

## SCHEDULE OF CHARGES

1 DEPOSITS AND ACCOUNTS	INDIVIDUAL	CORPORATE
<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	Not applicable. Depends on availability	Not applicable. Depends on availability
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 each additional copy: Rs 25	For the first copy: Rs 100 each additional copy: Rs 25
Testimonial for travel purpose - for local residents	For the first copy: Rs 300 For each additional copy: Rs 100	For the first copy: Rs 300 each additional copy: Rs 100
Testimonial for travel purpose - for foreigners	For the first copy: 20 USD each additional copy: 5 USD	For the first copy: 20 USD each additional copy: 5 USD
Letter of reference	Rs500	Rs500
Clearance Certificate	Rs300	Rs300
Loan balance Certificate(Adobe&Signed)	Rs300	Rs300
Loan balance Certificate(if readily available)	2 Free Copies per annum	2 Free Copies per annum
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
<b>7 OTHER SERVICES</b>		
<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(Issuer Only)	Rs250 per cheque	Rs250 per cheque
Cheque returned (Recipient Only)	Rs50 per cheque	Rs50 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
<b>8 TRADE FINANCE</b>		
<b>Import Transaction</b>		
<b>Documentary Credits</b>		
Opening/ Extension commission	First six months: 0.5%, min. Rs 1,500 additional quarter: 0.25%, min. Rs 500	Each First six months: 0.5%, min. Rs 1,500 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	0.5%, min. Rs 1,000 + transmission cost of Rs175 per
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-advise 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 Beneficiary outside Mauritius: 0.25%, min. Rs1,000 + transmission charges Rs 500	Beneficiary in Mauritius: 0.25%, min. Rs 1,000 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
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