SBI (Mauritius) Ltd
Bank to grow with

Statement of fees, charges and commission
For domestic operations (13 July 2026)

	Individuals		Corporates		Others
A. INTEREST RATES					
DEPOSITS					
Savings (Ordinary)	3.35 % (payable half yearly at end of June & December)		No interest		3.35 % (payable half yearly at end of June & December) for Senior Citizens Association accounts only
Term (MUR): FIXED DEPOSITS (Interest Rates applicable for deposits not exceeding MUR 5.00 Mio to Corporate and Retail Customers)					
Floating Rates ** **(Min. Amt. For Term Deposits: MUR 25,000/-)**	**Period**	**Monthly(%p.a)**	**Quarterly(%p.a)**	**Yearly (%p.a)**	**Maturity(%p.a)**
	1 Year to < 2 Years	SB+0.35	SB+0.37	SB+0.40	SB+0.40
	2 Years to < 3 Years	SB+0.45	SB+0.50	SB+0.55	SB+0.60
	3 Years to < 4 Years	SB+0.65	SB+0.75	SB+0.80	SB+0.85
	4 Years to < 5 Years	SB+0.90	SB+1.00	SB+1.05	SB+1.10
	5 Years	SB+1.15	SB+1.25	SB+1.30	SB+1.40
** SB – Savings Bank Rate. For Senior Citizens (60 Years and above), the applicable rate will be 25 bps over and above the card rates					

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Fixed Rates ** **(Min. Amt. For Term Deposits: MUR 25,000/-)**	**Period**	**Monthly (%p.a)**	**Quarterly (%p.a)**	**Yearly (%p.a)**	**Maturity (%p.a)**
	1 Year to < 2 Years	3.50	3.52	3.55	3.55
	2 Years to < 3 Years	3.60	3.65	3.70	3.75
	3 Years to < 4 Years	3.80	3.90	3.95	4.00
	4 Years to < 5 Years	4.05	4.15	4.20	4.25
	5 Years	4.30	4.40	4.45	4.55
** For Senior Citizens (60 Years and above), the applicable rate will be 25 bps over and above the card rates					
Term (Foreign Currency)					
Term (FCY)	As per card rates / Negotiable, based on Market conditions amount and tenor.		As per card rates / Negotiable, based on Market conditions amount and tenor.		As per card rates / Negotiable, based on Market conditions amount and tenor.
Credit Facilities (MUR)					
Prime Lending Rate (PLR)	Currently 7.75 % p.a		Currently 7.75% p.a		Currently 7.75 % p.a
Credit Cards	N/A		N/A		N/A

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B. DEPOSITS			
SAVINGS ACCOUNT (Local Currency)			
Min. A/c opening balance	Savings (Ordinary) – Zero Balance Savings (With Cheque Book facility) – MUR 5000	N/A	N/A
Min. interest bearing balance	Without Cheque Book Facility - MUR 5000 With Cheque Book Facility - MUR 5000 *(No interest is payable for the month if more than 12 debits are done in a month excluding ATM/INB/POS Transactions)*	No interest payable	No interest payable
Monthly service charge	Free	N/A	Free
Issuance and Updating of Passbook	Free	Free	Free
Statement of Accounts	Over the Counter: MUR 25 per page Through Internet Banking: Free	Over the Counter: MUR 25 per page Through Internet Banking: Free	Over the Counter: MUR 25 per page Through Internet Banking: Free
Foreign Currency Savings Account			
Min. A/c opening balance	1,000 in respective currency	1,000 in respective currency	1,000 in respective currency
Min. interest bearing balance	1,000 in respective currency	1,000 in respective currency	1,000 in respective currency
Statement of Accounts	Over the Counter: MUR 25 per page Through Internet Banking: Free	Over the Counter: MUR 25 per page Through Internet Banking: Free	Over the Counter: MUR 25 per page Through Internet Banking: Free

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TERM DEPOSIT (MUR)			
Min. A/c opening balance	MUR 25,000 (For locker Minimum deposit of MUR 10,000)	MUR 25,000	MUR 25,000
Deposit withdrawn before maturity	1 % below applicable rate for actual run period. However, if deposit is pre-maturely withdrawn before 1 year from date of creation of Term Deposit, no interest is payable.	1 % below applicable rate for actual run period. However, if deposit is pre-maturely withdrawn before 1 year from date of creation of Term Deposit, no interest is payable.	1 % below applicable rate for actual run period. However, if deposit is pre-maturely withdrawn before 1 year from date of creation of Term Deposit, no interest is payable.
TERM DEPOSIT (FOREIGN CURRENCY)			
Period of deposit	1 wk to 5 yrs - Depending upon market conditions	1 wk to 5 yrs - Depending upon market conditions	1 wk to 5 yrs - Depending upon market conditions
Min. deposit	1,000 in respective currency	1,000 in respective currency	1,000 in respective currency
Deposits withdrawn before maturity	Penalty of 1% on the entire payable amount	Penal of 1% depending on period of deposit	Penal of 1% depending on period of deposit
CURRENT ACCOUNT or OVERDRAFT ACCOUNT (Local Currency)			
Min. A/c opening balance	MUR 5,000	MUR 5,000	MUR 5,000
Min. interest bearing balance	No interest payable	No interest payable	No interest payable
Account Maintenance Fee: (i) Upto 50 entries per month (ii) Beyond 50 entries per month	MUR 50 + VAT per month	(i) MUR 50 + VAT per month (ii) To be charged on a case to case basis	(i) MUR 50 + VAT per month (ii) To be charged on a case to case basis

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	Individuals	Corporates	Others
CURRENT ACCOUNT or OVERDRAFT ACCOUNT (Foreign Currency)			
Min. A/c opening balance	1,000 in respective currency	1,000 in respective currency	1,000 in respective currency
Min. interest bearing balance	No interest payable	No interest payable	No interest payable
Ledger Charges	Monthly MUR 100+VAT	Monthly MUR 100+VAT	Monthly MUR 100+VAT
C. CREDIT FACILITIES			
Retail Loans			
SBIML Prime Lending Rate (PLR)	Currently 7.75 % p.a	N/A	N/A
MCIB Fees	N/A	N/A	N/A
Search fee at Mortgage Office	MUR 300 for each search	N/A	N/A
Charges for Non-Submission of Security Documents – Car Loans	MUR 1,000 per month per security document applicable for delays exceeding 30 days from the date of disbursement and chargeable until the date of submission.	N/A	N/A
Loan Processing Charges: a. Loans secured by mortgage / other tangible assets b. Other Unsecured loans c. Renewal of Smart Credit / Overdraft facility d. Loans fully secured by Cash Securities (including margin)	a. 1%; Min. MUR 2,000, Max. MUR 50,000 b. 1.5%; Min. MUR 2,000 c. 1%; Min. MUR 1,000 d. 0.25%; Min. MUR 500	N/A	N/A

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	Individuals	Corporates	Others
e. Car Loans (i) Regular Car Loan scheme (ii) Green Car Loan Scheme (iii) Car Plus Loan Scheme	e. (i) 1%; Min. Mur 5000, Max. 50,000 (ii) 0.50%; Min. Mur 5000, Max. 50,000 (iii) Hybrid & Electric vehicles: 0.50% ; Petrol vehicles: 1% (Min. Mur 5000, Max. 50,000)	N/A	N/A
Account Maintenance fee	MUR 50 + VAT per month	N/A	N/A
Early repayment Fee (i) from own sources of fund (subject to Borrower's Protection Act) (ii) from other sources other than own funds	(i) Nil (ii) Nil	N/A	N/A
Valuation & Survey fee	Actual Valuer fee	N/A	N/A
Site Inspection fee	For loans secured by immoveable property – MUR 500 (one-time only)	N/A	N/A
Re-schedulement fee	0.50 % of Rescheduled Amount; Min. MUR 1,000	N/A	N/A
Reminder fee (only in case of Arrears in loan account)	N/A	N/A	N/A
FDL by Bank	MUR 500 per letter	N/A	N/A
Any modification in Sanction Terms	MUR 1,000 per instance	N/A	N/A
Penalty interest rates (for arrears on loans)	2 % over and above the applicable rate of interest on the loan	N/A	N/A
Corporate Loans			
SBIML Prime Lending Rate (PLR)	Currently 7.75 % p.a	Currently 7.75 % p.a	Currently 7.75 % p.a

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	Individuals	Corporates	Others
Interest Rates	Based on Margin over SBIML PLR	Based on Margin over SBIML PLR	Based on Margin over SBIML PLR
MCIB Fees	N/A	N/A	N/A
Mortgaged Search	MUR 500	(i) SME - MUR 500 (ii) Corporate - MUR 1,500 or actual fee charged by Attorney	(i) SME - MUR 500 (ii) Corporate - MUR 1,500 or actual fee charged by Attorney
Registrar of Company Search: (i) Online (ii) Onsite	(i) Free (ii) MUR 300	(i) Free (ii) MUR 300	(i) Free (ii) MUR 300
Processing fee For Overdrafts/Other Working Facilities (including Non-Funded) (New Facility)	1 % facility (Min. MUR 10,000 or as per loan agreement)	1 % facility (Min. MUR 10,000 or as per loan agreement)	1 % facility (Min. MUR 10,000 or as per loan agreement)
Processing fee For Overdrafts/Other working Facilities (including Non-Funded)/ Term loans - against cash securities (New facility and renewal of existing facility)	1 % facility (Min. MUR 10,000 or as per loan agreement)	1 % facility (Min. MUR 10,000 or as per loan agreement)	1 % facility (Min. MUR 10,000 or as per loan agreement)

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Renewal Fee For Overdrafts and other working capital facilities Including enhancement in working capital facility:	**For renewal at existing level:** 1% of the facility (Min. MUR 2,000 or as per loan agreement) **For enhancement:** 1 % of the enhanced portion of the facility (min MUR 10,000) this will be over and above the processing fee as applicable for existing exposure	**For renewal at existing level:** 1% of the facility (Min. MUR 2,000 or as per loan agreement) **For enhancement:** 1 % of the enhanced portion of the facility (min MUR 10,000) this will be over and above the processing fee as applicable for existing exposure	**For renewal at existing level:** 1% of the facility (Min. MUR 2,000 or as per loan agreement) **For enhancement:** 1 % of the enhanced portion of the facility (min MUR 10,000) this will be over and above the processing fee as applicable for existing exposure
Enhancement in working capital facility (Fund based)	Same as fresh Overdraft facility for enhanced over and above the processing fee for renewal of the facility (Min. MUR 10,000 or as per loan agreement)	Same as fresh Overdraft facility for enhanced over and above the processing fee for renewal of the facility (Min. MUR 10,000 or as per loan agreement)	Same as fresh Overdraft facility for enhanced over and above the processing fee for renewal of the facility (Min. MUR 10,000 or as per loan agreement)
Extension of import loan	MUR 250 + Penal Interest as applicable	MUR 250 + Penal Interest as applicable	MUR 250 + Penal Interest as applicable
For Business Term Loans One-Time Upfront Fee	1% facility (Min. MUR 10,000 or as per loan agreement)	1% facility (Min. MUR 10,000 or as per loan agreement)	1% facility (Min. MUR 10,000 or as per loan agreement)

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Penalty interest rates: (i) for exceeding authorized limit (ii) for arrears on loans account (Provision of Borrower Protection Act and other Government Guidelines to be complied)	(i) MUR accounts: 5% p.a. Foreign Currency accounts: 2% p.a. (ii) over and above the applicable rate	(i) MUR accounts: 5% p.a. Foreign Currency accounts: 2% p.a. (ii) over and above the applicable rate	(i) MUR accounts: 5% p.a. Foreign Currency accounts: 2% p.a. (ii) over and above the applicable rate
Valuation Fee	Actual Fee charged by Valuer	Actual Fee charged by Valuer	Actual Fee charged by Valuer
Reschedulement / Restructure Fee	0.5% of reschedulement amount (Min. MUR 2,500)	0.5% of reschedulement amount (Min. MUR 2,500)	0.5% of reschedulement amount (Min. MUR 2,500)
Modification in sanctioned terms	MUR 1,000	MUR 1,000	MUR 1,000
Reminder Fee (Irregular A/Cs)	MUR 200 per reminder	MUR 200 per reminder	MUR 200 per reminder
Formal Demand Letter (FDL) by Bank	MUR 500 per letter	MUR 500 per letter	MUR 500 per letter
Commitment fee payable quarterly after three months of sanction on undrawn balance	1% p.a on undrawn balance	1% p.a on undrawn balance	1% p.a on undrawn balance
Early Repayment Fee Calculated on the residual tenor of the loan (Subject to Borrowers Protection Act and Government Guidelines	1% p.a on prepayment amount for the residual tenor of loan or MUR 20,000 whichever is higher	1% p.a on prepayment amount for the residual tenor of loan or MUR 20,000 whichever is higher	1% p.a on prepayment amount for the residual tenor of loan or MUR 20,000 whichever is higher
Site Inspection Fees (post-sanction only)	MUR 1,000 per visit	MUR 1,000 per visit	MUR 1,000 per visit

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Maintenance Fee for loans (Account Maintenance Fee)	MUR: Monthly MUR 85 + VAT USD: USD 100 + VAT yearly or equivalent	MUR: Monthly MUR 85 + VAT USD: USD 100 + VAT yearly or equivalent	MUR: Monthly MUR 85 + VAT USD: USD 100 + VAT yearly or equivalent
Legal Charges for vetting / Registration of charge documents:-			
Legal vetting fees for Fixed Charge / Floating Charge / Fixed and Floating Charge / GSD Charge	MUR 500 or actual fee charged by Attorney	MUR 1,000 or actual fee charged by Attorney	MUR 1,000 or actual fee charged by Attorney
Registration fees for Fixed Charge / Floating Charge / Fixed and Floating Charge at the Mortgage Office	As levied by Registrar office + Handling Charge of MUR 1,000	As levied by Registrar office + Handling Charge of MUR 500	As levied by Registrar office + Handling Charge of MUR 500
Registration of Pari Passu Charge at the Mortgage Office	As levied by Registrar office + Handling Charge of MUR 1,000	As levied by Registrar office + Handling Charge of MUR 1,000	As levied by Registrar office + Handling Charge of MUR 1,000
Registration of Ceding Priority Charge at the Mortgage Office	As levied by Registrar office + Handling Charge of MUR 1,000	As levied by Registrar office + Handling Charge of MUR 1,000	As levied by Registrar office + Handling Charge of MUR 1,000
Registration for Substitution of Charge at the Mortgage Office	As levied by Registrar office + Handling Charge of MUR 1,000	As levied by Registrar office + Handling Charge of MUR 1,000	As levied by Registrar office + Handling Charge of MUR 1,000
Registration fees for Gages sans deplacement (GSD) at the Mortgage Office / Lien to be inscribed on Vehicle at NTA	As levied by Registrar office / NTA + Handling Charge of MUR 1,000	As levied by Registrar office / NTA + Handling Charge of MUR 1,000	As levied by Registrar office / NTA + Handling Charge of MUR 1,000
Registration fees for Gages sans deplacement (GSD), as additional security at the Mortgage Office / Lien to be inscribed on Vehicle at NTA	As levied by Registrar office / NTA + Handling Charge of MUR 500	As levied by Registrar office / NTA + Handling Charge of MUR 500	As levied by Registrar office / NTA + Handling Charge of MUR 1,000
Renewal of Charges / Securities	As levied by Registrar office + MUR 1,000 commission per charge	As levied by Registrar office + MUR 1,000 commission per charge	As levied by Registrar office + MUR 1,000 commission per charge

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Crystallisation of Charge fees	MUR 500	MUR 500	MUR 500
Erasure of Charge	As levied by Registrar office + Handling Charge of MUR 500	As levied by Registrar office + Handling Charge of MUR 500	As levied by Registrar office + Handling Charge of MUR 500
Partial Erasure	As levied by Registrar office + Handling Charge of MUR 1,000	As levied by Registrar office + Handling Charge of MUR 1,000	MUR 1,000
COMMISSION AND CHARGES ON GUARANTEES			
Processing Fee on issue of BG (Issuance Charge)	Nil	Nil	Nil
	(For Bank Guarantee issued against >=100% cash margin: Concession of 25% on card rate will apply on all other BG related charges.		
Commission on Performance Bonds	1.5% of amount p.a for first 5.0 Mio (Min. MUR 1500) + 1% p.a for amount over MUR 5.0 Mio	1.5% of amount p.a for first 5.0 Mio (Min. MUR 1500) + 1% p.a for amount over MUR 5.0 Mio	1.5% of amount p.a for first 5.0 Mio (Min. MUR 1500) + 1% p.a for amount over MUR 5.0 Mio
Commission on Tender Bonds: (i) First Six Months (ii) Each additional period of 3 months or part thereof	(i) 1% of amount for first 6 months or part thereof (Min. MUR 1,000) (ii) 0.25% of amount for each additional period of 3 months or part thereof (Min. MUR 1,000)	(i) 1% of amount for first 6 months or part thereof (Min. MUR 1,000) (ii) 0.25% of amount for each additional period of 3 months or part thereof (Min. MUR 1,000)	(i) 1% of amount for first 6 months or part thereof (Min. MUR 1,000) (ii) 0.25% of amount for each additional period of 3 months or part thereof (Min. MUR 1,000)
Commission on Guarantees (to the Customs / Government / Parastatal Bodies / Other Companies) covering payment of cheques	1% p.a (Min. MUR 1,000)	Issuance charge + 1% p.a (Min. MUR 1,000)	Issuance charge + 1% p.a (Min. MUR 1,000)

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Commission on Advance Payment Guarantees	0.5% for every quarter or part thereof (Min. MUR 1,000)	Issuance charge + 0.5% for every quarter or part thereof (Min. MUR 1,000)	Issuance charge + 0.5% for every quarter or part thereof (Min. MUR 1,000)
Commission on Avalisation of Bills (Bills of Exchange/Advance Payment Guarantee)	0.5% for every quarter or part thereof (Min. MUR 1,000)	0.5% for every quarter or part thereof (Min. MUR 1,000)	0.5% for every quarter or part thereof (Min. MUR 1,000)
Commission on Shipping Guarantees (Covering a missing Bill of lading/AWB) **If against a letter of Credit issued by the Bank** (a) For the first two months (b) For each additional period of one month	(a) Min. MUR 1,000 (b) Min. MUR 500	(a) Min. MUR 1,000 (b) Min. MUR 500	(a) Min. MUR 1,000 (b) Min. MUR 500
Amendments to Guarantees			
Amount / Period (extension in expiry date)	Issuance Charge + other charges where applicable	Issuance Charge + other charges where applicable	Issuance Charge + other charges where applicable
Others	MUR 500	MUR 500	MUR 500
Processing of claim - Inward Guarantees	MUR 1,000	MUR 1,000	MUR 1,000
Advising of Inward Guarantees	MUR 1,000	MUR 1,000	MUR 1,000
COMMISSION AND CHARGES (FOREX AND BILLS DEPARTMENT)			
Swift Charges (For opening of LC)	MUR 550	MUR 550	MUR 550
Swift Charges(For amendment of LC)	MUR 250	MUR 250	MUR 250

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Letters of Credit			
Opening Charges	Opening Commission: (a) 0.50 % flat of LC amount for first 6 months (Min. MUR 1,500). (b) 0.25 % flat of LC amount for each additional quarter (Min. MUR 800)	Opening Commission: (a) 0.50 % flat of LC amount for first 6 months (Min. MUR 1,500). (b) 0.25 % flat of LC amount for each additional quarter (Min. MUR 800)	Opening Commission: (a) 0.50 % flat of LC amount for first 6 months (Min. MUR 1,500). (b) 0.25 % flat of LC amount for each additional quarter (Min. MUR 800)
Amendment Commission	MUR 500 flat except for amount and tenor for which opening charges as above will apply	MUR 500 flat except for amount and tenor for which opening charges as above will apply	MUR 500 flat except for amount and tenor for which opening charges as above will apply
	Note : For LC opened against 100% cash collateral, a concession of 25% will apply on the card rate.		
Note: No Refund of Commission on Credit Not Availed or Partially Availed.			
Sight Bills			
(a) Payment Commission	Payment Commission: 0.25% flat (Min. MUR 1000)	0.25 % flat (Min. MUR 1000)	0.25 % flat (Min. MUR 1000)
(b) Local Fee & Postage	Local Fee, Postage & SWIFT Charges: MUR 800	MUR 800	MUR 800
Usance Bills			
(a) Acceptance Commission	0.125% per month or part thereof (Min MUR 600)	0.125% per month or part thereof (Min MUR 600)	0.125% per month or part thereof (Min MUR 600)
(b) Payment Commission	0.25% flat (Min MUR 1000)	0.25% flat (Min MUR 1000)	0.25% flat (Min MUR 1000)

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(c) Local Fee, Postage & Swift Charges	MUR 800	MUR 800	MUR 800
Cancellation of LC	MUR 2000 flat	MUR 2000 flat	MUR 2000 flat
Local Bills			
Collection Commission (Discounting interest, if any, to be collected in addition, in case of avalised bills by other banks.	0.50% flat (Min MUR 800)	0.50% flat (Min MUR 800)	0.50% flat (Min MUR 800)
Discounting of Bills	Interest at pre-sanctioned rate	Interest at pre-sanctioned rate	Interest at pre-sanctioned rate
Exports			
(a) Advising of Documentary Credit	To customer: MUR 1,000 To other Bank: MUR 5000	To customer: MUR 1,000 To other Bank: MUR 5000	To customer: MUR 1,000 To other Bank: MUR 5000
(b) Advising of Documentary Credit Amendment	To customer: MUR 1,000 To other Bank: MUR 5000	To customer: MUR 1,000 To other Bank: MUR 5000	To customer: MUR 1,000 To other Bank: MUR 5000
(c) Adding confirmation to Export LC as per Agency arrangement	As per agency arrangements	As per agency arrangements	As per agency arrangements
(d) Transfer of Documentary Credit	MUR 1,000	MUR 1,000	MUR 1,000
(e) Payment/Negotiation Commission:- (i) For Export Bills under LC (ii) For Export Bills on collection	(i) ¼ % flat (min. MUR 1000) (ii) ½ % flat (min. MUR 1,000)	(i) ¼ % flat (min. MUR 1000) (ii) ½ % flat (min. MUR 1,000)	(i) ¼ % flat (min. MUR 1000) (ii) ½ % flat (min. MUR 1,000)

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(f) Courier charges on DHL service	A flat fee of USD 50 or actual, whichever is higher	A flat fee of USD 50 or actual, whichever is higher	A flat fee of USD 50 or actual, whichever is higher
(g) Local Fee & postage	MUR 500	MUR 500	MUR 500
Note: Interest to be charged at applicable rate on all discounted export bills from the date of negotiation by the bank till the credit to our Nostro Account abroad			
FIBC (Clean and Documentary)			
(a) Payment Commission (if presented for payment through another local bank, the commission should be shared equally between the two banks)	½ % flat (Min. MUR 1,000)	½ % flat (Min. MUR 1,000)	½ % flat (Min. MUR 1,000)
(b) Local Fee, Postage & Swift Charges (In case of unpaid documents returned, a commission of 1/2% flat (Min MUR 1000) should be claimed from the correspondent bank	MUR 800	MUR 800	MUR 800
(c) Handling Fee (Every month of unpaid bill)	MUR 750	MUR 750	MUR 750
(d) Storage fee (For each period of 30 days or part thereof during which goods are stored under the responsibility of bank, apart from other related charges like insurance/warehouse etc.	Actual expenses by the Bank	Actual expenses by the Bank	Actual expenses by the Bank
(e) Extension of Payment Date	0.5% (Min. MUR 1,000)	0.5% (Min. MUR 1,000)	0.5% (Min. MUR 1,000)

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D. GENERAL SERVICES			
Cheque Book			
Cheque book charges: (i) For individuals (ii) For Continuous Stationery	(i) MUR 5 per sheet (ii) Actual costs	(i) MUR 5 per sheet (ii) Actual costs	(i) MUR 5 per sheet (ii) Actual costs
Cheque returned unpaid charges (inward)	MUR 250 + VAT per cheque returned	MUR 250 + VAT per cheque returned	MUR 250 + VAT per cheque returned
Lodged cheque returned unpaid charges (outward)	MUR 50 per cheque returned	MUR 50 per cheque returned	MUR 50 per cheque returned
Stop payment per cheque	MUR 125 per cheque	MUR 125 per cheque	MUR 125 per cheque
Issue of office cheque	MUR 150 per cheque	MUR 150 per cheque	MUR 150 per cheque
Cancellation of Office Cheque	MUR 150 per cheque	MUR 150 per cheque	MUR 150 per cheque
Special clearing	MUR 200 per cheque	MUR 200 per cheque	MUR 200 per cheque
Foreign Currency A/c - Transaction Fees			
Inward Transactions (Without Conversion): (i) FC - Cash * (ii) Deposit of TC (iii) Deposit of DD / Cheque	(i) 1% (Min. USD 5 or equivalent)- (except USD: No Charge) (ii) 1% (Min. USD 5 or equivalent) + Courier charges + Overseas Bank charges, if any (iii) 1% (Min. USD 5 or equivalent) + Courier charges + Overseas Bank charges, if any	(i) 1% (Min. USD 5 or equivalent) (ii) 1% (Min. USD 25 or equivalent) + Courier charges + Overseas Bank charges, if any (iii) 1% (Min. USD 5 or equivalent) + Courier charges + Overseas Bank charges, if any	(i) 1% (Min. USD 5 or equivalent) (ii) 1% (Min. USD 25 or equivalent) + Courier charges + Overseas Bank charges, if any (iii) 1% (Min. USD 5 or equivalent) + Courier charges + Overseas Bank charges, if any

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Outward Transactions (Without Conversion): (i) FC - Cash * (ii) Issue of TC (iii) Deposit of DD / Cheque	(i) 1% (Min. USD 5 or equivalent) (ii) 1% (Min. USD 5 or equivalent) (iii) 1% (Min. USD 10 and Max. USD 50)	(i) 1% (Min. USD 25 or equivalent) (ii) 1% (Min. USD 25 or equivalent) (iii) 1% (Min. USD 10 and Max. USD 50)	(i) 1% (Min. USD 25 or equivalent) (ii) 1% (Min. USD 25 or equivalent) (iii) 1% (Min. USD 10 and Max. USD 50)
** Foreign Currency cash shall be dealt with only in USD, GBP and EURO (Subject to availability)*			
Payment of Draft, TCs (With Conversion):			
Commission on purchase / payment of drafts / Encashment of TC	MUR 5 per item, Min. MUR. 200 per transaction + Overseas Bank Charges + Courier charges	MUR 10 per item, minimum MUR. 300 per transaction + Overseas Bank Charges + Courier Charges	MUR 10 per item, minimum MUR. 300 per transaction + Overseas Bank Charges + Courier Charges
Reports - Certificates – Testimonials			
Certificate issued to customers regarding worth (without responsibility to bank and its officers) (Financial Standing)	MUR 750	MUR 1500	MUR 1500
Testimonial / Bank's Reference Letters: (i)For First Copy (ii)For each additional copy	(i) MUR 500 (ii) MUR 100	(i) MUR 500 (ii) MUR 100	(i) MUR 500 (ii) MUR 100
Verification of copies from originals	MUR. 50 per document. *(No charge for verifying copies for requirements in SBI Group)*	MUR. 50 per document. *(No charge for verifying copies for requirements in SBI Group)*	MUR. 50 per document. *(No charge for verifying copies for requirements in SBI Group)*

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	Individuals	Corporates	Others
Any other certificate	MUR 300	MUR 300	MUR 300
Credit report to other banks: (i)Mauritius (ii)Overseas	N/A	(i) MUR 200 (ii) USD 50	(i) MUR 200 (ii) USD 50
Balance Certificate: Deposit/Loans	MUR 100/- per request	MUR 100/- per request	MUR 100/- per request
Audit confirmation certificate	MUR 1,000/- per request	MUR 1,000/- per request	MUR 1,000/- per request
Copies of tax certificate	MUR. 50 per copy	MUR. 50 per copy	MUR. 50 per copy
Standing Instruction			
Intra-Bank (Within SBI Branches): (i)For credit to Loan A/Cs (ii)Others	(i) Free (ii) MUR. 10 per instance	(i) Free (ii) MUR. 10 per instance	(i) Free (ii) MUR. 10 per instance
Inter-Bank (Outside SBI): (i)By EFT (ii)By Office Cheque	(i) MUR 25 per instance (ii) MUR. 200 per instance	(i) MUR 25 per instance (ii) MUR. 200 per instance	(i) MUR 25 per instance (ii) MUR. 200 per instance
Unpaid Standing Instructions due to insufficient funds	MUR 150 per instance	MUR 150 per instance	MUR 150 per instance
DIRECT DEBITS			
(i)In favour of CEB, CWA, MT, EMTEL & MTML	MUR 5 per DD	MUR 5 per DD	MUR 5 per DD
(ii)In favour of Other Companies	MUR 6 per DD	MUR 6 per DD	MUR 6 per DD
Unpaid direct debit due to insufficient funds	MUR 150 per instance	MUR 150 per instance	MUR 150 per instance

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	Individuals	Corporates	Others
SAFE DEPOSIT LOCKER RENTAL CHARGES			
Standard sized - 125mm x 175mm x 492mm	MUR 2,000 p.a + VAT	N/A	N/A
Medium sized - 125mm x 352mm x 492mm	MUR 3,500 p.a + VAT	N/A	N/A
Large sized - 278mm x 352mm x 492mm	MUR 6,000 p.a + VAT	N/A	N/A
Locker access fee	Free	N/A	N/A
Breakage Fee / Replacement of Keys	Actual fees of service provider plus bank charges of MUR 500/- per locker	N/A	N/A
Reminders for Non-Payment of Locker Rents	N/A	N/A	N/A
ACCOUNT ACCESS FEES			
Local Funds Transfer – Internal Transfer (Within the Bank)			
For Credit to Own Accounts	**Over the counter:** Free **Internet Banking:** Free	**Over the counter:** Free **Internet Banking:** Free	**Over the counter:** Free **Internet Banking:** Free
For Credit to Third Party Accounts	**Over the counter:** Free **Internet Banking:** Free	**Over the counter:** MUR 10 per transaction **Internet Banking:** Free	**Over the counter:** MUR 10 per transaction **Internet Banking:** Free
Local Funds Transfer – Domestic Transfer (Outside the Bank)			
For credit to another Bank A/c (MACSS)	**Over the counter:** MUR 100 **Internet Banking:** MUR 75	**Over the counter:** MUR 100 **Internet Banking:** MUR 75	**Over the counter:** MUR 100 **Internet Banking:** MUR 75

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Local Funds Transfer – Domestic Transfer (MNS Fees)			
For Payments through MNS (i) In MUR (ii) In Foreign Currency	(i) MUR 100 (ii) 1% of transfer amount, Min. USD 10, Max. USD 30 or equivalent	(i) MUR 100 (ii) 1% of transfer amount, Min. USD 10, Max. USD 30 or equivalent	(i) MUR 100 (ii) 1% of transfer amount, Min. USD 10, Max. USD 30 or equivalent
International Funds Transfer – Inward Transfer			
SWIFT Transfer (Without Conversion)	MUR 200 or equivalent	Free	Free
SWIFT Transfer (With Conversion)	Free	MUR 200 or equivalent	MUR 200 or equivalent
International Funds Transfer – Outward Transfer			
SWIFT Transfer from FCY Account	Commission: 0.20% (Min. USD 15.00, Max USD 85) + SWIFT charges: USD 5 + Overseas Bank charges, if any.	Commission: 0.20% (Min. USD 30.00, Max USD 85) + SWIFT charges: USD 5 + Overseas Bank charges, if any.	Commission: 0.20% (Min. USD 30.00, Max USD 85) + SWIFT charges: USD 5 + Overseas Bank charges, if any.
SWIFT Transfer from MUR Account (for commercial transactions)	Commission: MUR 200 + SWIFT Charges : MUR 200 + Overseas Bank charges, if any	Commission: MUR 400 + SWIFT Charges : MUR 200 + Overseas Bank charges, if any	Commission: MUR 400 + SWIFT Charges : MUR 200 + Overseas Bank charges, if any
For Education Purpose	Commission: MUR 200 + Overseas Bank charges, if any	Commission: MUR 400 + SWIFT Charges: MUR 200 + Overseas Bank charges, if any	Commission: MUR 400 + SWIFT Charges: MUR 200 + Overseas Bank charges, if any

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	Individuals	Corporates	Others
For transfers other than Commercial and Education Purposes	Commission: MUR 200 + SWIFT Charges: MUR 200 + Overseas Bank charges, if any	Commission: MUR 400 + SWIFT Charges: MUR 200 + Overseas Bank charges, if any	Commission: MUR 400 + SWIFT Charges: MUR 200 + Overseas Bank charges, if any
Investigation Charges			
Investigation for transactions dated less than 6 months	MUR 1500	MUR 1500	MUR 1500
Investigation for transactions dated more than 6 months	MUR 2000	MUR 2000	MUR 2000
Recall of funds	MUR 1500	MUR 1500	MUR 1500
International Funds Transfer – INR Remittances			
(i) Over the Counter (ii) Through ATM (iii) Through Internet Banking (iv) Through YONO	MUR 200 MUR 100 MUR 100 MUR 100	N/A N/A N/A N/A	N/A N/A N/A N/A
E. OTHERS			
Salary credit from other banks	Free	Free	Free
Charges for closure of SB/CA: (i) MUR A/c (ii) Non-MUR A/c	NIL	(i) MUR 250 + VAT (ii) USD 10 + VAT or equivalent	(i) MUR 250 + VAT (ii) USD 10 + VAT or equivalent
Processing fee for Succession Account	MUR 500	MUR 500	MUR 500

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Inactive Accounts			
Postage Charges for Inactive Accounts (i) Accounts with locally based address (ii) Accounts with foreign based address	(i) MUR 40/- per letter or available amount whichever is lower (ii) Actual postage fees or available amount whichever is lower	(i) MUR 40/- per letter or available amount whichever is lower (ii) Actual postage fees or available amount whichever is lower	(i) MUR 40/- per letter or available amount whichever is lower (ii) Actual postage fees or available amount whichever is lower
Statement of Accounts:			
(1) For Current and Overdraft Accounts:- (a) *Over the Counter:*			
(i) In June & December for last Half-year	Free	Free	Free
(ii) Any other frequency	MUR 25 per page	MUR 25 per page	MUR 25 per page
(b) *e-Statements / Statements through Internet Banking*	Free	Free	Free
(2) For Loan Accounts:- (a) *Over the Counter:*			
(i) In June & December for last Half-year	Free	Free	Free
(ii) Any other frequency	MUR 25 per page	MUR 25 per page	MUR 25 per page
(b) *e-Statements / Statements through Internet Banking*	Free	Free	Free
Charges for duplicate statement of A/c	MUR 15 per sheet (Minimum MUR 50)	MUR 25 per page (Minimum MUR 50)	MUR 25 per page (Minimum MUR 50)
Charges for duplicate passbook	MUR 100	MUR 100	MUR 100

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	Individuals	Corporates	Others
Charges for copy from Archives:			
(i) Upto 2 years of Records	MUR 200/- per record	MUR 200/- per record	MUR 200/- per record
(ii) More than 2 years of Records	**MUR 500/- per record**	**MUR 500/- per record**	**MUR 500/- per record**
CARDS			
Debit cards			
Issue of first ATM card	NIL	N/A	N/A
Issue of additional card	MUR 100 + VAT	N/A	N/A
Annual fee	NIL	N/A	N/A
Replacement of lost/stolen and damaged card (i) Stolen Debit Card (ii) PLATINUM Debit Card	(i) MUR 100 + VAT (ii) MUR 200 + VAT	N/A	N/A
(i) PIN replacement fee (ii) Green PIN	(i) MUR 50 + VAT (ii) Free	N/A	N/A
ATM withdrawal on SBI ATMs in Mauritius	Free	N/A	N/A
Maximum number of withdrawal per day at ATM	No limit	N/A	N/A

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	Individuals		Corporates	Others
Maximum amount of withdrawal and deposit per day	Withdrawal (MUR)	Deposit (MUR)	N/A	N/A
(i) Standard Debit Card	30,000	30,000		
(ii) Premium Debit Card	25,000	25,000		
(iii) PLATINUM Debit Card	40,000	40,000		
(iv) RuPay Card	40,000	40,000		
Maximum amount of transaction on POS per day: (i) Standard Debit Card (ii) Premium Debit Card (iii) PLATINUM Debit Card (iv) RuPay Card	(i) MUR 100,000 or equivalent (ii) MUR 125,000 or equivalent (iii) MUR 300,000 or equivalent (iv) MUR 200,000 or equivalent		N/A	N/A
Withdrawal fee at : non-SBI Mauritius : overseas ATM * : SBI ATM in India *	MUR 50 MUR 75 or equivalent Free		N/A	N/A
Account Balance Enquiry / Mini Statement through SBI ATMs in Mauritius	Free		N/A	N/A

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	Individuals	Corporates	Others
Account Balance Enquiry / Mini Statement through Non - SBI ATMs in Mauritius	MUR 10 or equivalent	N/A	N/A
Online Purchases through Debit Cards *	Free	N/A	N/A
Contactless card payment limit per day 1. Per transaction limit (contactless) 2. YONO Cash Limits: (i) Per transaction limit (ii) Per day limit Maximum YONO Cash transactions per day	MUR 5000 MUR 2500 (i) MUR 10000 (ii) MUR 10000 5	N/A	N/A
Captured Cards: (i) Our cards in other Bank's ATMs (ii) Other Bank's Cards in our ATMs	(i) MUR 300 (ii) MUR 300	N/A	N/A
Corporate Deposit Card: (i) Duplicate/ Replacement (ii) Issue of Card (iii) Re-Issue of Pin	N/A N/A N/A	MUR 200 Free MUR 50	N/A N/A N/A
* *The following are applicable for all cash withdrawals in overseas ATMS or purchases in foreign currencies:* *i. A 3% markup on transaction amount for Mastercard international transactions* *ii. A 2% markup on transaction amount for International Rupay Card transactions. (Effective from 01 September 2025)*			
ONLINE BANKING			
Internet Banking			
Local Internal Funds Transfer – for credit to an SBI A/c holder	Free	Free	Free
Local Domestic Funds Transfer – for credit to another Local Bank A/c	MUR 40	MUR 40	MUR 40
CEB Bill Payments	Free	Free	Free

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	Individuals	Corporates	Others
Merchant payments	Free	N/A	N/A
Digital Banking (YONO)			
Local internal funds transfer – for credit to an SBIML A/c	Free	N/A	N/A
Local funds transfer – for credit to another local bank A/c (i) Through MACCS (ii) Through IPS	(i) MUR 40/- per transfer (ii) Free	N/A N/A	N/A N/A
CEB Bill Payments	Free	N/A	N/A
Merchant Payments	Free	N/A	N/A

The fees, charges and commission found in this booklet apply to the products and services provided by SBI (Mauritius) Ltd to its customers. SBI (Mauritius) Ltd reserves the right to modify, substitute, introduce its fees, commission and cheques. Customers are requested to contact, verify and confirm the fees, commission and charges with SBI (Mauritius) Ltd.