

SCHEDULE OF FEES AND SERVICE CHARGES w.e.f. 01.01.2019 (inclusive of VAT)
DEPOSIT ACCOUNTS
Savings Bank Account

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

Current Account

Particulars	Fees and Charges (including VAT)
Monthly Minimum Weighted Average Balance	BHD 200.000 per month
Monthly Charges for Non-Maintenance of above*	BHD 5.250 per month
Overdrawn Charges (Monthly) SBRR-State Bank Base Rate	Interest @SBRR Minimum BHD 10.500
Corporate Current 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.

Cheque Book Issue Charges

Particulars	Fees and Charges (including VAT)
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

Cheque return charges for Inward Cheques	BHD 14.700 per cheque
Cheque Return Charges for Outward Cheques	BHD 10.500 per cheque

Stop Payment

Stop Payment of cheque	BHD 5.250 per cheque
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Banker's Cheque/ Manager's Cheque/ Certified Cheque

Particulars	fees and Charges (including VAT)
Issuance	BHD 3.150 per cheque
Cancellation/Revalidation	Nil
Duplicate Issue	BHD 5.250

Cheque Collection Charges

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

Standing Instructions

Internal SI between the Branch Accounts	
Particulars	Fees and Charges (including VAT)
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
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External Standing Instruction to Accounts with other Local Bank

Particulars	Fees and Charges (including VAT)
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

Remittances

INR Remittances to India	
Particulars	Fees and Charges (including VAT)
INR TT Remittance	BHD 2.100 per transaction Free through Internet Banking
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

Non-INR Remittance / Telegraphic Transfer	
Particulars	Fees and Charges
Outside Bahrain	Within GCC- BHD 5.250 International-BD 5.250, plus correspondent bank charges, if any, with 5% VAT extra.
Inside Bahrain-Within the bank or to other banks	105 fils
Modification/ Recall of Remittances	Same as fresh TT

ATM/Online Banking Charges

Particulars	Fees and Charges
Issuance of ATM Card 1 st Instance	Free / waived off
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
Out of zone activation	BHD 2.100 per request
Out of zone deactivation	BHD 2.100 per request

Statement/ Certificates

Particulars	Fees and Charges
Audit Confirmation Certificate	BHD 10.500
Balance Confirmation Certificate	BHD 10.500
Account Maintenance Certificate	BHD 10.500
Issue of Account Statement*	Up to 2 times per year- Free, More than 2 times- 315 fils per page, Maximum- BHD 5.250 (Both personal and Corporate)
Verification / Attestation of Documents	BHD 5.250
Credit Opinion Certificate**	BHD 10.500 per certificate
SWIFT Copy	BHD 1.050 per copy
Capital Deposit Certificate	BHD 10.500

*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 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.

Safe Deposit Locker

Particulars	Fees and Charges (including VAT)	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)	

Email Agreement for Corporates

Particulars	Fees and Charges (including VAT)
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.

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. 5 % VAT extra will be chargeable.

PERSONAL LOAN

Particulars	Charges (including VAT)	
Administrative Fees/ File Fees/ Processing Fees Arrangement Fees- NIL	Upto BHD 5000	BHD 52.500
	BHD 5001 to BHD 10,000	BHD 105.000
	BHD 10,001 to BHD 15,000	BHD 131.250
	Above BHD 15,000.000	BHD 157.500
Group Credit Life Insurance	VAT is inclusive of premium amount.	
Partial Settlement charges (Partial Payment)	1.05%	
Early settlement fees	1.05%	
Balance Outstanding letter	Once a year free More than once a year BD 10.500 Liability letter addressed to Supreme Council for Women or Ministries or for social housing purpose - Free	
No-Objection Certificate/No Dues	BHD 5.250	
Changing Payment Due Date	BHD 5.250	
Retrieval of customer old loan record	Actual cost incurred by bank or BHD 5.250 Maximum	
Duplicate Letters/ Certificate	BHD 5.250	
Loan Account Statement	315 fils per page. Subject to cap of 5.250	
Late Payment Fees	BHD 7.350	
Standing Instruction for loan installment	BHD 5.250	
Takeover of Loan by Other Banks	1.05% Maximum of BHD 105.00	
Loan Closure letter	Nil	

**AUTO LOAN**

Particulars	Charges (including VAT)	
Administrative Fees/ File Fees/ Processing Fees	Upto BHD 7000	BHD 78.750
	BHD 7001 to BHD 15,000	BHD 105.000
	BHD 15,001 and above	BHD 157.500
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) Premium inclusive of VAT	
Partial Settlement charges (Partial Payment)	1.05% or BHD 105.000 whichever is lower.	
Early settlement fees	1.05% or BHD 105.000 whichever is lower.	
Past Due charges (Late payment Fees)	BHD 7.350	
Balance Outstanding letter	Once a year free More than once a year BD 10.500 Liability letter addressed to Supreme Council for Women or Ministries or for social housing purpose - Free	
Changing Payment Due Date	BHD 5.250	
Loan Account Statement	More than 2 times per year -315 Fiis per page subject to a cap of BHD 5.250	
No-Objection Certificate/ No dues	BHD 5.250	
Standing Instruction for loan installment	BHD 5.250	
Duplicate Letters (Any duplicate of original document)	BHD 5.250	
Traffic (Vehicle) Release Letter / loan closure letter	NIL	

CASH COLLATERALIZED

Particulars	Charges (including VAT)
Loan against BHD Deposit (DL)	BHD 26.250 (up to BHD 100,000.00) BHD 105.00 0 (Above BHD 100,000.000)
Loan against BHD Deposit (OD)	BHD 52.500 (up to BHD 100,000.000) BHD 157.500 (Above BHD 100,000.000)
Loan against NRE/FCNR Deposit (DL)	0.105% of the loan amount, Minimum BHD 26.250, Max BHD 1050.000
Loan against NRE/FCNR Deposit (OD)	0.2625% of the loan amount, Minimum BHD 52.5, Max BHD 1575.000
Renewal of Overdraft facility	BHD 26.250
Outstanding Balance Certificate	Once a year free More than once a year BD 10.500
Standing Instruction for loan installment	First Instance – Free, other instances- BHD 5.250 per instance
Loan Account Statement	Up to 2 times per year – Free More than 2 times per year – 315 Fils per page, subject to a cap of BD 5.250 Orphans, widows, disabled customers, pensioners, individuals receiving social subsidies from the Ministry of Labour and Social Affairs, students and Bahraini nationals with a monthly salary below BD 250 are exempted from such fee.
Duplicate Letters/ Certificate	BHD 5.250
Late payment fees	BHD 7.350 per installment
Changing payment due date	BHD 5.250
Loan Closure letter	Nil

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

Sr No	Particular	Charges (including VAT)
1	Issuance of Audit/Balance Confirmation Certificate	BHD 10.500
2	Issuance of Other Certificates (viz Good Standing, No Objection)	BHD 10.500
3	Issuance of Credit Opinion Certificate	BHD 10.500
4	Issuance of Solvency Certificate	BHD 10.500

INWARD/OUTWARD BILL COLLECTION

Sr No	Particular	Charges (including VAT)
1	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
2	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
3	Delivery of Documents free of payment	BHD 26.250
4	Documents returned unpaid to remitter	BHD 36.750

LETTER OF CREDIT

Sr No	Particular	Charges (including VAT)
1	Advising Letters of Credit	BHD 39.900
2	Advising amendments	BHD 39.900
3	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) LCs above USD 1.00 Mio: 50% of Normal rate: Minimum one quarter charges to be recovered.</p>
4	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>
5	Amendment of LCs (Excluding value and expiry period)	BHD 39.900
6	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)
7	Export Bill Negotiation under LC	0.21% of Bill Amount. + Interest. Min BHD 39.900
8	Export Bill Collection under LC	0.21% of Bill Amount. + Interest. Min BHD 39.900
9	Cancellations	BHD 39.900
10	Transfer of LC	25% of the LC issuing charges subject to minimum of BHD 39.900.

BANK GUARANTEES

Sr No	Particular	Charges (including VAT)
1	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.
2	Amendment of BGs (Excluding value and expiry period)	BHD 39.900.

POST DATED CHEQUES

Sr No	Particular	Charges (including VAT)
1	Purchase /Discounting of Postdated Cheques	1% above SBBR for stray cases OR as per specific sanction of credit facilities

LOAN PROCESSING FEES

S.N	Particular	Charges (including VAT)
1	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/-
2	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
3	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).
4	Commitment Charges Working Capital	If Average Utilization is <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.
6	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.

OTHER ADVANCES RELATED SERVICE CHARGES

Sr No	Particular	Charges (including VAT)
1	Rate Of Interest	Linked to Credit Rating and SBRR OR as per specific sanction of Credit facilities
2	Penal Interest/charges	As per terms of approval + VAT, wherever applicable
3	Inspection Charges	Actuals to be recovered with a minimum of USD 525/- pa
4	Other Charges	As per terms of approval (Plus VAT as applicable)
5	TR Handling Charges	BD 5.25 Per Bill/Invoice

Service charges related to NRI services Department

No's	Particulars	Fees & Charges
1.	Initial Remittance fee for newly opened NRE/NRO accounts	BHD 2.100
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 3.150
3.	Statement Printing charges related to NRE/NRO accounts	BHD 2.100
4.	Balance Confirmation/Certificate issuance Charges	BHD 5.250
5.	Postage/Courier Charges (Eg. KYC updation, Addition of Name, Fund Transfer etc)	BHD 5.250
6.	Forwarding of request for issue of duplicate password/duplicate profile password of Internet Banking	BHD 3.150
7.	Attestation of Home Loan related documents (KYC and income related documents)	BHD 10.500
8.	Forwarding of Home Loan application along with attestation of related documents(KYC and income related documents)	BHD 15.750
9.	Facilitation for execution of Home Loan Documents by NRIs sent by the Branches/RACPC in India to our Branch	BHD 31.500