



## Schedule of Service Charges

### I. Charges on Services Other than Related to Credit & Forex

		Particulars	Charges w.e.f. 01.08.2009 (Excluding Service Tax)	Revised Charges w.e.f. 01.04.2011 (Excluding Service Tax)
1		Incidental Charges (Non maintenance of min balance)		
	a.	SB A/c without Chequebook	Min Balance - `100/- CBS Brs - `100/- p.q. Other brs - `50/- p.q. (No minimum balance condition for 'Pension' and 'No Frills' accounts)	<b>Minimum Balance (Qtly Avg)</b>  <b>Metro/ Urban Brs:</b> `1000/- <b>Semi Urban:</b> `500/- <b>Rural brs:</b> `250/- <b>Charges for non-maintenance</b> <b>200/- p.q.</b> <b>200/- p.q.</b> <b>100/- p.q.</b> (Minimum balance condition and related charges are not applicable for 'Pension' and 'No Frills' accounts)
	b.	SB A/c With Cheque book	Min Balance - `500/- CBS Brs - `150/- p.q. Other brs - `75/- p.q. (No minimum balance condition for 'Pension' and 'No Frills' accounts)	
	c.	Current Account	Minimum Balance : Rural & Semi Urban: `1000/- Urban/Metro: `3000/-  Charges: Individuals- `250/- p.q. Others- `500/- p.q. at R & SU brs `700/- p.q. at other brs	<b>Minimum Balance (Qtly Avg):</b> <b>Rural: `2000/-</b> <b>SU/U/M: `5000/-</b>  Charges: Individuals- `250/- p.q. Others- `500/- p.q. at R & SU brs `700/- p.q. at other brs
	d.	Closure of a/c within a year of opening	SB A/c: Individuals- `100/- per a/c without chequebook facility `150/- per a/c with cheque book facility Non-Individuals- `150/- per a/c w/o chequebook facility `200/- per a/c with chequebook facility  Current A/c: Individuals- `150 Others- `300/-	<b>Individuals- `200/-</b> <b>Non-Individuals- `500/-</b> <b>(Same charges for SB/Current accounts)</b>
	e.	Inoperative accounts:		
		SB	No service charge if minimum bal is maintained. If not, `150 p.a. for CBS branches and `75/- p.a. for other branches. If balance is ≤ `75/- at Non- CBS branches or `150/- at CBS branches, to recover service charges, A/c will be closed after giving 30 days notice period to the	No service charge if minimum balance is maintained. If not, `150 p.a..  <b>If balance is ≤ `150/-, a/c will be closed under advice to the customer.</b>



		Particulars	Charges w.e.f. 01.08.2009 (Excluding Service Tax)	Revised Charges w.e.f. 01.04.2011 (Excluding Service Tax)
			customer and he will be informed accordingly. No reactivation charges will be levied in respect of request to convert the account into an operative account.	
		CA	No service charge if minimum bal is maintained. If not, `400 p.a., No reactivation charges will be levied in respect of request to convert the account into an operative account.	<b>No revision in charges proposed. When balance falls below inoperative charges, a/c will be closed under advice to the customer.</b>
	f.	Excessive cash withdrawals in SB accounts (Other than using alternate channels)	For entries over 50 per half year `10/- per exceeded withdrawal; to be recovered at the time of interest application	<b>For entries over 30 per half year</b> `10/- per exceeded withdrawal, to be recovered at the time of interest application
2	a.	Duplicate passbook/ account statement	`25/- per PB with latest balance plus `10/- per ledger folio for previous entries  For current accounts of other than individuals `50/- per statement beyond one free statement	`25/- per PB with latest balance plus `10/- <b>per group of 30 entries or part thereof</b> for previous entries  For current accounts of other than individuals `50/- per statement <b>of 30 entries or part thereof</b> , beyond one free statement.
	b.	Issue of Duplicate Deposit Receipt	`50/- per receipt	`50/- per receipt
3	a.	Cheque leaves (MICR/Non-MICR)		
		SB Account	`2.50 per additional leaf exceeding 60 leaves p.a.	<b>40 free leaves per annum.</b> `2.50 per additional leaf exceeding <b>40 free leaves p.a..</b>
		Current/CC Account	`2.50 per leaf	`2.50 per leaf
	b.	Multicity Cheques		
		SB	`3/- per leaf exceeding the 60 free leaves p.a.	<b>In 100% CBS environment and due to introduction of Speed Clearing, Multicity Cheque has lost relevance. Service of multicity cheque is, therefore, withdrawn. No new multicity cheque leaves should be issued.</b>
		CA	`3/- per leaf	
		Transaction Charges for Multicity Cheques		
		SB	Nil	
		CA	Re.1/- per thousand, Min `25/-, Max. `6000/- per transaction if used intercity (these charges can be accounted at the time of passing these transactions by the processing branch)	
		Non Maintenance of Min Balance for Multicity Cheque A/c holder		
		SB (`10,000/-)	`150/- p.q.	



		Particulars	Charges w.e.f. 01.08.2009 (Excluding Service Tax)	Revised Charges w.e.f. 01.04.2011 (Excluding Service Tax)
		CA ( `25,000/-)	`700/- p.q.	
		Cheque Dishonour Charges		
		SB	`300/- per instance	
		CA	`500/- per instance	
4		Loss of Chequebook	SB-`50/- per leaf, Max. `250/- per reference CA-`100/- per leaf, Max. `1000/- per reference	SB-`50/- per leaf, <b>Max. `500/- per reference</b> CA/CC/OD-`100/- per leaf ( <b>No upper limit per reference</b> )
5		Cheque Return (Local Cheques):		
	a.	Outward (Return of cheques drawn on our Bank)	`75/- per cheque (+ int. @ Normal PLR + 4% for number of days the Bank is out of funds)	<b>`150/- due to financial reasons and `75/- per cheque for other reasons (+ int. @ Base Rate + 8.50% for number of days the bank is out of funds)</b>
	b.	Inward (Return of cheque deposited by our customer)	`50/- per cheque	<b>`75/- per cheque</b>
6		Standing Instructions	`25/- per SI + DD/MT/TT/PO charges if applicable. (Dr. for transfer to Term Deposits, RD, Loan, Locker Rent - exempt)	<b>One time SI Registration Charge: `50/- per SI</b> <b>SI Processing Charges:</b> <b>i) Within the Bank: No charge</b> <b>ii) Others: `10/- per transaction + applicable remittance charges</b>
		Where balance is not sufficient to carry out SI	`50/- per transaction	`50/- per transaction
7		Stop payment instructions	SB-`50/- per cheque. Max. `250/- per reference	SB-`50/- per cheque. <b>Max. `250/- per reference</b>
			CA-`100/- per cheque. Max. `1000/- per reference	CA/CC/OD-`100/- per cheque. Max. `1000/- per reference
8		Account Maintenance Charges (Ledger Folio Charges)	Current Account: Once in year `60/- per folio Avg. Cr. Bal. Free Folios Less than `25,000 0 `25,000 to 50,000 3 `50,001 to `1,00,000 5 `1,00,001 to `2,00,000 10 Above `2,00,000 No Folio Charges	SB: Nil Current Account/CC/OD: <b>Once in a year `60/- per electronic page or part thereof</b> Avg. Cr. Bal. Free Pages Less than `25,000 0 `25,000 to 50,000 3 `50,001 to `1,00,000 5 `1,00,001 to `2,00,000 10 Above `2,00,000 All <b>Electronic page (equivalent to Ledger Folio) means 30 entries or part thereof.</b>
9		OBC/ IBC: Cheques		
	a.	Up to `1,000/-	`40/- per instrument	<b>`25/- per instrument</b>
	b.	`1,001/- to `5,000/-	`50/- per instrument	



	Particulars	Charges w.e.f. 01.08.2009 (Excluding Service Tax)	Revised Charges w.e.f. 01.04.2011 (Excluding Service Tax)
	c. `5,001/- to `10,000/-	`50/- per instrument	<b>`50/- per instrument</b>
	d. `10,001/- to `1,00,000/-	`100/- per instrument	<b>`100/- per instrument</b>
	e. `1,00,001/- to `10,00,000/-	`150/- per instrument	<b>`150/- per instrument</b>
	f. Over Rs,10,00,000/-	`150/- per instrument (The above charges will be all inclusive. No additional charges such as courier charges, out of pocket expenses etc. are to be collected.)	<b>`150/- per instrument (The above charges will be all inclusive. No additional charges such as courier charges, out of pocket expenses etc. are to be collected.)</b>
	g. Sharing of Commission	On 50:50 basis where collecting bank does not have a branch.	On 50:50 basis where collecting bank does not have a branch.
	h. Collection of cheques/ warrants by mandate (except salary/ pension/ cheques/ ECS credit)	`10/- per credit entry of warrant/ cheque	`10/- per credit entry of warrant/ cheque
10	OBC/ IBC: Bills		
	a. Up to `5,000/-	`50/- per bill	`50/- per bill
	b. `5,001/- to `10,000/-	`75/- per bill	`75/- per bill
	c. `10,001/- to `1,00,000/-	`7.50 per 1,000 or part thereof	`7.50 per 1,000 or part thereof
	d. `1,00,001/- to `10,00,000/-	`6/- per 1,000 or part thereof. Min. `750/-	`6/- per 1,000 or part thereof. Min. `750/-
	e. Over Rs,10,00,000/-	`5/- per 1,000 or part thereof. Min. `6,000/-, Max. `15,000/-	`5/- per 1,000 or part thereof. Min. `6,000/-, Max. `15,000/-
	f. Additional Charges for retirement of IBC against cash For account holders For Others	Normal Charges 50% over and above Normal Charges. (RBI directives do not permit acceptance of cash over `50,000/-)	Normal Charges 50% over and above Normal Charges. (RBI directives do not permit acceptance of cash over `50,000/-)
11	Outstation Cheques/ Bills Returned Unpaid	50% of collection charges Minimum `75/-	<b>50% of collection charges Minimum `100/- + other bank charges if any</b>
12	Speed Clearing	Up to `1.00 lakh - Nil Above `1.00 lakh - `150/- per instrument	Up to `1.00 lakh - Nil Above `1.00 lakh - `150/- per instrument
13	Verification of Signature	`50/- per verification	`50/- per verification
	Recording reconstitution of account/ Change of signatures	`150/- per occasion	`150/- per occasion
	Attestation of Photograph	—	<b>`50/- per photograph</b>
14	Travellers' Cheques	0.50% Minimum `25/-	<b>Service discontinued</b>
15	Gift Cheques	At Par	At Par
16	DD/MT/TT/PAY ORDER		



	Particulars	Charges w.e.f. 01.08.2009 (Excluding Service Tax)	Revised Charges w.e.f. 01.04.2011 (Excluding Service Tax)
a.	Up to `1,000/-	`30/-	<b>Individuals - `25/- Non-Individuals - `35/-</b>
b.	`1,001/- to `5,000/-	`30/-	
c.	`5,001/- to `10,000/-	`30/-	
d.	`10,001/- to `1,00,000/-	`2.50 per 1,000/- or part thereof. Min. `50/- Max. `12,500/-	<b>Individuals: `3/- p.t. or part thereof. Min. `50/- Max. `12500/-</b>
e.	`1,00,001/- to `10,00,000/-	`2.50 per 1,000/- or part thereof. Max. `12,500/-	<b>Non-Individuals: `3.50 p.t. or part thereof, Min. `50/- Max. `12500/-</b>
f.	Over Rs,10,00,000/-	`2.50 per 1,000/- or part thereof. Max. `12,500/-  No charges are to be levied when DD/MT/TT/PO are issued directly in favour of suppliers/ contractors or as part of disbursement of loan amount.	<b>No charges are to be levied when DD/MT/TT/PO are issued directly in favour of suppliers/ contractors or as part of disbursement of loan amount.</b>
	Additional Charges for handling cash: For account holders For others	Normal Charges 50% over & above normal charges	<b>50% over &amp; above normal charges for all (accountholders and others)</b>
17	Issue of duplicate DD/PO	Up to `5,000- `50/- Above `5,000 - `100/-	Up to `5,000- `50/- Above `5,000 - `100/-
18	Cancellation of DD/PO	`100/- per DD/PO	<b>Individuals: `50/- per DD/PO or value of instrument whichever is lower Non-Individuals: `100/- per DD/PO or value of instrument whichever is lower</b>
19	Revalidation of DD/PO (Eligible for revalidation only once)	`50/- per DD/PO	<b>`100/- per DD/PO</b>
20	Collection of Deposit Receipt of other Bank	Charges applicable to OBC cheques. For local collection - Nil	Charges applicable to OBC cheques. For local collection - Nil
21	Remittance of Term Deposit on Maturity		
a.	To other bank	As applicable to remittances	As applicable to remittances
b.	To our branch	Nil	Nil
22	Call Deposit	`35/- per receipt	`35/- per receipt
23	Loss of Token	`100/- per lost token	`100/- per lost token
24	Safe Custody Charges	Bank's own deposit receipt - No charge Scrips - `10/- per scrip. Min. `100/- p.a. or part thereof. Sealed Cover - `200/- per cover p.a. or part thereof. Sealed boxes - `500/- p.a. per box of about 2000 cubic inches and proportionately higher for bigger	<b>Bank's own deposit receipt - No charge Scrips - `100/- per scrip. Min. `200/- p.a. or part thereof. Sealed Cover - `200/- per cover p.a. or part thereof. Sealed boxes - Small box (upto 1000 cubic cm): `500/- p.a. per box</b>



	Particulars	Charges w.e.f. 01.08.2009 (Excluding Service Tax)	Revised Charges w.e.f. 01.04.2011 (Excluding Service Tax)
		boxes.	<b>Medium Box (upto 8000 cubic cm):</b> `1000/- p.a. per box <b>Large Box (above 8000 cubic cm):</b> `2500/- p.a. per box
25	Enquiry relating to old records	`150/- per item for records more than 12 months old. `100/- per item for records less than 12 months old.	`150/- per item for records more than 12 months old. `100/- per item for records less than 12 months old.
26	Electronic Clearing Service - Credit	As Destination branch - Nil As sponsor Bank - Discretion to RM. Min `3.50 per transaction (above `2 cr, additional `50/- to be charged) Min. `2,750/- No charges to individual beneficiary's account.	<b>As Destination branch - Nil</b> <b>As sponsor Bank - `5/-per transaction (above `2 cr, additional `50/- to be charged as Clearing House Charges)</b> <b>Min. `2,750/-</b> <b>No charges to individual beneficiary's account.</b>
	Electronic Clearing Service - Debit	As designation branch - Nil As sponsor bank - Discretion to RM. Min. `3.50 per transaction (above `2 cr, additional `50/- to be charged.) Min. `2,750/- No charges to individual beneficiary's account.	<b>As destination branch - Nil</b> <b>As sponsor bank - `3.50 per transaction (above `2 cr, additional `50/- to be charged as Clearing House Charges)</b> <b>Min. `2,750/-</b> <b>No charges to individual beneficiary's account.</b>
	ECS Debit return charges	`50/- per transaction	<b>As Destination Bank: `100/- per transaction</b> <b>As Sponsor Bank: Nil</b>
27	Electronic Funds Transfer		
	Transaction less than `2 crore	50% of normal rate of DD/MT/TT subject to minimum of `25/- + Destination Bank's charges `10/- No charges to beneficiary's a/c	50% of normal rate of DD/MT/TT subject to minimum of `25/- + Destination Bank's charges `10/- No charges to beneficiary's a/c
	Transaction of `2 cr & above	50% of normal rate of DD/MT/TT subject to minimum of `25/- + Destination Bank's charges `10/-+ Clearing House Charges `5/-. No charges to beneficiary's a/c	50% of normal rate of DD/MT/TT subject to minimum of `25/- + Destination Bank's charges `10/-+ Clearing House Charges `5/-. No charges to beneficiary's a/c
28	<b>RTGS</b>	(Charges w.e.f. 01.03.2010)	(Charges w.e.f. 15.11.2010)
	a. Inward	Nil	Nil
	b. Outward `1 lakh to less than `2 lakh	`25/- per transaction (threshold limit `1 lakh)	<b>N.A.</b>



	Particulars	Charges w.e.f. 01.08.2009 (Excluding Service Tax)	Revised Charges w.e.f. 01.04.2011 (Excluding Service Tax)
	₹ 2 lakh to less than ₹ 5 lakh	₹ 25/- per transaction	<b>₹ 25/- per transaction (threshold limit ₹ 2 lakh)</b>
	₹ 5 lakh and above	₹ 50/- per transaction	₹ 50/- per transaction
	<b>NEFT</b>	(Charges w.e.f. 01.03.2010)	(Charges w.e.f. 15.11.2010)
a.	Inward	Nil	Nil
b.	Outward		
	Less than ₹ 1 lakh	₹ 5/- per transaction	₹ 5/- per transaction
	₹ 1 lakh to less than ₹ 2 lakh	₹ 25/- per transaction	<b>₹ 15/- per transaction</b>
	₹ 2 lakh and above	₹ 25/- per transaction	₹ 25/- per transaction
29	Demat Account Charges		
a.	Documentation including stamp duty	Actuals	Actuals
b.	Dematerialization Charges	₹ 2/- per certificate Min. ₹ 25/- per request	₹ 2/- per certificate Min. ₹ 25/- per request
c.	Transaction(Sell/Debit)	0.04% of value subject to min. ₹ 25/-	<b>0.03% of value subject to min. ₹ 25/- &amp; max. ₹ 500/-</b>  <b>For MAHA e-trade Online Trading Customer flat charges Rs 10/- per transaction</b>
d.	Pledge	₹ 60/- per ISIN (pledgor), ₹ 40/- per ISIN (pledgee)	₹ 60/- per ISIN (pledgor), ₹ 40/- per ISIN (pledgee)
e.	Unpledge	₹ 60/- per ISIN (pledgor), ₹ 40/- per ISIN (pledgee)	₹ 60/- per ISIN (pledgor), ₹ 40/- per ISIN (pledgee)
f.	Pledge invocation	₹ 50/- per transaction	₹ 50/- per transaction
g.	Rematerialisation / Repurchase	₹ 50/- per transaction	₹ 50/- per transaction
h.	Failed Transaction	₹ 25/- per transaction	₹ 25/- per transaction
i.	Late Transaction	₹ 30/- per transaction	₹ 30/- per transaction
j.	Demat / Other mail Charges	Actuals Min. ₹ 25/- per transaction	Actuals Min. ₹ 25/- per transaction
k.	Freeze / Unfreeze Charges	₹ 20/- per transaction	₹ 20/- per transaction
l.	Annual Maint. Charges	₹ 300/- p.a.( for individuals/ NRI/HUF Trust), ₹ 150/- p.a. for staff, ₹ 1,000/- p.a. for others payable in advance	₹ 300/- p.a.(for individuals/ NRI/HUF Trust), ₹ 150/- p.a. for existing / retired staff ₹ 1,000/- p.a. payable in advance
29	CBS Transactions		
a.	Cash Deposit	At Non-home branch - Up to ₹ 25,000/- - FREE Beyond ₹ 25,000/- ₹ 3/- per 1000/- or part thereof. Min ₹ 50/-	At Non-home branch - Up to ₹ 25,000/- - FREE Beyond ₹ 25,000/- ₹ 3/- per 1000/- or part thereof. <b>Min ₹ 100/-</b>



		<b>Particulars</b>	<b>Charges w.e.f. 01.08.2009 (Excluding Service Tax)</b>	<b>Revised Charges w.e.f. 01.04.2011 (Excluding Service Tax)</b>
	b.	Cash Withdrawal	Payment of Chq at Non-Home branch, cash payment only against self drawn cheque. Up to `25,000/- - Nil > `25,000/- - `3/- per 1000/- or part thereof Min - `50/- with a cap on the amount of withdrawal to `50,000/- per day.	Payment of Chq at Non-Home branch, cash payment only against self drawn cheque. Up to `25,000/- - Nil > `25,000/- - `3/- per 1000/- or part thereof on the entire amount withdrawn, <b>Min - `100/-</b> with a cap on the amount of withdrawal to `50,000/- per day.
	c.	Transfer of Funds (Between accounts maintained in different branches)	Free	<b>1. Between accounts of the same accountholder (with same customer ID): Free</b> <b>2. Between accounts with different customer IDs: Same as applicable to NEFT transactions.</b>
	d.	Collection of cheques	For local clearing area - Free Other areas - Free even though the collection of cheque involves the intracity funds transfer and intercity funds transfer amongst CBS branches.	<b>Deposit of cheques/ collection instrument at non-home branches:</b> <b>For local clearing area - Free</b> <b>Other areas - Upto inclusive of `25,000/- per day: Free</b> <b>Above `25,000/- per day: `1.50 p.t. on value of instrument Min. `50/-, Max. `2000/- per transaction</b>
30	a.	<b>Credit Card/ Debit Card</b> New Credit Card Issuing Charges (charges for two years) General Public Staff	 `400/- `100/-	 `400/- `100/-
	b.	New ATM-cum-Debit Card	Free	Free
	c.	Add-on Card	`300/-	`300/-
	d.	Replacement Charges	`100/-	`100/-
	e.	Re-issue of Hot-listed Debit Card	`150/-	`150/-
	f.	Re-PIN for Debit Card	`50/-	`50/-
31	a.	<b>ATM Usage Charges</b> Transactions (Financial and non-financial) at our Bank's ATMs	Free	Free
	b.	Withdrawals at other banks' ATMs SB/Staff CC Account  CA Account	5 free withdrawals in a calendar month, `20/- per subsequent withdrawals  `20/- per withdrawal	5 free withdrawals in a calendar month, `20/- per subsequent withdrawals  `20/- per withdrawal
	c.	Non-financial transactions/usage at other banks' ATMs	Free	<b>`8/- per transaction/usage</b>
	d.	Balance enquiry at other banks' ATMs	Free	Free



**Locker Charges:**

(` per annum)

Locker Size	Charges w.e.f. 01.08.2009 (Excluding Service Tax)			Revised Charges w.e.f. 01.04.2011 (Excluding Service Tax)		
	Rent		Security Deposit	Rent		Security Deposit (For new locker allotment only)
	M/U/SU	Rural	M/U/SU/R	M/U/SU	Rural	M/U/SU/R
A	1080	720	2700	1100	750	4800
B	1200	780	3000	1200	800	5100
C	1320	960	3300	2500	1500	9000
D	1440	1020	3600	2500	1500	9000
E	1800	1320	6000	2500	1500	9000
H1	1800	1320	6000	2500	1500	9000
F	2280	1680	7600	3000	2500	10500
G	2400	1800	8000	3000	2500	10500
H	3360	2160	11200	3500	2800	12000
L & K	4800	3600	16000	5500	4000	18000

- In case of loss of keys, rent in arrear (if any) plus actual expenses incurred towards replacement of keys plus `1000/- towards administrative cost is to be recovered.
- The member of staff would get a concession of 25% in A type of lockers only. In case there is no A type lockers then the concession can be extended to B type locker also. The facility is for single locker only.
- There would be a penalty of 2% p.m. on the amount of locker arrears for the delay in payment of locker rent, if delay is more than a period of one month. The penalty is also applicable for staff members.



## II. Service Charges Related to Credit

Particulars	Charges w.e.f. 01.08.2009 (Excluding Service Tax)	Revised Charges w.e.f. 01.04.2011 (Excluding Service Tax)
<b>1. Interest on TOD / EOD amount</b>	Interest @ Normal PLR + 4%	<b>Base rate + 8.5 % p.a. with monthly rests</b>
<b>2. Against Clearing</b>	Interest @ Normal PLR + 4% (Interest to be charged only for days the bank remain out of fund) Min ` 20/-	<b>Interest @ Base Rate + 8.5% (Interest to be charged only for days the bank remain out of fund) Min. ` 20/-</b>
<b>3. BP/BD of cheques</b> a) Outstation cheques upto ` 15,000/-  More than ` 15,000/-  b) Immediate purchase of local cheques Upto ` 15,000/-  More than ` 15,000/-	Commission for OBC cheques (Purchased under BP customer service. No interest to be charged.)  Commission as per OBC cheque + Interest @ 0.30% which covers interest for 7 days. To be recovered at the time of purchasing.  For realization period beyond 7 days, interest is to be charged at Normal PLR + 4% p.a.  ` 10/- per cheque if requested by the customer.  Interest at Normal PLR + 4% p.a. till the cheque is realized.	Commission for OBC cheques (Purchased under BP customer service. No interest to be charged.)  Commission as per OBC cheque + Interest @ 0.30% which covers interest for 7 days. To be recovered at the time of purchasing.  <b>For realization period beyond 7 days, interest to be charged at Base Rate + 8.50% p.a.</b>  ` 10/- per cheque if requested by the customer.  <b>Interest at Base Rate + 8.50% p.a. till the cheque is realized.</b>
<b>4. BP/BD Bills</b> a) Non rated accounts	a. One time basis – Commission on OBC bills + interest for discounted period @ the rate applicable to TOD i.e. BPLR + 4%	a) One time basis - Commission on OBC bills + interest for discounted period @ the rate applicable to TOD, i.e <b>Base Rate + 8.50 % p.a.</b>



Particulars	Charges w.e.f. 01.08.2009 (Excluding Service Tax)	Revised Charges w.e.f. 01.04.2011 (Excluding Service Tax)
b) Rated accounts	b. Commission as per OBC Bills + Interest based on Credit Rating. If the bill remains overdue, interest to be recovered for the overdue period, along with penal Interest.	b) Commission as per OBC Bills + Interest based on Credit Rating. If the bills remain overdue, interest to be recovered for the overdue period along with penal interest.
<b>5. Solvency Certificate</b>		
a. Amount up to `50,000/-	` 500/-	
b. ` 50,001/- to `1,00,000/-	` 650/-	<b>Upto ` 2 lakhs : `500/-</b>
c. `1,00,001/- to `5,00,000/-	` 1,000/-	<b>Above ` 2 lakhs to `5 lakhs: ` 1500/-</b>
d. ` 5,00,001/- to `10,00,000/-	` 2,000/-	<b>Above ` 5 lakhs to `15 lakhs: ` 3000/-</b>
e. `10,00,001/- to `15,00,000/-	` 3,000/-	<b>Above `15 lakhs to ` 25 lakhs: ` 5000/-</b>
f. `15,00,001/- to `20,00,000/-	` 4,000/-	<b>Above ` 25 lakhs to ` 50 lakhs: ` 7500/-</b>
g. `20,00,001/- to `25,00,000/-	` 5,000/-	<b>Above ` 50 lakhs to ` 1 cr: `10000/-</b>
h. `25,00,001/- to `50,00,000/-	` 7,500/-	<b>Above `1 cr: `15,000/-</b>
i. ` 50,00,000/- to ` 1,00,00,000/-	` 10,000/-	
j. Above ` 1,00,00,000/-	` 15,000/-	



Particulars	Charges w.e.f. 01.08.2009 (Excluding Service Tax)	Revised Charges w.e.f. 01.04.2011 (Excluding Service Tax)
6. <b>Supervision / Inspection Charges</b>	<p>Funded Limit up to `25,000/- - Nil</p> <p>`25,001/- to `2,00,000/- - `250/- per year</p> <p>`2,00,001/- to `10,00,000/- - `1000/- per year</p> <p>`10,00,001/- to `50,00,000/- - `2,000/- per year</p> <p>Above `50,00,000/- - `2,500/- per year</p> <p>No supervision charges for retail loans like Personal, Consumer, Vehicle, Education, Solar and Aadhar loans</p>	<p>Upto `25,000/- : Nil</p> <p><b>Above `25,000/- : @ 0.25% p.a.</b></p> <p><b>Minimum : `250/- p.a.</b> <b>Maximum : `5000/- p.a.</b></p> <p>No supervision charges for retail loans like <b>Housing</b>, Personal, Consumer, Vehicle, Education, Solar and Aadhar loans</p>
7. <b>Issuance of 'no dues' certificate</b>	<p><u>No charges for Government Sponsored schemes and Agri loans to SF / MF / Share Croppers</u></p> <p><b>Rural &amp; Semi Urban Branches</b> Individuals – `15/- per occasion Non-individuals – `.30/- per occasion</p> <p><b>Urban &amp; Metro Branches</b> Individuals – `25/- per occasion Non-individuals – `50/- per occasion</p>	<p><u>No charges for Government Sponsored schemes and Agri loans to SF / MF / Share Croppers</u></p> <p><b>Rural &amp; Semi urban branches:</b> <b>Individuals – `15/- per occasion;</b> <b>Non individuals – `30/- per occasion</b></p> <p><b>Urban &amp; Metro branches: for individuals – `50/- per occasion;</b> <b>for non individuals – `100/-</b></p>



Particulars	Charges w.e.f. 01.08.2009 (Excluding Service Tax)	Revised Charges w.e.f. 01.04.2011 (Excluding Service Tax) per occasion.
8. <b>Providing Credit Report at the request of client</b>	₹ 200/- per occasion.	₹ 1,000/- per occasion.
9. <b>Processing Charges In case of Working Capital Limits</b>		
a. Up to ₹ 25,000/-	Nil	Upto ₹ 25,000/- : Nil
b. ₹ 25,001/- to ₹ 1,00,000/-	₹ 250/-	<b>Above ₹ 25,000/- : 0.25%</b>
c. ₹ 1,00,001/- to ₹ 2,00,000/-	₹ 250/- per lac or part thereof	<b>Minimum charges: ₹ 1000/-</b>
d. ₹ 2,00,001/- to ₹ 10,00,000/-	₹ 250/- per lac or part thereof	<b>Maximum charges: ₹ 50.00 lac</b>
e. ₹ 10,00,001/- to ₹ 1,00,00,000/-	₹ 250/- per lac or part thereof. Min. ₹ 3,000/-	
f. Above ₹ 1,00,00,000/-	₹ 250/- per lac or part thereof.	
	Annual fees for renewal – same rates as above will apply.	
	Processing fees will not be applicable to credit facilities against our own deposits / NSCs / KVPs / Units / Govt. Securities etc. & to Loans under PMRY.	No charges to be levied on credit facilities sanctioned under Govt. sponsored schemes and against our own deposits.
<b>In respect of Term Loan</b>	1% on one time basis.	<b>1.5% of sanctioned amount on one time basis</b>
For credit facilities sanctioned against Govt. securities, LIC policies,	NIL	<b>Max. ₹ 50 lakh</b>
		₹ 200 per account.



Particulars	Charges w.e.f. 01.08.2009 (Excluding Service Tax)	Revised Charges w.e.f. 01.04.2011 (Excluding Service Tax)
NSCs, KVPs and other paper securities		
<b>RETAIL LOANS:</b>		
Two / Four wheelers	Two Wheelers – ` 500/-	Two Wheelers – 1.00% of the loan amount subject to a Minimum of `500/-
Consumer Durables	Four Wheelers – ` 2,000/-	Four Wheelers – 0.75% of the loan amount sanctioned with Minimum of ` 1,000/- & Max. `15000/-
Housing Loans	0.30% of the amount sanctioned. Min. ` 100/- Max. ` 300/-	0.50% of the loan amount sanctioned with Minimum of ` 500/-
Personal Loan Scheme	Upto ` 5 Lakh - ` 1,000/- ` 5 lakh to ` 15 lakh ` 2,500/- Above ` 15 lakh ` 5,000/-	Upto ` 20 lakh - 0.40 % of loan subject to Min ` 1000/- Above ` 20 lakh - 0.50 % of loan subject to Max. ` 50000/-
<b>Non Fund</b>	1% of the amount sanctioned Min. ` 500/-	1.50% of the loan amount subject to a Min of ` 500/-
<b>TOD / EOD / BG / LC</b>	2/3rd of fees payable for equal amount of funded facilities.	2/3 <sup>rd</sup> of processing charges applicable to funded limits
<b>Lead Bank Charges (Consortium)</b>	For the period of sanction on pro rata basis. 0.35% of the total fund based working capital limit.	For the period of sanction on prorated basis 0.35% of the total fund based limits
<b>10. Commitment Charges</b>		
For funded credit limits upto ` 1 crore	NIL	NIL
For credit limits above ` 1 crore		



Particulars	Charges w.e.f. 01.08.2009 (Excluding Service Tax)	Revised Charges w.e.f. 01.04.2011 (Excluding Service Tax)
<p><b>In case of new sanctions:</b></p> <p>Working Capital limits: If Sanctioned amount is not utilized within 3 months</p> <p>Term loans: If not availed within 3 months as per drawdown schedule</p> <p><b>In case of existing Working Capital limits</b></p> <p>In case, annual average utilization is less than 50% of sanctioned limit,</p>	<p>NIL</p> <p>NIL</p> <p>NIL</p>	<p><b>0.5% p.a. from the date of sanction to actual availment</b></p> <p><b>0.5% p.a. from the date fixed for availment to the date of actual availment</b></p> <p><b>0.5% p.a. on unutilized limit.</b></p>
<p><b>11. Revalidation of sanction:</b></p> <p>For credit limits upto `1 crore</p> <p>For credit limit above `1 crore</p>	<p>NIL</p> <p>NIL</p>	<p><b>0.50 % of the limit Maximum ` 10000/-</b></p> <p><b>0.50 % of the limit Minimum ` 10000/- Maximum ` 50000/-</b></p>
<p><b>12 . Restructuring of Credit Facilities</b></p>	<p>NIL</p>	<p><b>As per processing charges mentioned under Sr. No. 9</b></p>
<p><b>13. Guarantee Commission</b></p> <p>a. 1) Performance Guarantees</p> <p>2) Financial Guarantees</p> <p>b. Renewal of Guarantees</p>	<p>`150/- + (0.50% per quarter or part thereof for a minimum of 2 quarters)</p> <p>`150/- + (0.75% per quarter or part thereof for a minimum of 2 quarters)</p> <p>As applicable for issuance of guarantees; if renewal is</p>	<p><b>`250/- + (0.50% per quarter or part thereof for a minimum of 2 quarters)</b></p> <p><b>`250/- + (0.75% per quarter or part thereof for a minimum of 2 quarters)</b></p> <p>As applicable for issuance of guarantees; if renewal is</p>



Particulars	Charges w.e.f. 01.08.2009 (Excluding Service Tax)	Revised Charges w.e.f. 01.04.2011 (Excluding Service Tax)
c. Guarantees fully secured by deposits	<p>effected before expiry date of original guarantee and if commission was earlier charged for claim period, no commission for claim period.</p> <p>Fixed amount of `150/- + (0.25% per quarter or part thereof. Min `150/-)</p>	<p>effected before expiry date of original guarantee and if commission was earlier charged for claim period, no commission for claim period.</p> <p>Fixed amount of `250/- + (0.25% per quarter or part thereof. <b>Min `250/-)</b></p>
<b>14. Inland Letters of Credit</b>		
a. Issue Charges	`150/-	`150/-
b. Usance Charges:		
Usance period: 0-7 days	0.25%	0.25%
Above 7 days and upto 3 mths	0.50%	0.50%
Above 3 mths and upto 4 mths	0.50% for the first 3 months + 0.25% for the additional month	0.50% for the first 3 months + 0.25% for the additional month
Above 4 mths and upto 5 mths	0.50% for the first 3 months + 0.25% for the additional months	0.50% for the first 3 months + 0.25% for the additional months
Above 5 mths and upto 6 mths	0.50% for the first 3 months + 0.25% for the additional months	0.50% for the first 3 months + 0.25% for the additional months
Above 6 mths	0.50% for the first 3 months + 0.25% for the additional months	0.50% for the first 3 months + 0.25% for the additional months
c. Commitment charges for the period from date of issue to last date of negotiation mentioned in the LC	0.25% per quarter on the face value of the LC. Min. `150/-	0.25% per quarter on the face value of the LC. Min. `150/-
d. When the amount of credit under LC is subsequently increased	Both the usance and commitment charges to be recovered on the amount so increased. Min. `400/-	Both the usance and commitment charges to be recovered on the amount so increased. Min. `400/-
Validity extended	0.25% per quarter on the face value of the LC. Min. `400/-	0.25% per quarter on the face value of the LC. Min. `400/-
e. Amendment Charges		



Particulars	Charges w.e.f. 01.08.2009 (Excluding Service Tax)	Revised Charges w.e.f. 01.04.2011 (Excluding Service Tax)
Amendment other than increase in LC amount/ validity period	Flat commission at `200/-	Flat commission at `200/-
f. Reinstatement charges in case of Revolving Letters of Credit	Usance charges on amount reinstated+fixed commitment charges @ 0.25%. Min. `400/-	Usance charges on amount reinstated+fixed commitment charges @ 0.25%. Min. `400/-
g) LC Advising charges	0.05% with minimum of `500/-	0.05% with minimum of `500/-
h) Confirmation of Inland LC	`500/- + Usance charges + Commitment Charges	`500/- + Usance charges + Commitment Charges
i) Negotiation Charges For Bills upto Rs.2.50 lakh	0.40% - Min. `250/-	0.40% - Min. `250/-
For Bills above Rs.2.50 lakh	0.25% - Min. `1,000/- + Out of pocket expenses	0.25% - Min. `1,000/- + Out of pocket expenses
j) Out of Pocket Expenses (Postage/Telegrams/Courier/Mail etc)	Actual basis	Actual basis
<b>15. Documentation Charges</b>		
For credit facilities Upto `2.00 Lakh and for all retail loans in consumer finance.	Nil	For all Govt. sponsored schemes: Nil
For Credit facilities from `2,00,001/- to `10,00,000/-	` 500/-	<b>Others:</b> Upto ` 2.00 lakhs : Nil
`10,00,001/- to `50,00,000/-	` 1,500/-	Above ` 2 lakhs @ 0.20%
`50,00,001/ and above	` 5,000/-	Minimum charges : ` 500/- Maximum charges : ` 15000/-



Particulars	Charges w.e.f. 01.08.2009 (Excluding Service Tax)	Revised Charges w.e.f. 01.04.2011 (Excluding Service Tax)
<p><b>16. Charges for giving copies of documents</b> (Copies If sought by the customer)</p> <p>For credit facilities Upto ` 2.00 Lakhs and for all retail loans</p> <p>For Credit facilities from `2,00,001/- and above</p>	<p>Actual cost for Photocopies + ` 50/-</p> <p>Actual cost for Photocopies + ` 100/-</p>	<p>Actual cost for Photocopies + `50/-</p> <p>Actual cost for Photocopies + `100/-</p>
<p><b>17. Earmarking of limits*</b></p> <p>For facilities upto `100 lacs.</p> <p>For facilities above `100.00 lacs.</p> <p>For Sub-limit at branches.</p> <p>* CC/LC/BD/STL etc. allowed by earmarking other sanctioned limits.</p>	<p>Nil</p> <p>` 1, 000/- per occasion.</p> <p>`1,000/- per branch per year.</p>	<p><b>Nil</b></p> <p><b>`1500/- per occasion</b></p> <p><b>`5000/- per branch per year.</b></p>
<p><b>18. Charges for amendment/modification of sanctioned terms</b></p>	<p>Nil</p>	<p>Total limits (fund + NF)</p> <p>Upto `50.00 lakhs : Nil</p> <p>Above ` 50.00 lakhs : ` 25/- per lakh with Minimum `1000/- &amp; Maximum :</p> <p>` 50000/- per occasion</p>



### III. Service Charges Related to Forex

Sl. No.	Particular	Charges w.e.f. 01.08.2009 (Excluding Service Tax)	Revised Charges w.e.f. 1.04.2011 (Excluding Service Tax)
	<b>A. EXPORTS</b> <b>Bills purchased/discounted</b> <b>/negotiated</b>		
1	Negotiation/ Purchase/ Discounting of Export Bill	Upto \$ 10,000 - `750/- Above \$ 10,000 - `1000/-	Upto \$ 10,000 - `850/- Above \$ 10,000 - `1100/-
2	Processing charges for each Rupee Export Bills	0.15% ( Min.` 750/) per bill	0.20% ( Min.` 750/) per bill
3	For forwarding Export documents ( from one bank to other bank in India)	`1000/- per document	`1100/- per document
4	Reimbursement charges under Letter of Credit	`750/- per reimbursement	`850/- per reimbursement
5	Forwarding Export documents to another bank for negotiation to whom L/C is restricted or the bank which has booked the forward contract	`1000/- per document	`1100/- per document
6	For joining customers guarantees & giving guarantees on behalf of customers in respect of discrepant documents	0.2% (Minimum `500/-)	0.20% (Minimum `600/-)
7	In case of Overdue export bill purchased/discounted/ negotiated where proceed are not received within 6 months also applicable in case of deferred exports	upto \$ 10000/- (or equi) ` 200/- per qtr Above \$ 10000/- (or equi) `500/- per qtr	`500/- per bill flat
8	Purchase bill converted to collection	0.10% - Min `500/- less commission collected at the time of purchase of bill	0.125% - Min `550/- Max. `10,000/- per bill less commission collected at the time of purchase of bill



Sl. No.	Particular	Charges w.e.f. 01.08.2009 (Excluding Service Tax)	Revised Charges w.e.f. 1.04.2011 (Excluding Service Tax)
* *	Each PCFC Disbursal EBD Transactions		
	<b>Collection Bills</b>		
9	Equi of upto \$ 5000	0.10% -(Minum `500/-) (Maximum `10000/-)	All export bills irrespective of Amount 0.125%- (Minimum `550/-) (Maximum `10000/-)
	<b>While charging commission on collection bills, the commission charged on advance payment received through our Bank against the collection bill should be reduced</b>		
10	Overdue export bills sent for collection where proceeds are not received within 6 months also applicable in case of deferred exports	Upto \$10000 (or equi) `200/- per qtr Above \$10000 (or equi) `500/- per qtr	`500/- flat irrespective amount
11	Where proceeds of bill is received through bank other than collecting bank at the instance of exporter/overseas buyer additional charge	0.10% (Minimum `500/-) (Maximum `10000/-) per bill	0.125% (Minimum `550/-) (Maximum `10000/-) per bill
12	Export documents sent by the exporter directly (as permitted under FEMA) to the drawees	0.10% (Minimum `500/-) (Maximum `10000/-) per bill	0.125% (Minimum `550/-) (Maximum `10000/-) per bill
	<b>Commission in lieu of exchange</b>		
13	Where pre-shipment advance has been granted against a letter of credit/export order but the documents under relative letter of credit/export order negotiated through another bank	0.12% per bill	0.15% (minimum `600/-) (maximum `40000/-) per bill
14	Where the proceeds of an export bills negotiated is paid in foreign currency to another AD	0.12% per bill	0.15% (minimum `600/-) (maximum `40000/-) per bill



Sl. No.	Particular	Charges w.e.f. 01.08.2009 (Excluding Service Tax)	Revised Charges w.e.f. 1.04.2011 (Excluding Service Tax)
15	Where an export bill is sent for collection abroad but the payment is received in rupees through another AD in India	0.12% per bill	0.15% (minimum `600/-) (maximum `40000/-) per bill
16	Export proceeds credited to EEFC A/c	NIL	NIL
17	For Outward remittances in foreign currency effected out of EEFC A/c	0.10%	0.12% (minimum `100/-) (maximum `10000/-) per remittance
18	Deemed export bills (Commission to be charged if payment received in Rupee)	0.12%	0.15% (minimum `600/-) (maximum `40000/-) per bill
	<b>Certificates</b>		
19	Issuance of certificates/ attestation in respect of export transaction	`100/- per Certificate Attestation: `100 per bill	`200/-
	<b>Export Letter of Credit</b>		
20	Export L/C Advising charges	`800/- per L/C	Our Customer `800/- Others `1200/-
	Advising Amendment	`400/- per amendment	Our Customer `400/- Others `600/-
	<b>Confirmation Charges</b>		
21	Commitment Charges	0.48% p.a.(with a minimum of 1 qtr or `500/- whichever is higher) and monthly thereafter (Part month to be reckoned as full month)	0.15% per quarter or part thereof
	PLUS Usance Charges	0.12% (Min. `300/-) for bills upto 10 days sight  0.24% (Min. `600/-) for bills over 10 days upto 3 months sights	0.15% (Min. `300/-) for bills upto 10 days sight  0.30% (Min. `600/-) for bills over 10 days upto 3 months sights



Sl. No.	Particular	Charges w.e.f. 01.08.2009 (Excluding Service Tax)	Revised Charges w.e.f. 1.04.2011 (Excluding Service Tax)
	Note: For LC amounts Upto \$ 500000/-  Above \$ 500000/- upto \$1000000/-  Above \$ 1000000 upto \$5000000/-  Above \$ 5000000/-	For usance over 3 months sight-0.24% for first 3 mon plus 0.06% for every month thereafter (part month to be reckoned as full month)  Normal rates  80% of Normal rates  60% of Normal Rates  50% of Normal Rates	For usance over 3 months sight-0.30% for first 3 mon plus 0.075% for every month thereafter (part month to be reckoned as full month)  Normal rates  80% of Normal rates  60% of Normal Rates  50% of Normal Rates
22	Transfer of Letter of Credit	`500/- for each advice of transfer	`750/- for each advice of transfer
23	Acceptance commission for accepting usance draft to be drawn on and accepted by banks in India	0.12% per month (Min.` 500) (Part month to be reckoned as full month)	0.15% per month (Min.` 500) (Part month to be reckoned as full month)
	<b>B. IMPORTS</b> <b>Opening of Import LC</b>		
24	(i) Commitment Charges  (ii) Usance Charges  <b>Amendments to LC</b>	(i) 0.48% p.a. - Min. 500/-  (ii) Upto 10 days - 0.12% Min.300/- Above 10 days - 3 months sight 0.24% Min. 600/-  Above 3 months 0.24% for 1st 3 months + 0.06% p.m. thereafter	(i) 0.15% per quarter or part thereof  (ii) Upto 10 days - 0.15% Min.300/- Above 10 days - 3 months sight 0.30% Min. 600/-  Above 3 months 0.30% for 1st 3 months + 0.075% p.m. thereafter
25	Extension of validity of L/C within 3 months period (for which commitment charge has	`600/-	`600/-



Sl. No.	Particular	Charges w.e.f. 01.08.2009 (Excluding Service Tax)	Revised Charges w.e.f. 1.04.2011 (Excluding Service Tax)
	been collected)		
26	Where extension of validity of which commitment charge has been collected upto 3 months)  Fresh commitment charges at the applicable rate per quarter or part thereof with minimum of `500/- + Service Tax	0.04% per month. (Part month to be reckoned as full month). (fresh commitment charge to be recovered on outstanding liability under LC)	0.04% per month. (Part month to be reckoned as full month). (fresh commitment charge to be recovered on outstanding liability under LC)
27	In case of enhancement of value of credit	Both commitment & usance charge to be recovered as per 1 A a & b above for the additional amount.	Both commitment & usance charge to be recovered as per 1 A a & b above for the additional amount.
28	Amendment (other than extension of validity or enhancement of tenor of Bill of Exchange)	`500/- per amendment.	`600/- per amendment.
29	For revival of expired L/Cs within 3 months from date of expiry	Fresh commitment and usance charge from the date of expiry to the validity date of the revived L/C	Fresh commitment and usance charge from the date of expiry to the validity date of the revived L/C
	<b>Commission on Import Bills (Under LC)</b>		
30	Foreign currency bills at the time of crystallization or retirement whichever is earlier	0.12% (Minimum `750/-)	0.15% (Minimum `750/-)
31	Import bills received under Letter of Credit on which no exchange benefit accrues to opening bank.	0.12% in addition to normal commission	0.15% in addition to normal commission
32	Rupee bills at the time of retirement.	0.24% (Minimum `750/-)	0.25% (Minimum `750/-)
33	If bills are not retired within 10 days from date of receipt of bills in case of demand bill and on the due date in case of usance bills	Additional 0.10% (Minimum `250/-)	Additional 0.10%(Minimum `250/-)



Sl. No.	Particular	Charges w.e.f. 01.08.2009 (Excluding Service Tax)	Revised Charges w.e.f. 1.04.2011 (Excluding Service Tax)
34	Charges for discrepant documents received under L/C	USD 50/- (or equivalent) per document.	USD 50/- (or equivalent) per document.
	<b>Commission on Import Bills (Not Under LC)</b>		
35	Where exchange margin is earned on a foreign currency bill	0.24% (Minimum Rs .600 / - Maximum `50,000/-).	0.25% (Minimum Rs .600 / - Maximum `50,000/-).
36	On each bill drawn in Rupees and on each bill drawn in foreign currency on which no exchange margin accrues.	0.36% (Minimum Rs . 600 / - Maximum ` 50,000/-).	0.40% (Minimum Rs . 600 / - Maximum ` 50,000/-).
	<b>INWARD REMITTANCES</b>		
37	Encashment of TTs / purchase of MTs/DDs and in respect of which cover has been received in Nostro Accounts.	Current TT buying rate (no exchange margin or interest to be charged).	Current TT buying rate  Upto USD 500/- or its equivalent - `100/- flat per remittance  Above USD 500/- or its equivalent - `250/- per remittance
38	Encashment of TTs / Purchase of MTs / DDs where reimbursement is to be obtained in cover by drawing demand drafts on overseas branches or correspondent banks.	TT buying rate. Interest shall be recovered separately from the customer at the Domestic Commercial rate for a transit period of 15 days.	TT buying rate. Interest shall be recovered separately from the customer at the BPLR rate for a transit period of 15 days+ `500/-
39	Encashment of customer's personal cheques, demand drafts, international money orders, banker's pay orders, payable abroad.	Buying rate for purchase of instrument to be applied. Commission at .12% (minimum Rs 100/-) 0as applicable for clean instrument for collection will be applicable. Interest to be recovered separately for a transit period of 15 days from the customer at domestic commercial rate of interest. Overdue interest to be collected if the instrument is returned	Buying rate for purchase of instrument to be applied. Commission at 0.15% (minimum Rs 200/-)as applicable for clean instrument for collection will be applicable. Interest to be recovered separately for a transit period of 15 days from the customer at domestic commercial rate of interest. Overdue interest to be collected if the instrument is returned unpaid from 16th day.



Sl. No.	Particular	Charges w.e.f. 01.08.2009 (Excluding Service Tax)	Revised Charges w.e.f. 1.04.2011 (Excluding Service Tax)
		unpaid from 16th day.	
40	Encashment of FC/FCTC (others)	Card rates for purchase of FC & FTC to be applied. No commission to be charged.	Card rates for purchase of FC & FTC to be applied. No commission to be charged.
41	Encashment of FC (exporters)  <b>Clean Payments</b>	0.25% towards exchange margin.	0.25% towards exchange margin.
42	Effected under instructions from foreign correspondents.	₹100/- up to USD 500 ₹250/- above USD 500	Up to USD 500 - ₹200/- Above USD 500 - ₹400/-
	Where the inward remittance has to be paid in foreign currency by way of a demand draft / mail transfer / payment order / telegraphic transfer.	0.10% Min. ₹100/- Max. ₹5000/-	0.10% Min. ₹100/- Max. ₹5000/-
	Inward remittance based on MT 103	₹100/- up to USD 500 ₹250/- above USD 500	Up to USD 500 - ₹100/- Above USD 500 - ₹250/-
	<b>Certificates</b>		
43	For issuing bank certificates on security paper in respect of clean remittances from abroad and/or for encashment of foreign currency travelers cheques/FCN	₹125/- per certificate.	₹150/- per certificate.
44	Issuance of duplicate FIRCs	Declaration cum Indemnity Bond from applicant. (to be countersigned by applicant's bank if non-customer) plus ₹1,500/- per duplicate FIRC.	Declaration cum Indemnity Bond from applicant. (to be countersigned by applicant's bank if non-customer) plus ₹1,500/- per duplicate FIRC.
45	Bank's own letter head (where Rupee value of inward remittance does not exceed ₹5000/-)	₹75/- per certificate.	₹100/- per certificate.
	<b>OUTWARD REMITTANCES</b>		
46	On all foreign currency outward remittances not being proceeds of import bills.  Issuance of FDD Issuance of MT 103 Including SWIFT Charges	Prevailing TT Selling rate  <b>PLUS</b> ₹250/-	Prevailing TT Selling rate  <b>PLUS</b> Upto USD 5000 ₹250/- Above USD 5000 ₹400/-



Sl. No.	Particular	Charges w.e.f. 01.08.2009 (Excluding Service Tax)	Revised Charges w.e.f. 1.04.2011 (Excluding Service Tax)
		₹500/-	Upto USD 5000 ₹500/- Above USD 5000 ₹650/-
	<b>CLEAN INSTRUMENTS FOR COLLECTION</b>		
47	On all clean instruments sent abroad	Prevailing TT Buying rate <b>PLUS</b> Comm @ 0.12% (Minimum ₹100/-)	0.25% with minimum of ₹100/- and maximum of ₹10,000/- (in addition to Foreign Bank Charges, if any, in respect of items sent under Preferred Collection) + Service Tax
	<b>MERCHANTING TRADE</b>		
48	If foreign currency remittances are received in advance by the exporter from the overseas buyer and the funds are held in nostro account at the specific request of the merchanting trade customer & subsequently remitted for imports	0.12% per transaction.	0.15% per transaction.
	<b>FORWARD CONTRACTS</b>		
49	For booking sale and purchase contracts	₹500/-	₹650/-
	For each request for early delivery, extension or cancellation	₹250/- + swap cost and cancellation charges where applicable.	₹500/- + swap cost
	<b>FOREIGN CURRENCY TRAVELLERS' CHEQUES</b>		
50	Sale of foreign currency travelers cheques	TC Selling rate as per card rate PLUS	TC Selling rate as per card rate PLUS
51	Commission on travelers cheques sold to Indian resident	1% (Min ₹100/-) on INR equivalent.	1.50% (Min ₹100/-) on INR equivalent.
52	Commission on foreign currency travelers cheque issued against foreign currency remittance at the	0.20% (Min ₹100/-)	1 % (Min ₹200/-)



Sl. No.	Particular	Charges w.e.f. 01.08.2009 (Excluding Service Tax)	Revised Charges w.e.f. 1.04.2011 (Excluding Service Tax)
	request of the beneficiary.		
53	Commission in lieu of exchange	No commission to be charged for either Inward Remittances to or outward remittances from EEFC a/c	No commission to be charged for either Inward Remittances to or outward remittances from EEFC a/c
	<b>GUARANTEES</b>		
54	Guarantees issued in favour of local parties against counter guarantee of foreign banks subject to prior approval from international Division	0.125 % p.m.for the stipulated period of Guarantee. (Part month to be taken as full month)	0.20 % p.m.for the stipulated period of Guarantee. (Part month to be taken as full month) Minimum USD 50/-
55	Export performance guarantees for projects exports which include 1) Bid bonds 2) Bonds for earnest money 3) Guarantees for advance payment made by foreign buyers to India exporters/contractors  A) In the case of guarantees covered by ECGC counter guarantees.  B) In the case of guarantees issued against 100% counter gurantees issued by Government of India  C) Against 100 Cash / Deposit Margin  D) In case of guarantees other than under A and C above  E) Export performance guarantees, Bid bonds etc. (other than for Project Exports)	      0.55% p.a. plus applicable ECGC premium.  0.35% p.a. Minimum `1000/-  0.20% p.a. Minimum `1000/-  1% p.a. Minimum `1000/-  0.075% per month for the specific period of liability.	      0.55% p.a. plus applicable ECGC premium.  0.35% p.a. Minimum `1000/-  0.25% p.a. Minimum `1000/-  1.10 % p.a. Minimum `1000/-  0.10% per month for the specific period of liability.



Sl. No.	Particular	Charges w.e.f. 01.08.2009 (Excluding Service Tax)	Revised Charges w.e.f. 1.04.2011 (Excluding Service Tax)
	F) Export performance guarantees covering export obligations in terms of Import Trade Control Regulations.	0.075% per month for the specific period of liability.	0.10% per month for the specific period of liability. Where the period of guarantee is less than 3 months, commission will be 0.25% (flat) of the guarantee.
	G) Letter of Comfort / guarantee for repayment of foreign currency loans under ECB / Short term loans for imports, wherever applicable.	Commission at the rate of 0.50% per quarter (Minimum `500/-) or part thereof for the actual tenor	Commission at the rate of 0.50% per quarter (Minimum `500/-) or part thereof for the actual tenor
	H) All other guarantees	0.12% per month for the specific period of liability.	0.15% per month for the specific period of liability. Minimum `250/-