validity of the LC	
Note: Extensions, enhancements, Amendment, revival, Discrepancy fees, commission on bills under LC as per Point no. 7 and 8 above.		
	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.
	<b>Notes</b>	
	i) Extensions, enhancements, Amendment, revival, Discrepancy fees, commission on bills under LC as per Point no. 7 and 8 above. ii) Commission for entire period of LC shall be collected upfront. Prior permission of Zonal Office/ Competent Sanctioning Authority shall be obtained for recovery in installment. a) For upfront recovery- TT selling rate prevailing on the date of issuance of LC shall be applied which will prevail till expiry. b) For Installment Recovery- TT selling rate prevailing as on date of recovery of installment shall be applied. Interest shall be recovered for any default in payment of Installment.	
	<b>Import Bills drawn under LC</b>	
<b>11</b>	i) Import Bills received under LC denominated in Foreign Currency – at the time of retirement or crystallization whichever is earlier in point of time	0.20% per Bill – Minimum 1,000 Maximum 25,000
	ii) Import Bills received under LC denominated in Indian Rupees – at the time of retirement or crystallization whichever is earlier in point of time	0.20% per Bill – Minimum 1,000 Maximum 25,000 + Commission in lieu of exchange 0.10% - Minimum 500 Maximum 25,000
	iii) Additional commission on Import Bills under LC crystallized due to non-payment by the Importer on due date (both sight and Usance)	0.10% per crystallized Bill – Minimum 500 Maximum 25,000
<b>12</b>	<b>Import Collection Bills (IMCD) (Not under LC)</b>	
	i) On each bill denominated in Foreign Currency, where Bank earns exchange margin.	0.25% - Minimum 1000 Maximum 25,000

	ii) On each bill denominated in rupees and on each bill drawn in FC where our Bank does not earn exchange margin	0.25% - Minimum 1,000 Maximum 25,000 + Commission in lieu of exchange 0.10% - Minimum 500 Maximum 25,000
	iii) In case of overdue Import Collection bills retired after a period of 30 days from the due date (both sight & usance), additional commission shall be charged.	500 per quarter
13	Import documents received directly by importers submitted to Bank for lodgment and retirement. ( shall be treated like IMCD as per 08 above including overdue commission)	0.25% - Minimum 1,000 Maximum 25,000
14	Import Advance Payments against submission of confirmed contract with seller.	0.20% - Minimum 1,000 Maximum 20,000
15	<b>Import Direct Remittances (IMDR)</b>	0.15% - Minimum 1,000 Maximum 25,000
	i) Import Remittances against submission of evidence of Import as per RBI guidelines, relevant Invoice and Transport Document. ii) Import documents received directly by importers submitted to Bank for retirement along with evidence of import as per RBI guidelines, shall be treated on par with IMDR transactions.	
16	<b>Project Imports</b>	0.25% - Minimum 1,000 Maximum 25,000
	Import documents on collection basis covering project imports under international government aid schemes (including those financed by international agencies like world bank, IMF, ADB, etc.,) where no LC is opened.	
17	Forwarding of the import documents to another bank for retirement / remittance of proceeds to the Foreign bank abroad.	1,000 flat per set of import documents.
18	<b>Attestation of Invoices / Shipping Indemnity / Delivery Order against Documents under IMLC</b>	

	i) Attestation of Invoices	100 per Invoice
	ii) Issuing of a Guarantee in favour of shipping Company for clearance of goods pending production of Bill of Lading/receipt of import bill.	2,000 per Guarantee (As it is one time guarantee and usance period is not applicable)
	iii) Issuing of a Delivery Order in favour of Air Carrier for obtaining delivery of goods pending production of Airway Bill/receipt of import bill.	2,000 per Delivery Order (As it is one time guarantee and usance period is not applicable)
19	Avalization – Co-acceptance of Bill of Exchange	
	Countersigning the Bills of Exchange drawn on the importer /Co-acceptance of drafts	0.30% minimum+0.10% per month for the period beyond 3 months. Minimum 2,500 Against 100% cash margin ¼th of the above rate. Minimum 2,500
20	Commission in lieu of Exchange	0.10% - Minimum 500 Maximum 25,000
	Where Import LC has been opened with our Bank but forward contract has been booked with another	
21	Handling charges for dishonor/return of import bill unpaid	1,000 per bill+ out of pocket expenses + overdue commission as per Schedule II point No.11
	Non-submission of Evidence of Import	
	Charges for non-submission of the Evidence of Import as per RBI guidelines within the time permitted by RBI for the imports involving an amount exceeding USD 100,000/- or its equivalent.	500 per quarter per Bill of Entry

**Note - RBI Guidelines**

i) Importer is required to submit an evidence of import or the alternate document as permitted by RBI within a period of six months from the date of remittance (value date of relevant import remittance) involving an amount exceeding USD 100, 000/- to the Bank. Non-submission of same will attract the charges mentioned above.

ii) DB shall recover the charges only after following up the importer and issuing the reminders as per RBI guidelines.

iii) Branches shall inform their importer clients about the above stated charges to avoid any disputes/complaints in this regard.

The above charges are at par with other leading Banks.

**Schedule III  
Merchanting Trade**

<b>Sr.</b>	<b>Particulars</b>	<b>Service Charges</b>
01	Merchanting/Intermediary trade transactions	
	i) Import leg transactions	As per schedule II
	ii) Export leg transactions	As per schedule I

**Schedule IV  
Remittances**

<b>Sr.</b>	<b>Particulars</b>	<b>Service Charges</b>
01	Inward Remittances	
	Inward Remittance via SWIFT /TT where the customer is paid after receiving money in nostro.	for individuals Non-Trade Transactions- 100 flat.
		For Trade transactions 250flat
02	Purchase of Foreign Currency Instruments payable abroad - like personal cheques, demand drafts, international money orders, bankers pay orders payable abroad	For individuals Non-Trade transactions-0.10% Minimum 250 Maximum 1,000 + Applicable Interest for 10 days under Cash Letter and 25 days under confirmed credit

		For Trade transactions 0.15% Minimum 500; Maximum 10,000 + Applicable Interest for 10 days under Cash Letter and 25 days under confirm credit
03	Where the inward remittance has to be executed /paid in Foreign Currency by issuing a Draft or by SWIFT/Payment order etc.	Charges as per 01 or 02 above (whichever is applicable) + Commission in lieu of exchange at 0.10% - Minimum 500 Maximum 25,000
04	<b>Collection of Instruments</b>	For Individuals Non-Trade Transactions- 0.15% Minimum 100 Maximum 2,000
	i) Collection of Instruments payable abroad	For Trade Transactions 0.25% Minimum 500 Maximum 10,000
	ii) Collection of Instruments Payable in India	As per Point 02 above
05	<b>FIRC/Encashment Certificate</b>	On Security paper – 200 per certificate
	Issue of bank certificates on security paper/letter heads in respect of payment of clean remittances from abroad and/or for encashment of TCs / Foreign Currency notes	On Letter head – 100 per certificate
06	<b>Outward Remittance</b>	
	i) Via Swift/ Foreign Demand Draft	<u>For Individuals Non-Trade Transactions</u> 500 (remittance up to USD 10,000 or equivalent) 1,000 (remittance beyond USD 10,000 or equivalent) <u>For Trade Transactions</u> 1,000 (remittance up to USD 10,000 or equivalent) 2,500 (remittance beyond USD 10,000 or equivalent)
	ii) Remittance of FCNR closure proceeds	No charges. No out of pocket expenses



	iii) Remittance of Corp Vidya proceeds	No charges except out of pocket expenses
07	SWIFT charges [for all type of remittances except 06(ii) above]	500 per SWIFT Message
08	Issuance of a Duplicate Foreign Demand Draft	For Individuals- Non-Trade Transactions 100flat
		For Trade-Transactions 500flat
09	Issue of Travellers' Cheques	1% on the INR equivalent of the TCs sold at the TC Selling Rate
10	Issue of Travellers' Cheques out of Foreign Currency accounts like EEFC or RFC (D) accounts	1% on the INR equivalent of the TCs sold at the TC Selling Rate

**Schedule – V  
Guarantees**

Sr.	Particulars	Service Charges	
01	Project Exports		
	Bid-Bond, Bond for earnest money, Guarantee for advance payment by Foreign Buyer to Indian Exporter – Against		
		Up to & inclusive 5 crores	Amount exceeding 5 crores
	i) Cover from ECGC	1.50% per annum	1.25% per annum – Min. 7.50Lakh
	ii) 100% counter-guarantee by the Government of India / State Government	1.125% per annum	0.90% p.a. – Min. 5.63 Lakh
	iii) 110% Cash Margin/Deposits	0.75% per annum	0.375% per annum – Min. 3.75 Lakh
	iv) Not covered by (i), (ii) or (iii) above	3.00% per annum	2.50% per annum – Min. 15Lakh
02	Exports other than Project Exports		
	Advance Payment Guarantee	1.80% per annum – Min 0.30%	
	ii) Export Performance Guarantee covering export obligations in terms of Foreign Trade Policy / Bid Bond Guarantee / Guarantees connected with Deemed Exports as defined in Foreign Trade Policy.	1.50% p.a. – Minimum 0.25%	
	iii) Guarantees stated in Point no. (i) & (ii) above against 110% Cash Margin/Deposit	25% of the charges stated in 02 (i) & (ii) above – Minimum 0.25%	
03	Deferred Payment Guarantees covering import of goods into India	As stated in Schedule II – Imports – Point No. 10	
04	Guarantee issued against Foreign Bank Counter Guarantee	1.20% per annum – Minimum 0.25%	
05	Guarantee issued against Counter Guarantee of one or more Authorized Dealer backed by Counter Guarantee of a Foreign Bank	Commission as per Point No.04 above to be shared with other Bank/s equally	
06	Any other Guarantee not covered above related to Foreign Trade	2% per annum – Minimum 0.30%	
07	Shipping Guarantee in lieu of Bill of Lading	As per schedule II-Point 17 (ii)	
08	SWIFT Charges		
	i. Issuance of FXBG	2,000 per FXBG	
	ii. Other SWIFT messages	500 per message	

## Rules for Guarantee Business

1. The charges mentioned in Schedule V above are applicable to guarantees connected with Export, Import Trade, Deemed Exports, Project Exports and Foreign Exchange Trade Transactions as defined by Reserve bank of India and by DGFT under Foreign Trade Policy.
2. The stipulated charges shall be collected for the actual validity period of the guarantee plus the additional period specified for submitting claims.
3. Wherever the guarantees are covered by ECGC counter guarantees/policies, ECGC premium at the applicable rates shall be collected in addition to the abovestated charges and shall be remitted to ECGC.
4. In respect of Bid Bond Guarantees, if the Bid gets frustrated, 75% of the total commission collected may be refunded.
5. In the case of early redemption of the guarantees a minimum of 50% of the commission for the unexpired period i.e., from the date of redemption to the expiry date of the guarantee may be refunded.
6. The minimum charge for issuing any guarantee shall be 1,000/-.
7. In case of banks located in countries under “Higher Risk”/ “Off Credit” Category, higher charges shall be levied on case to case basis.

### Schedule VI

#### Standby Letter of Credit

Sr.	Particulars	Service Charges
01	Commission from the date of establishing the SBLC till the date of Expiry.	0.75% for first quarter - Minimum or 2,000 whichever is higher. After first quarter, 0.25% per month – Part of the month to be taken as full month
02	Extension of validity	0.25% per month – Sub. to 01 above
03	Enhancement of amount	As per Point no. 01 above
04	Amendment other than extension of validity and/or Enhancement of amount	1,000 flat
05	Revival within 3 months from expiry	As per Point no. 01 above
06	SWIFT Charges	2,000 per SBLC
	iii. Issuance of SBLC	500 per message
	iv. Other SWIFT messages	

### Schedule VII

#### Forward Contracts

Sr.	Particulars	Service Charges
01	Booking	500/-
02	Cancellation under STP on maturity date	500+ SWAP cost
Note: DBs shall not recover any charges for early or late delivery or for cancellation of forward contract other than specified in Point no. 02		

### Schedule VIII

#### Foreign Currency Loans

Sr.	Particulars	Service Charges
01	FCDL up to & inclusive of USD 5,00,000/-	15,000
02	FCDL beyond USD 5,00,000/-	25,000
03	FCTL irrespective of the amount of loan	30,000
04	Roll Over of FCTL/FCDL at the time of resetting of LIBOR and/or Spread after every six months	10,000
Note: i) Branches shall recover up-front transaction fee stated above in addition to the charges for processing the credit proposal of the borrower. ii) Branches shall recover commission in lieu of exchange as per schedule V where the Bank does not earn any exchange income. Branch should refer HO Circular No. 898/2008 dated 10.10.2008.		

### Schedule IX

#### Overseas Direct Investments (Joint Ventures & Wholly Own Subsidiaries), Foreign Direct Investments, External Commercial Borrowings, Liaison Office/Branch Office

Sr.	Particulars	Service Charges
01	Processing of ODI (JV/WOS) or FDI or ECB	10,000 per proposal flat one time charges
02	Processing of ECB-2/APR/FC-GPR/FC-TRS forms	100 per ECB-2 form (monthly submission) 1,000 per APR/FC-GPR/FC-TRS/ODI remittance/FDI remittance
03	Processing of FNC/ AAC etc. forms relating to operation of Branch Office/ Liaison Office in India	1,000 per FNC forwarding/ Annual Activity Cert./ validity extension/ office closure

**Schedule X**

**TRADE CREDIT (Buyer's Credit)**

Sr.	Particulars	Service Charges
01	Issuance of Letter of Comfort/Guarantee/Standby Letter of Credit/Letter of undertaking for BC amount + interest payable, from the date of issuance till the date of expiry of BC.	@ 3.00% per annum @ 2.00% per annum if fully hedged by booking forward contract with our bank @ 2.50% per annum if hedged 60% and above by booking forward contract with our bank
02	Commission on the BC amount for issuing a No Objection Certificate cum Compliance Certificate to other Bank arranging the BC. This commission shall be in addition to the commission on the import bill /import transaction.	0.075% - Minimum 5,000
03	Repayment of BC from the Foreign Currency sources of the importer where Bank does not earn any exchange.	As per Point no. 01 above + Commission in lieu of exchange at 0.10% - Minimum 500 Maximum 25,000
04	If the guarantee is issued against 110% cash deposit	25% of the charges stated above
	<p align="center"><u>Note</u></p> <p>I. Wherever under usance import LC the beneficiary is paid on sight basis, the value of the document shall be treated as Buyer's Credit and DB shall recover the difference between the commission already charged for LC and commission to be charged for BC.</p> <p>II. Commission in lieu of exchange shall be recovered wherever applicable as per above stated HO circular.</p>	
05	Wherever Bank has not issued any Guarantee but has effected import remittance with the proceeds of BCR where no exchange commission has accrued to the Bank	Commission in lieu of exchange at 0.10% - Minimum 500 Maximum 25,000
06	SWIFT Charges i. Issuance of BCR LOU ii. Other SWIFT messages	2,000 per LOU 500 per message