

**SCHEDULE OF SERVICE CHARGES FOR TRADE FINANCE TXN.**

<b>41</b>	<b>Bank guarantee (BG)/Counter Guarantee</b>		
<b>A</b>	<b>Commission to be charged</b>		
	<b>FD/Cash Margin*</b>	<b>BG issued by Our Bank</b>	<b>BG issued by other Bank</b>
<b>i</b>	Minimum Margin of 20%	2.75% pa	3.00% pa
<b>ii</b>	Below 20% Margin	3.00% pa	3.25% pa
<b>iii</b>	100 % Margin	0.75% pa	1.00% pa
	<u>Note - GST Tax will be applicable on the above Commission Calculated</u>		
<b>*</b>	The above margin will be in addition to the security mortgaged/charged in the Bank's favor for BG Limit.		
	The above Commission will be collected upfront upto the Claim Period of the BG.		
<b>B</b>	<b>Issuance of Shipping Bank Guarantee</b>		
	Issuance of shipping guarantee favouring shipping company for clearance of goods pending receipt of original import documents	Rs.2,500/- per guarantee per quarter + GST Tax as applicable and thereafter, till presenting the full set of original Bill of Lading	
<b>i</b>	Minimum Commission of Rs 1,500/-+ GST to be collected upfront		
<b>ii</b>	One time processing fee of Rs 250/-+ GST to be recovered at the time of issuance of Bank Guarantee upfront		
<b>iii</b>	Stamp charges & GST tax as applicable.		
<b>iv</b>	Any BG to be issued above 10 years, Sanction to be obtained before issuance of same.		
<b>v</b>	Cancellation of BG after Claim-Expiry date incase of non-submission of Original BG and Original Beneficiary Discharge Letter	Rs. 1,000/- + GST Tax as applicable	
<b>vi</b>	BG Invocation Charges	Rs 500/- + GST Tax as applicable	
<b>C</b>	<b>Inward BG Advising</b>	Rs. 1,500/- + GST Tax as applicable	

D	<b>FOREIGN BANK GUARANTEES</b>		
	<b>Particulars of charges</b>	<b>Amount / Rate of Charges</b>	<b>Amount / Rate of Charges</b>
	<b><u>Project Exports</u></b>		
	<b>Bid-Bond, Bond for earnest money, Guarantee for advance payment by Foreign Buyer to Indian Exporter – Against</b>	<b><u>Up to &amp; inclusive Rs. 5 crores</u></b>	<b><u>Amount exceeding Rs. 5 crores</u></b>
	<b>i) Cover from ECGC</b>	0.60% per annum	0.50 per annum minimum Rs.3 lacs
	<b>ii) 100% counter-guarantee by the Government of India / State Government</b>	0.45% per annum	0.375% p.a. – Min. Rs. 2.25 lacs
	<b>iii) 100% Cash Margin/Deposits</b>	0.30% per annum	0.15% per annum Min. Rs. 1.50 lacs
	<b>iv) Not covered by (i), (ii) or (iii) above</b>	1.20% per annum	1% per annum – Min.Rs. 6 lacs
	<b><u>Exports other than Project Exports</u></b>		
	<b>i) Advance Payment Guarantee</b>	1.80% per annum – Minimum 0.30%	
	<b>ii) Export Performance Guarantee covering export obligations in terms of Foreign Trade Policy / Bid Bond Guarantee / Guarantees connected with Deemed Exports as defined in Foreign Trade Policy.</b>	1.50% p.a. – Minimum 0.25%	
	<b>iii) Guarantees stated in Point no. (i) &amp; (ii) above against 100% Cash Margin/Deposit</b>	25% of the charges stated in 02 (i) & (ii) above – Minimum 0.25%	
	<b>Deferred Payment Guarantees covering import of goods into India</b>	As stated in Schedule II – Imports – Point no. 19	
	<b>Guarantee issued against Foreign Bank Counter Guarantee</b>	1.20% per annum – Minimum 0.25%	
	<b>Guarantee issued against Counter Guarantee of one or more Authorized Dealer backed by Counter Guarantee of a Foreign Bank</b>	Commission as per Point no. 04 above to be shared with other Bank/s equally	
	<b>Any other Guarantee not covered above related to Foreign Trade</b>	2% per annum – Minimum 0.30%	

<b>42</b>	<b>FOREX TRANSACTIONS</b>	
<b>A</b>	<b><u>Issuance of Import / Foreign Letter of Credit</u></b>	
<b>i</b>	Commitment Commission Charges - (From Issuance of Credit till expiry date of the credit)	0.10 percent per month or part there of; Minimum Rs. 500/- + GST Tax as applicable.
<b>ii</b>	Usance Tenor Commission (Inc case of Usance L/c)	0.10 percent per month or part there of; Minimum Rs. 500/- + GST Tax as applicable.
<b>OR</b>	Sight Tenor Commission (Inc case of Sight L/c)	0.10% Flat; Minimum Rs. 500/- + GST Tax as applicable.
<b>iii</b>	<b>SWIFT Charges</b>	
<b>a</b>	L/c issued through our Bank	Rs. 1,500/- + GST Tax as applicable
<b>b</b>	L/c issued through other Bank	Rs. 3,000/- + GST Tax as applicable
<b>c</b>	Any Other Transmission Message	Rs. 500/- Flat + GST Tax as applicable
<b>B</b>	<b>L/C or Bill Retirement Charges</b>	0.10% of LC value + SWIFT charges as above Point (iii) + GST Tax as applicable
	Discrepancy Charges, if any for the Bill presented under L/c at the time of Import Bill Realisation	USD 50/- per set of documents presented under L/c
	GST Tax on Foreign Currency Conversion	As per GST Tax Rules, applicable from time to time
<b>C</b>	<b>Amendment in Import / Foreign Letter of Credit</b>	
<b>i</b>	Value Enhancement and Usance Period Enhancement	Same as Above Point 42 (A) - Sub-Point i to ii
<b>ii</b>	Without Value Enhancement / Extension	Rs. 1,000/- Flat + GST Tax as applicable
<b>iii</b>	SWIFT Charges	Same as Above Point 42A - Sub-Point iii (a to c)
<b>D</b>	<b>Issuance of Delivery Order</b>	Rs. 1,000/- per Delivery Order + GST
<b>43</b>	<b><u>Issuance of Inland Letter of Credit</u></b>	
<b>i</b>	Commitment Commission Charges - (From Issuance of Credit till expiry date of the credit)	0.20 percent per month or part there of; Minimum Rs. 500/- + GST Tax as applicable.
<b>ii</b>	Usance Tenor Commission (Inc case of Usance L/c)	0.20 percent per month or part there of; Minimum Rs. 500/- + GST Tax as applicable.
<b>OR</b>	Sight Tenor Commission (Inc case of Sight L/c)	0.20% Flat; Minimum Rs. 500/- + GST Tax as applicable.

<b>iii</b>	<b>SFMS Charges</b>	
<b>a</b>	L/c issued through our Bank	Rs.250/- + GST Tax as applicable
<b>b</b>	L/c issued through other Bank	Rs. 1,000/- + GST Tax as applicable
<b>c</b>	Any Other Transmission Message	Rs. 500/- Flat + GST Tax as applicable
<b>B</b>	<b>L/C or Bill Retirement Charges</b>	0.15% of LC value + SFMS charges as above Point (iii) + GST Tax as applicable
	Discrepance Charges, if any for the Bill presented under L/c at the time of Import Bill Realisation	Rs. 1,000/- per set of documents presented under L/c + GST Tax as applicable
<b>C</b>	<b>Amendment in Inland Letter of Credit</b>	
<b>i</b>	Value Enhancement and Usance Period Enhancement	Same as Above Point 43- Sub -Point i to ii
<b>ii</b>	Without Value Enhancement / Extension	Rs. 1,000/- Flat + GST Tax as applicable
<b>iii</b>	SWIFT Charges	Same as Above 43 - Sub-Point iii (a to c)
<b>D</b>	<b>Delinking of Bills under LC</b>	Rs. 2,500/- Per Bill + GST
<b>44</b>	<b><u>Handling of Import Documents on Collection Basis</u></b>	
<b>i</b>	Lodgement of Bill	0.20 per cent with Minimum of Rs.500/- & Maximum Rs. 50,000/-+ GST Tax as applicable
<b>ii</b>	Retirement of Above Bill Lodged	SWIFT Charges - Rs 500/- + GST Tax as applicable + GST Tax on Foreign Currency Conversion
<b>45</b>	<b><u>IDBC-Inland Documentary Bill Collection</u></b>	
<b>i</b>	Documents Handling Charges	Rs. 1,200/- Per Bill + GST
<b>ii</b>	L/c Advising Charges	Rs. 500/- Flat + GST
<b>46</b>	<b><u>Bill Discounting not backed by Letter of Credit</u></b>	
<b>i</b>	Documents Handling Charges	Rs. 2,500/- Per Bill + GST

47	<b>Buyers Credit Charges</b>	
i	Commission Charges (Issuance / Rollover)	2.00 % pa + GST Tax as applicable
ii	<b>Processing Charges</b>	
	Arranged by Bank	Rs. 10,000/- Flat + GST Tax as applicable
	Arranged by Customer	Rs. 5,000/- Flat + GST Tax as applicable
iii	SWIFT Charges	Rs. 1,500/- Flat + GST Tax as applicable
iv	<b>At time of Repayment</b>	
	GST Tax on Foreign Currency	As per GST Tax applicable Rules
	SWIFT Charges	Rs. 500/- Flat + GST Tax as applicable or Rs. 1,500/- incase BC arranged by our correspondent Bank
v	<b>At time of Devolvement</b>	
	Commission Charges	Rs. 1,000/- Flat + GST Tax as applicable
	SWIFT Charges	Rs. 500/- Flat + GST Tax as applicable
48	<b>Foreign Currency Loan</b>	
	Transaction fee ( new or roll over) (Forex centres)	Rs. 10,000/-Flat + GST
49	<b>OVERSEAS DIRECT INVESTMENT (JV OR WOS)/ EXTERNAL COMMERCIAL BORROWING/FOREIGN DIRECT INVESTMENTS - At the time of Processing</b>	Rs. 10,000/-Flat + GST
50	<b>Forward Booking Charges</b>	
i	Booking Charges - Purchase / Sale	Rs. 500/- + GST
ii	Processing Charges	Rs. 250/- + GST
iii	Stamp Charges	As Applicable

<b>51</b>	<b><u>Outward Remittances</u></b>	
i	<b>Commission on TT-Advance Payment, Balance Payment, Direct Remittances, all A2 Payments, DD Issuance</b>	0.15 % Flat with Minimum of Rs. 500/- & Maximum of Rs. 25,000/- + GST Tax as applicable
ii	SWIFT Charges	Rs. 500/- Flat + GST
iii	GST Tax on Foreign Currency	As per GST Tax applicable Rules
iv	Issuance of Duplicate Demand Draft	Rs. 250/- Flat + GST
v	Foreign Bank Charges	As applicable.
<b>52</b>	<b><u>Inward Remittances</u></b>	
i	Commission Charges	Rs. 250/- Flat + GST
ii	GST Tax on Foreign Currency	As per GST Tax applicable Rules
<b>53</b>	<b>FCBC - Foreign Currency Cheques for Collection</b>	1. Commission of Bank @ 0.15% or Rs. 500/- whichever is more + GST Tax as applicable 2. Foreign Bank Charges - USD 150/- 3. Postage Rs. 500/-
<b>54</b>	<b><u>Export Bill Charges</u></b>	
<b>A</b>	<b><u>Export Letter of Credit / Standby Letter of Credit</u></b>	
i.	Advising of Letter of credit/SB L/C to customer	Rs. 1,000/- Flat + GST.
ii	Advising of Letter of credit/SB L/C to Non- customer	Rs. 2,000/- Flat + GST
iii	Advising of Letter of credit/SB L/C to customer as a second advising Bank which has been received via SWIFT by another Bank	Rs. 1,000/- Flat per L/c + GST
iv	Advising amendment	Rs. 500/- per amendment + GST
v	Adding confirmation to L/C, extension of validity	One percent per annum
vi	Transfer of Letter of Credit	Rs. 1,500/- Flat + GST.

<b>B</b>	<b><u>Handling of Export Documents on Collection</u></b>	
	Commission on Lodgement of a Bill	0.075% Flat with Minimum of Rs. 500/- & Maximum of Rs. 25,000/- + GST Tax as applicable
<b>C</b>	<b><u>Negotiation / Purchase and Discount</u></b>	
	Commission on handling of Export Documents	0.075% Flat with Minimum of Rs. 1,000/- & Maximum of Rs. 30,000/- + GST Tax as applicable
<b>D</b>	Handling of Documents under L/c restricted to other Bank for negotiation	Rs. 2,000/- Flat + GST
<b>E</b>	SWIFT Charges, for any communication message to be sent to Bank	Rs. 500/- Flat + GST
<b>F</b>	<b><u>POSTAGE Charges</u></b>	
i	Inland	Rs. 150/- per dispatch + GST
ii	Foreign	Rs. 2000/- per dispatch + GST
<b>55</b>	<b><u>Certificate or Request Charges relating to Export</u></b>	
i	Issuing GR waiver certificate	Rs. 500/- per certificate + GST
ii	Processing of Exporters application in respect of export bills written off under "Self Write off" Scheme of RBI	Rs.1,000/- per bill + GST
iii	Registration of Export contract	Rs. 500/- per registration + GST
iv	Handling charges for dishonour /return of export bill	Rs.1,000/- per bill + GST
v	Handling charges for dishonour /return of Import bill	Rs.1,000/- per bill plus out of pocket expenses + GST

vi	Registration of PP forms and monitoring submission of export documents against registered of PP forms	Rs. 500/- per PP form + GST
vii	Extension of Export bills	Rs. 500/- + GST
viii	Remittance of FCNR closure proceeds	No charges, No out of pocket expenses
ix	<b><u>Late submission of Export documents</u></b>	
a	Upto USD 5,000 or equivalent	
	One month to three months	Rs. 250/- + GST
	Above three months	Rs. 500/- + GST
b	Exceeding USD 5,000 or equivalent	
	One month to three months	Rs. 500/- + GST
	Above three months	Rs. 1,000/- + GST
ix	<b><u>Charges on Sending Tracer</u></b>	Rs. 500/- per tracer + GST