

Service Charges

Service charges	Effective from October 1, 2022
Nature of transaction	Charges
ACCOUNT RELATED GENERALCHARGES	
Minimum Balance Requirement	Savings Accounts: Quarterly Average Balance Rs.5,000/- Current Accounts - Monthly Average Balance Rs. 10,000/-
Account Maintenance charges	Savings Accounts : Free
	Current Accounts : Rs.250/- (No charges for accounts where the average monthly balance in Current Accounts is INR 250,000 and above)
ATM / DEBIT CARD	
First Year Fee	Free
ATM / Debit Card Usage at BBK ATMs in India	Free
ATM / Debit Card Usage at Non BBK ATMs in India	Free
Re-issue of Card at the request of the customer	Rs.200/-
Replacement of PIN	Rs.100/-
Annual Fee (Renewal fee)	Rs.150/-
OUTSTATION CHEQUE COLLECTION	
Cheques drawn on any our branches	Free
Cheques drawn on another bank	Free if the drawee bank is in the same clearing GRID.
	Outside the clearing GRID, chargeable at the following rates:
	Up to 25,000/- Rs.50 Above 25,000/- Rs.3 per 1000 max Rs.500/-
STOP PAYMENT	
Single cheque or Range of cheques	Rs.250/- per cheque or maximum Rs. 500/-
ACCOUNTS STATEMENTS	
Issue of Monthly statement of account	Free
Issue of Weekly statement of account	Rs.1000/- per annum in case a physical statement of account is issued.
Issue of Duplicate statement of account	Rs.100 per page
Weekly statement by Hand delivery /By courier	Rs.50 per week
E mail statement (Monthly) / Hard Copy / Ad hoc statement printed	Free
Passbook	Free
Duplicate Passbook Issuance	Rs.100/-
Statements with Bank's authentication (Hard Copy)	Savings Accounts - Rs.250/- &
	Current Accounts - Rs.500/- per 1 year

CHEQUE / ECS (INWARD & OUTWARD) RETURN	
Inward Cheque return (Debit instructions issued by account holders and return unpaid)	Rs.500/- per instance/ cheque for Insufficient balance
	Rs.200/- per instance / cheque for any other reasons
Outward Cheque return (due to financial reasons & non-financial reasons)	Rs.100/-
Electronic Clearing Service return	Rs.500/- for insufficient balance &
Inward (Debit instructions issued by account holders and return unpaid)	Rs.200/- (any other reasons)
Outward	Rs.200/- (any other reasons)
REMITTANCES	
Inward remittance from abroad in FCY	Rs.200/-
NATIONAL ELECTRONIC FUNDS TRANSFER (NEFT)	
Inward:	Free
All Outward Transactions through Net banking, mobile banking app.	Free
Outward using branch channel	
Up to Rs.100,000.00	Free
>Rs.100,000.00- Rs.200,000.00	Rs.10.00/-
>Rs. 200,000.00-	Rs.15.00/-
REAL TIME GROSS SETTLEMENT (RTGS)	
Inward:	Free
All Outward Transactions through Net banking, mobile banking app.	Free
Outward using branch channel	As per slab below
Rs.200,000.00-Rs.500,000.00	Rs.10.00/-
>Rs.500,000.00-	Rs.25.00/-
Cashier's Order / Pay Order	Up to 25000 -Rs.50/- and Rs.2 per thousand maximum Rs.5000
Demand Drafts drawn on our branches	To be removed since Cashier's Order can be used as Demand Drafts
Demand Drafts drawn on correspondent Banks	0.20 % (subject to a min of Rs.100/- and max of Rs.5000/-)
Cancellation / Revalidation of DD / PO / CO	Rs.100/-
Lost/Duplicate Instrument	Rs.250/- + stamp duty charges as Applicable
CHEQUE BOOK	
Initial Personalized Cheque Book (Multicity)	Savings Accounts: Free for first cheque book containing 15 Leaf
	Current Accounts: Free for first cheque book containing 60 Leaf
Additional Cheque Books	Savings Accounts @ Rs.2 per cheque leaf
	Current Accounts @ Rs.3 per cheque leaf
CASH DEPOSIT	
Cash Deposit Charges	Savings Accounts: Free
	Current A/cs free up to Rs.50,000 per day, additional deposit @ Re.1 per Rs.1,000 or part there of



بنك البحرين والكويت

Bank of Bahrain and Kuwait B.S.C

SPECIAL SERVICES	
Balance Confirmation Certificate/ any other certificate	Rs.250/-
Interest earned on SB a/cs	Free
Dormant Account Activation Charges:	Free
Photo / Signature / Address Verification:	Rs.100/-
Foreign Inward Remittance Certificate (on letter head) / EFIRC	Rs.250/-
Foreign Inward Remittance Certificate on security paper	Rs.500/-
Booking of sale and purchase contracts	Rs.1000/-
Retrieval of documents	Free up to 6 Months,
	> 6 months < 1 year - Rs.500/-
	> 1 year Rs.750/-
ODI-APR Reporting	Rs.1000/- for timely submission , for late submission Rs.2000/-per year

Note: Any other services not mentioned above shall be charged based on mutual agreement.