

<b>Service charges - Customer Service Department</b>	<b>Effective from February 01, 2018</b>
<b>Nature of transaction</b>	<b>Charges</b>
<b>Account Related General Charges</b>	
Minimum Balance Requirement	Savings Accounts: Quarterly Average Balance Rs.5,000/- Current Accounts - Monthly Average Balance Rs. 10,000/-
Account Maintenance charges where minimum balance not maintained	Savings Accounts : Free Current Accounts : Rs.250/- <b>(No charges for accounts where the average monthly balance in Current Accounts is INR 250,000 and above)</b>
<b>ATM / Debit Cards:</b>	
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/-
<b>OUTSTATION CHEQUE COLLECTION</b>	
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: Upto 25,000/- Rs.50 Above 25,000/- Rs.3 per 1000 max Rs.500/-
<b>STOP PAYMENT</b>	
Single cheque	Rs.250/- per cheque maximum Rs. 500/-
Range of cheques	
<b>ACCOUNTS STATEMENTS</b>	
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	Free
Ad hoc statement printed	Free
Pass Book	Free
Duplicate Pass Book Issuance	Rs.100/-
Statements with Bank's authentication (Hard Copy)	Savings Accounts - Rs.250/- & Current Accounts - Rs.500/- per 1 year
<b>CHEQUE / ECS (Inward &amp; Outward) return</b>	
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 Inward (Debit instructions issued by account holders and return unpaid) & Outward	Rs.500/- for insufficient balance & Rs.200/- (any other reasons)
<b>REMITTANCES</b>	
Inward remittance from abroad in FCY	Rs.200/-
<b>National Electronic Funds Transfer:</b>	
Inward:	Free
Outward:	
UptoRs 10,000	Free
Above 10,000 to Rs. 100,000	Rs.5/-
Above Rs 1 lac to Rs. 2 lacs	Rs.15/-
Above Rs. 2 lacs	Rs.25/-
<b>Real Time Gross Settlement Transer</b>	
Inward:	Free
Outward:	
Rs. 200,000 to Rs. 500,000	Rs.25/-
Above Rs. 500,000	Rs.50/-
<b>Cashier's Order / Pay Order</b>	Upto to 25000 -Rs.50/- and Rs.2 per thousand maximum Rs.5000
<b>Demand Drafts drawn on our branches</b>	To be removed since Cashier's Order can be used as Demand Drafts
<b>Demand Drafts drawn on correspondent Banks</b>	0.20 % (subject to a min of Rs.100/- and max of Rs.5000/- )

<b>Cancellation / Revalidation of DD/ PO/CO</b>	Rs.100/-
<b>Lost/Duplicate Instrument</b>	Rs.250/- + stamp duty charges as applicable
<b>CHEQUE BOOK</b>	
Initial Personalised 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
<b>CASH DEPOSIT</b>	
Cash Deposit Charges	Savings Accounts: Free, Current A/cs free upto Rs.50,000 per day, additional deposit @ Re.1 per Rs.1,000 or part there of
<b>SPECIAL SERVICES</b>	
Balance Confirmation Certificate/ any other certificate	Rs.150/-
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.100/-
Foreign Inward Remittance Certificate on security paper	Rs.500/-
Retrieval of documents :	Free upto to 6 Months, > 6 months < 1 year - Rs.200/- > 1 year Rs.500/-
<b>STANDING INSTRUCTIONS</b>	
Standing Instruction (Per frequency charges)	Registration charges Free, Incident charges Rs.50/- plus applicable Commission on Cashier's Order/Demand Draft/RTGS/NEFT & Postage/ Courier additional. (Free for Locker Rental Standing instructions & transfer between two accounts with BBK)
<b>ACCOUNTS CLOSURE:</b>	
Within 6 months from date of opening	Rs.1000/-
<b>LOCKER RENT</b>	
<b>Size and Locker Dimension</b>	Rent (p.a)

Locker Rent Type 'A'	Rs.1100/-
Locker Rent Type 'B'	Rs.1700/-
Locker Rent Type 'C'	Rs.2500/-
Locker Rent Type 'F'	Rs.5500/-
Locker Rent Type 'H'	Rs.7500/-
Locker Rent Type 'H1'	Rs.3400/-
Late Payment Penalty	Rs.500/- per quarter or part thereof
Locker Break Open charges	Actuals
	Stamp duty will be paid by the customers for the locker agreements.
<b>Charges for any activity not specified above</b>	To decide on charges for any activity not mentioned above will be under the joint discretion of the Head Support Services and the Country Head.

<b>Service charges - Trade Finance</b>	<b>Effective from February 01, 2018</b>
<b>Nature of Transaction</b>	<b>Charges</b>
<b>A) Issuance of Certificates :</b>	
Foreign Inward Remittance Certificate (on letter head )/EFIRC	Rs.100/-
Foreign Inward Remittance Certificate on security paper	Rs.500/-
Bank certificate of Exports & Realisation	Rs.100/- per shipping bill
<b>B) Verifications / Certifications :</b>	
Processing application for FDI/ODI/any other business	Rs.15,000/-per approval
Signature verification/ LC authenticity charges/Attestation charges/Annual Export turnover certificate	Rs.500/-
<b>C) Transmission Charges :</b>	
Full Operative Letter of Credit/BG/LOC	SWIFT : Rs.1500/- SFMS : Rs.500/-
Amendments – per message	SWIFT : Rs.1000/- SFMS : Rs.500/-
Remittances / Funds Transfer/other Misc message	Rs.750/-
Enquiry, Fate of the Bill	SWIFT: Rs.250/- SFMS : Rs.150

<b>D) Export Letter of Credit :</b>	
Advising of Letter of Credit	Rs.1500/-
Advising amendment to Letters of Credit	Rs.1000/-
Adding confirmation to Letter to Credit (Commitment charges + usance Charges)	1% to 3%
Transfer of Letter of Credit	Rs.2500/- for every second beneficiary (Transferee)
<b>E) Forward Contracts :</b>	
Booking of sale and purchase contracts	Rs.500/-
Cancellation of Forward Contracts	Rs.1000/- + SWAP Cost
	Stamp duty will be paid by the customers for the agreements.
<b>F) Trade Credit:</b>	
Trade Credit/Buyers credit/LOC/LUT(Processing/Approval Charges)	Within overall all in cost ceiling as prescribed by Regulatory guidelines.
<b>G) Import Letters of Credit :</b>	
<b>Opening of L/Cs :</b>	
Commitment Charge	0.15% per quarter (Actual number of days divided by 90 days) or part thereof (From date of the LC opening till the period available to beneficiary to present the document)
For Sight Bill: 10 days For usance Bill: Actual usance period allowed in LC Charges: First quarter (90 days) shall be charged at 0.30% and for any additional period 0.075% for a month (30 days) or part thereof	Rs.500/-
For any amount LC, charges are as above or minimum Rs.1000/-	Rs.1000/-

<b>Amendments to LCs :</b>	
Extension of validity of LC within 3 months period (for which commitment charge has been collected)	Amendment Rs.500/- + commitment charges Text Amendment Rs.250/- per clause, Max Rs.1000/-
Where extension of validity of credit beyond 3 months (for which commitment charges has been collected upto 3 months)	Rs.500/-
Enhancement in L/C Value	Commitment charges from date of issuance till expiry date.
<b>Inland letters of Credit :</b>	
<b>Opening of LCs :</b>	
Commitment Charges for each period of 3 months	0.20% - Min. Rs.500/-
Usance Charges: - At sight & upto 10 days usance	0.20%
Usance Charges – Over 10 days and upto 3 Months	0.40%
Usance Charges – Over 3 months for each month or part thereof over the last 3 months	0.40% for first 3 months, plus 0.20% per quarter in excess of 3 months.
<b>Amendments to the Inland LCs :</b>	
General Amendments – per each message	Rs.500/-
Extension of validity of LC within 3 months period (for which commitment charge has been collected)	Rs.500/- Text Amendment Rs.250/- per clause, Max Rs.1000/-
Where extension of validity of credit beyond 3 months (for which commitment charges has been collected up to 3 months)	Addition 0.20% per quarter
Enhancement in L/C Value	Commitment charges from date of issuance till expiry date.

<b>Guarantees :</b>	
Inland/Foreign Bank guarantee	Narrative:Inland/Foreign Guarantee: 0.25% to 2% p.a. subject to min INR 2000/-(Inland) USD 100/- (FCY) plus applicable transmission charges.
Cancellation of BG – Refund Rules	50% pro-rata basis for unexpired period
Shipping Guarantee/ Delivery Order for release of goods against Import where import bill is yet to receive	Rs.1000/-
All guarantees with 100% cash margin	Half of the normal commission
<b>Collection Services :</b>	
<b>Bills :</b>	
Processing Charges for bill negotiated / Purchased / discounted(Inland/Foreign/AACB)	Rs.2000/-
Export collection Bill	Minimum Rs.500/- or 0.075% whichever is higher Maximum Rs.10,000/-
Overdue Export Bill	Up to 2 Lakhs Rs.250/- per quarter. Above 2 Lakhs Rs.500/- per quarter. (Chargeable at the end of every calendar quarter)
Where proceeds of bills received through a bank other than BBK	0.125% in addition to normal collection charges. Maximum Rs.2000/- inclusive of all the charges.
Commission in lieu of exchange	0.125% minimum Rs.250 & maximum Rs.2000/-
Write off of Export Bills & processing charges	Rs.2000/- per shipping bill
<b>Note:</b> If the monthly turnover of export collections exceed INR 2.5crores, commission @0.0625% with minimum of INR1000/- and maximum of INR 2,500/-	

<b>Import Bills :</b>	
<b>Commission on bills drawn under LC :</b>	
Foreign Currency bills at the time of or retirement	0.15%
Advance Import payment Bill	0.15% min Rs.500/- max Rs.10,000/-
Out of Pocket expenses in export and import Bill	Courier/postage expenses in export and import Bill - min Rs.1000/ or actuals
<b>Commission on Clean Import Bills (not drawn under L/C) :-</b>	
Where exchange margin is earned on Foreign Currency Bill	0.25% minimum Rs.500/- Maximum Rs.10,000/-
Bills received directly by Importer	Half of the commission earned on same amount collection bill. Minimum Rs.500/- and maximum Rs.5000/-
<b>Inland Bills :</b>	
<b>Bills drawn under Inland LCs</b>	
For bills upto 2.5 lacs at the time of retirement	<b>Restructured:</b>  FIBC:0.20% min Rs.1000/- amd Max Rs.10,000/-(overdue charges Rs.1000/- per quarter)
For bills above 2.50 Lakhs at the time of retirement	
If the bills are not retired on the due date as per the original usance, additional charge for the devolvement period till date of recovery	
LC Bill discounted	0.125% min Rs.2000/- max Rs.10,000/-
Inland Bills under collection which are returned back to the remitting bank unpaid	50% of normal charges Minimum Rs.500/- maximum Rs.1000/- (Excluding other bank charges which will be born by their party)
Bills sent by us (OBC) and returned unpaid by other bank	Rs.500/-



Collection Bills (OBC/IBC)	Rs.5 per thousand with min of Rs. 500 and maximum Rs.10,000 + Out of Pocket expenses Rs.250/
<b>Other Trade related Services</b>	
Merchant Trade	0.125% min of Rs.1000 max Rs.10,000/- for both legs
FDI	0.125% min of Rs.1000 max Rs.10,000/-
ODI Remittance	0.125% min of Rs.1000 max Rs.10,000/-
ODI-APR Reporting	Rs.500 for timely submission , for late submission Rs.1500/-per year
ETX Form	1st ETX-Rs.500/-, 2nd ETX Rs.750/-, thereafter Rs.1000/- per Shipping bill
For processing any Application to regulator/law enforcement Agency/Govt.Agency	Rs.1000/- per application. If personal visit to entity office Rs.1500
Return of funds (FCY)	Upto USD 1000----- Chgs USD15 USD 1001 to USD 2500----- chgs USD 25 Above USD 2500----- chg USD 50
GR Waiver	Rs.250/- per waiver