

1. RETAIL BANKING FEES & CHARGES

SN.	Service Description	Charge\Fee Amount INR
1.1 Non-Maintenance of Average Minimum Balance		
1.	Savings Account	Rs 500/- plus 3% of the shortfall in the required Average minimum quarterly balance
2.	Current Account	Nil
Note: AQB of INR 100,000/- in Savings Account OR a minimum average balance of INR 500.000/- in a combination of Savings Accounts and Fixed Deposits. AQB of INR 25,000/- in Current Account		
1.2 Cheques		
1.	Cheque Book for Savings AC	First Cheque book free, thereafter Rs.100/- per cheque book (25 leaves)
2.	Cheque Book for Current	First Cheque book free, thereafter Rs.125/- per cheque book (50 leaves)
1.3 Passbook		
1.	Issue of Passbook/ Statement of Account/Balance Certificate	Free
2.	Issue of Duplicate Passbook/Statement (physical), email will be free	Rs.100/- per Pass-sheet/statement
3.	No dues certificate	Rs.100/- per certificate
1.4 Other Service Charges		
1.	Balance Certificate	Current year - Free; previous year - Rs. 100/-
2.	Photo attestation	Rs 100 per application/letter
3.	Signature attestation	Rs 100 per application/letter
4.	Address confirmation	Rs.100 per request
5.	Stop Payment Charges /Stop of missing cheque/ cheques books	Rs. 100 per cheque, Max. 250

6.	Account Closures less than 1 year	Rs 500
7.	Cheque/NACH/ECS/Loan Cheque Return Charges outward/inward	Rs.500/- + GST for one cheque return per month and thereafter, Rs.750 per return in the same month for financial reasons and Rs.100 for non-financial reasons except for signature verification & technical returns due to bank's fault.
8.	Payment by Electronic Clearing Services (ECS)/NACH	NIL
9.	Accepting Power of Attorney from the Customer.	NIL
1.5 Locker Charges		
1.	Small / Medium / Large / Giant	
	Small	Rs.1,000 p.a Plus, advance rent for one year
	Medium	Rs.1,800 p.a Plus, advance rent for one year
	Large	Rs. 3,500 p.a, Plus, advance rent for one year
	Giant	Rs. 6,000 p.a Plus, advance rent for one year
2.	Demand Draft Issuance	Up to Rs.25,000 - Minimum Rs.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.Rs.5,000/-
3.	Draft/Pay Order Cancellation	Rs. 100
4.	Draft/Pay Order Revalidation	Rs. 100
5.	Draft/Pay Order Duplicate Issuance	Rs. 100/-
6.	Pay Order / Issuing manager/Bank cheques	2/- per thousand with a minimum of Rs.100/- and maximum Rs.5000/-

1.6 NEFT / RTGS Transfers Through Branch / E Channel

A. NEFT

1.	NEFT - Rs. Up to 10,000	Rs. 2.00/-
2.	Up to Rs.100,000	Rs. 4.50/-
3.	Rs. 100,000 to Rs. 200,000	Rs. 14.50/-
4.	Above Rs. 200,000	Rs. 24.50/-
5.	NEFT through E Channel	Free
6.	NEFT Inward	Free

B. RTGS

1.	Rs. 200,000 - Rs. 500,000	Rs. 15/-
2.	Rs.500,000 and above,	Rs. 40/-
3.	RTGS through E Channel	Free
4.	RTGS Inward is	Free

1.7 Outstation Cheque Collection per Instrument

1.	Up to Rs.10,000	Rs. 2.50 per Rs.1,000 Minimum Rs.50 Plus, postage/courier
2.	Rs. 10,001 to Rs. 100,000	Rs.2.50 per Rs.1,000 Minimum Rs. 100 Plus, postage/courier
3.	Rs. 100,001 to Rs.1,000,000	Rs.2.50 per Rs.1,000 Minimum Rs. 150 Plus, postage/courier

4.	Rs. 1,000,001	Rs.2.50 per Rs.1,000 Minimum Rs.500 Plus, postage/courier
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1.8 Service Charges for ATM Services

1.	Unlimited transactions -Doha Bank ATMs and ANY VISA ATM across country (Cash withdrawal charges)	Free
2.	International ATM - Cash withdrawal charges	Rs. 25 per balance enquiry & Rs. 125 per cash withdrawal (plus taxes as applicable). The Bank will charge cross-currency mark-up of 3.5% on foreign currency transactions carried out on Debit Cards. The exchange rate used will be the VISA/Master Card wholesale exchange rate prevailing at the time of transaction

1.9 Over-the-Counter Withdrawals

1.	Charges for withdrawal over the counter	Free
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1.10 Debit Card Charges

1.	Debit Card Annual Fee	Rs.150/- per card
2.	ATM/Debit Card Issue Charges	First Card Free
3.	Duplicate/Replacement/Second Card issuance	Rs.250/-
4.	Add on Card if any	First Card Free, Thereafter chargeable for duplicate/replacement issuance

1.11 Inward Remittance

1.	Commission for our own customers	Free
2.	Commission for non-customers	Rs.300/- plus applicable NEFT/RTGS charges & tax
3.	E-Remittance DB-DB	Free
4.	E-Remittance DB-Non-DB	Rs.100/-

1.12 Outward Remittance

1.	Commission	Rs.1,000/-
2.	Swift Charges	Rs.1,000/-

1.13 Portfolio Investment Scheme (PIS)

1.	PIS approval fee (one time)	Free
2.	Annual account maintenance fees	Rs.1,000/-

PIS Reporting charges per Contract:

1.	Purchase	Rs.50/- (per scrip)
2.	Sales	Rs.50/- (per scrip)
3.	Scrip transfers out charges	Rs.50/- (per scrip)

1.14 Home Loan Charges

1.	Processing Fee	0.25% of the loan amount subject to a minimum of INR 10,000/- plus applicable tax and surcharge. Out of which Administration charges (non-refundable) of Rs. 2500/- to be collected at the time of log-in and the remaining amount plus applicable taxes to be collected before disbursement
2.	Stamp duty and registration fee	Stamp Duty & Registration charges to be paid by the customer as per applicable law of respective state

		where the property is registered
3.	Equitable Mortgage Charges	Stamp Duty on equitable mortgage to be paid by the customer separately as per applicable law of respective state.
4.	Memorandum of Deposit of Title Deed	0.30pc of the loan amount
5.	Default Interest Rate / Late Payment Fee	<p>If any of the monthly instalment(s) under the loan is (are) not paid on the due date(s), additional interest @ 2% p.m. over the normal rate applied to loans, shall be charged on overdue amounts in default, from the due date(s) until the date(s) of payment (i.e. overdue period) plus any incidental charges at actual, if any.</p> <p>However, for loan amount up to INR 25,000/- given to borrowers under priority sector (PSL), NO penal interest should be charged.</p>
6.	Part Payment terms & conditions	<p>Maximum Number of times – Not more than one prepayment in a month.</p> <p>Minimum Amount – INR 25,000/-.</p>
7.	Pre-payment / Foreclosure charges	No prepayment /foreclosure charges on floating rate Loan availed by individuals.
8.	PDC /ECS Bounce charges	Rs. 500/- per instance plus GST
9.	CERSAI Charges	Rs. 550/-

10.	Document retrieval charges/Issuance charges for Photocopy of title documents	Rs. 500/-
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Note:

The above charges are independent of the de-mat account charges, trading/transaction taxes, fees and/ or charges to be recovered by the broker.

- Taxes at prevailing rates as per Govt. rules shall be applicable over and above the charges mentioned in the schedule
- Any waived charges prior approval to be in line with delegated authority "committee wise".
- if there is no sufficient balance in customer's savings account to recover the applicable non-maintenance charges then the deficit recoverable/due amount will be marked as hold in the savings account, which shall be recovered first immediately on receipt of any credit in your account.
- Proceeding towards FCNR deposit maturity/prematurity will not consider as outward remittance, hence such transaction will not attract any charges.
- Tariff of charges should be within the guidelines of Reserve Bank of India.
- Periodic checking for tariff of charges by India branches & India operations team in coordination with concern parties and to update ToC in accordance with the new banking services.

2. CORPORATE BANKING FEES & CHARGES

INTERNATIONAL TRADE FINANCE		
SN.	Service Description	Charge\Fee Amount INR
2.1 Export Bills Purchased/Discounted/Negotiated		
1.	Processing Charges	0.10% Min Rs.1000/- and max Rs.10000/-
2.	Export Bills for Collection	0.125% Min Rs.1000 And max Rs.10000/-
2.2 Overdue Export Bills		
1.	Overdue export bills (after 25 days in case of demand bills and after due date of payment in case of usance bill). XOS	Rs.250/- per quarter
2.3 Handling Export Documents		
1.	Forwarding Document under restricted LC to another bank	0.125% Min Rs.1000/- and Max Rs.10,000/-
2.	Extension of Period of realization of export Bills	Rs.1,500/-
3.	Export document received back unpaid	Rs.1,500/-
4.	Handling of GR forms of export bills directly dispatched by exporters	0.0625% Min Rs.500/-, Max Rs.5000/-
5.	Approve Export bills write-off	Rs.1,000/-
2.4 Export LC Handling		
1.	LC Advising	Rs 1250/-
2.	LC Amendments Advising	Rs. 750/-
2.5 Opening of Import LC		
1.	Sight/Commitment Charges	0.15% per qtr. (Actual number of days divided by 90 days) or part thereof
2.	Usance Charges	For Sight Bill up to 10days- 0.15%, Up to 90 days-0.30%. Beyond 90 days-0.30% Plus, 0.075%/ month.

		Min Rs.1000/-+ SWIFT chgs. For Usance Bill
2.6 Amendment		
1.	Amendment in items/clauses that do not impact the Value or Period of the LC	Rs.1,000/-
2.	Extension of validity of LC beyond the period for which commitment charge has been collected	Rs.1,000/-
3.	Extension of validity of LC beyond the period/amount for which original LC has been issued.	Commitment charges as applicable for opening of LC to be recovered for additional period subject to Min Rs.1000/- + Rs SWIFT charges Rs.1000/-
4.	Enhancement in Value of the LC	Commitment charges as applicable for opening of LC to be recovered for additional period subject to Min Rs.1000/- + Rs. SWIFT charges Rs.1000/-
5.	Retirement of Import bills received under LC	Rs.1,000/-+SWIFT charges
6.	Discrepancy charges -documents under LC	USD 50.00
7.	Devolvement of LC bill	Additional charges at the time of development Rs.2,000/-
8.	Issuance of Delivery Order pending receipt of documents under LC issued by us.	Rs.1,500/-
2.7 Import Bills -Collection		
1.	Retirement/Payment of bills	0.25% Min Rs.1000/-, Maximum Rs 10,000 + Rs.1000/- SWIFT charges on retirement of the bill.
2.	Advice of acceptance/ refusal of Bill	Rs.1,000/-
3.	Bill of Entry follow up	Rs.500/- per bill/per half-year

2.8 Import Remittance

1.	Import Advance Remittance	0.15% Min Rs.1000/- Maximum Rs 10,000
2.	Import Bill directly received by the importer from overseas supplier.	Half of the commission earned on same amount Collection bill. Min Rs.1,000/- Max Rs.5,000/-

2.9 Forward Contracts

1.	Booking of Forward contracts	Rs.500/-
2.	Cancellation/modification of Forward contract	Rs.250/- + Applicable swap cost.

2.10 Inward Remittance

1.	Clean payment (MT 103)	Rs.500/- per transaction
2.	Withdrawal from EEFC account	Free

2.11 Certificates

1.	FIRC	Rs.250/-
2.	E-BRC	Free
3.	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/- Maximum Rs 10,000
4.	Attestation of export invoice	Rs.150/- per invoice
5.	Issuance of GR waiver certificate	Rs.500/- per certificate

2.12 Outward Remittances

1.	Outward remittances in foreign currency not being proceeds of Import Bills/Clean remittances	Rs.1000/- per remittance + SWIFT Charges of Rs1000/-.
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2.13 Guarantee

1.	Financial guarantees / Performance Guarantees / Bid Bonds / including deferred payment guarantees, SBLC and other foreign guarantees	0.25% to 2% p.a. subject to Min Rs.2000/-
2.	Guarantees issued against 100% cash margin	50% of the above. Commission

3.	Refund of pro rata commission on early surrender/cancellation of BG	<p>If BG not tendered to beneficiary and surrendered for cancellation:</p> <p>Pro rata commission to be refunded. Expired period to be computed in month or part thereof.</p> <p>If BG tendered to beneficiary and returned early: No refund</p>
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2.14 Additional Charges for SWIFT message

1.	Import LC/FBG	Rs.1,000/-
2.	Import LC/FBG amendment	Rs.500/-
3.	Remittances	Rs.750/-

2.15 Courier Charges

1.	Courier Local	Rs.50/-
2.	Courier Domestic Outstation	Rs.200/-
3.	Courier International	Rs.2,000/-

DOMESTIC TRADE FINANCE

2.16 Opening Of Domestic LC

1.	Sight	0.15% per qtr. (Actual number of days divided by 90 days) or part thereof
2.	Usance Charges	<p>For Sight Bill up to 10days-0.15%,</p> <p>Up to 90 days-0.30%.</p> <p>Beyond 90 days-0.30% Plus, 0.075%/ month.</p> <p>Min Rs.1000/-+ SWIFT chgs. For Usance Bill</p>
3.	LC against 100% cash margin	50% of the above

2.17 Amendment

1.	Amendment in items/clauses that do not impact the Value or Period of the LC	Rs.1000/-
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2.	Extension of validity of LC beyond the period for which commitment charge has been collected	Rs.1000/-
3.	Extension of validity of LC beyond the period/amount for which original LC has been issued.	Commitment charges as applicable for opening of LC to be recovered for additional period subject to Min Rs.1000/- + Rs. SWIFT charges Rs.1000/-
4.	Enhancement in Value of the LC	Commitment charges as applicable for opening of LC to be recovered for additional period subject to Min Rs.1000/- + Rs. SWIFT charges Rs.1000/-
5.	Cancellation of LC	Rs.1,000/-
6.	Retirement of bills received under LC	0.15%
7.	Discrepancy charges -documents under LC	Rs.2,000/-
8.	Devolvement of LC bill	Rs.2,000/-

2.18 LC Advising Charges

1.	Advising LC issued by other bank	Rs.1250/-
2.	Amendment advising	Rs.750/-

2.19 Guarantees

1.	Performance Guarantee	2% per annum with Minimum Rs 2000/-
2.	Financial Guarantee	3% per annum with Minimum Rs 1000/-
3.	Guarantees issued against 100% cash Margin	50% of the above charges
4.	Refund of pro rata commission on early surrender/cancellation of BG	If BG not tendered to beneficiary and surrendered for cancellation: Pro rata commission to be refunded. Expired period to be computed in month or part thereof. If BG

		tendered to beneficiary and returned early: No refund
2.20 Inland Bills		
1.	Bills discounted under LC of another bank	Rs.1500/-
2.	Bills Purchased	Rs.1500/-
3.	Usance bills discounted (sale & Purchase)	Rs.1500/-
4.	Outward Bills for collection	Rs.1,000/-
5.	Inward Bills for collection	Rs.1,000/-
6.	Courier Charges	Rs.200/-
7.	Solvency Certificates	Rs.200/- per lakh. Min Rs.2000/- Max Rs.10000/-
2.21 Issuing Certificate		
1.	No dues / No objection Certificate	Rs.100/- per certificate
2.	Balance Confirmation / Balance Certificate	Rs. 100/- for previous year / Current year Free
3.	Account closure Certificate (Less than one year)	Rs.500/-
2.22 Fund transfers		
NEFT Transfers Through Branch / E Channel		
1.	NEFT –Up to Rs 10,000	Rs. 2.00
2.	Up to Rs. 100,000	Rs 4.50
3.	Rs 100,000 to Rs. 200,000	Rs 14.50
4.	Above Rs. 200,000	Rs 24.50
5.	NEFT through E channel	Free
6.	NEFT Inward	Free
RTGS Transfers Through Branch / E Channel		
1.	Rs 200,000 to Rs. 500,000	Rs15.00
2.	Rs 500,000 and above	Rs 40.00
3.	RTGS through E-channel	Free
4.	RTGS Inward	Free

5.	Fund Transfer between own account	Free
6.	Loan Payment (within same bank)	Free
7.	ECS/NACH mandate	Free for setup
8.	Payment by Electronic Clearing services (ECS/ NACH)	Nil

2.23 Locker Charges (Small / medium / Large / Giant)

1.	Small	Rs. 1,000 pa plus advance rent for one year
2.	Medium	Rs. 1,800 pa plus advance rent for one year
3.	Large	Rs. 3,500 pa plus advance rent for one year
4.	Giant	Rs 6,000 pa plus advance rent for one year

2.24 Demand drafts

1.	Issue of Demand draft	Up to Rs. 25,000.00 Min Rs. 100/- Rs. 25,000 to Rs. 100,000/- Rs 3 Per thousand Mn Rs 200/- Above Rs, 100,000/- Rs 2 per thousand, Min Rs 400 and Max Rs 5000/-
2.	Draft / Pay order cancellation	Rs. 100/-
3.	Draft / Pay order revalidation	Rs. 100/-
4.	Draft / Pay order Duplicate issuance	Rs 2/- per thousand with a min of Rs. 100/- and Max of Rs 5,000/-

2.25 Outstation Cheque Collection Per Instrument

1.	Up to Rs. 10,000/-	Rs 2.50 per Rs 1000 Min Rs 50
2.	Rs 10,001 to Rs 100,000	Rs 2.50 per Rs. 1000 Min Rs 100 plus postage / courier
3.	Rs 100,001 to Rs 1,000,000	Rs 2.50 per Rs 1000 Min Rs 150 Plus postage / courier

4.	Rs 1,000,001	Rs 2.50 per Rs 1000 Min Rs 500 plus postage / courier
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2.26 Service Charges for ATM Services

1.	Domestic ATM Cash withdrawal charges	Free
2.	Unlimited transactions – Doha Bank ATMS and Any VISA ATM across country	Free
3.	International ATM Cash withdrawal Charges	Rs. 25 per balance enquiry and Rs 125 per cash withdrawal plus taxes as applicable. The bank will charge cross currency markup of 3.5% on foreign currency transactions carried out on Debit Cards. The exchange rate used will be the VISA / Master Card wholesale exchange rate prevailing at the time of transaction.

2.27 Debit card charges

1.	Debit card annual fee	Rs. 150 per card
2.	ATM / Debit Card Issue Charges	First Card Free
3.	Duplicate / Replacement Card Issuance	Rs. 250/-
4.	Add on card if any	First card free, thereafter chargeable for duplicate / replacement issuance

2.28 Inward and Outward Remittance

1.	Inward Remittance	Free if credited in same currency and if converted then FX conversion applicable as per prevailing rate
2.	Outward Remittance Commission	Rs 1,000/-
3.	Swift	Rs 1,000/-

In case of conversion, applicable FX conversion charges would apply. Applicable GST would be additional on the above quoted charge.

Note: -

Above Rates are applicable to non-Relationship customers.