

<u>Particulars</u>	<u>Charges</u>
<u>Cheque book facility</u>	
Savings Bank	Free
Current / OD / CC	Rs. 100 (50 leaves) . (First cheque book free)
<u>Non Maintenance of Average Minimum Balance</u>	
Average Monthly Balance (AMB)	INR 10,000/-
Savings Bank A/c	INR 100/- plus 3% of the shortfall in the required Average monthly balance or INR 350 whichever is lower
Current A/c	Currently no charges
Issue of Pass Book/ Statement of Account/Balance Certificate	Free
Issue of Duplicate Pass Book/Statement	Free
No dues certificate	Free
<u>Stop Payment Charges</u>	
Stop Payment Charges	Rs. 100 per cheque, Max. 250
Account Closures less than 1 year	Rs. 250
Cheque Return Charges outward/inward	Rs. 200 per instrument
<u>Demand Draft Issuance</u>	
	Up to 25,000 - Minimum 100, Rs. 25,000 - Rs. 100,000 Rs. 3 per thousand - Min Rs. 200, Above Rs. 100,000 - Rs. 2 per thousand - Min Rs. 400 and Max. 5,000
Draft/Pay Order Cancellation	Rs. 100
Draft/Pay Order Revalidation	Rs. 100
Draft/Pay Order Duplicate Issuance	Rs. 100
Pay Order	2/- per thousand with a minimum of Rs.100/- and maximum Rs.500/-
<u>RTGS / NEFT Transfers a) NEFT</u>	
	NEFT - Rs. Up to 10,000 - Rs. 2.50, Up to Rs. 100,000 - Rs. 5, Rs. 100,000 to Rs. 200,000 - Rs. 15, Above Rs. 200,000 - 25, NEFT Inward is Free
<u>b) RTGS</u>	
	RTGS - Rs. 200,000 - Rs. 500,000 - Rs. 25, Rs. 500,000 and above - Rs. 50, RTGS Inward is Free
<u>Outstation Cheque Collection per instrument</u>	
	Up to Rs.10,000 Rs. 2.50 per Rs.1,000 Minimum Rs.50 Plus postage/courier
	Rs. 10,001 to Rs. 100,000 Rs.2.50 per Rs.1,000 Minimum Rs. 100 Plus postage/courier
	> Rs. 100,001 to Rs.1,000,000 - Rs.2.50 per Rs.1,000 Minimum Rs. 150 Plus postage/courier
	> Rs. 1,000,001 - Rs.2.50 per Rs.1,000 Minimum Rs.500 Plus postage/courier
<u>Payment by Electronic Clearing Services(ECS)</u>	
	No Charges
<u>Locker Charges</u>	
	Rs. 600 p.a (Small) plus advance rent for one year
	Rs.1,500 p.a (Medium) plus advance rent for one year
	Rs. 3,000 p.a, (Large) plus advance rent for one year
	Rs. 5,000 p.a (Giant) plus advance rent for one year

Particulars - Trade & Remittance	
EXPORTS	
A - EXPORT LETTERS OF CREDIT	
Export LC Advising	Rs.1,250/- (Inclusive of courier charges)
Advising Amendments	Rs. 750/- (Inclusive of courier charges)
LC Transfer	Rs. 1,000/-
LC Confirmation based on Country /Bank Risk	Subject to specific approval on case by case basis.
B - EXPORT DOCUMENT HANDLING	
Bill purchased/discounted/negotiated	0.25% Min Rs.1,000/- and max Rs.2,500/- plus Rs.1,500/- courier charges
Export bill for collection	0.0625% Min Rs.1,000/- plus Rs.1,500/- courier charges
Handling of export bills against advance remittance received	Rs.1,000/- per bill
E-BRC	Free
For bills where proceeds are credited in EEFC account or received in rupees (where bank does not earn any exchange margin)	Additional 0.125% Min Rs.750/-
Attestation of export invoice	Rs.150/- per invoice
Issuance of GR waiver certificate	Rs.750/- per certificate
Overdue export bills (after 25 days in case of demand bills and after due date of payment in case of usance bill)	Rs.500/- per quarter
FIRC	Rs.100/-
IMPORTS /DOMESTIC	
A - IMPORT/INLAND LETTER OF CREDIT	
LC Issuance	a. Commitment charges 0.15% per quarter or part thereof.
	b. Usance charges for bills
	upto 10 days sight - 0.15%, upto 90 days - 0.30%
	beyond 90 days - 0.30% plus 0.075% per month beyond 90 days. Minimum Rs.500 plus Rs.1,750/- swift charges.
Opening of revolving Letter of Credit	Commitment and usance charges mentioned above should be recovered on the amount and period by whichh the LC gets reinstated every time it revolves.
Any Amendment including extension of validity of LC within the period for which commitment charges have already been collected	Rs.500/- plus Rs.750/- SWIFT charges
Extension of validity of LC beyond the period for which commitment charge has been collected	Commitment charges as applicable for opening of LC to be recovered for the additional period subject to minimum charge of Rs.500/- plus Rs.750/- SWIFT charges.
Enhancement in the value of LC	Commitment and usance charges as applicable for opening of LC to be recovered for the additional value subject to minimum charges Rs.500/- plus Rs.750/- SWIFT charges.

Amendment in extending the tenor of the bill of exchange	Usance charges as applicable for opening of LC to be recovered subject to a minimum of Rs.500/- plus Rs.750/- SWIFT charges.
Cancellation of LC	Rs.500/- plus Rs.750/- SWIFT charges
<u>B - IMPORT/DOMESTIC BILLS UNDER LC</u>	
Document Retirement Charges	1. 0.15% Min.Rs.500/- plus Rs.750/- SWIFT charges 2. Inland documents under LC Rs.1,000/-
Discrepancy fee	1.US\$50 or its equivalent 2. Inland documents under LC Rs.1,000/-
Issuance of delivery order/shipping guarantee pending receipt of import documents under LC	Rs.1000/-
<u>C - IMPORT BILLS-COLLECTION</u>	
Import collection documents	0.25% Min Rs.500/- plus Rs.750/- SWIFT charges on retirement of the bill
Collection documents: Remittance in case of documents received directly by importer	0.125% Min Rs.500/- plus Rs.750/- SWIFT charges
Import collection documents returned unpaid	Rs.500/- plus courier charges Rs.1500/-
Charges for SWIFT query/reminder	Rs. 750/-
Misc.outward remittance	Rs.250/- plus Rs.750/- SWIFT charges
<u>GUARANTEES</u>	
Issuance	3% per annum with Minimum Rs.1,000/- or for a minimum one quarter (whichever is higher).
<u>FORWARD CONTRACTS</u>	
For booking of sale/purchase contracts	Rs.750/-
Extension/cancellation/early delivery	Rs.500/-
<u>MISCELLANEOUS CHARGES</u>	
For application to RBI for extension of time for realisation of export proceeds beyond prescribed period	Rs.1,000/-
For processing other application to RBI	Rs.1,000/-
Stamp duty	As per government regulations from time to time
Approval for export bill write off	Rs.1,000/-
Bank Certificate for application of Importer Exporter Code (IEC)	Rs.500/-
Foreign bank charges for LC advising where charges are to recovered from foreign bank	USD25 or its equivalent
Courier Local	Rs.50/-
Courier Domestic Outstation	Rs.200/-
Courier International	Rs.750/-
<u>ATM</u>	
ATM - Cash withdrawal charges	Upto / Including 5 Transactions - Free From 6th Transaction - Rs. 20 + Service Tax per transaction
ATM Card Issue Charges	Free
Duplicate Card	Rs.250/-
Add on Card, if any	Free
<u>Inward Remittance</u>	
Commission for our own customers	Free
Commission for non customers	Rs.300/- plus applicable NEFT/RTGS charges
E-Remittance DB-DB	Free
E-Remittance DB-Non DB	Rs.50/-

Outward Remittance	
Commission	Rs.1,000/-
Swift Charges	Rs.1,000/-