

<b>Service charges - Customer</b>	<b>Effective from November 15, 2019</b>
<b>Service Department</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	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)
<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	Rs.500/- for insufficient balance &
Inward (Debit instructions issued by account holders and return unpaid) & Outward	Rs.200/- (any other reasons)
<b>REMITTANCES</b>	
Inward remittance from abroad in FCY	Rs.200/-
<b>National Electronic Funds Transfer:</b>	
Inward:	Free
All Txn through Net banking, mobile banking app.	Free
Outward using branch channel	As per slab below

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/-
<b>RTGS</b>	
Inward:	Free
All Txns. 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/-
<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 cheq leaf; Current Accounts @ Rs.3 per cheq leaf
<b>CASH DEPOSIT</b>	
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
<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 up 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.

**Charges for any activity not specified above**

**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.**