

BASSEIN CATHOLIC CO-OP. BANK LTD.
(Scheduled Bank)

SERVICE CHARGES W.E.F. 2ND MAY, 2016
(Including Service Tax)

| Sr. No. | Particulars of Services Rendered | |
|--|--|---|
| 1. | <u>Collection of outstation cheques</u> | |
| | Upto ₹10,000/- | ₹100/- |
| | Above ₹10,001 to ₹1,00,000/- | ₹150/- |
| | Above ₹1,00,000/- | ₹200/- |
| | Frequency - Daily - By Branch | |
| 2. | <u>Bank's Pay-Order</u> | |
| | (a) Upto ₹1000/- | ₹20/- |
| | (b) ₹1001 to ₹5000/- | ₹40/- |
| | (c) ₹5001 to ₹10000/- | ₹65/- |
| | (d) ₹10001 to ₹100000/- | ₹65/- + ₹1/- per ₹1000/- |
| | (e) Above ₹100000/- | ₹155/- + ₹1/- per ₹1000/- Maximum ₹700/- |
| | Pay-Order Cancellation charges | ₹30/- per Pay-Order |
| | Pay-Order Revalidation/Stale charges | ₹30/- per Pay-Order |
| | Duplicate Pay-Order Charges | ₹30/- per Pay-Order |
| | Pay-Order for Non-customers (cash handling) | |
| | Upto ₹1000/- | ₹40/- |
| | ₹1001/- upto ₹5000/- | ₹60/- |
| | ₹5001/- upto ₹10000/- | ₹100/- |
| | ₹10001/- upto ₹50000/- | ₹3/-per ₹1000/-or part thereof min. ₹100/- |
| Maximum payorder to be issued to non-customers by way of cash should be less than Rs.50,000/- | | |

| Sr. No. | Particulars of Services Rendered | |
|---------|---|--|
| 3. | <u>RTGS / NEFT</u> | |
| | <p><u>RTGS</u> Inward Transactions</p> <p><u>Outward Transactions</u> Rs.2.00 Lacs to Rs.5.00 Lacs Above Rs.5.00 Lacs</p> <p><u>NEFT</u> Inward Transactions</p> <p><u>Outward Transactions</u> Upto Rs.100000/- Above Rs.1.00 Lacs upto Rs.2.00 Lacs Above Rs.2.00 Lacs (system)</p> | <p>FREE</p> <p>₹30/- ₹55/-</p> <p>FREE</p> <p>₹5/- ₹15/- ₹30/-</p> |
| 4. | <p><u>ATM / EMV Chip Card</u></p> <p>Issuance Charges EMV</p> <p>Annual Fee EMV</p> <p>Duplicate / Re-issuance of EMV</p> <p>Duplicate PIN Regeneration</p> <p>Cash withdrawal & Balance enquiry</p> <p>a) Bank's card holder from our Bank's ATM</p> <p>b) Bank's card holder from other Bank's ATM</p> | <p>NIL</p> <p>NIL</p> <p>₹100/-</p> <p>₹100/-</p> <p>Free for Bank's card holders</p> <p>5 transactions in a month FREE.</p> <p>From 6th transaction onwards- Financial transaction ₹18/- Non-Financial transaction ₹10/-</p> |

| Sr. No. | Particulars of Services Rendered | |
|---------|--|--|
| 5. | <p><u>Minimum Balance Amount</u></p> <p>a) S/B A/c (without chq. book)</p> <p>b) S/B A/c (with chq. book)</p> <p>c) C/D A/c</p> <p>d) CD A/c of Registered Society / Trust etc.</p> | <p>₹500/-</p> <p>₹1000/-</p> <p>₹3000/-</p> <p>₹3000/-</p> |
| 6. | <p><u>Minimum Balance charges</u></p> <p>a) S/B A/c (Inoperative)</p> <p>b) S/B A/c (Operative)</p> <p>b) C/D A/c</p> <p>c) CD A/c of Registered Society / Trust etc.</p> | <p>NIL</p> <p>₹25/- per month</p> <p>₹100/- per month</p> <p>₹100/- per month</p> |
| 7. | <p><u>Inoperative / Dormant Account (Dormancy period 24 months)</u></p> <p>Balance above ₹50/-</p> <p>Balance ₹50/- or less</p> | <p>₹15/- per month</p> <p>Full balance amt to be appropriated and a/c to be closed</p> |
| 8. | <p><u>ICICI at par Instrument Charges</u></p> <p>(a) Upto ₹1,000/-</p> <p>(b) Upto ₹10,000/-</p> <p>(c) Above ₹10,000/-</p> | <p>₹25/-</p> <p>₹60/-</p> <p>₹60/- + ₹1/- per 1000/- Maximum ₹1000/-</p> |

| Sr. No. | Particulars of Services Rendered | |
|---------|--|---|
| 9. | <p><u>Locker Charges</u></p> <p>Small (7" x 4.9" x 18") Medium (14"x 4.9"x 18") Large (14"x 10" x 18")</p> <p><u>(Only at Nandakhal Br.)</u></p> <p>Extra Large (14"x 15"x 18") Super Size (15"x 27"x 15")</p> <p><u>Break Open of locker</u></p> <p>Reminder for Locker Rent Delay in payment of Locker Rent</p> | <p>₹1200/- p.a. ₹2500/- p.a. ₹4500/- p.a.</p> <p>₹5000/- p.a. ₹10000/- p.a.</p> <p>₹600/- + actual charges. ₹25/- + actual postage.</p> <p>₹25/- to be charged monthly till rent is received.</p> |
| 10. | For Revalidation / cancellation & issue of Duplicate Draft (per instance) | ₹100/- |
| 11. | For Duplicate Pass Book-SB (per instance) | ₹60/- |
| 12. | Duplicate Statement Charges | |
| | a) Current Account | ₹75/- per ledger page |
| | b) Saving Account | ₹30/- per ledger page. |
| 13. | Issue of Duplicate Term Deposit Receipt / Share Certificate | ₹30/- |

| Sr. No. | Particulars of Services Rendered | |
|---------|--|--|
| 14. | <u>Cheque/ ECS Returned Charges</u> (For Technical reason No Charges) a) <u>Outward Cheques Return</u> | |
| | Local Cheques SAVINGS | ₹100/- |
| | Local Cheques CD/CC/OD/ODCC | ₹150/- |
| | b) <u>Outstation Cheque Return</u> | ₹100/- per cheque for all systems + Postal charges |
| | c) <u>Inward / ECS Return charges</u> | |
| | For Saving | 0.15% of Instrument Amount. Minimum ₹150/- |
| | For CD/CC/OD/ODCC | 0.18% of Instrument Amount. Minimum ₹300/- |
| 15. | <u>Stop Payment Instructions</u> Stop Payment charges are to be recovered at the time of accepting STOP PAYMENT instructions only, No cheque return charges are to be collected, at the time of presentation of such a cheque provided Stop Payment charges have been already recovered . Frequency - Daily by Branch | 1) ₹100/- per cheque for S.B. Maximum ₹500/- 2) ₹200/- per cheque for CD/CC / OD/ODCC Maximum ₹1000/-. Note- Such cheque, if presented, should be marked prominently across the face "STOPPED PAYMENT" |

| Sr. No. | Particulars of Services Rendered | |
|---------|--|---|
| 16. | Issuance of CTS-2010 Compliant Cheque Book | |
| | a) S B b) CC/CD/OD/ODCC | Free Cheques upto 30 leaf in a Financial Year and thereafter Rs.1/- per leaf. ₹2/- per chq. leaf |
| 17. | Issue of loose cheque leaves | Discontinued |
| 18. | <u>Ledger folio Charges –</u> (In Current Deposit / Cash Credit /Overdraft) Average Deposit/Credit Balances in Accounts Upto ₹25,000/- ₹25,001/- to ₹50,000/- ₹50,001/- to ₹1,00,000/- ₹1,00,001/- to ₹2,00,000/- Above ₹2,00,000/- Frequency Monthly by Branch | ₹60/- per folio ₹50/- per folio ₹45/- per folio ₹40/- per folio Nil |
| 19. | Cash Handling Charges | <u>Cash Deposit per month-</u> a) upto 5 lac - Free b) Above Rs.5 lac - 0.10 % |

Other Services

| Sr. No. | Particulars of Services Rendered | |
|---------|---|--|
| 1. | Franking charges | ₹10/- per document. |
| 2. | Closure charges Upto one yr. | |
| | SB | ₹150/- |
| | CD/CC/OD/ODCC | ₹600/- |
| 3. | Customers signature / photo verification charges | ₹50/- per instance |
| 4. | Duplicate Interest Certificate / Duplicate Certificate for claiming exemption for repayment of interest / principle amount towards housing loan. | ₹50/- per instance |
| 5. | For issuing photocopy of the paid cheque / record copy of the cheque | ₹100/- above one year record ₹50/- below one year record. |
| 6. | Fate enquiry / confirmation charges | ₹100/- + actual expenses |
| 7. | Loss of Token | ₹100/- |
| 8. | Changes in operational instruction / notice of Power of Attorney / Letter of mandate / by resolution etc. OR Addition / deletion of the name in existing deposit account | ₹25/- per occasion. |

LOANS AND ADVANCES

| Sr. No. | Nature of Services | |
|-----------|------------------------------|-------------------------------|
| 1. | <u>CIBIL Charges</u> | |
| | Individual | 200/- |
| | Commercial | 800/- |
| 2 | <u>CERSAI Charges</u> | |
| a) | Creation/Modification | |
| | For Loan upto Rs.5.00 Lacs | 50/- + S.Tax as applicable |
| | For Loan above Rs.5.00 Lacs | 100/- + S.Tax as applicable |
| b) | Satisfaction of Charge | NIL |
| c) | Cersai Search Charges | 10/- plus S.Tax as applicable |

| 3) | BANK GUARANTEE | | | | | | | | | | | |
|--|---|--|--------|---------|--------------------|------------|--|------------|--------------------------------------|------------|---------------------|------------|
| | Fully Secured by FDR | 100/- + 1% p.a. | | | | | | | | | | |
| | Fully secured.(FDR + Tangible Security) | 100/- + 2 % p.a. | | | | | | | | | | |
| | Partly secured. | 100/- + 3 % p.a. | | | | | | | | | | |
| | | Minimum one quarter commission will be recovered- Not refundable. | | | | | | | | | | |
| 4 | SOLVENCY | | | | | | | | | | | |
| | For Educational Purpose | Rs.2000/- + Rs.50/-per additional copy | | | | | | | | | | |
| | For Purpose other than Education | 0.10% of the Amount [Minimum Rs.750/- | | | | | | | | | | |
| | | <table border="1"> <thead> <tr> <th>Amount</th> <th>Maximum</th> </tr> </thead> <tbody> <tr> <td>Upto Rs.1.00 Crore</td> <td>Rs. 5000/-</td> </tr> <tr> <td>Above Rs.1.00 Crore upto Rs.3.00 Crore</td> <td>Rs. 7500/-</td> </tr> <tr> <td>Above Rs.3.00 Crore to Rs.5.00 Crore</td> <td>Rs.10000/-</td> </tr> <tr> <td>Above Rs.5.00 crore</td> <td>Rs.15000/-</td> </tr> </tbody> </table> | Amount | Maximum | Upto Rs.1.00 Crore | Rs. 5000/- | Above Rs.1.00 Crore upto Rs.3.00 Crore | Rs. 7500/- | Above Rs.3.00 Crore to Rs.5.00 Crore | Rs.10000/- | Above Rs.5.00 crore | Rs.15000/- |
| Amount | Maximum | | | | | | | | | | | |
| Upto Rs.1.00 Crore | Rs. 5000/- | | | | | | | | | | | |
| Above Rs.1.00 Crore upto Rs.3.00 Crore | Rs. 7500/- | | | | | | | | | | | |
| Above Rs.3.00 Crore to Rs.5.00 Crore | Rs.10000/- | | | | | | | | | | | |
| Above Rs.5.00 crore | Rs.15000/- | | | | | | | | | | | |
| | | Maximum Rs.15000/- | | | | | | | | | | |

| Sr. No. | Nature of Services | | |
|-----------|--|--|---|
| 5. | PROCESSING CHARGES [For all loans other than loan against Bank's TDR]. | | |
| | | For Individuals | Other than individuals |
| a. | New Loans / Additional Limit / ADHOC limit | 0.60% of loan amount [Min-Rs.1000/- Max-Rs.60000/- | 0.75% of loan amount [Min-Rs.1500/- Max-Rs.100000/- |
| b. | Renewal [Note : If the renewal process is completed and account renewed one month prior to expiry then processing charges applicable shall be @ 0.25% of loan amount Maximum Rs.25000/-] | 0.40% of loan amount [Min-Rs.1000/- Max-Rs.30000/- | 0.40% of loan amount [Min-Rs.1500/- Max-Rs.30000/- |
| c. | Education Loan | 0.30% of loan amount [Min-Rs.500/- Max-Rs.10000/- | |
| d. | BPLN | Rs.1500/- | |
| e. | SULN (Above Rs.1 Lac) | Rs. 500/- | |
| f. | Ornament Loan (Above Rs.1 Lac) | Rs. 500/- | |
| g. | COD | 0.40% of loan amount (Max-Rs.2000/- | |

| | |
|--------------|---|
| Note- | <p>1. 25% of processing charges will be recovered immediately at the time of submission of proposal & another 25% processing charges to be recovered at the time of giving sanction letter. Balance 50% will be recovered at the time of disbursement. Moreover the amount of processing charges recovered will not be refundable even if the proposal is declined or not disbursed due to non-compliance of sanction terms & conditions.</p> <p>2. In case of renewal with enhancement of CC/OD Limit processing fee will be charged as</p> <ul style="list-style-type: none"> - for renewal of existing limit @ 0.40% of Loan amount Maximum Rs.30000/-. - for the enhanced limit @ 0.75% of the enhanced limit Maximum Rs.100000/- |
|--------------|---|

| Sr. No. | Nature of Services | | | | | | |
|--|---|---|--|---------------------------------|--|---------------------------------|--|
| | <p>3. Loan Prepayment Charges- Prepayment Charges on the outstanding loan amount will be charged as follows :</p> | <table border="1"> <tr> <td data-bbox="539 501 986 568">1. If Availed Loan is closed within 5Yrs from date of disbursement</td> <td data-bbox="986 501 1530 568">2.50% on the Outstanding Amount</td> </tr> <tr> <td data-bbox="539 568 986 636">2. If Availed Loan is closed after 5 yrs from date of disbursement</td> <td data-bbox="986 568 1530 636">2.00% on the Outstanding Amount</td> </tr> </table> | 1. If Availed Loan is closed within 5Yrs from date of disbursement | 2.50% on the Outstanding Amount | 2. If Availed Loan is closed after 5 yrs from date of disbursement | 2.00% on the Outstanding Amount | <p>Prepayment charges are applicable for all loans except for Housing Loans , in case of the said loans being takeover by other Banks/Financial Institutions/NBFC's.</p> |
| 1. If Availed Loan is closed within 5Yrs from date of disbursement | 2.50% on the Outstanding Amount | | | | | | |
| 2. If Availed Loan is closed after 5 yrs from date of disbursement | 2.00% on the Outstanding Amount | | | | | | |
| 6. | UNIT VISIT | | | | | | |
| | Inspection of Stock / Book-debts / Factory plant & machinery, vehicle etc. | | Branch level Rs. 500/- [per visit] Head Office Level Rs. 3000/- [per visit] | | | | |
| 7. | Sale of Pledged / Hypothecated security by Auction for recovery of loan amt. Gold ornament / vehicles / house / appliances etc. | | Rs.500/- for Ornament loan Rs.3000/- for all other loans. | | | | |
| 8. | Holding charges for seizure of hypothecated Asset like Vehicle, machinery, household appliances etc. from date of seizure to till the sale/release. | | Rs. 500/- per month (Minimum Rs.1000/-) | | | | |
| 9. | Fixing Bank's name plate on mortgage property / hypothecated machinery, vehicle etc. | | Rs.500/- | | | | |
| 10. | No dues certificate | | Rs.100/- for non- customer Free for Bank customer | | | | |

| Sr. No. | Nature of Services | |
|------------|--|---|
| 11. | NOTICE CHARGES | |
| a. | Notice Charges to Overdue Account | |
| | 1 st notice to borrower / guarantor | Rs.25/-only borrower |
| | 2 nd notice borrower / guarantor | Rs.50/-only borrower |
| | Final notice /legal notice Borrower/ guarantor | Rs.100/- [Borrower as well as Guarantors each] |
| | Arbitration Notice | Rs.200/- [Borrower as well as Guarantors each] |
| | Salary Attachment Notice | Rs.200/- |
| b. | Reminder for Stock, Book Debts statement / for renewal of CC/OD limit | Rs.200/- |
| c. | Visit charges - | Rs.50/- 1 st visit Thereafter Rs.100/- per Visit. |
| d. | Recovery charges - (Special Recovery Officer's Visit) | Rs.300/- |
| e. | Charges for legal proceedings | Rs.500/- + Actual Expenses |
| f. | Visit to Godown for inspection of Stock in case of Pledge Limit sanctioned | Rs.500/-per visit. |

FOREX SERVICE CHARGES applicable w.e. from 1st April ,2016

| SR. NO. | PARTICULARS | RECOVERY STAGE | FINAL |
|----------|--|--|---|
| | - | | |
| | IMPORTS | | |
| I | LETTER OF CREDIT- IMPORT ISSUANCE | | |
| | - | | |
| A | Commitment commission | | |
| 1 | From Issuance of Credit till expiry date of the credit | Issuance | 0.10 % per month or part there of. |
| 2 | Usance tenor Commission | Issuance | 0.0625 % per month or part there of min Rs. 1000 |
| 3 | Sight tenor | Issuance | 0.10 per cent flat |
| | | | |
| B | AMENDMENT | | |
| 1 | Value enhancement and usance period enhancement | Amendment | 0.10 per cent flat |
| 2 | Without value enhancement/extension | Amendment | Rs. 500 flat |
| | | | |
| C | SWIFT CHARGES | | |
| 1 | SWIFT charges- Issuance Full text | Issuance | Rs.750.00 |
| 2 | Any other transmission per message | Whenever any SWIFT message is involved | Rs. 500 flat |
| | | | |
| D | RETIREMENT COMMISSION | | NIL |
| | | | |
| E | LETTER OF CREDIT- INLAND | | |
| | Commitment commission | | |
| 1 | From Issuance of Letter of Credit till expiry date of the credit | Issuance | 0.15 percent per month or part there of minimum 1000/-. |
| 2 | Usance tenor | Issuance | 0.0625 % per month or part there of min Rs. 1000 |
| 3 | Sight tenor | Issuance | 0.10 per cent flat |
| 4 | RETIREMENT COMMISSION | | 0.15 % min Rs. 500 max Rs. 2500 |
| | | | |
| F | AMENDMENTS | | |
| 1 | Value enhancement/ extension of validity | Amendment | 0.10 per cent flat |
| 2 | Reasons other than above | Amendment | Rs. 500 flat |
| | | | |

| SR. NO. | PARTICULARS | RECOVERY STAGE | FINAL |
|----------|---|----------------------------------|---|
| G | RETIREMENT COMMISSION | | NIL |
| - | - | | |
| H | POSTAGE/COURIER | | |
| 1 | Inland | | At actual |
| 2 | Foreign: DHL | | At actual |
| | | | |
| I | HANDLING OF IMPORT DOCUMENTS ON COLLECTION BASIS | | |
| 1 | Booking of the bill | Booking | Rs. 1000 per bill |
| 2 | Dishonour Bill both under LC and Collection | | Rs.1,000.00 |
| | | | |
| J | REMITTANCES AGAINST DIRECT IMPORT BILLS -DIRECT IMPORT BY CUSTOMERS | | |
| | Remittances against submission of evidence of import, invoices and transport documents | Remittance | Rs.1,000.00 |
| | | | |
| K | ISSUANCE OF DELIVERY ORDER | | |
| | Issuance of delivery order favouring air carrier for clearance of goods pending original import documents | Issuing delivery order | Rs.1,000.00 |
| | | | |
| L | ISSUANCE OF SHIPPING GUARANTEE | | |
| | Issuance of shipping guarantee favouring shipping company for clearance of goods pending receipt of original import documents | Issuing shipping guarantee | Rs.1,000.00 |
| | | | |
| M | IMPORT ADVANCE PAYMENT | | |
| | Advance remittance covering import into India | Remittance | 0.125 per cent with minimum of Rs.500 maximum Rs.1500 |
| | | | |
| N | REMITTANCES AGAINST DIRECT IMPORT BILLS -DIRECT IMPORT BY CUSTOMERS AND ADVANCE REMITTANCE | | |
| | Remittances against submission of evidence of import, invoices and transport documents | Remittance | 0.125 per cent with minimum of Rs.500 maximum Rs. 1500/ |
| | | | |
| O | SWIFT CHARGES | | |
| | Per message | Whenever SWIFT messages are sent | Rs. 500 flat |

| SR. NO. | PARTICULARS | RECOVERY STAGE | FINAL |
|----------|---|--------------------------------|--|
| | <u>EXPORTS:</u> | | |
| | - | | |
| A | EXPORT LETTER OF CREDIT/STANDBY LETTER OF CREDIT | | |
| 1 | Advising of Letter of credit/SB L/C to customer | Advising | Rs.250.00 |
| 2 | Advising of Letter of credit/SB L/C to Non- customer | Advising | Rs.1,000.00 |
| 3 | Advising of Letter of credit/SB L/C to customer as a second advising Bank which has been received via SWIFT by another Bank | Advising | |
| 4 | Advising amendment | Advising | Rs.250.00 |
| 5 | Adding confirmation to L/C, extension of validity | Advising | |
| 6 | Transfer of L/credit | Advising | Rs.1,000.00 |
| 7 | Cancellation of LC | | Rs.250.00 |
| | | | |
| B | HANDLING OF EXPORT DOCUMENTS ON COLLECTION | | |
| | Booking of bill | Booking * | 0.15 per cent with minimum of Rs. 250and Maximum Rs.1000 |
| | | | |
| | * If the funds are not available at the time of booking, to be collected within date of realisation | | |
| | | | |
| C | NEGOTIATION/PURCHASE /DISCOUNT | | |
| | Handling of export documents - Commission | Booking | 0.15 per cent flat with minimum of Rs. 250. maximum of Rs.1000/- |
| | | | |
| | If collection bill is purchased/ discounted commission is charged once only. | | |
| | | | |
| D | HANDLING OF DOCUMENTS UNDER L/C RESTRICTED TO OTHER BANK FOR NEGOTIATION | | |
| | Handling charges. | Booking | Rs.1,500.00 |
| | | | |
| E | SWIFT CHARGES | | |
| | Any other transmission per message | Whenever SWIFT message is sent | Rs.500.00 |
| | | | |

| SR. NO. | PARTICULARS | RECOVERY STAGE | FINAL |
|----------|---|---|------------------------------------|
| F | POSTAGE/COURIER | | |
| | | Whenever service is provided | |
| | Inland | | Actual |
| | Foreign | | Actual |
| G | EXCESS DRAWING CHARGES UNDER DELEGATED AUTHORITY - PRE- SHIPMENT & POST SHIPMENT CREDIT | Whenever excess is disbursed | 2% above normal rate |
| H | OVERDUE BILL per quarter | | Rs.250.00 |
| I | EXTENSION OF TIME (ETX) | | Rs.1,000.00 |
| | | | |
| | <u>COMMISSION IN LIEU OF EXCHANGE</u> | | |
| | Wherever the banks do not earn exchange on transactions | Whenever funds are utilised for remittance directly from EEFC or DDA account. | 0.15 % min Rs. 500 maximum Rs.2000 |
| | (Commission in lieu of exchange should not be charged at the time of placement of funds in EEFC a/c or DDA account) | | |
| | <u>OUTWARD REMITTANCES</u> | | |
| A | Payments for imports | Remittance | 0.125 % min Rs 500 maximum Rs.1500 |
| | Payments other than for imports | | 0.125 % min Rs 500 maximum Rs.1500 |
| | Payments of collection bills and direct import | | 0.125 % min Rs 500 maximum Rs.1500 |
| B | SWIFT CHARGES | | |
| | Any other transmission per message | Whenever message is sent | Rs. 500 flat |
| C | POSTAGE/COURIER | | |
| | Postage | Whenever service is provided | Rs. 50 |
| | Inland courier | | Rs. 150 |
| | foreign courier | | Rs. 1200 or at actual |
| | | | |

| SR. NO. | PARTICULARS | RECOVERY STAGE | FINAL |
|---------|--|--------------------------|---|
| | <u>FOREIGN CURRENCY LOAN</u> | | |
| A | Transaction fee (new or roll over) (Forex centers) | Disbursement | Rs.1,000.00 |
| | | | |
| B | OVERSEAS DIRECT INVESTMENT (JV OR WOS)/ EXTERNAL COMMERCIAL BORROWING/ FOREIGN DIRECT INVESTMENTS | | |
| | At the time of processing the per proposal (IBD) | Approval by FED or RBI | Rs.5,000.00 |
| | | | |
| C | BUYER'S CREDIT(SHORT TERM IMPORT CREDIT) | | |
| | Processing at IBD | | Rs.500.00 |
| | If arranged by IBD | Approval by FED | Rs.2,000.00 |
| | If arranged by customer | Approval by FED | Rs.2,000.00 |
| | Commission on issuance of comfort letter, Guarantee favouring overseas bank on buyer's credit plus interest payable from the date of issuance till date of expiry. | Issuing | Rs.500 + 2% LOU charges or existing BG issue charges |
| | | | |
| | For issuing NOC cum compliance certificate to other bank arranging buyer credit (In addition to regular commission) | Issuing | Rs.1,000.00 |
| | | | |
| | <u>INWARD REMITTANCES</u> | | |
| 1 | Inward remittances via SWIFT and or where the customer is paid after receiving the funds in Nostro account | While crediting | Rs.50.00 |
| 2 | Collection of clean instruments | | Rs.50.00 |
| 3 | collection of foreign currency clean instruments payable abroad | on realisation | Rs.50.00 |
| 4 | Individual- Non trade transaction | | |
| 5 | Postage | on realisation | Rs.50.00 |
| 6 | Cheque return charges in respect of clean instruments | | Rs.500.00 |
| 7 | sent for collection abroad | | Rs.50.00 + Actual courier |
| 8 | Foreign correspondent's charges | Return of the instrument | Rs.50.00 + Actual courier |
| 9 | Saraswat Bank | Return of the instrument | Rs.50.00 + Actual courier |
| | (Commission and postage as above) | | |
| | | | |

| SR. NO. | PARTICULARS | RECOVERY STAGE | FINAL |
|---------|---|----------------|---------------------------|
| | <u>CERTIFICATES RELATED TO EXPORT</u> | | |
| 1 | Issuing Bank realisation Certificate (BRC) for export and issuance of duplicate BRC | | Rs. 200 per certificate |
| 2 | Attestation of export invoice at the specific request of customers | | Rs 50 per request letter. |
| 3 | Certificate related to exports on Bank's letter | | Rs.100.00 |
| 4 | Issuing GR waiver certificate | | Rs.100.00 |
| 5 | Processing of Exporters application in respect of export bills written off under | | -- |
| 6 | "Self Write off" Scheme of RBI | | Rs.1,000.00 |
| 7 | Registration of Export contract | | |
| 8 | Handling charges for dishonour /return of export bill | | Rs.500.00 |
| 9 | Handling charges for dishonour /return of Import bill | | Rs.500.00 |
| 10 | Registration of PP forms and monitoring submission of export documents against | | -- |
| 11 | Registrated of PP forms | | -- |
| 12 | FIRC/Encashment certificate | | Rs.100.00 |
| 13 | Remittance of FCNR closure proceeds | | Rs.100.00 |
| 14 | Issuance and encashment of foreign currency notes | | --- |
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