

# SCHEDULE OF CHARGES

**ALWAYS YOU FIRST**

## SCHEDULE OF CHARGES FOR CURRENT ACCOUNT SERVICES

Description of Charge/ Feature	Standard Charges	WBA Gold	WBA Platinum
Average Monthly Balance (AMB) OR Monthly Trade Throughput (USD equivalent)	-	Rs. 50,000 AMB OR Trade Throughput of USD 25,000	Rs. 2,00,000 AMB OR Trade Throughput of USD 50,000
Charges for Non-maintenance of required balance (Applicable only if trade Throughput criteria is not met)	-	Rs. 1000 + Std charges applicable	AMB: 50K- 2 Lakh - Rs. 1000; AMB: < 50K - Rs. 1000 + Std charges applicable
Cash Deposit Free Limit (Home Branch)	-	12 times Current month AMB	15 times Current month AMB
Cash Deposit Free Limit (Non-Home Branch)	-		
Cash Deposit Free Limit ( ATM)	-		
Cash Deposit Charges beyond Free limit	Rs. 3 per Rs. 1000 Min. Rs.50	Std Charge	Std Charge
Cash Withdrawal	-	FREE	FREE
Cheque Book Issuance	Free upto 25 cheque leaves p.m. thereafter Rs.2 per leaf	FREE	FREE
Cheque Return charges	Issued: Up to 2nd: Rs. 500 per chq 3rd onwards: Rs. 750 per chq Deposited: Rs. 200 per chq	FREE	FREE
ECS/ NACH Return	Upto 3 returns : Rs. 350 per instance 4th return onward : Rs. 750 per instance	FREE	FREE

## Debit card & ATM charges

Debit Card Type	-	VISA Platinum	VISA Signature
Debit Card Issuance	-	FREE (Opt for VISA Signature at Rs. 500)	FREE (Opt for VISA Platinum for FREE)
Debit Card Annual	-	VISA Platinum: FREE VISA Signature: Rs. 500	VISA Signature: FREE VISA Platinum: FREE
Debit Card Replacement	Rs. 200	FREE	FREE
No. of ATM transactions - Own Network	-	FREE	FREE
No. of ATM transactions - Other Bank Network	5 transactions free p.m. thereafter Financial : Rs. 20 per txn Non Financial : Rs. 8 per txn	FREE	FREE
International ATM / POS transaction	Cash withdrawal : Rs. 125 per txn Balance enquiry: Rs. 25 per txn	FREE	FREE
International Transaction Mark-up	-	FREE	FREE
Decline Charge for Insufficient balance at ATM	Rs. 25 per txn	FREE	FREE
PIN Generation (Physical)	Rs. 40	FREE	FREE

Description of Charge/ Feature	Standard Charges	WBA Gold	WBA Platinum
<b>Payment Services</b>			
RTGS - Outward	-	FREE	FREE
NEFT - Outward	-	FREE	FREE
IMPS - Outward	0-1000: Rs 3.5 per txn 1001-1L :Rs 5 per txn > 1L: Rs 15 per txn	FREE	FREE
DD Issuance	Rs. 100 per issuance	FREE	FREE
DD Duplicate Issuance	-	FREE	FREE
DD- Cancellations/revalidation	Rs. 50 per instance	FREE	FREE
Stop payment charges	Per Instrument : Rs.100, Per Series: Rs. 200	FREE	FREE

<b>Collection Services</b>			
Local Cheque collection	-	FREE	FREE
Outstation cheque collection - Bank location	-	FREE	FREE
Outstation Cheque Collection - Correspondent Bank locations	-	FREE	FREE
Outstation cheque collection - Other locations	-	FREE	FREE

<b>Other Services</b>			
Account Statement Physical (Branch)	Rs. 100 per statement	FREE	FREE
Account Closure (From account opening date)	Up to 14 days OR Beyond 12 months : NIL 15 days to 6 months : Rs. 500 6 months to 12 months : Rs. 250	FREE	FREE
SMS/ Email alerts	-	FREE	FREE
Standing instructions	SI Setup - NIL; SI Reject (Monthly) - Up to 3 returns : Rs. 250 per instance 4th return onward : Rs. 750 per instance	FREE	FREE
Bill payment - Netbanking	-	FREE	FREE
Banker's Verification (Photo/ Signature/ Address)	Rs. 100 per request	FREE	FREE
Balance Confirmation Certificate	Rs. 100	FREE	FREE
Record Retrieval	Rs. 80 per record	FREE	FREE
Interest Certificate at Branch	Rs. 100	FREE	FREE

Description of Charge/ Feature	Standard Charges	WBA Gold	WBA Platinum
Balance Enquiry (Branch)	-	FREE	FREE
Mandate Registration Charges	Rs. 40	FREE	FREE
Duplicate Passbook Issuance	-	FREE	FREE
Any deliverable returned by courier due to negative reasons (No such consignee/consignee shifted and non-existent address)	Rs. 50 per instance	FREE	FREE

**Charges for Smaller Denomination (Cash Deposit)**

1% on the value of cash deposited in Low Denominations (Currency notes and coins of denomination Rs. 50 and below), exceeding 10,000 per month in either single or multiple transactions.

**SCHEDULE OF CHARGES FOR TRADE & FX SERVICES**

Description of Charge/ Feature	WBA Gold	WBA Platinum
Inward Remittances	FREE	FREE
FIRC Issuances	FREE	FREE
Export Bills for Collection (Under LC or Non-LC)	Rs. 250	FREE
Export Bills for regularization (Export against Advance Remittance or Bills sent directly by customer)	Rs. 250/Bill	FREE
E-BRC Issuances	FREE	FREE
Outward Remittances	Rs. 250	FREE
Import Bills for Collection (Under LC or Non-LC)	Rs. 250	FREE
Swift Charges	Rs. 250	FREE
Export LC Advising	Rs. 250	FREE
Commission in lieu of exchange	0.50%	0.10%
Letters of credit issuance commission against 100 % Cash Margin	2% p.a. Min. Rs. 1500	2% p.a. Min. Rs. 1500
Letters of credit issuance commission Non Fund Based Line	2% p.a. Min. Rs. 1500	2% p.a. Min. Rs. 1500
Request for cancellation of LCs	Rs. 2,000	Rs. 2,000
LC Amendments - Financial	Same as issuance	Same as issuance
LC Amendments - Non Financial	Rs. 1,000	Rs. 1,000
Advising LC Amendments	Rs. 1,000	Rs. 1,000
Transfer of LCs	Rs. 2,000	Rs. 2,000
Negotiation/Scrutiny / Examinations of documents under Confirmed / Unconfirmed LC	Rs. 2,000	Rs. 2,000
Trade Credits - Handling charges for Roll Over requests	Rs. 1,000	Rs. 1,000
Issuance of GR waiver Certificate (approved by us)	Rs. 1,000	Rs. 1,000

Description of Charge/ Feature	WBA Gold	WBA Platinum
Tracer charges per overdue IWRM / OWRM/open Merchant Trade Transaction/ SB lodged but not realised	Rs. 250	Rs. 250
Performance Bank Guarantees (BG) Issuance commission against 100 % Cash Margin	1.5% p.a (Min 1 Quarter to be charged and per Quarter there after (Min Rs 1500/Quarter))	1.5% p.a (Min 1 Quarter to be charged and per quarter there after (Min Rs 1500/Quarter))
Financial Bank Guarantees (BG) Issuance commission against 100 % Cash Margin	1.5% p.a (Min 1 Quarter to be charged and per quarter there after (Min Rs 1500/Quarter))	1.5% p.a (Min 1 Quarter to be charged and per quarter there after (Min Rs 1500/Quarter))
Bank Guarantees (BG) Issuance commission against Non Fund Based Line	2% p.a (Min 1 Quarter to be charged and per quarter there after (Min Rs 1500/quarter))	2% p.a (Min 1 Quarter to be charged and per quarter there after (Min Rs 1500/quarter))
BG Amendments - Fin.	Same as issuance	Same as issuance
BG Amendments - Non Fin.	Rs. 1,000	Rs. 1,000
Issuance of Shipping Guarantee / Delivery Order - over & above BG Issuance charges	Rs. 1,000	Rs. 1,000
Follow up for non submission of documents under Delivery Order issued.(Export)	Rs. 250	Rs. 250
Discounting - LCBD / BD / Invoice Financing / PO Financing ( In addition to finance charges)	Rs. 1,000	Rs. 1,000
Negotiation of bills under LCs issued by us	Rs. 1,000	Rs. 1,000

#### Approvals & Reportings

Approval for opening of Project Office /Branch Office /Liaison Office	Rs. 1,00,000	Rs. 1,00,000
Filing of FCTRS & FCGPR or any other filing on FIRMS portal (To be collected at the time of conversion/credit to customer)	Rs. 10,000	Rs. 10,000
Filing of FCTRS & FCGPR where money is recived in INR	0.125% of INR Amount subject to Min of Rs. 10000	0.125% of INR Amount subject to Min of Rs. 10000
RBI Communication for Regulatory approval (FDI, ODI, ECB)	Rs. 1,00,000	Rs. 1,00,000
ECB LRN , ODI UIN Generation	Rs. 10,000	Rs. 10,000
ECB - II submission (Monthly), APR Submission Annually	Rs. 1,000	Rs. 1,000
NOC in respect of capital account transactions (AD change)	Rs. 5,000	Rs. 5,000
NOC / Remitter KYC (FDI) Issuance	FREE	FREE

#### Other Services

RBI Approval per submission for Trade Transactions	Rs. 2,000	Rs. 2,000
Approval for Project & Service Export	Rs. 10,000	Rs. 10,000
Swift tracer charges for Inward/outward remittance tracking	Rs. 250	FREE
Courier Domestic	Rs. 250	FREE
Courier International	Rs. 250	FREE
IMB verification charges for MTT	On actuals	On actuals
EBRC cancellation charges	Rs. 250	FREE
Bill Reduction/Shipping Bill write off	Rs. 250	FREE
Issuance of Ad certificate for opening warehouse overseas	Rs. 5,000	Rs. 5,000
Courier BOE closure charge	Rs. 100 per BOE	Rs. 100 per BOE
Courier SB closure charge	Rs. 100 per Bill	Rs. 100 per Bill
Opinion report charges	On actuals	On actuals

Please note that the aforementioned charges are subject to our fair usage policy and the bank reserves the right to review and adjust charges as necessary. Taxes at prevailing rates as per Government rules shall be applicable over and above the mentioned charges. The charges as indicated above are subject to periodic revision.