



New York Branch

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SCHEDULE OF CHARGES

With effect from: May 15, 2026

I CHECKING ACCOUNTS

Minimum Balance to avoid Service Charges Requirement	Individual Account	Corporate Account
Corporate Accounts \$2,500.00 Individual Accounts \$ 500.00 The charges will be levied if on any day of the given month, the closing balance in the account drops below the above minimum balance.	\$ 5.00 per month	\$ 25.00 Per Month
Charges for non-operation in the account Requirement Corporate Accounts: Minimum 1 transaction per Month Individual Accounts: Minimum 1 transaction per Quarter	\$ 15.00 per quarter	\$ 25.00 Per Month

CHECKS

	Individual Account	Corporate Account
Check returned or paid against insufficient or uncollected balances #	\$ 10.00	\$15.00
Check deposited but returned unpaid #	\$10.00	\$10.00
Stop Payment of Checks	\$25.00 per each instance	
Issuance of Certified / Official Checks	\$25.00 per each instance	
Cancellation of Certified / Official Checks	\$25.00 per each instance	

REMITTANCES / WIRE TRANSFERS

Wire Transfers initiated by the Branch Currency: Indian Rupees Recipient's Account in Bank of India Recipient's Account in Other Banks	NIL \$25.00
Currency: US Dollars :Other Currencies	\$30.00 \$30.00
Intermediary Wire Transfer Services <i>Wire Amount</i> Up to \$100 Above \$100 to \$1,000 Above \$1,000 to \$10,000 Above \$10,000 to \$50,000 Above \$50,000 to \$100,000 Above \$100,000	<i>Charges</i> NIL \$10.00 \$30.00 \$40.00 \$45.00 \$55.00
Receives from FRB / Correspondent Banks MT 202 Cover Payments MT 103 Customer Payments	\$10.00 \$15.00
MT 202 FBC for our Indian branches MT 202 FBC for Correspondent banks	\$20.00 \$20.00
LC Payment by Indian Branches (irrespective of the amount)	\$105.00
Funds received but not meant for us Up to \$25,000.00 Above \$25,000.00	<i>Returning Charges</i> \$25.00 \$50.00
Amendment Charges	\$25.00
Charges for transmitting SWIFT messages to Banks that do not have RMA Arrangement with us	\$100.00

BILL COLLECTION

Inland Postage / Courier	As per weight – Min \$25.00
International Courier	As per weight – Min \$50.00
Commission @ 0.25% of bill amount	\$50.00 (min) - \$500.00 (max) per occasion
SWIFT Messages	\$30.00 per message (messages have restriction for characters)
Amendment Instructions	\$25.00 per occasion
Holding Charges	\$25.00 per month

CHECK COLLECTION

Checks received from Indian Branches	
<i>Check Amount</i>	<i>Charges</i>
Up to \$500	NIL
Above \$500 to \$1,000	\$10.00 per check
Above \$1,000 to \$ 2,500	\$15.00 per check
Above \$2,500 to \$ 5,000	\$30.00 per check
Above \$5,000	\$50.00 per check
Checks received from Foreign Branches	
<i>Check Amount</i>	<i>Charges</i>
Up to \$1,000	\$10.00 per check
Above \$1,000 to \$2,500	\$15.00 per check
Above \$2,500 to \$5,000	\$30.00 per check
Above \$5,000	\$50.00 per check

Charges will be levied on each instance of return on presentation/re-presentation of check on request of the customer.

Fees and charges are subject to change in accordance with applicable law and regulatory requirements. The charges are illustrative and not exhaustive. In certain cases, there may be additional charges for services which are not shown in this schedule. For more details, contact the concerned department.

Our Privacy Policy has not changed and you may review our policy and practices with respect to your personal information at www.boiusa.com or we will mail you a free copy upon request if you call us at 212-753-6100

If you are 65 years of age or older or 18 years of age or younger, you may be eligible for certain account fee waivers and discounts. Please contact us for further details.

II- Basic Checking Accounts

- Minimum deposit to open the account: \$25.
- Minimum monthly balance required to be maintained: **No minimum balance.**
- Monthly maintenance fee is \$3.00 per month:
- Number of withdrawals or checks cashed in a calendar month: **Eight at no charge.**
- Additional withdrawal or check beyond 8 in a calendar month: **\$3 per transaction**
- Restriction on the number of credits/deposits: **No restriction.**
- Availability of account statement and frequency of monthly statement: Account statements at monthly intervals will be provided.
- The accountholders 65 years of age or older are permitted a minimum of twelve withdrawal transactions during any periodic statement cycle at no charge.