
Current Accounts

Certification of balance of account GL 7277261	Free for first certificate INR 200 each additional request
Cheques returned NSF (other than for technical reason) (refer drawer, etc.) GL 7200560	INR 250
Duplicate statement (photocopies) GL 7200560	current year - INR 50 per month previous year - INR 200 per month
Items deposited and subsequently charged back GL 7200560	INR 250
Charges for accounts closed within 6 months	INR 500
Ledger fee GL 72005-60	INR 500 per quarter for accounts with average balance less than INR 25,000
Minimum overdraft interest (calculate interest on maximum daily balance) GL 4644166	Prime lending rate + spread + 2% penal interest + interest tax
Search for vouchers or transactions GL 7175663	within 6 months - INR 200 per advice after 6 months - INR 250 per advice
Stop payment order GL 7200560	INR 150 (single item) INR 500 for lost cheque book series
Dormant account GL 7200560	for account balances over 10,000 - Nil balance up to INR 500 - close to s/c INR 500 -10,000 s/annual INR 500
Statements	monthly free weekly INR 100 per month daily INR 200 per month hold for pickup INR 100
Signature Verification Charges	INR 100.00
Cash Deposit of INR 100,000 or above	Up to 0.5% at Manager's discretion

Standing Orders / Instructions	Internal Transfers – Free; External Transfers - INR 250 per transfer
Courier Charges - Local	Within City - INR 50 Within India - INR 100
Courier Charges – International	INR 1,000
Retail Deposit Services	
Savings chequing accounts	
Interest rate for temporary OD	as per local regulations
Service charge GL 7111266	Qly charge INR 250 when average balance falls below INR 5,000
Certification of balance of account GL 7175663	free for first certificate INR 200 for each additional certificate
Cheques returned NSF (other than for technical reason) (refer drawer, etc.) GL 7111266	INR 250
Duplicate statements - photocopies GL 7175663	current year - INR 50 previous year - INR 200
Items deposited and subsequently charged back GL 7111266	INR 250
Service charge on accounts closed within 6 months GL 7111266	INR 500
Search for vouchers or transactions GL 7175663	within 6 months - INR 100 per entry after 6 months - INR 250 per entry
Stop payment order GL 7111266	INR 150 (single item) INR 500 for cheque book series
Dormant accounts GL 7111266	for balances over INR 5000 - no charge balances up to INR 250 close to s/c INR 250-5000 balances Qly charge INR 250
Transfer between accounts to cover cheques	INR 100

Ledger fee	
for Current Accounts	INR 250 per quarter if average balance falls below INR 25,000
for SB Accounts	INR 250 per quarter if average balance falls below INR 5,000
Charge for accounts closed within 6 months	INR 500
Signature Verification Charge	INR 100.00
Cash Deposit of INR 100,000 or above	Up to 0.5% at Manager's discretion
Standing Orders / Instructions	Internal Transfers - Free External Transfers - INR 250/transfer
Transfer of funds from one account of a client held in our branch to their own account with another branch	No charge
Transfer of funds from one account of a client to an account of another client within the branch	INR 100 per transfer
Courier Charges - Local	Within City - INR 50 Within India - INR 100
Courier Charges (International)	INR 1,000
Loans and Discounts	
Bills discounted remitted GL 7232667	as per local regulations
Local bills discounted GL 7232667	Bills upto INR 500,000 - INR 500 per bill + interest Above INR 500,000 – INR 1000 per bill + interest
Past due discounts GL 7277261	penalty interest + INR 500 per bill
Collection commissions for inland trade	0.25%, MIN INR 250
Cheques discounted	transit interest for 15 days @ rate approved by credit department - MIN INR 50 + collection commission

Collections

Use GL 7272367 - domestic/GL 7272464 - foreign when denoted by “*”; then use GL 7271964 - domestic/GL 7272065 - foreign.

Extending due date or altering tenor of bill	INR 250
*Collection commission - clean - cheques (Local)	Upto Rs.10,000 – Rs.50 per instrument Rs.10,000 to Rs.100,000 – Rs.100 per Instrument Rs.100,001 and above – Rs.150 per instrument
(Foreign)	0.25% - Minimum Rs.150
Documentary/*clean (other than cheques)	0.25%, MIN INR 250 + courier cost

Trade Related Fees

Rates quoted for Letters of Credit, Letter of Credit Acceptances and Guarantees are to be the minimum charged, as rates applicable and assessed should be based on each individual's credit risk.

Export Letters of Credit

Confirmation of credit GL 7242964	A. up to INR 30,000,000 - as per local regulations + INR 2,000 communication charge charge - 0.15% per quarter usance 0.15% up to 10 days sight 0.30% up to 90 days 0.075% per month after 90 days up to 180 days B. from 30,000,000 to 40,000,000 50% of above A. C. from 40,000,000 to 80,000,000 25% of above A. D. INR 80,000,000 and above, 12.5% of above A.
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Advising credit GL 7242964	Customer - INR 800+ courier Non-customer - INR 1,600 including courier costs
Amendment to credit GL 7242964	Customer - INR 550+ courier costs Non-customer - INR 1,100+ courier costs
Transfer of letter of credit	INR 1,100 per transfer
Export Documents - Collection Commission	Up to INR 200,000 0.25%, MIN Rs.250 Above INR 200,000 0.0625% , MIN Rs.250, MAX INR 2,500
Acceptance of term draft GL 7241461	0.15% per month
Drawings under credit negotiation fee GL 7242964	INR 750 flat + transit interest per local regulations
Transit interest GL 4901767	as per local regulations
Extending due date of the bill	INR 250 per bill + applicable interest if any
SWIFT charges	INR 500 per SWIFT (exports/imports)
Honouring reimbursement claim for correspondents and branches	0.25%, MIN equivalent USD 25
Overdue GR follow-up charges	INR 250 per quarter
Invoice certification	INR 100 up to 10 invoices
Bank Realization certificate (BRC)	INR 50 per certificate
Issuance of BRCs pertaining to an export document realized more than 6 months back	INR 250 per certificate
Other certificates	INR 250 per certificate
Where pre-shipment advance has been granted by us against a letter of credit / export Order, but the documents under the relative letter of credit/ export order are negotiated through another bank.	0.125% with a minimum of Rs.250

2. Where the proceeds of an export bill Negotiated by us is paid in foreign currency to another authorised dealer.	0.125% with a minimum of Rs. 250
3. Where an export bill is sent for collection abroad by us, but the payment is received in Rupees through another authorised dealer.	0.125% with a minimum of Rs.250
4. Where an export bill is negotiated/purchased/ sent for collection and the proceeds thereof are credited to a foreign currency (EEFC) account in part or in full, on the foreign currency amount credited to EEFC account.	0.125% with a minimum of Rs.250
5. Deemed export bills in foreign currency as defined by Reserve Bank of India/Exim policy from time to time.	0.125% with a minimum of Rs.250

Import Letters of Credit

Establishment fee	As per L/C grid approved by VPO
Amendment to credit - increase in amount GL 7242565	As per above - MIN INR 750
Amendment to credit - others GL 7242565	INR 750 MIN charge
Acceptance fee GL 7241364	as per local regulations
Transit interest GL 4901767	PLR + additional interest, if any as advised by the credit department
Handling/remittance commission under letters of credit	up to INR 40,000,000 0.15% INR 40,000,000 and over 0.075%
Collection commission - documents/clean (Imports)	Up to INR 40,000,000 - 0.15% Minimum INR 500 INR 40,000,000 and over 0.075%, + SWIFT charges
Collection commission - direct document (Imports)	Up to INR 40,000,000 0.10% Minimum INR 500 INR 40,000,000 and over 0.05%
Letters of credit - SWIFT issue charges	INR 1,500

Letters of credit - Courier charges	INR 1,000
Recovery of commission in lieu of exchange On import bill payments which are settled from foreign currency loans arranged abroad, foreign currency accounts and EEFC accounts	0.125%, MIN INR 750
Overdue Bill of Entry follow-up	INR 250 per quarter
Advance import remittance	up to INR 40,000,000 - 0.10% - Minimum INR 500 INR 40,000,000 and over - 0.05%
Delivery orders - air shipments	INR 500
SWIFT message	INR 500
Guarantees	
Shipping guarantees	INR 2,500 flat
Non-production of bills of lading GL 7243367	2% per annum or part thereof, MIN INR 1,000
Performance Guarantees	up to INR 10,000,000 - 1.5% per annum per month or part thereof MIN INR 1,000 + out-of-pocket expenses INR 10,000,000 and over - 1.0% per annum per month or part thereof MIN INR 500 + out-of-pocket expenses
All other types of guarantees (domestic) GL 7243367	2% per annum per month for financial, MIN INR 1,000 + out-of-pocket expenses
Commission on guarantee amendment where amendment is other than expiry and value	INR750

Funds Transfer and Foreign Exchange

Demand drafts/ telegraphic transfers	0.20%, MIN INR 100
Issuance of duplicate drafts	INR 200
Manager's cheques GL 7245661	0.10%, MIN INR 50
Reserve Bank of India Cheque	INR 150
RTGS Transfer within India (Inward)	NIL
RTGS Transfer within India (Outward)	INR 100,000 to INR 500,000 – Rs.25 Above INR 500,000 – Rs.50
NEFT Transfer within India (Inward)	NIL
<i>NEFT transfer Within India (Outward)</i>	Up to INR 100,000 – Rs.5 Above INR 100,000 – Rs.25
Issuance of F/C Notes and T/Cs	INR 200 or 1% of the TC/FC issuance amount, whichever is higher
Issuance of FIRC	INR 100.00

REMITTANCES (FOREIGN)

Where the proceeds of the inward remittances are credited to the EEFC account of the customer, the branch shall recover additional commission in lieu of exchange.	0.125% (Min INR 100)
Telegraphic Transfers -Overseas – Outward Remittances (other than Imports)	0.125% Min INR 500
Where a branch effects outwards Remittances to the debit of EEFC of the customer , it shall recover an additional commission in lieu of exchange.	0.125% (Min INR 100)
Sale of foreign currency draft (USD, CAD, GBP) against debit to account or cash in same currency GL 7301960	0.25% MIN INR 200, Others - MIN 0.25%; MIN INR 500,
Incoming transfers	For draft to our customer's account - NIL

GL 7245769	For draft to our customer - INR 50 Others - INR 100 for remit up to INR 100,000 - INR 200 if over INR 100,000
Cancellation / revalidation of foreign currency drafts	INR 250 per instrument
Booking of Forward Contracts	
Forward contract bookings	INR 250
Cancellation per contract	INR 500
Miscellaneous Charges	
Credit reports (to customers for their benefit) GL 7277261 - Commercial GL 7175663 - Retail	INR 500 + charges of overseas bank
Safety deposit boxes (annual rate - resident)	Size = (H, W, D) F. 278 x 352 x 492 INR 3,500 per annum + INR 250 E. 159 x 423 x 492 INR 5,000 per annum + INR 250 B. 155 x 210 x 492 INR 2000 per annum + INR 250
Lost key & Drilling of Box	INR 1,000 + actuals charged by the company
Fax Charges	Local - INR 25.00 per page Outstation - INR 50.00 per page Overseas - INR 100.00 per page
Safekeeping (GL 7206364)	INR 500 per packet per annum.
Credit Related Fees	
Application fee (normal) GL 7233361	0.1%
Commitment fee (aka front end, negotiation or acceptance fee) GL 7233361	½% - 1% of net amount, MIN INR 10,000

Extension fee GL 7233264	nil
Application fee (urgent reviews) GL 7233264	0.1%
Overrun fee GL 7233264	as per commitment letter
Administration fee (GL 7233868)	3% over actual interest rate charged -monitoring of conditions -breach of conditions

THREE TIER SCHEDULE OF CHARGES FOR BASIC SERVICES

Nature of Service	Non-Individuals	Individuals other than Pensioners and Senior Citizens (Only for account holders)	Pensioners/Senior Citizens (Only for Account holders)
Issuance of DD	0.20% (Minimum INR 100 – Max INR 5000). For non-account holders Min INR 200	1) Flat Rs.50 for amounts upto INR 10,000. 2) Above Rs.10,000 normal charges as per schedule of rates.	1) Flat Rs.25 for amounts upto INR 10,000. 2) Above Rs.10,000 normal charges as per schedule of rates.
NEFT/RTGS Inward	NIL	NIL	NIL
NEFT Outward	Up to INR 100,000 – Rs.5 Above INR 100,000 – Rs.25	Up to INR 100,000 – Rs.5 Above INR 100,000 – Rs.25	Up to INR 100,000 – Rs.5 Above INR 100,000 – Rs.25
RTGS Outward	Rs.100,000 to Rs.500,000 – Rs.25 Above Rs.500,000 – Rs.50	Rs.100,000 to Rs.500,000 – Rs.25 Above Rs.500,000 – Rs.50	Rs.100,000 to Rs.500,000 – Rs.25 Above Rs.500,000 – Rs.50
Foreign Exchange Remittance Outward	0.125% (Minimum INR 500)	1) Flat Rs.250 for amounts upto USD 500 or equivalent 2) Above USD 500 normal charges as per schedule of rates.	1) Flat Rs.150 for amounts upto USD 500 or equivalent 2) Above USD 500 normal charges as per schedule of rates.
Outstation cheque collection through our own bank	Upto Rs.10,000 – Rs.50 per cheque Rs.10,000 to Rs.100,000 – Rs.100 per cheque Above Rs.100,000 – Rs.150 per cheque	Upto Rs.10,000 – Rs.50 per cheque Rs.10,000 to Rs.100,000 – Rs.100 per cheque Above Rs.100,000 – Rs.150 per cheque	Upto Rs.10,000 – Rs.25 per cheque Rs.10,000 to Rs.100,000 – Rs.50 per cheque Above Rs.100,000 – Rs.100 per cheque
Outstation cheque collection through another bank	As above + other bank charges	As above + other bank charges	As above + other bank charges