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SR.NO.	TYPES OF SERVICES	APPROVED CHARGES
1.	SAVINGS BANK ACCOUNT	
1.1	Minimum Balance (Irrespective of Cheque Book facility)	
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 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
1.2	Issue of Certificates	
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	Rs. 100 per letter/certificate
1.3	Request/Enquiry for Old Records/ Transactions(Other than Statements)	
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



SERVICE CHARGES

w.e.f. 01.11.2021

(All charges are exclusive of GST)

SR.NO.	TYPES OF SERVICES	APPROVED CHARGES
1.4	Issue of Cheque Book/s	
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.3 per cheque leaf
1.4.3	Upto 25 leaves to Senior Citizens every Financial year	FREE
1.5	Account Closure	
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
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
1.6	Payment / Return of Cheques, ECS	
1.6.1	Return of inward Clearing/IBC cheques (For reasons other than encoding, bank errors and post-dated cheques)	Rs. 400 + Interest @21% p.a. on cheque amount subject to minimum of Rs.10 + Postage/courier charges, if any.
1.6.2	ECS Return	Rs.100 + Interest @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 + Interest @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 + Interest @21 % on cheque amount (At Branch Head's Discretion)



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SR.NO.	TYPES OF SERVICES	APPROVED CHARGES
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
1.7	Stop Payment Instructions	
1.7.1	For any reason	Rs.50 per instrument subject to maximum of Rs.200
1.8	Issue of Duplicate Pass Book / Statement	
1.8.1	Per Book	Rs.50
1.8.2	Duplicate Statement	Rs.50 per page with 40 entries or part thereof
1.9	BHARAT CHAMPS - Savings Bank Account for Minors	
1.9.1	Minimum Balance	NIL
1.9.2	Cheque Book	Free
1.9.3	VISA Debit Card	Free
1.9.4	ATM WITHDRAWALS	5 transactions (Inclusive of both Financial & Non-Financial transactions).
1.9.5	SMS Charges	Free
2.	CURRENT / CASH CREDIT / OVERDRAFT ACCOUNTS	
2.1	Minimum Balance	Rs. 3,000
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	Issue of Certificates	
2.2.1	Balance Certificate	Free. Rs. 50 per additional copies



SERVICE CHARGES

w.e.f. 01.11.2021

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SR.NO.	TYPES OF SERVICES	APPROVED CHARGES
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	Request /Enquiry for Old Records/ Transactions (Other than statements)	
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
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	Account Closure (Current account)	
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	Issue of Cheque Books	
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	Account Maintenance Charges	
2.6.1	Current Account, Cash Credit, VOD, Dhanvarsha, Clean Overdraft / Gold ornaments /LIC Policy/NSC/ Shares (Except Overdraft against Deposit /Suidha). (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 /Suidha	NIL
2.7	Payment/Return of Cheques, ECS	
2.7.1	Return of Inward Clearing/IBC cheques	Rs. 400 + Interest @21 % p.a. on cheque amount subject to minimum of Rs. 10 + Postage / courier charges, if any.

SR.NO.	TYPES OF SERVICES	APPROVED CHARGES
	(For reasons other than encoding, bank errors and post-dated cheques)	
2.7.2	ECS Return	Rs. 100 + Interest @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
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	Other Services	
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
	Note : 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	POOL FACILITY	
2.9.1	POOL FACILITY	FREE



SR.NO.	TYPES OF SERVICES	APPROVED CHARGES		
3.	SPECIAL CURRENT ACCOUNTS			
Sr. No.	Eligibility Criteria	Bharat Silver	Bharat Gold	Bharat Platinum
a)	Quarterly Credit Balance	Rs.1,00,000 (minimum balance should not dip below Rs. 50,000 any time)	Rs.2,50,000 (Minimum balance should not dip below Rs.1,00,000 any time)	Rs.5,00,000 (minimum balance should not dip below Rs.2,50,000 any time)
b)	Operations	Ordinarily Cheque should not be returned for want of funds.		
PRIVILEGES				
a)	Free Cheque leaves	300 in a year	600 in a year	1200 in a year
b)	Account Maintenance Charges	NIL	NIL	NIL
c)	Charges for issue of DD/PO/RTGS/ NEFT	50% of Normal Charges	25 % of Normal Charges	NO CHARGES
d)	Outward cheque return charges	50 % of Normal Charges	25 % of Normal Charges	NO CHARGES
e)	OBC Charges	50 % of Normal Charges	25 % of Normal Charges	NO CHARGES
f)	Issue of Solvency and all other certificates	FREE	FREE	FREE
4.	FLEXI FIXED DEPOSIT			
	Particulars	FFD SB Account (FFDSB)		FFD Current Account (FFDCA)
4.1	Minimum Balance	Rs.25,000		Rs.25000
4.2	Minimum Balance Charges- per instance	10 % of Shortfall amount Subject to MinRs.10 Max-Rs.100		Rs.200
4.3	Inward Clearing Cheque Return Charges	Rs.400+ 21% p.a. on cheque amount subject to minimum of Rs.10 +		Rs.500+ + 21% p.a. on cheque amount subject to minimum of



SERVICE CHARGES

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SR.NO.	TYPES OF SERVICES	APPROVED CHARGES	
		Postage / courier charges, if any	Rs.10 + Postage / courier charges, if any
4.4	A/c closure/Scheme transfer change within 1yr	NIL	NIL
4.5	Penal Interest on Premature closure of FFD	1.00% p.a.	1.50% p.a.
4.6	RTGS/NEFT/Cheque Book	FREE	FREE
4.7	DD/PO	FREE	FREE
4.8	ATM WITHDRAWALS	5 transactions (Inclusive of both Financial & Non-Financial transactions).	5 transactions (Inclusive of both Financial & Non-Financial transactions).
4.9	BULK CASH DEPOSIT (w.e.f 01.11.2022)	FREE	(Monthly Free cash deposit limit) - Upto 3 times of Average credit balance maintained in the respective current /OD account during previous month. (Refer point no 15.12 for charges)
4.10	SMS CHARGES	FREE	FREE
5.	TERM DEPOSITS		
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 installment	2% on the delayed instalment amount for deposit over 5 years & 1.5% in all other cases. (This penalty charge is inclusive of GST)	
5.4	BDD A/c. statement on written request from the Account Holder.	NIL	



SR.NO.	TYPES OF SERVICES	APPROVED CHARGES
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
6.	ELECTRONIC PRODUCTS- RTGS/NEFT/ECS	
6.1	Inward RTGS / NEFT / ECS / NACH/ DBT / IMPS /UPI Transactions	NIL
	Outward RTGS / NEFT / NACH / IMPS / UPI transactions	
6.2	RTGS	
6.2.1	Above Rs.2,00,000 and upto Rs.5,00,000	Rs.20
6.2.2	Above Rs.5 Lac	Rs.45
6.3	NEFT	
6.3.1	Upto Rs.10,000	Rs.1.50
6.3.2	Above Rs.10,000 & upto Rs.1Lac	Rs.4
6.3.3	Above Rs.1 Lac& upto Rs.2Lac	Rs.14
6.3.4	Above Rs.2 Lac	Rs.24
	Note: 1. Payments made through RTGS and NEFT for disbursing loans& advances shall be FREE to the extent of Loan amount + Margin prescribed 2. NIL charges on RTGS/NEFT transaction done through Internet Banking 3. Nil charges on RTGS/NEFT/IMPS/UPI done through Mobile Banking. 4. Nil charges on NACH outward	
7.	ISSUE OF DEMAND DRAFT	
	CORPORATION BANK DEMAND DRAFT	
7.1	Upto Rs.10,000	Rs.25
7.2	Above Rs.10,000	Rs.2.50 per thousand or part thereof subject to minimum of Rs.25 and maximum upto Rs.15000
7.3	Cancellation of DD	Rs.50 per instrument
	Note: 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 Corporation Bank will be collected from or charged to customer.	
8.	PAY ORDERS	



SR.NO.	TYPES OF SERVICES	APPROVED CHARGES
	Issue of Pay Orders	
8.1	Upto Rs.500	Rs.25
8.2	Rs.501 upto Rs.1000	Rs.25
8.3	Rs.1001 to Rs.5000	Rs.25
8.4	Rs.5001 upto Rs.10,000	Rs.25
8.5	Rs.10,001 to Rs.1,00,000	Rs. 50
8.6	Rs.1,00,001 & above	0.50 % of amount subject to maximum of Rs. 1000.
8.7	Revalidation/ Cancellation or issue of Duplicate Pay Order	Rs.50 per instrument
	Note: P.O. issued for disbursing loans shall be FREE to the extent of Loan amount + Margin amount.	
9.	COLLECTION/PAYMENT OF OUTSTATION BILLS & CHEQUES (As per RBI guidelines) (OBC/IBC)	
9.1	Upto and including Rs.5,000	Rs.25
9.2	Above Rs.5,000 upto Rs.10,000	Rs.50
9.3	Above Rs.10,000 upto Rs.1,00,000	Rs.100
9.4	Above Rs.1,00,000	Rs.150
9.5	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
10.	ATM/ RUPAY / VISA / CHARGES	
10.1.1	ATM/Visa Card Transaction Charges at our ATM Center by our account holder.	NIL
10.1.2	Visa Card Charges (up to 5 transactions in a month) at other ATMs (Non-BCB ATMs)	NIL
10.1.3	Visa Card Charges above 5 transactions in a month for transactions at other Bank's ATMs (Non-BCB ATMs)	Rs.21 per transaction for cash withdrawal (w.e.f. 1 st 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
10.1.4	ATM Withdrawal outside India	Rs.125 Per Transaction
10.1.5	ATM Balance Inquiry/Mini statement charges outside India	Rs.25 per transaction
10.1.6	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.
10.1.7	Issuing Duplicate Card	Rs.100
10.1.8	Duplicate PIN Mailer.	Rs.50
10.1.9	Charge slip Retrieval Fee for any dispute in VISA transaction	Rs.225 per transaction if the dispute does not close in cardholder's favour.
10.1.10	VISA Foreign Currency Transactions **	Mark-up of 3% on the transaction amount
10.2	DEBIT CARD Annual Fees:	
10.2.1	RUPAY Classic Cards	Rs.150 per annum (effective from 01.07.2020)
10.2.2	VISA Classic Cards	Rs.200 per annum (effective from 01.06.2020)
10.2.3	RUPAY PLATINUM Cards	Rs.200 per annum
10.3	ADD-ON DEBIT CARD Fees:	
10.3.1	RUPAY Classic Cards	Rs.100 one time
10.3.2	RUPAY PLATINUM Cards	Rs.200 one time
10.3.4	Zero limit Card	Rs.50 one time
	** Charges <i>in foreign currency</i> : 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 provided by VISA on the settlement date, increased by a Currency Conversion Factor assessment (currently 3.00%) on such transactions.	
11.	SMS CHARGES (To be applied quarterly)	



SERVICE CHARGES

w.e.f. 01.11.2021

(All charges are exclusive of GST)

SR.NO.	TYPES OF SERVICES	APPROVED CHARGES
	Revised w.e.f 1 st January 2021	
11.1	Transactional SMS	<ul style="list-style-type: none"> • 0.20 paise per SMS to the first registered Mobile No. • 0.40 paise per SMS to each additional Mobile Number (Subject to minimum of Rs.10 per quarter. Waived to Senior Citizens)
11.2	International SMS	@Rs. 2.50 per SMS per mobile No.
11.3	Other SMS Charges	
11.3.1	OTP – Netbanking, Mobile Banking (NEXA), CARDS	1. 0.20 paise per SMS to the first registered Mobile Number
11.3.2	SB Minimum Balance Dip Intimation	2. 0.40 paise per SMS to each additional Mobile Number
11.3.3	Net Banking Password	
11.3.4	Alert Registration	(Subject to minimum of Rs. 5 per quarter. Waived to Senior Citizens)
11.3.5	Aadhaar Registration	
11.3.6	Personalised Cheque SMS	1. 0.20 paise per SMS to the first registered Mobile Number
11.3.7	Overdue SMS	2. 0.40 paise per SMS to each additional Mobile Number
11.3.8	Card Limit Increase /Decrease	
11.3.9	NACH Inward mandate 1. Received & 2. On accept / reject with reason	(Subject to minimum of Rs. 5 per quarter. Waived to Senior Citizens)
11.3.10	Instant Statement	
11.3.11	RTGS –Confirmation of credit by other bank	
11.3.12	NEFT - Wrong Account intimation	
11.3.13	NEXA - FD creation, Statement Registration, Chequebook Request	
11.3.14	Pull SMS - Balance, LST3, Chequebook Request, Statement, Balance Listing Registration, I/W alert Registration, Debit card Activation (ACARD).	
11.3.15	Mobile Banking Registration & Modification	



SR.NO.	TYPES OF SERVICES	APPROVED CHARGES	
11.3.16	Personalised Cheque Book Request From ATM, NETBK Authorised/Reject		
11.3.17	PMJBY/ PMSBY: Annual SMS before Annual Debit (3 Times)		
11.3.18	Netbanking: FD Creation, Stop payment of Cheque, New Chequebook Request and other services.		
11.3.19	Netbanking: Login, Change of Login ID, Frznet, Password Change I & T, Scheduled Transaction Alerts and other non-service alerts.	NIL	
11.3.20	TD Maturity/Renewal	NIL	
11.3.21	New account opening - welcome SMS	NIL	
11.3.22	Customer Feedback from Website(feedback id)	NIL	
11.3.23	Loan Moratorium confirmation	NIL	
11.3.24	Mobile Banking Website Request Confirmation	NIL	
11.3.25	Birthday SMS	NIL	
11.3.26	Loan Instalment SMS	NIL	
11.3.27	Debit cards do not disclose Card/Pin & other educational SMS	NIL	
11.3.28	Premium society messages on cheque / Transfer / NEFT / CASH / Standing Instruction feeding	NIL	
12.	ANYWHERE BRANCH BANKING (ABB)		
12.1	(ABB) Charges	NIL	
13.	SAFE DEPOSIT LOCKERS		
13.1	Locker Type	RENT	
		Per year	For 3 yrs
	A	Rs.1500	Rs.4500



SERVICE CHARGES

w.e.f. 01.11.2021

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SR.NO.	TYPES OF SERVICES	APPROVED CHARGES	
	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
	<p><u>Note:</u> Staff members who are holding 'A','B', 'C' & 'D' Category locker shall be charged 50% of rent for one locker only.</p>		
13.2	Delay in Payment of Rent (shall be applicable on completion of grace period of one month)	Rs.100 per month or part thereof	
13.3	Break Open of Lockers (for reasons such as Loss of Key etc.)	Rs.500 +Actual Expenses	
13.4	Safe custody charges of gold ornaments, not collected after full & final payment of loan.	Rs.25 per day	
13.5	Locker Operations	<p>FREE 24 Operations in a Financial Year & Rs.100 for each additional operation exceeding 24 operations.</p> <p>FREE 48 Operations in a Financial Year for Credit Co-operative Societies & Rs.100 for each additional operation exceeding 48 operations.</p>	
14.	FRANKING		
14.1	Issue of Certificate	NIL	
14.2	Handling refund of stamp duty upto Rs. 1,000	Rs.75	
14.3	Rs. 1,001 to Rs. 5,000	Rs.200	
15.	GENERAL		
15.1	Issue of Solvency Certificate	@ 0.10% subject to minimum of Rs.500 and maximum of Rs.25,000	



SERVICE CHARGES

w.e.f. 01.11.2021

(All charges are exclusive of GST)

SR.NO.	TYPES OF SERVICES	APPROVED CHARGES
15.2	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.
15.3	Solvency/Financial capabilities Certificate for other purpose	Rs.1000 for 1st Copy and Rs.50 per copy of the rest original copies.
15.4	Encashment of NSC/IVP/KVP	Rs.250
15.5	Issue of Duplicate Share Certificates.	Rs.50 per certificate NIL in case of death claim
15.6	Transfer of Shares	Rs.10 per certificate NIL in case of death claim
15.7	Share Application Forms	NIL
15.8	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
15.9	Address confirmation	Rs.50
15.10	E-payment of taxes through other banks	Rs.25 per challan
15.11	Custom Duty payment through other bank	Rs.100 per challan
15.12	Bulk Cash deposit /withdrawal (SB & C.C.A/c's exempted) <i>w.e.f 01.11.2022</i>	(Monthly Free cash deposit limit)- Upto 3 times of Average credit balance maintained in the respective current /OD account during previous month
	At base branch.	Upto Rs 2.00 lakh/day NIL Above Rs. 2.00 lakh/day Rs.200 per Lac and thereafter Rs.3 per thousand or part thereof + GST
	At other than base branch	Upto Rs 2.00 lakh/day NIL Above Rs. 2.00 lakh/day Rs.300 per Lac and thereafter Rs.5 per thousand or part thereof + GST
15.13	Loss of Token by customers	Rs.100 per token
15.14	Issue of records upto 2 years old (pertaining to other than Savings/Current/CC/OD Accounts)	Rs.100 + other charges per instrument/page
15.15	Issue of records more than 2 years old (pertaining to other than Savings /Current/CC/ OD Accounts)	Rs.250 + other charges per instrument/page



SR.NO.	TYPES OF SERVICES	APPROVED CHARGES	
15.16	Micro & Small Enterprises	Service Charges as per Central office circular from time to time.	
16.	LOANS & ADVANCES		
16.1	Supply of Application Forms		
16.1.1	Business Loan/ CC/ VOD /Dhanvarsha	Rs.100	
16.1.2	Micro & Small Enterprises	NIL	
16.1.3	For renewal of limits	NIL	
16.1.4	Other Loans including Loan Against Third Party Deposits	Rs.25	
16.2	Incidental Charges & Loan Processing Charges		
	Schemes	Loan Processing Charges	Incidental Charges
16.2.1	Bharat Aahaar	0.20% of loan amount	0.55% of loan amount
16.2.2	Business Plus, GrihaShobha / BCB Top up Scheme	0.20% of loan amount	0.55% of loan amount
16.2.3	Bharat Vanita Udyami	0.20% of loan amount	0.40% of loan amount
	Bharat MSME (No Incidental/Processing Charges for sanctioned Limit/facilities upto 5 Lac)	0.20% of loan amount	0.30% of loan amount
16.2.4	Housing Loans/ GrihaSamridhi (for purchase and construction of residential flat / accommodation)	0.20% of loan amount	0.30% of loan amount subject to maximum of Rs.25,000 (LPC + Incidental)
16.2.5	Gold Loan / SwarnaGouri	NIL	0.25% of loan amount
16.2.6	Loan / OD against Government Securities	NIL	0.50% of loan amount
16.2.7	VidyaVahini Loan		Loan Amount up to Rs.7.50 Lakhs - Nil Loan amount above Rs. 7.50 Lakhs - 0.50% of the Loan Amount
16.2.8	BCB" Dropline Overdraft Limit"	0.20% plus GST	0.30% + GST
16.2.9	BCB "AROGYA"	NIL	0.35% + GST
16.2.10	Bharat" Laghu Udyog"	NIL	Loan Amount up to Rs.5 Lac – Nil

SR.NO.	TYPES OF SERVICES	APPROVED CHARGES	
			Loan Amount above Rs.5 Lac to Rs. 10 Lac - Rs. 5000/- + GST Loan Amount Above Rs.10 Lac to Rs.25 Lac – Rs.7000/- + GST Loan amount Above Rs.25 Lac – Rs.10,000/- plus GST
16.2.11	BCB" Personal Loan"	0.20% + GST	0.30% + GST
16.2.12	Overdraft Facility Against Salary (overdraft facility to salaried person)	0.20% + GST	0.30% + GST
16.2.13	Vyapar Overdraft Plus (VOD +)	0.20% + GST	0.30% + GST
16.3	VEHICLE LOANS		
16.3.1	BCB Auto Plus	0.20% of loan amount	0.55% of loan amount
16.3.2	BCB Pushpak Plus	0.20% of loan amount	0.30% of loan amount
16.3.3	Vehicle Loan – Personal/ Commercial / Autorickshaw Pushpak Vehicle Loan – Personal / Commercial	0.20% of loan amount	0.80% of loan amount
16.3.4	For all other credit facilities other than above (Funded and Non Funded)	0.20% of loan amount	0.80% of loan amount
16.3.5	Loans/Overdraft against Deposits (BDD/Self Deposit / Third party Deposit) except OD Suvidha	NIL	Rs.50 upto Loan / OD of Rs.1.00Lac Rs.100 for Loan /OD above Rs.1.00 Lac (For fresh and enhancement)
16.3.6	OD Suvidha	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.		

SR.NO.	TYPES OF SERVICES	APPROVED CHARGES	
	3. No bank charges shall be applicable on Loans availed by staff.		
16.4	RENEWAL CHARGES		
	Schemes	Loan Processing Charges	Incidental Charges
16.4.1	Renewal (Full/Short) (other than Term Deposits & Govt. Securities, Bharat MSME, Bharat Vanita Udyami, Bharat Aahaar)	NIL	0.50% p.a. on the limit, Subject to maximum of Rs.10Lac
16.4.2	Bharat MSME, Bharat Vanita Udyami, Bharat Aahaar	NIL	0.35% p.a. of loan amount
16.4.3	BCB Dropline Overdraft Limit / Vyapar Overdraft Plus (VOD +)	NIL	0.25% p.a. of loan amount
16.4.4	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/-
16.4.5	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.	
	<p><u>Note:</u></p> <ol style="list-style-type: none"> Upper cap of Rs.10.00 Lac will be separate for short renewal as well as regular renewal. Incidental charges for short renewal shall be collected upfront separately and shall not be clubbed with that for regular renewal. 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. 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. 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

SR.NO.	TYPES OF SERVICES	APPROVED CHARGES	
16.4.6	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
	Conversion of existing limit into Working Capital Term Loan under Bharat MSME Scheme	NIL	0.25% p.a. on the limit, balance converted.
Note : 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.			
16.4.7	Ad-hoc Limits	NIL	1% p.a. on pro- rata basis, subject to min of Rs.500 and max of Rs.10.00 Lac
16.4.8	Revalidation of sanctioned facility	0.10% of loan amount subject to minimum of Rs.200 and maximum of Rs.1000.	
16.4.9	Change / Release / New - immovable security subsequent to disbursement of loans	0.10% of loan amount subject to minimum of Rs.1,000 & maximum of Rs.5,000. (No charges applicable if sale proceeds credited to loan account)	
16.4.10	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)	
16.4.11	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.	
16.5	PENAL INTEREST ON OVERDUE AMOUNT		
16.5.1	Amount of Penalty for non-servicing Principal due in respect of all loans & advances other than Personal Loans, Consumer Loans, Loan against Deposits.	Where full amount of Principal instalment is not serviced during grace period (of 15 days from the date of demand generation), Penal interest @2%p.a. over and above the applicable ROI on principal overdue amount from the date when it was due and till the date it is cleared.	



SR.NO.	TYPES OF SERVICES	APPROVED CHARGES
16.5.2	Penalty for non-submission of stock statement &/or list of debtors & Creditors	<p>Applicable ROI + @2% penal interest shall be applied from due date till previous day of updation of new figures of Stock/ Creditors/ Debtors.</p> <p>Due date for submission of statements of a particular month</p> <ul style="list-style-type: none"> • for Cash Credit Limit by 20th of subsequent month for • for Medi-OD limit on Succeeding quarter before 20th • for VOD / Dhanvarsha on Half Yearly basis <p>i.e. Stock Statement as on 31st March to be submitted on or before 20th April.</p> <p>Stock Statement as on 30th September to be submitted on or before 20th October.</p> <ul style="list-style-type: none"> • for VOD (+) / BCB Dropline Overdraft limit on Yearly basis • i.e. Stock Statement as on 31st March to be submitted in the month of April
	<p><u>Note:</u>1. Combined amount of penalty for various reasons shall not exceed 2%</p> <p>2. Penal interest for non-submission of stock statement is applicable only for the particular month for which the stock statement has not been submitted.</p>	
16.6	Notice to Defaulters of Loans / Cash Credit	
16.6.1	Notice –1 (Only to borrower)	Rs.100
16.6.2	Notice -2(Original to borrower & copy to sureties)	Rs.300
16.6.3	Advocate’s Notice	Rs.1,500 OR actual expenses whichever is higher
16.6.4	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
16.7	Notice to Loan defaulters issued under SARFAESI Act -2002	
16.7.1	Outstanding balance of Loans & Advances	



SR.NO.	TYPES OF SERVICES	APPROVED CHARGES
	a) Upto Rs.25Lac	Rs.2500
	b)Above Rs.25 lac	Rs.5000
16.8	Possession of Residential Premises under SARFAESI ACT-2002	
16.8.1	Outstanding balance of Loans & Advances	
	a)Upto Rs.25Lac	Rs.5000
	b) Above Rs.25Lac	Rs.10000
16.9	Possession of Movable Securities /immovable properties (Other than Residential premises)- under SARFAESI ACT-2002	
16.9.1	Outstanding balance of Loans & Advances	
	a) Upto Loan of Rs.25Lac	Rs.5000
	b) Above Loan of Rs.25Lac	Rs.10000
16.9.2	Re-conveyance / Cancellation registered mortgage (Except in case of replacement of securities)	Actual expenses incurred by the bank to be collected.
16.10	Loan Against Vehicles	
16.10.1	Issue of NOC to RTO for passing or renewal of Autorickshaw/Taxi permits	Rs.100
16.10.2	Vehicle Seizure Charges	Rs.1000 + Actual expenses incurred
16.11	PARKING CHARGES OF CONFISCATED VEHICLES	
16.11.1	Light motor vehicle including taxi & car / 2 wheeler/ 3 wheeler	Rs.100 per day at Bank premises or actual expenses incurred at other places
16.11.2	Heavy vehicle	Rs.200 per day at Bank premises or actual expenses incurred at other places
16.12	FORE-CLOSURE CHARGES	
16.12.1	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).	<ul style="list-style-type: none"> • <u>Funded Facilities</u> 3% of the outstanding balance or sanctioned limit (whichever is higher), • <u>Non Funded Facilities</u>

SR.NO.	TYPES OF SERVICES	APPROVED CHARGES
	(Except Vidya Vahini Loan, BCB Arogya, 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)	1.50 % of the outstanding balance or Outstanding limit (whichever is higher) 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)
16.12.2	Pre-closure of all loans and advances (for other reasons). (Funded & Non- Funded) [Except loans and advances against deposits, Govt. securities, gold, Housing Loans, Auto rickshaw Loan, Vidya Vahini Loan, BCB Arogya, Bharat Laghu Udyog, Personal Loan & Consumer and loan sanctioned in the name of individuals for purposes other than business] Part prepayment–no charge.	<ul style="list-style-type: none"> • 0.50% of the outstanding balance or sanctioned limit (whichever is higher). • In case of Term Loans 0.50% on the Principial 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)
16.12.3	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
16.12.4	Micro & Small Enterprises (MSE) Borrowers having Udyam Certificates (as per BCSBI code of commitment)	NIL
16.12.5	If the pre-closure is out of proceeds of sale of mortgage/ hypothecated goods (moveable, immovable)	NIL
16.12.6	Lead Bank Charges under Consortium Finance	0.10% of the Loan amount and maximum of Rs.25,000.
16.13	Issue of Certificate	
16.13.1	<u>LOD (List of Documents) Charges</u>	Rs.250 per additional copy
17.	SUBSIDY UNDER GOVERNMENT SCHEME – TUFSS/CLCSS (CREDIT LINKED CAPITAL SUBSIDY SCHEME	



SERVICE CHARGES

w.e.f. 01.11.2021

(All charges are exclusive of GST)

SR.NO.	TYPES OF SERVICES	APPROVED CHARGES
17.1	Handling charges	1% of reimbursement from SIDBI, subject to minimum of Rs.500 (without maximum ceiling) on the amount reimbursed
18.	CERSAI Charges	
18.1	CERSAI Charges	Actual Charges
19.	CIBIL Charges / other CIC charges	
19.1	Consumer CIR + Credit Vision/Score	Rs. 100/- + GST
19.2	Consumer CIR + Credit Vision/Combo Score	Rs.150/- + GST
19.3	CIBIL Commercial CIR + CIBIL MSME Rank Online	Rs.1200/- + GST
19.4	Commercial CIR + MSME	Rs.1500/- + GST
20.	PROBE 42 charges	
20.1	PROBE 42 charges	Rs.450
21.	Self Service Channels (Netbanking, Mobile Banking, ATM etc)	
21.1	Self Service Channels (Netbanking, Mobile Banking, ATM etc)	Unless specified, all services on SELF-SERVICE CHANNELS like Netbanking, Mobile Banking, SMS Banking, ATM etc. are free.
22.	BANK GUARANTEE	
22.1	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.
22.2	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.
22.3	BANK GUARANTEE ARRANGED THROUGH OTHER BANKS	
22.3.1	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.
22.3.2	FULLY secured by Term Deposits	@1.50% p.a. to be collected on quarterly basis with minimum of 1 quarter or part



SERVICE CHARGES

w.e.f. 01.11.2021

(All charges are exclusive of GST)

SR.NO.	TYPES OF SERVICES	APPROVED CHARGES	
		thereof) subject to minimum of Rs.1,000 per BG.	
22.3.3	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	
22.3.4	Commitment charges	NIL	
23.	FOREX BUSINESS		
23.1	EXPORTS		
23.1.1	Commission on Export Bills Sent for collection and under LC	0.075% of Bill amount minimum Rs.750 and maximum Rs.15000	
23.1.2	Nostro Expenses	Rs.400	
23.1.3	Courier Charges	Foreign	DHL Rs.1500 Others Rs.950
		Inland	Rs.150
23.1.4	Bills under LC scrutiny charges	Rs.1000 per document in addition to the charges for collection of commission	
23.1.5	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	
23.1.6	Commission on Negotiation/ Purchase/Discount/EBRD and Packing credit (for other than regular sanction limit)	0.50 % of disbursed amount minimum Rs.750	
23.1.7	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	
23.1.8	Export Bills Late Realization	Rs.500 to be collected at the time of realisation of bill.(applicable after 30 days from the due date)	
23.1.9	Application for export bill write off/set off(in addition to the collection charges)	Rs.1000 per Bill	
23.1.10	Issue of GR Waiver Certificate	Rs.750	



SERVICE CHARGES

w.e.f. 01.11.2021

(All charges are exclusive of GST)

SR.NO.	TYPES OF SERVICES		APPROVED CHARGES
23.1.11	Issue of certificates		Rs.500
23.1.12	EBRC issuance Charges –		NIL
23.1.13	Swift Charges for payment reminder / request by client		Rs.500 per page
23.1.14	Handling charges for Dishonour / Return of Export bills		Collection charges + Rs.1000 handling charges
23.1.15	Export LC Advising	Clients	Rs.1000
		Non clients	Rs.2000
23.1.16	Exort LC Amendment Advising	Clients	Rs.500
		Nons	Rs.1000
23.1.17	Export LC Confirmation		As per import LC Charges
23.2	IMPORT LC		
23.2.1	Commitment Commission		0.15% per quarter subject to minimum of Rs.1000
23.2.2	Usance Commission Sight		0.15% per quarter subject to minimum of Rs.1000
23.2.3	Other than Sight		0.30% for 3 months and thereafter 0.075% per month subject to minimum of Rs.1000
23.2.4	Swift Charges for LC issuance	Full Text	Rs.2000
		Short Cable	Rs.500
23.2.5	Postage	Foreign	Rs.950
		Inland	Rs.150
23.2.6	Payment of bills received under LC		0.15% of remittance amount minimum Rs.1000
23.2.7	Other Charges For LC payment	SWIFT	Rs.500
		Nostro	Rs.400
23.2.8	Discrepancy charges in case of non- confirming documents under LC		USD100 per document.
23.2.9	LC Amendment commission		Rs.750 flat except tenor, value and validity



SERVICE CHARGES

w.e.f. 01.11.2021

(All charges are exclusive of GST)

SR.NO.	TYPES OF SERVICES	APPROVED CHARGES
23.2.10	SWIFT charges for LC Amendment per page	Rs.750
23.2.11	LC Cancellation commission (At customer request)	Rs.750
23.2.12	Issue of Delivery Order for air shipment	Rs.1000 per DO
23.2.13	Issuance of Shipping Guarantee	Rs.1000
23.2.14	Bills returned under LC	USD75 or its equivalent per document
23.2.15	Other SWIFT message charges	Rs.500
23.2.16	Devolved/Delinking Foreign LC	Card rate + 2% p.a on unrealized amount after adjusting Cash margin & other amounts arranged by borrower from the date of devolvement till the date of payment.
23.3	IMPORT TRANSACTIONS	
23.3.1	Commission on import payment	Commission on import payment
23.3.2	SWIFT charges	Rs.500
23.3.3	Nostro charges	Rs.400
23.3.4	Use of PCFC/EBRD for outward remittances(in lieu of Exchange margin)	0.10% of amount utilised subject to minimum Rs.500
23.3.5	Late payment charges for import bills	Rs.500
23.3.6	Bills returned under collection bills	0.10% of bill amount subject to minimum Rs.1000
23.3.7	Other SWIFT message charges	Rs.500 per page
23.3.8	Lodgement of import collection Bills	Rs.500 Swift charges + Rs.200 Handling charges
23.3.9	Bills Retirement Commission under SBLC	0.40% of remittance amount subject to minimum Rs.1000 & maximum Rs.15000
23.4	FOREIGN INWARD REMITTANCES	



SERVICE CHARGES

w.e.f. 01.11.2021

(All charges are exclusive of GST)

SR.NO.	TYPES OF SERVICES		APPROVED CHARGES
23.4.1	Commission		Rs.300 (Free for NRI Accounts)
23.4.2	Commission on FIR for Non Clients	Upto Rs.100,000	Rs.300
		Above Rs.100,000	Rs.500
23.4.3	FIRC		Rs.250 per certificate
23.5	FOREIGN OUTWARD REMITTANCES		
23.5.1	Foreign Outward Remittances and FDD issued		0.15% of remittance amount subject to minimum Rs.500. FREE for NRE/FCNR deposit repatriation
23.5.2	Foreign Outward Remittances and FDD issued 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
23.5.3	Swift Charges	Outward remittances	Rs.500
		Foreign DD	Rs.200
23.5.4	Foreign DD Cancellation		Rs.150 per DD as handling charges
23.5.5	Other SWIFT message charges		Rs.500 per page
23.5.6	Commission in lieu of exchange		0.10% Min Rs.500 & Max Rs.10,000
	OTHER CHARGES		
23.6	BUYERS CREDIT		
23.6.1	Processing Charges		Rs.1500 per quarter
23.6.2	Commission		Benchmark rate plus 250bps p.a. (commission amount including interest overseas Bank)
23.6.3	Swift Charges		Rs.1500



SERVICE CHARGES

w.e.f. 01.11.2021

(All charges are exclusive of GST)

SR.NO.	TYPES OF SERVICES	APPROVED CHARGES
23.6.4	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)
23.7	FOREIGN BANK GUARANTEE	
23.7.1	Commission	0.30% per quarter subject to minimum Rs.750 + Foreign correspondent Bank charges
23.7.2	Swift Charges	Rs.1500
23.7.3	Amendment charges	Rs.750
23.7.4	Swift charges for Bank Guarantee amendment	Rs.1000
23.8	FORWARD CONTRACT	
23.8.1	Booking Charges	Rs.750 (Excluding Stamp Duty charges)
23.8.2	Cancellation charges	Rs.500 + swap cost
23.9	OVERSEAS DIRECT INVESTMENT/FOREIGN DIRECT INVESTMENTS/ECB	
23.9.1	Processing of proposals	Rs.15000 per proposal flat one time charges
	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%	
23.10	Inland Letter of Credit (ILC)	
23.10.1	ILC Application	NIL
23.10.2	Commitment charges	0.25% per quarter or part thereof subject to minimum of Rs.750.
23.10.3	USANCE commission -Sight	0.25%of bill amount subject to minimum of Rs.750.
23.10.4	USANCE commission -3 months	0.50% of bill amount subject to minimum of Rs.750.



SERVICE CHARGES

w.e.f. 01.11.2021

(All charges are exclusive of GST)

SR.NO.	TYPES OF SERVICES	APPROVED CHARGES	
23.10.5	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.750.	
23.10.6	Retirement of Bills under LC	0.10% for bill value subject to minimum of Rs.500.	
23.10.7	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.	
23.10.8	Letter of Credit opened through other Bank	Commission collected by other Bank plus 50% of our commission	
23.11	Other Charges (LC)		
23.11.1	Amendment of ILC	Rs.750 for each amendment.	
23.11.2	Reinstatement commission on Revolving INLAND LC by an amendment	Minimum of Rs.750 + Postage / Courier in addition to Usance charges as above	
23.11.3	SFMS Issuance Charges	LC Issuance	Rs.400
		Amendment	Rs.200
		BG Confirmation, Other Messages	Rs.200
23.12	Confirmation / Discrepancies Charges		
23.12.1	Upto Rs. 5 Lac	Rs.500	
23.12.2	Above Rs. 5 Lac	Rs.1000	
23.13	Inland LC		
23.13.1	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>		
23.13.2	Inland LC Devolved	Card Rate +2% on unrealized amount after adjusting Cash margin & other amounts	



**Bharat Co-operative
Bank (Mumbai) Ltd**
MULTI-STATE SCHEDULED BANK

SERVICE CHARGES

w.e.f. 01.11.2021

(All charges are exclusive of GST)

SR.NO.	TYPES OF SERVICES	APPROVED CHARGES
		arranged by borrower from the date of devolvement till the date of payment.
23.13.3	Commission on Discount of Inland LC (to be collected upfront)	0.50%+ Interest as applicable
23.13.4	ILC Advising Charges Physical/SFMS	Rs.1000 per LC
23.13.5	ILC amendment -Advising Charges	Rs.250 per amendment
23.13.6	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.	
23.14	Application to RBI for approval related to any Foreign Exchange Transaction	Rs.1500