



**BOMBAY MERCANTILE  
CO-OPERATIVE BANK LTD.**  
(SCHEDULED BANK)



# **BOMBAY MERCANTILE CO-OPERATIVE BANK LTD.**

# **Service Charges Manual**

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## Service Charges Manual

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Service Charges Manual			
Sr.No.		Particulars	Amount of charges (₹)
<b>Part I</b>			
<b>I</b>	<b>SAVINGS DEPOSITS (OPERATIVE/INOPERATIVE/DORMANT)</b> <b>(Service charges applicable for Regular Saving Bank Accounts A/Cs ,</b> <b>Nisa Woman's A/Cs, BMC Silver Savings A/Cs) w.e.f. 01.12.2025</b>		
	<b>(1)</b>	<b>ACCOUNT OPENING &amp; MAINTENANCE OF MINIMUM BALANCE.</b>	
	i)	<b>Regular Saving Account</b>	<ul style="list-style-type: none"> <li>- With Cheque Book Average Monthly Balance - ₹ 1500</li> <li>- Without Cheque Book Average Monthly Balance - ₹ 1000</li> </ul>
	ii)	<b>BMC Silver Savings Account</b>	<ul style="list-style-type: none"> <li>- With Cheque Book Average Monthly Balance - ₹ 5000</li> <li>- Without Cheque Book Average Monthly Balance - ₹ 3000</li> </ul>
	iii)	<b>Nisa Woman's Account</b>	<ul style="list-style-type: none"> <li>- Average Monthly Balance - ₹ 500</li> </ul>
	<b>(2)</b>	<b>CHARGES FOR FAILURE TO MAINTAIN MINIMUM BALANCE</b>	To be calculated on shortfall to maintain Monthly Average Balance <ul style="list-style-type: none"> <li>- 85% to 99.99% - ₹ 120 + GST</li> <li>- 75% to 84.99% - ₹ 150 + GST</li> <li>- .00% to 74.99% - ₹ 200 + GST</li> </ul> (Not applicable to DEAF/ Dormant/ Inoperative A/c)
	<b>(3)</b>	<b>WITHDRAWALS BY CHEQUE</b>	
	i)	<b>Regular Saving Account &amp; Nisa Woman's Account</b>	At Home Branch - No Limit At Non Home Branch - Up to ₹ 25000 per day - Free Per Day Thereafter, For ₹ 25000 - ₹ 200 + GST (Manual) ( In case of emergency , BMs Call)
	ii)	<b>BMC Silver Savings Account</b>	At Home Branch - No Limit At Non Home Branch - Up to ₹ 50000 per day - Free Per Day Thereafter, For ₹ 50000 - ₹ 200 + GST (Manual) ( In case of emergency , BMs Call)
		<b>Note: The entries of ATM withdrawals, S.I., Internal transactions, GST Entries and on A/c. of customer availing paid services such as UPI/ IMPS/RTGS/NEFT to be excluded.</b>	
	<b>(4)</b>	<b>WITHDRAWAL BY SLIP OVER THE COUNTER ( FOR WITHOUT CHEQUE BOOK HOLDER ONLY)</b>	At Home Branch Only - Up to ₹50,000 ( Strictly Home Branch)
	<b>(5)</b>	<b>CLOSURE OF ACCOUNTS</b>	
	i)	<b>Regular Saving Account</b>	<ul style="list-style-type: none"> <li>- Within 1 year - ₹ 500 + GST</li> <li>- After 12 months - ₹ 300 + GST</li> </ul>
	ii)	<b>BMC Silver Savings Account</b>	<ul style="list-style-type: none"> <li>- Within 1 year - ₹ 750 + GST</li> <li>- After 12 months - ₹ 500 + GST</li> </ul>
	iii)	<b>Nisa Woman's Account</b>	<ul style="list-style-type: none"> <li>- Within 1 year - ₹ 250 + GST</li> <li>- After 12 months - ₹ 150 + GST</li> </ul>



<b>Service Charges Manual</b>			
<b>Sr.No.</b>		<b>Particulars</b>	<b>Amount of charges (₹)</b>
	<b>(6)</b>	<b>CLEARING CHEQUE PASSING CHARGES (Inward Cheque Holding Charges)</b>	<ul style="list-style-type: none"><li>- Upto ₹10000 - ₹ 150 + GST</li><li>- ₹ 10000.01 to ₹ 1 Lakh - ₹ 200 + GST</li><li>- ₹1.01 Lakh to ₹5 Lakhs - ₹ 300 + GST</li><li>- ₹5.01 Lakh to ₹10 Lakhs - ₹ 500 + GST</li><li>- Above ₹ 10.01 Lakh - ₹ 1000 + GST</li></ul>
	<b>(7)</b>	<b>RETURN OUTWARD (Cheque Issued By Our Client And Returned Unpaid By Us) And Debit Advice Received Under ECS / NACH But Dishonoured.</b>	
		<b>i) Regular Saving Account &amp; Nisa Woman's Account</b>	<ul style="list-style-type: none"><li>- Upto ₹ 1 Crore - ₹ 200 + GST per cheque</li><li>- Above ₹ 1 Crore - ₹ 500 + GST per cheque</li></ul>
		<b>ii) BMC Silver Savings Account</b>	<ul style="list-style-type: none"><li>- Upto ₹ 1 Crore - ₹ 100 + GST per cheque</li><li>- Above ₹ 1 Crore - ₹ 200 + GST per cheque</li></ul>
	<b>(8)</b>	<b>RETURN INWARD (Cheque Deposited By Our Client And Returned Unpaid By The Drawee Bank)</b>	
		<b>i) Regular Saving Account &amp; Nisa Woman's Account</b>	<ul style="list-style-type: none"><li>- Upto ₹ 1 Crore - ₹ 200 + GST per cheque</li><li>- Above ₹ 1 Crore - ₹ 500 + GST per cheque</li></ul>
		<b>ii) BMC Silver Savings Account</b>	<ul style="list-style-type: none"><li>- Upto ₹ 1 Crore - ₹ 100 + GST per cheque</li><li>- Above ₹ 1 Crore - ₹ 200 + GST per cheque</li></ul>
	<b>(9)</b>	<b>ISSUE OF CHEQUE BOOKS (Personalized Cheque Books)</b>	
		<b>i) Regular Saving Account</b>	15 cheque leaves free every financial year, thereafter ₹ 5 per cheque leaf
		<b>ii) BMC Silver Savings Account</b>	40 cheque leaves free every financial year, thereafter ₹ 5 per cheque leaf
		<b>iii) Nisa Woman's Account</b>	15 cheque leaves free every financial year, thereafter ₹ 3 per cheque leaf
		<b>Note:</b>	Non collection of cheque within 3 months from the date of receipt of received at branch - ₹25 + GST per month
	<b>(10)</b>	<b>LOSS OF CHEQUE BOOK REQUISITION SLIP</b>	₹ 200 + GST per request.



<b>Service Charges Manual</b>			
<b>Sr.No.</b>		<b>Particulars</b>	<b>Amount of charges (₹)</b>
	<b>(11)</b>	<b>ISSUE OF DUPLICATE PASS BOOK / STATEMENT</b>	
	i)	<b>Regular Saving Account</b>	<ul style="list-style-type: none"><li>- Duplicate Passbook - ₹ 200 + GST</li><li>- Printed Statement - ₹ 100 + GST</li><li>- E Statement - ₹ 25 + GST per 10 page</li></ul>
	ii)	<b>BMC Silver Savings Account</b>	<ul style="list-style-type: none"><li>- Duplicate Pass Book - ₹100 +GST</li><li>- Printed Statement - ₹ 25 + GST</li><li>- E Statement - Free</li></ul>
	iii)	<b>Nisa Woman's Account</b>	<ul style="list-style-type: none"><li>- Duplicate Passbook - ₹ 100 + GST</li><li>- Printed Statement - ₹ 50 + GST</li><li>- E Statement - Free</li></ul>
	<b>(12)</b>	<b>STOP PAYMENT</b>	<ul style="list-style-type: none"><li>- Per cheque - ₹ 100 + GST per instances</li><li>- Maximum - ₹ 500 + GST per instances</li><li>- Loss of Cheque Book - ₹ 500 +GST (For NISA Woman's Account - ₹ 250 +GST)</li><li>- Revocation of Stop Payment - ₹100+GST</li></ul>
	<b>(13)</b>	<b>OLD RECORD RETRIEVAL CHARGES</b>	
	i)	<b>Regular Saving Account &amp; BMC Silver Savings Account</b>	<ul style="list-style-type: none"><li>- Upto 1 Year - ₹ 100 + GST</li><li>- 1 to 3 Years - ₹ 200 + GST</li><li>- Beyond 3 Years - ₹ 500 + GST or ₹ 100 + GST per page whichever is higher</li><li>After 10 years no records would be available</li></ul>
	iii)	<b>Nisa Woman's Account</b>	<ul style="list-style-type: none"><li>- Upto 1 Year - ₹ 75 + GST</li><li>- 1 to 3 Years - ₹ 150 + GST</li><li>- Beyond 3 Years - ₹ 500 + GST or ₹ 100 + GST per page whichever is higher</li><li>After 10 years no records would be available</li></ul>
	<b>(14)</b>	<b>DEMAND DRAFT / PAY ORDER ISSUANCE</b>	
	i)	<b>Regular Saving Account</b>	<ul style="list-style-type: none"><li>- Upto ₹ 5000 - ₹ 100 + GST</li><li>₹ 5000 to ₹ 50000 - ₹ 200 + GST</li><li>₹ 50000 to ₹ 2 Lakh - ₹ 300 + GST</li><li>- Above ₹ 2 Lakh - ₹ 500 + GST</li></ul>
	ii)	<b>BMC Silver Savings Account</b>	<ul style="list-style-type: none"><li>- Upto ₹ 5000 - Free</li><li>- ₹ 5000 to ₹ 50000 - ₹ 100 + GST</li><li>- ₹ 50000 to ₹2 Lakh - ₹ 200 + GST</li><li>- Above ₹ 2 Lakh - ₹ 300 + GST</li></ul>



<b>Service Charges Manual</b>			
<b>Sr. No.</b>		<b>Particulars</b>	<b>Amount of charges (₹)</b>
	iii)	<b>Nisa Woman's Account</b>	<ul style="list-style-type: none"><li>- Annually First 3 – Free</li><li>- Thereafter Up to ₹ 5000 - ₹ 50 + GST</li><li>- ₹ 5000 to ₹ 50000 - ₹ 100 + GST</li><li>- ₹ 50000 to ₹ 2 Lakh - ₹ 200 + GST</li><li>- Above ₹ 2 Lakh - ₹ 250 + GST</li></ul>
	<b>(15)</b>	<b>DUPLICATE ISSUE OF DD/PO</b>	₹ 100 + GST per chq / instance
	<b>(16)</b>	<b>REVALIDATION OF DD / PO</b>	₹ 100 + GST per chq / instance (For NISA Woman's Account - ₹ 50 +GST per chq / instance)
	<b>(17)</b>	<b>CANCELLATION OF DD/PO</b>	₹ 100 + GST per chq / instance
	<b>(18)</b>	<b>NACH CHARGES</b>	₹ 100 + GST per mandate
	<b>(19)</b>	<b>STANDING INSTRUCTION</b>	<ul style="list-style-type: none"><li>- Charges for registration of Standing Instruction for payment of loan/ RD instalment for account maintained in our the Bank – No charges</li><li>- Charges for registration of Standing instruction where credit a/c is in other than loan/RD Charges - ₹ 100 + GST per registration (No Charges for Nisa Account Holders)</li><li>- If SI not executed due to non-maintenance of balance on the specified date - ₹ 200 + GST. Thereafter, SI Bounce Charges for every run of SI - ₹100 + GST per instance will be levied.</li></ul>
	<b>(20)</b>	<b>CASH DEPOSIT / CASH HANDLING CHARGES</b>	
	i)	<b>Regular Saving Account</b>	<ul style="list-style-type: none"><li>- 200 pieces per day – Free. Thereafter,</li><li>- Home Branch - ₹ 2 + GST per ₹ 1000</li><li>- Non Home Branch - ₹ 5 +GST per ₹ 1000</li></ul>
	ii)	<b>BMC Silver Savings Account</b>	<ul style="list-style-type: none"><li>- 400 pieces per day – Free. Thereafter,</li><li>- Home Branch - ₹ 2 +GST per ₹ 1000</li><li>- Non Home Branch - ₹ 5 +GST per ₹ 1000</li></ul>
	iii)	<b>Nisa Woman's Account</b>	<ul style="list-style-type: none"><li>- 250 pieces per day – Free. Thereafter,</li><li>- Home Branch - ₹ 2 +GST per ₹ 1000</li><li>- Non Home Branch - ₹ 5 +GST per ₹ 1000</li></ul>



<b>Service Charges Manual</b>			
<b>Sr. No.</b>		<b>Particulars</b>	<b>Amount of charges (₹)</b>
	<b>(21)</b>	<b>IMPS TRANSACTION CHARGES</b>	
	i)	<b>Regular Saving Account</b>	<ul style="list-style-type: none"> <li>- Up to ₹ 50000 - ₹ 10 + GST per transaction</li> <li>- ₹ 50000 to ₹ 1 Lakh - ₹ 15 + GST per transaction</li> <li>- Above ₹ 1 Lakh - ₹ 20 + GST per transaction</li> </ul>
	ii)	<b>BMC Silver Savings Account</b>	<ul style="list-style-type: none"> <li>- Up to ₹ 50000 - ₹ 5 + GST per transaction</li> <li>- ₹ 50000 to ₹ 1Lakh - ₹ 10 + GST per transaction</li> <li>- Above ₹ 1 Lakh - ₹ 15 + GST per transaction</li> </ul>
	iii)	<b>Nisa Woman's Account</b>	<ul style="list-style-type: none"> <li>- Up to ₹ 1Lakh - ₹ 5 + GST per transaction</li> <li>- Above ₹ 1Lakh - ₹ 15 + GST per transaction</li> </ul>
	<b>(22)</b>	<b>NEFT CHARGES</b>	
	i)	<b>Regular Saving Account &amp; Nisa Woman's Account</b>	<ul style="list-style-type: none"> <li>- Up to 1Lakh - ₹ 2 + GST</li> <li>- Above 1Lakh - ₹ 10 + GST</li> </ul> <p>(no charges to be levied for savings bank account holders for NEFT fund transfers initiated online) At Non – Home Branch – NEFT up to ₹ 2 Lakh is allowed.</p>
	ii)	<b>BMC Silver Savings Account</b>	<ul style="list-style-type: none"> <li>- Up to 1 Lakh – Free (Remittance to single party only 1 transaction per day)</li> <li>- Above 1Lakh - ₹5 + GST</li> </ul> <p>(no charges to be levied for savings bank account holders for NEFT fund transfers initiated online) At Non – Home Branch – Additional ₹ 100 + GST</p>
	<b>(23)</b>	<b>RTGS CHARGES</b>	
	i)	<b>Regular Saving Account &amp; Nisa Woman's Account</b>	<ul style="list-style-type: none"> <li>- 2 Lakh -5 Lakh - ₹ 20 + GST</li> <li>- Above 5 Lakh - ₹ 45 + GST</li> </ul> <p>(no charges to be levied for savings bank account holders for RTGS fund transfers initiated online) At Non – Home Branch – RTGS up to ₹ 2 Lakh is allowed.</p>
	ii)	<b>BMC Silver Savings Account</b>	<ul style="list-style-type: none"> <li>- 2 Lakh -5 Lakh - ₹ 15 + GST</li> <li>- Above 5 Lakh - ₹ 25 + GST</li> </ul> <p>(no charges to be levied for savings bank account holders for RTGS fund transfers initiated online) At Non – Home Branch – Additional ₹ 100 + GST</p>



<b>Service Charges Manual</b>			
<b>Sr. No.</b>		<b>Particulars</b>	<b>Amount of charges (₹)</b>
	(24)	<b>ADDITION/DELETION OF NAMES</b>	₹ 25 + GST – for every modification / Notification in the account. [Manually]. In case of Joint account, modification in case of Death – No Charges ( No Charges for Nisa Account Holders)
	(25)	<b>CONFIRMATION OF SIGNATURE/ADDRESS</b>	
		i) <b>Regular Saving Account</b>	₹ 200 + GST per request
		ii) <b>BMC Silver Savings Account</b>	₹ 100+ GST per request
		iii) <b>Nisa Woman’s Account</b>	₹ 50 + GST per request
	(26)	<b>BALANCE CERTIFICATE</b>	1 <sup>st</sup> time free of cost. For Duplicate Balance Certificate ₹ 100 + GST per copy
	(27)	<b>SMS CHARGES</b>	0.21 paise + GST per SMS
	(28)	<b>ATM CHARGES</b>	
		i) <b>Card Issuance Charges</b>	
		a) <b>Regular Saving Account &amp; Nisa Woman’s Account</b>	₹ 250 + GST
		b) <b>BMC Silver Savings Account</b>	₹ 250 + GST (Personalized Only)
		ii) <b>Card Annual Maintenance Charges</b>	₹ 200 + GST
		iii) <b>Replacement Of Lost Card</b>	₹ 250 + GST
		iv) <b>Reissue/Duplicate ATM Card</b>	₹ 200 + GST
		v) <b>Duplicate PIN Charges</b>	₹ 200 + GST
		vi) <b>ATM Transaction</b>	<ul style="list-style-type: none"> <li>- All ATM Transaction free from BMC BANK ATM Machine.</li> <li>- From Other Bank ATM Machine – First Five Transaction Free per month.</li> </ul> Thereafter, For Financial: ₹ 23 + GST per transaction and For Non-Financial: ₹ 12 + GST per transaction.
	(29)	<b>TRANSFER OF PROCEEDS/ TERM DEPOSIT (AFTER MATURITY)/ TERM DEPOSIT INTEREST</b>	<ul style="list-style-type: none"> <li>- Within Bank- No charges</li> <li>- To Other Bank – As applicable for DD/Payorder issuance</li> </ul>



<b>Service Charges Manual</b>		
<b>Sr. No.</b>	<b>Particulars</b>	<b>Amount of charges (₹)</b>
<b>II</b>	<b>CURRENT ACCOUNTS , OVERDRAFT ACCOUNTS</b>	
	<b>(Service charges applicable for Regular Current A/Cs, BMC GOLD CA A/Cs, BMC Platinum CA A/Cs , Overdraft A/Cs ( Except 1403 Product ) w.e.f. 01.12.2025</b>	
<b>(1)</b>	<b>ACCOUNT OPENING &amp; MAINTENANCE OF MINIMUM BALANCE</b>	
	<b>i) Regular Current Account</b>	₹ 5000
	<b>ii) BMC Gold CA Account</b>	₹ 1Lakh
	<b>iii) BMC Platinum CA Account</b>	₹ 2.50 Lakh
<b>(2)</b>	<b>CHARGES FOR FAILURE TO MAINTAIN MINIMUM BALANCE ( Less Than Requirement)</b>	
	<b>i) Regular Current Account</b>	₹250 + GST per month
	<b>ii) BMC Gold CA Account</b>	₹2500 + GST per month
	<b>iii) BMC Platinum CA Account</b>	₹3000 + GST per month
	<b>Note:</b>	Not applicable to DEAF/ Dormant/ Inoperative A/c
<b>(3)</b>	<b>ACCOUNT MAINTENANCE CHARGES</b>	
	<b>i) Regular Current Account</b>	Not Applicable
	<b>ii) BMC Gold CA Account &amp; BMC Platinum CA Account</b>	₹ 150 + GST per quarter
<b>(4)</b>	<b>WITHDRAWALS BY CHEQUE</b>	
	<b>i) Regular Current Account</b>	- NO LIMIT
	<b>ii) BMC Gold CA Account</b>	- Home Branch -₹ 4 Lakh per day Above limit - ₹ 2 + GST per ₹ 1000 - Non Home Branch - ₹1Lakh per day Above limit- ₹3 + GST per ₹ 1000
	<b>iii) BMC Platinum CA Account</b>	- Home Branch -₹ 6 Lakh per day Above limit - ₹ 2 + GST per ₹ 1000 - Non Home Branch - ₹1Lakh per day Above limit- ₹ 3 + GST per ₹ 1000
<b>(5)</b>	<b>CLOSURE OF CURRENT ACCOUNT</b>	
	<b>i) Regular Current Account</b>	Flat ₹ 750 + GST
	<b>ii) BMC Gold CA Account</b>	Flat ₹ 1000 + GST
	<b>iii) BMC Platinum CA Account</b>	Flat ₹ 1500 + GST
	<b>NOTE:</b>	<b>No charges for activation of inoperative A/c.</b>
<b>(6)</b>	<b>CLEARING CHEQUE PASSING CHARGES (Inward Cheque Holding Charges)</b>	- Upto ₹10000 - ₹ 150 + GST - ₹ 10000.01 to ₹ 1 Lakh - ₹ 200 + GST - ₹1.01 Lakh to ₹5 Lakhs - ₹ 300 + GST - ₹5.01 Lakh to ₹10 Lakhs - ₹ 500 + GST - Above ₹ 10.01 Lakh - ₹ 1000 + GST



<b>Service Charges Manual</b>			
<b>Sr. No.</b>		<b>Particulars</b>	<b>Amount of charges (₹)</b>
	(7)	<b>RETURN OUTWARD (Cheque issued by our client and returned unpaid by us) and debit advice received under ECS / NACH but dishonoured.</b>	₹ 500 + GST
	(8)	<b>RETURN INWARD (Cheque Deposited by our client and returned unpaid by the drawee bank).</b>	₹ 500 + GST
	(9)	<b>COLLECTION OF CHEQUES/ BILLS OUTWARD BILLS/CHEQUES COLLECTION ACCOUNT</b>	<ul style="list-style-type: none"> <li>- Upto ₹1 Lakh - ₹6 per ₹ 1000</li> <li>- Above ₹ 1 Lakh - ₹ 5 per ₹ 1000 and maximum ₹ 15,000 plus collecting Bank charges (if applicable) plus postage charge on actuals or minimum ₹ 250 whichever is higher.</li> <li>- In case of collection of up country cheque drawn on our branches, only 50% of the above charges plus postage charge on actuals or minimum ₹ 250 whichever is higher.</li> </ul>
	(10)	<b>INWARD BILLS/CHEQUES COLLECTION ACCOUNT</b>	<ul style="list-style-type: none"> <li>- Upto ₹ 1 Lakh - ₹ 6 per ₹ 1000</li> <li>- Above ₹ 1Lakh - ₹ 5 per ₹ 1000 and maximum ₹ 15,000 plus collecting Bank charges (if applicable) plus postage charge on actuals or minimum ₹250 whichever is higher.</li> </ul>
	(11)	<b>ISSUE OF CHEQUE BOOKS (Personalized Cheque Books)</b>	
		<b>i) Regular Current Account</b>	₹ 3 + GST per leaf
		<b>ii) BMC Gold CA Account</b>	200 cheque leaves free every financial year, thereafter ₹ 3 + GST per cheque leaf
		<b>iii) BMC Platinum CA Account</b>	250 cheque leaves free every financial year, thereafter ₹ 3+ GST per cheque leaf
		<b>Note:</b>	Non collection of cheque within 3 months from the date of receipt of received at branch - ₹ 50 + GST per month
	(12)	<b>LOSS OF CHEQUE BOOK REQUISITION SLIP</b>	₹ 200 + GST per request.
	(13)	<b>ISSUE OF DUPLICATE STATEMENT</b>	
		<b>i) Regular Current Account</b>	<ul style="list-style-type: none"> <li>- 1st Statement - Free (Monthly)</li> <li>- Printed Statement - ₹ 100 + GST</li> <li>- E Statement - ₹ 10 + GST per 10page</li> </ul>
		<b>ii) BMC Gold CA Account</b>	<ul style="list-style-type: none"> <li>- 1st Statement - Free (Monthly)</li> <li>- Printed Statement - ₹ 50 + GST</li> <li>- E Statement - Free</li> </ul>



<b>Service Charges Manual</b>			
<b>Sr. No.</b>		<b>Particulars</b>	<b>Amount of charges (₹)</b>
		iii) <b>BMC Platinum CA Account</b>	<ul style="list-style-type: none"> <li>- 1st Statement - Free (Monthly)</li> <li>- Printed Statement - ₹ 25 + GST</li> <li>- E Statement - Free</li> </ul>
	<b>(14)</b>	<b>STOP PAYMENT</b>	
		i) <b>Regular Current Account</b>	<ul style="list-style-type: none"> <li>- Per cheque - ₹ 200 + GST per instances</li> <li>- Maximum - ₹ 750 + GST per instances</li> <li>- Loss of Cheque Book - ₹750 +GST</li> <li>- Revocation of Stop Payment - ₹100+GST</li> </ul>
		ii) <b>BMC Gold CA Account</b>	<ul style="list-style-type: none"> <li>- Per cheque - ₹ 100 + GST per instances</li> <li>- Maximum - ₹ 500 + GST per instances</li> <li>- Loss of Cheque Book - ₹500 +GST</li> <li>- Revocation of Stop Payment - ₹ 100+ GST</li> </ul>
		iii) <b>BMC Platinum CA Account</b>	Free
	<b>(15)</b>	<b>OLD RECORD RETRIEVAL CHARGES</b>	
		i) <b>Regular Current Account</b>	<ul style="list-style-type: none"> <li>- Upto 1 Year - ₹ 100 + GST</li> <li>- 1 to 3 Years - ₹ 200 + GST</li> <li>- Beyond 3 Years - ₹ 500 + GST or ₹ 100 + GST per page whichever is higher</li> <li>After 10 years no records would be available</li> </ul>
		ii) <b>BMC Gold CA Account &amp; BMC Platinum CA Account</b>	<ul style="list-style-type: none"> <li>- Upto 1 Year - Free</li> <li>- 1 to 3 Years - ₹ 200 + GST</li> <li>- Beyond 3 Years - ₹ 500 + GST or ₹ 100 + GST per page whichever is higher</li> <li>After 10 years no records would be available</li> </ul>
	<b>(16)</b>	<b>DEMAND DRAFT / PAY ORDER ISSUANCE</b>	
		i) <b>Regular Current Account</b>	<ul style="list-style-type: none"> <li>- Upto ₹ 5000 - ₹ 100 + GST</li> <li>- ₹ 5000 to ₹ 50000 - ₹ 200 + GST</li> <li>- ₹ 50000 to ₹ 2Lakh - ₹ 300 + GST</li> <li>- Above ₹ 2 Lakh - ₹ 500 + GST</li> </ul>
		ii) <b>BMC Gold CA Account &amp; BMC Platinum CA Account</b>	Unlimited Free
	<b>(17)</b>	<b>DUPLICATE ISSUE / REVALIDATION / CANCELLATION OF DD/PO</b>	
		i) <b>Regular Current Account</b>	₹ 100 + GST per chq / instance
		ii) <b>BMC Gold CA Account &amp; BMC Platinum CA Account</b>	₹ 50 + GST per chq / instance



<b>Service Charges Manual</b>			
<b>Sr. No.</b>		<b>Particulars</b>	<b>Amount of charges (₹)</b>
	<b>(18)</b>	<b>NACH CHARGES</b>	₹ 100 + GST per mandate
	<b>(19)</b>	<b>STANDING INSTRUCTION</b>	
		<b>i) Regular Current Account</b>	<ul style="list-style-type: none"><li>- Charges for registration of Standing Instruction for payment of loan/ RD instalment for account maintained in our the Bank – No charges</li><li>- Charges for registration of Standing instruction where credit a/c is in other than loan/RD Charges - ₹ 100 + GST per registration</li><li>- If SI not executed due to non-maintenance of balance on the specified date - ₹ 200 + GST. Thereafter, SI Bounce Charges for every run of SI - ₹ 100 + GST per instance will be levied.</li></ul>
		<b>ii) BMC Gold CA Account</b>	<ul style="list-style-type: none"><li>- Charges for registration of Standing Instruction for payment of loan/ RD instalment for account maintained in our the Bank – No charges</li><li>- Charges for registration of Standing instruction where credit a/c is in other than loan/RD Charges - ₹ 50 + GST per registration</li><li>- If SI not executed due to non-maintenance of balance on the specified date - ₹ 100 + GST. Thereafter, SI Bounce Charges for every run of SI - ₹ 50 + GST per instance will be levied.</li></ul>
		<b>iii) BMC Platinum CA Account</b>	No Charges
	<b>(20)</b>	<b>CASH DEPOSIT / CASH HANDLING CHARGES</b>	
		<b>i) Regular Current Account</b>	<ul style="list-style-type: none"><li>- Upto ₹1 Lakh - No Charges</li></ul> Thereafter, <ul style="list-style-type: none"><li>- Home Branch - ₹3 + GST per ₹ 1000</li><li>- Non Home Branch - ₹5 + GST per ₹ 1000</li></ul>
		<b>ii) BMC Gold CA Account</b>	<ul style="list-style-type: none"><li>- Home Branch - No Limit</li><li>- Non-Home Branch- ₹ 2.5 Lakh</li><li>- Above ₹ 2.5 Lakh - ₹3 + GST per ₹ 1000</li></ul> The total amount of cash deposit will be clubbed for each account at the end of each day and the charges will be levied accordingly.



<b>Service Charges Manual</b>			
<b>Sr. No.</b>		<b>Particulars</b>	<b>Amount of charges (₹)</b>
		iii) <b>BMC Platinum CA Account</b>	<ul style="list-style-type: none"><li>- Home Branch - No Limit</li><li>- Non-Home Branch- ₹ 7.5 Lakh</li><li>- Above ₹ 7.5 Lakh - ₹3 + GST per ₹ 1000</li></ul> The total amount of cash deposit will be clubbed for each account at the end of each day and the charges will be levied accordingly
	<b>(21)</b>	<b>IMPS TRANSACTION CHARGES</b>	
		i) <b>Regular Current Account</b>	<ul style="list-style-type: none"><li>- Upto ₹ 50000 - ₹ 10 + GST per transaction</li><li>- ₹ 50000 to ₹ 1 Lakh - ₹ 15 + GST per transaction</li><li>- Above ₹ 1 Lakh - ₹ 20 + GST per transaction</li></ul>
		ii) <b>BMC Gold CA Account &amp; BMC Platinum CA Account</b>	<ul style="list-style-type: none"><li>- Upto ₹ 50000 - ₹ 5 + GST per transaction</li><li>- ₹ 50000 to ₹ 1Lakh - ₹ 10 + GST per transaction</li><li>- Above ₹ 1 Lakh - ₹ 15 + GST per transaction</li></ul>
	<b>(22)</b>	<b>NEFT CHARGES</b>	
		i) <b>Regular Current Account</b>	<ul style="list-style-type: none"><li>- Upto 1Lakh - ₹ 2 + GST</li><li>- Above 1Lakh - ₹ 10 + GST</li></ul> At Non – Home Branch – NEFT up to ₹ 5 Lakh is allowed.
		ii) <b>BMC Gold CA Account</b>	<ul style="list-style-type: none"><li>- Upto 1 Lakh – Free (Remittance to single party only 1 transaction per day) thereafter, ₹ 2 + GST</li><li>- Above 1Lakh - ₹5 + GST</li></ul> At Non – Home Branch – Additional ₹ 100 + GST
		iii) <b>BMC Platinum CA Account</b>	Free
	<b>(23)</b>	<b>RTGS CHARGES</b>	
		i) <b>Regular Current Account</b>	<ul style="list-style-type: none"><li>- 2 Lakh -5 Lakh - ₹ 20 + GST</li><li>- Above 5 Lakh - ₹ 45 + GST</li></ul> At Non – Home Branch – RTGS up to ₹ 5 Lakh is allowed. <b>(Applicable to all loan account disbursement)</b>
		ii) <b>BMC Gold CA Account</b>	<ul style="list-style-type: none"><li>- 2 Lakh -5 Lakh - ₹ 10 + GST</li><li>- Above 5 Lakh - ₹ 25 + GST</li></ul> At Non – Home Branch – Additional ₹ 100 + GST
		iii) <b>BMC Platinum CA Account</b>	Free
		<b>Note:</b>	Both NEFT AND RTGS cumulatively upper limit at Non- Home Branch will be <b>Regular Saving Account – 2 Lakhs</b> <b>Regular Current Account – 5 Lakhs</b>



<b>Service Charges Manual</b>			
<b>Sr. No.</b>		<b>Particulars</b>	<b>Amount of charges (₹)</b>
	(24)	<b>ADDITION/DELETION OF NAMES</b>	₹ 25 + GST – for every modification / Notification in the account. [Manually]. In case of Joint account, modification in case of Death – No Charges
	(25)	<b>CONFIRMATION OF SIGNATURE/ADDRESS</b>	
		i) <b>Regular Current Account</b>	₹ 200 + GST per request
		ii) <b>BMC Gold CA Account &amp; BMC Platinum CA Account</b>	₹ 100 + GST per request
	(26)	<b>BALANCE CERTIFICATE</b>	
		i) <b>Regular Current Account</b>	1 <sup>st</sup> time free of cost (Annually) For Duplicate Balance Certificate ₹ 100 + GST per copy
		ii) <b>BMC Gold CA Account &amp; BMC Platinum CA Account</b>	1 <sup>st</sup> time free of cost (Annually) For Duplicate Balance Certificate ₹ 50 + GST per copy
	(27)	<b>SMS CHARGES</b>	0.21 paise + GST per SMS
	(28)	<b>ATM CHARGES</b>	
		i) <b>Card Issuance Charges</b>	
		a) <b>Regular Current Account</b>	₹ 250 + GST
		b) <b>BMC Gold CA Account &amp; BMC Platinum CA Account</b>	₹ 250 + GST (Personalized Only)
		ii) <b>Card Annual Maintenance Charges</b>	₹ 200 + GST
		iii) <b>Replacement Of Lost Card</b>	₹ 250 + GST
		iv) <b>Reissue/Duplicate ATM Card</b>	₹ 200 + GST
		v) <b>Duplicate PIN Charges</b>	₹ 200 + GST
		vi) <b>ATM Transaction</b>	<ul style="list-style-type: none"> <li>- All ATM Transaction free from BMC BANK ATM Machine.</li> <li>- From Other Bank ATM Machine – First Five Transaction Free per month.</li> </ul> Thereafter, For Financial: ₹ 23 + GST per transaction and For Non-Financial: ₹ 12+ GST per transaction.
	(29)	<b>TRANSFER OF PROCEEDS/ TERM DEPOSIT (AFTER MATURITY)/ TERM DEPOSIT INTEREST</b>	<ul style="list-style-type: none"> <li>- Within Bank- No charges</li> <li>- To Other Bank – As applicable for DD/Payorder issuance</li> </ul>



Service Charges Manual			
Sr. No.	Particulars		Amount of charges (₹)
<b>III</b>	<b>SAFE DEPOSIT LOCKERS</b>		
	<b>Amended Safe Deposit Locker Charges w.e.f. 01.10.2025</b>		
<b>(1)</b>	<b>ANNUAL RENT</b>		
	<b>Class/Type</b>	<b>Rent</b>	
	A	₹ 1200 + GST	
	B	₹ 1500 + GST	
	C	₹ 2500 + GST	
	D	₹ 3000 + GST	
	E	₹ 4100 + GST	
	F	₹ 5500 + GST	
	F1	₹ 6000 + GST	
	G	₹ 6000 + GST	
	H	₹ 6500 + GST	
	H1	₹ 3000 + GST	
	L	₹ 12500 + GST	
	L1	₹ 11000 + GST	
	<b>Note:</b>	For Account Holders - 25 % Discount, if locker rent for 5 years is paid in advance	
		For Nisa Account Holders - 25 % Disc in Locker Issuance & Renewal Charges	
	<b>Salary Package Account : Principal Account of Company and Salary Account of Staff ( Min 20 Accounts)</b>	15% Waiver in Rent Charges in Individual Lockers	
<b>(2)</b>	<b>DELAY IN PAYMENT OF LOCKER RENT ( Over Due Charges)</b>		
	<b>Class/Type</b>	<b>Penalty for 6 Mths</b>	<b>Above 6 Months</b>
	A	₹ 200 + GST	₹ 300 + GST
	B	₹ 300 + GST	₹ 450 + GST
	C	₹ 400 + GST	₹ 600 + GST
	D	₹ 500 + GST	₹ 800 + GST
	E	₹ 600 + GST	₹ 900 + GST
	F	₹ 750 + GST	₹ 1200 + GST
	F1	₹ 800 + GST	₹ 1300 + GST
	G	₹ 800 + GST	₹ 1400 + GST
	H	₹ 900 + GST	₹ 1650 + GST
	H1	₹ 500 + GST	₹ 800 + GST
	L	₹ 1500 + GST	₹ 2000 + GST
	L1	₹ 1200 + GST	₹ 1800 + GST
	<b>Note:</b>	Please note late charges for locker will be applied for the whole year for a single day's delayed payment. This charge is applicable annually.	
<b>(3)</b>	<b>ONE TIME LOCKER REGISTRATION CHARGES / FRANKING CHARGES &amp; DOCUMENTS</b>		₹ 500 + 30 (Franking Charges)



<b>Service Charges Manual</b>			
<b>Sr. No.</b>		<b>Particulars</b>	<b>Amount of charges (₹)</b>
	(4)	<b>LOCKER VISIT CHARGES</b>	12 Visit Free Annually Thereafter ₹150/- + GST per visit
	(5)	<b>LOCKER NOTICE CHARGES</b>	₹ 100 + GST per Notice
	(6)	<b>BREAK OPEN OF LOCKER: LOSS OF KEY OR NON PAYMENT OF LOCKER RENT</b>	₹ 1500/- + Actual Expenditure Incurred for break open the locker and changing the lock by manufacturers of Lockers
	(7)	<b>SURRENDER OF LOCKERS</b>	Within One Year - ₹ 1000/- + GST After One Year - No Charges
		<b>Note:</b>	For locker surrendered mid-year, full year's locker rent would be deducted.
<b>IV</b>	<b>TERM DEPOSITS w.e.f. 01.12.2025</b>		
	(1)	<b>ISSUE OF DUPLICATE RECEIPT (to be issued in the form of Certificate)</b>	₹ 200 + GST [ <b>Manually</b> ]
	(2)	<b>CLOSURE OF ACCOUNT BEFORE MATURITY</b>	₹ 100 + GST [ <b>Manually</b> ]
	(4)	<b>SERVICE CHARGES FOR CASH DEPOSIT</b>	NIL Maximum cash deposit allowed for TD of ₹ 20000 + GST
<b>V</b>	<b>SHARES w.e.f. 01.12.2025</b>		
	(1)	<b>NEW SHARE APPLICATION</b>	₹ 500 + GST
	(2)	<b>ISSUANCE OF DUPLICATE SHARE CERTIFICATE</b>	₹ 100 + GST



Service Charges Manual			
Sr.No.		Particulars	Amount of charges (₹)
<b>Part II</b>			
<b>VI</b>	<b>LOANS &amp; ADVANCES (TERM LOANS, WORKING CAPITALS, CASH CREDITS AND OVERDRAFTS) w.e.f. 24.07.2025</b>		
	<b>(1)</b>	<b>PROCESSING CHARGES FOR NEW LOANS</b>	
	i)	<b>Fund Based &amp; Non Fund Based And Working Capital</b>	<ul style="list-style-type: none"> <li>- Fresh working capital limits /BMCB Property Pride - 0.50% + GST of Advance Amount.</li> <li>- Maximum Charges - ₹10 Lakhs + GST</li> </ul>
	ii)	<b>Mortgage Loans / Overdrafts</b>	<ul style="list-style-type: none"> <li>- 0.50% + GST of Advances</li> <li>- No Maximum Limit.</li> </ul> (Same for those limits also which are on reduction basis )
	iii)	<b>Term Loans, Personal Loans &amp; Consumption Loan - All Categories</b>	<ul style="list-style-type: none"> <li>- 1% + GST of Loan Amount</li> <li>- Maximum - ₹ 20 Lakhs + GST</li> <li>- No Processing Fee to be charged for loan against FDRs and Gilt - Edged Securities being primary security.</li> </ul>
		<b>Note:</b>	<ul style="list-style-type: none"> <li>- 25% + GST of the aforesaid processing charges will be taken as upfront fees at the time of submission of proposal. <b>If loan is not sanctioned for any reason 25% of processing fees will not be refundable.</b></li> <li>- Processing charges applicable for Schematic Lending like Housing Loan, Vehicle Loan, Personal Loan, Education Loan, and Gold Loan is specified in the scheme.</li> <li>- Nil Processing fee for loans sanctioned against FDR/LIC/NSC.</li> <li>- Documents Scrutiny (Logging) charges will be as per actual basis (Valuation, Legal CIBIL, CERSAI &amp; any other charges as specified and levied by the bank)</li> </ul>
	iv)	<b>For Stand Alone Request (Not Made Along with Request For Renewal / Enhanced Sanction) E.g. Reduction In Rate Of Interest, Reduction / Waiver In Any Charges etc.</b>	<ul style="list-style-type: none"> <li>- 0.118% of the exposure (Funded &amp; Non Funded) subject to Minimum of for exposure upto ₹ 1 Crore - ₹ 5900 + GST per instance.</li> <li>- For exposure Above ₹ 1 Crore - ₹ 11800 + GST per instance.</li> </ul>
	<b>(2)</b>	<b>RENEWAL / REVIEW OF LOANS</b>	
	i)	<b>Fund Based &amp; Non Fund Based And Working Capital</b>	<ul style="list-style-type: none"> <li>- 0.25% + GST of Advance</li> <li>- Maximum Charges - ₹ 5 Lakhs + GST</li> <li>- Nil Renewal Fees for loans sanctioned against FDR/LIC/NSC</li> </ul>
	ii)	<b>Term Loans</b>	<ul style="list-style-type: none"> <li>- Charges on review of all type of Term Loans shall be 0.10% + GST</li> <li>- Maximum Charges - ₹ 2 Lakhs + GST</li> </ul>



Service Charges Manual			
Sr.No.		Particulars	Amount of charges (₹)
		<b>Note: (FOR NISA ACCOUNT HOLDERS)</b>	- 50% Discount on Processing Fees on all Loans and Renewals
	<b>(3)</b>	<b>REVALIDATION OF SANCTION (NO CHARGE IN EXPIRY OF SANCTION DATE APPROVED EARLIER)</b>	<ul style="list-style-type: none"> <li>- Upto ₹ 10 Lakhs - ₹ 2000 + GST</li> <li>- Above ₹10 Lakhs upto ₹ 50 Lakhs - ₹ 3000 + GST</li> <li>- Above ₹ 50 Lakhs upto ₹ 100 Lakhs - ₹ 5000 + GST</li> <li>- Above ₹ 100 Lakhs - ₹ 10000 + GST</li> </ul>
	<b>(4)</b>	<b>CHANGES IN ANY SANCTION TERMS AND CONDITIONS AFTER DISBURSEMENT</b>	<ul style="list-style-type: none"> <li>- 0.25% + GST of Sanction Amount</li> <li>- Maximum ₹ 15000 + GST</li> </ul>
	<b>(5)</b>	<b>FORECLOSURE CHARGES</b>	<ul style="list-style-type: none"> <li>- For Term Loan &amp; Working Capital (applicable to loan outstanding ₹10 Lakhs and above).</li> <li>- If account is closed after disbursement @ 3% + GST of outstanding Balance.</li> <li>- If the sanctioned limit is settled by the borrower from owned sources viz raising of proprietor's / partners' capital, paid up capital, Unsecured Loans, internal accruals, retained profits of the earlier years, realization of debtors etc. subject to submission of documentary evidence of own funds / sources as satisfied to Bank's officials charges will be NIL.</li> </ul>
		<b>Note:</b>	Foreclosure charges are not applicable for Housing Loan / Vehicle Loan / Personal Loan / Gold Loan / Education Loan / Individual Loan against FDR, NSC, LIC
	<b>(6)</b>	<b>PENAL CHARGES FOR NON-COMPLIANCE OF TERMS AND CONDITIONS OF SANCTION</b>	
		<b>i) On Defaults</b>	<b>% of Penal Charges</b>
		<b>a Instalments in loans remaining overdue, for the period of delay</b>	2% + GST
		<b>b Bills discounted, overdue for payment</b>	2% + GST
		<b>c Non submission of stock statements after 15th of subsequent month. In case of consortium, timelines can be decided on case-to case basis as approved by sanctioning committee</b>	2% + GST



Service Charges Manual			
Sr.No.		Particulars	Amount of charges (₹)
		<b>d</b> Overdrawing in cash credit / overdraft account / excess over Drawing power, due to incidences such as Forced Letters of Credit Payments, Statutory Payments etc.	2% + GST
		<b>ii) On Non Compliance of Terms</b>	<b>% of Penal Charges</b>
		<b>a</b> Non submission of Audited Annual reports viz. Audited Accounts on due date, IT returns etc. as per the specified due dates till the date of submission.	2% + GST
		<b>b</b> Non-compliance of terms of sanction related to security creation, till such time the same is complied.	1% + GST
		<b>c</b> Non-compliance to any undertaking given at the time of Disbursement, till such time the same is complied.	1% + GST
		<b>d</b> Withdrawals from cash credit are found to be more than that as per drawing power either on the basis of actual Balance sheet received at the end of the year or at any time during the year based on actual inspection etc.	2% + GST
	<b>(7)</b>	<b>ADHOC SANCTION</b>	1% + GST of Adhoc Loan / Limit amount with Minimum - ₹ 2000 + GST Maximum- ₹ 10000 + GST (per sanction)
	<b>(8)</b>	<b>BANK GUARANTEE</b>	
		<b>i) Against 100% Cash Margin (In the form of Term Deposit Receipt)</b>	Commission - 1% p.a. + GST for 100% cash margin.
		<b>ii) Other than against 100% cash Margin</b>	<ul style="list-style-type: none"> <li>- Commission - 2% p.a. + GST for Performance / Non-Financial Bank Guarantee.</li> <li>- Commission - 2.50% p.a. + GST for Financial Guarantees.</li> </ul>
		<b>Note:</b>	Commission to be calculated in terms of months and thereof. <ul style="list-style-type: none"> <li>- Minimum 6 Months commission to be levied for guarantees less than 6 months tenor.</li> <li>- Franking/stamp charges to be recovered in actuals and are not part of commission.</li> </ul>



<b>Service Charges Manual</b>			
<b>Sr.No.</b>		<b>Particulars</b>	<b>Amount of charges (₹)</b>
	<b>(9)</b>	<b>INLAND LETTER OF CREDIT</b>	
		<b>i) Opening of Sight Letter of Credit</b>	0.5% of Letter of Credit value, Minimum ₹ 1000+ GST (50% charges if backed by 100% cash margin in the form of fixed deposit)
		<b>ii) Opening of Usance Letter of Credit (Usance Period upto 3 Months)</b>	0.5% of Letter of Credit value, Minimum ₹ 1500 + GST (50% charges if backed by 100% cash margin in the form of fixed deposit)
		<b>iii) Usance Period over 3 Months</b>	0.75% of Letter of Credit value, Minimum ₹ 1500 + GST (50% charges if backed by 100% cash margin in the form of fixed deposit)
	<b>(10)</b>	<b>AMENDMENT OF LETTER OF CREDIT</b>	
		<b>i) Amendment of Increasing Value of Credit</b>	Financial Amendment Letter of Credit Issuance Charges + Amendment Charges ₹ 1500 + GST subject to minimum ₹ 2500 + GST
		<b>ii) Amendment for Extension of Period of Letter of Credit</b>	Non-Financial Amendment Letter of Credit Issuance charges + Amendment charges ₹ 1500 + GST
		<b>iii) Amendment of Other Terms of Letter of Credit</b>	₹ 1500 + GST per amendment
		<b>iv) Advising of Letter of Credit</b>	Constituents ₹ 1500 + GST
	<b>(11)</b>	<b>POSTAGE</b>	₹250 + GST or actual expenses + GST whichever is higher.
	<b>(12)</b>	<b>SFMS</b>	₹ 500 + GST per Letter of Credit / Bank Guarantee.
	<b>(13)</b>	<b>INSPECTION CHARGES</b>	<ul style="list-style-type: none"><li>- Upto ₹ 10 Lakhs – ₹ 1000 + GST per occasion + actual expenses.</li><li>- Above ₹ 10 Lakhs upto ₹ 25 Lakhs - ₹ 2500 + GST per occasion + actual expenses.</li><li>- Above ₹ 25 Lakhs upto ₹ 50 Lakhs - ₹ 5000 + GST per occasion + actual expenses.</li><li>- Above ₹ 50 Lakhs upto ₹ 100 Lakhs - ₹ 7500 + GST per occasion + actual expenses.</li><li>- Above ₹ 100 Lakhs - ₹ 15000 + GST per occasion + actual expenses.</li></ul>
		<b>Note:</b>	Inspection charges ₹ 500 + GST is should be recovered in case of taxies, autos and private cares/ two wheelers for <b>Yearly Inspection + actual exp.</b>



<b>Service Charges Manual</b>			
<b>Sr.No.</b>		<b>Particulars</b>	<b>Amount of charges (₹)</b>
	<b>(14)</b>	<b>COLLATERAL PROPERTY INSPECTION</b>	₹ 500 + GST per property + actual expenses on Yearly Basis. (If the property offered as security is the same as the place of work then this charge is not applicable).
	<b>(15)</b>	<b>NON DISPLAY OF BANK'S NAME AT THE PLACE OF BUSINESS / OFFICE/ FACTORY / VEHICLE</b>	₹ 1000 + GST per Instance for Non-Compliance
	<b>(16)</b>	<b>BILLS DISCOUNTING (ONLY AGAINST SANCTIONED LIMIT)</b>	
		<b>i) Commission and Handling Charges</b>	<ul style="list-style-type: none"><li>- 0.50% + GST of Bill Discounted amount</li><li>- Minimum ₹ 100 + GST</li><li>- Maximum ₹ 5000 + GST</li></ul>
		<b>ii) Collection of Bills - Outward</b>	<ul style="list-style-type: none"><li>- Upto ₹ 1 Lakh – ₹6 +GST per ₹1000</li><li>- Above ₹ 1 Lakh – ₹5+GST per ₹1000 and Maximum ₹ 10000 + GST plus collecting Bank Charges (if applicable) plus postage charge on actuals or Minimum ₹250 whichever is higher.</li><li>- In case of collection of up country cheque drawn on our branches, only 50% of the above charges plus postage charge on actuals or Minimum ₹250 whichever is higher.</li></ul>
		<b>iii) Inward Bills/Cheques Collection Account</b>	<ul style="list-style-type: none"><li>- Upto ₹ 1 Lakh – ₹6 +GST per ₹1000</li><li>- Above ₹ 1 Lakh – ₹5+GST per ₹1000 and Maximum ₹ 10000 + GST plus collecting Bank Charges (if applicable) plus postage charge on actuals or Minimum ₹250 whichever is higher.</li></ul>
<b>VII</b>	<b>MISCELLANEOUS CHARGES</b> w.e.f. 24.07.2025		
	<b>(1)</b>	<b>FRANKING CHARGES</b>	Only at Actuals (₹ 30 per Document)
	<b>(2)</b>	<b>LOAN APPLICATION FORM &amp; OVERDRAFT APPLICATION FORM</b>	₹ 100 + GST
	<b>(3)</b>	<b>LOAN NOTICE CHARGES (In Respect of Irregularity / Non-Compliance of Sanction Terms etc.)</b>	₹ 200 + GST per event irrespective of number of recipients which includes partners and guarantors.
	<b>(4)</b>	<b>CIC CHARGES (CIBIL, Equifax etc.)</b>	<ul style="list-style-type: none"><li>- Consumer Loan ₹ 350 + GST</li><li>- Commercial Loan ₹ 2000 + GST</li></ul>
	<b>(5)</b>	<b>COMMITMENT CHARGES</b>	0.50% + GST will be levied on unutilized limit if the limit is not utilized upto 60% of the sanction limit of ₹ 10 Lakhs & above.
	<b>(6)</b>	<b>ISSUE OF OPINION REPORT</b>	₹1500 + GST per report



<b>Service Charges Manual</b>			
<b>Sr.No.</b>		<b>Particulars</b>	<b>Amount of charges (₹)</b>
	<b>(7)</b>	<b>SOLVENCY CERTIFICATE</b>	
		<b>i) Accounts ( Other than BMC Silver / Gold / Platinum Account)</b>	<ul style="list-style-type: none"> <li>- 0.50% + GST of the Amount of Solvency Certificate</li> <li>- Maximum ₹ 50000 + GST</li> </ul>
		<b>ii) BMC Silver Savings Account</b>	<ul style="list-style-type: none"> <li>- For Education Loan - ₹ 1500 + GST</li> <li>- Other Than Education Loan - Minimum ₹1000 + GST , otherwise ₹300 + GST per Lakh</li> <li>- Maximum of ₹ 100000 + GST</li> </ul>
		<b>iii) BMC Gold CA Account</b>	<ul style="list-style-type: none"> <li>- For Education Loan - ₹ 1500 + GST</li> <li>- Other Than Education Loan - 0.50% + GST of the Amt of Solvency Certificate</li> <li>- Maximum ₹ 30000 + GST</li> </ul>
		<b>iv) BMC Platinum CA Account</b>	<ul style="list-style-type: none"> <li>- For Education Loan - ₹ 1000 + GST</li> <li>- Other Than Education Loan - 0.50% + GST of the Amt of Solvency Certificate</li> <li>- Maximum ₹ 30000 + GST</li> </ul>
	<b>(8)</b>	<b>NO DUES CERTIFICATE</b>	<ul style="list-style-type: none"> <li>- First Time Free</li> <li>- Duplicate - ₹ 200 + GST</li> <li>- For BMC Silver Savings Account</li> <li>- For BMC Gold CA Account</li> <li>- For BMC Platinum CA Account</li> <li>- ₹ 100+ GST</li> </ul>
	<b>(9)</b>	<b>CUSTODY CHARGES OF SECURITIES i.e. LIC Policies / NSCs etc., Document / Title Deeds Mortgaged with the Bank not Collected within 30 Days from the closer of Loan Account.</b>	₹ 1000 + GST per month / per property / per LIC / per NSC Maximum 10 in a docket
	<b>(10)</b>	<b>DOCUMENTATION &amp; SECURITY CREATION CHARGES</b>	<ul style="list-style-type: none"> <li>- For Loans upto ₹ 10 Lakhs - NIL</li> <li>- Above ₹ 10 Lakhs upto ₹ 25 Lakhs - ₹ 5000 + GST</li> <li>- Above ₹ 25 Lakhs upto ₹ 100 Lakhs - ₹ 7000 + GST</li> <li>- Above ₹ 100 Lakhs - ₹ 10000 + GST</li> </ul>
	<b>(11)</b>	<b>ISSUANCE OF SARFAESI NOTICE</b>	₹ 10000 + GST per notice.
	<b>(12)</b>	<b>CERSAI CHARGES</b>	<p>For creation and any subsequent modification of each Movable / Immovable / Intangible Secured Asset</p> <ul style="list-style-type: none"> <li>- For Loan upto ₹ 5 Lakhs – ₹200 + GST per Asset ID</li> <li>- Above ₹ 5 Lakhs – ₹ 300 + GST per Asset ID</li> <li>- Search of each Security with CERSAI – ₹ 50 + GST per instance.</li> </ul>



<b>Service Charges Manual</b>			
<b>Sr.No.</b>		<b>Particulars</b>	<b>Amount of charges (₹)</b>
<b>VIII</b>	<b>FOREIGN EXCHANGE CHARGES</b>		
	<b>w.e.f. 24.07.2025</b>		
	<b>(1)</b>	<b>FOREIGN BILL COLLECTION</b>	<ul style="list-style-type: none"><li>- Upto ₹ 2 Lakhs – ₹ 500 + ₹ 200 + GST per Shipping Bill</li><li>- From ₹ 2 Lakhs to ₹ 4 Lakhs – ₹ 700 + ₹ 200 + GST per Shipping Bill</li><li>- Above ₹ 4 Lakhs - ₹ 900 + ₹ 200 + GST per Shipping Bill or 0.086% + GST of the Invoice value Maximum upto ₹ 7500 + GST power for reduction for of Maximum Charges upto ₹ 2500 + GST with AGM and further reduction with Managing Director</li></ul>
	<b>(2)</b>	<b>COURIER CHARGES</b>	Minimum ₹ 2000 + GST or actual as per DHL Tariff
	<b>(3)</b>	<b>SWIFT CHARGES</b>	Flat ₹ 750 + GST
	<b>(4)</b>	<b>FIRC CHARGES</b>	0.145% + GST on invoice value Minimum ₹ 280 + GST
	<b>(5)</b>	<b>EXPORT DOCS FOR ADJUSTMENT AGAINST ADVANCE PAYMENT</b>	Same as Foreign Bill Collection
	<b>(6)</b>	<b>EXPORT LC ADVISING</b>	₹ 2250 + GST Flat
	<b>(7)</b>	<b>INWARD REMITTANCE</b>	₹ 300 + GST Flat
	<b>(8)</b>	<b>ISSUANCE OF CERTIFICATES &amp; ATTESTATION</b>	₹ 500 + GST Flat
	<b>(9)</b>	<b>AD CODE LETTER ISSUANCE</b>	₹ 500 + GST Flat
	<b>(10)</b>	<b>IMPORT BILLS ON COLLECTION</b>	<ul style="list-style-type: none"><li>- 0.29% + GST on Invoice Value</li><li>- Minimum ₹ 500 + GST</li><li>- Maximum upto ₹ 10000 + GST</li><li>- Power for Reduction of Maximum Charge upto ₹ 2500 with GM and further reduction with MD.</li></ul>
	<b>(11)</b>	<b>OUTWARD REMITTANCE</b>	<ul style="list-style-type: none"><li>- 0.145% + GST on invoice value</li><li>- Minimum ₹ 750 + GST</li><li>- Maximum upto ₹ 10000 + GST</li><li>- Power for Reduction of Maximum Charges upto ₹ 2500 with AGM and further reduction with MD.</li></ul>
	<b>(12)</b>	<b>DIRECT IMPORT</b>	<ul style="list-style-type: none"><li>- 0.456% + GST on Invoice Value</li><li>- Minimum ₹ 750 + GST</li><li>- Maximum upto ₹ 10000 + GST</li><li>- Power for reduction for of maximum charges upto ₹ 2500 with AGM and further reduction with MD.</li></ul>



<b>Service Charges Manual</b>			
<b>Sr.No.</b>		<b>Particulars</b>	<b>Amount of charges (₹)</b>
	<b>(13)</b>	<b>ADVANCE IMPORT</b>	<ul style="list-style-type: none"><li>- 0.29% + GST on Invoice Value</li><li>- Minimum ₹ 500 + GST</li><li>- Maximum upto ₹ 10000 + GST</li><li>- Power for Reduction of Maximum charges upto ₹ 2500 with AGM and further reduction with MD.</li></ul>
	<b>(14)</b>	<b>LC CHARGES</b>	<ul style="list-style-type: none"><li>- Commitment Commission to be charges as per the value of the L/C i.e. for every quarter 0.1740% + GST (Minimum ₹ 345 + GST )<ul style="list-style-type: none"><li>➤ If L/C is valid for 3 months - 0.1740% + GST will be the Commitment Commission,</li><li>➤ If L/C is valid for 6 months - 0.3480% +GST will be the Commitment Commission,</li><li>➤ If L/C is valid for 9 months - 0.5220% + GST will be the Commitment Commission.</li><li>➤ If L/C is valid for 12 months -0.6960% + GST will be Commitment Commission.</li><li>➤ Minimum Commitment Commission is ₹ 345 + GST</li></ul></li><li>- Usance Commission to be charged as per the terms of the L/C i.e. DA/DP,<ul style="list-style-type: none"><li>➤ All DP L/Cs Usance Commission will be 0.1740% + GST</li><li>➤ All DA L/Cs upto 90 days DA Usance Commission will be 0.35% + GST</li><li>➤ All DA L/Cs beyond 90 days DA Usance Commission at the rate of 0.086% + GST is to be charged.</li></ul></li></ul>

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**NOTE: STAFF OF THE BANK ARE EXEMPTED FROM THE CHARGES.**



### Service Charges Manual

Sr.No.	Service Charges	PL/Code	Description
<b>Part III</b>			
<b>IX</b>	<b>PL CODES FOR SERVICES CHARGES</b>		
1.	CHARGES FOR FAILURE TO MAINTAIN MINIMUM BALANCE	PL / 0000137	MIN BALANCE CHARGES
2.	ACCOUNT MAINTENANCE CHARGES	PL / 0000137	MIN BALANCE CHARGES
3.	WITHDRAWALS BY CHEQUE	PL / 0000755	WITHDRAWAL BY CHEQUE
4.	WITHDRAWAL BY SLIP OVER THE COUNTER	PL / 0000755	WITHDRAWAL BY CHEQUE
5.	CLOSURE OF ACCOUNTS	PL / 0000756	ACCOUNT CLOSE CHARGES
6.	CLEARING CHEQUE PASSING CHARGES	PL / 0000855	INT ON CHQ DISC/CCC CHGS
7.	RETURN OUTWARD	PL / 0000836	CHEQUE RETURN OUTWARD
8.	RETURN INWARD	PL / 0000758	CHEQUE RETURN INWARD
9.	ISSUE OF CHEQUE BOOKS	PL / 0000138	CHEQUE BOOK CHARGES
10.	LOSS OF CHEQUE BOOK REQUISITION SLIP	PL / 0000842	LOSS OF CHEQUE BK REQ. SLIP
11.	ISSUE OF DUPLICATE PASS BOOK / STATEMENT	PL / 0000262	DUPLICATE STATEMENT / PASSBOOK CHARGES
12.	STOP PAYMENT	PL / 0000138	CHEQUE BOOK CHARGES
13.	OLD RECORD RETRIEVAL CHARGES	PL / 0000749	OLD RECORD RET. CHGS
14.	DEMAND DRAFT / PAY ORDER ISSUANCE	PL / 0000840	DD ISSUAN /PO /DUP.PO /CHEQ/ REVA
15.	DUPLICATE ISSUE OF DD/PO	PL / 0000840	DD ISSUAN /PO /DUP.PO /CHEQ/ REVA
16.	REVALIDATION OF DD / PO	PL / 0000840	DD ISSUAN /PO /DUP.PO /CHEQ/ REVA
17.	CANCELLATION OF DD/PO	PL / 0000847	CANL.OF DD/PO
18.	NACH CHARGES	PL / 0000859	ACH MANDATE
19.	STANDING INSTRUCTION	PL / 0000750	STANDING INSTRUCTION
20.	CASH DEPOSIT / CASH HANDLING CHARGES	PL / 0000526	CASH HANDLING CHARGES
21.	IMPS TRANSACTION CHARGES	PL / 0000795	IMPS TRANS. CHARGES(INCL.GST)
22.	NEFT CHARGES	PL / 0000838	RTGS/NEFT CHARGES
23.	RTGS CHARGES	PL / 0000838	RTGS/NEFT CHARGES
24.	ADDITION/DELETION OF NAMES	PL / 0000837	CONFIRMATION OF SIG/ADDRESS
25.	CONFIRMATION OF SIGNATURE/ADDRESS	PL / 0000837	CONFIRMATION OF SIG/ADDRESS
26.	BALANCE CERTIFICATE	PL / 0000757	BALANCE CERTIFICATE
27.	SMS CHARGES	PL / 0000271	SMS CHARGES RECOVERED
28.	ATM CHARGES	PL / 0000261	ATM ANNUAL CHARGES
29.	ATM TRANSACTION CHARGES	PL / 0000264	ATM TRANS CHARGES INC. GST
30.	TRANSFER OF PROCEEDS/ TERM DEPOSIT (AFTER MATURITY)/ TERM DEPOSIT INTEREST	PL / 0000840	DD ISSUAN /PO /DUP.PO /CHEQ/ REVA



**Service Charges Manual**

Sr.No.	Service Charges	PL/Code	Description
31.	COLLECTION OF CHEQUES/ BILLS OUTWARD BILLS/CHEQUES COLLECTION Account	PL / 0000843	OUTWARD CHEQUE COLLECTION
32.	INWARD BILLS/CHEQUES COLLECTION ACCOUNT	PL / 0000844	INWARD CHEQUE COLLECTION
33.	ANNUAL RENT	PL / 0000164	RENT ON LOCKER
34.	DELAY IN PAYMENT OF LOCKER RENT ( OVER DUE CHARGES)	PL / 0000850	DELAY IN PAY. OF LOCKER RENT
35.	LOCKER VISIT CHARGES	PL / 0000895	LOCKER ACCESS ALLOWED CHGS
36.	LOCKER NOTICE CHARGES	PL / 0000852	LOCKER NOTICE CHGS
37.	BREAK OPEN OF LOCKER: LOSS OF KEY OR NON PAYMENT OF LOCKER RENT	PL / 0000853	BREAK UP OF LOCKER (LOSS OF KEY)
38.	SURRENDER OF LOCKERS	PL / 0000854	SURRENDER OF LOCKER
39.	ISSUE OF DUPLICATE RECEIPT	PL / 0000856	ISSURANCE OF DUP. F.D.RECEIPT
40.	CLOSURE OF ACCOUNT BEFORE MATURITY	PL / 0000756	ACCOUNT CLOSE CHARGES
41.	NEW SHARE APPLICATION	PL / 0000191	ENTRANCE FEES
42.	NOMINAL MEMBER	PL / 0000194	NOMINAL MEMBER INTT FEE
43.	ISSUANCE OF DUPLICATE SHARE CERTIFICATE	PL / 0000858	ISSUANCE OF DUP.SHARE CERTIFICATE
44.	PROCESSING CHARGES	PL / 0000158	PROCESING CHARGES
45.	RENEWAL / REVIEW OF LOANS	PL / 0000158	PROCESING CHARGES
46.	REVALIDATION OF SANCTION	PL / 0000862	AD HOC LOAN/OD SANCTION
47.	CHANGES IN ANY SANCTION TERMS AND CONDITIONS AFTER DISBURSEMENT	PL / 0000861	PENAL INT. FOR NON COMP. OF LOAN SACT.
48.	FORECLOSURE CHARGES	PL / 0000860	FORCLOSURE CHARGES (LOAN)
49.	PENAL CHARGES FOR NON- COMPLIANCE OF TERMS AND CONDITIONS OF SANCTION	PL / 0000861	PENAL INT. FOR NON COMP. OF LOAN SACTION
50.	ADHOC SANCTION	PL / 0000862	AD HOC LOAN/OD SANCTION
51.	BANK GUARANTEE	PL / 0000136	COMM ON BANK GURANTEE ISSUE
52.	INLAND LETTER OF CREDIT		
i)	Opening of Sight Letter of Credit	PL / 0000865	OPEN. OF SIGHT L/C
ii)	Opening of Usance Letter of Credit (Usance Period upto 3 Months)	PL / 0000866	OPEN. OF USANCE L/C FOR 3 MONTHS
iii)	Usance Period over 3 Months	PL / 0000867	OPEN. OF USANCE L/C MORE THAN 3 MTHS
53.	AMENDMENT OF LETTER OF CREDIT		
i)	Amendment of Increasing Value of Credit	PL / 0000868	AMENDMENT OF VALUE OF L/C
ii)	Amendment for Extension of Period of Letter of Credit	PL / 0000869	AMENDMENT OF PERIOD OF L/C



<b>Service Charges Manual</b>			
<b>Sr.No.</b>	<b>Service Charges</b>	<b>PL/Code</b>	<b>Description</b>
iii)	Amendment of Other Terms of Letter of Credit	PL / 0000870	AMENDMENT OF OTHER TERM L/C
iv)	Advising of Letter of Credit	PL / 0000871	ADVISING FOR L/C
54.	POSTAGE	PL / 0000556	POSTAL CHARGES
55.	SFMS	PL / 0000872	SFMS
56.	INSPECTION CHARGES	PL / 0000132	INSPECTION CHARGES
57.	COLLATERAL PROPERTY INSPECTION	PL / 0000132	INSPECTION CHARGES
58.	NON DISPLAY OF BANK'S NAME AT THE PLACE OF BUSINESS / OFFICE/ FACTORY / VEHICLE	PL / 0000873	DISPLAY OF BANKS NAME AGST LOAN
59.	BILLS DISCOUNTING		
i)	Commission and Handling Charges	PL / 0000894	COMMISSION FOR CHEQUE DISCOUNTING
ii)	Collection of Bills - Outward	PL / 0000896	COLLECTION OF O/W BILL CHGS
iii)	Inward Bills/Cheques Collection Account	PL / 0000897	INWARD BILL COLLECTION CHGS
60.	FRANKING CHARGES	PL / 0000874	FRANKING CHGS
61.	LOAN APPLICATION FORM & OVERDRAFT APPLICATION FORM	PL / 0000875	APPLICATION FORM FOR LOAN/OD
62.	LOAN NOTICE CHARGES	PL / 0000159	LOAN NOTICE CHARGES
63.	CIC CHARGES (CIBIL, Equifax etc.)	PL / 0000237	CIBIL REPORT HANDLING FEES
64.	COMMITMENT CHARGES	PL / 0000242	COMMITMENT CHARGES
65.	ISSUE OF OPINION REPORT	PL / 0000877	ISSUE OF OPINION REPORT
66.	SOLVENCY CERTIFICATE	PL / 0000878	SOLVENCY CERTIFICATE
67.	NO DUES CERTIFICATE	PL / 0000879	DOCUMENT & SECURITY CREATION CHGS
68.	CUSTODY CHARGES OF SECURITIES	PL / 0000879	DOCUMENT & SECURITY CREATION CHGS
69.	DOCUMENTATION & SECURITY CREATION CHARGES	PL / 0000879	DOCUMENT & SECURITY CREATION CHGS
70.	ISSUANCE OF SARFAESI NOTICE	PL / 0000880	ISSUANCE OF SARFAESI NOTICE
71.	CERSAI CHARGES	PL / 0000881	CERSAI CHGS
72.	FOREIGN BILL COLLECTION	PL / 0000882	FOREIGN BILL COLL. CHGS
73.	COURIER CHARGES	PL / 0000883	COURIER CHGS
74.	eBRC CHARGES	PL / 0000884	E BRC CHARGES
75.	FIRC CHARGES	PL / 0000885	FIRC CHARGES
76.	EXPORT LC ADVISING	PL / 0000871	ADVISING FOR L/C
77.	INWARD REMITTANCE	PL / 0000886	INWARD REMITTANCE
78.	ISSUANCE OF CERTIFICATES & ATTESTATION	PL / 0000887	ISSUANCE OF CERTIFICATE/ATTEST.
79.	AD CODE LETTER ISSUANCE	PL / 0000888	AD CODE LETTER ISSUANCE
80.	LC CHARGES	PL / 0000889	L C CHARGES
81.	IMPORT BILLS ON COLLECTION	PL / 0000890	IMPORT BILL ON COLLECTION
82.	OUTWARD REMITTANCE	PL / 0000891	OUTWARD REMIT. CHGS



### Service Charges Manual

Sr.No.	Service Charges	PL/Code	Description
83.	DIRECT IMPORT	PL / 0000892	DIRECT IMPORT CHGS
84.	ADVANCE IMPORT	PL / 0000893	ADVANCE IMPORT CHGS