

### Schedule of charges for SBM Bank India Ltd

Retail			
	Effective from approved date		( In Indian rupees)
	Nomenclature	Applicable period/ details	Charges
1	Banker's Cheque / Demand Draft Issuance Charges		Rs 1/1,000; Min. Rs. 25 per DD
	Issuance of duplicate cheque / DD		100
	Cancellation charges		100
2	<b>Other Bank Demand Draft Issuance Charges</b>		Rs 1/1,000; Min. Rs. 100 per DD
	Issuance of duplicate BC		100
	Cancellation charges		100
3	<b>Cheque Book Issue</b>		
	Savings account		Free
	Current / OD / CC account		Free
4	<b>Folio Charges</b>		
	Savings account		Free
	Current / OD / CC account		Free
5	<b>Statement Charges</b>		
	Original statement by Email		Free
	2nd Statement by Mail		Free
	Duplicate statement by Hand delivery		50
	Duplicate statement by Email		Free
6	<b>Standing Instruction</b>		
	Per transaction		Nil
	For each SI failure		100
7	<b>ECS, Cheque return, Stop payment charges</b>		
	Chq. returned in clearing (Cheques presented to us)		300
	Chq. presented in clearing (Cheque presented by us)		300
	ECS Return		300
	Stop payment instruction		Perinstrument: Rs. 100 Per series:Rs. 250
8	<b>Minimum Balance</b>		
	Current account		NIL
	Savings a/c without chq.book		NIL
	Savings a/c with chq.book		NIL
	Minimum balance - shortfall per month		NIL
	Account closing charges		250
9	<b>RTGS / NEFT / ECS/AEPS charges</b>		
	Inward Receipts		Nil
	Outward Payments		Free
	RTGS/NEFT Payments		Free
	ECS Inward and Outward		Free
	AEPS (On us)	Upto 5 AEPS transactions in a month	Free
		Above free limit	Upto Rs 30/- plus GST per transaction
10	<b>Service Charges for Outstation Cheque Collection</b>		
		<b>Value</b>	<b>Servicecharge from Savings a/c customers</b>
		Up to and including 5,000	25
		Above 5,000 and up to and including 10,000	50
		Above 10,000 and up to and including 100000	100
		Above 1,00,000	150
11	<b>Remittances Received on Account of Vostro</b>		
	Processing of outward remittance as per the instruction of our Vostro account holders ( Including any FIRC to be issued for the same and any clarification swift message sent )		1000

12	<b>Other Charges:</b>		
	Mobile Alerts (Daily and Transaction)		Free
	Signature Verification Certificate		100 Per Verification
	Yearly AMC charges towards PIS account maintenance		Rs 250/ plus GST

13	<b>Debit Card Charges</b>		<b>Maximum chargers</b>
	Joining & Annual Fees at the time of issuance Plastic Metal Debit card		Upto INR 750 at the time of issuance (depending upon the card variant) Upto INR 750 for annual fees INR 25,000 (Metal Cards)
	Annual Charges for Metal Debit Card		Metal Debit card is by Invitation. If a client doesn't meet the qualifying criteria, we charge an issuance fee of INR 25,000 or approve as an exception based on the potential of relationship
	Reissuance of Lost, Stolen or Damaged Card Fees Plastic Metal		Upto INR 250 per instance, INR 57,500 (Metal Debit Cards) per instance
	Debit Card Pin Issuance Charges		NIL
	Statement Request		NIL
	E-Mail Statement (Monthly)		Free
	Physical Statement on request (Quarterly)		upto INR 100 per annum
	Physical Statement on request (Monthly)		upto INR 200 per annum
	Account Closure Charges		Upto INR 500
	Annual Maintenance Charges		Upto INR 500

14	<b>ATM Charges</b>		
	Domestic ATM Usage - Transaction Charges		
	- Own Bank ATM	Financial & Non Financial Transactions	Free & Charges
	- Other Bank ATM	Financial	5 Free transactions in a month (post which Rs. 20 per transaction)
		Non Financial(Domestic)	5 Free transactions in a month (post which Rs. 9 per transaction)
		Non Financial(International)	5 Free transactions in a month (post which Rs. 20 per transaction)
	International ATM usage	Transaction Charges	Rs. 500 + taxes

15	<b>Commercial Cards</b>		
			Upto INR 15000
	Issuance Fee for Add on		Upto INR 5000
	Annual Membership Fee		upto 3% of sanctioned credit limit
	Card Cancellation Fees		Nil
	Cash Advance Fees		2.5% of the Withdrawn amount + GST
	Finance Charges(in case of default)		Upto 4.5% per month
	Interest on Cash Advance		Upto 4.5% per month
	Foreign currency transaction charge		Upto 3% of transaction amount +GST
	ATM Balance Inquiry		Upto INR 21 + GST
	Late Payment charges		Upto 2.5% of the Billed Amount
	Overlimit Fee		Upto INR 1000
	Card Replacement Fee		Upto INR1000
	Physical Statement Fee		Upto INR 200
	Surcharge Fee		upto 2% transaction amount on fuel transactions
	Return of cheque		Upto 2% minimum of Rs. 300
	Auto Debit Return Fee		Upto 2% minimum of Rs. 300

16	<b>Consumer Cards</b>		
	Joining Fee		Upto INR 10000
	Annual Membership Fee		Upto INR 10000
	Card Issuance Fee		NIL
	Card Re-Issuance Fee		Upto INR 1000
	Cash Advance Fee/ATM withdrawal Fee (Domestic/International)		Upto 2.5% of the Withdrawn Amount (Min INR 250)
	Forex Markup Fee		Upto 3.5%
	Interest Free period		upto 50 days
	Interest Rate/ Finance Charges		Upto 4.5 % per Month
	Overlimit Fee		Upto 2.5 % of overlimit amount
	Card Cancellation Fee		Upto INR 1000
	Rewards Redemption Fee		NA

	Late Payment charges		Upto 2.5 % of Billed Amount
	Return of cheque		Upto 2% minimum of Rs. 300
	Auto Debit Return Fee		Upto 2% minimum of Rs. 300

17	<b>Pre-Paid Cards</b>		
	Card Issuance Fee		Upto INR 500
	Annual Membership Fee		Upto INR 200
	Card Re-Issuance Fee		Upto INR 500
	Balance Enquiry Fee		Upto INR 100
18	<b>Retail Remittances</b>		
	<b>Retail Digital Cross Border Remittances</b>	Charge Type	Tariff
	<b>Foreign outward Remittances</b>		
	Processing Charges ( BEN / SHA)	Flat	INR 1500
	Processing Charges (OURS)	Flat	INR 2000
	<b>Foreign Inward Remittances</b>		
	Processing Charges	Flat	INR 300
	FIRC Issuance	Flat	INR 500

<b>General Notes:</b>
1.) Account closing charges to be recovered only if the account is closed within six months from the date of opening
2.) All kind of taxes (TDS, GST, FOREX conversion, etc.) will be charged basis the notification received from time to time
3.) Any Waiver can be obtained from the business head/business head authorized authority;
4.) Debit card and ATM charges can vary as per scheme/segment of customers with the approval of Business Heads/business head authorized authority.
5.) Charges are subject to change as per any change in the charges advised by central / network/ settlement agencies to be able to pass the relevant cost to the customer.
4.) Any Changes, revision/waiver can be implemented with the approval of Business Head or Retail Head.
5.) New card launches and/or its changes/waiver can be introduced with the approval of Business Head or Retail Head.
6.) No Charges for SBM Bank staff including retired staff.

Schedule of charges for SBM Bank India Ltd				
Transaction Banking -- Trade & Forex				
Effective from 1st July,2020	( In Indian rupees)			
Nomenclature	Applicable period/ details	Tariff (% pa)	Minimum	Maximum
<b>I. LOCAL BUSINESS</b>				
<b>A. Inland Letter of credit (ILC)</b>				
1. Opening of ILC				
1.1 Sight LC				
	Tierd as % of ILC amount			
a. Commitment Fee	per quarter	0.20%	1,000	N.A.
b. Usance Commission	up to 7 days sight	0.20%	1,000	N.A.
1.2 Usance LC				
	Tierd as % of ILC amount			
a. Commitment Fee	per quarter	0.20%	1,000	N.A.
b. Usance Commission	up to 7 days sight	0.20%	1,000	N.A.
	7 days to 3 months	0.20%	N.A.	N.A.
	per month charges above 3 months	0.20%	N.A.	N.A.
2. Advising of ILC/ Guarantee	Flat	Flat	2,000	
3. Amendment of ILC	Flat (other than usance)	1,000		
4. Cancellation of ILC	Flat	1,000		
5. Advising of ILC Amendment	Flat	1,000		
<b>B. Inland Bill Discounting</b>				
Processing Fee (Commission charges)	Flat	1,000		
<b>C. Inland Bills for Collection</b>				
Processing Fee (Commission charges)	Flat	0.25%	1,500	NA
<b>D. Payment of ILC</b>				
	% of ILC amount	0.15%	1,000	N.A.
<b>II. Cross Border Business</b>				
<b>A. Import Letter of credit (FLC)</b>				
<b>1. Opening of FLC</b>				
1.1 Sight LC				
a. Commitment charges and Usance bills up to 10 days	0.25% per quarter on the LC amount. (If the period of the LC is part thereof then charges for full quarter should be recovered.).	0.25%	2,000	N.A.
b. Processing Fee (commission charges)		2,500		
1.2 USANCE LC				
	Tierd as % of FLC amount			
a. Commitment Fee	per quarter	0.25%	2,000	N.A.
b. Usance Commission	up to 10 days sight per quarter	0.25%	2,000	N.A.
	10 days to 3 months per quarter	0.25%	N.A.	N.A.
	per month charges above 3 months	0.10%	N.A.	N.A.
	Flat (other than usance and value enhancement)	1,000		
<b>2. Amendment of FLC</b>				
<b>3. Cancellation of FLC</b>				
	Flat	1,500		
<b>B. IMPORT BILLS</b>				
1. Import Bills under LC-Payment of FIBLC				
a. Retirement of bills under LC	% of FIBLC amount	0.15% pa	1,000	NA
b. Crystallisation of bills under LC/buyers credit	% of FIBLC amount	Charges in 1.a plus 0.25% pa		
2. Payment of Import Collection Bill (FIBC)				
a. Payment Commission	% of FIBC amount	0.25% pa	1,000	NA
b. Delayment payment commission			500	
c. Dishonour of bill		0.25%	2,500	NA

3. Payment of FIBC directly recvd. by Importer.				
Processing Fee (Commission)	Flat	2,500		
4. Advance Import Payments				
a. Payment Commission	% of payment amount	0.25%	1,000	NA
b. Follow-up of overdue bills/BOE/MT transactions etc		Flat Per Month	500	
c. Swift charges			500	
<b>C. EXPORTS</b>				
<b>a. Export Letter of credit (EXPLC)</b>				
<b>1. Advising of Export Letter of Credit</b>				
a. Direct advising to customer/Non Customer	Flat	2,000		
b. Indirect advising to customer	Flat	2000		
<b>2. Advising of Export Letter of Credit Amendment</b>				
a. Processing Fee( Commission)	Flat	1,000		
b. If the charges are to the account of Issuing Bank USD 50 to be collect along with the same		USD 50		
<b>3. Transfer of Export Letter of Credit</b>				
Processing Fee( Commission)	Flat	2,500		
<b>4. Adding confirmation to Export Letter of Credit</b>				
	Tierd as % of FLC amount			
a. Commitment Fee	per quarter	0.25%	1,000	NA
b. Usance Commission	up to 10 days sight	0.25%	1,000	NA
	10 days to 3 months	0.25%		
	per month above 3 months	0.10%		
<b>5. Export Bill</b>				
a. Negotiation of Export Bill under Letter of Credit (FBN) Processing Fee (Commission)	Flat		2,500	NA
Under LC bill - Document Scrutiny as per LC terms	Flat	0.125%		
b. Export Collection Bill handling (FOBC) including advance received and bill for which full or part payment is received				
i. Handling Commission	% of Bill amount	0.06%	1,000	NA
ii. Late fee charges after due date	Per quarter	250		
iii. write-off of bill ( handling commission + )		2,500	2,500	
c. Issuance of Bank Realisation Certificate				
Processing Fee (Commission charges) ( for our clients)		Nil		
d. follow up for realisation of export overdue bills/Advance export bills		500		

<b>D. REMITTANCES</b>				
a. Inward remittances				
1. Export Advance Payment Received	Flat	1,000	1000	
2. Other Remittances	Flat	300		
****Processing Fee (commission charges) (Including FIRC FOR Inward remittance for our customers and for non-customers if FIRC being issued charge additional amount of INR 500 plus taxes)	Flat		2500	NA
b. outward remittances				

1.Import Outward remittances	Flat	1,000	1000	NA
2. Non Import Outward remittances	Flat	1,000		
c. Foreign currency cheques for collection				
****Commission	% of Cheque amount	0.25%	1,000	NA
d. Foreign currency cheques purchased (other than interest)				
Commission *	% of Cheque amount	0.15%	1,000	NA
e. Travellers cheques purchased				
Processing Fee (commission charges)	Flat	500		
f. Outward remittances (FOTT)				
Processing Fee .125%	Flat (Chgs to BNF account)	0	1500	NA
	Flat (Chgs to OUR account)		2000	NA
g. Outward remittances (FODD)				
Processing Fee	Flat	1,000.00		
h. Issue of Foreign Currency Travellers Cheque				
Commission	% of TC amount	1.00%	N.A.	N.A.
<b>III. FORWARD FOREIGN EXCHANGE CONTRACT</b>				
Booking / Cancellation	Flat	500		
<b>IV. GUARANTEES</b>				
A. Shipping Guarantees in lieu of Bill of Lading				
a. Relating to imports under LC's opened by guarantor bank				
	Flat	1000		
	Tiered as % of GTEE amount			
b. others not covered by (a) above.	per quarter	0.25%	2,000.00	N.A.
	per month over 3 months	0.15%		
B. Bid Bond Guarantee	% of GTEE amount, per Qtr	0.25%	2,000.00	N.A.
C. Performance Guarantee	% of GTEE amount, per Qtr	0.25%	2,000.00	N.A.
D. Advance payment Guarantee	% of GTEE amount, per Qtr	0.50%	2,000.00	N.A.
E. Other Financial Guarantee	% of GTEE amount, per Qtr	0.50%	2,000.00	N.A.
F. Amendment to Guarantee			1,500.00	
G. BG Backed by Counter Guarantee	As per FIG Pricing	Transaction specific pricing approval to be obtained from FIG. (Charges as per Bank rating & Country Risk) + 2000/- Processing fee + actual out of pocket charges	5,000.00	NA

<b>V. Capital account transactions</b>				
<b>A. ODI</b>				
1. Automatic Route (Initial Remittance)		10,000		
2. Subsequent Remittance; Corporate Guarantee reporting; Pledge reporting		5,000		
3. Disinvestments		5,000		



<b>VI. Miscellaneous Charges</b>				
4. RBI correspondence for Approval Route transactions / Ratification/ Miscellaneous		2,500		
5. APR Filing Fees	per APR	1,000		
<b>B. FDI</b>				
1. Inward Remittance (Incl. FIRC issuance charges)		10,000		
2. Repatriation		5,000		
3. RBI correspondence for Approval Route transactions / Ratification/ Miscellaneous		2,500		
4. FIRC Issuance wherein Funds received in INR from other banks	Per FIRC	1,000		
5. FIRMS reporting where underlying transaction is handled by our Bank	Per filing	1,000		
6. FIRMS reporting where underlying transaction is not handled by our Bank	Per filing	5,000		
<b>C. External Commercial Borrowing (ECB)</b>				
1. LRN processing fee (commission charges)		10,000		
2. Draw down (Inward Remittance)		10,000		
3. Repayment (Outward remittance)		5,000		
4. RBI correspondence for Approval Route transactions / Ratification/ Miscellaneous		10,000		
5. ECB 2 returns filing	per ECB 2 return, per month	250		
<b>D. Issuance of NOC for pledge (FDI and ECB)</b>	per NOC request	15,000		
<b>E. Any Follow up reminders for any filing (FCGPR, FCTRS, APR, ECB 2, etc)</b>	Per month	500		

A. For processing applications for Project Exports by Bank	Flat	10,000		
B. Handling of Currency Exports/Imports		0.01%	2,500	NA
C. For processing any application to RBI	Flat	500		
D. Courier Inland		1000		
E. Courier Foreign		2000		
F. Swift LC / SFMS		2500		
G. Amendment / SFMS		750		
H. Swift charges for outward remittances		500		
I. Follow-up of overdue regulatory pendency	Per transaction per month	500		
J. Issuance of LC/BG backed by Fixed Deposit		As sanctioned		
K. GR/EDF Waiver/approval	Per transaction	1000		
L. AD Code Issuance	Per Letter	500		
M. Regularisation of Export Bills Basis Credit Card	Per Shipping Bill	2000		
N. Shipping Guarantee / Delivery Order	Per Transaction	1500		

O. Crystallisation of export/inland bills	As per Sanction	If not defined in sanction, 0.25% pa		
P. Set off of export receivable against the import payable	Per Shipping Bill	1500		
Q. Extension of due date for realisation of export bill and extension of BOE	Per transaction	500		
R. Purpose Code Change	Per transaction	500		
S. Opinion report	Per Report	Case Specific as per Geography		
T. Issuance of any certificate / NOC	Per Transaction	500		
<b>General Notes:</b>				
(1) For any forex transaction where the Bank does not earn any exchange margin, an additional commission of 0.125% in lieu of exchange (CILE) shall be applicable irrespective of customer segments				
(2) All the above charges will attract GST at applicable rates.				
(3) Stamp duty charges applicable in the respective states as per Govt. regulations from time to time will be recovered wherever applicable.				
(4) The above charges do not include out of pocket expenses if any and foreign correspondence charges, which will be recovered separately.				
(5) The above schedule of charges will only apply in cases where specific customer level pricing approval/sanction is not in place.				
(6) Any deviation or Charges for transactions which are not in this list or not defined currently, Head-Transaction Banking/ would be the competent authority to approve charges and Ops-TF team to circulate the same for updation. Before Processing transaction, Ops-TF shall ensure approval for such transaction is in place.				



Business Loans (Effective from 01.04.2024)	
Nature of Charges	Charges
Loan Processing Fees	Upto 4% of the loan amount + Applicable Taxes and statutory levies and charges, as may be applicable from time to time
Stamp Duty and other statutory charges	As per applicable laws of the state
Commitment charges	Commitment charges to be charged as per the terms and condition mentioned in the sanction letter
Pre-Closure / Full Prepayment Charges (post clearance of 12 EMIs)	4% of Amount Outstanding + Applicable Taxes (Not allowed before clearance of 12 EMIs)
Repayment Mode Swap Charges	Rs. 500 + Applicable Taxes per request
PDC Swap Charges	Rs. 500 + Applicable Taxes per request
Cheque/PDC/NACH/ECS/Sl/Auto Debit Bounce Charges	Rs. 500 + Applicable Taxes per request
Loan Rescheduling Charges	Rs. 500 + Applicable Taxes per request
Disbursement cheque cancellation charges post disbursement	Rs. 3000 + Applicable Taxes
Penal Charges (In case of Default and delay in payment and/or Breach of Material Terms and Conditions)	2% p.a. + Applicable Taxes from the date of default till the facility is regularized/paid off. Charged on defaulted amount only.
Miscellaneous charges viz. charges incurred in filing legal suit, Non Maintenance of Mode of Payment (NMMP) charges, pick-up charges wherein customer requests for a pickup of the payment, professional charges for availing services of professionals, paper advertisement charges, charges incurred in sending different notices, charges levied for deposition of cheque in branches for the purpose of paying loan dues and any other charges (as applicable) that are not budgeted or specified, but are incurred by the bank on behalf of the customer.	At actuals

**\*Part Pre-Payment not permitted.**

Personal Loan (Effective from 01.04.2024)	
Nature of Charges	Charges
Loan Processing Charges / Origination Charges (Non-Refundable)	Upto 4% of the loan amount + Applicable Taxes and statutory levies and charges, as may be applicable from time to time
Stamp Duty and other statutory charges	As applicable in the respective state.
Pre-Closure / Full Prepayment Charges (post clearance of 12 EMIs)	4% of Amount Outstanding + Applicable Taxes (Not allowed before clearance of 12 EMIs)
Repayment Mode Swap Charges	Rs. 500 + Applicable Taxes per request
PDC Swap Charges	Rs. 500 + Applicable Taxes per request
Cheque/PDC/NACH/ECS/SI/Auto Debit Bounce Charges	Rs. 500 + Applicable Taxes per request
Loan Rescheduling Charges	Rs. 500 + Applicable Taxes per request
Disbursement cheque cancellation charges post disbursement	Rs. 3000 + Applicable Taxes
Penal Charges (In case of Default and delay in payment and/or Breach of Material Terms and Conditions)	2% p.a. + Applicable Taxes from the date of default till the facility is regularized/paid off. Charged on defaulted amount only.
Miscellaneous charges viz. charges incurred in filing legal suit, Non Maintenance of Mode of Payment (NMMP) charges, pick-up charges wherein customer requests for a pickup of the payment, professional charges for availing services of professionals, paper advertisement charges, charges incurred in sending different notices, charges levied for deposition of cheque in branches for the purpose of paying loan dues and any other charges (as applicable) that are not budgeted or specified, but are incurred by the bank on behalf of the customer.	At actuals

**\*Part Pre-Payment not permitted.**

Mortgages (Effective from 01.04.2024)	
Nature of Charges	Charges
Loan Processing Charges / Renewal Charges (Non-Refundable)	Upto 1.50% of the loan amount + Applicable taxes and statutory levies and charges, as may be applicable from time to time.
Stamp Duty and other statutory charges	As applicable in the respective state.
Pre-Closure / Full Prepayment / Part Prepayment Charges	<p><b>Applicable to Floating Rate of Interest:</b></p> <p><b>Part Prepayment-</b></p> <ul style="list-style-type: none"> <li>• Nil Charges: up to 25% of Principal Outstanding repaid in the quarter + Applicable Taxes</li> <li>• More than 25% of principal outstanding repaid in a quarter 2% charges on excess amount repaid (Total amount repaid less 25% of the principal outstanding) + Applicable Taxes. The quarter refers to the calendar quarter.</li> </ul> <p><b>Full Prepayment -</b></p> <ul style="list-style-type: none"> <li>• Full Prepayment from own source: 2% of POS + Applicable Taxes</li> <li>• Full Prepayment via takeover to other institute: 4% of POS + Applicable Taxes (Applicable for Individuals, non-individuals' entity and any entity availed loan for business purpose)</li> </ul> <p><b>Applicable to Fixed Rate of Interest:</b></p> <p><b>Part Prepayment -</b></p> <ul style="list-style-type: none"> <li>• Nil Charges: up to 25% of Principal Outstanding repaid in the quarter + Applicable Taxes</li> <li>• More than 25% of principal outstanding repaid in a quarter - 2% charges on excess amount repaid (Total amount repaid less 25% of the principal outstanding) + Applicable Taxes. The quarter refers to the calendar quarter.</li> </ul> <p><b>Full Prepayment -</b></p> <ul style="list-style-type: none"> <li>• Full Prepayment from own source: 2% of the principal outstanding + Applicable Taxes</li> <li>• Full Prepayment via takeover to other institute: 4% of the principal outstanding + Applicable Taxes</li> </ul>
Repayment Mode Swap Charges	Rs. 500 + Applicable Taxes per request
PDC Swap Charges	Rs. 500 + Applicable Taxes per request
Cheque/PDC/NACH/ECS/SI/Auto Debit Bounce Charges	Rs. 500 + Applicable Taxes per instance
Loan Rescheduling Charges	Rs. 500 + Applicable Taxes per request
Folio Charges (Applicable for Dropline Overdraft Facility)	Rs 250 + Applicable Taxes per quarter
Disbursement cheque cancellation charges post disbursement	Rs. 3000 + Applicable Taxes
Penal Charges (In case of Default and delay in payment and/or Breach of Material Terms and Conditions)	2% p.a. from the date of default till the facility is regularized/paid off. This to be charged on defaulted amount only.
Switching Charges (Switching from the Floating Rate scheme to Fixed Rate scheme) effective from 02.04.2024	Upto 0.5 % of the Principal Outstanding
Document Retrieval Charges	Rs.500 + Applicable Taxes
Amortisation Schedule	Nil
Statement of Account	Nil
Final prepayment statement	Nil
Duplicate No Objection Certificate / No Due Certificate	Nil
Revalidation of No Objection Certificate	Nil
Provisional Income Tax Certificate	Nil
Non-refundable charges under Central Registry of Securitization Asset Reconstruction and Security Interest of India (CERSAI)	Rs.100 + Applicable Taxes or as per charges levied by CERSAI
Final Income Tax Certificate	Nil
Interest Certificate	Nil
Change of Address	Nil
Agreement Copy	Nil
No Objection Certificate / No Due Certificate	Nil
Administrative charges/Initial Charges (Non-Refundable)	Minimum Rs. 5050 and Maximum Rs. 25000 (Including CIBIL charges) + Applicable Taxes (Initial charges collected can be adjusted from overall processing fee charged.)
Miscellaneous charges viz. charges incurred in filing legal suit, repossession charges, non-maintenance of Mode of Payment (NMMP) charge, pick-up charges) wherein customer requests for a pickup of the payment, professional charges for availing services of professionals i.e. title search, valuation, etc., charges incurred in	At actuals

SARFAESI proceedings, paper advertisement charges, auction charges for repossessed asset, security guard charges for protection of repossessed assets, yard charges for parking the repossessed asset in authorised yard, enforcement charges for availing logistical support during repossession, charges incurred in sending different notices, charges levied for deposition of cheque in branches for the purpose of paying loan dues and any other charges (as applicable) that are not budgeted or specified, but are incurred by the bank on behalf of the customer	
Cash transaction charge for repayment of EMI dues at Branches	Nil



Home Loan (Effective from 01.04.2024)	
Nature of Charges	Charges
Loan Processing Charges/Fees	Upto 1% of the loan amount + Applicable taxes and statutory levies and charges, as may be applicable from time to time.
Stamp Duty and other statutory charges	As applicable in the respective state.
Pre-Closure / Full Prepayment / Part Prepayment Charges	<p><b>Applicable to Floating Rate of Interest for Housing Loan:</b></p> <ul style="list-style-type: none"> <li>Part Prepayment - Nil charges</li> <li>Full Prepayment - Nil charges</li> </ul> <p><b>Applicable to Fixed Rate of Interest:</b></p> <p><b>Part Prepayment -</b></p> <ul style="list-style-type: none"> <li>Nil Charges: up to 25% of Principal Outstanding repaid in the quarter + Applicable Taxes</li> <li>More than 25% of principal outstanding repaid in a quarter: 2% charges on excess amount repaid (Total amount repaid less 25% of the principal outstanding) + Applicable Taxes. The quarter refers to the calendar quarter.</li> </ul> <p><b>Full Prepayment -</b></p> <ul style="list-style-type: none"> <li>Full Prepayment: 2% of the principal outstanding + Applicable Taxes</li> </ul>
Repayment Mode Swap Charges	Rs. 500 + Applicable Taxes per request
PDC Swap Charges	Rs. 500 + Applicable Taxes per request
Cheque/PDC/NACH/ECS/SI/Auto Debit Bounce Charges	Rs. 500 + Applicable Taxes per instance
Loan Rescheduling Charges	Rs. 500 + Applicable Taxes per request
Disbursement cheque cancellation charges post disbursement	Rs. 3000 + Applicable Taxes
Penal Charges (In case of Default and delay in payment and/or Breach of Material Terms and Conditions)	2% p.a. from the date of default till the facility is regularized/paid off. This to be charged on defaulted amount only.
Switching Charges (Switching from the Floating Rate scheme to Fixed Rate scheme) effective from 02.04.2024	Upto 0.5 % of the Principal Outstanding
Document Retrieval Charges	Rs.500 + Applicable Taxes
Amortisation Schedule	Nil
Statement of Account	Nil
Final prepayment statement	Nil
Duplicate No Objection Certificate / No Due Certificate	Nil
Revalidation of No Objection Certificate	Nil
Provisional Income Tax Certificate	Nil
Non-refundable charges under Central Registry of Securitization Asset Reconstruction and Security Interest of India (CERSAI)	Rs.100 + Applicable Taxes or as per charges levied by CERSAI
Final Income Tax Certificate	Nil
Interest Certificate	Nil
Change of Address	Nil
Agreement Copy	Nil
No Objection Certificate / No Due Certificate	Nil
Administrative charges/Initial Charges (Non-Refundable)	Minimum Rs. 5050 and Maximum Rs. 25000 (Including CIBIL Charges) + Applicable Taxes (Initial charges collected can be adjusted from overall processing fee charged)
Miscellaneous charges viz. charges incurred in filing legal suit, repossession charges, non-maintenance of Mode of Payment (NMMP) charge, pick-up charges) wherein customer requests for a pickup of	At actuals

<p>the payment, professional charges for availing services of professionals i.e. title search, valuation, etc., charges incurred in SARFAESI proceedings, paper advertisement charges, auction charges for repossessed asset, security guard charges for protection of repossessed assets, yard charges for parking the repossessed asset in authorised yard, enforcement charges for availing logistical support during repossession, charges incurred in sending different notices, charges levied for deposition of cheque in branches for the purpose of paying loan dues and any other charges (as applicable) that are not budgeted or specified, but are incurred by the bank on behalf of the customer</p>	
<p>Cash transaction charge for repayment of EMI dues at Branches</p>	<p>Nil</p>

Microfinance Loans	
Nature of Charges	Charges
Loan Ticket Size (in INR Mn)	INR10,000/- to INR 1,00,000/-
Loan Processing Fee	Processing fee is applicable only for loans above INR 25,000. For loans above INR 25,000, up-to 2% of loan amount + applicable taxes.
Interest Rate	Minimum- 17% per annum Maximum-26 % per annum ROI would be tagged to applicable benchmark rate.
Loan Insurance charges (Credit shield)	To be charged at actuals and payable if the customer opts for insurance. Insurance is optional to the customer
Foreclosure Charges	NIL
Charge for delayed payments	As per ROI applicable on overdue principal amount
Statement of Account	NIL
Interest Certificate	NIL
No Due Certificate	NIL
Duplicate No Due Certificate	NIL

**Notes:**

The charges are to be collected as per sanction letter.

Business Head / Business Head Authorised Authority can reduce / waive / modify the charges

The charges are subject to change/modification as per prevailing regulatory guidelines

Charges may differ from productvariant/scheme selected by the customers and may differ basis business correspondent.

GST and other govt. taxes, levies, etc. applicable as per prevailing rate will be charged over and above these charges at the discretion of SBM Bank Ltd.

The charges or fees given in above table are subject to change and the one recorded in agreement will be binding over this site.

Current GST applicable is 18.00%

No penal interest to be charged on priority sector loans up to INR 25,000/-

Schedule of charges for SBM Bank India Ltd					
Locker Charges					
Effective from 1st July, 2020					
	TYPE OF LOCKER	SIZE (IN INCHES)		NO OF LOCKERS	SBM RATES (Per Annum) (In Indian Rupees)
		HEIGHT	WIDTH		
<b>A</b>	<b>LOCKER RENT</b>				
	<b>I. M-LOCKER NOS 1-51</b>				
1	D2	7"	97/8"	46	2,000.00
2	H1	121/4"	161/2"	2	5,000.00
3	D2	61/8"	161/4"	1	3,000.00
4	D2	12"	97/8"	2	3,000.00
	B (RCPURAM BR)	6 3/16	8 3/16	51	2,000.00
	D (RCPURAM BR)	7 7/16	10 5/16	40	2,500.00
	<b>II. S-LOCKER NOS 1-75</b>				
1	B	513/16"	71/4"	66	1,500.00
2	C	41/2"	1215/16"	6	1,750.00
3	H	123/8"	1513/16"	3	3,000.00
	<b>iii - Large</b>				6,000.00
	LOSS OF KEY				Actual break open charges + 1000.00
	Key deposit **				4,000.00
	**On surrendering of lockers, existing keys need to be changed				

**Note:**

- 1.) Key Deposit Charges INR 500
- 2.) Business Head / Business Head Authorised Authority can reduce / waive the charges



**Schedule of Charges for Current and Cash Credit & Overdraft Accounts (Effective from 01.08.2024)**

Schedule of Charges for Current and Cash Credit & Overdraft Accounts (Effective from 01.08.2024)			
Particulars	NORMAL CURRENT ACCOUNT	BUSINESS CURRENT ACCOUNT	CA GENERAL MANUAL
AMB	10,00,000.00	5,00,000.00	1,00,000.00
AMB< or = 50%~NON-Maintenance (NMC)	500.00	300.00	250.00
AMB> 50%~NON-Maintenance (NMC)	250.00	150.00	125.00
Cash Withdrawals (per month)	Unlimited	Unlimited	Unlimited
Cash Deposit (per month)	25 times of AMB	20 times of AMB	15 times of AMB
RTGS/NEFT at Branch (No. of Txns Free)	Unlimited	1,500	1,000
Transactions through Corporate Internet Banking	Unlimited	Unlimited	Unlimited
Free Cheque Leaves (Per month)	Unlimited	500	100
Debit Card Issuance/Reissuance	Free	Free	Free
ATM Transactions (Own & Other Bank)	Free	Free	Free
Folio charges	NIL	NIL	NIL
Cheque return-Inward (per Instrument)	500.00	500.00	500.00
ECS/NACH Return (per instance)	500.00	500.00	500.00
Stop payment (Per Instrument)	100.00	100.00	100.00
Stop payment (series)	200.00	200.00	200.00
Standing Instruction (Per SI)	-	100.00	100.00
Standing Instruction (Per SI failure)	100.00	100.00	100.00
Account closure	Free: After 1 Year Rs 500.00 within 1 Year	Free: After 1 Year Rs 500.00 within 1 Year	Free: After 1 Year Rs 500.00 within 1 Year
DD issuance	Free	Re. 1/1000; Min Rs.25per DD	Re. 1/1000; Min Rs.25per DD
DD - Duplicate/Amendment/Cancellation	Free	100.00	100.00
Bankers Certificate	100.00	100.00	100.00
Record retrieval (Beyond 1 year)- per record	100.00	100.00	100.00

Particulars	NON-OPERATIVE CURRENT ACCOUNT	CATFX	FFMC
AMB	NIL	NIL	50,000.00
AMB> 50%~NON-Maintenance (NMC)	NIL	NIL	200.00
AMB> 50%~NON-Maintenance (NMC)	NIL	NIL	100.00
Cash Withdrawals (per month)	NIL	Unlimited	Unlimited
Cash Deposit (per month)	NIL	25 times of AMB	25 times of AMB
RTGS/NEFT at Branch (No. of Txns Free)	NIL	Unlimited	250
Transactions through Corporate Internet Banking	NIL	Unlimited	Unlimited
Free Cheque Leaves (Per month)	NIL	Unlimited	100
Debit Card Issuance/Reissuance	NIL	Free	Free
ATM Transactions (Own & Other Bank)	NIL	Free	Free
Folio charges	NIL	NIL	NIL
Cheque return-Inward (per Instrument)	NIL	500.00	500.00
ECS/NACH Return (per instance)	NIL	500.00	500.00
Stop payment (Per Instrument)	NIL	100.00	100.00
Stop payment (series)	NIL	200.00	200.00
Standing Instruction (Per SI)	-	100.00	100.00
Standing Instruction (Per SI failure)	100.00	100.00	100.00
Account closure	Free: After 1 Year Rs 500.00 within 1 Year	Free: After 1 Year Rs 500.00 within 1 Year	Free: After 1 Year Rs 500.00 within 1 Year
DD issuance	NIL	Free:30 Above 30: Re.1/1000; Min Rs.25 per DD	Re. 1/1000; Min Rs.25per DD
DD - Duplicate/Amendment/Cancellation	NIL	100.00	100.00
Bankers Certificate	NIL	100.00	100.00
Record retrieval (Beyond 1 year)- per record	100.00	100.00	100.00

**Schedule of Charges for Current and Cash Credit & Overdraft Accounts (Effective from 01.08.2024)**

Particulars	NRE CURRENT ACCOUNT	NRO CURRENT ACCOUNT	RFC RESIDENT
AMB	25,000.00	10,000.00	NIL
AMB< or = 50%~NON-Maintenance (NMC)	NIL	NIL	NIL
AMB> 50%~NON-Maintenance (NMC)	NIL	NIL	NIL
Cash Withdrawals (per month)	Unlimited	Unlimited	NA
Cash Deposit (per month)	NIL	12 times of AMB	NA
RTGS/NEFT at Branch (No. of Txns Free)	Unlimited	Unlimited	NA
Transactions through Corporate Internet Banking	Unlimited	Unlimited	NA
Free Cheque Leaves (Per month)	50	50	NA
Debit Card Issuance/Reissuance	Free	Free	NA
ATM Transactions (Own & Other Bank)	Free	Free	NA
Folio charges	NIL	NIL	NIL
Cheque return-Inward (per Instrument)	500.00	500.00	NA
ECS/NACH Return (per instance)	500.00	500.00	NA
Stop payment (Per Instrument)	100.00	100.00	NA
Stop payment (series)	200.00	200.00	NA
Standing Instruction (Per SI)	-	-	NA
Standing Instruction (Per SI failure)	100.00	100.00	NA
Account closure	Free: After 1 Year Rs 500.00 within 1 Year	Free: After 1 Year Rs 500.00 within 1 Year	Free
DD issuance	Free	Free	NA
DD - Duplicate/Amendment/Cancellation	NIL	NIL	NA
Bankers Certificate	NIL	NIL	NIL
Record retrieval (Beyond 1 year)- per record	NIL	NIL	NIL

Particulars	SNRR	SNRR MARGIN	SNR FCY ACCOUNT
AMB	NIL	NIL	NIL
AMB< or = 50%~NON-Maintenance (NMC)	NIL	NIL	NIL
AMB> 50%~NON-Maintenance (NMC)	NIL	NIL	NIL
Cash Withdrawals (per month)	NA	NA	NA
Cash Deposit (per month)	NA	NA	NA
RTGS/NEFT at Branch (No. of Txns Free)	NA	NA	NA
Transactions through Corporate Internet Banking	NA	NA	NA
Free Cheque Leaves (Per month)	NA	NA	NA
Debit Card Issuance/Reissuance	NA	NA	NA
ATM Transactions (Own & Other Bank)	NA	NA	NA
Folio charges	NIL	NIL	NIL
Cheque return-Inward (per Instrument)	NA	NA	NA
ECS/NACH Return (per instance)	NA	NA	NA
Stop payment (Per Instrument)	NA	NA	NA
Stop payment (series)	NA	NA	NA
Standing Instruction (Per SI)	NA	NA	NA
Standing Instruction (Per SI failure)	NA	NA	NA
Account closure	NIL	NIL	Free
DD issuance	NA	NA	NA
DD - Duplicate/Amendment/Cancellation	NA	NA	NA
Bankers Certificate	NIL	NIL	NIL
Record retrieval (Beyond 1 year)- per record	NIL	NIL	NIL

**Schedule of Charges for Current and Cash Credit & Overdraft Accounts (Effective from 01.08.2024)**

Particulars	CA SEZ	EEFC	EEFC SEZ	CA PIS
AMB	10,00,000.00	NIL	NIL	NIL
AMB< or = 50%~NON-Maintenance (NMC)	500.00	NIL	NIL	NIL
AMB> 50%~NON-Maintenance (NMC)	250.00	NIL	NIL	NIL
Cash Withdrawals (per month)	Unlimited	NA	NA	NA
Cash Deposit (per month)	25 times of AMB	NA	NA	NA
RTGS/NEFT at Branch (No. of Txns Free)	Unlimited	NA	NA	Unlimited
Transactions through Corporate Internet Banking	Unlimited	NA	NA	NA
Free Cheque Leaves (Per month)	Unlimited	NA	NA	NA
Debit Card Issuance/Reissuance	Free	NA	NA	NA
ATM Transactions (Own & Other Bank)	Free	NA	NA	NA
Folio charges	NIL	NIL	NIL	NIL
Cheque return-Inward (per Instrument)	500.00	NA	NA	NA
ECS/NACH Return (per instance)	500.00	NA	NA	NA
Stop payment (Per Instrument)	100.00	NA	NA	NA
Stop payment (series)	200.00	NA	NA	NA
Standing Instruction (Per SI)	-	NA	NA	NA
Standing Instruction (Per SI failure)	100.00	NA	NA	NA
Account closure	Free: After 1 Year Rs 500.00 within 1 Year	Free	Free	Free
DD issuance	Free	NA	NA	NA
DD - Duplicate/Amendment/Cancellation	Free	NA	NA	NA
Bankers Certificate	100.00	NIL	NIL	NIL
Record retrieval (Beyond 1 year)- per record	NIL	NIL	NIL	NIL

Particulars	CC-OD	VOSTRO	EXCHANGE HOUSE (VOSTRO SCHEME)	RERA (100% COLLECTION)
AMB	NA	NIL	NIL	NIL
AMB< or = 50%~NON-Maintenance (NMC)	NIL	NIL	NIL	NIL
AMB> 50%~NON-Maintenance (NMC)	NIL	NIL	NIL	NIL
Cash Withdrawals (per month)	Free	NA	NA	NA
Cash Deposit (per month)	25,00,000.00	NA	NA	25,00,000.00
RTGS/NEFT at Branch (No. of Txns Free)	Unlimited	NA	NA	NA
Transactions through Corporate Internet Banking	Unlimited	NA	NA	NA
Free Cheque Leaves (Per month)	Unlimited	NA	NA	NA
Debit Card Issuance/Reissuance	NA	NA	NA	NA
ATM Transactions (Own & Other Bank)	NA	NA	NA	NA
Folio charges	NIL	NIL	NIL	NIL
Cheque return-Inward (per Instrument)	500.00	NA	NA	NA
ECS/NACH Return (per instance)	500.00	NA	NA	NA
Stop payment (Per Instrument)	100.00	NA	NA	NA
Stop payment (series)	200.00	NA	NA	NA
Standing Instruction (Per SI)	-	NA	NA	-
Standing Instruction (Per SI failure)	100.00	NA	NA	NA
Account closure	NIL	Free	Free	NA
DD issuance	Re. 1/1000; Min Rs.25per DD	NA	NA	NA
DD - Duplicate/Amendment/Cancellation	100.00	NA	NA	NA
Bankers Certificate	100.00	NIL	NIL	100.00
Record retrieval (Beyond 1 year)- per record	100.00	NIL	NIL	100.00

**Schedule of Charges for Current and Cash Credit & Overdraft Accounts (Effective from 01.08.2024)**

Particulars	RERA RETENTION	RERA NORMAL ACCOUNT	COLLECTION ACCOUNT	ESCROW ACCOUNT
AMB	1,00,000.00	1,00,000.00	NIL	NIL
AMB< or = 50%~NON-Maintenance (NMC)	250.00	250.00	NIL	NIL
AMB> 50%~NON-Maintenance (NMC)	125.00	125.00	NIL	NIL
Cash Withdrawals (per month)	NA	25 times of AMB (last month)	NA	NIL
Cash Deposit (per month)	NA	25 times of AMB	NA	NIL
RTGS/NEFT at Branch (No. of Txns Free)	NA	Unlimited	NA	Unlimited
Transactions through Corporate Internet Banking	NA	Unlimited	NA	NA
Free Cheque Leaves (Per month)	NA	100	NA	NA
Debit Card Issuance/Reissuance	NA	Free	NA	NA
ATM Transactions (Own & Other Bank)	NA	Free	NA	NA
Folio charges	NIL	NIL	NIL	NIL
Cheque return-Inward (per Instrument)	NA	500.00	NA	NIL
ECS/NACH Return (per instance)	NA	500.00	NA	NIL
Stop payment (Per Instrument)	NA	100.00	NA	NIL
Stop payment (series)	NA	200.00	NA	NIL
Standing Instruction (Per SI)	-	100.00	-	-
Standing Instruction (Per SI failure)	NA	100.00	NA	100.00
Account closure	NA	Free	NA	Free
DD issuance	NA	Re. 1/1000; Min Rs.25per DD	NA	Re. 1/1000; Min Rs.25per DD
DD - Duplicate/Amendment/Cancellation	NA	100.00	NA	100.00
Bankers Certificate	100.00	100.00	100.00	100.00
Record retrieval (Beyond 1 year)- per record	100.00	100.00	100.00	100.00
Escrow Setup	NA	NA	NA	Corporate- 50,000.00 Retail Loans - 3,000.00
AMC (% of setup)	NIL	NIL	NIL	10%

Particulars	Charges Beyond free limit
Cash Deposit (per month)	Rs 3/1000
RTGS/NEFT/IMPS at Branch (No. of Txns)	Rs 3/ per transaction
Cheque Leaves	Rs 2 per leaves

Maximum Cash deposit at Branch shall be Rs 10,00,000 per day. Maximum third-party deposit up to Rs 2,00,000 per day. Beyond this the cash may be accepted at the discretion of LH/Oprh where the cash is being deposited.

In case of cash deposit beyond permissible limit customers to inform branch in writing at least one working in advance

Inward credit Free transactions include all Cash, Clearing, Transfer, NEFT, RTGS, IMPS and DD/PO issuance and ATM transactions. Cheque collection charges are governed by regulatory guidelines and Bank's internal policy that is present in the website for reference

Average Monthly Balance (AMB) calculated as average of daily closing positive balances of each day spread over a period of the complete calendar month. Non-Maintenance of MAB will attract penal charges on monthly basis (e.g. customer maintaining MAB less than prescribed limit in July 2024, charges will be debited in August 2024). Monthly AMB / Transaction Charges applicable in the current account will be based on the AMB balance of that account in the previous month.

All the service charges will attract GST extra (as applicable)

Charges are applicable as per the transactions made during the charge cycle period. The charge cycle period shall be from the 1st of every month to the last day of the same month. (e.g. 01st July to 31st July)

Account statements by email should be sent at periodic intervals. For Physical statements customers may reach out at any SBM Bank India branches.

The customer hereby agrees and acknowledges that the Bank shall have the right to recover any service charges, charges for non-maintenance of AMB, wrong credit, late return as reported by correspondent Bank/Counter party as may be payable by the customer to the Bank, by debiting or making repeated attempts of recover the same, from any operative account held under the same customer ID, where funds are available, and also mark lien for recovery on account of non-availability of funds.

In case any service/charges are not a part of the SOC the customer may approach for branch / visit Bank website and may refer Standard Schedule of Charges and Common service charges applicable to all Current Account (CA). Customers may refer detailed terms and conditions related to usage of debit cards in the Banks website. For details Terms and Conditions please refer to [www.sbmbank.co.in](http://www.sbmbank.co.in) . All the terms are subject to change