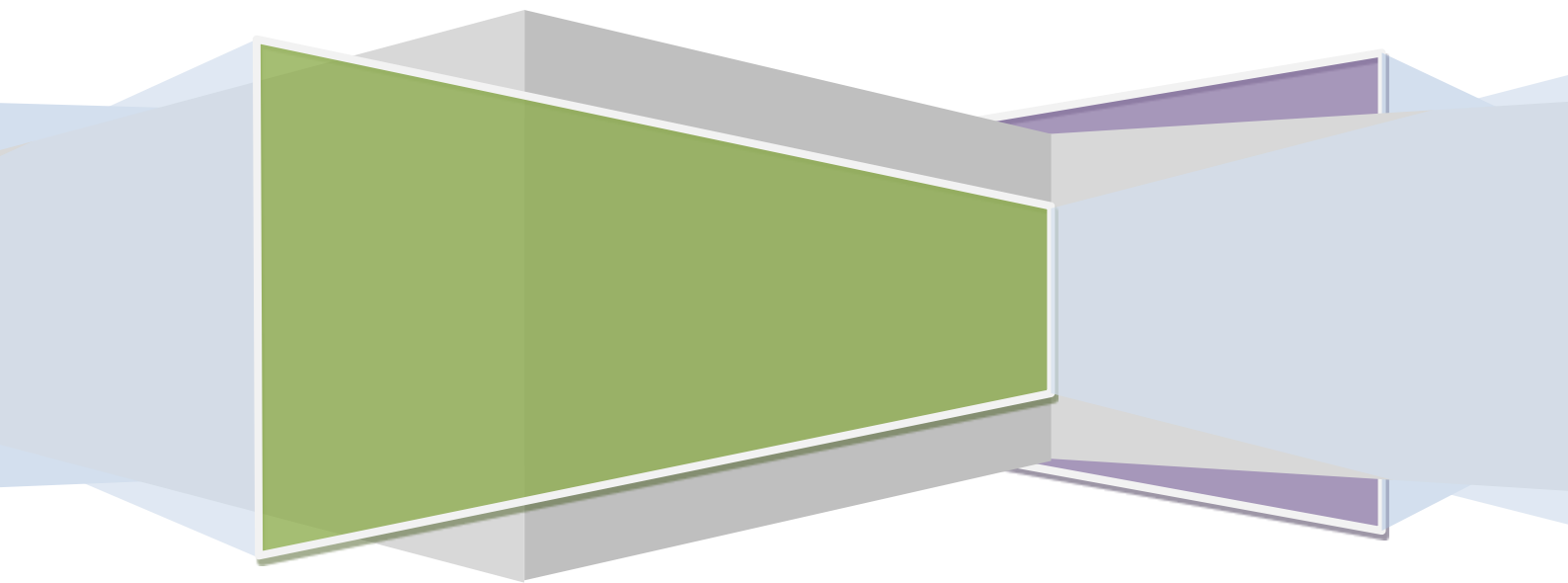


# Schedule of Service Charges

W.E.F. 01.04.2024



Sr. No.	Types of Services	APPROVED CHARGES
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*(All charges are exclusive of GST)*

<b>1</b>	<b>SAVINGS BANK ACCOUNT</b>	
<b>1.1</b>	<b>Minimum Balance (Irrespective of Cheque Book facility)</b>	
1.1.1	In Metro cities	Rs.1000
1.1.2	In Non-Metro cities	Rs.500
1.1.3	Schemes under Zero Balance Accounts Basic Saving (1060 & 1070) Premium Society (1040) Minor accounts (All Scheme Codes) Gen Zero (1080) (Account of Auto rickshaw Loan Borrower shall be opened under 'Gen Zero' scheme)	No restriction on Minimum Balance.
1.1.4	Failure to maintain minimum balance	10% of Shortfall amount Subject to Minimum-Rs.10 Maximum-Rs.100 (No minimum balance charges within 3 months of opening of the accounts.) (In consonance with RBI circular no. DCBR.BPD (PCB/RCB) Cir. No. 3/12.05.001/ 2014-15 dated 12.12.2014)
1.1.5	Failure to maintain balance in In-operative accounts	NIL
<b>1.2</b>	<b>Issue of Certificates</b>	
1.2.1	Balance Certificate	Free, However Rs.50 for each additional copy.
1.2.2	Issue of letter/certificate confirming maintaining of Savings account and operation in the said account/ ANY OTHER CERTIFICATE	Rs. 100 per letter/ certificate ANY OTHER CERTIFICATE
<b>1.3</b>	<b>Request/Enquiry for Old Records/ Transactions(Other than Statements)</b>	
1.3.1	Upto 1 year	Free
1.3.2	Beyond 1 year & upto 3 years	Rs.10 per page with a minimum of Rs.50
1.3.3	Beyond 3 years	Rs.20 per page with a minimum of Rs.100
1.3.4	Copy /Image of Cheque	Rs.50 per instrument
<b>1.4</b>	<b>Issue of Cheque Book/s</b>	
1.4.1	Issued at the time of Opening of account.	NIL for first cheque book of 10 leaves
1.4.2	Additional Cheque Book/s	Rs.4 per cheque leaf
1.4.3	Upto 25 leaves to Senior Citizens every Financial year	FREE
<b>1.5</b>	<b>Account Closure</b>	
1.5.1	If closed within 30 days of opening of account.	NIL
1.5.2	If closed after 30 days of opening the account & within 1 year	Rs.100

Sr. No.	Types of Services	APPROVED CHARGES
<i>(All charges are exclusive of GST)</i>		
1.5.3	If closed after 1 year of opening the account	NIL
1.5.4	Charges for Unutilized cheque leaf at the time of Closure of Account	NIL
<b>1.6</b>	<b>Payment / Return of Cheques, ECS</b>	
1.6.1	Return of inward Clearing/IBC cheques (For reasons other than encoding, bank errors and post-dated cheques)	Rs. 400 + 21% p.a. on cheque amount subject to minimum of Rs.10 + Postage/courier charges, if any.
1.6.2	ECS Return	Rs.100 + 21 % p.a. on ECS amount subject to minimum of Rs.25
1.6.3	Levy of <u>Intra Day Charges</u> on cheques honoured/withdrawals allowed on 2nd day. (DACC Charges)	@ 0.10% of cheque amount + 21% p.a. on amount of withdrawals for all withdrawals allowed during 2nd day subject to minimum of Rs.50.
1.6.4	Outward cheques / OBC/ NCC Cheques returned unpaid.	NIL
1.6.5	Cheque received through clearing issued by the customer without maintaining sufficient balance to honour them and subsequently, cheques are cleared by arranging funds during the day.	Rs. 50 Per Instrument + 21% on cheque amount
1.6.6	Purchase / Discounting of Demand Draft/Bills which are sent for clearing / collection (other than sanctioned limit) (To be collected upfront)	0.50% Commission, subject to minimum of Rs.25+ interest @ 21% p.a on discounted amount, subject to minimum of Rs.10.
1.6.7	Purchase/Discount allowed upto Rs.7,500 against Salary Cheque/s	NIL
<b>1.7</b>	<b>Stop Payment Instructions</b>	
1.7.1	For any reason	Rs.50 per instrument subject to maximum of Rs.200
	<u>Note :</u> 1. Cheque return charges will be charged separately if the cheque stopped by drawer is presented in clearing subsequently. 2. Stop Payment charges will not be levied to customers if the customer has requested the same through NEXA/Net Banking	
<b>1.8</b>	<b>Issue of Duplicate Pass Book / Statement</b>	
1.8.1	Per Book	Rs.50
1.8.2	Duplicate Statement	Rs.50 per page with 40 entries or part thereof
<b>1.9</b>	<b>BHARAT CHAMPS - Savings Bank Account for Minors</b>	
1.9.1	Minimum Balance	NIL
1.9.2	Cheque Book	Free
1.9.3	Debit Card	Free

Sr. No.	Types of Services	APPROVED CHARGES
<i>(All charges are exclusive of GST)</i>		
1.9.4	ATM WITHDRAWALS (Inclusive of both Financial & Non-Financial transactions).	<u>At Metro Location :</u> (viz. Bengaluru, Chennai, Hyderabad, Kolkata, Mumbai and New Delhi) 3 free transactions  <u>At Non Metro Location :</u> 5 free transactions
1.9.5	SMS Charges	Free
<b>1.10</b>	<b>PREMIUM SB ACCOUNTS</b>	
1.10.1	<b>Minimum Balance (Quarterly Average Balance)</b>	
	Bharat Silver	Rs. 10,000
	Bharat Gold	Rs. 25,000
	Bharat Platinum	Rs. 50,000
1.10.2	<b>Charges for non-maintenance of Quarterly Average Balance</b>	
	Bharat Silver	10% of the shortfall amount with Min Rs.10 & Max Rs.100
	Bharat Gold	10% of the shortfall amount with Min Rs.10 & Max Rs.200
	Bharat Platinum	10% of the shortfall amount with Min Rs.10 & Max Rs.200
1.10.3	<b>Issue of Cheque Leaves</b>	
	Bharat Silver	Unlimited for Senior Citizens & 50 for others
	Bharat Gold	Unlimited for Senior Citizens & 100 for others
	Bharat Platinum	Unlimited
1.10.4	<b>E-Statements &amp; SMS Banking, Mobile Banking, Net banking</b>	
	Bharat Silver	NIL
	Bharat Gold	NIL
	Bharat Platinum	NIL
1.10.5	<b>Account Maintenance Charges</b>	
	Bharat Silver	NIL
	Bharat Gold	NIL
	Bharat Platinum	NIL
1.10.6	<b>Locker Rent (Any one of A &amp; B Types Only)</b>	
	Bharat Silver	As applicable to regular Savings account.

Sr. No.	Types of Services	APPROVED CHARGES
<i>(All charges are exclusive of GST)</i>		
	Bharat Gold	50% Waiver on 1st Year Rent.
	Bharat Platinum	100% Waiver on 1st Year Rent.
1.10.7	<b>Issue of Pay order/Demand Drafts</b>	
	Bharat Silver	NIL
	Bharat Gold	NIL
	Bharat Platinum	NIL
1.10.8	<b>DEBIT CARD</b>	
	Bharat Silver	NIL for 1 <sup>st</sup> year
	Bharat Gold	NIL for First two years
	Bharat Platinum	NIL
1.10.9	<b>ATM transactions at other Banks' ATMs</b>	
	Bharat Silver	As applicable to Regular SB A/c
	Bharat Gold	NIL
	Bharat Platinum	NIL
1.10.11	<b>Outward cheque return/OBC Charges</b>	
	Bharat Silver	NIL
	Bharat Gold	NIL
	Bharat Platinum	NIL
1.10.12	<b>Stop Payment Charges</b>	
	Bharat Silver	Rs.50 per instrument subject to maximum of Rs.200.
	Bharat Gold	25% of Normal charges
	Bharat Platinum	NIL
1.10.13	<b>Issuance of Balance Certificate</b>	
	Bharat Silver	NIL
	Bharat Gold	NIL
	Bharat Platinum	NIL
1.10.14	<b>Issue of letter/certificate confirming maintaining of Savings account and operation in the said account</b>	
	Bharat Silver	As applicable to Regular SB A/c

Sr. No.	Types of Services	APPROVED CHARGES
<i>(All charges are exclusive of GST)</i>		
	Bharat Gold	NIL
	Bharat Platinum	NIL
1.10.15	<b>Request for Old Records/Details of Transactions (up to last 7 years)</b>	
	Bharat Silver	As applicable to Regular SB A/c
	Bharat Gold	NIL
	Bharat Platinum	NIL
1.10.16	<b>Account Closure Charges</b>	
	Bharat Silver	As applicable to Regular SB A/c
	Bharat Gold	NIL
	Bharat Platinum	NIL
1.10.17	<b>Insurance Cover</b>	
	Bharat Silver & Bharat Gold	Free Accident Cover* of Rs.2 Lakh First Year under PMSBY Scheme applicable to persons aged between 18 years (completed) and 70 years (age nearer birthday)
	Bharat Platinum	Free Accident Cover* of Rs.2 Lakh 3 Years under PMSBY Scheme applicable to persons aged between 18 years (completed) and 70 years (age nearer birthday)
	*Insurance cover is provided under PMSBY scheme.	
	PMSBY is an accidental insurance scheme that provides one year of accidental death and disability coverage with an annual renewal. With the minimum premium rate of Rs. 2 lakhs for the accidental demise and permanent total disability and Rs. 1 lakh for permanent partial disability.	
<b>2.</b>	<b>CURRENT / CASH CREDIT / OVERDRAFT ACCOUNTS</b>	
2.1	<b>Minimum Balance</b>	
2.1.1	Failure to maintain minimum balance	Rs.3000
2.1.1	Failure to maintain minimum balance	Rs.100 once on every day of occurrence
2.1.2	Failure to maintain balance in In-operative accounts	NIL
2.2	<b>Issue of Certificates</b>	
2.2.1	Balance Certificate	Free. Rs.50 per additional copies
2.2.2	Issue of letter/ certificate confirming maintaining of current account and operation in the said account	Rs.100 per letter/certificate.
2.3	<b>Request /Enquiry for Old Records/ Transactions (Other than statements)</b>	
2.3.1	Upto 1 year.	Free
2.3.2	Beyond 1 year & upto 3 years.	Rs.10 per page with a minimum of Rs.50

Sr. No.	Types of Services	APPROVED CHARGES
<i>(All charges are exclusive of GST)</i>		
2.3.3	Beyond 3 years	Rs.20 per page with a minimum of Rs.100
2.3.4	Copy/ Image of Cheque	Rs.50 per cheque
2.4	<b>Account Closure</b>	
2.4.1	If closed within 30 days of opening the account	NIL
2.4.2	If closed after 30 days of opening the account & within 1 year	Rs.200
2.4.3	If closed after 1 year of opening the account	NIL
2.5	<b>Issue of Cheque Books</b>	
2.5.1	Cheque book of 25 leaves at the time of Opening of Account	FREE
2.5.2	Additional Cheque Books	Rs.4 per cheque leaf
2.5.3	Charges for Unutilized cheque leaf at the time of Closure of Account	NIL
2.6	<b>Account Maintenance Charges</b>	
2.6.1	Current Account, Cash Credit, VOD, Dhanvarsha, Clean Overdraft / Gold ornaments /LIC Policy/NSC/ Shares (Except Overdraft against Deposit /Suvidha). (Charges to be collected on quarterly basis)	Rs.60 for 40 entries or part thereof. (No charges within 3 months of opening the accounts.)
2.6.2	Overdraft against Deposit /Suvidha	NIL
2.7	<b>Payment/Return of Cheques, ECS</b>	
2.7.1	Return of Inward Clearing/IBC cheques (For reasons other than encoding, bank errors and post-dated cheques)	Rs.400 + 21 % p.a. on cheque amount subject to minimum of Rs. 10 + Postage / courier charges, if any.
2.7.2	ECS Return	Rs. 100 + 21 % p.a. on ECS amount subject to minimum of Rs.10
2.7.3	Levy of Intra Day Charges on cheques honoured /withdrawals allowed on 2nd day.	0.10% of cheque amount + @21% p.a. on amount of drawal against unclear balance, for all withdrawals allowed during 2nd day subject to minimum of Rs.50
2.7.4	Outward cheques / OBC/ NCC Cheques returned unpaid	Rs.100 + Actual postage/courier charges
2.7.5	Stop Payment Instructions (For any reason)	Rs.50 per instrument subject to maximum of Rs.200
<b>Note :</b> 3. Cheque return charges will be charged separately if the cheque stopped by drawer is presented in clearing subsequently.		

Sr. No.	Types of Services	APPROVED CHARGES
<i>(All charges are exclusive of GST)</i>		
4. Stop Payment charges will not be levied to customers if the customer has requested the same through NEXA/Net Banking		
2.7.6	Cheque received through clearing issued by the customer without maintaining sufficient clear balance and subsequently, cheques are cleared by arranging funds during the day.	Rs. 200 + interest 21 % p.a. on cheque amount
2.7.7	Purchase/Discounting of Demand Draft which are sent for clearing, other than sanctioned limit (to be collected upfront)	0.50% commission, subject to minimum of Rs.100+ interest @21% p.a. on discounted amount, subject to minimum of Rs.10
2.8	<b>Other Services</b>	
2.8.1	Account Statement	NIL
2.8.2	Duplicate Statement	Rs.60 for 40 entries or part thereof.
2.8.3	Temporary Overdraft per instance. To be charged monthly (computed considering day end balance)	0.50% subject to minimum of Rs.200 (This amount shall be credited to 'Incidental charges') + interest @21% p.a. subject to minimum of Rs.10.
2.8.4	Online payment of utility bills through BBPS by non-Customers	Rs.25 per transaction inclusive of GST
<u>Note :</u> Any increase in debit balance over previous day's balance will be considered as fresh TOD and charges & interest shall be applied accordingly.		
2.9	<b>POOL FACILITY</b>	FREE
<b>3</b>	<b>SPECIAL CURRENT ACCOUNTS</b>	
3.1	<b>Quarterly Credit Balance</b>	
	Bharat Silver	Rs.1,00,00 (minimum balance should not dip below Rs. 50,000 any time)
	Bharat Gold	Rs.2,50,000 (Minimum balance should not dip below Rs.1,00,000 any time)
	Bharat Platinum	Rs.5,00,000 (Minimum balance should not dip below Rs.2,50,000 any time)
3.2	<b>Issue of Free Cheque Leaves</b>	
	Bharat Silver	300 in a year
	Bharat Gold	600 in a year
	Bharat Platinum	1200 in a year
3.3	<b>Account Maintenance Charges</b>	
	Bharat Silver	NIL



Sr. No.	Types of Services	APPROVED CHARGES
<i>(All charges are exclusive of GST)</i>		
	Bharat Gold	NIL
	Bharat Platinum	NIL
3.4	<b>Issue of Pay order / Demand Draft/RTGS/NEFT</b>	
	Bharat Silver	50% of Normal Charges
	Bharat Gold	25 % of Normal Charges
	Bharat Platinum	NO CHARGES
3.5	<b>Outward cheque return/OBC charges</b>	
	Bharat Silver	50% of Normal Charges
	Bharat Gold	25 % of Normal Charges
	Bharat Platinum	NO CHARGES
3.6	<b>Issue of Solvency and all other certificates</b>	
	Bharat Silver	NIL
	Bharat Gold	NIL
	Bharat Platinum	NIL
<b>Note:</b> Ordinarily Cheque should not be returned for want of funds.		
<b>4</b>	<b>FLEXI FIXED DEPOSIT</b>	
4.1	<b>Minimum Balance</b>	
	FFD SB Account (FFDSB)	Rs. 25,000
	FFD Current Account (FFDCA)	Rs. 25,000
4.2	<b>Non – maintenance of Minimum Balance</b>	
	FFD SB Account (FFDSB)	10 % of Shortfall amount Subject to Minimum - Rs.10 Maximum - Rs.100
	FFD Current Account (FFDCA)	Rs.200
4.3	<b>Inward Clearing cheque return charges</b>	
	FFD SB Account (FFDSB)	Rs.400 + 21% on cheque amount.
	FFD Current Account (FFDCA)	Rs.500 + 21% on cheque amount
4.4	<b>Account closure/ Scheme Transfer before 1 year of account opening</b>	
	FFD SB Account (FFDSB)	NIL
	FFD Current Account (FFDCA)	NIL
4.5	<b>Penal Interest on Premature closure of FFD</b>	
	FFD SB Account (FFDSB)	1.00%
	FFD Current Account (FFDCA)	1.5%

Sr. No.	Types of Services	APPROVED CHARGES
<i>(All charges are exclusive of GST)</i>		
<b>4.6</b>	<b>RTGS/NEFT/Pay order/Demand Draft</b>	
	FFD SB Account (FFDSB)	NIL
	FFD Current Account (FFDCA)	NIL
<b>4.7</b>	<b>Issue of Chequebook</b>	
	FFD SB Account (FFDSB)	NIL
	FFD Current Account (FFDCA)	NIL
<b>4.8</b>	<b>ATM WITHDRAWALS ((Inclusive of both Financial &amp; Non-Financial transactions).</b>	
	FFD SB Account (FFDSB)	<u>At Metro Location :</u> (viz. Bengaluru, Chennai, Hyderabad, Kolkata, Mumbai and New Delhi) 3 free transactions <u>At Non Metro Location :</u> 5 free transactions
	FFD Current Account (FFDCA)	<u>At Metro Location :</u> (viz. Bengaluru, Chennai, Hyderabad, Kolkata, Mumbai and New Delhi) 3 free transactions <u>At Non Metro Location :</u> 5 free transactions
<b>4.9</b>	<b>BULK CASH DEPOSIT</b>	
	FFD SB Account (FFDSB)	NIL
	FFD Current Account (FFDCA)	<u>(Monthly Free cash deposit limit )</u> - Upto 3 times of Average credit balance maintained in the respective current /OD account during previous month.
<b>4.10</b>	<b>SMS CHARGES</b>	
	FFD SB Account (FFDSB)	NIL
	FFD Current Account (FFDCA)	NIL
<b>5</b>	<b>TERM DEPOSITS</b>	
5.1	Issue of Duplicate Term Deposit Receipt	Rs.25 per receipt NIL in case of death claims
5.2	Issue of Interest Certificate	NIL
5.3	Penalty for non-deposit of Recurring Deposit instalment (Revised w.e.f. 01/12/2023)	1% on the delayed instalment amount for deposit.
5.4	BDD A/c. statement on written request from the Account Holder.	NIL
5.5	Issue of duplicate BDD a/c statement on written request from the account holder	Rs.50 for 40 entries NIL in case of death claims
5.6	Issue of duplicate RD Passbook.	Rs.50 per pass book NIL in case of death claims
<b>6</b>	<b>COLLECTION/PAYMENT OF OUTSTATION BILLS &amp; CHEQUES (As per RBI guidelines) (OBC/IBC)</b>	

Sr. No.	Types of Services	APPROVED CHARGES
<i>(All charges are exclusive of GST)</i>		
6.1	Upto and including Rs.5,000	Rs.25
6.2	Above Rs.5,000 upto Rs.10,000	Rs.50
6.3	Above Rs.10,000 upto Rs.1,00,000	Rs.100
6.4	Above Rs.1,00,000	Rs.150
6.5	Discount of Outstation Bills / Cheques / DDs sent for collection (to be collected upfront)	Commission of 1% Subject to minimum of Rs.100+@21% p.a. Interest subject to minimum of Rs.10
<b>7</b>	<b>PAY ORDERS</b>	
<b>7.1</b>	<b>Issue of Pay Orders</b>	
	Upto Rs.500	Rs.25
	Rs.501 upto Rs.1000	Rs.25
	Rs.1001 to Rs.5000	Rs.25
	Rs.5001 upto Rs.10,000	Rs.25
	Rs.10,001 to Rs.1,00,000	Rs. 50
	Rs.1,00,001 & above	Rs. 0.50 per Rs. 1,000 or part thereof subject to maximum of Rs. 1000.
7.2	Revalidation/ Cancellation or issue of Duplicate Pay Order	Rs.50 per instrument
	<u>Note:</u> P.O. issued for disbursing loans shall be FREE to the extent of Loan amount + Margin amount.	
<b>8</b>	<b>ISSUE OF DEMAND DRAFT</b>	
<b>8.1</b>	<b>UNION BANK DEMAND DRAFT</b>	
	Upto Rs.10,000	Rs.25
	Above Rs.10,000	Rs.2.50 per thousand or part thereof subject to minimum of Rs.25 and maximum upto Rs.15000
8.2	Cancellation of DD	Rs.50 per instrument
	<u>Note:</u> DD issued for disbursing loans shall be FREE to the extent of Loan amount + Margin amount except other bank charges, However commission to the extent payable to Union Bank will be collected from or charged to customer.	
<b>9</b>	<b>ELECTRONIC PRODUCTS- RTGS/NEFT/ECS</b>	
9.1	Inward RTGS / NEFT / ECS / NACH/ DBT / IMPS /UPI Transactions	NIL
9.2	Outward RTGS / NEFT / NACH / IMPS / UPI transactions	
9.2.1	<b>RTGS</b>	

Sr. No.	Types of Services	APPROVED CHARGES
<i>(All charges are exclusive of GST)</i>		
	Above Rs.2,00,000 and upto Rs.5,00,000	Rs.20
	Above Rs.5 Lac	Rs.45
9.2.2	<b>NEFT</b>	
	Upto Rs.10,000	Rs.1.50
	Above Rs.10,000 & upto Rs.1 Lac	Rs.4
	Above Rs.1 Lac& upto Rs.2 Lac	Rs.14
	Above Rs.2 Lac	Rs.24
9.2.3	<b>IMPS</b>	
	Per Transaction	Rs.3
	<p><u>Note:</u></p> <ol style="list-style-type: none"> <li>1. Payments made through RTGS and NEFT for disbursing loans&amp; advances shall be FREE to the extent of Loan amount + Margin prescribed</li> <li>2. NIL charges on RTGS/NEFT transaction done through Internet Banking</li> <li>3. Nil charges on RTGS/NEFT/UPI done through Mobile Banking.</li> <li>4. Nil charges on NACH outward</li> </ol>	
10	<b>ANYWHERE BRANCH BANKING (ABB)</b>	
	(ABB) Charges	NIL
11	<b>DEBIT CARD CHARGES</b>	
11.1	Transaction Charges at our ATM Centre by our account holder.	NIL
11.2	Transaction Charges at other ATMs (Non-BCB ATMs)	
11.2.1	<b><u>At Metro Location : (viz. Bengaluru, Chennai, Hyderabad, Kolkata, Mumbai and New Delhi)</u></b>	3 free transactions  Above 3 transactions Rs.21 per transaction for cash withdrawal (w.e.f. 1 <sup>st</sup> Jan 2022 as per RBI circular dated 10.06.2021) and Rs.10 per transaction for Balance Inquiry and Mini statement
11.2.2	<b><u>At Non Metro Location :</u></b>	5 free transactions  Above 5 transactions  Rs.21 per transaction for cash withdrawal (w.e.f. 1 <sup>st</sup> Jan 2022 as per RBI circular dated 10.06.2021) and Rs.10 per transaction for Balance Inquiry and Mini statement

Sr. No.	Types of Services	APPROVED CHARGES
<i>(All charges are exclusive of GST)</i>		
11.3	ATM Withdrawal outside India	Rs.125 Per Transaction
11.4	ATM Balance Inquiry/Mini statement charges outside India	Rs.25 per transaction
11.5	Service Charges on transaction at Petrol Pump / Railway Ticket Bookings, etc.	2.5 % of the transaction Amount or Rs.10 whichever is higher.  Cost of railway tickets/fuel will be recovered along with charges & taxes levied if any by the acquiring bank at actual.
11.6	Issuing Duplicate Card	Rs.150
11.7	Duplicate PIN Mailer.	Rs.50
11.8	Charge slip Retrieval Fee for any dispute in transaction	Rs.225 per transaction if the dispute does not close in cardholder's favour.
11.9	**Debit card Foreign Currency Transactions	Mark-up of 3% on the transaction amount
<b>12</b>	<b>DEBIT CARD Annual Fees</b>	
12.1	RUPAY Classic Cards	Rs.200 per annum
12.3	RUPAY PLATINUM Cards	Rs.250 per annum
<b>13</b>	<b>ADD-ON DEBIT CARD Fees:</b>	
13.1	RUPAY Classic Cards	ADD-ON Debit cards will be charged Annual Fees @ Rs.200
13.2	RUPAY PLATINUM Cards	ADD-ON Debit cards will be charged Annual Fees @ Rs.250
13.3	<b>Zero limit Card</b>	Rs.50 one time
<p><i>** Charges in foreign currency: If a transaction is made in a currency other than Indian Rupees that shall be converted into Indian Rupees. The conversion will take place on the date the transaction is settled with Bharat Bank, which may not be the same date on which the transaction was made. If the transaction is not in US Dollars, the conversion will be made through US Dollars, by converting the charged amount into US Dollars and then by converting the US Dollar amount into Indian Rupees. Unless a specific rate is required by applicable law, the conversion rate from US Dollar to Indian Rupees will be at the rates on the settlement date, increased by a Currency Conversion Factor assessment (currently 3.00%) on such transactions.</i></p>		
<b>14</b>	<b>E-PAYMENT OF TAXES</b>	
14.1	E-payment of taxes through other banks	Rs.25 per challan

Sr. No.	Types of Services	APPROVED CHARGES	
<i>(All charges are exclusive of GST)</i>			
14.2	Custom Duty payment through other bank	Rs.100 per challan	
<b>15</b>	<b>SHARES</b>		
15.1	Issue of Duplicate Share Certificates.	Rs.50 per certificate NIL in case of death claim	
15.2	Transfer of Shares	Rs.10 per certificate NIL in case of death claim	
15.3	Share Application Forms	NIL	
<b>16</b>	<b>GENERAL</b>		
16.1	Issue of Solvency Certificate	@ 0.10% subject to minimum of Rs.500 and maximum of Rs.25,000	
16.2	Solvency/Financial capabilities Certificate for Education Loan Purpose (SB / CA)	Rs.500 for 1st Copy and Rs.50 per copy of the rest original copies.	
16.3	Solvency/Financial capabilities Certificate for other purpose	Rs.1000 for 1st Copy and Rs.50 per copy of the rest original copies.	
16.4	Encashment of NSC/IVP/KVP	Rs.250	
16.5	Issue of any other certificate by Bank including Signature verification (for shares, PF, MTNL etc.) / Photo authentication	Rs.50 per certificate and per signature verification	
16.6	Address confirmation	Rs.50	
16.7	Loss of Token by customers	Rs.100 per token	
16.8	Issue of records upto 2 years old (pertaining to other than Savings/Current/CC/OD Accounts)	Rs.100 + other charges per instrument/ page	
16.9	Issue of records more than 2 years old (pertaining to other than Savings /Current/CC/ OD Accounts)	Rs.250 + other charges per instrument/ page	
16.10	Micro & Small Enterprises	Service Charges as per Central office circular from time to time.	
<b>16.11</b>	<b>BULK CASH DEPOSIT CHARGES</b>		
16.11.1	Savings Account	NIL	
16.11.2	Cash Credit Account	NIL	
16.11.3	<b>Current &amp; Overdraft account</b>	Base branch	Non-base branch

Sr. No.	Types of Services	APPROVED CHARGES	
<i>(All charges are exclusive of GST)</i>			
(i)	Upto Rs. 2.00 lakh/day	NIL	NIL
(ii)	Above Rs. 2.00 lakh/day	Rs. 200 per lakh & thereafter Rs. 3 per thousand or part thereof	Rs. 300 per lakh & thereafter Rs. 5 per thousand or part thereof
<b>16.12</b>	<b>BULK CASH WITHDRAWAL CHARGES</b> Cash Credit Accounts Exempted		
	<b>Savings, Current &amp; Overdraft account</b>	<b>Base branch</b>	<b>Non-base branch</b>
(i)	Up to Rs. 3.00 lakh/day	NIL	NIL
(ii)	Above Rs. 3.00 lakh/day	Rs. 500 per lakh & thereafter Rs. 3 per thousand or part thereof	Rs. 600 per lakh & thereafter Rs. 5 per thousand or part thereof
<b>17</b>	<b>FRANKING</b>		
17.1	Issue of Certificate	NIL	
17.2.1	Handling refund of stamp duty upto Rs. 1,000	Rs.75	
17.2.2	Rs. 1,001 to Rs. 5,000	Rs.200	

Sr. No.	Types of Services	APPROVED CHARGES
<i>(All charges are exclusive of GST)</i>		
<b>18</b>	<b>SMS CHARGES (To be applied quarterly)</b>	
18.1	Transactional SMS	<ul style="list-style-type: none"> <li>• 0.20 paise per SMS to the first registered Mobile No.</li> <li>• 0.40 paise per SMS to each additional Mobile Number</li> </ul> (Subject to minimum of Rs.10 per quarter. Waived to Senior Citizens)
18.2	International SMS	@Rs. 2.50 per SMS per mobile No.
18.3	<b>Other SMS Charges</b>	
18.4	OTP–Net banking, Mobile Banking (NEXA), CARDS	1. 0.20 paise per SMS to the first registered Mobile Number
18.5	SB Minimum Balance Dip Intimation	2. 0.40 paise per SMS to each additional Mobile Number  (Subject to minimum of Rs. 5 per quarter. Waived to Senior Citizens)
18.6	Net Banking Password	
18.7	Alert Registration	
18.8	Aadhaar Registration	
18.9	Personalised Cheque SMS	
18.10	Overdue SMS	
18.11	Card Limit Increase /Decrease	
18.12	NACH Inward mandate 1. Received & 2. On accept / reject with reason	
18.13	Instant Statement	
18.14	RTGS Confirmation of credit by other bank	
18.15	NEFT - Wrong Account intimation	
18.16	NEXA-Statement Registration, Chequebook Request	
18.17	PullSMS - Balance, LST3, Chequebook Request, Statement, Balance Listing Registration, I/W alert Registration, Debit card Activation (ACARD).	
18.18	Mobile Banking Registration & Modification	
18.19	Personalised Cheque Book Request From ATM, NETBK Authorised/Reject	
18.20	PMJBY/ PMSBY:Annual SMS before Annual Debit (3 Times)	
18.21	Net banking: Stop payment of Cheque, New Chequebook Request and other services.	
18.22	Net banking: Login, Change of Login ID, Frznet, Password Change I & T, Scheduled	NIL



Sr. No.	Types of Services	APPROVED CHARGES
<i>(All charges are exclusive of GST)</i>		
	Transaction Alerts and other non-service alerts.	
18.23	TD Maturity/Renewal	NIL
18.24	New account opening - welcome SMS	NIL
18.25	Customer Feedback from Website(feedback id)	NIL
18.26	Loan Moratorium confirmation	NIL
18.27	Mobile Banking Website Request Confirmation	NIL
18.28	Birthday SMS	NIL
18.29	Loan Instalment SMS	NIL
18.30	Debit cards do not disclose Card/Pin & other educational SMS	NIL
18.31	Premium society messages on cheque / Transfer / NEFT / CASH / Standing Instruction feeding	NIL
18.32	FD Creation through NEXA & Net Banking	NIL
19	<b>SELF Service Channels</b>	
19.1	Self Service Channels (Net banking, Mobile Banking, ATM etc)	Unless specified, all services on SELF-SERVICE CHANNELS like Net banking, Mobile Banking, SMS Banking, ATM etc. are free

Sr. No.	Types of Services	APPROVED CHARGES
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*(All charges are exclusive of GST)*

20	SAFE DEPOSIT LOCKERS		
20.1	Locker Type	RENT	
		Per year	For 3 yrs
	A	Rs.1500	Rs.4500
	B	Rs.2000	Rs.6000
	C & D	Rs.2500	Rs.7500
	H1	Rs.3000	Rs.9000
	E	Rs.3500	Rs.10500
	F & G	Rs.5000	Rs.15000
	H	Rs.7500	Rs.22500
	L2 & K & I	Rs.8000	Rs.24000
	L	Rs.9000	Rs.27000
	N	Rs.4000	Rs.12000
20.2	Delay in Payment of Rent (shall be applicable on completion of grace period of one month)	Rs.100 per month or part thereof	
20.3	Break Open of Lockers (for reasons such as Loss of Key etc.)	Rs.500 + Actual Expenses	
20.4	Safe custody charges of gold ornaments, not collected after full & final payment of loan.	Rs.25 per day	
20.5	Locker Operations	FREE 24 Operations in a Financial Year & Rs.100 for each additional operation exceeding 24 operations.	

Sr. No.	Types of Services	APPROVED CHARGES	
<i>(All charges are exclusive of GST)</i>			
21	<b>FOREX BUSINESS</b>		
21.1	<b>EXPORTS</b>		
21.1.1	Commission on Export Bills Sent for collection and under LC	0.075% of Bill amount minimum Rs.750 and maximum Rs.15000	
21.1.2	Nostro Expenses	Rs. 400	
21.1.3	Courier Charges	Foreign	Rs.2000
21.1.4	Bills under LC scrutiny charges	Rs.1000 per document in addition to the charges for collection of commission	
21.1.5	Handling charges for export bills where 100% advance payment is received by our Bank	0.050% of Bill amount minimum Rs.750 and maximum Rs.15000	
21.1.6	Commission on Negotiation/ Purchase/Discount/EBRD and Packing credit (for other than regular sanction limit)	0.50 % of disbursed amount minimum Rs.750	
21.1.7	Other Banks FIRC (Bills lodged with our Bank but payment received by other Bank)	0.075% of utilized amount minimum Rs.750 and maximum Rs.15,000	
21.1.8	Export Bills Late Realization	Rs.1000 to be collected at the time of realization of bill.(applicable after 30 days from the due date)	
21.1.9	Application for export bill write off/set off(in addition to the collection charges)	Rs.2500/- per shipping bill	
21.1.10	Issue of GR Waiver Certificate	Rs. 1500/-	
21.1.11	Issue of certificates	Rs.500	
21.1.12	EBRC issuance Charges –	NIL	
21.1.13	Swift Charges for payment reminder / request by client	Rs.750 per page	
21.1.14	Handling charges for Dishonor / Return of Export bills	Collection charges + Rs.1000 handling charges	
21.1.15	Export LC Advising	Rs.1500	
21.1.16	Exort LC Amendment Advising	Rs.2500	
21.1.16		Rs.1000	
21.1.16		Rs. 1500	
21.1.17	Export LC Confirmation	As per import LC Charges	
21.1.18	Iran transactions in Rupees	Collection charges + Rs.2500	

Sr. No.	Types of Services	APPROVED CHARGES	
<i>(All charges are exclusive of GST)</i>			
<b>21.2</b>	<b>IMPORT LC</b>		
21.2.1	Commitment Commission	0.15% per quarter subject to minimum of Rs.1000	
21.2.2	Usance Commission Sight	0.15% per quarter subject to minimum of Rs.1000	
21.2.3	Other than Sight	0.30% for 3 months and thereafter 0.075% per month subject to minimum of Rs.1000	
21.2.4	Swift Charges for LC issuance	Full Text	Rs.2500
		Short Cable	Rs.500
21.2.5	Postage	Foreign	Rs.2000
		Inland	Rs.150
21.2.6	Payment of bills received under LC	0.15% of remittance amount minimum Rs.1000	
21.2.7	Other Charges For LC payment	SWIFT	Rs.500
		Nostro	Rs.400
21.2.8	Discrepancy charges in case of non-confirming documents under LC	USD100 per document	
21.2.9	LC Amendment commission	Rs.750 flat except tenor, value and validity	
21.2.10	SWIFT charges for LC Amendment per page	Rs.1000	
21.2.11	LC Cancellation commission (At customer request)	Rs.750	
21.2.12	Issue of Delivery Order for air shipment	Rs.1500 per DO	
21.2.13	Issuance of Shipping Guarantee	Rs.1000	
21.2.14	Bills returned under LC	USD 100 or its equivalent per document	
21.2.15	Other SWIFT message charges	Rs.750 per page	
<b>21.3</b>	<b>IMPORT TRANSACTIONS</b>		
21.3.1	Commission on import payment	0.15% of remittance amount subject to minimum Rs.1000 & maximum Rs.15000	
21.3.2	SWIFT charges	Rs.500	
21.3.3	Nostro charges	Rs.400	
21.3.4	Use of PCFC/EBRD for outward remittances(in lieu of Exchange margin)	0.10% of amount utilised subject to minimum Rs.500	
21.3.5	Late payment charges for import bills	Rs.1000	

Sr. No.	Types of Services		APPROVED CHARGES
<i>(All charges are exclusive of GST)</i>			
21.3.6	Bills returned under collection bills		0.10% of bill amount subject to minimum Rs.1000
21.3.7	Other SWIFT message charges		Rs.750 per page
21.3.8	Lodgement of import collection Bills		Rs.750 Swift charges + Rs.500 Handling charges
21.3.9	Follow up for Submission of Bill of Entry (BOE)		Rs. 500/- if the BOE is not submitted within 180 days from the date of last remittance. (Charges to be recovered at the time of submission of Bill of Entry)
21.3.10	Bill Retirement Commission for collection bills paid by arranging Trade Credit		0.40% of remittance amount subject to minimum Rs.1000 & maximum Rs.15000
<b>21.4</b>	<b>FOREIGN INWARD REMITTANCES</b>		
21.4.1	Commission		Rs.300 (Free for NRI Accounts)
21.4.2	Commission on FIR for Non Clients	Upto Rs.100,000	Rs.300
		Above Rs.100,000	Rs.500
21.4.3	FIRC		Rs.250 per certificate
<b>21.5</b>	<b>FOREIGN OUTWARD REMITTANCES</b>		
21.5.1	<b><u>Non-trade remittances</u></b>		0.15% of remittance amount subject to minimum Rs.500. FREE for NRE/FCNR deposit repatriation
21.5.2	Foreign Outward Remittances and for education fees/ living/ hostel fees/ accommodation or any other remittances for education purpose. Note: NO COMMISSION to be collected if payment is made in favour of University/ School/ College.		Commission : Rs.500 Swift : Rs.500
21.5.3	Swift Charges	Non-trade remittances	Rs.500
21.5.4	Other SWIFT message charges		Rs. 750 per page
21.5.5	Commission in lieu of exchange		0.10% Min Rs.500 & Max Rs.10,000

Sr. No.	Types of Services	APPROVED CHARGES
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*(All charges are exclusive of GST)*

<b>OTHER CHARGES</b>		
<b>21.6</b>	<b>BUYERS CREDIT</b>	
21.6.1	Processing Charges	Rs. 2000
21.6.2	Commission	Benchmark rate plus 300 bps p.a. (commission amount including interest to be paid to overseas Bank)
21.6.3	Swift Charges	Rs.2500
21.6.4	Foreign Currency Loans under Export Credits (PCFC/PSFC)	1.50% p.a. (Chargeable according to the tenor of the bill i.e. pro rata charge)
<b>21.7</b>	<b>FOREIGN BANK GUARANTEE</b>	
21.7.1	Commission	0.30% per quarter subject to minimum Rs .1000 + Foreign correspondent Bank charges
21.7.2	Swift Charges	Rs.2500
21.7.3	Amendment charges	Rs.750
21.7.4	Swift charges for Bank Guarantee amendment	Rs.1000
<b>21.8</b>	<b>FORWARD CONTRACT</b>	
21.8.1	Booking Charges	Rs.750 (Excluding Stamp Duty charges)
21.8.2	Cancellation charges	Rs.750+ swap cost
<b>21.9</b>	<b>OVERSEAS DIRECT INVESTMENT/FOREIGN DIRECT INVESTMENTS/ECB</b>	
21.9.1	Processing of proposals	Rs.15000 per proposal flat one time charges
21.9.2	ECB 2 monthly filing to RBI	Rs. 250/- per ECB 2 return, per month
21.9.3	Non submission of APR/ proof of ODI/FCGPR/FCTRS	Rs. 500/- per quarter
	Note: EXCHANGE MARGIN <u>NON Resident:</u> Maximum 15 paise per unit of currency. Trade & Non trade Transaction : Maximum 0.50 % per unit of currency for USD/INR & for other currency 1%	

Sr. No.	Types of Services	APPROVED CHARGES	
<i>(All charges are exclusive of GST)</i>			
21.10	<b>Inland Letter of Credit (ILC)</b>		
21.10.1	ILC Application	NIL	
21.10.2	Commitment charges	0.25% per quarter or part thereof subject to minimum of Rs.1500	
21.10.3	USANCE commission -Sight	0.25% of bill amount subject to minimum of Rs.1500	
21.10.4	USANCE commission -3 months	0.50% of bill amount subject to minimum of Rs.1500.	
21.10.5	Above 3 months	0.50% for initial 3 months + 0.30% per month in excess of 3 months sight & part thereof subject to minimum of Rs.1500.	
21.10.6	Retirement of Bills under LC	0.15% for bill value subject to minimum of Rs.1000	
21.10.7	Collection commission for inland outward bills under LC. (No commission shall be collected, if the concerned LC is discounted in our Bank)	0.10% subject to minimum of Rs.500 & maximum of Rs.2000+ Postage/Courier, if any.	
<b>21.11</b>	<b>Other Charges (LC)</b>		
21.11.1	Amendment of ILC	Rs.1000 for each amendment	
21.11.2	Reinstatement commission on Revolving INLAND LC by an amendment	Minimum of Rs.750 + Postage / Courier in addition to Usance charges as above	
21.11.3	SFMS Issuance Charges	LC Issuance	Rs.500
		Amendment	Rs.500
		BG Confirmation, Other Messages	Rs.500
<b>21.12</b>	<b>Confirmation / Discrepancies Charges</b>		
21.12.1	Upto Rs. 5 Lac	Rs.1000/-	
21.12.2	Above Rs. 5 Lac	Rs.2000/-	
<b>21.13</b>	<b>Inland LC</b>		
21.13.1	ILC Cancellation charges	Rs.1000/-	
<i>Note: Difference amount of commitment/commission should be collected in addition to amendment charges for enhancement in amount / usance period / expiry period subject to minimum of Rs.750.</i>			
21.13.2	Commission on Discount of Inland LC (to be collected upfront)	0.50%+ Interest as applicable	



Sr. No.	Types of Services	APPROVED CHARGES
<i>(All charges are exclusive of GST)</i>		
21.13.3	ILC Advising Charges Physical/SFMS	Rs.1500 per LC
21.13.4	ILC amendment -Advising Charges	Rs.500 per amendment
21.13.5	ILC Signature verification Charges	Rs.500 per verification
Note: Interest on discounted amount from the date of discount till the recovery of the amount should be collected upfront as applicable.		
21.14	Application to RBI for approval related to any Foreign Exchange Transaction	Rs.1500
<b>21.15 LETTER OF CREDIT OPENED THROUGH OTHER BANK</b>		
21.15.1	INLAND LC	1.15% per quarter plus retirement/SFMS charges collected by other Bank
21.15.2	FOREIGN LC	1% per quarter plus retirement/SWIFT charges collected by other Bank

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Sr. No.	Types of Services	APPROVED CHARGES
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*(All charges are exclusive of GST)*

<b>22</b>	<b>LOANS &amp; ADVANCES</b>		
<b>22.1</b>	<b>Supply of Application Forms</b>		
22.1.1	Business Loan/ CC/ VOD /Dhanvarsha	Rs.100	
22.1.2	Micro & Small Enterprises	NIL	
22.1.3	For renewal of limits	NIL	
22.1.4	Other Loans including Loan Against Third Party Deposits	Rs.25	
<b>22.2</b>	<b>Incidental Charges &amp; Loan Processing Charges</b>		
	<b>Schemes</b>	<b>Loan Processing Charges</b>	<b>Incidental Charges</b>
<b>22.2.1</b>	<b>UNSECURED LOANS/ CONSUMER LOANS</b>		
	Unsecured Loans (3311) Consumer Loans (3381)	0.20% of loan amount	0.80% of loan amount
	BCB Personal Loans (3312) Drawals against Salary (1492)	0.20% of loan amount	0.30% of loan amount
<b>22.2.2</b>	<b>LOAN AGAINST PROPERTY</b>		
	Asset Backed Loan (3354) Mortgage Loan (3250)	0.20% of loan amount	0.80% of loan amount
	Business Plus Loan (3358)	0.20% of loan amount	0.80% of loan amount
	Bharat Samriddhi (3367)	0.20% of loan amount	0.80% of loan amount
<b>22.2.3</b>	<b>Business Loans</b>		
1	i. Business Loan (3351), Cash Credit (1310) ii. Loans to Doctors & Nursing Home Hospitals (3371) iii. BCB – Medi Overdraft (1340) iv. Rent A Loan (3338) v. Dhanvarsha Overdraft Limit (1330) vi. Loan to Self Employed Professionals (3372) vii. Loans to Commercial Real Estate (3352,1320) viii. Loans to Land Lord (3339) ix. Loans against Shares, Debentures	0.20% of loan amount	0.80% of loan amount
2	Bharat Vanita Udyami (3355, 1311)	0.20% of loan amount	0.40% of loan amount
3	Bharat Aahaar (3357, 1313)	0.20% of loan amount	0.55% of loan amount

Sr. No.	Types of Services		APPROVED CHARGES	
<i>(All charges are exclusive of GST)</i>				
4	Bharat Laghu Udyog (3366, 1315)		NIL	Loan Amount up to Rs.5 Lac – Nil Loan Amount above Rs.5 Lac to Rs. 10 Lac - Rs. 5000/- Loan Amount Above Rs.10 Lac to Rs.25 Lac – Rs.7000/- Loan amount Above Rs.25 Lac – Rs.10,000/-
5	Bharat MSME (3356, 1312) <u>(No Incidental/Processing Charges for sanctioned Limit/facilities upto Rs. 5 Lac)</u>		0.20% of loan amount	0.30% of loan amount
6	BCB Dropline Overdraft Limit (1331)		0.20% of loan amount	0.55% of loan amount
7	Vyapar Overdraft (1490)		0.20% of loan amount	0.80% of loan amount
8	Vyapar Overdraft Plus (VOD+)		0.20% of loan amount	0.30% of loan amount
22.2.4	<b>Housing Loans</b>			
1	Housing Loans (for purchase and construction of residential flat / accommodation)	Priority sector loans (3334)	LPC/Incidental Charges – Rs. 5000/-	
		Non Priority sector loans (3335)	@0.20% + GST of the Loan amount	@0.80% + GST of the Loan amount
2	Griha Shobha / BCB Top up Scheme		0.20% of loan amount	0.55% of loan amount
22.2.5	<b>Loan Against Gold</b>			
1	Gold Loan / Swarna Gouri (3060/1460)		NIL	0.25% of loan amount Minimum- 500/-
2	Loan / OD against Government Securities (3396/1430)		NIL	0.50% of loan amount
22.2.6	<b>Education Loan</b>			
1	Vidya Vahini Loan (3361/3362)		NIL	Loan Amount up to Rs.7.50 Lakhs - NIL  Loan amount above Rs.7.50 Lakhs to Rs.20 Lakh – 0.25% of the Loan Amount  Loan Amount above Rs. 20 Lakhs – 0.35% of the Loan Amount

Sr. No.	Types of Services	APPROVED CHARGES	
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*(All charges are exclusive of GST)*

<b>22.3 VEHICLE LOANS</b>			
22.3.1	BCB Auto Plus (3348)	0.20% of loan amount	0.55% of loan amount
22.3.2	BCB Pushpak Plus (3349)	0.20% of loan amount	0.30% of loan amount
22.3.3	Vehicle Loan – Personal/ Commercial / Autorickshaw Pushpak Vehicle Loan – Personal / Commercial	0.20% of loan amount	0.80% of loan amount
22.3.4	BCB Vehicle Loans (3342,3343) <b><i>(To Existing Borrowers of the Bank with Regular Repayment Track Record) For Personal, Commercial Use</i></b>	NIL	0.25% of Loan amount
22.3.5	BCB Vehicle Loans Plus (3342/3343) <b><i>(To Existing Account holder/ Non Borrower Customers of the Bank) For Personal, Commercial Use</i></b>	NIL	0.25% of Loan amount
<b>LOAN AGAINST DEPOSITS</b>			
22.3.5	Loans/Overdraft against Deposits (3391,3392,3393) <b><i>(BDD/Self Deposit / Third party Deposit)</i></b>	NIL	Rs.50 upto Loan / OD of Rs.1.00Lac Rs.100 for Loan /OD above Rs.1.00 Lac (For fresh and enhancement)
22.3.6	OD Suvidha (1480)	NIL	NIL

**Note:**

1. In case of fresh sanction of Working Capital facility, PCFC, LC, BG Limit, the incidental charges shall be for the period from the date of sanction to the due date (i.e. upto last day of validity period of the sanctioned facility) on Pro-rata basis.
2. Actual Expenses pertaining to inspections shall be borne by the loan applicant / borrower. This shall be in addition to the Processing + Incidental Charges.

<b>22.4 RENEWAL CHARGES</b>			
	<b>Schemes</b>	<b>Loan Processing Charges</b>	<b>Incidental Charges</b>
22.4.1	Renewal (Full/Short) (other than Term Deposits & Govt. Securities, Bharat MSME, Bharat Vanita Udyami, Bharat Aahaar)	NIL	<b>Existing</b> 0.50% p.a. on the limit, Subject to maximum of Rs.10 Lac
22.4.2	Bharat MSME, Bharat Vanita Udyami, Bharat Aahaar	NIL	0.35% p.a. of loan amount

Sr. No.	Types of Services	APPROVED CHARGES
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*(All charges are exclusive of GST)*

22.4.3	BCB Dropline Overdraft Limit/Vyapar Overdraft Plus (VOD +)	NIL  <i>0.50% p.a. of loan amount</i>
22.4.4	Bharat“ Laghu Udyog”	NIL  Loan Amount up to Rs.5 Lac – Nil  Loan Amount above Rs.5 Lac to Rs. 10 Lac - Rs. 2500/-  Loan Amount Above Rs.10 Lac to Rs. 25 Lac – Rs.3500/-  Loan amount Above Rs.25 Lac – Rs.5000/-
22.4.5	Documentation charges in case of fresh sanction of all facilities or renewal of CC / OD against FD / LGS where fresh documents are executed after 3 years	Actual documentation / Stamping / Franking / Notary charges to be collected

**Note:**

1. Upper cap of Rs.10.00 Lac will be separate for short renewal as well as regular renewal.
2. Incidental charges for short renewal shall be collected upfront separately and shall not be clubbed with that for regular renewal.
3. Incidental Charges shall be applicable from the date of sanction till the date of expiry of the limit on Pro-rata basis in case of fresh limits.
4. Branches shall collect Incidental Charges for the period from date of renewal / sanction till the expiry of limit on pro-rata basis in case of renewal.
5. In case the branch has collected the incidental charges for a certain period on account of short renewal and the regular renewal is done before expiry of short renewal, branch shall refund/adjust the excess incidental charges collected for overlapping period.

	Schemes	Loan Processing Charges	Incidental Charges
22.4.6	Conversion of existing limit into Working Capital Term Loan and Conversion of Limits from one scheme to another scheme	NIL	0.50% p.a. on the limit, balance converted Subject to maximum of Rs.10.00 Lac
22.4.7	Conversion of existing limit into Working Capital Term	NIL	0.25% p.a. on the limit, balance converted.

Sr. No.	Types of Services	APPROVED CHARGES	
<i>(All charges are exclusive of GST)</i>			
	Loan under Bharat MSME Scheme		
<b>Note :</b> <ul style="list-style-type: none"> <li>In addition to the above, incidental charges as mentioned above shall also be collected on pro-rata basis for the un-renewed period i.e. (day wise) from the date of last expiry of the limit till the date of execution of the documents for conversion.</li> </ul>			
22.4.8	Ad-hoc Limits	NIL	1% p.a. on pro- rata basis, subject to min of Rs.500 and max of Rs.10.00 Lac
22.4.9	Revalidation of sanctioned facility	0.10% of loan amount subject to minimum of Rs.200 and maximum of Rs.1000/-	
22.4.10	Change / Release / New - immovable security subsequent to disbursement of loans	0.10% of loan amount subject to minimum of Rs.1000/- & maximum of Rs.5,000. (No charges applicable if sale proceeds credited to loan account)	
22.4.11	Change/Modifications in Sanction terms and conditions	0.10% of loan amount subject to minimum of Rs.1,000 & maximum of Rs.5,000. (However, not applicable for changes/modifications before disbursement)	
22.4.12	Post Sanction Visit Charges.	1. Rs.250 per visit– Credit facility upto Rs.100 Lac 2. Rs.500 per visit– Credit facility above Rs.100 Lac	
<b>22.5</b>	<b>PENAL CHARGES</b>		
22.5.1	Non Servicing of Interest / Principal Instalment in time	@2%p.a. on the default overdue amount (From the date of default till the date of payment)  Penal Charges shall be charged only on delayed payments (Instalment and/or interest) for the overdue period and not on the entire liability. Penalty shall be charged for the actual number of days of default.	
22.5.2	On Expiry of Working Capital Limits	@2% p.a on the outstanding balance (From date of expiry of Limits till it is regularised)  Wherever the Borrower has submitted renewal proposal within specified timeline of the Bank before expiry of tenability and renewal is pending for want of sanction from competent authority, no Penalty shall be charged.	

Sr. No.	Types of Services	APPROVED CHARGES
<i>(All charges are exclusive of GST)</i>		
22.5.3	Penalty for non-submission of stock statement &/or list of debtors & Creditors	<p>@2% penal charge shall be applied from due date till previous day of updation of new figures of Stock/ Creditors/ Debtors on the outstanding debit balance (day wise product) irrespective of the fact whether the limit is within validity period or not.</p> <p><u>Note:</u> Penal Charge will be charged for the particular Month for which the Stock Statement has not been submitted.</p> <p>Due date for submission of statements of a particular month</p> <ul style="list-style-type: none"> <li>• for Cash Credit Limit by 15<sup>th</sup> of subsequent month</li> <li>• for Medi-OD limit on Succeeding quarter before 15<sup>th</sup></li> <li>• for VOD / Dhanvarsha on Half Yearly basis</li> </ul> <p>i.e. Stock Statement as on 31st March to be submitted on or before 15<sup>th</sup> April.</p> <p>Stock Statement as on 30th September to be submitted on or before 15<sup>th</sup> October.</p> <ul style="list-style-type: none"> <li>• for VOD (+) / BCB Drop line Overdraft limit on Yearly basis</li> </ul> <p>i.e. Stock Statement as on 31st March to be submitted by 15<sup>th</sup> April</p>
22.5.4	Delayed/Non Submission of QIS/FFR statement wherever stipulated , within due date	@2% p.a on the Total O/s. Liability
22.5.5	Non Submission of Audited Financial Statements (For Facilities Above Rs.100 Lakhs on or before 31st October or as determined by the Regulators)	@2% p.a on the entire liability of the party for the delayed period. Penalty shall be charged for the actual number of days of delay.
22.5.6	Demand Bills	@2% from the 8th day and onwards till realisation/recovery
22.5.7	Usuance Bills	@2% p.a from the due date till its regularisation/clearance
<p><u>Note:</u> # No Penal Charges to be charged for Loans upto Rs.25,000/- to borrowers under priority sector</p>		
22.6	Notice to Defaulters of Loans / Cash Credit	
22.6.1	Notice -1 (Only to borrower)	Rs.200
22.6.2	Notice -2(Original to borrower & copy to sureties )	Rs.250

Sr. No.	Types of Services	APPROVED CHARGES
<i>(All charges are exclusive of GST)</i>		
22.6.3	Notice -3(Original to borrower & copy to sureties)	Rs.300
22.6.4	Advocate's Notice	Rs.1,500 OR actual expenses whichever is higher
22.6.4	Visit Charges to defaulting borrowers (to collect charges for only 2 visits during the month)	Rs.250 per visit OR actual expenses whichever is higher
<b>22.7</b>	<b>Notice to Loan defaulters issued under SARFAESI Act -2002</b>	
<b>22.7.1</b>	<b>Outstanding balance of Loans &amp; Advances</b>	
	a) Upto Rs.25Lac	Rs.2500
	b)Above Rs.25 lac	Rs.5000
<b>22.8</b>	<b>Possession of Residential Premises under SARFAESI ACT-2002</b>	
<b>22.8.1</b>	<b>Outstanding balance of Loans &amp; Advances</b>	
	a)Upto Rs.25Lac	Rs.5000
	b) Above Rs.25Lac	Rs.10000
<b>22.9</b>	<b>Possession of Movable Securities /immovable properties (Other than Residential premises)- under SARFAESI ACT-2002</b>	
<b>22.9.1</b>	<b>Outstanding balance of Loans &amp; Advances</b>	
	a) Upto Loan of Rs.25Lac	Rs.5000
	b) Above Loan of Rs.25Lac	Rs.10000
22.9.2	Reconveyance/Cancellation registered mortgage (Except in case of replacement of securities)	Actual expenses incurred by the bank to be collected.
<b>22.10</b>	<b>Loan Against Vehicles</b>	
22.10.1	Issue of NOC to RTO for passing or renewal of Auto rickshaw/Taxi permits	Rs.100
22.10.2	Vehicle Seizure Charges	Rs.1000 + Actual expenses incurred
<b>22.11</b>	<b>PARKING CHARGES OF CONFISCATED VEHICLES</b>	
22.11.1	Light motor vehicle including taxi & car / 2 wheeler/ 3 wheeler	Rs.100 per day at Bank premises or actual expenses incurred at other places
22.11.2	Heavy vehicle	Rs.200 per day at Bank premises or actual expenses incurred at other places



Sr. No.	Types of Services	APPROVED CHARGES
<i>(All charges are exclusive of GST)</i>		
<b>22.12</b>	<b>FORE-CLOSURE CHARGES[PENAL CHARGES]</b>	
22.12.1	Foreclosure of all loans and advances (Irrespective of the fact whether validity of the C.C. / other O.D. limit are expired and whether the borrower has operated the account or utilised the limit after expiry of due date) (Through Takeover by other Banks/Financial Institutions). (Except Vidya Vahini Loan, Bharat Laghu Udyog, Housing Loans and loan sanctioned in the name of individuals for purposes other than business & credit balances in C.C. /all O.D. limit after expiry of due date till the date of closure)	<ul style="list-style-type: none"> <li>• <u>Funded Facilities</u> 3% of the outstanding balance or sanctioned limit (whichever is higher),</li> <li>• <u>Non Funded Facilities</u> 1.50% of the outstanding balance or Outstanding limit (whichever is higher)</li> <li>• In case of Term Loans 3% on the Principle outstanding balance as on the date of closure and on all amount paid by the borrower towards the loans during the period of last one year from the date of final payment. (Excluding the payment towards regular instalments)</li> </ul>
22.12.2	Pre-closure of all loans and advances (for other reasons).  [Except Loans sanctioned to Individuals for purposes other than business] Part prepayment–no charge.	<u>Funded &amp; Non Funded Facilities</u> <ul style="list-style-type: none"> <li>• 0.50% of the outstanding balance or sanctioned limit (whichever is higher).</li> </ul> <u>In case of Term Loans</u> 0.50% on the Principal outstanding balance as on the date of closure and on all amount paid by the borrower towards the loans during the period of last one year from the date of final payment.  (Excluding the payment towards regular instalments)
22.12.3	Vidya Vahini Loan, BCB Arogya, Bharat Laghu Udyog, Housing Loans and loan sanctioned in the name of individuals for purposes other than business & credit balance in C.C. / all O.D. limit after expiry of due date till the date of closure	NIL
22.12.4	If the pre-closure is out of proceeds of sale of mortgage/ hypothecated	NIL



Sr. No.	Types of Services	APPROVED CHARGES
<i>(All charges are exclusive of GST)</i>		
	goods (moveable, immoveable)	
22.12.5	Lead Bank Charges under Consortium Finance	0.10% of the Loan amount and maximum of Rs.25,000.
<b>22.13</b>	<b>Issue of Certificate</b>	
22.13.1	LOD (List of Documents) Charges	Rs.250 per additional copy
<b>23</b>	<b>SUBSIDY UNDER GOVERNMENT SCHEME – TUFSS/CLCSS (CREDIT LINKED CAPITAL SUBSIDY SCHEME)</b>	
23.1	Handling charges	1% of reimbursement from SIDBI, subject to minimum of Rs.500 (without maximum ceiling) on the amount reimbursed
<b>24</b>	<b>BANK GUARANTEE</b>	
24.1	PARTLY secured by Term Deposits	@2% p.a. (to be collected on quarterly basis with minimum of 1 quarter or part thereof) subject to a minimum of Rs.500 per BG.
24.2	FULLY secured by Term Deposits	0.75% p.a. (to be collected on quarterly basis with minimum of 1 quarter or part thereof) subject to minimum of Rs.500 per BG.
24.3	<b>BANK GUARANTEE ARRANGED THROUGH OTHER BANKS</b>	
24.3.1	PARTLY secured by Term Deposits	@2.60% p.a. (to be collected on quarterly basis with minimum of 1 quarter or part thereof) subject to minimum of Rs.1,000 per BG.
24.3.2	FULLY secured by Term Deposits	@1.50% p.a. to be collected on quarterly basis with minimum of 1 quarter or part thereof) subject to minimum of Rs.1,000 per BG.
24.3.3	Fructified BGs on Invocation	Card rate+2% p.a. on unrealized amount after adjusting Cash margin & other amounts (if any) arranged by the borrower from the date of invocation till the date of payment
24.3.4	Commitment charges	NIL
<b>25</b>	<b>CERSAI</b>	
25.1	CERSAI Charges	Actual Charges
<b>26</b>	<b>CIBIL Charges / other CIC charges</b>	
26.1	Consumer CIR + Credit Vision/Score / Combo	Rs. 200/-
26.2	CIBIL Commercial CIR + CIBIL MSME Rank Online	Rs. 1600/-
<b>27</b>	<b>PROBE 42 Charges</b>	
		Rs.500/-