

SERVICE CHARGES FOR SAVINGS ACCOUNT W.E.F 01-05-2021

Account Type	Saving	Basic Saving Bank Deposit Account	Salary Saving	Saving NRE	Suvidha Savings
Transaction Type	33001	33002	33003	33004	33012
Annua Maintenac Charges					
Minimum Balance	1000	NA	NA	1000	0
Account Maintenance Fee (applicable In case of non-maintenance of MINIMUM BALANCE)	Shortfall Amt	Shortfall Amt	Shortfall Amt	Shortfall Amt	
	1-250 : 35	NA	NA	1-250 : 35	NA
	251-500 : 60	NA	NA	251-500 : 60	NA
	501-750 : 85	NA	NA	501-750 : 85	NA
	751-1000 : 110	NA	NA	751-1000 : 110	NA
Account closed within 1 Year	250	250	NA	250	250
Passbook & Statement					
Duplicate Passbook	150	150	150	150	200
Monthly Statement	NA	NA	NA	NA	NA
Duplicate Statements					
Less than 12 months	125	125	125	125	150
12 months and above	200	200	200	200	225
Cheque Books	1 cheque book of 25 leaves free in a year Rs.100/- thereafter	1 cheque book of 25 leaves free in a year Rs.100/- thereafter	1 cheque book of 25 leaves free in a year Rs.100/- thereafter	1 cheque book of 25 leaves free in a year Rs.100/- thereafter	1 chq book of 25 leaves free in a life time thereafter Rs 100/-
Pending Cheque book – Requested but not collected within 3 months of request	100/- per cheque book	100/- per cheque book	100/- per cheque book	100/- per cheque book	Rs. 100/- per cheque book
Cearing					
Charges on Outward Clearing					
Cheque deposited in local clearing & returned unpaid	125	125	125	125	125
Charges on Inward Clearing					
cheques drawn on us & returned for technical reason	Nil	Nil	Nil	Nil	Nil
Insufficient Opening Balance	150	150	150	150	200
Cheque returned unpaid due to want of sufficient funds					
Upto Rs.50,000/-	250	250	250	250	300
Above Rs.50,000/-	Rs.275+Int @ 18% p.a. on the cheque amount	Rs.275+Int @ 18% p.a. on the cheque amount	Rs.275+Int @ 18% p.a. on the cheque amount	Rs.275+Int @ 18% p.a. on the cheque amount	Rs.325+Int@18%p.a.on the cheque amount
Outstation Cheque Collection					
Domestic (charges + Actual postage if any)					
Upto 5000	25	25	25	25	25
5001 - 10000	50	50	50	50	50
10001 - 1 Lakh	100	100	100	100	100
Above 1 Lakh	175	175	175	175	175
Outstation Cheques deposited for collection & returned unpaid	200 + Actual postage if any	200 + Actual postage if any	200 + Actual postage if any	200 + Actual postage if any	200 + Actual postage if any
Charges on ECS return					
Returned unpaid due to want of sufficient funds	250	250	250	250	300
At par cheques of HDFC Bank					
Upto Rs. 20 Lakhs	Rs.5 per Rs.1,000, Min. Rs.100 Max. Rs.1500	Rs.5 per Rs.1,000, Min. Rs.100 Max. Rs.1500	Rs.5 per Rs.1,000, Min. Rs.100 Max. Rs.1500	Rs.5 per Rs.1,000, Min. Rs.100 Max. Rs.1500	Rs.5 per Rs.1,000, Min. Rs.100 Max. Rs.1500
Above Rs. 20 Lakhs	Min Rs 1,250/- thereafter Rs 5/- per Rs 1,000/- Max Rs 3,000/-	Min Rs 1,250/- thereafter Rs 5/- per Rs 1,000/- Max Rs 3,000/-	Min Rs 1,250/- thereafter Rs 5/- per Rs 1,000/- Max Rs 3,000/-	Min Rs 1,250/- thereafter Rs 5/- per Rs 1,000/- Max Rs 3,000/-	Min Rs 1,250/- thereafter Rs 5/- per Rs 1,000/- Max Rs 3,000/-
Cancellation Charges (per cancellation)	100	100	100	100	100
Pay Order Charges					
a) Issuance of Pay Order	100	100	100	100	100
b) Cancellation Charges (per cancellation)	75	75	75	75	75
c) Issuance of Duplicate Pay Order	100	100	100	100	100
Other Charges					
Change in operating instructions. (1 free in a financial year)	150	150	150	150	150
Stop payment charges (at branch)	175	175	175	175	175
Signature verification on non - NICB documents (Per document)	100	100	100	100	100
Certificate of Cheque Issuance	100	100	100	100	100
Photocopies of paid cheque					
Less than 1 year old	150	150	150	150	150
1 year and above	225	225	225	225	225

SERVICE CHARGES FOR SAVINGS ACCOUNT W.E.F 01-05-2021

Account Type	Young Indian Banking Saving	Elite Saving	Basic Saving Bank Deposit Account Small	Diamond Saving	Lifestyle
Transaction Type	33007	33008	33009	33010	33011
Annua Maintenac Charges					
Minimum Balance	AQB - 2500	AQB - 10000	NA	AQB - 2500	2000
Account Maintenance Fee (applicable In case of non-maintenance of MINIMUM BALANCE)	Shortfall Amt	Shortfall Amt	Shortfall Amt	Shortfall Amt	
	NA	1-2500 : 100	NA	1-625 : 70	NA
	NA	2501-5000 : 175	NA	626-1250 : 140	NA
	NA	5001-7500 : 250	NA	1251-1875 : 200	NA
	NA	7501-10000 : 325	NA	1876-2500 : 265	NA
Account closed within 1 Year	250	250	NA	250	250
Passbook & Statement					
Duplicate Passbook	150	125	150	150	150
Monthly Statement	NA	NA	NA	NA	NA
Duplicate Statements					
Less than 12 months	125	100	125	125	125
12 months and above	200	175	200	200	200
Cheque Books	1 cheque book of 25 leaves free in a year Rs.80/- thereafter	4 Free in a year Rs.80/- thereafter	1 cheque book of 25 leaves free in a year Rs.100/- thereafter	2 cheque book of 25 leaves free in a year Rs.90/- thereafter	1 cheque book of 25 leaves free in a year Rs.100/- thereafter
Pending Cheque book - Requested but not collected within 3 months of request	Rs. 100/- per cheque book	Rs. 100/- per cheque book	Rs. 100/- per cheque book	Rs. 100/- per cheque book	Rs. 100/- per cheque book
Clearing					
Charges on Outward Clearing					
Cheque deposited in local clearing & returned unpaid	125	NIL	125	125	125
Charges on Inward Clearing					
cheques drawn on us & returned for technical reason	Nil	Nil	Nil	Nil	Nil
Insufficient Opening Balance	150	0	150	150	150
Cheque returned unpaid due to want of sufficient funds					
Upto Rs.50,000/-	250	250	250	250	250
Above Rs.50,000/-	Rs.275+Int @ 18% p.a. on the cheque amount	Rs.250+Int @ 18% p.a.on the cheque amount	Rs.275+Int @ 18% p.a. on the cheque amount	Rs.275+Int @ 18% p.a. on the cheque amount	Rs.275+Int @ 18% p.a. on the cheque amount
Outstation Cheque Collection					
Domestic (charges + Actual postage if any)					
Upto 5000	25	25	25	25	25
5001 - 10000	50	50	50	50	50
10001 - 1 Lakh	100	100	100	100	100
Above 1 Lakh	175	175	175	175	175
Outstation Cheques deposited for collection & returned unpaid	200 + Actual postage if any	200 + Actual postage if any	200 + Actual postage if any	200 + Actual postage if any	200 + Actual postage if any
Charges on ECS return					
Returned unpaid due to want of sufficient funds	250	250	250	250	250
At par cheques of HDFC Bank					
Upto Rs. 20 Lakhs	Rs.5 per Rs.1,000, Min. Rs.100 Max. Rs.1500	Rs.5 per Rs.1,000, Min. Rs.100 Max. Rs.1500	Rs.5 per Rs.1,000, Min. Rs.100 Max. Rs.1500	Rs.5 per Rs.1,000, Min. Rs.100 Max. Rs.1500	Rs.5 per Rs.1,000, Min. Rs.100 Max. Rs.1500
Above Rs. 20 Lakhs	Min Rs 1,250/- thereafter Rs 5/- per Rs 1,000/- Max Rs 3,000/-	Min Rs 1,250/- thereafter Rs 5/- per Rs 1,000/- Max Rs 3,000/-	Min Rs 1,250/- thereafter Rs 5/- per Rs 1,000/- Max Rs 3,000/-	Min Rs 1,250/- thereafter Rs 5/- per Rs 1,000/- Max Rs 3,000/-	Min Rs 1,250/- thereafter Rs 5/- per Rs 1,000/- Max Rs 3,000/-
Cancellation Charges (per cancellation)	100	100	100	100	100
Pay Order Charges					
a) Issuance of Pay Order	Free1 per month thereafter 100	Free upto 10 per month thereafter 100	100	100	100
b) Cancellation Charges (per cancellation)	50	Free	75	75	75
c) Issuance of Duplicate Pay Order	100	100	100	100	100
Other Charges					
Change in operating instructions. (1 free in a financial year)	150	150	150	150	150
Stop payment charges (at branch)	175	125	175	175	175
Signature verification on non - NICB documents (Per document)	100	100	100	100	100
Certificate of Cheque Issuance	100	100	100	100	100
Photocopies of paid cheque					
Less than 1 year old	150	150	150	150	150
1 year and above	225	225	225	225	225

SERVICE CHARGES FOR CURRENT ACCOUNT W.E.F 01-05-2021

Account Type	Current Account	Elite Current Account	Suvidha Current Account	Clean Overdraft	Overdraft Against Fixed Deposit
Transaction Type	34001	34010	34012	13001	13002
Annula Maintenac Charges					
Minimum Balance	5000	AQB - 50000	0	0	0
Account Maintenance Fee	115 Per Month	500 Per Quarter	NA	115 Per Month	115 Per Month
Account closed within 1 Year	550	550	550	550	550
Passbook & Statement					
Monthly Statements	free	free	free	free	free
Duplicate Statements					
Less than 12 months (per statement)	135	125	150	135	135
12 months and above (per statement)	225	200	200	225	225
Folio Charges	Rs.60/- per 45 lines or part thereof per half year Max. Rs. 2400/-	0	Rs.70/- per 45 lines or part thereof per half year Max. Rs. 2800/-	Rs.60/- per 45 lines or part thereof per half year Max. Rs. 2400/-	Rs.60/- per 45 lines or part thereof per half year Max. Rs. 2400/-
Cheque Books	1 cheque book of 50 leaves free in a year Rs.175/- thereafter	6 cheque books of 50 leaves free in a year Rs.150/- thereafter	1 cheque book of 50 leaves free in a year Rs.175/- thereafter	1 cheque book of 50 leaves free in a year Rs.150/- thereafter	1 cheque book of 50 leaves free in a year Rs.175/- thereafter
Pending Cheque book - Requested but not collected within 3 months of request	Rs. 200/- per cheque book	Rs. 200/- per cheque book	Rs. 200/- per cheque book	Rs. 200/- per cheque book	Rs. 200/- per cheque book
Clearing					
Charges on Outward Clearing					
Cheque deposited in local clearing & returned unpaid	125	0	125	125	125
Charges on Inward Clearing					
cheques drawn on us & returned for technical reason	NIL	NIL	NIL	NIL	NIL
Insufficient Opening Balance	150	0	150	130	150
Cheque returned unpaid due to want of sufficient funds					
Upto Rs.50,000/-	Rs.300/-	Rs.275/-	Rs.475/-	Rs.300/-	Rs.300/-
Above Rs.50,000/-	Rs.325+Int @18%p.a. on the cheque amount	Rs.275+@Int18%p.a. on the cheque amount	Rs.550+Int @18%p.a. on the cheque amount	Rs.325+Int @18%p.a. on the cheque amount	Rs.325+Int @18%p.a. on the cheque amount
Outstation Cheque Collection					
Domestic (charges + Actual postage if any)					
Upto 10000	65	65	65	65	65
10001 - 1 Lakh	120	120	120	120	120
Above 1 Lakh	175	175	175	175	175
Outstation Cheques deposited for collection & returned unpaid	120 + Actual postage if any	120 + Actual postage if any	120 + Actual postage if any	120 + Actual postage if any	120 + Actual postage if any
At par cheques of HDFC Bank					
Upto Rs. 20 Lakhs	Rs.5 per Rs.1,000, Min. Rs.80 Max. Rs.1250	Rs.5 per Rs.1,000, Min. Rs.80 Max. Rs.1250	Rs.5 per Rs.1,000, Min. Rs.80 Max. Rs.1250	Rs.5 per Rs.1,000, Min. Rs.80 Max. Rs.1250	Rs.5 per Rs.1,000, Min. Rs.80 Max. Rs.1250
Above Rs. 20 Lakhs	Min Rs.1,250/- thereafter Rs.5/- per Rs.1,000/- Max Rs.2,500/-	Min Rs.1,250/- thereafter Rs.5/- per Rs.1,000/- Max Rs.2,500/-	Min Rs.1,250/- thereafter Rs.5/- per Rs.1,000/- Max Rs.2,500/-	Min Rs.1,250/- thereafter Rs.5/- per Rs.1,000/- Max Rs.2,500/-	Min Rs.1,250/- thereafter Rs.5/- per Rs.1,000/- Max Rs.2,500/-
Cancellation Charges (per cancellation)	100	100	100	100	100
Pay Order Charges					
a) Issuance of Pay Order	100	Free upto 10 per month thereafter 75	115	100	100
b) Cancellation Charges (per cancellation)	75	FREE	80	75	75
c) Issuance of Duplicate Pay Order	100	100	115	100	100
Charges on ECS return					
Returned unpaid due to want of sufficient funds	285	275	455	285	285
Other Charges					
Change in operating instructions. (1 free in a financial year)	150	150	150	150	150
Stop payment charges (at branch)	200	Free	225	200	200
Certificate of Cheque Issuance	100	100	100	100	100
Photocopies of paid cheque					
Less than 1 year old	150	150	150	150	150
1 year and above	225	225	225	225	225
Signature verification on non - NICB documents (Per Document)	150	150	150	150	150

SERVICE CHARGES FOR CURRENT ACCOUNT W.E.F 01-05-2021

Account Type	Overdraft Against Tangible Securities	Overdraft Against Premises	Overdraft Against Stock / Shares	Overdraft Against Stock / Debtors	Overdraft Against Recurring Deposit
Transaction Type	13003	13004	13005	13006	13007
Annua Maintenac Charges					
Minimum Balance	0	0	0	0	0
Account Maintenance Fee	115 Per Month	115 Per Month	115 Per Month	115 Per Month	115 Per Month
Account closed within 1 Year	550	550	550	550	550
Passbook & Statement					
Monthly Statements	free	free	free	free	free
Duplicate Statements					
Less than 12 months (per statement)	135	135	135	135	135
12 months and above (per statement)	225	225	225	225	225
Folio Charges	Rs.60/- per 45 lines or part thereof per half year Max. Rs. 2400/-	Rs.60/- per 45 lines or part thereof per half year Max. Rs. 2400/-	Rs.60/- per 45 lines or part thereof per half year Max. Rs. 2400/-	Rs.60/- per 45 lines or part thereof per half year Max. Rs. 2400/-	Rs.60/- per 45 lines or part thereof per half year Max. Rs. 2400/-
Cheque Books	1 cheque book of 50 leaves free in a year Rs.175/- thereafter	1 cheque book of 50 leaves free in a year Rs.150/- thereafter	1 cheque book of 50 leaves free in a year Rs.150/- thereafter	1 cheque book of 50 leaves free in a year Rs.150/- thereafter	1 cheque book of 50 leaves free in a year Rs.150/- thereafter
Pending Cheque book – Requested but not collected within 3 months of request	Rs. 200/- per cheque book	Rs. 200/- per cheque book	Rs. 200/- per cheque book	Rs. 200/- per cheque book	Rs. 200/- per cheque book
Clearing					
Charges on Outward Clearing					
Cheque deposited in local clearing & returned unpaid	125	125	125	125	125
Charges on Inward Clearing					
cheques drawn on us & returned for technical reason	NIL	NIL	NIL	NIL	NIL
Insufficient Opening Balance	150	150	150	150	150
Cheque returned unpaid due to want of sufficient funds					
Upto Rs.50,000/-	Rs.300/-	Rs.300/-	Rs.300/-	Rs.300/-	Rs.300/-
Above Rs.50,000/-	Rs.325+Int @18%p.a. on the cheque amount	Rs.325+Int @18%p.a. on the cheque amount	Rs.325+Int @18%p.a. on the cheque amount	Rs.325+Int @18%p.a. on the cheque amount	Rs.325+Int @18%p.a. on the cheque amount
Outstation Cheque Collection					
Domestic (charges + Actual postage if any)					
Upto 10000	65	65	65	65	65
10001 - 1 Lakh	120	120	120	120	120
Above 1 Lakh	175	175	175	175	175
Outstation Cheques deposited for collection & returned unpaid	120 + Actual postage if any	120 + Actual postage if any	120 + Actual postage if any	120 + Actual postage if any	120 + Actual postage if any
At par cheques of HDFC Bank					
Upto Rs. 20 Lakhs	Rs.5 per Rs.1,000, Min. Rs.80 Max. Rs.1250	Rs.5 per Rs.1,000, Min. Rs.80 Max. Rs.1250	Rs.5 per Rs.1,000, Min. Rs.80 Max. Rs.1250	Rs.5 per Rs.1,000, Min. Rs.80 Max. Rs.1250	Rs.5 per Rs.1,000, Min. Rs.80 Max. Rs.1250
Above Rs. 20 Lakhs	Min Rs 1,250/- thereafter Rs 5/- per Rs 1,000/- Max Rs 2,500/-	Min Rs 1,250/- thereafter Rs 5/- per Rs 1,000/- Max Rs 2,500/-	Min Rs 1,250/- thereafter Rs 5/- per Rs 1,000/- Max Rs 2,500/-	Min Rs 1,250/- thereafter Rs 5/- per Rs 1,000/- Max Rs 2,500/-	Min Rs 1,250/- thereafter Rs 5/- per Rs 1,000/- Max Rs 2,500/-
Cancellation Charges (per cancellation)	100	100	100	100	100
Pay Order Charges					
a) Issuance of Pay Order	100	100	100	100	100
b) Cancellation Charges (per cancellation)	75	75	75	75	75
c) Issuance of Duplicate Pay Order	100	100	100	100	100
Charges on ECS return					
Returned unpaid due to want of sufficient funds	285	285	285	285	285
Other Charges					
Change in operating instructions. (1 free in a financial year)	150	150	150	150	150
Stop payment charges (at branch)	200	200	200	200	200
Certificate of Cheque Issuance	100	100	100	100	100
Photocopies of paid cheque					
Less than 1 year old	150	150	150	150	150
1 year and above	225	225	225	225	225
Signature verification on non - NICB documents(Per document)	150	150	150	150	150

SERVICE CHARGES FOR DEBIT CARDS W.E.F 01-05-2021

ATM / Debit Cards	EMV REGULAR	EMV ELITE	EMV YIB	RUPAY CLASSIC	RUPAY PLATINIUM
Annual Fees	Rs.155/-	Rs.205/-	FREE	Rs.155/-	Rs.205/-
Additional Card Fee	Rs.155/-	Rs.205/-	FREE	Rs.155/-	Rs.205/-
Nicb Atm Cash Withdrawal/Balance Enquiries (India)	Free	Free	Free	Free	Free
Other Banks Atms Cash Withdrawal And Or Balance Enquiry (India) - Saving Account (Metro)	5 PER MONTH FREE THEREAFTER Rs.20/- and Rs.10/- respectively	5 PER MONTH FREE THEREAFTER Rs.20/- and Rs.10/- respectively	5 PER MONTH FREE THEREAFTER Rs.20/- and Rs.10/- respectively	5 PER MONTH FREE THEREAFTER Rs.20/- and Rs.10/- respectively	5 PER MONTH FREE THEREAFTER Rs.20/- and Rs.10/- respectively
Other Banks Atms Cash Withdrawal And Or Balance Enquiry (India) - Saving Account (Non Metro)	5 PER MONTH FREE THEREAFTER Rs.20/- and Rs.10/- respectively	5 PER MONTH FREE THEREAFTER Rs.20/- and Rs.10/- respectively	5 PER MONTH FREE THEREAFTER Rs.20/- and Rs.10/- respectively	5 PER MONTH FREE THEREAFTER Rs.20/- and Rs.10/- respectively	5 PER MONTH FREE THEREAFTER Rs.20/- and Rs.10/- respectively
Other Banks Atms Cash Withdrawal And Or Balance Enquiry (India) - Current Account	Rs. 20/- and Rs. 10/- respectively per Transaction	Rs. 20/- and Rs. 10/- respectively per Transaction	NA	Rs. 20/- and Rs. 10/- respectively per Transaction	Rs. 20/- and Rs. 10/- respectively per Transaction
Atm Cash Withdrawal (Outside India)	Rs.255/-	Rs.255/-	Rs.255/-	Rs.255/-	Rs.255/-
Currency Conversation Charges For POS / Ecom Transactions Abroad	3.5% of txn Value	3.5% of txn Value	3.5% of txn Value	3.5% of txn Value	3.5% of txn
Atm Balance Enquiry (Outside India)	Rs.50/-	Rs.50/-	Rs.50/-	Rs.50/-	Rs.50/-
Card Replacement Fee (Within India)	Rs.155/-	Rs.205/-	Rs.155/-	Rs.205/-	Rs.155/-
Cash Withdrawal Limit (Per Day)	Rs.25,000/-	Rs.50,000/-	Rs.10,000/-	Rs.25,000/-	Rs.50,000/-
Number Of Transactions (Per Day) - Cash Withdrawal	10	10	5	10	10
Purchase Transaction Limit (Per Day)	Rs.2,00,000/-	Rs.5,00,000/-	Rs.10,000/-	Rs.2,00,000/-	Rs.5,00,000/-
Number Of Transactions (Per Day)- POS	20	20	10	20	20
Online Transactions (Per Day)- Ecom	Rs.2,00,000/-	Rs.3,00,000/-	Rs.10,000/-	Rs.2,00,000/-	Rs.3,00,000/-
Number Of Transactions (Per Day)- Ecom	10	10	10	10	10

Note

1) No annual card fees will be levied on Elite Savings, Elite Current, Diamond SB and YIB accounts.

SERVICE CHARGES FOR RETAIL & BUSINESS LOAN W.E.F 01-05-2021

Retail Loan

Particulars	Revised Charges
Charge for unsuccessful execution of SI / ECS/ Bouncing of cheque for payment	Rs.650/-
Duplicate statements	Rs.140/-
Pre-payment charges (in case of takeover loans)	2% of outstanding balance as on date of prepayment (plus G.S.T)
Loan Notice Charges	
1st Notice	Rs.220/-
2nd Notice	Rs.650/-
Legal Notice	Rs.1010/- minimum or as per fees payable to banks advocate
	Actual Postage charges to be recovered
Visits to defaulters	Actual conveyance + Rs.1010/- if within Mumbai (i.e upto Thane and Dahisar) beyond Mumbai actual conveyance + Rs.2,000/-
Recovery Charges	
While sending file to recovery cell while filing case	Rs.1,530/- / Rs.2,550/-
Stock/Security inspection	Actual conveyance + Rs.1010/- if within Mumbai (i.e upto Thane and Dahisar) beyond Mumbai actual conveyance + Rs.2,000/-

BUSINESS LOANS

NON FUND BASED LIMITS			
Inland Documentary Credit			
1.) Inland Documentary Credit Issuance (Minimum Rs 2000.00)	% per Qtr.	1st Qtr. %	2nd Qtr. %
	Sight	0.4	0.6
	Up to 90 days	0.6	0.8
	Beyond 90 days 0.20% per every additional month	0.60+	0.80+
Documentary Credit issuance Swift	Rs.1000.00		
Documentary Credit Bills Retirement	Rs.2000.00 flat per bill or per L/C if only 1 Bill		
Documentary Credit Handling Charges	Rs.1000.00 per document / Bill		
Documentary Credit Amendment Charges			
a.) General Amendment	Rs.1000.00 per amendment		
b.) Amendment of value or period extension	Charges as per issuance table + SWIFT		
Documentary Credit Advising Charges	Rs.1000.00		
Documentary Credit Amendment Advising Charges	Rs.500.00		
Documentary Credit Collection / Negotiation Charges	Rs.1000.00 per Bill inclusive of Courier/Postage Charges		
2.) Bank Guarantees			
a.) Bank Guarantees issued by NICB			
Fully Secured by Term Deposit of NICB	1%p.a		
Partly Secured by Term Deposit of NICB	3%p.a		
b.) Bank Guarantees issued by Other Banks			
Fully Secured by Term Deposit of NICB	2%p.a (Inclusive of Notional Cost) + Actual charges of Nationalized/Pvt. Banks		
Partly Secured by Term Deposit of NICB	4.50%p.a (Inclusive of Notional Cost) + Actual charges of Nationalized/Pvt. Banks		
3.) Solvency Certificate	0.10% of amount minimum Rs.520/-and maximum Rs.28,000/- for the purpose of education Rs.520/-max. Additional Rs.40/- per copy		

LOCKER RENT W.E.F. 01.05.2021

Mumbai / Thane	Locker rent
A	1730
B	1985
C	2770
D	3085
E	3635
F	4500
G	5585
H	7285
H1	4500
L	11280
OA	1730
Z	8590
Bibwewadi/Wakad	
PC	1390
PD	1700
PF	2005
Varachha Road	
D	2725
F	5495
L	8210
Nerul	
B	1670
D	2420

Note:

- 1) 4 Locker operations free in a calendar month thereafter Rs.100/- per operation.
- 2) Break Open of Locker charges for all types of locker Rs 1000/- + actual charges of the vendor.
- 3) Delay in payment of locker rent for all types of locker 18 % p.a for number of days delay after due date.

SERVICES CHARGES FOR FOREX W.E.F 01-05-2021

Transaction Type	Common Slabs	Charges
Issue of foreign currency Demand Draft	NA	Rs.1,500/-
Cancellation of foreign currency Demand Draft	NA	Rs.300/-
Overseas Cheque Collection	NA	
Overseas	Upto US\$1000	Rs.500/-
	US\$1001-\$5000	Rs.1,000/-
	US\$5001& above	Comm@0.50%
Outward TT Remittance-Overseas (Miscellaneous Remittances A2)	Upto Rs.7 lakh	Rs.1,500/-
	Above Rs.7 Lakh	Comm@0.15%+Swift
Inward TT Remittances	NA	
Foreign Currency	NA	Rs.600/-
Issue of FIRC's	NA	Rs.200/-
Reissue of FIRC's	NA	Rs.300/-
Foreign Currency Notes	NA	
Issue	NA	Prevailing Market Rate
Encashment	NA	Prevailing Market Rate
Travelers Cheques	NA	
Issue	NA	Prevailing Market Rate
Encashment	NA	Prevailing Market Rate
Travel Cards	NA	
Issue	NA	Prevailing Market Rate
Encashment	NA	Prevailing Market Rate
TRADE SERVICES		
Exports		
Export collections/ Regularisation	Upto Rs.12 lakh	Comm. Rs.1100/- + courier chrg
	Above Rs.12 Lakh upto Rs.18 Lakh	Comm. Rs.1300/- + courier chrg
Export Bill Negotiation under DC	Above Rs.18 Lakh	Comm.@0.063% + courier chrg
	Upto Rs.12 lakh	Comm. Rs.1100/- + courier chrg
Export Bill Negotiation under DC	Above Rs.12 Lakh upto Rs.18 Lakh	Comm. Rs.1300/- + courier chrg
	Above Rs.18 Lakh	Comm. @0.063% + courier chrg
Bills under L/C scrutiny commission	NA	Min. Rs.500/-, Max. Rs.1300/-
Documentary Credit Export Advising	NA	Rs.1,500/-
Documentary Credit Export Amendment Advising	NA	Rs.1,000/-
GR waivers	NA	Rs.2,000/-
Imports		
Documentary Credit issuance (subject to Minimum Rs.2000/-)	Percentage Per Qtr.	1st Qtr.% 2nd Qtr.%
	Sight	0.300 0.450
	Upto 90 days	0.450 0.600
Documentary Credit issuance Swift	Upto 120 days	0.525 0.675
	NA	Rs.1000/-
Import DC Bills Retirement	NA	Comm. @0.15% or Min. Rs.2000/- + Swift + Handling Charges
Import Bills on Collection	Upto Rs.10 lakh	Rs 1750/-
	Above Rs.10 lakh	Comm. @ 0.125% + Swift
Documentary Credit Amendment Charges		
a) General Amendment	NA	Rs. 1000/- + Swift
b) Amendment of value or period extension		Charges as per issuance table + Swift
Direct Import Payment	Upto Rs.10 lakh	Rs 1750/-
	Above Rs.10 lakh	Comm. @ 0.125% + Swift
Advance Remittance	Upto Rs.10 lakh	Rs 1750/-
	Above Rs.10 lakh	Comm. @ 0.125% + Swift
Forward Contract-Exports / Imports		
Forward Booking Charges	NA	Rs.2000/-
Cancellation of Forward Booking Charges	NA	Rs.750/-
Foreign Exchange Service Tax Slabs		
Slabs	Transaction Value	Service Tax
Slab 1	Upto Rs. 1 lakh	Rs. 45/- or 0.18%, whichever is higher
Slab 2	From Rs. 1 lakh to 10 lakhs	Rs. 180/- + 0.9.% on the amount between Rs. 1 lakh to 10 lakhs
Slab 3	Above Rs. 10 lakhs	Rs. 990/- + 0.018% on the amount over Rs. 10 lakhs subject to a maximum of Rs.10800/-

Note:

- 1) All Foreign Currency transactions will be charged G.S.T. on Foreign Exchange Conversion per transaction as per the Tax slabs.
- 2)The Forex and trade charges are calculated taking into account the correspondent bank charges being charged presently for the facilities availed

RTGS/NEFT CHARGES W.E.F 01.05.2021

Transaction Type	Slabs	Charges
RTGS Payment to other Bank account	Rs.2 Lakh to 5 Lakh	20
	Above Rs.5 lakh	45
NEFT Payment to other Bank account	Amounts Up to Rs.10000/-	2
	Amounts from Rs.10001/- to 1 Lakh	4
	Amounts above Rs.1 Lakh to Rs.2 Lakh	12
	Above Rs.2 lakh	20

Note

- 1) NEFT/RTGS initiated through Internet/Mobile banking is free.
- 2) NEFT/RTGS initiated through branch is chargeable.