

 <p><b>बैंक ऑफ महाराष्ट्र</b>  <b>Bank of Maharashtra</b>  भारत सरकार का उद्यम  <b>एक परिवार एक बैंक</b></p>	<p><b>संसाधन आयोजना विभाग</b>  <b>Resource Planning Department</b>  <b>प्रधान कार्यालय:</b> लोकमंगल, 1501, शिवाजीनगर, पुणे-5  <b>Head Office:</b> LOKMANGAL, 1501, SHIVAJINAGAR, PUNE-5  <b>टेलीफोन/TELEPHONE:</b> 020-25614366 <b>फैक्स/FAX:</b> 020-25520473  <b>ई-मेल/e-mail :</b> ankita.singh@mahabank.co.in  vipul.kotkar@mahabank.co.in</p>	 <p>स्वच्छ भारत  एक कदम स्वच्छता की ओर  ‘स्वच्छता अभियान’  की सफलता हेतु हम प्रतिबद्ध हैं</p>
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**A. SERVICE CHARGES- DEPOSITS**

Sr No	Particulars	Type	Service Charges escluding GST w.e.f. 18/04/2019	S/M
1	Non Maintainance of Minimuim Balance	A SB - Operative (Based on Monthly Average Balance)	<b>Metro/Urban *MAB Rs 1500/-</b> <b>Shortfall&lt;=50% : Rs 20/- per month</b> <b>Shortfall&gt;50% to 75% : Rs 30/- per month</b> <b>Shortfall&gt;75%: Rs 40/- per month</b>  <b>Semi Urban *MAB Rs 500/-</b> <b>Shortfall &lt;=50% : Rs 15/- per month</b> <b>Shortfall&gt;50% to 75% : Rs 20/- per month</b> <b>Shortfall&gt;75%: Rs 30/- per month</b>  <b>Rural *MAB Rs 500/-</b> <b>Shortfall&lt;=50%: Rs 5/- per month</b> <b>Shortfall&gt;50% to 75% : Rs 7.50/- per month</b> <b>Shortfall&gt;75% Rs 10/-per month</b>	S
			If charges are levied for two consecutive quarter A/c may be closed after giving due notice. (Minimum balance condition and related charges are not applicable for 'Yuva Yojna', 'Pension' and 'No Frills/BSBDA accounts, Mahasarvajan Savings Bank accounts and other products where minimum balance condition is not applicable)	S
		B Royal SB	Below Minimum Monthly Average Balance (*MAB) of Rs. 1,00,000/- : Rs 1,000/- per quarter	S
		C Purple SB	Below Minimum Monthly Average Balance (*MAB) Rs 3,00,000/-  No penalty. If required balance is not maintained for TWO consecutive qtrs., branches may take a call to convert the account into normal SB and withdraw the benefits, based on merit of the account	S
		D CA - Operative	<b>(No diff. between Individual and Non Individual)</b>  <b>Metro / Urban / Semiurban : *QAB Rs. 5000/-</b>  <b>Charges for non maintaining of *QAB Rs. 2500/-per quarter</b>  <b>Rural : *QAB Rs 2500/- :</b> <b>Charges :Rs. 500/- per quarter</b>	S
		E Diamond CA	<b>*QAB Rs 1 Lakh: Rs. 2500/- Qtrly</b>	S
			<b>*MAB- Monthly Average Balance</b> <b>*QAB-Quaterly Average Balance</b>	
2	Duplicate Passbook / Account Statement(Through Counter)	A SB	Initial or continued passbook free.  Rs.100/- per duplicate Passbook with latest balance plus <b>Rs.50/-</b> per group of 30 entries or part thereof	S
		B CA / CC	First Statement : Free  Duplicate account statement: <b>Rs.100/-</b> per 30 entries or part thereof	S
		C TD	<b>Rs. 100/- for duplicate of lost receipt</b>	M



Sr No	Particulars	Type	Service Charges escluding GST w.e.f. 18/04/2019	S/M
3	Cheque Leaves	A SB	20 free leaves p.a. Rs.5.00 per additional leaf (Rs 100/- for cheque book of 20 leaves)	S
		B Royal SB	100 free leaves p.a.	S
		C Purple SB	200 free leaves p.a.	S
		D CA / CC	Rs.5.00 per leaf (Rs 250/- for cheque book of 50 leaves)	S
4	Loss of Chq Book	A SB	NIL	S
		B CA / CC	NIL	S
5	Cheque Return	A Outward (Return of cheques drawn on our Bank)	(Per Chq per occasion) <b>Financial reason:</b> upto 1Lakh: Rs. 300/- above 1Lakh: Rs.500/- <b>Technical/ Other reason:</b> Rs. 150/-	S
		B Inward (Return of cheques deposited by our customers)	(Per Chq per occasion) <b>Financial reason:</b> upto 1Lakh: Rs. 300/- above 1Lakh: Rs.500/- <b>Technical/ Other reason:</b> Rs. 150/-	S
6	Stop Payment	A SB	Rs.200/- per cheque. Max.Rs.1000/- per reference	S
		B CA / CC	Rs.300/- per cheque. Max Rs.2000/- per reference	S
7	Account Maintainance	A SB	NIL	S
		B CA / CC	(Charges to be applied once in a year)  Rs.100/- per electronic page (30 entries) or part thereof  <b>2 Free pages</b> for Avg. Cr. Bal. of Rs. 25,000 to Rs. 50,000/-  5 Free pages for Avg. Cr. Bal. of Rs. 50,001 to Rs. <b>2,00,000/-</b>  <b>Free</b> for Avg. Cr. Bal. Above Rs. <b>2,00,000</b>  <b>Business Correspondents- Account Maintenance (Ledger Folio) charges not applicable to BCAs.</b>	S
8	CBS Transactions	A Cash Deposit	NIL <b>(For Cash handling charges, please refer point No. 8-C below))</b>	S
		B Cash Withdrawal	<b>SB: (Other than using alternative channels)</b> For Debit Cash entries over 30 per half year, Rs.20/- per withdrawal <b>(To be applied at the time of withdrawal).</b>  <b>CA: No Charges</b>  No charges to be levied on cash payment of cheque at Non-Home branch, only against self-drawn cheque. <b>Subject to cap of Rs. 50000/- per day</b>	S



Sr No	Particulars	Type	Service Charges escluding GST w.e.f. 18/04/2019	S/M
		C Cash handling	<p>1. For SB a/c holders: Free</p> <p>2. For CA, Mixi OD A/c, CC: Free for first 1000 pieces per day. From 1001 pieces onwards-Rs.25 per 100 pcs or part thereof. (For two or more transactions in a day, charges shall be collected by taking cumulative total of the cash deposited during the day)</p> <p>3. No Charges for <b>Loan / NPA / Write off recovery</b></p> <p>4. <b>Diamond Accounts:</b> No charges</p>	S
		D Transfer of Funds (at Non-home branches)	Free	S
		E Collection of cheques (at Non-home branches)	Free	S
9	<b>SMS Alert</b>	A	Rs.15/- per Quarter	S
			Following categories of customers are exempted from SMS alert charges: BSBDA /FI/PMJDY Customers, Staff Members ( including ex-staff members ) & Pension Account Holders	
10	<b>Reconstitution of Account</b>	A Verification of Signature	Rs 150/- per verification per instance	M
		B Change of signatures	Rs. 150/- per occasion	M
		C Attestation of Photograph	Rs 150/- per verification per instance	M
		D Addition/deletion of names in accounts/reconstitution of accounts	Rs. 150/- per occasion	M
		E Operational instructions (including lockers)	Rs. 150/- per occasion	M
		F Change in address / mobile number	Rs. 150/- per occasion	M
11	<b>Enquiry relating to old records</b>	A upto 6 months	Rs. 150/- per item	M
		B upto 1 year	Rs. 200/- per item	M
		C upto 2 years	Rs. 250/- per item	M
		D above 2 years	Rs. 250/- per item for first 2 years and Rs. 100 for every additional year or part thereof.	M
12	<b>OBC / IBC Cheques</b>	A Up to Rs 10,000/-	Rs 50/- per instrument	S
		Above Rs 10000 To Rs 100000	Rs 150/- per instrument	S
		A Above Rs 100000 to Rs 500000	Rs. 300/- per instrument	S
		A Above Rs 500000 to Rs 1000000	Rs. 300/- per instrument	S
		A Above Rs 1000000	Rs.375/- per instrument	S
		B Royal/Purple Savings Bank Accounts	Immediate Credit of outstation Cheques up to Rs 25,000/- free of charge (not exceeding 2 cheques per month)	M
		C Commision Sharing	On 50:50 basis where collecting bank does not have a branch.	M
		D Collection of cheques/warrants by mandate (except salary & pension- cheques/ ECS credit)	Rs.10/- per credit entry	M



Sr No	Particulars		Type	Service Charges escluding GST w.e.f. 18/04/2019	S/M
13	OBC / IBC Bills	A	Up to Rs 10,000/-	Rs. 150/- per bill	S
			Above Rs 10000 To Rs 100000	Rs. 15/- per 1,000 or part thereof Min Rs.150/-	S
			Above Rs 100000 to Rs 1000000	Rs. 15/- per 1,000 or part thereof Min Rs.1500/-	S
			Above Rs 1000000	Rs. 15/- per 1,000 or part thereof Min. Rs.15, 000/-, Max. Rs.20,000/-	S
		B	Additional Charges for retirement of IBC against cash	Normal Charges as mentioned above for account holders Others: 50% over and above Normal Charges. (acceptance of cash of Rs.50,000/ & above not permitted)	S
14	Outstation Chq / Bills Return unpaid	A		50% of collection charges Minimum Rs.100/- + other bank charges if any	S
15	Gift Cheques	A	Gift Cheques	At Par	M
16	DD/PAY ORDER (No difeference between Individuals and Non Individuals)	A	Up to Rs. 5,000/-	Rs. <b>30/-</b> per Instrument	S
			5,001 to 10,000/-	Rs. 50/- per Instrument	S
			Above Rs.10,000/-	<b>Rs. 5/- per thousand or part thereof</b> Min.Rs.100/- <b>Max. Rs,20000/-</b>  <b>No charges are to be levied when issued directly in favor of suppliers/contractors as part of disbursement of loan amount.</b>  <b>Additional Charges for handling cash:</b> 50% over & above normal charges for all. (acceptance of cash of Rs.50,000/ & above not permitted)	S
		B	Diamond CA	Free	S
		C	Issue of duplicate	Up to Rs. 5,000- Rs. 100/- Above Rs. 5,000 - Rs. 200/-	S
		D	Cancellation	Up to Rs. 1000/- : Rs.50/- per instrument Above Rs 1000/- : Rs 150/- per instrument	S
		E	Revalidation	Rs. 150/- per instrument	S
17	Collection of Deposit Receipt of other	A	Local	NIL	M
		B	Others	as per OBC cheques	M
18	Remittance of Term Deposit on Maturity to other Bank	A		As applicable to remittances	S
19	Call Deposit	A	Issuance of Deposit	<b>Rs. 50/-</b>	S
20	Standing Instuctions	A	Registration	Rs 100/-	S
		B	Execution	NIL	S
		C	Non-Execution	Rs 150/- (If Credit account is a Loan/CC Account)	S
21	ECS Credit	A		As Destination branch- Nil	S
		B		As Sponsor Bank- Rs 5/- per transaction (above Rs 2 crore, additional Rs 50/- to be charged as Clearing house charges)	S
		C		Minimum- Rs 2750/-	S
		D		No charges to individual beneficiary's account.	S



Sr No	Particulars	Type	Service Charges escluding GST w.e.f. 18/04/2019	S/M
22	ECS Debit	A Registration	Rs. 150/-	S
		B Execution	Rs.3.50/- per transaction (above Rs.2 cr, additional Rs. 50/- to be charged as Clearing House Charges) (Min. Rs. 2,750/-)	S
		C Non-Execution	(Per instance) <b>Financial reason:</b> upto 1Lakh: Rs. 300/- above 1Lakh: Rs.500/- <b>Technical/ Other reason:</b> Rs. 150/- (If Credit account is a Loan/CC Account)	S
23	Inward RTGS		Free	S
	Outward RTGS (minimum threshold Rs. 2 Lakh)	A 08:00 to 11:00	<b>Rs. 2 lakh to Rs. 5 lakh:</b> Rs. 25/- (Across counter) Rs. 5/- (Digital Mode) <b>Rs. 5 lakh and above:</b> Rs. 50/- (Across counter) Rs. 10/- (Digital Mode)	S
		B 11:00 to 13:00	<b>Rs. 2 lakh to Rs. 5 lakh:</b> Rs. 27/- (Across counter) Rs. 5/- (Digital Mode) <b>Rs. 5 lakh and above:</b> Rs. 52/- (Across counter) Rs. 10/- (Digital Mode)	S
		C After 13:00	<b>Rs. 2 lakh to Rs. 5 lakh:</b> Rs. 30/- (Across counter) Rs. 5/- (Digital Mode) <b>Rs. 5 lakh and above:</b> Rs. 55/- (Across counter) Rs. 10/- (Digital Mode)	S
24	Inward NEFT		Free	S
	Outward NEFT			
		Upto Rs. 10,000/-	<b>Across Counter:</b> Rs 2.5/- per txn <b>Digital Mode: Free</b>	S
		Rs. 10001 to 1 Lakh	<b>Across Counter:</b> Rs.5/- per txn <b>Digital Mode:</b> Rs 2/- per txn	S
		1 Lakh to 2 Lakh	<b>Across Counter:</b> Rs 15/- per transaction <b>Digital Mode:</b> Rs 3/ per txn	S
		Above 2 Lakh	<b>Across Counter:</b> Rs.25/- per transaction <b>Digital Mode:</b> Rs 5/- per txn	S
		B Royal SB	Free NEFT/RTGS through internet banking	S
		C Purple SB	Free unlimited NEFT/RTGS remittances	S
		D Diamond CA	Free	S
25	Power of attorney / mandate	A Allowing operations through power of attorney/mandate	<b>Rs. 500/-for Individual</b> <b>Rs. 1000/-for Non-Individual</b>	M
26	Inoperative Charges	A SB	No charges to be levied irrespective of the balance in the account	S
		B CA	No charges to be levied irrespective of the balance in the account	S

Sr No	Particulars	Type	Service Charges escluding GST w.e.f. 18/04/2019	S/M
27	Closure of Account	A SB	<b>Saving accounts-Up to 14 days from account opening date: NIL ( as per BCSBI CODE)</b>  If closed within 15 days to 1 year- Rs 200/-  (other than Royal and Purple) Rs. 500 for non individual accounts	S
		B Royal SB	Before 1 year: Rs 1,000/-	S
		C Purple SB	Before 1 year: Rs 1,000/-	S
		D CA	<b>Up to 14 days from account opening date: NIL ( as per BCSBI CODE)</b>  If closed within 15 days to 1 year-Rs 750/- <b>(No difference between Individual and Non Individual)</b>	S
28	Interest Certificate		First certificate free. Rs 100/- for per additional copy.	M
29	Balance Certificate		First certificate free. Rs 100/- for per additional copy.	M
30	Debit Card	A Issuing New Card	NIL	S
		B Annual Maint.	1. General Public 1st year: Free Rs. 100 from second year onwards 2. Staff/Royal/Purple/MKCC/ and Customer maintaining average quarterly/monthly balance Rs 50,000/ in CA/SB: Free	S
		C Add-on Card	Rs. 300/-	S
		D Replacement	Rs. 100/-	S
		E Re-issue of Hot-listed Card	Rs. 150/-	S
		F Enhancement/Reduction in Limits (Through Branch)	<b>Rs. 50/-</b>	S
		G Re-PIN	Rs. 50/- <b>(Green PIN-No charges)</b>	S
31	ATM Usage	A Bank's ATM	<b>NIL</b>	S
		B Other Bank's ATM	<b>1. For Saving Bank Accounts</b> -First 5 transactions in a month- <b>FREE</b> (Except six metros viz Mumbai, New Delhi, Chennai, Kolkata, Bangalore & Hyderabad where 3 transactions only –both financial and non financial)  2. CA: Rs. 20/- for <b>Financial</b> & Rs 10/- for <b>Non Financial</b>  3. <b>Above Stipulated Usage:</b> From 6th transaction onwards in a month <b>Financial:</b> Rs. 20/- <b>Non-Financial:</b> Rs. 10/-  4.. <b> Declined transaction due to insufficient funds (both SB &amp; CA accounts): Rs. 20/-</b>	S
		C Visa International (For both Current and Savings)	<b>Financial:</b> Rs. 100/ For USA Rs. 105/- For other countries In addition 2 % of transaction amount  <b>Non-Financial:</b> Rs. 34/- for balance enquiry	S
		D POS at Petrol Pump Railway Counter	2.5 % of transaction amount subject to min. Rs 10/-	S
32	Loss of Token	A	Rs. 100/- per lost token	M
33	Safe Custody Charges	A Bank's Own Deposit Receipt	Rs. 50 p.a.	M





Sr No	Particulars	Type	Service Charges esclusing GST w.e.f. 18/04/2019	S/M
		B	Scripts Rs. 100/- per scrip. Min. Rs. 200/- p.a. or part thereof.	M
		C	Sealed Cover Rs. 500/- per cover p.a. or part thereof.	M
			SEALED BOXES:	
		D	Small Box (upto 1000 cubic cm) Rs. 1000/- p.a. per box	M
		E	Medium Box (upto 8000 cubic cm) Rs. 2000/- p.a. per box	M
		F	Large Box above 8000 cubic cm) Rs. 5000/- p.a. per box	M
36	Door Step Banking	A	Upto Rs. 2.00 Lac Rs. 3250/-(Daily Cash pickup charges/month) Per call charges Rs. 125/-.	M
		B	Above Rs. 2 Lac upto Rs. 3 Lac Rs. 4500/-(Daily Cash pickup charges/month) Per call charges Rs. 175/-.	M
		C	Above Rs. 3 Lac upto Rs. 4 Lac Rs. 6500/- (Daily Cash pickup charges/month) Per call charges Rs. 250/-.	M
		D	Above Rs. 4 Lac upto Rs. 5 Lac Rs. 7000/-(Daily Cash pickup charges/month) Per call charges Rs. 265/-.	M
		E	Above Rs. 5 Lac upto Rs. 6 Lac Rs. 9000/-(Daily Cash pickup charges/month) Per call charges Rs. 340/-.	M
		F	Above Rs. 6 Lac upto Rs. 8 Lac Rs. 9500/-(Daily Cash pickup charges/month) Per call charges Rs. 360/-.	M
		G	Above Rs. 8 Lac upto Rs. 10 Lac Rs. 10000/-(Daily Cash pickup charges/month) Per call charges Rs. 385/-.	M
		H	Above Rs. 10 Lac upto Rs. 20 Lac Rs. 17500/-(Daily Cash pickup charges/month) Per call charges Rs. 675/-.	M
		I	Above Rs. 20 Lac upto Rs. 30 Lac Rs. 18500/- (Daily Cash pickup charges/month) Per call charges Rs. 700/-.	M
		J	Above Rs. 30 Lac upto Rs. 40 Lac Rs. 19500/-(Daily Cash pickup charges/month) Per call charges Rs. 750/-.	M
		K	Above Rs. 40 Lac upto Rs. 50 Lac Rs. 20000/- (Daily Cash pickup charges/month) Per call charges Rs. 775/-.	M
		L	Above Rs. 50 Lac upto Rs. 75 Lac Rs. 23500/- (Daily Cash pickup charges/month) Per call charges Rs. 900/-.	M
		M	Above Rs. 75 Lac upto Rs. 1 Cr Rs. 44000/-(Daily Cash pickup charges/month) Per call charges Rs. 1875/-.	M
		N	Above Rs. 1 Cr upto Rs. 1.50 Cr Rs. 50000/- (Daily Cash pickup charges/month) Per call charges Rs. 2500/-.	M
		O	Above Rs. 1.50 Cr upto Rs. 2 Cr Rs. 60000/- (Daily Cash pickup charges/month) Per call charges Rs. 3125/-.	M
			<p>Loose cash counting charges @Rs.50/- per bundle (ie. 1000 pieces).</p> <p>Fake note detection &amp; Contingency Charges (which include note counting &amp; sorting) @Rs.50/- per bundle (ie. 1000 pieces).</p> <p>Cheque pick up with beat cash is free.</p> <p>When only cheque pick up is requested on call basis an amount of Rs. 60/- per call will be charged from customers.</p> <p>Service provider will be sending the MIS of the toll charges (if any) with the monthly billing; however cost of toll charges is to be collected from customers.</p> <p>NO Charges for cash deposit at Non-Home branch.</p>	M





Sr No	Particulars	Type	Service Charges escluding GST w.e.f. 18/04/2019	S/M
34	Locker	Type A	1. Security Deposit: Rs. 15000/- 2. Rent: Metro/Urban/SU: Rs. 1800/- p.a. Rural: Rs. 1200/-p.a.	S
		Type B	1. Security Deposit: Rs. 15000/- 2. Rent: Metro/Urban/SU: Rs. 2000/-p.a. Rural: Rs. 1200/-p.a.	S
		Type C	1. Security Deposit: Rs. 15000/- 2. Rent: Metro/Urban/SU: Rs. 3600/-p.a. Rural: Rs. 2400/-p.a.	S
		Type D	1. Security Deposit: Rs. 15000/- 2. Rent: Metro/Urban/SU: Rs. 3600/-p.a. Rural: Rs. 2400/-p.a.	S
		Type E	1. Security Deposit: Rs. 50000/- 2. Rent: Metro/Urban/SU: Rs. 4000/-p.a. Rural: Rs. 2700/-p.a.	S
		A Type H1	1. Security Deposit: Rs. 50000/- 2. Rent: Metro/Urban/SU: Rs. 4000/-p.a. Rural: Rs. 2700/-p.a.	S
		Type F	1. Security Deposit: Rs. 50000/- 2. Rent: Metro/Urban/SU: Rs. 5000/-p.a. Rural: Rs. 4000/-p.a.	S
		Type G	1. Security Deposit: Rs. 50000/- 2. Rent: Metro/Urban/SU: Rs. 5000/-p.a. Rural: Rs. 4000/-p.a.	S
		Type H	1. Security Deposit: Rs. 50000/- 2. Rent: Metro/Urban/SU: Rs. 6000/-p.a. Rural: Rs. 5000/-p.a.	S
		Type L	1. Security Deposit: Rs. 50000/- 2. Rent: Metro/Urban/SU: Rs. 10000/-p.a. Rural: Rs. 8000/-p.a.	S
		Type K	1. Security Deposit: Rs. 50000/- 2. Rent: Metro/Urban/SU: Rs. 10000/-p.a. Rural: Rs. 8000/-p.a.	S
		B Diamond CA	One Locker Free (Any type)	S
		C Registration	NIL	S
		D Visit	12 visits per year free. Thereafter : Rs.100/- per visit	S
		E Loss of Keys	Actual expenses incurred towards replacement of keys + Rs 2000/- towards administrative cost	M
		F Staff Concession	<b>No Security deposit for Staff</b> 25 % rent discount in "A" type of lockers only. The facility is for first locker only.	S
		G Penalty for Rent in Arrears	<b>3% p.m.</b> on the amount of locker arrears (also applicable for staff)	M
		H Special Discount for Advance Payment of Rent for Customers and Staff	No discount at present.	M



Sr No	Particulars	Type	Service Charges escluding GST w.e.f. 18/04/2019	S/M
35	DMAT	A Documentation	Actuals	M
		B Dematerialization Charges	Rs. 5/- per certificate	M
		C Transaction (Sell/Debit)	Rs.2/- per certificate Min. Rs. 25/- per request 0.03% of value subject to min. Rs.25/- & max. Rs. 500/-	M
		D Pledge	For MAHA E-trade Online Trading Customer flat charges Rs 10/- per transaction	M
		E Unpledge	Rs. 60/- per ISIN (pledgor), Rs. 40/- per ISIN (pledgee) Rs. 30/- per ISIN (pledgor),	M
		F Pledge invocation	Rs. 20/- per ISIN (pledgee)	M
		G Rematerialisation / Repurchase	Rs. 40/- per transaction	M
		H Failed Transaction	Rs. 30/- per transaction	M
		I Late Transaction	Rs. 25/- per transaction	M
		J Demat/Other mail	Rs. 20/- per transaction	M
		K Freeze / Unfreeze Charges	Actuals (Min. Rs. 25/- per trax.)	M
		L Annual Maintenance	Rs. 50/- per transaction Rs. 500/- p.a.(for individuals/ NRI/HUF Trust), Rs.150/- p.a. for existing / retired staff, Rs. 1,000/- p.a. for others (payable in advance) Free for 1st year for Royal Saving A/C Free for Diamond Current A/C	M
		M Basic services Demat. Account (BSDA)	AMC Free for 1st year 50% of AMC waived from Year 2 for Purple Savings Account	M

**B. SERVICE CHARGES-ADVANCES**

Sr No	Particulars	Type	Service Charges escluding GST w.e.f. 18/04/2019		S/M
1	TOD / EOD	A	Interest on TOD	MCLR +8% with monthly rest	S
		B	Interest on EOD	<b>For Sanctioned EOD:</b> Existing ROI on sanctioned W/C limit +2% pa with monthly rest  <b>Irregularity without sanction:</b> 2 % pa with monthly rest for entire sanctioned W/C facility	S
2	Against Clearing	A	Current/Saving A/c	MCLR+8.00% p.a (Interest to be charged only for days the bank remain out of fund)	S
		B	Working Capital	<b>For Sanctioned facility:</b> Existing ROI on W/C limit +2% pa with monthly rest <b>Irregularity without sanction:</b> 2 % pa with monthly rest for working capital facility	S
3	BP/ BD	A	BP/BD of cheques	<b>(Upto 25000/- for Metro/Urban: <u>or</u></b> <b>Upto 15000/- for Rural/SU):</b> Commission of OBC cheques (Purchased under BP customer service. No interest to be charged)  <b>(Above 25000/- for Metro/Urban: <u>or</u></b> <b>Above 15000/- for Rural/SU):</b> Commission per OBC cheque + Interest @0.30% which covers interest for7 days. To be recovered at the time of purchase For realization period beyond 7 days interest to be charged at MCLR + 8.00% p.a	S
		B	BP/BD Bills	<b>Not rated accounts:</b> One time basis-commission on OBC bills + interest for discounted period @ the rate applicable to TOD i.e. MCLR+8.00% p.a.  <b>Rated accounts:</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.	M
4	Certificates	A	Solvency Certificate	<b>0.30% of Solvency certificate amount</b> <b>Min: Rs 1000/-, Maximum Rs 30000/-</b>	M
		B	Issuance of No Dues	Metro/Urban: Individual-Rs100/-; Non-Individual-Rs150/-  Rural/SU: Individual-Rs25/-; Non-individual-Rs 75/-  No charges for Government sponsored schemes and Agri Loan to SF/MF/share croppers	M
		C	Providing Credit Report	Rs 1000/- per occasion	M

Sr No	Particulars		Type	Service Charges escluding GST w.e.f. 18/04/2019	S/M
5	Inspection / Supervision Charges	A	Inspection / Supervision	<p>1. upto Rs 2 Lac- NIL  Rs 2 lac to Rs 1 Cr. @0.0625% p.q.  max Rs 10000/-p.a. + cost of visit (on Actual Basis)  Above Rs 1 cr: Rs 15000/- p.a + cost of visit (on Actual Basis)</p> <p><b>(Charges to be levied on:</b>  Working Capital: Total FB+NFB Limit  Term Loan: Outstanding Balance)</p> <p>2. No supervision charges for <b>retail loans</b> like Housing, Personal, Consumer, Vehicle, Education, Solar and Aadhar loans (Excluding LAP - self-occupied house)</p> <p><b>3. Crop loan / MKCC</b>  Upto Rs 3,00,000/-: Nil  Above Rs 300000/- @0.25% p.a  Minimum: Rs 750/-p.a, Maximum: Rs 5000/- p.a</p>	S
6	Processing Fees	A	Working Capital (Both Fund based and Non fund based facilities)	<p><b>1. Credit Limits:</b>  upto Rs 25000/- - NIL  Rs 25001/-to Rs -1 Cr @0.35% p.a.  Rs 1 cr and above @ 0.35% p.a.  (Min Rs 1000/-)  (Max for Priority Sector : Rs 35 lacs)  Max for Exporters: Rs 17.50 lacs)  For other Advances: No max limit  <b>Annual fees for renewal:</b>  same as above.</p> <p><b>2. MSME Loans:</b>  upto Rs.5.00 Lacs: NIL  Rs. 5 Lacs to Rs. 20 Cr: 0.25% p.a.  Rs 20 cr and above: As per external credit rating (Existing guidelines)</p> <p>No processing fees on Government sponsored schemes, against LAD and Agri Loans to small and marginal farmers upto Rs 3 Lakhs.  For enhancement within one year: No concession  <b>Annual fees for renewal:</b>  up to Rs.5.00 Lacs: NIL  Rs. 5 Lacs to Rs. 20 Cr: 0.30% p.a.  Rs. 20 cr and above: As per external credit rating (Existing guidelines)</p> <p><b>3. Incase of MKCC/Crop Loan up to Rs 3.00 Lakh for small and marginal farmer category : NIL</b></p>	S

Sr No	Particulars	Type	Service Charges escluding GST w.e.f. 18/04/2019	S/M
	B	Term Loan	<p>1.10% of sanctioned amount  Maximum Limit:  Priority Sector Rs 100 lacs  Exporters Rs 50 lacs  For other Advances: No maximum limit</p> <p><b>MSME Loans:</b>  up to Rs.5 Lacs: NIL  above 5 Lacs: 1%  Additional Rs. 2000 to be recovered for sanctions from PSB portal (www.psbloansin59minutes.com)</p> <p>25% of the applicable processing fees upfront subject to maximum of Rs 10 lacs be recovered before release of sanction letter (Non-refundable)</p> <p><b>Review:</b> (on outstanding amount)  Upto 25 Lacs: NIL  above 25lacs: 0.10% (Max 1 Lakh)</p> <p><b>3. Incase of MKCC/Crop Loan up to Rs 3.00 Lakh for small and marginal farmer category : NIL</b></p>	S
	C	RETAIL LOANS:	<p><b>Housing Loan : 0.25% of Loan amount (Max 25000/-)</b></p> <p><b>Maha Bank Top up Loan: 0.50% of Loan amount</b></p> <p><b>Maha Super Car Loan : 0.25% of Loan amount (Min - Rs 1000/-and Max - 15000/-)</b></p> <p><b>Maha Bank Vehicle Loan (2 w) : 0.25% of Loan (Min - Rs 500/- )</b></p> <p><b>Loan against Self-occupied Property : 0.50 % of Loan Amount</b></p> <p><b>Model Education Loan Scheme : Processing charges should not be levied. However, processing fees @ 0.50 % of the loan application should be charged upfront in case of considering loan for studies abroad. The fees however, be refunded upon the student taking up, the course and availing loan, by reversal of charges through CBS manually.</b></p> <p><b>Mahascholar Education loan Scheme: No Processing / Upfront Charges</b></p> <p><b>Aadhar Loan Scheme for Pensioners: 0.50 % of Loan Amount Min. 500/-</b></p> <p><b>Consumer Loan Scheme : 0.50 % of Loan Amount Min. 500/-</b></p> <p><b>Personal Loan : 1 % of Loan Amount Min. 1000/-</b></p> <p><b>Salary Gain Scheme : 0.50 % of Loan Amount Min. 500/-</b></p> <p><b>Maha Bank Gold Loan : Rs 500/- per Loan Account</b></p>	S
	D	Bill discounting under LC	NIL	S
	E	Non Fund Based Limits	<b>As applicable to the fund based facility</b>	S
	F	Forward Contract Limit	NIL	S

Sr No	Particulars		Type	Service Charges escluding GST w.e.f. 18/04/2019	S/M
		G	TOD/EOD/BG/LC (adhoc limits)	<b>LC/BG:</b> Minimum for 1 quarter (as applicable for working capital Limits.) <b>Others:</b> on Prorata basis min for 15 days as applicable for working capital Limits (Min Rs. 1000/-per occasion)	M
7	Lead Bank Charges (Where our Bank is a Lead Bank)	A	New / Renewal	<b>0.35% of the total FB/NFB limits/WC/TL</b> <b>(Max Rs. 50 Lacs)</b> <b>Same for renewal of WC limits (except TL)</b>	M
8	Delayed Review (Due to non submission of renewal data including Audited Balance sheet by the borrower)	A	Delayed Review of Working Facility	<b>12-15 months:</b> 1% p.a. over & above applicable rate of interest for quarter <b>above 15 months:</b> 2% p.a. over & above applicable rate of interest for each quarter	M
9	Commitment Charges	A		<b>Upto Rs. 1 Crore: NIL</b> <b>Above Rs. 1 Crore:</b> <b>New Sanction:</b> 1. Working Capital limits if not utilised with in 3 months :- 0.50% p.a.from date of documentation to actual date of utilisation 2. Term Loan limits: if not availed with in 3 Months as per drawdown schedule :- 0.50% p.a.from date fixed for availment to the date of actual availment 3. Existing Working Capital Limits: <b>3a.</b> utilisation above 75% :- NIL <b>3b.</b> utilization 50-75% :- 0.5% p.a. of the unutilised limits <b>3c.</b> utilization Below 50% :- 1% p.a. of the unutilised limits 4. Line of Credit: 1% p.a. of the sanctioned unutilized limits	M
10	Restructuring of Credit Facilities	A	Restructuring of Credit facilities	As per normal processing fees for WC/TL facilities <b>MSME:</b> <b>without increase in exposure:</b> upto 5 Lakh: NIL above 5 Lakh: 0.10% <b>for increase in exposure:</b> applicable processing fees for additional facilities.	M

Sr No	Particulars	Type	Service Charges escluding GST w.e.f. 18/04/2019	S/M
11	<b>Bank Guarantees</b>	A	<b>BG commission:</b> <b>Performance Guarantee</b> <b>Upto 5 Cr :- 2.5%p.a. (Min Rs 500/-)</b> <b>5 Cr to 10 Cr :- 2% p.a.</b> <b>Above 10 Cr :- 1.75%p.a.</b> (on pro-rata basis subject to minimum for one quarter) Commission is to be charged as per slab, in which total BG limit (sanctioned) to borrower entity falls.	S
		B	<b>BG commission:</b> <b>Financial Guarantee</b> <b>Upto 5 Cr :- 3%p.a. (Min Rs 500/-)</b> <b>5 Cr to 10 Cr :- 2.5% p.a.</b> <b>Above 10 Cr :- 2% p.a.</b> (on pro-rata basis subject to minimum for one quarter) Commission is to be charged as per slab, in which total BG limit (sanctioned) to borrower entity falls.	S
		C	<b>Renewal of Guarantee</b> As applicable for issuance of guarantees. If renewal is effected before expiry date of original guarantee and if commission was earlier charged for claim period, no commission for claim period.	S
		D	<b>Guarantees fully secured by deposits</b> 25% of regular commission as above	S
		E	<b>Refund of BG Commission</b> Incasse of return of BG before maturity date and consequent request for the borrower to refund the commission for the un expired period; Branch shall refund commission at half the rate originally charged but for the expired period plus 3 months. This is applicable when original guarantee is received by branch.	S
12	<b>Inland Letter of Credit</b>	A	<b>Issue charges</b> Rs 250 per LC	S
		B	<b>Usance Charges</b> <b>Unified Charges</b> (Usance + Commitment) :- 0.25 % per month or part thereof	S
		C	<b>Commitment charges for the period from date of issue to last date of negotiation mentioned in LC</b> <b>Discontinued (Included in unified charges)</b>	S
		D	<b>when the amount of credit under LC is increased</b> <b>Min Rs. 500/- along with Unified Charges on enhanced amount.</b>	S
		E	<b>Extention of Validity</b> <b>Rs 1000/- + Unified charges for extended period</b>	S
		F	<b>amendment charges (other than increase in LC amount and validity)</b> <b>Rs 500/-</b>	S
		G	<b>Reinstatement Charges in case of Revolving LC</b> Unified charges on amount reinstated per quarter; Min Rs 500/- p.q.	M
		H	<b>LC advising Charges</b> Rs 2000/- flat	S
		I	<b>Confirmation of inland LC</b> As applicable to LC opening Charges	M



Sr No	Particulars	Type	Service Charges escluding GST w.e.f. 18/04/2019	S/M
13	<b>Negotiation charges</b>	Bills up to 2.50 lacs	0.40%- Min Rs 500/-	S
		above Rs 2.50 lacs to Rs 10 lacs	<b>Rs 1500/- flat + out of pocket expenses</b>	S
		Above Rs 10 lacs upto Rs 100 lacs	<b>Rs 2500/-flat + out of pocket expenses</b>	S
		Above Rs 100 lacs	<b>Rs 3500/- flat + out of pocket expenses</b>	S
		B out of pocket expenses	actual basis	M
14	<b>Documentation Charges</b>	A Govt Sponsored scheme	NIL	S
		B Crop Loan/MKCC	<b>Upto Rs 3 lakhs: Nil</b> <b>Above Rs 3 lakhs:@ 0.25%</b> <b>Minimum charges: Rs 750/-</b> <b>Maximum charges: Rs 25000/-</b>	S
		C RETAIL LOANS:	<b>Housing Loan : 0. 10 % of Loan (Max 10000/-)</b> <b>Maha Bank Top up Loan: 0. 10 % of Loan (Max 10000/-)</b> <b>Maha Super Car Loan : 0.20 % of Loan amount</b> <b>Maha Bank Vehicle Loan (2 w) : 0.20 % of Loan amount</b> <b>Loan against Self-occupied Property : 0.10 % of Loan amount</b> <b>Model Education Loan Scheme : 0.20 % of Loan amount</b> <b>Mahascholar Education loan Scheme:0.20 % of Loan amount</b> <b>Aadhar Loan Scheme for Pensioners: 0.20 % of Loan amount</b> <b>Consumer Loan Scheme : 0.20 % of Loan amount</b> <b>Personal Loan : 0.20 % of Loan amount</b> <b>Salary Gain Scheme :0.20 % of Loan amount</b> <b>Maha Bank Gold Loan : 0.20 % of Loan amount</b>	
		D All Other loans	<b>upto Rs 2 lacs :- NIL</b> <b>Above Rs 2 lacs :- 0.25% (Max Rs. 50000/-)</b>	S
15	<b>Giving Copies of Loan Documents</b>	A First Time	NIL	M
		B upto Rs 2.00 lacs	Actual cost of photocopies + Rs 100/-	M
		C Above Rs 2 lacs	Actual cost of photocopies + Rs 200/-	M
16	<b>EarMarking of Limits</b>	A upto rs 1 cr	Rs 1500 per occasion	M
		B above Rs 1 cr	Rs 5000 per occasion	M

Sr No	Particulars	Type	Service Charges escluding GST w.e.f. 18/04/2019	S/M
17	Sanction	A	Revalidation of sanction  Upto Rs. 1 Cr: 0.25% of the limits. Above 1 Cr: 0.25% of the limits. (Max Rs 5 lacs)  Validity of Sanction: 90 days. Revalidation to be done at 2 instances only for 90 days each. After 180days: Fresh appraisal to be undertaken	M
		A	Amendment / modification of sanctioned terms (Fund + Non-fund)  Upto Rs 25 lacs :- NIL Rs 25 lacs to Rs 50 lacs :- Rs 5000/- Rs 50 lacs to Rs 50 Cr :- Rs 100/- per lac (Max Rs 1.00 lacs) Above Rs 50 Cr :- Rs 2 lacs	M
18	Mortgage	A	Mortgage Creation Charges (excluding retail loans)  Per borrowing entity with FB+NFB limits • Below Rs 1.00 Crore - Rs 5,000/- • Above Rs 1.00 crore to Rs 10 Crore - Rs 15,000/- • Above Rs 10 Crore - Rs 25,000/-  The charge specified is applicable per instance irrespective of the number of title deeds. The charges are applicable for extension of mortgage for enhancement and for substitution of title deeds also. The charge is applicable for extension of equitable mortgage recorded in favour of other lenders also	M
		B	ROC filing Charges Rs 1500/- (for corporates)	M
19	Agencies	A	CERSAI Charges Rs 200/- per asset id (Only at the time of first creation)	M
		B	NeSL Actuals	M
		C	Credit Information Company (CIC) Report Charges Individual (CIBIL and CRIF): Rs 50/- per instance/report Non Individual (CIBIL): Rs 500/- for corporates and Rs 500/- for MSME Scoring	S
		D	Trust and Retention Account (TRA) agency fees Rs 5.00 lacs Flat p.a.	M
20	Project Appraisal fee	A	Project Term Loans only (Above Rs. 10 Cr) 0.20% (max 5 lacs) To be recovered in addition to Upfront fee in case the appraisal note is shared with other lenders in Consortium /MBA lending.	M
21	Penal Interest	A	Maintaining CA with other Bank while facility is granted under Sole Banking 1% additional levy over existing Rate of Interest (only where specific permission is not obtained)	M
22	Closure of Loan	A	Foreclosure Charges for CC 2% of the sanctioned Limit	S
		B	Incidental charges at the time of closure of any Loan/ CC account (other than LAD, Govt sponsored Schemes and Staff Loans) Rs 100/-	S



### C. SERVICE CHARGES: FOREX

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

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

#### **Important notes:**

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

#### **A : EXPORTS:**

Para	Particulars	Charges	S/M
A.1	<b>Rupee post shipment advance:</b> Negotiation/purchase/ discounting of export Bills – Bill amount ( both Sight or usance bills)	Upto USD 10,000 : Rs. 750/-	S
		Above USD 10,000: Rs. 1100/-	S
A.2	<b>Foreign currency post shipment advance:</b> Discounting of Export Bills (EBD) ( both Sight or usance bills) To be calculated and recovered in equivalent in Indian rupees.	Upto USD 5,00,000: USD 25 Above USD 5,00,000: USD 50 <i>Where proceeds are sent in foreign currency to other bank Additional commission In lieu of exchange would be recovered.</i>	S S M
	<b>NOTE: In case, export bill which has been sent on collection basis and the Bank has recovered applicable commission, the charges specified above would not be recovered again for granting any post-shipment advance i.e. bill negotiated, purchased or discounted.</b>		
A.3	Rupee advance against export bill	Will be treated as bill on collection and charges for collection of bill will be recovered.	S
A.4	Processing charges for rupee export bills	0.20% per bill Minimum: Rs 750/-, Maximum : Rs. 25,000/-	M



Para	Particulars	Charges	S/M
A.5	For forwarding export documents to other Bank in India for collection, discounting or negotiation	Rs.1100/- per document	M
A.6	Overdue Bill purchased/ discounted or negotiated where proceeds are not received in our Nostro accounts within 30 days from the due date	Rs.500/- per bill per quarter (Maximum Rs. 2000/-)	M
A.7	Reimbursement charges under letter of credit-when reimbursement is claimed by AD bank in India from our Bank	Rs. 750/- per reimbursement	M
A.8	<b>Pre-shipment credit in Foreign currency:</b> Disbursement of PCFC. (To be calculated and recovered in equivalent in Indian rupees.)	Upto USD 5,00,000 - USD 25 Above USD 5,00,000 - USD 50	M M
A.9	<b>Export Bills on collection:</b> a. Export bills sent on collection to the overseas bank. b. Export Bills sent by the exporter directly to the buyer with permission from bank. c. Export bill sent on consignment basis. d. Export bills sent on collection and rupee advances have been granted by the Bank.	Bills upto USD 1,000,000 or equivalent @ 0.13% Min-Rs 800/-, Max- Rs 10,000/-  Bills above USD 1,000,000: Flat Rate- Rs 7500	S
A.10	Export bill handled by Bank where payment is received in advance	Bills upto USD 1,000,000 or equivalent @ 0.13% Min-Rs 800/-, Max- Rs 10,000/-  Bills above USD 1,000,000: Flat Rate- Rs 7500/-  Less: Charges recovered on advance payment if received through our bank	S  M
A.11	Bills in Indian rupees sent for collection	0.20% per bill (Min: Rs 750/-, Max: Rs. 25,000/-)	M
A.12	Overdue export bills sent for collection where payment of the bill has not been received in stipulated time.	Rs. 500/- per quarter Maximum Rs. 2000 per bill	M
A.13	Purchased/discounted or negotiated Export bill converted into collection	0.125% (Minimum Rs. 550/-, Maximum Rs. 10,000/-) <i>Less commission collected at the time of Purchase/discounting</i>	M
A.14	Where proceeds of foreign currency export bills received in Indian rupees	0.125% (Minimum Rs. 550/-, Maximum Rs. 10,000/-) <i>Plus commission in lieu of exchange.</i>	S
A.15	Deemed Export Bills	0.15% (Min Rs. 600/-, Max: Rs.40,000/- per bill)	M
A.16	Export L/C advising	To our client: Rs. 700/-	S



Para	Particulars	Charges	S/M
	Including courier charges	To Non customers: Rs.1500/-	M
A.17	Advising Amendment to Export LC Including courier charges	To our client: Rs. 500/- To Non customers: Rs.750/-	S M
A.18	Advising LC to our customer as a second advising bank which has been received via SWIFT by another bank.	Rs. 500/- per Advice	M
A.19	ADDING CONFIRMATION TO EXPORT LCs: To be done only with the approval of TIBD Charges are Commitment plus Usance	Charges as applicable to opening of Import LC	S
A.20	For each advice for transfer of a Export letter of credit. Transfer charges are in addition to the LC amendment advising charges.	Rs. 1000/- per transfer	S
A.21	Credit of export proceeds to EEFC Accounts	NIL	S
A.22	Approval for extension of due date for realization of export bill by Bank/RBI	<b>Rs. 1000/- Per Bill, Per Extension</b>	<b>S</b>
A.23	Late submission of export documents (after 21 days from the date of shipment as per RBI Guidelines)	<b>Rs. 250/- per month or part thereof, per bill</b>	<b>S</b>
	<b>Certificates related to Export Transactions</b>		
A.24	Issuance of BRC/e-BRC	NIL	S
A.25	Attestation in respect of export transaction – invoice etc.	Rs. 200/-	M
A.26	Other certificates related to exports like GR waiver etc. on Bank's letter head	Rs. 200/-	M
A.27	COMMISSION IN LIEU OF EXCHANGE: Commission in lieu of exchange applicable for all transactions where Bank does not earn exchange margin	0.15% Minimum Rs.250/-	S
A.28	Processing the request for write off of export bills	<b>In case of Self Write-off – Rs. 1000.00/- per bill</b> <b>In case of Write-off approved by AD Bank – Rs. 1500.00/- per bill</b> <b>In case of Write-off approved by RBI – Rs. 4,000.00/- per bill</b>	S

**B: IMPORTS:**

Para	Particulars	Charges	S/M
B.1	<b>Opening of Import letter of Credit including Standby LC wherever permissible.</b> <b>Commitment charges + usance charges</b>		S
	<b>Commitment charges</b> (For full validity of LC i.e. from the date of	0.15% per completed quarter (minimum one quarter) plus 0.075% per month thereafter. A	



Para	Particulars	Charges	S/M
	<i>opening to the date of expiry of LC)</i>	part of the month would be treated as full month. Minimum Rs. 600/-	
	<b>Usance charges:</b>		
	<i>Sight LC</i>	0.15% flat min Rs. 600/-	S
	<i>Usance LCs upto 3 months</i>	0.30% minimum Rs.700/-	S
	<i>Usance above 3 months</i>	0.30% for first 3 months plus 0.10% p.m. or part thereof	S
	<b>Applicable Rates for high Value LC based on value of each LC</b>		
	<i>Upto USD 5,00,000</i>	Normal Rates	S
	<i>Above USD 5,00,000 upto USD 1,000,000</i>	80% of normal rates	S
	<i>Above 1,000,000 to USD 5,000,000</i>	60% of normal rates	S
	<i>Above USD 5,000,000</i>	50% of normal Rates	S
B.2	<b>LCs opened / confirmed against 100% deposit:</b> Volume discount would be additionally available to these LCs	50% of the applicable rate	S
B.3	Amendment to LC involving extension of validity, change of tenor from sight to usance or enhancement of LC value for which charges are recovered	Rs. 600/-	S
B.4	Amendment to LC involving extension of validity, change of tenor from sight to usance or enhancement of LC value for which charges are <b>not</b> recovered	Rs. 600/- Plus charges as per B.1 above minimum Rs.500/-	S
B.5	Amendment other than extension of validity or enhancement in value which does not affect Bank's liability in terms of period or value	Rs. 600/-	S
B.6	Receipt of discrepant documents under LC	USD 50	M
B.7	Revival of LC within 3 months from the expiry date	Charges as per B.1 (at par with fresh LC)	M
B.8	<b>Commission on import Bill under Letter of Credit (FABP)</b>		
	Import bills received under LC denominated in foreign currency – at the time of retirement or crystallization whichever is earlier.	0.20% Minimum Rs. 1000/- Maximum Rs. 25000/-	S
	Import Bill received under LC denominated in Indian rupees or import bill where no exchange commission is earned– at the time of retirement or crystallization whichever is earlier	0.15% Minimum Rs.750/- Maximum Rs. 25000/- plus commission in lieu of exchange	M
	Import bill where payment is made by debit to EEFC account or buyer's credit amount is received from other bank.	0.15% Minimum Rs.750/-, Maximum Rs. 25000/- plus commission in lieu of exchange	S
	Import bill under LC crystallized due to non-payment by the importer on due date (both sight and Usance)	Applicable commission as above plus Additional commission of 0.10% minimum Rs.250/-	M
B.9	<b>Commission on import Bills received under collection</b>		
	Import bills denominated in foreign currency where banks earns exchange margin	Bills up to USD 1,000,000 or equivalent @ 0.25% : Min-Rs 800/-, Max- Rs 50,000/-	S





Para	Particulars	Charges	S/M
		Bills above USD 1,000,000: Flat Rate- Rs 25,000/-	
	Import bill denominated in foreign currency on which no exchange is earned i.e. by debit to EEFC or buyer's credit received from other banks	Bills up to USD 1,000,000 or equivalent @ 0.25% +0.15% =0.40% (inclusive of comm. In lieu of exchange) Min-Rs 800/-, Max- Rs 60,000/-  Bills above USD 1,000,000: Rs 25,000/- + commission in lieu of exchange Rs 25000/- Total Rs 50,000/-	<b>S</b>
	Import documents received directly by importer and submitted to bank for payment where banks earn exchange margin	Bills up to USD 1,000,000/- or equivalent @ 0.25% : Min-Rs 800/-, Max- Rs 50,000/-  Bills above USD 1,000,000/-: Flat Rate- Rs 25,000/-	<b>S</b>
	Import documents received directly by importer and submitted to bank for payment where banks <b>do not</b> earn exchange margin	Bills up to USD 1,000,000/- or equivalent @ 0.25% +0.15% =0.40% (inclusive of comm. In lieu of exchange) Min-Rs 800/-, Max- Rs 60,000/-  Bills above USD 1,000,000/-: Rs 25,000/- + commission in lieu of exchange flat Rs 25000/- Total Rs 50,000/-	<b>S</b>
<b>B.10</b>	<b>ADVANCE PAYMENT AGAINST IMPORT</b>		
	Advance payment against import Where bank earn exchange margin	Advance payment against import where Bank earns exchange margin Bills upto USD 1,000,000 or equivalent @ 0.25% :  Min-Rs 800/-, Max- Rs 50,000/- Bills above USD 1,000,000: Flat Rate- Rs 25,000 /-	<b>S</b>
	Advance payment against import Where by debit to EEFC account or where bank do not earn exchange margin	Advance payment against import where by debit to EEFC account or where bank does not earn exchange margin  Bills upto USD 1,000,000 or equivalent @ 0.25% +0.15% =0.40% (inclusive of comm. In lieu of exchange)  Min-Rs 800/-, Max- Rs 60,000/-  Bills above USD 1,000,000: Rs 25,000 + commission in lieu of exchange flat Rs 25000/- Total Rs 50,000/-	<b>S</b>
<b>B.11</b>	Forwarding Non LC import bill to other bank for payment.	Rs. 1000/- per bill	<b>M</b>
<b>B.12</b>	<b>CERTIFICATES RELATING TO IMPORT</b>		
	Attestation of Invoice	Rs 50/-	<b>M</b>





Para	Particulars	Charges	S/M
	Issuance of Delivery order to Airline company for delivery of goods pending receipt of import documents	Rs. 1000/-	M
B.13	Return of import Bill on collection as per the instructions of remitting Bank	USD 60 plus courier charges	M
B.14	Charges for noting and protesting	USD 200 plus out of pocket expenses	M
B.15	<b>REVOLVING LETTER OF CREDIT established in terms of RBI guidelines.</b>		
	<b>Commitment charges</b>		
	a. on maximum amount of drawing permitted at any time from the date of establishment of LC to the date of expiry	As applicable to import LC	M
	b. on each amount reinstated from the date of reinstatement to the date of subsequent reinstatement or the validity of the LC.		M
	<b>Usance charges</b>	As applicable to import LC	M
	Extension, amendment etc. and all other issues related to LC	As applicable to import LC	M
B.16	<b>BUYER'S CREDIT : PROCESSING CHARGES</b>		
	Buyers credit where credit is arranged by importer	Rs. 1000/- per application	M
	Where quote is arranged by bank	Rs. 5000/- per application	S
B.17	<b>Deferred payment LC</b>		
	LC covering import of goods on deferred payment terms involving payments beyond a period of 6 months from the date of shipment in instalments 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.	M
	Amendment to Deferred payment LCs	Shall be the same as for normal letter of credit specified under: Table. B	M
	<b>DEFERRED PAYMENT LC:</b> 1. Commission for entire period should be recovered up-front. Prior permission of credit sanctioning authority to be obtained for recovery of commission in instalments. 2. For upfront recovery TT selling rate prevailing on the date of issuance of LC shall be applied which will prevail till expiry. For instalment recovery – TT selling rate prevailing on the date of recovery of instalment shall be applied.		
B.18	<b>FCDL</b>	Upto USD 5,00,000: Rs 10,000/-  Above USD 5,00,000: Rs 15,000/- + Commission in lieu of exchange where no exchange margin is earned	M
B.19	<b>Bill of Entry (with delay beyond 6 months)</b>	<b>NIL</b>	M



**C: INWARD REMITTANCES:**

Para	Particulars	Charges	
C.1	Payment received by SWIFT <b>MT103/MT202</b> or any other instrument where Bank's Nostro account is credited before passing on credit to customers. <b>Non trade transaction.</b> (Flat charges per remittance)	Upto USD 500: Rs. 100/- Above USD 500: Rs. 250/-	S S
C.2	Purchase of foreign currency instruments payable abroad – like personal cheques, demand drafts, IMOs or pay orders ( <b>FOBP</b> ).	1: Commission @0.25% (min Rs. 100/- max Rs.200/-)  2. Interest @ BPLR or Base Rate + 4% (whichever is higher) for 15 days.  3. Interest @ BPLR + 2% or Base Rate + 6% (whichever is higher) for overdue period beyond 15 days till recovery if instrument is returned unpaid.	S  S S
C.3	Where inward remittance is to be paid/executed in foreign currency by way of issuing SWIFT or FDD etc.	0.10% Min. Rs. 250/- Maximum Rs. 5000/- Plus swift/FDD charges	M
C.4	<b>COLLECTION OF FOREIGN CURRENCY CHEQUES/OTHER INSTRUMENTS PAYABLE ABROAD</b>		
	Collection of instruments payable abroad	0.25% Minimum Rs. 100/-, Maximum Rs, 10,000/-	S
	Collection of instruments payable abroad under guaranteed settlement	0.25% Minimum Rs. 100/-, Maximum Rs, 10,000/- Plus charges communicated by TIBD from time to time as they may vary for each Bank.	S M
	Collection of foreign currency instruments payable in India	0.25% Minimum Rs. 100/-, Maximum Rs, 10,000/- Plus Courier charges Rs. 100/-	S
C.5	<b>TRAVELLERS CHEQUES, CURRENCY NOTES ENCASHMENT</b>		
	Travellers cheques, Currency notes encashed from Tourists and deposited in account by customers	At CN/TC Buying rate No commission to be charged.	M
	Currency notes received as export proceeds	0.25% towards commission and commission in lieu exchange margin	M
	Travellers cheques deposited towards export proceeds	0.25% Minimum Rs. 100/-, Maximum Rs, 10,000/-.  No separate commission for export bill in this case in lieu of exchange.	M



Para	Particulars	Charges	
	All other inward remittances where exchange is earned	0.25% Minimum Rs. 100/-, Maximum Rs, 10,000/-.	M
	All other inward remittances where exchange is <b>not earned</b>	0.25% Minimum Rs. 100/-, Maximum Rs, 10,000/-. Plus commission on account of in lieu of exchange.	M
<b>C.6</b>	<b>FIRC/ENCASHMENT CERTIFICATE</b>		
	Issue of FIRC/Encashment certificate <b>on security paper</b>	Rs. 250/- per certificate	M
	Issue of FIRC/Encashment certificate <b>on Bank's letter head</b>	Rs. 200/- per certificate	M
	Issuance of Duplicate FIRC	Rs. 1500/- per duplicate FIRC	M
<b>C.7</b>	<b>CHEQUES RETURNED UNPAID</b>		
	Upto USD 10,000	Rs. 200/-	S
	Above USD 10,000 to USD 50,000	Rs. 1000/-	S
	Above USD 50,000	Rs. 10,000/-	S
<b>Note: Before accepting cheque for USD 1,00,000 and above for collection B-Category branches should contact TIBD by sending a copy of cheque on fax or email. High value cheque is normally not used in international payment and therefore poses increased risk to the Bank.</b>			
C.8	Payment received by SWIFT <b>MT103/ MT202</b> or any other instrument where Bank's Nostro account is credited before passing on credit to customers. <b>Trade transaction.</b> (Flat charges per remittance)	Rs 300/-	S

#### **D: OUTWARD REMITTANCES:**

Para	Particulars	Charges	
D.1	Remittance by MT103 (Including swift charges) <b>(For non-trade Transactions only)</b>	0.10% Min- Rs 100/-, Max- Rs 2000/-	S
D.2	Remittance by MT103 (For commercial transactions)	0.10% (Min- Rs 500/-, Max- Rs 2000/-) Plus: Swift charges as given in Section J	S
D.3	Issuance of FDD For non-trade Transactions	Upto USD 5000 - Rs. 250/- Above USD 5000 - Rs. 500/-	S
D.4	Issuance of FDD (Including SWIFT Charges) (For commercial transactions)	Upto USD 5000 - Rs. 500/- Above USD 5000 - Rs. 700/-	S
D.5	Remittance of FCNR proceeds abroad or to any other Bank in India in foreign currency	No charges. No out of pocket expenses	M
D.6	Issue of duplicate FDD (Try to cancel the old one and issue fresh one)	Rs. 1500/- Plus swift charges for sending advice	M



Para	Particulars	Charges	
	instead of duplicate FDD unless customer insists for duplicate FDD)		
D.7	Sale of foreign currency Travellers where Bank earns exchange margin.	0.50% (min Rs. 100/-) On INR equivalent	M
D.8	Commission on TCs issued against deposit of Foreign Currency notes at the request of customer.	1% of equivalent rupee amount Minimum Rs Rs.300/-	M
D.9	Issuance of TC by debit to EEFC/RFC/FCA Account of the customer	1% of equivalent rupee amount Minimum Rs.300/-	M
D.10	Clean outward remittances on account of IOC, HPCL, Shipping Corporation, ONGC, Railways or other PSUs/Govt Departments where Bank has to bid exchange rate	No charges	M

#### **E: FOREIGN BANK GUARANTEES/ACCEPTANCE.**

Para	Particulars	Charges	
E.1	Guarantees issued in favour of Local parties against counter guarantees of foreign Banks in foreign currency subject to prior approval from IBD	1. For Banks to whom no specific approval is given: 0.25% p.m. or part thereof for the stipulated period of guarantee. Minimum amount USD 50/-  2: For our major Nostro account Banks: As per approval of Credit Approval committee.	S  M
E.2	For joining customer guarantee and giving guarantee on behalf of customers in respect of discrepant documents.	0.25% of amount Minimum Rs. 1000/-	M
E.3	Guarantees issued in favour of shipping company in lieu of Bill of Lading	Rs. 1000/- per quarter for first quarter and Rs. 1500/- per quarter or part thereof.	S
E.4	Guarantees issued in favour of Local parties against counter guarantees of foreign Banks in Indian in rupees.	1. For Banks to whom no specific approval is given: 0.20% p.m. or part thereof for the stipulated period of guarantee. Minimum amount USD 50/- 2: For our major Nostro account Bank as per approval of Credit Approval committee.	M  M
E.5	Letter of comfort/guarantee for availing Buyer's credit	0.50% per quarter or part thereof for the actual tenor (Minimum Rs. 500)	M
	For letter of comfort issued against 100% margin/deposit, the applicable rate would be 50% of the above rate.		M
E.6	All other guarantees such as Bid Bond, performance, advance payment relating to export transactions (other than project exports) and those not specified else where	0.20% per month or part thereof for the actual tenor Minimum Rs 500	M
E.7	Deferred payment guarantee covering import of	As applicable to deferred payment LC given	M



Par a	Particulars	Charges	
	goods into India.	at Table.B (B.17)	
E.8	Availization –co-acceptance of Bill of Exchange: Counter signing the Bill of Exchange drawn on the importer/co-acceptance of draft.	0.15% per month Minimum Rs. 500/- or part thereof.	M

#### **F: PROJECT EXPORTS/IMPORTS**

Par a	Particulars	Charges	
F.1	<b>PROJECT EXPORTS</b>		
	Processing of project proposal	Upto USD 50 million: Rs. 10,000/-  USD 50 million to USD 100 million: Rs. 25,000/-  Above USD 100 million: Rs. 25000/- + Rs. 300 per million. (Maximum Rs. 50,000/-)	M
F.2	<b>Project Exports: Bid bond, bond for earnest money, guarantee for advance payment by foreign buyer to India exporter</b>		
	a. In the case of guarantee covered by ECGC	0.55% p.a. plus applicable ECGC premium	M
	b. In case guarantee issued against 100% counter guarantee of Government of India	0.35 % p.a. (Minimum Rs. 1000/-)	M
	c. Against 100% cash/deposit margin	0.25% p.a. (Minimum Rs. 1000/-)	M
	d. In case of guarantee related to project export other than above	1.10% p.a. (Minimum Rs. 1000/-)	M
F.3	<b>PROJECT IMPORTS:</b>		
	Imports documents on collection basis covering project imports under international government aid schemes (including those financed by international agencies like World Bank, IMF, ADB etc .)	0.10% Minimum Rs. 500 Maximum Rs. 2500	M

#### **G: MERCHANTING TRADE:**

<b>G.1</b>	<i>Import leg transaction</i>	<i>As applicable to Import transaction given in Table-B</i>
<b>G.2</b>	<i>Export Leg transaction</i>	<i>As applicable to Export Transaction given in Table-A</i>

#### **H: FORWARD CONTRACTS:**

Para	Particulars	Charges	S/M
H.1	Booking of sale and purchase forward contracts	Rs. 650/-	S
H.2	Cancellation of forward contract	Rs. 500/- + swap cost	S
H.3	Early delivery	Rs. 600/- + swap cost wherever applicable	M



Para	Particulars	Charges	S/M
H.4	Extension/Roll over subject to RBI guidelines. (Contract cancellation and booking should be done at the same time subject to change in underlying. It should not be treated as booking and cancellation).	Rs.800/- + swap cost wherever applicable. (for both the legs taken together)	M

#### **I: TRANSACTION RELATING TO ODI/FDI**

Para	Particulars	Charges	S/M
I.1	Processing of ODI (JV/WOS) proposals(UIN Processing Fee)	Rs. 10,000/- per proposal. For allotment of UIN (apart from normal charges of outward remittance)	M
I.2	Subsequent remittances under ODI (after allotment of UIN)	Rs. 1,000/- per Remittance (apart from normal charges of outward remittance)	M
I.3	Annual APR Submission of ODI (JV/WOS)	Rs. 1,000.00 Per APR/Per Year	M
I.4	Late Submission of APR	Rs. 500.00 as Late Fee (apart from normal charge of APR above)	M
I.5	Reporting of Disinvestment of JV/WOS	Rs. 2,000.00 per UIN	M
I.6	Transfer of Existing UIN To/From another Bank	Rs. 2,000.00 Per UIN	M
I.7	Processing of FDI Proposal	Rs. 2,500.00 per UIN	M
I.8	Reporting of FCGPR	Rs. 2,500.00 per UIN	M
I.9	Reporting of FCTRS	Rs. 2,500.00 per UIN	M
I.10	Late submission of FCGPR	Rs. 2,000.00 (apart from normal charge as above)	M
I.11	Processing of ECB proposals (Other than Trade Credit)	Rs. 10,000/- per proposal. (for allotment of LRN)	M
I.12	ECB monthly reporting to RBI	Rs. 1,000.00 per LRN/ per month	M
I.13	Transfer of existing LRN to/from another Bank	Rs. 2000.00 per transfer	M





**J: SWIFT/COURIER CHARGES**

(Not to be credited to P/L postage etc. It is to be credited to concerned income head in P/L Accounts):

Para	Particulars	Charges	S/M
J. a)	MT 103 For Individual Remitter	Included in the commission	S
J. b)	MT 103 For Non-Individual	Rs 300/-	S
J. c)	MT 202 For Import Payment	Rs 300/-	S
J. d)	MT 700 - LC Issuance	RS 1000/-	S
J. e)	MT 707- LC Amendment	Rs 300/-	S
J. f)	MT760-Issuance of Guarantee	Rs 1000/-	S
J. g)	MT 767-Amendment to guarantee	Rs 500/-	S
J. h)	MT-769 /792 Other SWIFT messages related to guarantee	Rs 300/-	M
J. i)	MT-420 Tracer for bills negotiated/ discounted/purchased	Rs 300/-	S
J. j)	MT-420 Tracer for collection of Export Bills	Rs 200/-	S
J. k)	MT-412/416 Acceptance of documents	Rs 250/-	S
J. l)	Conveying rejection of documents under LC	Rs 300/-	S
<b>COURIER CHARGES</b>			
J-A	For Sending documents in one set	Rs 1500/-	S
J-B	For Sending documents in two sets	Rs 2500/-	M
J-C	For Sending supplementary documents at the request of the exporter	Rs 1500/-	M
J-D	For Return of Import documents at the request of remitting bank	USD 50/-	M

**K: Request forwarded to RBI**

Para	Particulars	Charges	
K	Any request forwarded to RBI for Approval/Ratification	Approval: Rs 2000/- per proposal Ratification: Rs 4,000/- per proposal	M

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