

**Schedule of Charges for Trade & Forex Services
effective from 7th August 2026**

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1	EXPORT BILLS PURCHASED / DISCOUNTED / NEGOTIATED / RABC	
Sl. No.	Type of Transaction	Charges
1.1	Commission for each Foreign currency / Rupee export bills Purchased /Discounted/ Negotiated (per bill)	Rs.2000/-
1.2	Commission for forwarding LC documents to other Indian Banks on restriction in Negotiation (per bill)	Rs.1000/-
1.3	Follow up charges - / of overdue bills (beyond 10 days) (per bill)	Rs.1000/- per HY
1.4	Extension of Export bills System/EDPMS (per bill)	Rs.2000/-per bill, per instance
1.5	Crystallisation of overdue export bill (per bill)	Rs.2000/-
1.6	Dishonour/return of documents (per bill)	Rs.2000/- per bill
1.7	Administrative Charges for negotiation under reserve of LC documents against indemnity from the exporter (per bill)	Rs.1000/-
1.8	Reimbursement charges under LC (including cases where reimbursement claim is made under a LC from another bank in India) (per request)	Rs.1500/-
1.9	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 Rs.500/-
1.10	Lodging AD transfer request under EDPMS for all applicable cases (after third request).	Rs 300/- per SB
1.11	Write off of export bill/ Invoice Reduction (after bill lodgement) in system and updation in EDPMS (per bill)	Rs 2000/- per Bill
1.12	Write off charges for small value shipping bill (as updated by Regulator on time-to-time basis)	Rs 100 per bill/-



2	EXPORT LC ADVISING & CONFIRMATION CHARGES	
Sl. No.	Type of Transaction	Charges
2.1	Advising export letter of credit (recording, scrutinizing, authenticating and verification).	Customers: Rs.2250/- Non-Customers: Rs.3000/-
2.2	Advising Amendments	Customers: Rs.1000/- Non-Customers: Rs.1250/-
2.3	▪ Confirmation Charges ▪ (commitment / usance charges, etc.) Confirmed LC - Extension / Enhancement in amount	3% per annum (Vary based on country/bank risk - shall obtain transaction specific pricing from FIG)
2.4	Transfer of Export letter of credit	Rs.2250/-
2.5	Advising Amendments in a Transferred LC	Rs.1000/-
2.6	Booking LC advised by other banks	Rs.1000/-
2.7	Cancellation of LCs / Non-utilisation	Nil
2.8	Acceptance commission for accepting a draft drawn on us	2% per annum
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.		



3	EXPORT BILLS COLLECTION	
Sl. No.	Type of Transaction	Charges
3.1	Export collections INR or FCY	Commission @ 0.05% with Min of Rs.500/- and Max of Rs.15000/-
3.2	Regularisation of direct despatch of export documents by exporters and while GR release (including direct despatch of documents by Status Holders /EOU/SEZ/etc.)	Rs.1000/- per shipping bill (Courier charges: Nil)
3.3	GR Release - Free delivery bills (100% of invoice value received in advance)	Rs.500/- per shipping bill
3.4	For each export bill sent for collection where proceeds are not received in Nostro account within 6months from date of shipment.	Rs.1000/- per bill per HY
3.5	Deemed Exports Realization / Handling Charges	Rs.1000/- per shipping bill
3.6	Commission in lieu of exchange	Flat Rs.1000/-
	Where the proceeds of an export bill sent for Collection by us are paid in FCY to another bank	
	Where the proceeds of an export bill sent for Collection by us are paid in FCY to another bank and received by us in INR	
3.7	Dishonour/return of documents	Rs.2000/- per Bill
3.8	follow up charges for submission of documents (after 21 days)	Rs.100/- pm
3.9	*Non regularisation of export advance received (After 3 years from the date of receipt or as updated by Regulator on time-to time basis)- Follow up charges to be collected half yearly. *Will be applicable for transaction on or after 01.01.2020	Flat Rs. 1000/-
3.10	Follow-up for Overdue Export Bills with collecting bank	Rs 500/- per tracer
3.11	Write off of export bill/ Invoice Reduction in System and updating in EDPMS	Rs.2000/- per shipping bill



3.12	Extension of Export bills System/EDPMS	Rs.1000/- per event
3.13	Charges after overdue period from date of shipment as per the guidelines from regulator (or as per the guidelines by regulator on time-to-time basis)- follow up with customer for submission of details/documents of pending SBs	Rs.500/-/ per Bill on Half Yearly Basis
3.14	Commission for small value Export Cases (as updated by Regulator on time-to-time basis)	Rs 100 per Bill/-
3.15	Charges after overdue period from date of shipment as per the guidelines from regulator (or as per the guidelines by regulator on time-to-time basis)- follow up with customer for submission of details/documents of pending SBs For small value cases (as updated by Regulator on time-to time basis)	Rs 50/-per Bill on Half Yearly Basis.
4	PRE-SHIPMENT FINANCE	
Sl. No.	Type of Transaction	Charges
4.1	Order Lodgment	Rs.500/- per order and Max of Rs.3000/- per application
4.2	Order Substitution/ Re-Substitution	Rs.500/-
4.3	PCL/PCFC Extension	Rs.500/-
4.4	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 Rs.1000/-



5	ISSUE OF CERTIFICATES	
Sl. No.	Type of Transaction	Charges
5.1	Issuance of certificates/ attestation in respect of trade transactions. (Other than the certificates listed)	Rs.1000/- each
5.2	Issuance of GR Waiver certificate /Delivery order/Bank Release Order	Min Rs.1000/- per instance.
5.3	No Objection Certificate (NOC) for permitted case	Rs.1000/- each
5.4	e-BRC issuance	Rs.250/- each
6	FOREIGN INWARD REMITTANCES (TT)	
Sl. No.	Type of Transaction	Charges
6.1 A	Inward Remittances (IRs - Trade / Non-Trade / To EEFC)	Rs.250/- (Nil for buyer's credit inward remittance from Federal Bank GIFT CITY-IBU)
6.1 B	Trade/Non-Trade Inward Remittances through Remittance Partners	Service charge per credit *
	AL RAJHI BANKING & INVESTMENT CORPN, Saudi Arabia (Charges are waived for selected schemes - all CASA schemes having an average balance above Rs.25000/-)	Rs.118/-
	BANK AL JAZIRA, Saudi Arabia	Rs.90/-
	* The charges are including GST unlike the other charges of this schedule which are excluding GST.	



6.2	Non- Trade IR for opening of FCNR	Nil
6.3	For External Commercial Borrowing (ECB) / Foreign Direct Investment (FDI)	Rs.1000/-
6.4	Commission in lieu of exchange	0.125% subject to a Min of Rs.500/-
6.5	Request for Change in purpose code for eligible cases	Rs.500/-/-per instance
6.6	E/FIRC Issuance/Revalidation (FDI/ECB/Others)	Rs.500/-
6.7	Return of Inward TT	Flat 40 (FCY) in respective currency
7	CLEAN INSTRUMENTS	
Sl. No.	Type of Transaction	Charges
7.1	FCY CHQ/DD for collection abroad (USD)	0.20% min Rs.500/-
7.2	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.
7.3	FCY Cheques return/dishonour	Rs.1000 per instrument returned plus actual return charges paid to respective Nostro Banks if any
7.4	FCY Cheques return/dishonour Nostro Bank's Charge per instrument	Rs.500/- for USD
Note: Currently handling CHQ/DD in FCY USD only		



8	FOREIGN OUTWARD REMITTANCES	
Sl. No.	Type of Transaction	Charges
8.1	Trade related OR (including OR from EEFC)	0.125% Min of Rs.1000/-
8.2	Non-Trade OR under LRS /NR Repatriation	Flat Rs.1000/-
8.3	Non-Trade OR (other than 8.2) including OR from EEFC/SFC/RFC	0.050% Min of Rs.1000/-
	FCNR Repatriation	Nil (Correspondent/Nostro pay charges applicable)
8.4	Request in Change in purpose code for eligible cases	Rs.1000/- per instance
8.5	SWIFT for Remittance	Rs.500/-
8.6	Tracer SWIFTS	Rs.500/-
8.7	FX Cross Currency Charges: Cross - Currency Remittances	Rs.500/-
8.8	Guaranteed payments/ Full pay Charge (OUR) Extra	Charge #
#	While making remittances wherever charge is instructed as ours, the corresponding charges debited by nostro Bank will be passed on the customer's account by debiting equivalent INR/FCY.	



9	IMPORTS	
Sl. No.	Type of Transaction	Charges
9.1	Import Collection (LC) /Bill Retirement (DP/DA) Commission on FCY/Rupee import bill under LCs	0.10 % subject to a Min of Rs.1000/- and Max of Rs.15000/-
9.2	Import Collection (Non-LC)	0.25% subject to min of Rs.1000/- and Max of Rs.25000/-
9.3	Countersigning/Co-acceptance/Avalisation of Import Bills	2% per annum
9.4	Acceptance (Bills under LC and Collection)	Flat Rs.1000/-
9.5	Delay in Acceptance (Usance bill) and Retirement (Sight bills) above 10 days	Rs.1000/- per bill
9.6	Overdue retirement	Rs.1000/- per Half Year
9.7	Crystallisation/ Devolvement	0.30 % on each FC import bill Subject to a Min of Rs.2000/-
9.8	Follow up charges for non-submission of Bill of entry (After period of three months from date of remittance or the time frame as stipulated by RBI on time-to-time basis.	Follow up charges after three months and up to 6 months Rs 500 and beyond 6 months Rs 1000 per Quarter.
9.9	Follow up charges for closure of Bill of entry after 6 months (for advance remittances) or as updated by regulator on time-to time basis.	Rs 500 on Half Yearly Basis.
9.10	Lodging AD transfer request under IDPMS	Rs 300 per BOE
9.11	Forwarding the documents to another bank which will be required to remit the proceeds to the remitting bank abroad	Handling charges of Rs.1000/- per bill along with actual postage charge incurred.



9.12	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: Rs.100/- per BOE per quarter Extension/other approvals from RBI: Rs.5000/-
9.13	Handling charges for dishonour/return of import bill unpaid	Rs.2000/- per bill plus other bank charges (if any)
9.14	Commission on Small Value cases (as updated by regulator on time-to-time basis)	Rs 100/- per bill
9.15	Follow up charges for non-submission of Bill of entry (After period of three months from date of remittance or the time frame as stipulated by RBI for small value cases (as updated by regulator on time-to-time basis	Follow up charges after three months and up to 6 months Rs 50/- and beyond 6 months Rs 100 per Quarter.
9.16	Follow up charges for closure of Bill of entry after 6 months (for advance remittances) or as updated by regulator on time-to time basis for small value cases.	Rs 50 on Half Yearly Basis.

10	IMPORT LETTER OF CREDIT	
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Sl. No.	Type of Transaction	Charges
10.1	Import LC opening Sight (10 days Sight) / Usance	1.5% per annum subject to Min of Rs.3000/- + SWIFT Charges as applicable.
10.2	LC issued against 100% cash margin	50% of normal charges subject to a Min of Rs.3000/-
10.3	Any other amendment	Rs.1000/- (For value / period pro rata)
10.4	Revival of expired LCs on receipt of documents under LC	Rs.1000/-
10.5	Extension of validity of L/C or Value Enhancement	Rs.1000/- (For value / period) per instance in addition to 10.1
10.6	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	
Sl. No.	Type of Transaction	Charges
11.1	On Import Bills	Commission as per Import Bills
11.2	On Export Bills	Commission as per Export Bills
11.3	Follow up charges for completion of MTT within overall period of 9months and outlay of foreign exchange beyond 6 months	Rs 2000/- per transaction.
12	BUYERS CREDIT / FOREIGN GUARANTEES / SBLC	
Sl. No.	Type of Transaction	Charges
12.1	SBLC/ FBG- Trade Credit Availed from FED IFSC UNIT)	1% per annum subject to Min of Rs.2000/- + SWIFT Charges as applicable (Rs.2000/per SWIFT outward message)
12.2	SBLC/ FBG- Trade Credit Availed from OTHER THAN FED IFSC UNIT	1.5% per annum subject to Min of Rs.2000/- + SWIFT Charges as applicable (Rs.2000/- per SWIFT outward message)
12.3	Performance / Financial Guarantee, Standby LC, Other Guarantees	2% per annum Min of Rs.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
12.4	SBLC/Guarantees issued against 100% cash margin	50% of normal charges as per 12.3 or Rs.2000/- whichever is higher + actual charges of overseas Bank + Arranging Fee as per the Slab structure



12.5	Extension of validity	Rs.2500/- + charges as per 12.3 or 12.4 as applicable for the extended validity period without Arranging Fee
12.6	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.
12.7	Advising inward letter of guarantee (recording, scrutinizing, authenticating and verification)	Our customer: Rs.2250/- Non-customer: Rs.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.		

13	BANK GUARANTEES / SBLC (INLAND)	
Sl. No.	Type of Transaction	Charges
13.1	Performance Guarantee	
	A. Guarantee fully secured by deposits	50% of normal charges as per 13.1(B)
	B. Guarantee fully secured by collateral	0.75% per quarter or part thereof subject to a Min of 1.5% or Rs.1000/- whichever is higher
	C. Guarantee without collaterals/partly covered	1.00% per quarter or part thereof subject to a Min of 2% or Rs.1000/- whichever is higher
13.2	Other than Performance Guarantee	
	A. Guarantee fully secured by deposits	50% of normal charges as per 13.2(B).
	B. Guarantee fully secured by collateral	0.80% per quarter or part thereof subject to Min of 1.60% or Rs.1000/- whichever is higher.
	C. Guarantee without collaterals/partly covered	1.25% per quarter or part thereof subject to Min of 2.5% or Rs.1000/- whichever is higher.



13.3	SFMS Charges	Flat Rs.1000/-
13.4	Extension of validity and enhancement of value	Proportionate to value / period at above rates
13.5	Other / non-financial amendments	Rs.1000/-
13.6	Invocation Claim Processing	Rs.3000/-
13.7	Duplicate Issuance	Rs.2000/-
13.8	Guarantee Advising	Rs.2000/-
13.9	e-BG issuance	Rs.500/-

Note: The number of days shall be rounded off to quarter for calculation of the charges.

14	INLAND LETTER OF CREDIT	
Sl. No.	Type of Transaction	Charges
14.1	LCs opened against 100% cash margin	0.50% per quarter or part thereof subject to a min of Rs.2000/-
14.2	LCs opened (other than Sl. No. 14.1)	0.75% per quarter or part thereof subject to a min of Rs.2000/-
14.3	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 Rs.2000/-
14.4	Inland inward L/C Advising	Rs.2250/- per instance



14.5	Inland L/C – Amendment including extension of value/validity, Inland inward L/C – Advising of Amendment	Rs.1000 /- per instance
14.6	SFMS Charges	Rs.1000/-
14.7	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

Sl. No.	Type of Transaction	Charges
15.1	Bill Handling (Inward/Outward and LC/Non-LC bills)	Rs.1000/-
15.2	Bill Payment / Realisation (LC/Non-LC)	Rs.1000/-
15.3	Discrepancy Fee per drawing (LC)	Rs.2500/-
15.4	Return of documents/Dishonour	Rs.2000/-
15.5	Bills Devolved under Inland L/C	0.250% Min. Rs.2000/- per bill on payment of devolved LC bill.
15.6	Handling charges - Bills Discounted under L/Cs of other Banks (LCBD)	0.30 % Commission subject to Min Rs.2000/- Maximum Rs.10000/-
15.7	Supply Bills Purchased (SBP)	Rs.1000/-
15.8	Inland Usance Bills Discounted (IUBD)	Rs.1000/-
15.9	Drawee Bills Discounted (DBD)	Rs.1000/-
15.10	Postage	Rs.300/-
15.11	SFMS as applicable for cases where SFMS is sent.	Rs 250/-

16 FORWARD CONTRACTS

Sl. No.	Type of Transaction	Charges
16.1	For booking/cancellation of sales and purchase contracts	Rs.500/- per contract
16.2	Early delivery	Rs.250/-per transaction + swap cost if any
16.3	Extension of Forward Contract	Rs.500/- per transaction + swap cost if any



17	MISCELLANEOUS SERVICES	
Sl. No.	Type of Transaction	Charges
17.1	Swift Tracer	Rs.500/-
17.2	Import L/C and Foreign Guarantee - SWIFT	Rs.2000/-
17.3	Import L/C and Foreign Guarantee (AMENDMENT)- SWIFT	Rs.1000/-
17.4	Remittances - SWIFT	Rs.500/-
17.5	Any other message sent at the instance of the customer - SWIFT	Rs.500/-
17.6	Courier Charges for Export/ Import Documents *	*Rs 2500/-
17.8	Domestic Courier Charges	Rs.250/-
17.9	GR Waiver/Approval	Rs.1000/-
17.10	True Copy certification - Invoices/ BRC/ LC Copy & Other	Rs.1000/-
17.11	Obtaining Opinion Report for Exporter / Importer / Other Customers from Empaneled Agencies.	Actual + Rs.1000/- as handling charges
17.12	Miscellaneous Certifications/ Duplicate Advice.	Rs.1000/-
17.13	Inquiries relating to old records	Flat Rs 1000/-
17.14	Signature verification of LC etc.	Rs.500/-
17.15	Commission in lieu of exchange	0.125% of Commission subject to min of Rs.500/-
17.16	Set-off/ Net-off of Import-Export Bill (Finacle & TRRACS) and certificate issued there off	Rs.2000/- + applicable charges to Import-Export Collection Bill.

* Subject to revision in line with the change in the rates of courier company.



18	APPROVALS & REGULATORY REPORTING	
Sl. No.	Type of Transaction	Charges
18.1	ODI Automatic Route	Rs.5000/- if remittance through our Bank
18.2	ODI Approval Route	Rs.10000/- if remittance through Our Bank
18.3	Reporting of Guarantee Issuance under ODI 1) Issued by us 2) Issued by other Bank	Rs.2500/- Rs.5000/-
18.4	Subsequent Remittance and Reporting charges per remittance	Rs.3000/- if remittance through our Bank
18.5	Annual Performance Report submission within the timeline as prescribed by RBI	Rs.2000/- per reporting
18.6	Disinvestment Reporting within the timeline as prescribed by RBI	Rs.2500/- per reporting
18.7	Handling of contravention cases and regulatory liaising fees per instance	Rs 5000/-per reporting
18.8	FDI Reporting	Rs.7500 /- if remittance through Our Bank
	(FCGPR /FCTRS/ DI/LLP/ESOP/ etc.)	Rs.10000/- if remittance through other Bank
18.9	Transfer of existing UIN / LRN from /to another AD	Min Rs.10000/- per transfer Rs 5000 per transfer.
18.10	Fees for processing approvals towards Setting up of /Project Office/Branch office abroad	Rs.3000/-



18.11	For opening of Branch Office / Liaison Office / Project Office / any other place of business in India by Foreign Entities	Rs. - each for undertaking following activities: i) Forwarding FNC Form to RBI ii) ii) Scrutiny of each Annual Activity Certificate (AAC) iii) Extension of validity period of the Office iv) Closure of the Office
18.12	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) (COLLECTION OF THESE CHARGES MANUALLY SHALL BE ENSURED BY BRANCHES/CCSC)	Min Rs.15000/- Rs.1000/- pm
18.13	Other Customized Requests including processing any application to RBI (Except related to FDI/ODI/ECB etc. which is mentioned separately)	As per arrangement; Min Rs.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 exchanged up to Rs.100000/-	0.18% of gross amount exchanged, subject to minimum amount of Rs.45/-
Currency exchanged exceeding Rs.100000/- up to Rs.1000000/-	Rs.180/- plus 0.09% of gross amount exchanged in excess of Rs.100000/-
Currency exchanged exceeding Rs.1000000/-	Rs.990/- plus 0.018% of gross amount exchanged in excess of Rs.1000000/- subject to maximum of Rs.10800/-

- End of Schedule -

