

BOMBAY MERCANTILE CO-OP. BANK LTD.**Schedule of Service Charges with effect from 1st August, 2020**

The revised Service Charges are exclusive of Goods and Service Tax (GST) and other taxes as applicable from time to time.

NAME OF THE SERVICE	CHARGES
SAVINGS	
Minimum Balance	Minimum Average Monthly Balance(Rs.1000/-) less than requirement (for regular/Dormant/Unclaimed accounts) Rs.200/- per quarter as under: if Average Balance in the account is >MAVB - No charge if Average Balance in the account is 85% and above but <100% of the MAVB - 60% of the minimum balance charges. if Average Balance in the account is 75% and above but <85% of the MAVB - 75% of the minimum balance charges. if Average Balance in the account is below 75% of the MAVB - 100% of the minimum balance charges.
Duplicate Pass Book / Statement	Rs.2/- per transaction, minimum Rs.200/- and maximum Rs.1500/-
Copy of the cheque	Rs.100/- per instrument.
Stop Payment	Per cheque Rs.100/- and Maximum Rs.300/-
Standing Instruction	Rs.100/- per transaction + 15% over the actual postal charges (FD, RD and loans instalments exempted)
Withdrawal by cheque or otherwise	Exceeding 30 withdrawals per half year, Rs.10/- per withdrawal after the 30th transaction.
Addition/Deletion of names	Rs.100/- per request. No charges in case of death case.
Loss of cheque book requisition slip	Rs.100/-
Balance Certificate	First Certificate free. Duplicate or additional copies Rs.100/- per copy.
Cheque Return Inward (Cheque Deposited by our client and returned unpaid by the drawee bank).	Upto Rs.10,000/-, Rs.100/-. Above Rs.10,000/- to Rs.1.00 lac, Rs.200/-, Above Rs.1.00 lacs - Rs.300/-. However, no charges will be levied if the customer is not at fault.
Cheque Return Outward (Cheque issued by our client and returned unpaid by us) and debit advice received under ECS / NACH but dishonoured.	PLR + 8% + Rs.200/- per instrument if it is returned for any reason.However no charges will be levied if the customer is not at fault.
Cheque Book Request	30 cheques free per annum. Thereafter Rs.6/- per cheque.
Closure of Account	Within 12 months - Rs.300/-. After 12 months, Rs.200/-.
Confirmation of signature/address confirmation/photo attestation	Rs.100/- per request.
RTGS / NEFT	Free

NAME OF THE SERVICE	CHARGES
CURRENT	
Minimum Balance	Minimum balance(Rs.5,000/-) less than requirement (For Regular/Dormant/Unclaimed Accounts) - Rs.400/- per month.
STATEMENT CHARGES and Duplicate Statement	1st time free of cost. For duplicate statement Rs.3/- per transaction, minimum Rs.300/- and maximum Rs.3000/-.
STOP PAYMENT	Per cheque Rs.200/- and maximum Rs.500/-.
Cheque Book Request	Rs.5/- per leaf.
Closure of Account	Within 12 months - Rs.1000/-. After 12 months, Rs.350/-.
Cheque Return Inward (Cheque Deposited by our client and returned unpaid by the drawee bank).	Upto Rs.10,000/-, Rs.100/-. Above Rs.10,000/- to Rs.1.00 lac, Rs.200/-. Above Rs.1.00 lac - Rs.250/- per instrument. However, no charges will be levied if the customer is not at fault.
Cheque Return Outward (Cheque issued by our client and returned unpaid by us) and debit advice received under ECS but dishonoured.	PLR + 8% + Rs.300/- per instrument for current accounts and overdraft accounts if the instrument is returned for any reason.However, no charges will be levied if the customer is not at fault.
Loss of cheque book requisition slip	Rs.200/-
COLLECTION OF CHEQUES/ BILLS Outward bills/cheques collection a/c	Upto Rs.5,000/- - Rs.25/-, 5001 to Rs.10000/- - Rs.50/-, 10001 to Rs.1 lac - Rs.6/- per thousand, Above Rs.1 lac - Rs.5/- per thousand and maximum Rs.10,000/- plus collecting Bank charges plus 15% over the actual postage in all cases. In case of collection of up country cheques drawn on our branches, only 50% of the above charges plus 15% over the actual postage will be levied.
Inward bills/cheques collection a/c	Upto Rs.5000 – Rs.25/-, 5001 to 10000 – Rs.50/-, 10001 to 1 lac – Rs.6/- per thousand, > 1 lac – Rs.5/- per thousand and maximum Rs.10,000/- plus Collecting Bank Charges plus 15% over the actual postage in all cases. 50% of the above collection charges for “Bills sent for collection/bills received in collection” plus 15% over the actual postage charges and collecting Banker’s charges, as applicable, for Current Account Holder, who is maintaining minimum deposit of Rs.2,00,000/- in his current account during the last quarter and continues to maintain during the current quarter. This concession will be given if the bill amount exceeds Rs.10,000/-. The aforesaid incentive may also be allowed to the borrower, who is enjoying Credit Rating of AAA and Prime Borrower.

NAME OF THE SERVICE	CHARGES
REMITTANCE:	
Pay Order	Upto Rs.1000/- - Rs.20/-, Rs.1001/- to Rs.5000/- Rs.25/-, Rs.5001/- to Rs.10000/- - Rs.30/- and above Rs.10000 - Rs.30 + Re 1/- per thousand. 50% more charges than the normal will be levied , if the remittance is made against cash. Maximum remittance in cash should not exceed Rs.20,000/-. 50% concession in commission will be allowed to current account holder who is maintaining minimum deposit of Rs.2.00 lacs in his current account during the last quarter and continues to maintain during the current quarter and the borrower, who is enjoying the credit Rating AAA and prime Borrower
Solvency Certificate	Rs.500/- per lac. Minimum Rs.1000/-. Maximum Rs.50,000/-.
No Dues Certificate	First time free. Thereafter for duplicate Rs.100/-.
Issuance of duplicate Banker's cheque/Pay Order	Rs.200/- per instrument.
Revalidation or cancellation of Pay Order/Bankers cheque	Rs.100/- per instrument.
RTGS / NEFT Inward	Free
RTGS / NEFT Outward at the branch/internet banking	Rs.2.00 lacs to Rs.5.00 lacs – Rs.25/- > Rs.5.00 lacs – Rs.50/-
Custody charges of securities i.e. LIC Policies/NSCs, etc. document/title deeds mortgaged with the bank not collected within 30 days from closer of loan account.	Rs.200/- per month.
Cash handling charges	For current and overdraft / cash credit accounts for cash deposited by them. Upto Rs.1.00 lac no charges. Above Rs.1.00 lac - Rs.100/- per lac or part thereof. The total amount of cash deposit will be clubbed for each account at the end of each day and the charges will be levied accordingly.
Locker Rent	
Class/Type:	
A	Rs1200/-
B	Rs.1800/-
C	Rs.2800/-
D	Rs.3400/-
E	Rs.4600/-
F	Rs.6000/-
F1	Rs.6600/-
G	Rs.6600/-
H	Rs.7200/-
H1	Rs.3400/-

NAME OF THE SERVICE	CHARGES
L	Rs.13600/-
L1	Rs.11400/-

NAME OF THE SERVICE	CHARGES
<u>SAFE CUSTODY CHARGES:</u>	
Lodgement / Delivery of Scrips	Rs.100/- per transaction
Replacement of Scrips	Rs.100/- per transaction
<u>PROCESSING CHARGES FOR ADVANCES:</u>	
(Fund Based & Non Fund Based Limits)	
For Fresh Sanction & Enhanced Amount	
	Upto Rs.50,000/- 1000/-
	Rs.50,001/- to Rs.2,00,000/- 2000/-
	Rs.2,00,001/- to Rs.5,00,000/- 5000/-
	Rs.5,00,001/- to Rs.10,00,000/- 10000/-
	Above Rs.10,00,000/- 0.50% of advance amount with maximum of Rs.3.00 lacs.
	NOTE: 50% of the aforesaid processing charges will be taken as upfront fees. If loan is not sanctioned for any reason, 25% of processing fees will be refundable.
Renewal at each time: overdraft / review of term loan	Upto Rs.50,000/- - 500/-
With no modification	Above Rs.50,000/- to Rs.5.00 lacs - Rs.1000/-
	Above Rs.5.00 lacs to Rs.10.00 lacs - Rs.3,500/-
	Above Rs.10.00 lacs to Rs.50.00 lacs Rs.10,000/-
	Above Rs.50.00 lacs - Rs.15,000/-
With modification	50% of the regular charges.
<u>AD-HOC SANCTIONS :</u>	
Upto Rs.2,00,000/-	Rs.3,000/-
Above Rs.2,00,000 to Rs.10,00,000/-	Rs.6,000/-
Above Rs.10,00,000/- to Rs.25,00,000/-	Rs.15,000/-
Above Rs.25,00,000/- to Rs.50,00,000/-	Rs.20,000/-
Above Rs.50,00,000/-	Rs.30,000/-
	The above charges are to be levied against all Securities. Additional interest @ 2% p.a. besides the normal rate. Advances against Own Term Deposits will not attract these charges.

NAME OF THE SERVICE	CHARGES
INSPECTION CHARGES	Upto Rs.1.00 lac Rs.100/-
	Above Rs.1.00 lac to Rs.5.00 lacs - Rs.1,500/- + actual exp. p.a.
	Above Rs.5.00 lacs to Rs.10.00 lacs - Rs.3,000/- + actual exp. p.a.
	Above Rs.10.00 lacs - Rs.25.00 lacs Rs.6,000/- + actual exp. p.a.
	Above Rs.25.00 lacs - Rs.50.00 lacs Rs.10,000/- + actual exp. p.a.
	Above Rs.50.00 lacs Rs.15,000/- + actual exp. p.a.
	Inspection charges Rs.250 which should be recovered in case of taxis, autos, and private cars.
BANK GUARANTEE :	
<u>Guarantee Charges</u>	
Against 100% Cash Margin (in the form of Term Deposit Receipt.)	Commission @ 1.50% p.a. for 100% cash margin in the form of term deposit receipt.
Other than against 100% Cash Margin	Commission @ 2.50% p.a. issued by our Bank or other Banks.
CHEQUE DISCOUNTING:	
Interest and Postal Charges	PLR + 8% upto the date of realization + 15% over the actual postal charges
Commission and Handling Charges	Rs.200/- per instrument.
BILLS DISCOUNTING	
Interest and Postal Charges	Interest as applicable + 18% over the actual postal charges
Commission and Handling Charges	0.50% of Bill Discounted amount (Min. Rs.100/-, Max. Rs.8,000/-)
DELAY IN PAYMENT OF LOCKER RENT	Interest @ PLR p.a. to be levied on overdue rent of the lockers for One Year & Above
Key Deposit	Rs.3000/- from A to E & H1 type of Lockers
	Rs.4000/- from F, G & H type of Lockers
	Rs.7000/- from L & L1 type of Lockers
LOCKER ACCESS ALLOWED PER QUARTER	Every Quarter 6 access allowed free of charge.
	Thereafter Rs.100/- per additional access.
BREAKAGE OF LOCKERS IN CASE OF LOSS OF KEY	Actual cost of Breakage plus Rs.2000/-
SURRENDER OF LOCKERS	Within 1 year Rs.1000/-
	After 1 year No charges.

NAME OF THE SERVICE	CHARGES
FRANKING CHARGES	Rs.20/- per document inclusive of service tax and other taxes as applicable.
ISSUE OF LOOSE CHEQUE	Rs.100/- per cheque. Charges to be recovered manually.
ATM Charges	First time ATM card - Rs.200/- For duplicate ATM card - Rs.200/- PIN charges - Rs.200/-
Issuance of Duplicate Term Deposit Receipt	Rs.200/- per receipt.
Change in Quotation/Security/ Extention in Monotorium/Change of Guarantors	0.25 % of sanction amount with maximum Rs.15,000/-.
Counter Return Charges	Rs.500/- per instrument.
Payment of Taxes i.e. Goods & Service Tax (GST), Income Tax, etc.	Rs.50/- per transaction. Charges will be recovered manually.
SMS charges	Rs.10/- per month.
Issuance of Duplicate Share Certificate	Rs.100/- per certificate.
Loan/Overdraft application forms	Rs.50/- each.
Loan Notice Charges	Rs.400/- each
CIBIL Charges	Consumer Loan Rs.350/-, Commercial Loan Rs.2,000/-
Clearing Cheque Passing Charges	Rs.1.00 to Rs.10,000.00 Rs.150/-
	Rs.10,000.01 to Rs.1,00,000.00 Rs.300/-
	Rs.1,00,000.01 to Rs.5,00,000.00 Rs.400/-
	Rs.5,00,000.01 to Rs.1,00,00,000.00 Rs.600/-
	Rs.1,00,00,000.01 and above Rs.2,000/-
ECS Mandate	Rs.100/-

NAME OF THE SERVICE	CHARGES
FOREIGN EXCHANGE CHARGES / COMMISSION	
Foreign Bills Collection	Upto Rs.2.00 lacs Rs.500/- + Rs.200/- per shipping bill
	From Rs.2.00 lacs to Rs.4.00 lacs Rs.700/- + Rs.200/- per shipping bill
	Above Rs.4.00 lacs - Rs.900/- + Rs.200/- per shipping bill OR 0.086% on the invoice value whichever is more
	NOTE : If the document goes direct to drawee or is handled by us, additional Rs.500/- is charged
Courier Charges	Minimum Rs.2000/- or actual as per DHL tariff
Swift Charges	Rs.600/-
E-BRC Charges	Rs.145 per BRC
FIRC Charges	0.145% on invoice value minimum Rs.280/-
Export documents for regularisation against advance payment	Upto Rs.2.00 lacs Rs.500/- + Rs.200/- per shipping bill
	From Rs.2.00 lacs to Rs.4.00 lacs Rs.700/- + Rs.200/- per shipping bills
	Above Rs.4.00 lacs - Rs.900/- + Rs.200/- per shipping bill OR 0.086% on the invoice value whichever is more
Export L/C Advising	Rs.2250/-
Inward Remittances	Rs.230/- flat
Issuance of Certificates / Attestation	Rs.300/- flat per certificate
Issuance of letter to Custom for AD Code	Rs.500/- per Certificate
Import Bills on Collection	0.29% on invoice value, minimum Rs.345/-
Foreign Outward Remittances	0.145% or minimum Rs.350/-
Direct Import	0.456% on invoice and minimum Rs.560/-
Advance Import	0.29% on Invoice and minimum Rs.345/-
REIMBURSEMENT OF EXPENSES ON NON - OPERATIVE ACCOUNTS	
Savings Account	Rs.200/- per quarter
Current Account	Rs.400/- per quarter
Commitment charges	0.25 % p.a.on the unutilized portion of Overdraft a/c enjoying limit above Rs.25/- Lacs against limit other than Term Deposit, Gold Ornament and Govt Securities where utilization is below 60% of the sanctioned limit.