

**BANK OF BARODA – Domestic Operations: Statement of Fees and Charges**

S. No.	Type of Charges	Proposed	
		Individuals	Non-Individuals
<b>A.</b>	<b>DEPOSITS</b>		
A.1	Minimum Balance for Opening of MUR Accounts		
	• Savings	Rs.1,000.00	Rs.5,000.00
	• Current Account	Rs.5,000.00	Rs.5,000.00
	• Term Deposits	Rs.25,000.00	Rs.100,000.00
A.2	<b>Minimum Balance for Opening of FCY Accounts</b>		
	• Savings	1,000.00	1,000.00
	• Term Deposits	1,000.00	1,000.00
A.3	Dormant Charges		
	• MUR Deposit Accounts	Rs.500.00	Rs.500.00
	• EUR Deposit Accounts	EUR.10.00	EUR.10.00
	• GBP Deposit Accounts	GBP.10.00	GBP.10.00
	• USD Deposit Accounts	USD.10.00	USD.10.00
A.4	<b>Charges for not maintaining minimum balance</b>		
	• Individual	Rs.100.00 Quarterly If Quarterly Average Balance of Rs.1,000.00 is not maintained	N/A
	• Non-Individual	N/A	Rs.500.00 Quarterly If Monthly Average Balance of Rs.5,000.00 is not maintained
A.5	Ledger Folio charges	Rs.2.00 + VAT per transaction Minimum Rs.500.00 + VAT	Rs.2.00 + VAT per transaction Minimum Rs.500.00 + VAT
A.6	<b>Duplicate Pass-card</b>		
	• Issuance of Duplicate Pass-card	Rs.50.00 per Pass-Book/ Statement with latest balance	Rs.100.00 per Pass-Book/ Statement with latest balance
	• Charges on Issuance of Duplicate Pass-card for previous entries, if required	Rs.100.00 per Ledger page	Rs.100.00 per Ledger page
		No Change	No Change
A.7	Service Charges	Rs.50.00 + VAT per Quarter	Rs.100.00 + VAT per Quarter
A.8	Cheque Book issuance charges	Rs.6.00 per leaf	Rs.7.00 per leaf

A.9	Stop Payment Instruction	Rs.100.00 per instrument Maximum Rs.2,000.00	Rs.100.00 per instrument Maximum Rs.2,000.00
A.10	<b>Cheque Return Charges – per instrument</b>		
	• Cheque deposited returned unpaid	Rs.100.00	Rs.100.00
	• Cheque drawn on us returned unpaid	Rs.300.00	Rs.300.00
A.11	Issue of Letter of Acknowledgement / Term Deposits in case of lost TDR	Rs.200.00	Rs.200.00
A.12	Addition/Deletion of names in Joint Accounts/Nominations/Change in Operational instructions including lockers	Rs.100.00 Per occasion	Rs.100.00 Per occasion
A.13	Issuance of Balance Certificate, at the request customer	Rs.1,000.00Per Certificate	Rs.1,000.00Per Certificate
A.14	<b>Closure of Accounts</b>		
	• Within a year of its opening	Rs.500.00	Rs.1,000.00
	• Beyond one year of its opening	Rs.100.00	Rs.100.00
	• Due to the death of the account holder	Nil	Nil
A.15	<b>Issuance of Solvency Certificate</b>		
	• Account Balance up to Rs.500,000.00	Rs.2,000.00	Rs.2,000.00
	• Account Balance above Rs.500,000.00	Rs.400.00 per Rs.100,000 and part thereof, subject to a maximum of Rs.30,000.00	Rs.400.00 per Rs.100,000 and part thereof, subject to a maximum of Rs.30,000
A.16	Issuance of Banker's Certificate on behalf of Contractor for participating in the Government tender	Rs.1,000.00 Per certificate	Rs.1,000.00 Per certificate
A.17	Allowing operations in an account through • Power of Attorney • Mandate	Rs.2,500.00 One-time fee	Rs.2,500.00 One-time fee
A.18	Change of Authorized Signatory including reconstitution account	Rs.500.00 Per occasion	Rs.500.00 Per occasion
A.19	<b>Premature Closure of Term Deposit (TD)</b>		
	• Accounts in MUR – Actual run period Below 1 year from date of creation of TD	No Interest Negotiable	No Interest Negotiable
	• Accounts in MUR – Actual run period above 1 year from date of creation of TD	1.00% below applicable rate for the actual run period Negotiable	1.00% below applicable rate for the actual run period Negotiable
	• Accounts in FCY	Penalty of 1.00% on the entire payable amount Negotiable	Penalty of 1.00% on the entire payable amount Negotiable
<b>B.</b>	<b>LOANS AND ADVANCES</b>		
B.1	<b>Processing Fees (Fund Based and Non-Fund Based including Adhoc)</b>		
	• New Advances other than against Deposits	1.00% of the Limit Sanctioned Minimum: Rs.2,500. Maximum: Rs.100,000.	1.00% of the Limit Sanctioned Minimum: Rs.10,000. Maximum:Rs.200,000

	<ul style="list-style-type: none"> <li>Advances against Deposits (including own deposits, Third Party Deposits, FCNR Deposits and Deposits held at GBB)</li> </ul>	One-time fee of 0.25% of the Limit Sanctioned Minimum: Rs.500. Maximum: Rs.2,000.	One-time fee of 0.25% of the Limit Sanctioned Minimum: Rs.500.00 Maximum: Rs.2,000
	<ul style="list-style-type: none"> <li>Review of Advances other than against Deposits</li> </ul>	0.50% of the Limit being Reviewed Minimum: Rs.1,250 Maximum: Rs.25,000.00	0.50% of the Limit being Reviewed Minimum: Rs.2,500 Maximum: Rs.50,000
	<ul style="list-style-type: none"> <li>Excess/Temporary Overdraft Facility</li> </ul>	Minimum Rs.2,000.00	Minimum Rs.2,000.00
	Up to Rs.100,000.00	Maximum 1% of the Sanctioned Limit	Maximum 1% of the Sanctioned Limit
	From Rs.100,001.00 to Rs.500,000.00		
	From Rs.500,001.00 to Rs.1,000,000.00		
	Above Rs.1,000,000.00		
B.2	Borrower Induced Modification/ Concession charges Per modification/ Concession in all advances subsequent to the acceptance of Term Sheet/Sanction letter	Rs.2,000.00	Rs.5,000.00
B.3	<b>Early Repayment Fees:</b>		
	<ul style="list-style-type: none"> <li>Facilities Governed under the Borrower Protection Act</li> </ul>	Nil	Nil
	<ul style="list-style-type: none"> <li>Other than Individual</li> </ul>	No Change	1% on amount paid in advance over the residual lifetime of the loan with a minimum of Rs.20,000.00 whichever is higher.
B.4	Commitment Fees: Overdraft Facilities only (excluding OD-BOD):	Minimum Quarterly average Utilisation of sanctioned limits should be 60%. In case of Quarterly average Utilisation of Sanction Limits is less than 60% of the Sanction Limit, interest in the account will be charged on minimum 60% of the Sanctioned Limits on quarterly basis.	Minimum Quarterly average Utilisation of sanctioned limits should be 60%. In case of Quarterly average Utilisation of Sanction Limits is less than 60% of the Sanction Limit, interest in the account will be charged on minimum 60% of the Sanctioned Limits on quarterly basis.
B.5	Site Visit Fees (per visit)	Rs.500.00	Rs.1,000.00
B.6	Search Report Charges	Rs.700.00 + Attorney's Actual Fees per property	Rs.1,500.00 + Attorney's Actual Fees
B.7	Valuation Charges	Actual Fee charged by the Valuer subject to Borrower Protection Act + Out of pocket expenses of Rs.500.00 per property	Actual Fee charged by the Valuer subject to Borrower Protection Act + Out of pocket expenses of Rs.1,000. per property
B.8	MCIB Report	Rs.50.00 + handling Charges of Rs.100.00 per report	Rs.50. + handling Charges of Rs.100. per report

B.9	Legal Charges for Vetting of Documents		
	• Facility below Rs.500,000.00	Rs.1,000	Rs.1,000
	• Facility above Rs.500,000.00 up to Rs.5,000,000	Rs.2,500	Rs.2,500.
	• Facility above Rs.5,000,000	Rs.5,000	Rs.5,000.
B.10	<b>Creation of Documents at the Mortgage Office</b>		
	• Registration of Fixed/Floating/Fixed-Floating Charges	Actual Fees +Handling Charges of Rs.1,000	Actual Fees +Handling Charges of Rs.1,000
	• Registration of Pari Passu Charge	Actual Fees +Handling Charges of Rs.1,000.	Actual Fees +Handling Charges of Rs.1,000
	• Registration of Ceding Priority Charge	Actual Fees +Handling Charges of Rs.1,000.	Actual Fees +Handling Charges of Rs.1,000
	• Registration for Substitution of Charge	Actual Fees +Handling Charges of Rs.1,000.	Actual Fees +Handling Charges of Rs.1,000
	• Registration of Gage Sans Deplacement/ Lien to be inscribed on Vehicle at NTA	Actual Fees +Handling Charges of Rs.1,000	Actual Fees +Handling Charges of Rs.1,000
	• Registration of Gage Sans Deplacement as additional security/ Lien to be inscribed on Vehicle at NTA	Actual Fees + Handling Charges of Rs.500	Actual Fees + Handling Charges of Rs.500
B.11	Renewal of Charge Documents	Actual Fees +Handling Charges of Rs.1,000.	Actual Fees + Handling Charges of Rs.1000
B.12	Crystallisation of Charge Documents	Actual Fees +Handling Charges of Rs.1,000	Actual Fees +Handling Charges of Rs.1000
B.13	<b>Erasure of charge</b>		
	• Removal of Charge in respect of Fixed/ Floating charges, Mortgage, etc.	Actual Fees + Rs.1,000. per charge	Actual Fees + Rs.1,000 per charge
	• Partial Erasure	Actual Fees + Rs.1,000. per charge	Actual Fees + Rs.1,000 per charge
	• Removal of Lien in respect of Car Loan	Actual Fees +Rs.500. per occasion	Actual Fees +Rs.500 per occasion
<b>C.</b>	<b>OUTWARD REMITTANCES:</b>		
C.1	Issuance of Demand Draft in INR		
	• Up to INR.25,000.00	N/A	N/A
	• Between INR.25,000..00 and INR.100,000.00	N/A	N/A
	• Between INR.100,000..00 and INR.400,000.00	N/A	N/A
	• Above INR.400,000.00	N/A	N/A
C.2	Issuance of Demand Draft in Other Currencies	N/A	N/A
C.3	Outward Remittances in Foreign Currencies through SWIFT (MUR to FCY)	SWIFT Charges of Rs.350.00 + Out of pocket expenses of 1.00% of the amount	SWIFT Charges of Rs.350.00 + Out of pocket expenses of 1.00% of the amount
C.4	Rapid Funds to India		
	• BoB to BoB	Rs.25.00	N/A
	• BoB to Other Banks in India	Rs.50.00	N/A

C.5	Cancellation of Demand Draft issued	N/A	N/A
C.6	<b>Bank Cheque</b>		
	• Issuance	Rs.200.00	Rs.200.00
	• Cancellation	Rs.500.00	Rs.500.00
C.7	MACSS Transfer	Rs.150.00	Rs.150.00
<b>D.</b>	<b>INWARD REMITTANCES</b>		
D.1	Inward Remittance to Credit FCA/Local Account	Free	USD.10.00 or equivalent
	• Up to USD.10,000.00	Free	USD.10.00
	• Above USD.10,000.00	Free	USD.20.00
D.2	Deposit of Foreign Cheque	0.20% of the amount Min: USD.10.00 Max: USD.50.00 + Courier Charges of USD.25.00	0.20% of the amount Min: USD.20.00 Max: USD.100.00 + Courier Charges of USD.25.00
D.3	Purchase of Personal Cheque	Applicable Buying Rate + interest for a transit period of 15 days at Domestic Commercial Rate of Interest (6 months SOFR + 4.50%)	Applicable Buying Rate + interest for a transit period of 15 days at Domestic Commercial Rate of Interest (6 months SOFR + 4.50%)
D.4	Inward Remittances to be executed in Foreign Currency through Payment Order, Charges shall be recovered from Beneficiary/Beneficiary Bank	0.10% of the amount Min: Rs.100.00 Max: Rs.5,000.00	0.10% of the amount Min: Rs.100.00 Max: Rs.5,000.00
D.5	Clean Instrument for Collection (Overseas)	0.10% of the amount Min: Rs.200.00 Max: Rs.5,000.00 + postages/ courier charges	0.10% of the amount Min: Rs.200.00 Max: Rs.5,000.00 + postages/ courier charges
<b>E.</b>	<b>ATM / DEBIT CARD</b>		
E.1	Card Replacement	Rs.200.00	N/A
E.2	PIN Reissuance	Rs.150.00	N/A
E.3	<b>Cash Withdrawal at ATM</b>		
	• Of Branches of our own Bank	Free	N/A
	• Of Branches of Local Banks	Rs.50.00	N/A
	• Of Branches of Banks Overseas	Rs.100.00	N/A
E.4	<b>Balance Inquiry</b>		
	• At Branches of our own Bank with receipt	Rs.1.00	N/A
	• At Branches of Local Banks	Rs.10.00	N/A
E.5	Mini Statement at Branches of our own Bank	Rs.1.00	N/A
E.6	Card Renewal Fee	Free	N/A
E.7	Card Blocking/Hotlist Fee	Free	N/A

E.8	Card Deblocking/De-hot Listing Fee	Free	N/A
E.9	SMS Transactions Alerts	Free	N/A
<b>F.</b>	<b>EXPORT LC</b>		
	Letters of Credit include Letters of Credit, Standby Letters of Credit, Letters of Authority, Orders to negotiate, orders for payment and all types of documents of similar nature		
F.1	Advising Commission, Amendments, Advising through Bank	Rs.1,000.00 + SWIFT Charges	Rs.1,000.00 + SWIFT Charges
F.2	Charges for adding confirmation to a Letter of Credit. Unified Charges (Commitment + Usance)	Rs.1,000.00 + SWIFT Charges	Rs.1,000.00 + SWIFT Charges
F.3	Sight LCs and up to 30 days Usance	As per Agreement	As per agreement
F.4	LCs beyond 30 days Usance	As per Agreement	As per agreement
F.5	Charge for Issue of Certificates/Attestation Authorisation in respect of transactions	Rs.200.00 per Certificate	Rs.200.00 per Certificate
F.6	Overdue Bill sent on collection where the proceeds are not received in NOSTRO Account on or before the due date	Rs.500.00 for each follow-up	Rs.500.00 for each follow-up
F.7	Overdue Export Bills Purchased/ Discounted/ Negotiated and subsequently treated as collection item after crystallisation	2.00% above applicable rate	2.00% above applicable rate
F.8	Charges recoverable from the exporters where advance payment towards export is received.	2.00% above applicable rate	2.00% above applicable rate
F.9	Interest on Negotiation/Purchase/discount of Bills	Interest to be charged at applicable rate on all Discounted Export bills from date of the negotiation till amount is credited in our Nostro Account abroad	Interest to be charged at applicable rate on all Discounted Export bills from date of the negotiation till amount is credited in our Nostro Account abroad
F.10	Local Fees and Postages	Rs.500.00	Rs.500.00
F.11	Courier Charges on DHL Services	A flat fee of USD.50.00 or actual charges whichever is higher	A flat fee of USD.50.00 or actual charges whichever is higher
F.12	Export Bills on Collection	0.50% of Bill Amount Min: Rs.1,000.00	0.50% of Bill Amount Min: Rs.1,000.00
<b>G.</b>	<b>IMPORT LC</b>		
	Charges for establishing Letter of Credit Unified Charges (Commitment + Usance)		
G.1	Sight LCs and up to 30 days usance	0.50% of the LC Amount Min: Rs.2,000.00	0.50% of the LC Amount Min: Rs.2,000.00
G. 2	LC beyond 30 days usance	0.50% of the LC Amount Min: Rs.4,000.00 for the first quarter + 0.25% for additional quarters	0.50% of the LC Amount Min: Rs.4,000.00 for the first quarter + 0.25% for additional quarters
G.3	Letter of Credit against 100% Cash Margin	25% of the applicable Charges under Sight LCs and up to 30 days usance	25% of the applicable Charges under Sight LCs and up to 30 days usance
G.4	Amendment: Extension of Validity/ Enhancement of Value / Altering tenor of Bill of Exchange	Rs.750.00 per amendment + SWIFT Charges	Rs.750.00 per amendment + SWIFT Charges

G.5	Commission for any amendment to a LC, other than extension of its validity or enhancement of its value	Rs.750.00 per amendment + SWIFT Charges	Rs.750.00 per amendment + SWIFT Charges
G.6	Revival of Expired LCs. Any revival or reinstatement of an expired LC shall be at the option of the bank but within -3- months from the date of expiry	Unified Charges applicable as mentioned under Sight LCs and up to 30 days usance from the date of expiry up to the validity period of the revived LC	Unified Charges applicable as mentioned under Sight LCs and up to 30 days usance from the date of expiry up to the validity period of the revived LC
G.7	SWIFT Charges for opening of LC	Rs.600.00	Rs.600.00
G.7	SWIFT Charges for amendment of LC	Rs.350.00	Rs.350.00
<b>H.</b>	<b>STAND BY LETTER OF CREDIT / BANK GUARANTEE</b>		
H.1	Processing Fee on issue of SB-LC/Bank Guarantee	Nil	1.00% of the Amount
H.2	Processing Fee on issue of SB-LC/Bank Guarantee against Cash Margin	Nil	0.25% of the Amount
H.3	<b>Stand-by Letter of Credit</b>		
	• Up to MUR Rs.5.00mn	1.50% p.a.	1.50% p.a.
	• Above MUR Rs.5.00mn	1.00% p.a.	1.00% p.a.
H.4	Stand-by Letter of Credit against Cash Margin	25% of the charges under H3 above	25% of the charges under H3 above
H.5	Crystallisation of Import Bills under Letter of Credit at the retirement or Crystallisation (whichever is earlier) of the import Bills	0.125% of each import bill at the time of lodgement Min: Rs.500.00 Max: Rs.10,000.00	0.125% of each import bill at the time of lodgement Min: Rs.500.00 Max: Rs.10,000.00
H.6	Commission on Foreign Currency Import Bills received under Letters of Credit on which no benefits accrue to the Opening Bank (FIBC)	0.50% Min: Rs.500.00 Max: Rs.10,000.00 + Postages: Rs.500.00 + SWIFT Charges	0.50% Min: Rs.500.00 Max: Rs.10,000.00 + Postages: Rs.500.00 + SWIFT Charges
H.7	Extension of Due Date of Bills	Rs.500.00 + Out of pocket expenses	Rs.500.00 + Out of pocket expenses
H.8	Handling Charges of Bills returned unpaid (FIBC unpaid)	Rs.1,000.00 + Out of pocket expenses	Rs.1,000.00 + Out of pocket expenses
H.9	Discrepancy Charges in case of non-conforming documents under Letters of Credit	As per agreement Min: Rs.1,000.00	As per agreement Min: Rs.1,000.00
H.10	<b>Countersigning / Co-acceptance / Availisations of import Bills</b>		
	• Up to Rs.5,000,000.00	1.50% p.a.	1.50% p.a.
	• Above Rs.5,000,000.00	1.00% p.a.	1.00% p.a.
H.11	Custody charges for overdue bills (beyond 15 days)	Rs.1,000.00 per month or part thereof for each bill, if the bill is not paid within 10 days from the due date/ date of presentation	Rs.1,000.00 per month or part thereof for each bill, if the bill is not paid within 10 days from the due date/ date of presentation
H.12	<b>Recovery of Commission in lieu of exchange on import bills payment which are settled out of foreign currency loans arranged abroad and / or foreign currency accounts</b>		
	• Letters of Credit opened being settled out of foreign currency loans arranged abroad / foreign Currency Account	0.10% Min: Rs.1,000.00	0.10% Min: Rs.1,000.00
	• Bills not covered under LC	0.10% + Collection Charges	0.10% + Collection Charges
H.13	Protest Fees	0.50% Min: Rs.1,000.00 Max: Rs.25,000.00	0.50% Min: Rs.1,000.00 Max: Rs.25,000.00

	(Bill to be protested at the request of the Foreign Bank)	+ Attorney Fees, if any, to be collected from the Foreign Bank	+ Attorney Fees, if any, to be collected from the Foreign Bank
H.14	Return of Foreign Cheque Charges	Rs.100.00 per cheque + 0.50% Collection Commission Max: Rs.10,000.00 + Out of pocket expenses	Rs.100.00 per cheque + 0.50% Collection Commission Max: Rs.10,000.00 + Out of pocket expenses
<b>I.</b>	<b>BILLS HANDLING</b>		
<b>I.1</b>	<b>For each Foreign Currency &amp; Rupee Export Bill Purchased / Discounted / Negotiated</b>		
	• Bills under LC	0.50% Min: Rs.500 Max.Rs.50,000 + Interest as per agreement	0.50% Min: Rs.500 Max.Rs.50,000 + Interest as per agreement
	• Bills other than under LC	1.00% Min: Rs.500.00 Max.Rs.50,000.00 + Interest as per agreement	1.00% Min: Rs.500.00 Max.Rs.50,000.00 + Interest as per agreement
I.2	Where the Bank sends an Export Bill for negotiation to another Bank (due to reasons such as LC being restricted to the latter or the LC has been confirmed by letter, etc.)	Rs.1,000.00 + Out of pocket expenses Per bill	Rs.1,000.00 + Out of pocket expenses Per bill
I.3	Where reimbursement under Letter Credit is claimed by the Bank with another Bank	Rs.1,000.00 + Out of pocket expenses For each Claim	Rs.1,000.00 + Out of pocket expenses For each Claim
I.4	Commission on advising beneficiary Bank with discrepancies in documents negotiated under LC	Rs.1,000.00 Per discrepancy	Rs.1,000.00 Per discrepancy
I.5	If the entire sets of export documents have been sent by the exporter directly to the Overseas Buyer after complying with Exchange	Rs.1,000.00	Rs.1,000.00
	• Bill up to USD.25,000.00		
	• Bill Above USD.25,000.00		
<b>J.</b>	<b>SAFE DEPOSIT LOCKERS</b>		
J.1	Minimum Deposits for availing Locker Facility	6 months of the rent amount	6 months of the rent amount
J.2	Category A	Rs.2,000 + VAT	Rs.2,000 + VAT
J.3	Category B	Rs.3,000 + VAT	Rs.3,000+ VAT
J.4	Category C	Rs.3,500 + VAT	Rs.3,500+ VAT
J.5	Category D	Rs.3,500 + VAT	Rs.3,500 + VAT
J.6	Category E	Rs.4,000 + VAT	Rs.4,000 + VAT
J.7	Category F	Rs.4,500 + VAT	Rs.4,500 + VAT
J.8	Category H	Rs.5,500 + VAT	Rs.5,500 + VAT
J.9	Category L	Rs.6,500 + VAT	Rs.6,500 + VAT
J.10	<b>Locker Access Fee – More than 12 times in a year</b>		
J.11	Breaking Open Fees / Replacement of Keys	Actual Cost + Service Charges of Rs.2,000	Actual Cost + Service Charges of Rs.2,000
J.12	Reminders for Non-Payment of Locker Rents	Rs.200.00 + postages	Rs.200.00 + postages



J.13	<b>Penalty for Late Payment on Locker Rent (to be levied from due date)</b>		
	• For Locker rent up to Rs.3,000.00	Rs.20.00 per month or part thereof for the first -3- months; and Rs.30.00 per month thereafter	Rs.20.00 per month or part thereof for the first -3- months; and Rs.30.00 per month thereafter
	• For Locker rent above Rs.3,000.00	Rs.30.00 per month or part thereof for the first -3- months; and Rs.50.00 per month thereafter	Rs.30.00 per month or part thereof for the first -3- months; and Rs.50.00 per month thereafter
J.14	Rent paid in advance for -3- years and above	Case to case basis Max. Discount of 10.00%	Case to case basis Max. Discount of 10.00%
<b>K.</b>	<b>OTHER SERVICE CHARGES</b>		
K.1	<b>Standing Instructions</b>		
	• Within the Bank	Rs.15.00	Rs.15.00
	• Inter-Bank	Rs.30.00	Rs.30.00
	• SI Failure Charges due to Insufficient Funds	Rs.150.00	Rs.150.00
K.2	<b>Direct Debit</b>		
	• MRA	Rs.6.00	Rs.6.00
	• Utility Bills	Rs.6.00	Rs.6.00
	• Other Companies/Individuals	Rs.8.00	Rs.8.00
K.3	Salary/Pension Credit	Free	Free
K.4	<b>Inter-Bank EFT</b>		
	• Incoming	Free	Free
	• Outgoing	Rs.25.00	Rs.25.00
K.5	<b>Cheque</b>		
	• Deposit	Free	Free
	• Payment	Free	Free
K.6	<b>Transfer of Funds within the Bank</b>		
	• Over the counter	Rs.8.00	Rs.8.00
	• Through Internet Banking	Free	Free
	• Through Mobile Banking	Free	Free
K.7	<b>Banking Access</b>		
	• For Internet Banking	Free	Free
	• For Mobile Banking	Free	Free
K.8	Monthly E-Statement of Accounts	Free	Free
K.9	Safe Custody Charge	N/A	Rs.5,000.00 p.a.
K.10	Attestation of Customers' Signature	Rs.500.00 per certificate	Rs.500.00 per certificate

K.11	Issuance of No Liability Certificate	Rs.500.00 per certificate	Rs.500.00 per certificate
K.12	Credit Report (including opinion / introduction)	Rs.1,000.00 per certificate	Rs.1,000.00 per certificate
K.13	Inquiries relating to old records		
	<ul style="list-style-type: none"> <li>Up to 3 months</li> </ul>	Up to -2- Years Search Fee of Rs.200.00	Up to -2- Years Search Fee of Rs.200.00
	<ul style="list-style-type: none"> <li>Between 3 and 12 months</li> </ul>		
	<ul style="list-style-type: none"> <li>Above 12 months</li> </ul>	Above -2- Years Search Fee of Rs.500.00 + Rs.50.00 per page	Above -2- Years Search Fee of Rs.500.00 + Rs.50.00 per page
K.14	Drawings against uncleared effects	Interest to be applied as per agreement	Interest to be applied as per agreement
K.15	Attestation of Photo	Rs.200.00 per certificate	Rs.200.00 per certificate
K.16	Cash Handling Charges	Free	Free
K.17	Issuance / Deposit of Foreign Currency Notes from FCA	<b>USD/EUR/GBP:</b> 1.00% of the amount issued  <b>Other Currency:</b> 0.50% of the amount issued	<b>USD/EUR/GBP:</b> 1.00% of the amount issued  <b>Other Currency:</b> 0.50% of the amount issued
K.18	<b>Postal Charges</b>		
	<ul style="list-style-type: none"> <li>Ordinary Post</li> </ul>	Actual Cost Min: Rs.75.00	Actual Cost Min: Rs.75.00
	<ul style="list-style-type: none"> <li>Registered Post</li> </ul>	Actual Cost Min: Rs.150.00	Actual Cost Min: Rs.150.00
K.19	Courier Charges	Actual Charge Min: Rs.100.00 per instrument, per occasion Unless otherwise specified	Actual Charge Min: Rs.100.00 per instrument, per occasion Unless otherwise specified
K.20	SWIFT Charges	Rs.350.00 or equivalent in USD per message + Out of pocket expenses	Rs.350.00 or equivalent in USD per message + Out of pocket expenses