

**Annexure I**  
**Trade Finance Services**  
**Schedule of Service Charges**

Particulars	Commission	P & T Courier Charges	Swift Charges	Remarks
<b>Inward LC's</b>				
<b>Export LC's</b>				
Pre advice #	500	100		
LC Advice #	750	100	Inclusive	Signature verification on actual basis
Amendments #	500	100		
Transfer #	1500 Per Transfer per second beneficiary.	100	750, if applicable	
Adding confirmation #	same as opening	100	750, if applicable	
<b>Inland LC's #</b>				
Pre Advice #	500	100		
LC Advice #	750	100		
Amendments #	500	100		
Transfer #	1500, Per Transfer per second beneficiary.	100	750, if applicable	
Adding confirmation #	same as opening	100	750, if applicable	
<b>Outward Bills Exports</b>				
Negotiation/ Purchase#	1500	1000	750	
Collection (including bills covering Advance Remittances received earlier) #	0.075%, Min 1000	1000 If Documents sent .	750	
Margin for Bills negotiated/ purchased #	15 days	As per sanction terms	750	
	7 days	As per sanction terms	750	
Negotiation under reserve #	1500			
Follow up #	500 each	100	750	
Overdue bills (N/P) #	750 per quarter			
Overdue Bills (Collections) #	500 per quarter			
ETX charges #	1000 per extension			
Bills returned unpaid #	1500	1000		
Forwarding bills for negotiation with other banks #	0.125%, Minimum 1250 Max. 12500	1000 (if sent abroad) 100 if sent locally		
<b>Outward Bills Inland</b>				
Negotiation/Purchase #	As per sanction terms	150		
Collection #	0.25%, Min 600, Max 50000)	150		
Margin for bills negotiated/purchased #	3 days local bills if specifically not waived in sanction			
	7 days upcountry bills if specifically not waived in sanction			

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Particulars	Commission	P & T Courier Charges	Swift Charges	Remarks
Follow up #	250	100		
Overdue Bills (N/P) #	750 per quarter	100 per communication		
Overdue Bills (Collections) #	500 per quarter	100 - per communication		
Bills returned unpaid - purchased #	1500 additional	100		
Bills returned unpaid - collection #	50% of Normal Min 600 max 50000			
<b>Inward Remittances</b>				
Drafts/cheques/swift** \$	0.25%, Min 100 max 500	100 under cash letter, 1000 when sent abroad directly without cash letter		
** For individual customer Rs.100 flat where credit is to his account. Fully waived if it is for Fixed deposit 1. In case of Retail NRI individual customers under PowerPlus, Preferred and Royale Scheme codes, the commission would be Nil 2. Under Super Savings Scheme For remittance done by customer/his employer to credit the account, charges will be NIL - For remittance done by third party to customer's account, then flat Rs. 100/ to be charged - For remittance done to create FD by customer/employer/third party, then charges will be Nil				
Remittances to EEFC account #	250 flat			
<b>Inward bills imports</b>				
Collections - Handling Commission #	0.25% Min 1000/	100	750 per message	
Issue of shipping guarantee (both under our LCs and on collection documents) #	As per BG comm min 3000			
Issue of delivery orders (air) both under our LCs and on collection documents #	1250			
Bills returned unpaid drawn under our LC #	\$100			From negotiating bank
Bills returned unpaid Collection Bill #	\$150			
Note : for issuing shipping gtees/delivery order under sight LC's or collection (both DA/DP) 110% margin should be obtained. Waiver by sanctioning authority in case of LC's and CB, Corporate Office in case of collection bills.				
Follow up for bill entry #		100		For first two reminders
		500		for subsequent reminders
<b>Outward remittances</b>				
Remittances out of eeefc a/c #	2000 flat in all cases		600 for SWIFT remittances	
Drafts/swift - Remittances under Liberalised RBI scheme \$	0.25%, Min.250, Max 1000		500 only for swift remittances	
Advance remittances o/a of import #	0.25%, Min 1250		750	
Remittance by Individuals (from Resident CASA A/c) \$	0.25%, Min.250, Max 1000		500 only for swift remittances	
Note : Where commission has been recovered for advance remittances as above, comm. On the import bill when handled later, may be proportionately reduced. For eg in an import bill of \$1000 where \$400 has already been remitted as advance, charges will be recovered at \$600* \$/INR rate* 0.30%.				

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Particulars	Commission	P & T Courier Charges	Swift Charges	Remarks
<b>Inward bills Inland</b>				
Bills on collection #	0.25%, Min.500, Max 50000	100		
Bills returned unpaid #	0.30%, Min.1250, Max 5000	500		From remitting/ negotiating bank
Forward contracts #				
Booking #	750 flat			
Rollover/ extension (each) #	500 flat			
Cancellation #	500 flat			
(swap charges as applicable)				
<b>Certificates</b>				
Export realization Certificate ( BRC ) #	150			
FIRC #	150			
Issue of duplicate FIRC #	1000			
Annual export turnover certificate #	2000			
Letter to DGFT for IEC #	Free			
Write off of Export Bills per bill #	2000 per bill			
Sanctions for ODI / Foreign Investments in India #	5000			
ECB F83 FILING #	5000 for ECB			
Trade Credit Processing / Buyers Credit #	Min 500			
Any other certificate/Verifications #	500			
<b>Guarantees (for all amts) Manual</b>				
	Per annum			
Advance payment guarantee #	3%pa , Min1250 pa		1500 for FBGs	
Bid Bond and other Financial guarantees #	3%pa , Min1250 pa		1500 for FBGs	
Performance guarantees #	3% pa , Min1250 p.a		1500 for FBGs	
All guarantees with 100% cash margin #	25% of normal charges minimum 1250 pa		1500 for FBGs	
Refund for guarantees returned / cancelled earlier #	75% commission actually collected for the unexpired period. No refund of service tax already paid after deducting Rs.2000 cancellation charges			
Bank Guarantee Amendments #	500			

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Particulars	Commission	P & T Courier Charges	Swift Charges	Remarks
<b>Import Letters Of Credit (for all amounts)</b>				
<b>Commitment charges</b>				
Per quarter or part thereof #	0.2500%			
Minimum #	600			
<b>Usance Charges #</b>				
Sight #	0.2000%			
Minimum #	600			
upto 90 days #	0.3500%			
Minimum #	600			
Beyond 90 days (per month) #	0.1250%			In addition to charges calculated as above upto 90 days
Amendments charges - Minimum #	600		750	
Handling Comm. #	0.1500%		750	
Min /Max #	1500 / 15000			
<b>Discrepancy charges #</b>				
Min /Max #	Min USD 50 per discrepancy in the document		750	
Bills returned unpaid #	US\$150 per bill from negotiating bank			
Swift charges #	1500 for MT 700/ Rs.750 for MT 707			No separate charges for MT 740 - reimbursement message
<b>Inland Letters Of Credit (for all amounts)</b>				
<b>Commitment charges #</b>				
Per quarter or part thereof #	0.2500%			
Minimum #	600			
<b>Usance Charges #</b>				
Sight #	0.2500%			
Minimum #	600			
upto 90 days #	0.5000%			
Minimum #	600			
Beyond 90 days (per month) #	0.1250%			In addition to charges calculated as above upto 90 days
Handling Comm. #	0.2500%			
Min /Max #	Min 1000 / Max 30000			
Discrepancy charges #	Min 1000 per discrepancy			
Inland LC Charges Amendment Minimum #	600	100		
All Import and Inland LCs with 100% cash margin #	25% of normal charges			

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