

SCHEDULE OF FEES AND SERVICE CHARGES

1. DEPOSIT ACCOUNTS

Savings Bank Account

Particulars	Fees and Charges (VAT inclusive)
Minimum Monthly Average Balance	BHD 20.000 per month
Monthly Charges for Non-Maintenance of above*	BHD 1.050 per month

Savings Bank Premier Account

Particulars	Fees and Charges (VAT inclusive)
Minimum Monthly Average Balance	BHD 500.000 per month
Monthly Charges for Non-Maintenance of above*	BHD 1.050 per month

Current Account

Individual Customers

Particulars	Fees and Charges (VAT inclusive)
Monthly Minimum Weighted Average Balance	BHD 200.000 per month
Monthly Charges for Non-Maintenance of above* <i>[No fee for accounts held in foreign currency]</i>	BHD 5.250 per month

Corporate Customers

Particulars	Fees and Charges (VAT inclusive)
Monthly Minimum Weighted Average Balance	BHD 500.000 per month
Monthly Charges for Non-Maintenance of above	BHD 10.500 per month

Overdrawn Charges (Monthly) SBRR-State Bank Base Rate	Interest @SBRR Minimum BHD 10.500
Account Maintenance Charges	BHD 10.500 per account per annum
Change in Mode of Operation/Authorized Signatory/Account Particulars	BHD 10.500 per request

*Orphans, widows, disabled customers, 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 fees on non-maintaining the above mentioned minimum balance in savings / current account.

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.

2. Cheque Related Charges

Cheque Book Issue

Particulars	Fees and Charges (VAT inclusive)
Small (25 leaves) for personal segment only	BHD 2.625 per book
50 leaves for Corporate Customers	BHD 5.250 per book
100 leaves for Corporate Customers	BHD 10.500 per book

Dishonored cheque

Particulars	Fees and Charges (VAT inclusive)
Cheque return charges for Inward Cheques	BHD 14.700 per cheque
Cheque Return Charges for Outward Cheques	BHD 10.500 per cheque

Stop Payment

Particulars	Fees and Charges (VAT inclusive)
Stop Payment of cheque	BHD 5.250 per cheque

Banker's Cheque/ Manager's Cheque/ Certified Cheque

Particulars	Fees and Charges (VAT inclusive)
Issuance	BHD 3.150 per cheque
Cancellation/Revalidation	No fee
Duplicate Issue	BHD 5.250

Cheque Collection Charges

Particulars	Fees and Charges (VAT inclusive)
Local Cheques through clearing/BCTS	NIL
Outstation Cheques	0.105% of the cheque (Minimum BHD 3.150) plus postage BD 5.250

3. Standing Instructions [SI]

Internal SI between Branch Accounts

Particulars	Fees and Charges (VAT inclusive)
Registration of Standing Instruction	BHD 5.250 per request
Amendment/Cancellation to Standing Instruction	BHD 2.100 per request
Penalty for Non-Maintenance of sufficient funds in the account for execution of standing instructions	BHD 5.250 for each instance of non-execution of the instruction for want of sufficient funds

External SI to Accounts with other Local Bank

Particulars	Fees and Charges (VAT inclusive)
Registration of Standing Instruction	BHD 5.250 per request

Execution of Standing Instruction	BHD 1.050 per transaction
Amendment/Cancellation to Standing Instruction	BHD 2.100 per request
Penalty for Non-Maintenance of sufficient funds in the account for execution of standing instructions	BHD 5.250 for each instance of non-execution of the instruction for want of sufficient funds

4. Cash Withdrawal Charges (With effect from 10.01.2020)**

Particulars	Fees and Charges (VAT inclusive)
Cash withdrawal from branch counter up to BHD 1000 per day (Applicable for all Saving account, Individual Current account and SPC Current account customers)	BHD 1.050 per transaction

**Orphans, widows, disabled customers, 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 cash withdrawal charges

5. Remittances

Indian Rupee Remittances

Particulars	Fees and Charges (VAT inclusive)
INR TT Remittance	BHD 2.100 per transaction <i>[Free through Internet Banking Channel]</i>
Issuance of INR Draft	BHD 1.050 (for Draft amount below INR 50,000/-) BHD 3.150 (for draft amount INR 50,000/- & above)
Modification/ Recall of Remittances	Same as fresh TT

Other Remittances

Particulars	Fees and Charges (VAT inclusive)
Outside Bahrain	Within GCC- BHD 5.250 International-BD 5.250, plus correspondent bank charges, if any, with 5% VAT extra.
Inside Bahrain- to other banks through EFTS (Within the Bank : Free) (Up to BHD 100 : Free)	105 fils
Modification/ Recall of Remittances	Same as fresh TT

**Fees and Service charges related to fawri+, fawri and fawateer services will be applicable as per Central Bank of Bahrain (CBB) directives. 5 % VAT extra will be chargeable.*

6. ATM / Debit Card Related Charges

Particulars	Fees and Charges (VAT inclusive)
Issuance of ATM Card [1 st Instance]	Free
ATM Card Replacement	BHD 5.250 per request
Re-issuance of PIN	BHD 2.100 per request
Access to SBI ATMs in Bahrain	NIL
Access to other Bank ATMs in Bahrain	Nil
International usage	3 % all inclusive

**Card and / or PIN replacement decided by bank is free of charge.*

7. Safe Deposit Locker

Particulars	Fees and Charges (VAT inclusive)	Security Deposit
Small Size (6" x 4.6" x 21")	BHD 105.000 per annum	BHD 1000.000
Medium Size (13" x 4.6" x 21")	BHD 315.000 per annum	BHD 2000.000
Large Size (13" X 10.6"X 21")	BHD 420.000 per annum	BHD 3000.000
Loss of Locker Key/Locker Break Open Charges	BHD 52.500 + Actual charges of vendor for breaking/ installing new lock (VAT on that to be borne by locker holder)	

8. RETAIL LOANS
PERSONAL LOAN w.e.f. 01.06.2020

Particulars	Fees and Charges (VAT inclusive)
Administrative Fees/ File Fees/ Processing Fees	BHD 105.000
Insurance Charges	The equivalent amount charged to the bank by the insurance provider
Partial Settlement charges (Partial Payment)	No Charges
Early settlement fees	No Charges
Changing Payment Due Date [Requested by customer]	BHD 5.250
Retrieval of customer old loan record	Actual cost incurred by bank or BHD 5.250 Maximum
Late Payment Fees	BHD 7.350
Takeover of Loan by Other Banks	1.05% of the outstanding credit facility amount or BHD 105.00 whichever is lower

AUTO LOAN w.e.f. 01.06.2020

Particulars	Fees and Charges (VAT inclusive)
Administrative Fees/ File Fees/ Processing Fees	BHD 105.000
Partial Settlement charges (Partial Payment)	No Charges
Early settlement fees	No Charges
Late payment Fees	BHD 7.350
Changing Payment Due Date [Requested by customer]	BHD 5.250

CASH COLLATERALIZED w.e.f. 01.06.2020

Particulars	Fees and Charges (VAT inclusive)
Loan against BHD Deposit (DL) (Deposits held with SBI, RBB Bahrain)	BHD 26.250 (up to BHD 100,000.00) BHD 105.00 0 (Above BHD 100,000.000)
Loan against BHD Deposit (OD) (Deposits held with SBI, RBB Bahrain)	BHD 52.500 (up to BHD 100,000.000) BHD 105.000 (Above BHD 100,000.000)
Loan against NRE/FCNR Deposit (DL) (Deposits held with SBI Branches in India)	0.105% of the loan amount, Minimum BHD 26.250, Max BHD 1050.000
Loan against NRE/FCNR Deposit (OD) (Deposits held with SBI Branches in India)	0.2625% of the loan amount, Minimum BHD 52.5, Max BHD 1575.000
Renewal of Overdraft facility	BHD 26.250
Late payment fees	BHD 7.350 per installment
Changing payment due date [Requested by customer]	BHD 5.250

9. Statement/ Certificates / Letters

Particulars	Fees and Charges (VAT inclusive)
Account Maintenance Certificate	Once a year - free More than once a year BHD 10.500.
Balance Confirmation Certificate , liability / credit facility outstanding balance certificate*	Once a year - free More than once a year – BD 10.500
No-Objection Certificate/No Dues	BHD 5.250
Issue of Account Statement** [savings / current / credit facility / debit cards]	Up to 2 times per year- Free, More than 2 times per year - 315 fils per page, subject to a cap of BHD 5.250
Verification / Attestation of Documents	BHD 5.250
Credit Opinion Certificate***	BHD 10.500 per certificate
SWIFT Copy	BHD 1.050 per copy
Loan Closure Letter / Release Letter	No Charges
Capital Deposit Certificate	BHD 10.500
Duplicate Letters / Certificates [Any duplicate of original document issued]	BHD 5.250
Retrieval of customer old loan record	Actual cost incurred by bank or BHD 5.250 Maximum

* Liability letter addressed to Supreme Council for Women or Ministries or for social housing purpose is free

**Orphans, widows, disabled customers, and 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 fees on statement printing any number of times.

***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.

10. Email Agreement for Corporates

Particulars	Fees and Charges (VAT inclusive)
Registration of Fax/Email Agreement One time registration	BHD 21.000 per account
Remittance request received through email will be charged BHD 1.050 confirmation charge.	

SERVICE CHARGES RELATED TO CORPORATE ACCOUNT / CREDIT DIVISION (AND TRADE FINANCE)

1. STATEMENTS/CERTIFICATES

Particular	Fees and Charges (VAT inclusive)
Issuance of Audit/Balance Confirmation Certificate	BHD 10.500
Issuance of Other Certificates (viz Good Standing, No Objection)	BHD 10.500
Issuance of Credit Opinion Certificate	BHD 10.500
Issuance of Solvency Certificate	BHD 10.500

2. INWARD/OUTWARD BILL COLLECTION

Particulars	Fees and Charges (VAT inclusive)
Against Payment (Sight) (Inward Bill)	0.105% of Bill Amount. Min BHD 26.250
Against Payment (Sight) (Outward Bill)	0.105% of Bill Amount. Min BHD 36.750

Against Acceptance(Usance) (Inward Bill)	0.13125% of Bill Amount. Min BHD 26.250
Against Acceptance (Usance) (Outward Bill)	0.13125% of Bill Amount. Min BHD 36.750
Delivery of Documents free of payment	BHD 26.250
Documents returned unpaid to remitter	BHD 36.750

3. LETTER OF CREDIT

Particulars	Fees and Charges (VAT inclusive)
Advising Letters of Credit	BHD 39.900
Advising amendments	BHD 39.900
LC issuance charges (including enhancement in value/expiry date)(Sight LCs)	<p>LCs upto USD 1.00 Mio: 0.13125% pm or part thereof of LC Amount with a minimum of BHD 39.900 (Minimum one quarter charges to be recovered)</p> <p>LCs above USD 1.00 Mio: 50% of Normal rate: Minimum one quarter charges to be recovered.</p>
LC issuance charges (including enhancement in value/expiry date) (Usance LCs)	<p>LCs upto USD 1.00 Mio: 0.525% of LC Value plus Usance of 0.13125% per month with a minimum of BHD 39.900 (Minimum One Quarter charges to be recovered)</p> <p>LCs above USD 1.00 Mio: 50% of Normal rate: Minimum one quarter charges to be recovered.</p>
Amendment of LCs (Excluding value and expiry period)	BHD 39.900

Confirmation Fees	0.13125% pm or part thereof of LC Amount with a minimum of BHD 39.900 (Minimum one quarter charges to be recovered)
Export Bill Negotiation under LC	0.21% of Bill Amount. + Interest. Min BHD 39.900
Export Bill Collection under LC	0.21% of Bill Amount. + Interest. Min BHD 39.900
Cancellations	BHD 39.900
Transfer of LC	25% of the LC issuing charges subject to minimum of BHD 39.900.

4. BANK GUARANTEES

Particulars	Fees and Charges (VAT inclusive)
BG issuance charges (including enhancement in value/expiry date)	Upto USD 1.00 Mio: 1.575% p.a. Min BHD 39.900 Above USD 1.00 Mio: 1.3125 % p.a.
Amendment of BGs (Excluding value and expiry period)	BHD 39.900.

5. POST DATED CHEQUES

Particulars	Fees and Charges (VAT inclusive)
Purchase /Discounting of Postdated Cheques	1% above SBRR for stray cases OR as per specific sanction of credit facilities

6. LOAN PROCESSING FEES

Particulars	Fees and Charges (VAT inclusive)
Loan Processing Charges (Working	

Capital Advances)	
Upto USD 2.00 mio	1.575%
Above USD 2.00 mio and up to USD 5.00 mio	1.3125% minimum USD 31,500/-
Above USD 5.00 mio and up to USD 10.00 mio	1.05% minimum USD 65,625/-
Above USD 10.00 mio and up to USD 15.00 mio	0.7875% minimum USD 78,750/-
Above USD 15.00 mio and up to USD 20.00 mio	0.525% minimum USD 91,875/-
Above USD 20.00 mio -	0.210% minimum USD 118,125/-
Upfront fee –	
Term Loans up to USD 1.00 mio	1.365 % of loan amount.
Term Loans above USD 1.00 mio but up to USD 10.00 mio	1.155 % of loan amount.
Term Loans above USD 10.00 mio	0.8925% of loan amount
Pre-Payment Charges (Other than P Segment)	2.10% of the pre-paid amount (loans prepaid From own resources will not attract prepayment/pre-closure charges).
Commitment Charges Working Capital	<p>If Average Utilization is</p> <ul style="list-style-type: none"> • More than 75%: No charges. • Between 50-75%: 0.2625% p.a. (to be recovered on entire unutilized portion on Quarterly basis.) • Less than 50%: 0.525% to be recovered on entire utilized portion on quarterly basis. • In case of Standby Line of Credit • (WC): 1.05% p.a. on unutilized portion of limit during the Half year to be recovered at the end of Half year.
Commitment Charges Term Loans	1.3125% p.a. for delayed draw down beyond 2 months in case drawdown schedule has been specified at the time of sanction.

7. OTHER ADVANCES RELATED SERVICE CHARGES

Particulars	Fees and Charges (VAT inclusive)
Rate Of Interest	Linked to Credit Rating and SBRR OR as per specific sanction of Credit facilities
Penal Interest/charges	As per terms of approval + VAT, wherever applicable
Inspection Charges	Actuals to be recovered with a minimum of USD 525/- pa
Other Charges	As per terms of approval (Plus VAT as applicable)
TR Handling Charges	BD 5.25 Per Bill/Invoice

Service charges related to NRI services Department

Particulars	Fees and Charges (VAT inclusive)
Initial Remittance fee for newly opened NRE/NRO accounts	BHD 2.100
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 3.150
Statement Printing charges related to NRE/NRO accounts	BHD 2.100
Balance Confirmation / Certificate issuance Charges relating to NRE / NRO accounts.	BHD 5.250
Facilitation Charges (E.g. KYC updating, Addition of Name, Fund Transfer etc.)	BHD 5.250
Forwarding of request for issue of duplicate password/duplicate profile password of Internet Banking	BHD 3.150
Attestation of Home Loan related documents (KYC and income related documents)	BHD 10.500
Forwarding of Home Loan application along with attestation of related documents(KYC and income related documents)	BHD 15.750



Facilitation for execution of Home Loan Documents by NRIs sent by the Branches/RACPC in India to our Branch	BHD 31.500
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