



Schedule of Charges for Trade Finance Products

A. Export & Domestic Outward Bills Tariff & Charges

Sr. No	Nature of Product/Services	Amount (INR)
1.	Bill Handling Charges (LC/Collection)	0.05 pct. min 1,000
2.	Export Bill document Handling charges received for regularization (documents against advance payment/ sent directly by customer)/SOFTEX realization	0.05 pct. min 1,000
3.	Commission in lieu of Exchange (FCY bills where proceeds received in INR through other banks or any case where bank does not earn exchange margin)	0.125 pct. min 500
4.	Negotiation Charges (Domestic)	0.20% of the bill amount, minimum INR 1,000 Plus applicable interest/discount rate as stipulated in the sanction note. * For bank lines, Case specific pricing based on bank and country risk
5.	Bill Discounting /Purchase (Domestic):	Handling charges: 0.20% of the bill amount minimum of INR 500/- Plus applicable Interest/discount rate as stipulated in sanction note.
6.	Outward Bill Realisation/inward remittance (advance against export) charges	500
7.	Set off of export bills against Import	0.125 pct. on setoff amount min 1,000
8.	Extension of due date/period of realization of export bills	500
9.	Handling charges for dishonor or export bills returned unpaid	1000 plus other bank charges (if any)
10.	Write Off of Export Bills (per shipping bill)/ reduction of invoice value	1,000
11.	Issuance of e-BRC	100
12.	Overdue Export Bills	500
13.	Agency Commission/Export Claim Remittance	1,000
14.	GR Waiver	1,000
15.	Reimbursement claim fee under LC	1,000

Sr. No	Nature of Product/Services	Amount (INR)
16.	Export follow up/tracer charges	500
17.	Request to change buyer/consignee	1,500
18.	Forwarding of export bills restricted to other banks	1,000
19.	Non-regularisation of export advance received	500 per quarter (per advance remittance)
20.	Non-regularisation of shipping bill beyond 9 months	500 per shipping bill
21.	Delay/non-submission of export order for pre-shipment credit	500
22.	Return of funds for remittance received (unidentified/unapplied funds)	USD 25
23.	Dishonored bills / document returns charges	1,000

**B. Letter of Credit- Export & Domestic Inward
Tariff & Charges**

Sr. No.	Nature of Product/Services	Amount
1.	LC advising	INR 1,500
2.	LC advising (applicant)	USD 50
3.	LC Amendment Advising	INR 500
4.	LC Amendment Advising (Applicant)	USD 50
5.	Cancellation of LC	1000 (on beneficiary) USD 25 (on overseas bank)

**C. Import / Domestic Inward Bills & Remittances
Tariff & Charges**

Sr. No.	Nature of Product/Services	Amount (INR)
1.	Bill Handling Charges	Imports (LC/Collection): 0.125 pct min 1,500 Domestic (LC/Collection): 0.10 pct min 1,500 maximum 30,000
2.	Courier Charges – Return of Documents (to be claimed from the remitting bank)	USD 100

Sr. No.	Nature of Product/Services	Amount (INR)
3.	Direct Import Remittance	0.12 pct min 1,000
4.	Advance Import Remittance	0.12 pct min 1,000
5.	Commission in lieu of Exchange*	0.125 pct min 500
6.	Extension of due date	500
7.	Handling charges for dishonor or import bills returned unpaid	750
8.	Write Off of Import Bills	500
9.	Follow up/Tracer charges (applicant/other bank)	500
10.	Discrepancy fee per bill - import bill (on overseas beneficiary)	USD 50
11.	Discrepancy fee (domestic bill on beneficiary/import bill charges on applicant)	1,500
12.	Overdue Import Bills (Collection) beyond 30 days / Import Delay Payment (beyond 180 days from date of shipment)	1,000
13.	Non-submission/delay in submission of Bill of Entry	500 per remittance/quarter

*Comm. in lieu of exchange as applicable (if no exchange margin earned)

D. Letter of Credit- Import & Domestic Outward Tariff & Charges

Sr. No.	Nature of Product/Services	Amount
1.	LC issuance commission	2.5 pct p.a. on the LC value upto Expiry plus Usance period, if any. Minimum INR 2,000
2.	LC amendment	a) INR 1,000 for non-financial amendment b) Financial amendment (tenor/value extension/enhancement) –same as issuance
3.	LC Cancellation	1,000 + other bank charge (if any)
4.	LCs devolved	0.1 pct of devolvement amount/unadjusted outstanding min INR 5,000 plus penal charges as per approved sanction

**E. Bank Guarantee/SBLC
Tariff & Charges**

Sr. No.	Nature of Product/Services	Amount
1.	Issuance commission *	2 pct p.a. (upto claim expiry period) Minimum INR 1,000
2.	Amendment Commission	a) INR 1,000 for non-financial amendment b) Financial amendment (tenor/value extension/enhancement) –same as issuance
3.	Cancellation (At Applicant's request)	1,000
4.	Guarantee advising	1,500
5.	Claim Processing charges	1,000
6.	Issuance of Duplicate BG	2,000
7.	Invoked Bank Guarantees – BG crystallized	0.1 pct of devolvement amount/unadjusted outstanding min INR 5000 plus penal charges as per approved sanction

**Commission to be recovered on the basis of actual month in which the guarantee claim period expires.*

**F. Non-Trade (A2) Remittances (Current Account other than LRS)
Tariff & Charges**

Sr. No.	Nature of Product/Services	Amount (INR)
1.	Outward Remittances	1,000
2.	Inward Remittances	250

**G. Miscellaneous/Other Charges
Tariff & Charges**

Sr. No.	Nature of Product/Services	Amount (INR)
1.	Courier Charges - International	1,000
2.	Courier Charges - Domestic	500
3.	SFMS (for all products)	500
4.	SWIFT charges (LC Issuance, Amendment and all foreign Outward Remittances /Bill payments)	1,500
5.	SWIFT charges Tracers/clarifications/non-financial messages	750
6.	AD code transfer	500
7.	Request for RBI approval/correspondence with RBI (initiated by customer)	5,000
8.	Credit Opinion/Business Information Report	At actuals
9.	change of purpose code	1,000 per remittance
10.	Signature verification of Acceptance under the LC (if received in physical form)/export LC advising verification	1,000
11.	Issuance of any Adhoc Certificates: (FIRC/AD letter/IE Code letter /NOC/requests to other banks/invoice attestation/True copy certifications etc.)	500

Additional Details:

- Any correspondent banking charges will be on actuals.
- Any Overdue Bill in INR or FCY will be charged @ normal rate + 2% p.a.
- The above pricing items are exclusive of any taxes or stamp duties or statutory dues (which will be applicable as per prevailing regulations).
- Foreign currency conversion tax will be recovered at actuals as per prevailing regulations.
- Any other out of pocket expenses (incurred by Bank) will be recovered at actuals.
- Courier/SWIFT/SFMS charges or any other charge (not specified) will be recovered as applicable as per nature of transaction.
- Commission in lieu of exchange will be recovered in all cases where no exchange benefit is earned by the bank on the inward and the outward leg of a transaction cycle.
- Refusal of bank charges from overseas buyers/sellers shall be recovered from customers.
- The services/offerings are subject to necessary internal/regulatory approval as per latest applicable guideline.