

**SCHEDULE OF FEES AND SERVICE CHARGES**  
**(w.e.f. 01.09.2022)**

**1. DEPOSIT ACCOUNTS****Savings Bank Account**

Particulars	Fees and Charges (VAT inclusive)
Minimum Monthly Average Balance required	BHD 20.000
Monthly Charges for Non-Maintenance of above*	BHD 1.100 per month

**Savings Bank Premier Account**

Particulars	Fees and Charges (VAT inclusive)
Minimum Monthly Average Balance required	BHD 500.000
Monthly Charges for Non-Maintenance of above*	BHD 1.100 per month

**Current Account (Individual Customers)**

Particulars	Fees and Charges (VAT inclusive)
Minimum Monthly Weighted Average Balance required	BHD 200.000
Monthly Charges for Non-Maintenance of above* <i>[ No fee for accounts held in foreign currency]</i>	BHD 5.500 per month

# No fee for Closure of Current/ Savings Bank Account

\*Orphans, widows, disabled customers, pensioners, individuals receiving social subsidies from the Ministry of Labour & Social Affairs, students and customers with a monthly salary below BD 250 are exempted from fees on non-maintaining the above-mentioned minimum balance in savings / current account.

**CHARGES IN DORMANT ACCOUNT**

Particulars	Fees and Charges (VAT inclusive)
When an inactive account becomes dormant	BHD 5.500 (one-time)

**Current Accounts (Corporate Customers):**

Particulars	Fees and Charges (VAT inclusive)
Minimum Monthly Weighted Average Balance	BHD 500.000
Monthly Charges for Non-Maintenance of above	BHD 11.000 per month
Overdrawing in Current Account	Interest @SBBR (presently 8.25% p.a.) for the period of overdrawing Minimum BHD 11.000
Account Maintenance Charges	BHD 11.000 per account per annum
Change in Mode of Operation/Authorized Signatory/Account Particulars	BHD 11.000 per request

**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 2.750 per book

50 leaves for Corporate Customers	BHD 5.500 per book
100 leaves for Corporate Customers	BHD 11.000 per book

**Dishonored cheque**

Particulars	Fees and Charges (VAT inclusive)
Cheque return charges for Inward Cheques	BHD 15.400 per cheque

**Stop Payment**

Particulars	Fees and Charges (VAT inclusive)
Stop Payment of cheque	BHD 5.500 per cheque

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

Particulars	Fees and Charges (VAT inclusive)
Issuance	BHD 3.300 per cheque
Cancellation/Revalidation	No fee
Duplicate Issue	BHD 5.500

**Cheque Collection Charges**

Particulars	Fees and Charges (VAT inclusive)
Local Cheques through clearing/BCTS	NIL
Outstation Cheques	0.110% of the cheque (Minimum BHD 3.300) plus postage BD 5.500

**3. Standing Instructions (SI)**

**Internal SI between Branch Accounts**

Particulars	Fees and Charges (VAT inclusive)
Registration of Standing Instruction	BHD 5.500 per request
Amendment/Cancellation of Standing Instruction	BHD 2.200 per request

Penalty for Non-Maintenance of sufficient funds in the account for execution of standing instructions	BHD 5.500 for each instance of non-execution of the instruction for want of sufficient funds
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**External SI to Accounts with Other Local Bank**

Particulars	Fees and Charges (VAT inclusive)
Registration of Standing Instruction (SI)	BHD 5.500 per request
Execution of Standing Instruction	BHD 1.100 per transaction
Amendment/Cancellation of Standing Instruction	BHD 2.200 per request
Penalty for Non-Maintenance of sufficient funds in the account for execution of standing instructions	BHD 5.500 for each instance of non-execution of the instruction for want of sufficient funds

**4. Cash Handling Charges**

**a. Cash Withdrawal Charges\*\* (For individual customers)**

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 1.100 per transaction

\*\*Orphans, widows, disabled customers, pensioners, individuals receiving social subsidies from the Ministry of Labour & Social Affairs, students and customers with a monthly salary below BD 250 are exempted from cash withdrawal charges

**b. Cash Deposit Charges**

Particulars	Fees and Charges (VAT inclusive)
Cash Deposit of	
a). Upto BHD 10000/- per day per account	

b). Maximum of 500 Currency Notes per transaction irrespective of amount	Free
a). Cash deposit of more than BHD 10000/- per day (in single or multiple transactions)	200 fils + VAT per BHD 1000/- or part thereof over and above BHD 10000/- (Minimum BHD 1/- plus VAT) (e.g. On deposit amount of BHD 10001-15000, charges will be BHD 1.100)  On deposit amount of 15001-16000, charges will be BHD 1.200 + VAT and like that onwards)
b). Depositing more than 500 currency notes per transaction irrespective of amount of deposit	200 fils + VAT per 100 number of currency notes or part thereof over and above 500 currency note (Minimum BHD 1/- plus VAT )  (e.g. On depositing 501-1000 currency notes at a time, charges will be BHD 1 + VAT.  On depositing 1001-1100 currency notes, charges will be BHD 1.200 + VAT and like that onwards)
<p>Note: If cash deposit charges are applicable on amount deposited as well as on number of currency notes, then applicable charges will be recovered only once. Maximum charges to be recovered in any account on a particular day will be BHD 20/- + VAT</p>	

## 5. Remittances:

### Indian Rupee Remittances

Particulars	Fees and Charges (VAT inclusive)
INR TT Remittance (Branch Channel)	BHD 2.200 per transaction
INR TT Remittance (Internet banking Channel)	BHD 1.100 per transaction
Issuance of INR Draft	BHD 1.100 (for Draft amount below INR 50,000/-) BHD 3.300 (for draft amount INR 50,000/- & above)
Modification/ Recall of Remittances	Same as fresh TT

**Other Remittances**

*\*Fees and Service charges related to fawri+, fawri and fawateer services will be applicable as per Central Bank of Bahrain (CBB) directives. 10 % VAT extra will be chargeable.*

Particulars	Fees and Charges (VAT inclusive)
Outside Bahrain	Within GCC and International Transfers - BD 5.500 plus correspondent bank charges, if any, with 10% VAT extra.
Inside Bahrain- to other banks through EFTS (Within the Bank : Free) (Up to BHD 100 : Free)	110 fils
Modification/ Recall of Remittances	Same as fresh TT

**6. ATM / Debit Card Related Charges**

Particulars	Fees and Charges (VAT inclusive)
Issuance of ATM Card (1 <sup>st</sup> Instance)	Free
ATM Card Replacement	BHD 5.500 per request
Re-issuance of PIN	BHD 2.200 per request
Access to SBI ATMs in Bahrain	NIL
Access to other Bank ATMs in Bahrain	Nil
Access to ATMs via GCC Network	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 110.000 per annum	BHD 1000.000
Medium Size (13" x 4.6" x 21")	BHD 330.000 per annum	BHD 2000.000
Large Size (13" X 10.6"X 21")	BHD 440.000 per annum	BHD 3000.000
Loss of Locker Key/Locker Break Open Charges	BHD 55.000 + Actual charges of vendor for breaking/ installing new lock (VAT on that to be borne by locker holder)	

**8. RETAIL LOANS :**

**Personal Loan**

Particulars	Fees and Charges (VAT inclusive)
Administrative Fees/ File Fees/ Processing Fees	BHD 110.000
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 5.500
Retrieval of customer old loan record	Actual cost incurred by bank or BHD 5.500 Maximum
Late Payment Fees	BHD 7.700
Takeover of Loan by Other Banks	1.10% of the outstanding credit facility amount or BHD 110.00 whichever is lower

**AUTO LOAN**

Particulars	Fees and Charges (VAT inclusive)
Administrative Fees/ File Fees/ Processing Fees	BHD 110.000
Partial Settlement charges (Partial Payment)	No Charges
Early settlement fees	No Charges
Late payment Fees	BHD 7.700
Changing Payment Due Date [Requested by customer]	BHD 5.500

**CASH COLLATERALIZED**

Particulars	Fees and Charges (VAT inclusive)
Loan against BHD Deposit (DL) (Deposits held with SBI, RBB Bahrain)	0.110% of the loan amount or minimum BHD 55.000 whichever is higher
Loan against BHD Deposit (OD) (Deposits held with SBI, RBB Bahrain)	0.275% of the loan amount, or BHD 55.000 whichever is higher
Loan against NRE/FCNR Deposit (DL) (Deposits held with SBI Branches in India)	0.110% of the loan amount or minimum BHD 55.000 whichever is higher
Loan against NRE/FCNR Deposit (OD) (Deposits held with SBI Branches in India)	0.275% of the loan amount, or BHD 55.000 whichever is higher
Renewal of Overdraft facility	BHD 55.000
Demand Loan (Rollover)	0.110% of the loan amount, or BHD 55.000 whichever is higher
Late payment fees	BHD 7.700 per installment
Changing payment due date [Requested by customer]	BHD 5.500

### 9. Statement/ Certificates / Letters

Particulars	Fees and Charges (VAT inclusive)
Account Maintenance Certificate	Once a year - free More than once a year BHD 11.000
Balance Confirmation Certificate , liability / credit facility outstanding balance certificate*	Once a year - free More than once a year – BD 11.000
No-Objection Certificate/No Dues	BHD 5.500
Issue of Account Statement** [ savings / current / credit facility / debit cards]	Up to 2 times per year- Free, More than 2 times per year - 330 fils per page, subject to a cap of BHD 5.500
Verification / Attestation of Documents	BHD 5.500
Credit Opinion Certificate***	BHD 11.000 per certificate
SWIFT Copy	BHD 1.100 per copy
Loan Closure Letter / Release Letter	No Charges
Capital Deposit Certificate	BHD 11.000
Duplicate Letters / Certificates [Any duplicate of original document issued]	BHD 5.500
Retrieval of customer old loan record	Actual cost incurred by bank or BHD 5.500 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 customers 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 22.000 per account
Remittance request received through email will be charged BHD 1.100 confirmation charge.	

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

**1. STATEMENTS/CERTIFICATES**

Particular	Fees and Charges (VAT inclusive)
Issuance of Audit/Balance Confirmation Certificate	BHD 11.000
Issuance of Other Certificates (viz Good Standing, No Objection)	BHD 11.000
Issuance of Credit Opinion Certificate	BHD 11.000
Issuance of Solvency Certificate	BHD 11.00

**2. INWARD/OUTWARD BILL COLLECTION**

Particulars	Fees and Charges (VAT inclusive)
Against Payment (Sight) (Inward Bill)	0.110% of Bill Amount. Min BHD 27.500
Against Payment (Sight) (Outward Bill)	0.110% of Bill Amount. Min BHD 38.500
Against Acceptance (Usance) (Inward Bill)	0.1375% of Bill Amount. Min BHD 27.500

Against Acceptance (Usance) (Outward Bill)	0.1375% of Bill Amount. Min BHD 38.500
Delivery of Documents free of payment	BHD 27.500
Documents returned unpaid to remitter	BHD 38.500

### 3. LETTER OF CREDIT

Particulars	Fees and Charges (VAT inclusive)
Advising Letters of Credit	BHD 41.800
Advising amendments	BHD 41.800
LC issuance charges (including enhancement in value/expiry date)(Sight LCs)	<b>LCs upto USD 1.00 Mio:</b> 0.1375% pm or part thereof of LC Amount with a minimum of BHD 41.800 (Minimum one quarter charges to be recovered) <b>LCs above USD 1.00 Mio:</b> 50% of Normal rate: Minimum one quarter charges to be recovered.
LC issuance charges (including enhancement in value/expiry date) (Usance LCs)	<b>LCs upto USD 1.00 Mio:</b> 0.550% of LC Value plus Usance of 0.1375% per month with a minimum of BHD 41.800 (Minimum One Quarter charges to be recovered) <b>LCs above USD 1.00 Mio:</b> 50% of Normal rate: Minimum one quarter charges to be recovered.
Amendment of LCs (Excluding value and expiry period)	BHD 41.800
Confirmation Fees	0.1375% pm or part thereof of LC Amount with a minimum of BHD 41.800 (Minimum one quarter charges to be recovered)
Export Bill Negotiation under LC	0.22% of Bill Amount. + Interest. Min BHD 41.800
Export Bill Collection under LC	0.22% of Bill Amount. + Interest. Min BHD

	41.800
Cancellations	BHD 41.800
Transfer of LC	25% of the LC issuing charges subject to minimum of BHD 41.800.

#### 4. BANK GUARANTEES

Particulars	Fees and Charges (VAT inclusive)
BG issuance charges (including enhancement in value/expiry date)	<b>Upto USD 1.00 Mio:</b> 1.650% p.a. Min BHD 41.800 <b>Above USD 1.00 Mio:</b> 1.375 % p.a.
Amendment of BGs (Excluding value and expiry period)	BHD 41.800.

#### 5. POST DATED CHEQUES

Particulars	Fees and Charges (VAT inclusive)
Purchase /Discounting of Post-dated 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)
<b>Loan Processing Charges (Working Capital Advances)</b>	
Upto USD 2.00 mio	1.650%
Above USD 2.00 mio and up to USD 5.00 mio	1.375% minimum USD 33,000/-
Above USD 5.00 mio and up to USD 10.00 mio	1.10% minimum USD 68,750/-
Above USD 10.00 mio and up to USD 15.00 mio	0.825% minimum USD 82,500/-

Above USD 15.00 mio and up to USD 20.00 mio	0.550% minimum USD 96,250/-
Above USD 20.00 mio -	0.220% minimum USD 123,750/-
<b>Upfront fee –</b>	
Term Loans up to USD 1.00 mio	1.430 % of loan amount.
Term Loans above USD 1.00 mio but up to USD 10.00 mio	1.210 % of loan amount.
Term Loans above USD 10.00 mio	0.935% of loan amount
Pre-Payment Charges (Other than P Segment)	2.20% of the pre-paid amount (loans prepaid from own resources will not attract prepayment/pre-closure charges).
<b>Commitment Charges Working Capital</b>	<p>If Average Utilization is</p> <ul style="list-style-type: none"> <li>• More than 75%: No charges.</li> <li>• Between 50-75%: 0.275% p.a. (to be recovered on entire unutilized portion on Quarterly basis.)</li> <li>• Less than 50%: 0.550% to be recovered on entire utilized portion on quarterly basis.</li> <li>• In case of Standby Line of Credit</li> <li>• (WC): 1.10% p.a. on unutilized portion of limit during the Half year to be recovered at the end of Half year.</li> </ul>
<b>Commitment Charges Term Loans</b>	1.375% 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 550/- pa

Other Charges	As per terms of approval (Plus VAT as applicable)
TR Handling Charges	BD 5.50 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 2.200
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 3.300
Statement Printing charges related to NRE/NRO accounts	BHD 2.200
Balance Confirmation / Certificate issuance Charges relating to NRE / NRO accounts.	BHD 5.500
Facilitation Charges (E.g. KYC updating, Addition of Name, Fund Transfer etc.)	BHD 5.500
Forwarding of request for issue of duplicate password/duplicate profile password of Internet Banking	BHD 3.300
Attestation of Home Loan related documents (KYC and income related documents)	BHD 11.000
Forwarding of Home Loan application along with attestation of related documents(KYC and income related documents)	BHD 16.500
Facilitation for execution of Home Loan Documents by NRIs sent by the Branches/RACPC in India to our Branch	BHD 33.000