

## SCHEDULE OF CHARGES

|  | INDIVIDUAL  | CORPORATE   |
|--|---|---|
| <b>1 DEPOSITS AND ACCOUNTS</b>   |   |   |
| <b>Current Account</b>   |   |   |
| Minimum account opening balance  | Rs 5000   | Rs 15000  |
| Monthly Service Charges  | Rs 50.00 + Vat  | Rs 100.00 + Vat   |
| Statement of Account sent through e-mail   | Free  | Free  |
| Statement fee for issuance of paper statement of account   | Rs 40 per sheet (min Rs 50)   | Rs 40 per sheet (min Rs 50)   |
| <b>Foreign currency Account</b>  |   |   |
| Minimum account opening balance  | No minimum required   | No minimum required   |
| Service Fee  | 10 USD + VAT half yearly, i.e. 11.50 USD half yearly  | 10 USD + VAT half yearly, i.e. 11.50 USD half yearly  |
| Cash deposit fee   | Not applicable  | Not applicable  |
| Cash withdrawal fee  | In USD notes: 1.0% of withdrawn amount -In other currencies: 0.125%, min. 10/ max. 75 USD or equivalent | In USD notes: 1.0% of withdrawn amount -In other currencies: 0.125%, min. 10/ max. 75 USD or equivalent |
| Transfer commission charged on debit transactions (over and above standard charges applicable to debit transactions) | 0.125%, min. 10/ max. 75 USD or equivalent  | 0.125%, min. 10/ max. 75 USD or equivalent  |
| <b>2 GUARANTEES</b>  |   |   |
| <b>Performance Bonds</b>   |   |   |
|  | 1.5% per annum  | 1.5% per annum  |
| Amendment fee  | 500   | 500   |
| <b>Tender / Bid Bonds</b>  |   |   |
| Charge amount for the first 180 days   | 1.0% flat, minimum Rs 1,000   | 1.0% flat, minimum Rs 1,000   |
| For each additional period of 90 days or part thereof  | 0.25% flat, minimum Rs 1,000  | 0.25% flat, minimum Rs 1,000  |
| Amendment fee  | 500   | 500   |
| <b>Advance Payment / Retention Money Bonds</b>   |   |   |
| Charge Amount  | 1.75% p.a., minimum Rs 1,500  | 1.75% p.a., minimum Rs 1,500  |
| Amendment fee  | 500   | 500   |
| <b>Others</b>  |   |   |
| Charge amount  | 1.0% p.a., minimum Rs 1,500   | 1.0% p.a., minimum Rs 1,500   |
| Amendment fee  | Rs 500  | Rs 500  |
| <b>3 OUTWARD TRANSFER</b>  |   |   |
| <b>Telegraphic Transfer</b>  |   |   |
| Swift Transfer fee   | Rs350   | Rs350   |
| <i>Note: overseas bank charges apply, amount varies according to country of destination</i>                          |   |   |
| Investigation charges  | Rs300 + any other charges as claimed by overseas banks  | Rs300 + any other charges as claimed by overseas banks  |
| Maccs Facility   | Rs100   | Rs100   |
| <b>4 CONFIDENTIAL REPORT / TESTIMONIAL</b>   |   |   |
| For recurrent Service  | Rs300   | Rs300   |
| For Ad hoc /outside date request   | Rs500   | Rs500   |
| Testimonial for educational/ medical purpose   | For the first copy: Rs 100<br>each additional copy: Rs 25   | For For the first copy: Rs 100<br>each additional copy: Rs 25   |
| Testimonial for travel purpose - for local residents   | For the first copy: Rs 300<br>additional copy: Rs 100   | For each For the first copy: Rs 300<br>additional copy: Rs 100  |
| Testimonial for travel purpose - for foreigners  | For the first copy: 20 USD<br>each additional copy: 5 USD   | For For the first copy: 20 USD<br>each additional copy: 5 USD   |
| Letter of reference  | Rs500   | Rs500   |
| Clearance Certificate  | Rs300   | Rs300   |
| Loan balance Certificate   | Rs300   | Rs300   |
| Auditors Confirmation  | Rs800   | Rs800   |
| <b>5 ADVISORY FEE</b>  |   |   |
| Ijarah   | 1% of facility amount, minimum Rs 1,000/  | 1% of facility amount, minimum Rs 1,000/  |
| Murabahah  | 1% of facility amount, minimum Rs 1,000/  | 1% of facility amount, minimum Rs 1,000/  |
| Wakalall   | 1% of facility amount, minimum Rs 1,000/  | 1% of facility amount, minimum Rs 1,000/  |
| Renewal  | 0.5% of facility amount, minimum Rs 500/  | 0.5% of facility amount, minimum Rs 500/  |
| Temporary banking facility   | 0.25% of facility amount, minimum Rs 500/   | 0.25% of facility amount, minimum Rs 500/   |

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| 6 LEGAL & ADMINISTRATIVE FEE (EXCLUDING REGISTRAR'S CHARGES) | INDIVIDUAL   | CORPORATE  |
|--|--|--|
| Pari-Passu documents   | Rs500  | Rs500  |
| Cession de Priorité  | Rs500  | Rs500  |
| Erasure of charges   | Rs50   | Rs50   |
| Part erasure of charges                                      | Rs500  | Rs500  |
| Fixed/ Floating charges & Gage sans déplacement              | Rs100  | Rs100  |
| 7 OTHER SERVICES   |  |  |
| <b>Cheque</b>  |  |  |
| Cost of cheque books   | Rs 6 per sheet   | Rs 6 per sheet   |
| Stop cheque request  | Rs 100 per request   | Rs 100 per request   |
| Cheque returned/ Dishonoured cheque                          | Rs250 per cheque   | Rs250 per cheque   |
| <b>Special presentation of cheques</b>                       |  |  |
| To local banks (minimum of Rs 200,000)                       | Rs200 per cheque   | Rs200 per cheque   |
| -From local banks (minimum of Rs 200,000)                    | Rs250 per cheque   | Rs250 per cheque   |
| <b>Office Cheque</b>   |  |  |
| Issue of office cheque                                       | Rs200  | Rs200  |
| Office cheque cancellation                                   | Rs100  | Rs100  |
| <b>Standing Order</b>  |  |  |
| Internal   | Free   | Free   |
| Other Bank   | Rs25   | Rs25   |
| Standing Order Reject Fee                                    | Rs100  | Rs100  |
| <b>Direct Debit</b>  |  |  |
| Direct Debit   | Rs8  | Rs8  |
| Unpaid Direct Dr   | Rs100  | Rs100  |
| 8 TRADE FINANCE  |  |  |
| <b>Import Transaction</b>                                    |  |  |
| <b>Documentary Credits</b>                                   |  |  |
| Opening/ Extension commission                                | First six months: 0.5%, min. Rs 1,500<br>additional quarter: 0.25%, min. Rs 500  | Each First six months: 0.5%, min. Rs 1,500<br>Each additional quarter: 0.25%, min. Rs 500  |
| Transmission cost on L/C opening                             | Rs 500   | Rs 500   |
| Amendment commission   | Rs 500 + Rs 175 transmission cost  | Rs 500 + Rs 175 transmission cost  |
| Negotiation commission                                       | 0.25%, min. Rs 500   | 0.25%, min. Rs 500   |
| Acceptance commission  | 0.125% per month or part thereof on supplier's credit period, min. Rs 500  | 0.125% per month or part thereof on supplier's credit period, min. Rs 500  |
| <b>Foreign Bills on Collection</b>                           |  |  |
| Payment commission   | 0.5%, min. Rs 1,000 + transmission cost of Rs175 per message   | 0.5%, min. Rs 1,000 + transmission cost of Rs175 per message   |
| Acceptance & payment commission                              | 0.50%, min. Rs 1,000 + transmission cost   | 0.50%, min. Rs 1,000 + transmission cost   |
| Handling fee on unpaid bill                                  | Rs 500 per fortnight   | Rs 500 per fortnight   |
| Processing fee   | Rs 250   | Rs 250   |
| Endorsement (Aval) commission                                | 2% p.a., min. Rs 1,000   | 2% p.a., min. Rs 1,000   |
| Protest fee  | 200 USD or equivalent  | 200 USD or equivalent  |
| <b>Local Bills</b>   |  |  |
| Collection fee   | 0.50%, min. Rs 500   | 0.50%, min. Rs 500   |
| Endorsement (Aval) commission                                | 2% p.a., min. Rs 1,000   | 2% p.a., min. Rs 1,000   |
| <b>Export Transactions</b>                                   |  |  |
| <b>Letter of Credit</b>                                      |  |  |
| Pre-advice fee   | Rs 400   | Rs 400   |
| Advising commission  | Rs 400   | Rs 400   |
| Advising commission  | Rs 400 (+ transmission charges in case of foreign transfer)  | Rs 400 (+ transmission charges in case of foreign transfer)  |
| Confirmation commission                                      | As per agency arrangement, min. Rs 500   | As per agency arrangement, min. Rs 500   |
| Transfer fee   | Beneficiary in Mauritius: 0.25%, min. Rs 1,000<br>Beneficiary outside Mauritius: 0.25%, min. Rs1,000 + transmission charges Rs 500 | Beneficiary in Mauritius: 0.25%, min. Rs 1,000<br>Beneficiary outside Mauritius: 0.25%, min. Rs1,000 + transmission charges Rs 500 |
| Unutilised fee   | Rs 1,000   | Rs 1,000   |
| Cancellation fee   | Rs 1,000   | Rs 1,000   |
| <b>Negotiation under Letter of Credit</b>                    |  |  |
| Negotiation commission on bills in local currency            | 0.5%, min. Rs 500 + handling fee   | 0.5%, min. Rs 500 + handling fee   |
| Negotiation commission on bills in foreign currency          | 0.125%, min. Rs 500 + handling fee   | 0.125%, min. Rs 500 + handling fee   |
| Local fee  | Rs 250   | Rs 250   |
| Handling fee   | Rs 500   | Rs 500   |
| SWIFT  | Rs 175   | Rs 175   |

### SCHEDULE OF CHARGES

|   | INDIVIDUAL                      | CORPORATE                       |
|---|---------------------------------|---------------------------------|
| Postage   | Rs 250 + As per courier charges | Rs 250 + As per courier charges |
| <b>Collections</b>                                  |                                 |                                 |
| Negotiation commission on bills in local currency   | 0.5%, min. Rs 500               | 0.5%, min. Rs 500               |
| Negotiation commission on bills in foreign currency | 0.125%, min. Rs 500             | 0.125%, min. Rs 500             |
| Local fee   | Rs 250                          | Rs 250                          |
| Handling fee  | Rs 500                          | Rs 500                          |
| SWIFT   | Rs 175                          | Rs 175                          |
| Postage   | As per courier charges          | As per courier charges          |