

TARIFF CARD

S.NO	TYPE OF TRANSACTION	CHARGES	
DEPOSITS			
1	Saving Account: AQB Balance Requirement Default Fee	NIL	
2	Current Account: AQB Balance Requirement Default Fee	NIL	
3	Current Account : Cheque Book Issuance	INR 1 per leaf	
4	Saving Account : Cheque Book Issuance (1 cheque book one quarter Free)	INR 1 per leaf	
5	Running Stationary - Bulk Cheques	On Actual Basis	
6	Stop Payment of Cheque & Release of Stop Payment	INR 100 per cheque & INR 250 per cheque series	
7	Duplicate Statement Of Account	INR 50/- for each month	
8	Standing Instructions	INR 100/-	
9	Copies of Paid Cheque/Deposit Slips/ Certificates not later than 6 months of the transaction date – per sheet	INR 100/-	
10	Copies of Paid Cheques/Deposit Slips/Certificates more than 6 months from transaction date-per sheet	INR 250/-	
11	Cheque Return Charges	Inward-INR 250/- Outward- INR 250/-	
12	Balance Confirmation Certificate(ex- cept September & March)	INR 100/-	
13	Balance Confirmation September & March	INR 250/-	
14	Signature Verification for Trade Purpose (By Other Bank)	As per actual	
15	Signature Verification by SMBC	Free	
16	Duplicate TDS Certificate	INR 350 per certificate	
17	DD Issuance Through Special Arrangement (KMBL & HDFC)	Paper Application	
		Upto INR 1,00,000	INR 2.00 per 1,000 (Minimum INR 100)
		Above INR 1,00,000	INR 2.50 per 1,000/- (Min. INR 200/-, Max. INR 5,000/-)
		Through SMAR&TS	
Upto INR 1,00,000	INR 1.50 per 1,000 (Minimum INR 100)		
Above INR 1,00,000	INR 2.00 per 1,000/- (Min. INR 200/-, Max. INR 5,000/-)		
Revalidation/ Cancellation/ Stop Payment/ Duplicate Issu- ance	INR 250/-		
18	DD issued at SMBC Branch (HDFC At Par Cheque)	Paper Application	
		Upto INR 1,00,000	INR 1/- per 1,000 (Min. INR 100)
Above INR 1,00,000	INR 1.50 per 1,000/- (Min. INR 200/-, Max. INR 3,000/-)		

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		Through SMAR&TS	
		Upto INR 1,00,0000	INR 1/- per 1,000 (Min. INR 50)
		Above INR 1,00,000	INR 1.50 per 1,000/- (Min. INR 100/-, Max. INR 3,000/-)
	Revalidation/ Cancellation	INR 250/-	
19	Outstation Collection Of Cheques	Upto INR 5000	INR 25
		Above INR 5000 to INR 10,000	INR 50
		INR 10,001 to INR 100,000	INR 100
		Above INR 100,000/-	INR 150
20	CMS cheque pick up charges	INR 500 per location per month subject within city limits.	
21	CMS Cheque Return Charges	INR 250 per return	
22	ECS Return	INR 250 per return	
23	Dormant Account Charges (in case of no transaction in the account for last 2 yrs)	NIL	
24	Clearing (Inward/ Outward)	Free	
25	Account Closure	in case less than 6 months	INR 1,500/-
		In case more than 6 months	INR 500/-
26	E-Tax Payments	INR 350/-	
27	Domestic Cash Pooling Service	Registration charge - INR 5000/- Subscription charge - INR 5000/- per month	
28	Host to Host service	Setup fee- INR 1,500,000/- Subscription charge- INR 25,000 per month	
29	SWIFT SCORE service	Setup fee- INR 1,500,000/- Subscription charge- INR 25,000 per month	
30	Corporate Cheque Printing	Per Unit Tariff - INR 5/-	
31	Courier Charges	Local delivery - INR 42.80/- Outstation delivery - INR 48.15/-	
NACH, Perfect & MT 940/942 transaction			
1	ACH Credit Transaction (Destination Bank)	Free	
2	ACH Debit Transaction (per trans- action)	Sponsor Bank INR 5/- Destination Bank INR 2.50	
3	Mandate Initiation (Initiating/ Receiv- ing Bank)	INR 10/- per Mandate	
4	Mandate Modify/ Cancel (per Mandate)	Initiating Bank INR 10/- Receiving Bank INR 10/-	
5	ACH Return Charges (per return)	INR 5/-	
6	E-Mandate Initiation/ Modify/ cancel (Receiving Bank)	INR 5/- per Mandate	
7	Dispute Arbitration for customer at Fault	INR 2,500/-	
8	Mandate Customization	As per actual basis	
9	PERFECT	INR 1,000 per month per PERFECT A/C	
10	MT940/ MT942 reports through swift	INR 5,000/- per month	
Internet Banking Related Charges			
1	SMAR&TS Registration fees	INR 5,000/-	
2	SMAR&TS Monthly fees	INR 5,000/- per month (Additional INR 300/- will be charged per token except for the first 2 tokens)	

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3	Lost / Replacement Token	INR 300/-
4	Data Interface Service (IMAGINE) set up charge	INR 20,000/-
'Basic Savings Bank Deposit Account' which will offer following minimum common facilities to all their customers		
1	Saving Account: AQB Balance Re- quirement Default Fee	Free
2	Cash Deposit	Free
3	Cash Withdrawal	Free(up to 4 times in a month)
4	Non-operation/activation of in-op- erative 'Basic Savings Bank Deposit Account'.	Free
Miscellaneous Charges		
1	Issuance of Miscellaneous Certificate (related to any product)	Credit related- INR 1000/-each Non- Credit related- INR 250 each
REMITTANCE		
1	RTGS Outward Transaction (per transaction)	Paper Application upto INR 5,00,000 INR 24.50/- Above INR 5,00,000 INR 49.50/-
		Through SMAR&TS upto INR 5,00,000 INR 14.50/- Above INR 5,00,000 INR 24.50/-
2	RTGS Inward Transaction	NIL
3	NEFT Outward Transaction (per transaction)	Paper Application Upto 10,000 INR 2.25 Above INR 10,000 upto INR 1,00,000 INR 4.75
		Above INR 1,00,000 upto INR 2,00,000 INR 14.75 Above INR 2,00,000 INR 24.75
		Through SMAR&TS Upto INR 1,00,000 INR 2.25 Above INR 1,00,000 INR 14.75
4	NEFT Inward Transaction	NIL
5	RTGS / NEFT Cancellation	RTGS / NEFT payments once pro- cessed cannot be cancelled.
6	Outward Remittance	Paper Application Flat INR 1,750/- Plus Foreign bank charges if charges outside India are on a/c of applicant + 0.125% in lieu of exchange charges.
		Through SMAR&TS Flat INR 1,500/- Plus Foreign bank charges if charges outside India are on a/c of applicant + 0.125% in lieu of exchange char- ges (Original documents to follow)
7	Inward Remittance	Flat INR 750 /-(Includes FIRC Charges) & INR 2,500 for Duplicate FIRC charges
8	Overseas/ Foreign Outward TT Re- mittance Cancellation/Amendment *Till the time credit doesn't happen to beneficiary's account	INR 1,250/-Plus Correspondent bank charges as applicable
9	Overseas / Foreign Inward Remit- tance Cancellation /Amendment * Till the time we haven't credited our client account	INR 1,750/-Plus Correspondent bank charges if applicable

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IMPORTS		
LETTER OF CREDIT IN FCY/ INR		
1	Commitment charges for the full validity of the L/C (i.e. from the date of opening of the L/C to the last date of its validity)	0.15% for every quarter (To be charged Quarterly)
	Usance/ Sight charges	Usance/ Sight (upto 10 days) 0.15% (Min INR 750/-) Flat
		Usance/ Sight upto 3 months 0.3% (Min. INR 750/-) Flat
		Usance/ Sight over 3 months 0.30 % 0.075% for each month every 30 days (Min. INR 750/-)
2	Discrepancy Fees under LC Bills	USD 50 for FCY bills and INR 3000 for INR Bills as Discrepancy fees per bill under LC
SWIFT CHARGES		
3	LC Transmission	INR 1,500/-
LC AMENDMENT CHARGES		
4	Amendment Charges- Financial	INR 750 (swift charges)+Commitment and Usance Fee (if applicable)
	Amendment Charges (other)	INR 1,250/-
5	Retirement/ Settlement (FCY)	0.15% (min INR 500) + swift charges INR 750 + 0.125%comm. in lieu of exchange
6	Retirement / Settlement (INR)	0.25% (min INR 500) + SFMS charges INR 250
7	LC cancellation Charges	INR 1000
MISC. IMPORT TRANSACTIONS		
8	LC Confirmation Charges	As per Mutual Agreement
	Handling fee for revised import documents received for collection	INR 500/-
	Charges on issuance of delivery order & Shipping Guarantee (Prior to receipt of docs)	INR 2,000/-
IMPORT BILLS WITHOUT LC		
9	Advance Payment for Import Documents	0.25% with a min of INR 500/-plus swift charges INR750/-
	Payment of Import Bills received undercollection by Supplier or bank	0.25%with a min of INR 500/-plus swift charges INR 750/- SFMS charges INR250/-
	Import bills Payment (docs received directly from customer/importer)	0.125 % with a min of INR 500/-plus Swift charges INR 750/-
BUYER'S CREDIT/ SUPPLIER'S CREDIT		
10	Buyer's Credit Handling charges	INR 1,500/- plus Swift charges INR 750/- (per swift)
	Repayment of Buyer's Credit on maturity	Swift Charges INR 750/-
	NOC issued to other bank for Buyer's Credit	INR 1,000/-
	Supplier's Credit Handling charges	INR 1,500 plus swift charges and INR 750 (per swift)

S.NO	TYPE OF TRANSACTION	CHARGES
EXPORTS		
FCY & INR		
1	FCY & INR Export documentary collections under LC & without LC – Commission & Handling charges	Commission charges-0.0625 % (min INR 1,000 to max. INR 1,500) Flat + Handling charges for INR Bills -1,500/- & for FCY Bills-INR. 2,000/-
	Negotiation or discounting of Export Bills without LC & Under LC	Interest Rate as per BP Dept.
	Advance Export Bills Handling charges	INR 1,500/- + Courier Charges INR 1,000/- (if applicable)
	Electronic - Bank realization certificate	INR 350/-
	Advising Export L/C	INR 1,500/-
	Advising amendment of L/C	INR 750/-
	L/C Transfer charges	INR 1,500/-
	GR waiver charges	INR 1,500/-
	Softex Processing Charges (in case separate request received)	INR 1,500/-
	Any Misc. Swift messages/ Trace INR	INR 500/- each
	Handling Charges for dishonor / return of export bill unpaid	INR 500/- per bill+ other Bank charges if any
	Pre-shipment credit	As per agreement with BP Dept.
	Post shipment credit (on demand bills for transit period)	As per agreement with BP Dept.
	GUARANTEES	
1	Commission for Network Guarantees	Based on country / bank risk (To be fixed by credit/BP Dept.)
2	Commission for issuance guarantees on behalf of Corporates	As per sanction terms fixed with the company/ 2.50% per ann. (min. INR 4,500) + Stamp Paper Charges actual + other bank charges on actual basis
3	Amendment charges where amount/tenor changed	Upfront/ 2.50% per ann. (min. INR 3,500) + Stamp Paper Charges actual + other bank charges on actual basis if applicable
4	Amendment charges where guarantee text amended	INR 750 +stamp paper charges
5	Bank Guarantee Issuance Advising Charges	INR 1,500/-
6	Bank Guarantee Amendment Advising Charges	INR 1,000/-
7	Handling charges for network guarantees (To be charged from overseas banks in case of Network Guarantees)	On issuance of guarantee : INR 7,500/- On issuance of amendment to guarantee : INR 5,000/-
CHARGES FOR CREDIT FACILITY		
1	Processing Fees	Fresh Facility: 1% of the total facility amount + applicable taxes Renewal: 0.5% of the total facility amount + applicable taxes
2	Pre-Payment	For the facilities having tenor of less than 1 year: 2% flat on principal amount prepaid + applicable taxes For the facilities having tenor of more than 1 year: 3% flat on principal amount prepaid + applicable taxes The Company needs to give at least 1 business day written notice. No Pre-Payment charges for MSME Customer

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3	Commitment Charges	2% flat + applicable taxes on the undrawn commitment portion of the facility The commitment charges can be increased, circumstantially, depending upon liquidity position of bank and market dynamics. No commitment charges will be payable for advances (both fund based and non-fund based) against security of deposits/ Government Securities/ Mutual Fund Units/ National Saving Certificate / Kisan Vikas Patra / Indira Vikas Patra
4	Insurance charges	Actuals
5	Legal Charges	Actuals
6	Valuation Fee	Actuals
7	Travelling, Conveyance expenses of Bank officials/inspectors/field officials, expenses incurred for visiting the unit, etc.	Actuals
8	Overdue interest (over applicable normal rate, on the overdue amount.)	2% p.a.
9	Loans under Restructured accounts (except Housing Loans, Loans up to 2.00 lakhs, Agriculture Loans, Loans to Micro Enterprises & Govt. Sponsored Schemes).	0.50% p.a. Additional Interest over the applicable rate
10	Any other charges relevant to the transaction	Actuals
11	Penal Interest	2% p.a. over the contracted rate No penal Interest will be charged in respect of priority sector loans and advances up to INR 25,000/-

*The above charges are exclusive of statutory taxes & foreign exchange conversion charges wherever applicable.

* Point no. 27 to 29 of Deposits section are customised products offered to selected customers.