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Schedule of Charges for Trade & Forex Services

1	Export Bills Purchased / Discounted / Negotiated / RABC	
	Commission for each Foreign currency / Rupee export bills Purchased / Discounted / Negotiated (per bill)	₹ 1000/-
	Commission for forwarding LC documents to other Indian Banks on restriction in Negotiation (per bill)	₹ 1000/-
	Follow up charges - delay in realization / overdue bills (beyond 10 days) (per bill)	₹ 1000/- per HY
	Extension of Export bills – System/EDPMS (per bill)	₹ 1000/- per instance
	Crystallization of overdue export bill (per bill)	₹ 1000/-
	Dishonor/return of documents (per bill)	₹ 2000/- per bill
	Administrative Charges for negotiation under reserve of LC documents against indemnity from the exporter (per bill)	₹ 1000/-
	Reimbursement charges under LC (including cases where reimbursement claim is made under a LC from another bank in India) (per request)	₹ 1500/-
	Charges in lieu of FX margin in case where the proceeds of an export bill negotiated/discounted by us are paid in FCY to another bank and / or received by us in INR (INR value)	0.125% subject to a Min of ₹ 500/-
	Lodging AD transfer request under EDPMS (after third request)	₹ 250/- per SB
	Write off of export bill/ Invoice Reduction (after bill lodgment) in system and updation in EDPMS (per bill)	₹ 1000 per bill
2	EXPORT LC ADVISING & CONFIRMATION CHARGES	
	Advising export letter of credit (recording, scrutinizing, authenticating and verification)	Customers: ₹ 2250/- non-Customers: ₹ 3000/-
	Advising Amendments	Customers: ₹ 1000/- non-Customers: ₹ 1250/-
	Confirmation Charges (commitment / usance charges, etc.)	3% per annum (Vary based on country/bank risk – shall obtain transaction specific pricing from FIG)
	Transfer of Export letter of credit	₹ 2250/-
	Advising Amendments in a Transferred LC	₹ 1000/-
	Booking LC advised by other banks	₹ 1000/-
	Cancellation of LCs / Non-utilisation	Nil
	Acceptance commission for accepting a draft drawn on us	2% per annum

3	EXPORT BILLS COLLECTION	
	Export collections – INR or FCY	Commission @ 0.05% with Min of ₹ 500/- and Max of ₹ 15000/-
	Regularization of direct dispatch of export documents by exporters and while GR release (including direct dispatch of documents by Status Holders /EOU/SEZ/etc.)	₹ 500/- per shipping bill (Courier charges: Nil)
	GR Release – Free delivery bills (100% of invoice value received in advance)	₹ 500/- per shipping bill
	For each export bill sent for collection where proceeds are not received in Nostro account within 6 months from date of shipment	₹ 1000/- per bill per HY
	Deemed Exports Realization / Handling Charges	₹ 1000/- per shipping bill
	Commission in lieu of exchange – Where proceeds of an export bill sent for Collection by us are paid in FCY to another bank	Flat ₹ 1000/-
	Dishonor/return of documents	₹ 2000/- per Bill
	Penal – Late submission of documents (after 21 days)	₹ 100/- pm
	Penal – Non regularization of export advance received (After 1 year from the date of receipt) – Follow up charges	Flat ₹ 500/-
	Follow-up for Overdue Export Bills with collecting bank	₹ 500/- per tracer
	Write off export bill/ Invoice Reduction in System and updating in EDPMS	₹ 1000/- per shipping bill
	Extension of Export bills – System/EDPMS	₹ 500/- per event
4	PRE-SHIPMENT FINANCE	
	Order Lodgment	₹ 500/- per order and Max of ₹ 3000/- per application
	Order Substitution/ Re-Substitution	₹ 500/-
	PCL/PCFC Extension	₹ 500/-
	Commission in lieu of Exchange (Where PCL has been granted by us against an Exp LC/ Exp order, but documents under the relative LC/ Order are negotiated/purchased through another bank)	Flat ₹ 1000/-
5	ISSUE OF CERTIFICATES	
	Issuance of certificates/ attestation in respect of trade transactions. (Other than the certificates listed)	₹ 1000/- each
	Issuance of GR Waiver certificate /Delivery order/Bank Release Order	Min ₹ 1000/- per instance
	No Objection Certificate (NOC) for permitted case	₹ 1000/- each

	e-BRC issuance	₹ 250/- each
6	FOREIGN INWARD REMITTANCES (TT)	
	Inward Remittances (IRs - Trade / Non-Trade / To EEFC)	₹ 250/- (Nil for buyers' credit inward remittance from Federal Bank GIFT CITY-IBU)
	Trade/Non-Trade Inward Remittances through Remittance Partners	Service charge per credit (Inclu GST)
	AL RAJHI BANKING & INVESTMENT CORPN, Saudi Arabia	₹ 118/-
	BANK AL JAZIRA, Saudi Arabia	₹ 90/-
	Non-Trade IR for opening of FCNR	Free
	For External Commercial Borrowing (ECB) / Foreign Direct Investment (FDI)	₹ 1000/-
	Commission in lieu of exchange	0.125% subject to a Min of ₹ 500/-
	Request for Change in purpose code	₹ 250/-
	FIRC Issuance (FDI/ECB/Others)	₹ 500/-
	Return of Inward TT	Flat 40 (FCY) in respective currency
7	CLEAN INSTRUMENTS	
	FCY CHQ/DD for collection abroad (USD)	0.20% min ₹ 500/-
	FCY CHQ/DD for Purchase (USD)	1) 15 days interest on all direct drawn instruments at rates prescribed from time to time. 2) 20 days interest on all indirectly drawn foreign currency instruments.
	FCY Cheques return/dishonor	₹ 1000 per instrument returned plus actual return charges paid to respective Nostro Banks if any
	Nostro Bank's charge per instrument	₹ 500/- for USD
8	FOREIGN OUTWARD REMITTANCES	
	Trade related OR (including OR from EEFC)	0.125% Min of ₹ 1000/-
	Non-Trade OR under LRS / NR Repatriation	Flat ₹ 1000/-
	Non-Trade OR (other than 8.2) including OR from EEFC/SFC/RFC	0.050% Min of ₹ 500/-
	FCNR Repatriation	Nil (Full pay charges applicable)
	Request in Change in purpose code	₹ 500/- per instance
	SWIFT for Remittance	₹ 500/-
	Tracer SWIFTS	₹ 500/-
	FX Cross Currency Charges: Cross - Currency Remittances	₹ 500/-
	Guaranteed payments/ Full pay Charge (OUR) – Extra	Charge#
	#Full Pay Charge on Remittances (Charge Code 'OUR' – HO Circular No. 11029)	
	Rate	Currencies

	Rs.1200/-	AUD, NZD, USD, Any other currency
	Rs.2000/-	CHF, HKD, SAR
	Rs.2500/-	AED, CAD, EUR, GBP, QAR
	Rs.3000/-	SGD
	Rs.4500/-	JPY
9	IMPORTS	
	Import Collection (LC) / Bill Retirement (DP/DA) – Commission on FCY/Rupee import bill under LCs	0.10% subject to a Min of ₹ 1000/- and Max of ₹ 15000/-
	Import Collection (Non-LC)	0.25% subject to Min of ₹ 1000/- and Max of ₹ 25000/-
	Countersigning/Co-acceptance/ Availment of Import Bills	2% per annum
	Acceptance (Bills under LC and Collection)	Flat ₹ 1000/-
	Delay in Acceptance (Usance bill) and Retirement (Sight bills) above 10 days	₹ 1000/- per bill
	Overdue retirement	₹ 1000/- per Half Year
	Crystallization/Devolvement	0.30% on each FC import bill Subject to a Min of ₹ 2000/-
	Penalty for delay / non-submission of Bill of entry (Only after period stipulated by RBI)	₹ 500/- per bill per quarter
	For Advance Payments, if BoE details not submitted within stipulated time by RBI (Only after period stipulated by RBI)	Delay up to 6 months FLAT ₹ 500/- and beyond 6 months FLAT ₹ 1000/-
	Lodging AD transfer request under IDPMS	₹ 250/-
	Forwarding the documents to another bank which will be required to remit the proceeds to the remitting bank abroad	Handling charges of ₹ 1000/- per bill along with actual postage charge incurred
	Extension of time for payment (Each extension of 6 months up to 3 years and beyond) and other IDPMS related RBI correspondences	Extension by AD: ₹ 100/- per BOE per quarter; Extension/other approvals from RBI: ₹ 5000/-
	Handling charges for dishonor/return of import bill unpaid	₹ 2000/- per bill plus other bank charges (if any)
10	IMPORT LETTER OF CREDIT	
	Import LC opening Sight (10 days Sight) / Usance	1.5% per annum subject to Min of ₹ 3000/- + SWIFT Charges as applicable
	LC issued against 100% cash margin	50% of normal charges subject to a Min of ₹ 3000/-
	Any other amendment	₹ 1000/- (For value / period – pro rata)

	Revival of expired LCs on receipt of documents under LC	₹ 1000/-
	Extension of validity of L/C or Value Enhancement	₹ 1000/- (For value / period) per instance in addition to 10.1
	Charges on discrepant documents (to be charged to overseas party – should be stipulated at the time of opening of LC)	USD 100 or equivalent
	Note: The charges shall be within the all-in cost ceiling fixed by RBI wherever applicable (RA/UPAS financing charges borne by the applicant shall be included for calculation of the all-in cost). The number of days shall be rounded off to month for calculation of the charges.	
11	MERCHANTING TRADE TRANSACTIONS	
	On Import Bills	Commission as per Import Bills
	On Export Bills	Commission as per Export Bills
	Delay in MTT completion within an overall period of 9 months and outlay of foreign exchange beyond 4 months (RBI permission)	₹ 2000/- per transaction
12	BUYERS CREDIT / FOREIGN GUARANTEES / SBLC	
	SBLC/ FBG- Trade Credit Availed from FED IFSC UNIT	1% per annum subject to Min of ₹ 2000/- + SWIFT Charges as applicable (₹ 2000/- per SWIFT outward message)
	SBLC/ FBG- Trade Credit Availed from OTHER THAN FED IFSC UNIT	1.5% per annum subject to Min of ₹ 2000/- + SWIFT Charges as applicable (₹ 2000/- per SWIFT outward message)
	Performance / Financial Guarantee, Standby LC, Other Guarantees	2% per annum Min of ₹ 2000/- whichever is higher + actual charges of overseas Bank (may vary based on the bank & country of the counterparty) + Arranging Fee (if any) as per the Slab structure
	SBLC/Guarantees issued against 100% cash margin	50% of normal charges as per 12.3 or ₹ 2000/- whichever is higher + actual charges of overseas Bank + Arranging Fee as per the Slab structure
	Extension of validity	₹ 2500/- + charges as per 12.3 or 12.4 as applicable for the extended validity period without Arranging Fee
	Enhancement of value	Charges as per 12.3 or 12.4 as applicable for the difference of the initial value and the enhanced value. In case of change in Arrangement Fee slab, difference of the initial slab and new slab.
	Advising inward letter of guarantee (recording, scrutinizing, authenticating and verification)	Our customer: ₹ 2250/- Non-customer: ₹ 3000/-

	Note: The charges shall be within the all-in cost ceiling fixed by RBI wherever applicable. The number of days shall be rounded off to month for calculation of the charges.	
	Arranging Fees Structure*	
	Amount Range (₹)	Arranging Fees
	0-1000000	2,500/-
	1000001-2500000	5000/-
	2500001-10000000	7,500/-
	10000001-25000000	10000/-
	25000001-50000000	20000/-
	50000001-9,99,99,99,99,999	25000/-
	*Arranging Fee, as per the above structure, will be applicable in cases where our customer (Importer/ Exporter) requests us to arrange for trade facilities (LC confirmation/ discounting, BG issuance/ enhancement etc.) from another bank on behalf of our customer or the counterparty involved in the transaction. In the case of FBG extension, INR 2500 is to be collected as arranging fee.	
13	BANK GUARANTEES / SBLC (INLAND)	
	Performance Guarantee - A. Guarantee fully secured by deposits	₹ 500/- + 0.125% per quarter or part thereof subject to a Min of 0.25% or ₹ 1000/- whichever is higher
	Performance Guarantee - B. Guarantee fully secured by collateral	₹ 500/- + 0.50% per quarter or part thereof subject to a Min of 1% or ₹ 1000/- whichever is higher
	Performance Guarantee - C. Guarantee without collaterals/partly covered	₹ 500/- + 0.75% per quarter or part thereof subject to a Min of 1.5% or ₹ 1000/- whichever is higher
	Other than Performance Guarantee - A. Guarantee fully secured by deposits	₹ 500/- + 0.1875% per quarter or part thereof subject to a Min of 0.375% or ₹ 1000/- whichever is higher
	Other than Performance Guarantee - B. Guarantee fully secured by collateral	₹ 500/- + 0.625% per quarter or part thereof subject to Min of 1.25% or ₹ 1000/- whichever is higher
	Other than Performance Guarantee - C. Guarantee without collaterals/partly covered	₹ 500/- + 0.75% per quarter or part thereof subject to Min of 1.5% or ₹ 1000/- whichever is higher
	SFMS Charges	Flat ₹ 1000/-
	Extension of validity and enhancement of value	Proportionate to value / period at above rates
	Other / non-financial amendments	₹ 1000/-
	Invocation Claim Processing	₹ 2000/-
	Duplicate Issuance	₹ 2000/-
	Guarantee Advising	₹ 2000/-
	e-BG issuance	₹ 500/-
	Note: The number of days shall be rounded off to quarter for calculation of the charges.	
14	INLAND LETTER OF CREDIT	

	LCs opened against 100% cash margin	0.50% per quarter or part thereof subject to a min of ₹ 2000/-
	LCs opened (other than Sl. No. 14.1)	0.75% per quarter or part thereof subject to a min of ₹ 2000/-
	Extension of validity / Value Enhancement	0.50% for Sl. No. 14.1 and 0.75% for Sl. No. 14.2 per qtr. or part thereof subject to a min of ₹ 2000/-
	Inland inward L/C – Advising	₹ 2250/- per instance
	Inland L/C – Amendment, Inland inward L/C – Advising of Amendment	₹ 1000/- per instance
	SFMS Charges	₹ 1000/-
	LC Confirmation (Confirmation of inland LC issued by other banks)	Vary based on rating of the issuing bank, the amount and validity period of the LC (shall obtain the pricing from FIG)
	Note: The number of days shall be rounded off to quarter for calculation of the charges.	
15	INLAND TRADE	
	Bill Handling (Inward/Outward and LC/Non-LC bills)	₹ 1000/-
	Bill Payment / Realisation (LC/Non-LC)	₹ 1000/-
	Discrepancy Fee per drawing (LC)	₹ 2500/-
	Return of documents/Dishonour	₹ 2000/-
	Bills Devolved under Inland L/C	0.25% Min. ₹ 2000/- per bill on payment of devolved LC bill
	Handling charges - Bills Discounted under L/Cs of other Banks (LCBD)	0.30% Commission subject to Min ₹ 2000/- Maximum ₹ 10000/-
	Supply Bills Purchased (SBP)	₹ 1000/-
	Inland Usance Bills Discounted (IUBD)	₹ 1000/-
	Drawee Bills Discounted (DBD)	₹ 1000/-
	Postage	₹ 250/-
16	FORWARD CONTRACTS	
	For booking/cancellation of sales and purchase contracts	₹ 500/- per contract
	Early delivery	₹ 250/-per transaction + swap cost if any
	Extension of Forward Contract	₹ 500/- per transaction + swap cost if any
17	MISCELLANEOUS SERVICES	
	Swift Tracer	₹ 500/-
	Import L/C and Foreign Guarantee - SWIFT	₹ 2000/-
	Import L/C and Foreign Guarantee (AMENDMENT) - SWIFT	₹ 1000/-
	Remittances - SWIFT	₹ 500/-

	Any other message sent at the instance of the customer - SWIFT	₹ 500/-
	Courier Charges for Export/ Import Documents *	₹ 1800/-*
	Domestic Courier Charges	₹ 250/-
	GR Waiver/Approval	₹ 1000/-
	True Copy certification - Invoices/ BRC/ LC Copy & Other	₹ 1000/-
	Obtaining Opinion Report for Exporter / Importer / Other Customers from Empaneled Agencies	Actual + ₹ 1000/- as handling charges
	Miscellaneous Certifications/ Duplicate Advice	₹ 1000/-
	Inquiries relating to old records	Min ₹ 1000/- + ₹ 500/- per year
	Signature verification of LC etc.	₹ 500/-
	Commission in lieu of exchange	0.125% of Commission subject to min of ₹ 500/-
	Set-off/ Net-off of Import-Export Bill (Finade & TRRACS) and certificate issued there off	₹ 1000/- + As applicable to Import-Export Collection Bill
	* Subject to revision in line with the changes in the rates of courier company.	
18	APPROVALS & REGULATORY REPORTING	
	ODI Automatic Route	₹ 5000/- if remittance through our Bank; ₹ 10000/- if remittance through other Bank
	ODI Approval Route	₹ 10000/- if remittance through our Bank; ₹ 15000/- if remittance through other Bank
	Reporting of Guarantee Issuance under ODI 1) Issued by us 2) Issued by another Bank	₹ 2500/-; ₹ 5000/-
	Subsequent Remittance and Reporting charges per remittance	₹ 3000/- if remittance through our Bank; ₹ 7500/- if remittance through another Bank
	Annual Performance Report submission within the timeline as prescribed by RBI	₹ 2000/- per reporting
	Disinvestment Reporting within the timeline as prescribed by RBI	₹ 5000/- per reporting
	Winding up of ODI Reporting within the timeline as prescribed by RBI	₹ 7500/- per reporting
	FDI Reporting	₹ 7500/- if remittance through Our Bank
	Overdue Reporting Charges (UIN / APR) in addition to the charges mentioned above for ODI	Max up to ₹ 10000/- per APR per year
	Transfer of existing UIN / LRN from/to another AD	Min ₹ 10000/- per transfer
	Fees for processing approvals towards Setting up of Project Office/Branch office abroad	₹ 3000/-

For opening of Branch Office / Liaison Office / Project Office / any other place of business in India by Foreign Entities	₹ 5000/- each for undertaking following activities: i) Forwarding FNC Form to RBI ii) Scrutiny of each Annual Activity Certificate (AAC) iii) Extension of validity period of the Office iv) Closure of the Office
Fees for processing application for allotment of Loan Registration Number (LRN) for ECB (Annex I) Reporting of Actual transactions of ECB - ECB 2 Return (Annex III)	Min ₹ 15000/-; ₹ 1000/- per month
For Processing any application to RBI (except related to FDI/ODI/ECB etc. which is mentioned separately)	₹ 2000/- per application
Other Customized Requests	As per arrangement; Min ₹ 5000/-
Note: In addition, any other out of pocket expenses incurred by the Bank will be recovered at actual. All the above charges except 6.1.B are exclusive of GST and applicable GST of 18% will be charged extra.	
FCCT is collected in addition to the above where foreign currency conversion is involved. FCCT details as below: -	
Currency Exchange Range	Charges
Up to ₹ 100000/-	0.18% of gross amount exchanged, subject to minimum amount of ₹ 45/-
Exceeding ₹ 100000/- up to ₹ 1000000/-	₹ 180/- plus 0.09% of gross amount exchanged in excess of ₹ 100000/-
Exceeding ₹ 1000000/-	₹ 990/- plus 0.018% of gross amount exchanged in excess of ₹ 1000000/- subject to maximum of ₹ 10800/-