

SCHEDULE OF FEES AND SERVICE CHARGES w.e.f. 01.06.2016

DEPOSIT ACCOUNTS

Savings Bank Account

Particulars	Fees and Charges
Minimum Monthly Average Balance	BHD 20.000 per month
Monthly Charges for Non-Maintenance of above*	BHD 1.000 per month
Closure of account before completion of 1 year	BHD 5.000

Savings Bank Premier Account

Particulars	Fees and Charges
Minimum Monthly Average Balance	BHD 500.000 per month
Monthly Charges for Non-Maintenance of above*	BHD 5.000 per month

*Orphans, widows, pensioners, individuals receiving social subsidies from the Ministry of Labour & Social Affairs, students and Bahraini nationals with a monthly salary below BD 250 are exempted from maintaining the above minimum balance requirement for savings accounts.

Current Account

Particulars	Fees and Charges
Monthly Minimum Weighted Average Balance	BHD 200.000 per month
Monthly Charges for Non-Maintenance of above	BHD 3.000 per month
Closure of account before completion of 1 year	BHD 10.000
Overdrawn Charges (Monthly) SBBR-State Bank Base Rate	Interest @SBBR Minimum BHD 10.000
Corporate Current Account Maintenance Charges	BHD 10.000 per account per annum
Change in Mode of Operation/Authorized Signatory/Account Particulars	BHD 10.000 per request

Cheque Book Issue Charges

Particulars	Fees and Charges
Small (25 leaves) for personal segment only	BHD 4.000 per book
50 leaves for Corporate Customers	BHD 10.000 per book
100 leaves for Corporate Customers	BHD 15.000 per book
Cheque return charges for Inward Cheques	BHD 14.000 per cheque
Cheque Return Charges for Outward Cheques	BHD 10.000 per cheque
Stop Payment of cheque	BHD 5.000 per request

Pre-mature withdrawal of Fixed Deposits

Particulars	Fees and Charges
Pre-mature Withdrawal of Fixed Deposits	No interest shall be paid on premature withdrawal of fixed deposits, unless the deposit has run for a minimum period of 1 month. On pre-mature withdrawal after 1 month, interest shall be paid for the period for which the deposit has run, at 0.25% below the rate applicable for the period, prevailing as on the date of contracting the deposit subject to recovery of unwinding cost, if any, in full.

Standing Instructions

Internal SI between the Branch Accounts	
Particulars	Fees and Charges
Registration of Standing Instruction	BHD 5.000 per request
Amendment/Cancellation to Standing Instruction	BHD 2.000 per request
Penalty for Non-Maintenance of sufficient funds in the account for execution of standing instructions	BHD 5.000 for each instance of non-execution of the instruction for want of sufficient funds

External Standing Instruction to Accounts with other Local Bank	
Particulars	Fees and Charges
Registration of Standing Instruction	BHD 5.000 per request
Execution of Standing Instruction	BHD 1.000 per transaction
Amendment/Cancellation to Standing Instruction	BHD 2.000 per request
Penalty for Non-Maintenance of sufficient funds in the account for execution of standing instructions	BHD 5.000 for each instance of non-execution of the instruction for want of sufficient funds
Registration of Direct Debit mandate (Signature verification and One Time Mandate Registration)	BHD 2.000 for every mandate

Remittances

INR Remittances to India	
Particulars	Fees and Charges
INR TT Remittance	BHD 2.000 per transaction Free through Internet Banking
Issuance of INR Draft	BHD 1.000 (for Draft amount below INR 50,000/-) BHD 3.000 (for draft amount INR 50,000/- & above)
Cancellation/ Revalidation of INR Draft	BHD 3.000 (for Draft amount below INR 50,000/-) BHD 5.000 (for draft amount INR 50,000/- & above)
Modification/ Recall of Remittances	Same as fresh TT

Non-INR Remittance	
Particulars	Fees and Charges
USD TT Remittance	For Individual: Below USD 10,000- BHD 3.000 per transaction USD 10,000/- & above but below USD 50,000/- -- BHD 5.00 per transaction USD 50,000 and above- BHD 8.000 per transaction For corporate: Below USD 10,000/- -- BHD 5.000 (USD 13.25) per transaction USD 10,000 & above but below USD 50,000/- - BHD 8.000 per transaction USD 50,000/- and above - BHD 10.000 per transaction
Local RTGS remittance in BHD (any amount)	BHD 0.400
Non INR Remittance (except USD remittance and Local RTGS Remittance)	For Individual: BHD 8.000 per remittance For Corporate: BHD 8.000 per Remittance
Modification/ Recall of Remittances	Same as fresh TT

Banker's Cheque/ Manager's Cheque/ Certified Cheque	
Particulars	fees and Charges
Issuance	BHD 1.000 < BHD 50,000.000 BHD 3.000 > BHD 50,000.000
Cancellation/Revalidation	BHD 3.000
Duplicate Issue	BHD 5.000

Cheque Collection Charges

Particulars	Fees and Charges
Local Cheques through clearing/BCTS	NIL
Outstation Cheques	0.10% of the cheque (Minimum BHD 3.000) plus postage BD 5.000

Safe Deposit Locker

Particulars	Fees and Charges
Small Size (6" x 4.6" x 21")	BHD 100.000 per annum Security: BHD 1000.000
Medium Size (13" x 4.6" x 21")	BHD 300.000 per annum Security: BHD 2000.000
Large Size (13" X 10.6"X 21")	BHD 400.000 per annum Security: BHD 3000.000
Loss of Locker Key/Locker Break Open Charges	BHD 50.000 + Actual charges of vendor for breaking/ installing new lock

ATM/Online Banking Charges

Particulars	Fees and Charges
Issuance of ATM Card 1 st Instance	Free
ATM Card Replacement	BHD 3.000 per request
Re-issuance of PIN	BHD 2.000 per request
Access to SBI ATMs in Bahrain	NIL
Access to SBI Group ATMs in India	NIL
Access to other Bank ATMs in Bahrain	Nil
Access to ATMs in other GCC Countries	BHD 1.000 per transaction
Issuance of Online Banking KIT 1 st time	Free
Reissue of KIT	RINB: BHD 3.000 per request CINB: BHD 5.000 per request
Out of zone activation	BHD 2.000 per request
Out of zone deactivation	BHD 2.000 per request

Statement/ Certificates

Particulars	Fees and Charges
Audit Confirmation Certificate	BHD 10.000
Balance Confirmation Certificate	BHD 10.000
Account Maintenance Certificate	BHD 10.000
Issue of Account Statement	Download from Net Banking- Free, From branch- BHD 1.000 per page, Minimum BHD 2.000, maximum-BHD 10.000 (Both personal and Corporate)
Verification / Attestation of Documents	BHD 5.000
Credit Opinion Certificate*	BHD 10.000 per certificate
SWIFT Copy	BHD 1.000 per copy
Capital Deposit Certificate	BHD 10.000

*Where a pensioner has been requested to produce a credit report by the Social Insurance Organization (SIO) to establish his/her credit standing, No charges will be levied for issuance of the same.

Email Agreement for Corporates

- Remittance request received through email will be charged BHD 1.00 above the normal remittance charge.

Particulars	Fees and Charges
Registration of Fax/Email Agreement One time registration	BHD 20.000 per account

EFTS Service Charges:

Fees and Service charges related to fawri+, fawri and fawateer services will be applicable as per Central Bank of Bahrain (CBB) directives.

PERSONAL LOAN

Particulars	Fees and Charges	
Administrative Fees/ File Fees/ Processing Fees Arrangement Fees- NIL	Upto BHD 5000	BHD 50.000
	BHD 5001 to BHD 10,000	BHD 100.000
	BHD 10,001 to BHD 15,000	BHD 125.000
	Above BHD 15,000.000	BHD 150.000
Group Credit Life Insurance	As per the premium rates for Group Insurance Policy for Personal Loans (Max 0.0130% of loan amount per month for a period of 60 months collected as a single premium upfront)	
Partial Settlement charges (Partial Payment)	1% of the amount prepaid, maximum BHD 100.000	
Early settlement fees	1% of the amount prepaid, maximum BHD 100.000	
Balance Outstanding letter	BHD 5.000	
No-Objection Certificate/No Dues	BHD 5.000	
Changing Payment Due Date	BHD 5.000	
Retrieval of customer old loan record	Actual cost incurred by bank or BHD 5.000 Maximum	
Duplicate Letters/ Certificate	BHD 5.000	
Loan Account Statement	1.Download from Net Banking- Free 2. From branch- BHD 1.000 per page, Minimum BHD 2.000, Maximum-BHD 10.000	
Late Payment Fees	BHD 7.000 per installment	
Standing Instruction for loan installment	First Instance – Free, other instances- BHD 5.000 per instance	
Takeover of Loan by Other Banks	1% of outstanding subject to Maximum of BHD 100.000	
Loan Closure letter	Nil	

Auto loan

Particulars	Fees and Charges	
Administrative Fees/ File Fees/ Processing Fees	Upto BHD 7000	BHD 75.000
	BHD 7001 to BHD 15,000	BHD 100.000
	BHD 15,001 and above	BHD 150.000
Group Credit Life Insurance (optional)	As per the premium rates for Group Insurance Policy for Personal Loans (Max 0.0140% of loan amount per month for a period of 84 months collected as a single premium upfront)	
Partial Settlement charges (Partial Payment)	1% of the amount prepaid, maximum BHD 100.000	
Early settlement fees	1% of the amount prepaid, maximum BHD 100.000	
Past Due charges (Late payment Fees)	BHD 7.000 per installment	
Balance Outstanding letter	BHD 5.000	

Changing Payment Due Date	BHD 5.000
Balance Outstanding letter	BHD 5.000
Loan Account Statement	1. Download from Net Banking- Free 2. Physical copy- BHD 2.000 per instance
No-Objection Certificate/ No dues	BHD 5.000
Standing Instruction for loan installment	First Instance – Free, other instances- BHD 5.000 per instance
Duplicate Letters (Any duplicate of original document)	BHD 5.000
Traffic (Vehicle) Release Letter / loan closure letter	NIL

Cash Collateralized

Particulars	Fees and Charges
Loan against BHD Deposit (DL)	BHD 25.000 (up to BHD 100,000.000) BHD 100.000 (Above BHD 100,000.000)
Loan against BHD Deposit (OD)	BHD 50.000 (up to BHD 100,000.000) BHD 150.000 (Above BHD 100,000.000)
Loan against NRE/FCNR Deposit (DL)	0.10% of the loan amount, Minimum-BHD 25.000, Max BHD 1000.000
Loan against NRE/FCNR Deposit (OD)	0.25% of the loan amount, Minimum BHD 50, Max BHD 1500.000
Renewal of Overdraft facility	BHD 25.000
Outstanding Balance Certificate	BHD 5.000
Standing Instruction for loan installment	First Instance – Free, other instances- BHD 5.000 per instance
Loan Account Statement	1. Download from Net Banking- Free 2. Others: BHD 2.000 per Instance
Duplicate Letters/ Certificate	BHD 5.000
Late payment fees	BHD 7.000 per installment
Changing payment due date	BHD 5.000
Loan Closure letter	Nil

Service Charges Related to Corporate Credit Division (and Trade Finance)

Statements/Certificates

Sr No	Particular	Charges
1	Issuance of Audit/Balance Confirmation Certificate	BHD 10.000
2	Issuance of Other Certificates (viz Good Standing, No Objection)	BHD 10.000
3	Issuance of Credit Opinion Certificate	BHD 15.000
4	Issuance of Solvency Certificate	BHD 10.000

Inward/Outward Bill Collection

Sr No	Particular	Charges
1	Against Payment(Sight)	0.1% of Bill Amount. Min BHD 25.000
2	Against Acceptance(Usance)	0.125% of Bill Amount. Min BHD 25.000
3	Delivery of Documents free of payment	BHD 25.000
4	Documents returned unpaid to remitter	BHD 35.000

Letter Of Credit

Sr No	Particular	Charges
1	Advising Letters of Credit	BHD 25.000
2	Advising amendments	BHD 25.000
3	LC issuance charges (including enhancement in value/expiry date)(Sight LCs)	<u>LCs upto USD 1.00 Mio:</u> 0.125% pm or part thereof of LC Amount with a minimum of BHD 25.000 (Minimum one quarter charges to be recovered) <u>LCs above USD 1.00 Mio:</u> 50% of Normal rate: Minimum one quarter charges to be recovered.
4	LC issuance charges (including enhancement in value/expiry date) (Usance LCs)	<u>LCs upto USD 1.00 Mio:</u> 0.500% of LC Value plus Usance of 0.125% per month <u>LCs above USD 1.00 Mio:</u> 50% of Normal rate: Minimum one quarter charges to be recovered.
5	Amendment of LCs (Excluding value and expiry period)	BHD 25.000
6	Confirmation Fees	0.125% pm or part thereof of LC amount with a minimum of BHD 25.000
7	Export Bill Negotiation under LC	0.2% of Bill Amount. + Interest. Min BHD 25.000
8	Export Bill Collection under LC	0.2% of Bill Amount. Min BHD 25.000
9	Cancellations	BHD 25.000
10	Transfer of LC	BHD 25.000

Bank Guarantees

Sr No	Particular	Charges
1	BG issuance charges (including enhancement in value/expiry date)	<u>Upto USD 1.00 Mio:</u> 1.50% p.a. Min BHD 25.000 <u>Above USD 1.00 Mio:</u> 1.25% p.a.
2	Amendment of BGs (Excluding value and expiry period)	BHD 25.000

Post Dated Cheques

Sr No	Particular	Charges
1	Purchase /Discounting of Postdated Cheques	1% above SBRR for stray cases OR as per specific sanction of credit facilities

Loan Processing Fees

Sr No	Particular	Charges
1	Loan Processing Charges (Working Capital Advances)	
	Upto USD 2.00 mio	1.50%
	above USD 2.00 mio and up to USD 5.00 mio	1.25% minimum USD 30,000/-
	above USD 5.00 mio and up to USD 10.00 mio	1.00% minimum USD 62,500/-
	above USD 10.00 mio and up to USD 15.00 mio	0.75% minimum USD 75,000/-
	above USD 15.00 mio and up to USD 20.00 mio	0.50% minimum USD 87,500/-
	above USD 20.00 mio -	0.20% minimum USD 112,500/-
2	Upfront fee –	
	Term Loans up to USD 1.00 mio	1.30% of loan amount.
	Term Loans above USD 1.00 mio but up to USD 10.00 mio	1.10% of loan amount
	Term Loans above USD 10.00 mio	0.85% of loan amount
3	Pre-Payment Charges (Other than P Segment)	2% of the pre-paid amount(loans prepaid From own resources will not attract prepayment/pre-closure charges).
4	Commitment Charges Working Capital	<p>If Average Utilization is</p> <ul style="list-style-type: none"> • More than 75%: No charges. • Between 50-75% : 0.25% p.a. (to be recovered on entire unutilized portion on Quarterly basis.) • Less than 50%: 0.50% to be recovered on entire utilized portion on quarterly basis. • In case of Standby Line of Credit • (WC): 1% p.a. on unutilized portion of limit during the Half year to be recovered at the end of Half year.
6	Commitment Charges Term Loans	1.25% p.a. for delayed draw down beyond 2 months in case drawdown schedule has been specified at the time of sanction.

Other advances related Service Charges

Sr No	Particular	Charges
1	Rate Of Interest	Linked to Credit Rating and SBBR OR as per specific sanction of Credit facilities
2	Penal Interest/charges	As per terms of approval
3	Inspection Charges	Actuals to be recovered with a minimum of USD 500/- pa
4	Other Charges	As per terms of approval

Service charges related to NRI services Department

No's	Particulars	Fees & Charges
1.	Initial Remittance fee for newly opened NRE/NRO accounts	BHD 2/-
2.	Handling of Request for duplicate Cheque book and ATM card (over and above the charges to be deducted by the home branch in India)	BHD 3/-
3.	Miscellaneous Printing charges related to NRE/NRO accounts	BHD 2/-
4.	Balance Confirmation/Certificate issuance Charges	BHD 5/-
5.	Postage/Courier Charges (Eg. KYC updation, Addition of Name, Fund Transfer etc)	BHD 5/-
6	Forwarding of request for issue of duplicate password/duplicate profile password of Internet Banking	BHD 3/-
7.	Attestation of Home Loan related documents (KYC and income related documents)	BHD 10/-
8.	Forwarding of Home Loan application along with attestation of related documents(KYC and income related documents)	BHD 15/-
9.	Facilitation for execution of Home Loan Documents by NRIs sent by the Branches/RACPC in India to our Branch	BHD 30/-