

<u>Forex related Service Charges (Excluding GST)</u>		
	<u>DESCRIPTION</u>	<u>PROPOSED CHARGES</u>
A.	<u>EXPORT RELATED TRANSACTIONS</u>	
1	PCFC Disbursal Charges:	
a.	For domestic Inputs (Conversion into Rupee)	Waived
b.	For imported inputs (direct remittance or retirement of Import Bills)	Waived
2	IF PCFC availed from other Bank and Nego. / Discount / Purchase from our Bank	Waived
3	EBR discounting and repayment of PCFC	Transaction cost of USD 30 is waived
4	Export Bill - Negotiation / Discount / Purchase Charges (Export type include Merchanting Trade. Deemed Export, Service or Software Export, Regular Export etc.) (Nego. / Dis. / Purchase Charges)	LC Bills: Export Bill upto USD 50,000 - Flat Rs. 500 Export Bill above USD 50,000 upto USD 5,00,000 - Flat Rs. 1,000 Export Bill above USD 5,00,000 - Flat Rs. 1,500 Non-LC / Discrepant Bills: Export Bill upto USD 50,000 - Flat Rs. 750 Export Bill above USD 50,000 upto USD 5,00,000 - Flat Rs. 1,500 Export Bill above USD 5,00,000 - Flat Rs. 2,000
5	Reimbursement Charges under Letter of Credit	Reimbursement claim upto USD 50,000 - Flat Rs. 750 Reimbursement claim above USD 50,000 upto USD 5,00,000 - Flat Rs. 1,500 Reimbursement claim above USD 5,00,000 - Flat Rs. 2,000 + Out of Pocket Expenses, if any
6	Charges for discrepancies in Export documents under L/C (discrepancy charges)	Rs. 1,000 per discrepancy from the Exporter
7	Collection Bills or Consignment Exports / Export To Warehouse irrespective of Currency (Export type include Merchanting Trade, Deemed Export, Service or Software Export, Regular Export etc.) (Collection Commission Charges to be recovered at the time of realization)	(0.10%; Min. Rs. 2,000) Max. Rs. 20,000

8	For each complete set of Export documents sent by the eligible exporter directly to Overseas buyer / Overseas Bank in terms of extant FEMA guidelines and documents given to us for lodgment, marking off funds, reporting to RBI, marking off Shipping Bill etc.	Export Bill upto USD 50,000 - Flat Rs. 2,000 Export Bill above USD 50,000 - Flat Rs. 5,000
9	Remittances Charges on Advance Receipt for Exports (Part or Full) (TP) (Advance Remittance Charges)	At the time of part / full receipt and credit to customers account through (TP): Advance Receipt upto USD 50,000 - Flat Rs. 1,000 Advance Receipt above USD 50,000 - Flat Rs. 2,000
10	When full advance received by us, above mentioned charges recovered and lodgement of Export Bills for reporting to RBI, marking off Shipping Bill etc. (Bill Retirement Charges) (in addition to the charges mentioned at point above)	Only Export Bill lodgment Charges i.e. Export Bill upto USD 50,000 - Rs. 500 Export Bill above USD 50,000 - Rs. 1,000
11	When part advance received, above mentioned charges recovered and lodgment of Export documents for balance payment (Nego. / Dis. / Purchase / Collection Bill Lodgment Charges) (in addition to the charges mentioned at point no. 9 and 32.)	Respective Nego. / Discount / Purchase / Collection charges
12	Charges for Late submission (Post-shipment) of Export Document to the Bank, timeline as stipulated by RBI (Late Submission charges) (In addition to the charges anywhere else) (These charges is to be recovered in case of delayed submission of Export document to us for Advance Remittances also)	Export Bill upto USD 50,000 - Rs. 2,000 per month or part thereof Export Bill above USD 50,000 - Rs. 5,000 per month or part thereof
13	Overdue Export Bills Charges:	
a.	LC compliant Documents where funding has been provided (Will be recovered from LC Issuing Bank and to be specified at the time of sending the Export Documents / Nego.) (Overdue Charges)	Interest @ clean OD rate, minimum: Rs. 500

b.	Discrepant Documents / Non-LC Bills where funding has been provided (Will be recovered from Exporter) (Overdue Charges)	Interest @ clean OD rate, minimum: Rs. 500
c.	Collection Bills (Will be recovered from the Exporter at the time of receipt of Export proceeds / Crystallization of Export Doc./ Write-off, from the Exporter) (Overdue timeline as stipulated by RBI) (Overdue Charges)	Rs. 500 per month or part thereof
14	Extension of Export Bill at the request of Exporter (Extension charges) (To be recovered at the time of Extension / retirement / write-off / marking-off)	Rs. 1,000 per month or part thereof (for the extended period only)
15	Additional charge where proceeds of bills are received through a bank other than the collecting bank at the instance of exporter/ overseas buyer.	Export Bill upto USD 50,000 - Rs. 500 Export Bill above USD 50,000 - Rs. 1,000
16	Issuance of certificates/ attestation in respect of export transactions. (Other than the certificates listed)	Flat Rs. 1,000 per certificate
17	Issuance of GR Waiver certificate /Delivery order/Bank Release Order	Rs. 1,000 per certificate
18	e-BRC issuance (per e-BRC) (introduced in Sept 2014)	Rs. 150 per e-BRC
19	Processing Fee for Advance Against Govt. Sponsored Incentive Scheme	(0.50%; Min.500 Max. 25,000)
20	Write-Off of Export Bills (Ex. - Sample, free of cost Export, Loss in Transit, Shut Shipment, Set-off, Write-off etc.)	Write-off upto USD 50,000 - Rs. 3,000 Write-off above USD 50,000 - Rs. 6,000
21	Refund of Export proceeds / Advance Remittance for any reasons attributable to Exporter	To be recovered from the Exporter: Rs. 5,000 per refund
22	EEFC Account Transaction Charges (as per GMU-K Circular No. 100/2015-16)	USD 5 or Eur 5 or GBP 2.5 or JPY 150

23	Advising letter of credit (recording, scrutinizing, authenticating and verification etc.)	Export Letter of Credit Advising Charges, If to be charged from: i) Our own Customer: Rs. 1,000 ii) Beneficiary of LC is customer of other Bank in India: Rs. 2,000 iii) Second Advising Bank in India: Rs. 5,000 iv) Our own Foreign Office: USD 50 v) Foreign Banks: USD 100 (Charges from iv) or v) will be recovered if not recoverable from i), ii) or iii)										
24	Advising amendments	Export Letter of Credit Advising Amendment Charges, If to be charged from: i) Our own Customer: Rs. 500 ii) Beneficiary of other Bank in India: Rs. 1,000 iii) Second Advising Bank in India : Rs. 2,500 iv) Foreign Banks: USD 50 v) Our own Foreign Office : USD 25 (Charges from iv) or v) will be recovered if not recoverable from i), ii) or iii)										
25	Transfer of Letter of credit	Transfer upto USD 50,000 - Rs. 2,000 Transfer above USD 50,000 - Rs. 5,000										
26	LC Confirmation charges (to be taken for LC period as well as for Usance period)	Based on the rating of LC Issuing Bank: <table border="0"> <thead> <tr> <th>Rating</th> <th>Charges</th> </tr> </thead> <tbody> <tr> <td>AAA-AA/Aaa-</td> <td>0.25% p.a.</td> </tr> <tr> <td>A-Baa3/BBB/A1-A/A3</td> <td>0.50% p.a.</td> </tr> <tr> <td>Ba1-B3/BB/B</td> <td>0.75% p.a.</td> </tr> <tr> <td>Unrated</td> <td>0.75% p.a.</td> </tr> </tbody> </table>	Rating	Charges	AAA-AA/Aaa-	0.25% p.a.	A-Baa3/BBB/A1-A/A3	0.50% p.a.	Ba1-B3/BB/B	0.75% p.a.	Unrated	0.75% p.a.
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AAA-AA/Aaa-	0.25% p.a.											
A-Baa3/BBB/A1-A/A3	0.50% p.a.											
Ba1-B3/BB/B	0.75% p.a.											
Unrated	0.75% p.a.											
27	Lodging AD transfer request under EDPMS	Rs. 1,000 per Shipping Bill										
28	Accepting AD transfer request -If Shipping Bills are in our AD code and Export Documents given to other Banks, if Exporter having account with us (EDPMS), to be recovered manually, based on Trade Finance Reports	Rs. 2,500 per Shipping Bill										
29	Acceptance commission for accepting Usance drafts to be drawn on and accepted by banks in India.	0.1750% per quarter and part thereof, Min. 1,500										

30	For joining customer's guarantees and giving guarantees on behalf of customers in respect of discrepant documents	(0.20%; Min. Rs.1000)
31	If no exchange accrues to the Bank in case the payments are received through RTGS / NEFT irrespective of Nego. / Purchase / Discounting / Collection / Advance Remittance etc. (In addition to the other applicable charges) (Commission in lieu of Exchange)	Export Bill upto USD 50,000 - Flat Rs. 2,000 Export Bill above USD 50,000 - Flat Rs. 5,000
32	Export Bill lodgment Charges (LC / non-LC) for Nego. /Purchase / Discounting / Collection / Consignment / Direct Document / Advance Receipt Documents etc.	Export Bill upto USD 50,000 - Rs. 500 Export Bill above USD 50,000 - Rs. 1,000
B. <u>IMPORT RELATED TRANSACTIONS</u>		
1	Import Letter of Credit and Revolving Letter of Credit (For the purpose of Import of Raw material / Capital goods) Issuance Rates:	
a.	Issuance charges	Issuance Charges: For LCs upto Rs. 5.00 crore = 1.00%p.a. on full value of LC, Min. Rs. 2,000/- For LCs, total value above Rs. 5.00 crore upto Rs. 10.00 crore = 0.75%p.a. on full value of LC, Min.: Rs. 5,00,000 p.a. For LCs above Rs. 10.00 crore : 0.50% p.a., on full value of LC, Min. : Rs. 7,50,000 p.a.
b.	Usance charges	Usance charges: For LCs upto Rs. 5.00 crore = 0.80%p.a. on full value of LC, Min. Rs. 2,000/- For LCs, total value above Rs. 5.00 crore upto Rs. 10.00 crore = 0.60%p.a. on full value of LC, Min.: Rs. 4,00,000 p.a. For LCs above Rs. 10.00 crore : 0.40% p.a., on full value of LC, Min. : Rs. 6,00,000 p.a.
Example: for Import LC of Rs. 600,00,000 (LC issuance date: 01.01.2018, LC Expiry date: 30.07.2018, Usance Period: 270 days) - Charges Rs. Issuance Charges Rs. 2,91,667 and Usance Charges: 3,00,000		
Note: Revolving Letter of Credit revolves either by value or by time covering multiple shipment over a long period of time under the same letter of credit. Charges to be recovered at the time of issuance / at the time of each reinstatement - On the amount replenished / reinstated for the reinstated period / full period, whichever the case is.		

2	Amendment to Letter of Credit and Revolving Letter of Credit (For the purpose of Import of Raw material / Capital goods)	
a.	Extension of validity of LC within the period for which issuance charge has been collected.	delete
b.	Extension of Validity of LC	Issuance charge as applicable to establishment of LCs; Min. Rs. 2,000
c.	Enhancement of value of credit	Issuance Charges and Usance charges on the enhanced value as applicable to establishment of LCs for the remaining period; Min. Rs. 2,000
d.	Amendment extending the tenor of the Usance period	Usance Charges as applicable to establishment of LCs; for the extended tenor; Min. Rs. 2,000
e.	Amendment other than extension of validity or enhancement of tenor of the Usance Period or enhanced value of credit	Rs. 1,000 per clause amendment
f.	For revival of expired L/Cs within 3 months from date of expiry	delete
3	COUNTERSIGNING BILLS OF EXCHANGE DRAWN ON IMPORTERS UNDER LCS	delete
4	<u>REVOLVING LETTER OF CREDIT</u>	
a.	All- in- one rates for opening of import letters of credit SIGHT IMPORT LETTER OF CREDIT <u>I. Issuance charges</u>	delete. Given at point no. B1.
b.	USANCE IMPORT LETTER OF CREDIT: <u>II. Usance charges</u>	delete Given at point no. B1.
5	For establishing LCs / Bank Guarantees / SBLCs on Deferred Payment terms covering Import of Goods: Commission on the balance outstanding (b/o) at the beginning of each quarter:	
a.	SB1/SBTL1	Charges at the beginning of each quarter: Total Balance o /s upto Rs. 5 crore- Flat 0.60% of b/o Total Balance o /s above Rs. 5 crore & upto Rs. 10 crore- Flat 0.40% of b/o, Total Balance o /s above Rs. 10 crore – Flat 0.20% of b/o
b.	SB2/SBTL2 & SB3/SBTL3	
c.	SB4/SBTL4 and below	
d.	Against Govt. of India counter guarantee or 110% cash deposit	25% of the applicable charges
	# These charges are normally determined by consortium of banks. Rates decided by the	

	consortium shall apply. However, a floor rate of 50% of the Normal charges will have to be recovered. Commission on the balance outstanding at the beginning of each quarter	
6	Amendments For LCs / Bank Guarantees / SBLCs on Deferred Payment terms covering Import of Goods:	
a.	Extending validity period within 3 months (for which commission has already been collected) <u>Where extension of validity of credit is within the period for which commission has already been collected</u>	Flat Rs. 2,000
b.	Extending validity beyond 3 months period <u>Where extension of validity of credit goes beyond the period for which issuance charges has been collected</u>	Issuance charges as applicable to establishment of <u>LCs / BGs / SBLCs</u> ; Min. Rs. 2,000
c.	Enhancement of value of credit	Issuance Charges on the enhanced value as applicable to establishment of LCs / SBLCs/ BGs; Min. Rs. 2,000
d.	Amendment other than extension of validity or enhancement of tenor of the Usance Period or enhanced value of credit	Rs. 1,000 per clause amendment
	<u>COMMISSION ON IMPORT BILLS (UNDER LCs)</u>	
7	LC Bills (irrespective of currency) at the time of retirement or crystallization, whichever is earlier. (Bill Retirement / Crystallization charges)	Import Bill upto USD 50,000 - Rs. 2,000 Import Bill above USD 50,000 to USD 5,00,000 - Rs. 5,000 Import Bills above USD 5,00,000 - Rs. 10,000
8	Charges on account of discrepant documents. (Discrepancy charges should be stipulated at the time of opening of LC) (discrepancy charges)	USD 50 per discrepancy from the Outside party (Full bill Amount to be recovered from the Importer and the amount after keeping discrepancy charges with us, balance should be paid to outside party)
9	Import bills received under Letter of Credit on which no exchange benefit accrues to opening Bank (Commission in lieu of Exchange - In addition to the charges mentioned above) (In case of LCs / Bills in INR, there is no scope of Exchange loss, so no such charges to be recovered)	Import Bill upto USD 50,000 - Rs. 2,000 Import Bill above USD 50,000 - Rs. 5,000

10	Rupee bills at the time of retirement (In addition to the charges specified above) (Commission in lieu of Exchange - In addition to the charges mentioned above)(In case of Bills in INR, there is no scope of Exchange loss)	Waived
<u>COMMISSION ON IMPORT BILLS (NOT UNDER LC)</u>		
11	Where exchange margin is earned on foreign currency bills.	(0.10%; Min. Rs. 2,000) Max. Rs. 20,000
12	On each bill drawn in rupees and on each bill drawn in foreign currency on which no exchange margin accrues (Commission in lieu of Exchange - In addition to the charges mentioned above) (In case of LCs / Bills in INR, there is no scope of Exchange loss)	Import Bill upto USD 50,000 - Rs. 2,000 Import Bill above USD 50,000 - Rs. 5,000
13	On bills/ documents covering project imports under inter-governmental aid scheme (including those financed by international agencies like World Bank, IMF, ADB etc.) where no letters of credit are opened.	Flat 0.075%; Min. 1,000 Maximum 20,000
14	In case of documents received by eligible importers directly from overseas exporters	Import Bill upto USD 50,000 - Rs. 2,000 Import Bill above USD 50,000 - Rs. 5,000
	Commission on Advance Remittance or clean payment for Imports with no additional charges for marking off BoE	We can clarify as under:
15	Remittances Charges on Advance Payment for Imports (Part or Full) (TS) (Advance Remittance Charges)	At the time of part / full payment and debit to customers account through (TS): Advance Payment upto USD 50,000 - Rs. 1,000 Advance Payment above USD 50,000 - Rs. 2,000
16	When full advance made, above mentioned charges recovered and lodgement of Import Bills for reporting to RBI, marking off Bill of Entry etc.	Only Import Bill Lodgement Charges is to be recovered i.e. Import Bill upto USD 50,000 - Rs. 500 Import Bill above USD 50,000 - Rs. 1,000

17	When part advance sent, above mentioned charges recovered and lodgment of Import documents for balance payment (Bill retirement Charges)	Respective Import Bill charges - LC / Non-LC Bills Charges
18	For Advance Payments, if BoE data not submitted within stipulated time by RBI	Rs. 2,000 p.m. or part thereof
19	If the overseas remitting bank or the exporter abroad requests proceeds of collection bills to be remitted in a currency other than the currency of the bill	For Import Bills upto USD 50,000: Rs. 2,000 For Import Bills above USD 50,000: Rs. 5,000
20	Parcels	delete
21	Late Payment Charges of Import Bills for reasons attributable to Importer (LC) (Late Payment Charges)	Rs. 5,000 p.m. or part thereof, in addition to the OD Interest (To be recovered at the time of regularization of Account)
22	Late Payment Charges of Import Bills for reasons attributable to Importer (non-LC/ Discrepant / Collection) (To be recovered at the time of retirement of Bill / write-off) (Late Payment Charges)	For Import Bills upto USD 50,000: Rs. 500 per 5 days or part thereof For Import Bills above USD 50,000: Rs. 1,000 per 5 days or part thereof
23	Extension of Import Bill at the request of Importer (To be recovered at the time of each extension) (Extension Charges)	Rs. 1,000 per month or part thereof (for the extended period only)
24	Write-Off of Import Bills (Write-off Charges)	Write-off upto USD 50,000 - Rs. 2,000 Write-off above USD 50,000 - Rs. 5,000
25	Lodging AD transfer request under IDPMS	Rs. 1,000 per BoE
26	Accepting AD transfer request -If Bill of Entries are in our AD code and import Documents given to other Banks, for Customers having account with us (IDPMS), to be recovered manually, based on Trade Finance Reports	Rs. 2,500 per BoE

27	Import Bill lodgment Charges (Lc / non-LC) - (LC Bills / Collection / Direct Doc./ Part or Full Advance Bills)	Import Bill upto USD 50,000 - Rs. 500 Import Bill above USD 50,000 - Rs. 1,000
28	Non- submission of data for bill of entry marking off irrespective of amount (Overdue period charges to be calculated from the date of due date as prescribed by RBI and to be recovered at the time of marking of BoE data) (Collection as well as LC)	Rs. 2,000 p.m. or part thereof
C	<u>MERCHANTING TRADE</u>	
1	Merchanting Trade Transaction	Rs. 10,000 per Merchanting Trade Transaction to be applied at the time of export leg receipt or import leg payment, whichever is first
2	On Import bills / LC	Respective Import charges
3	On Export bills	Respective Export charges
D	<u>FORWARD CONTRACTS</u>	
1	For booking sales and purchase contracts	Rs.700 Flat per contract
2	For each request for early delivery, extension or cancellation	Rs.700 plus swap cost and cancellation charges, wherever applicable
E	<u>Bank Guarantees other than mentioned above:</u>	
1	Guarantees fvg Shipping Cos / Agencies pending receipt of Bill of Lading	0.60% p.a., Min. Rs. 5,000
	a) LCs opened by us	
	b) Other Guarantees favoring Shipping Co. / Agencies pending receipt of Bill of Lading	1.00% p.a., Min. Rs. 5,000
2	<u>Guarantees for Project Exports</u>	
a.	<u>ECGC Cover</u>	
i)	75%	If ECGC cover available upto 75 %: 0.50 % p.a. on the amount covered by ECGC (for balance charges, as per point no. d), Min. Rs. 5,000 + ECGC Premia

ii)	90%	If ECGC cover available above 75 %: 0.40 % p.a. on the amount covered by ECGC (for balance charges, as per point no. d), Min. Rs. 5,000 + ECGC Premia
b.	If GOI Counter G'tee available	0.50 % p.a., on the amount covered by GoI Counter Guarantee (for balance charges, as per point no. d), Min. Rs. 5,000
c.	100% Cash Deposits to the extent of Banks' liability (100% Cash deposit to be changed with 110% Cash deposit)	In case of 110% cash margin 25% of the normal applicable charges, change heading to 110%
d.	Other Guarantees for Project Exports (not covered by a/b/c above)	1.20 % p.a. min. Rs. 5,000
3	Other Performance Outward Foreign Bank G'tees (other than prescribed above)	1.20 % p.a. min. Rs. 5,000
4	Financial Outward Foreign Bank Guarantee Issuance / SBLC Issuance	1.50 % p.a. min. Rs. 5,000
5	Bank Guarantee / SBLC confirmation charges	As per BG / SBLC issuance Charges
6	All Other Guarantees or Guarantees issued on behalf of overseas banks/ parties, (where charges are payable by overseas banks/ parties)	To be deleted from here
7	Extension of Validity of Bank Guarantee / SBLC	Rates prescribed under different categories of BGs / SBLC for the extended period only; Min. Rs. 2,000
8	Bank Guarantee / SBLC Text Amendment	Flat Rs. 2,000
	<u>Any Charges claimed by the Foreign Offices / Foreign Banks for Outward Foreign Bank Guarantee will be in addition to the charges prescribed above</u>	
9	Inward Foreign Bank Guarantee / SBLC Advising Charges	USD 100 from Foreign Bank or USD 50 from Foreign Offices
10	Inward Foreign Bank Guarantee / SBLC Amendment Advising Charges	USD 50 from Foreign Bank or USD 25 from Foreign Offices
F	<u>ECB</u>	-
1	ECBs / LRN obtention from RBI	Rs. 10,000 per LRN (Both for automatic route and approval route)

2	ECB monthly reporting to RBI	Rs. 1,000 per reporting plus actual out of pocket expenses
3	ECB Amendment (Revision) Charges	Rs. 5,000 per amendment / revision
4	Transfer of existing LRN from / to another AD	Rs. 5,000 per transfer
G	<u>ODI</u>	-
1	ODI Automatic Route	Rs. 10,000 if remittance through Our Bank Rs. 15,000 if remittance through other Bank
2	ODI Approval Route	Rs. 15,000 if remittance through Our Bank Rs. 20,000 if remittance through other Bank
3	Subsequent remittance charges per remittance	Rs. 5,000 if remittance through Our Bank Rs. 7,500 if remittance through other Bank
4	Annual Performance Report submission within the timeline as prescribed by RBI	Rs. 5,000 per reporting
5	Disinvestment Reporting within the timeline as prescribed by RBI	Rs. 10,000 per reporting
H	<u>FDI</u>	-
1	Advance Remittance Form (ARF) reporting within the timeline as prescribed by RBI	Rs. 10,000 if remittance through Our Bank Rs. 15,000 if remittance through other Bank
2	Submission of FCGPR reports within the timeline as prescribed by RBI	Rs. 4,000 per reporting
3	Submission of FCTRS reports within the timeline as prescribed by RBI	Rs. 10,000 per reporting
I	<u>ODI / FDI / ECB / LO/ BO/ PO / JV</u>	-
1	Overdue Reporting Charges (ARF / FCGPR / FCTRS / UIN / APR) in addition to the charges mentioned above for ODI / FDI), to be recovered at the time of reporting	Rs. 5,000 p.m. or part thereof (For overdue period only) on each overdue reporting for the reasons attributable to Customer
2	Transfer of existing UIN from / to another AD Bank	Rs. 5,000 per transfer
3	Fees for processing approvals towards Setting up of WOS/JV/Branch office abroad	Rs. 10,000

4	For opening of Branch Office / Liaison Office / Project Office / any other place of business in India by Foreign Entities	Rs. 10,000 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
J	Retail Charges	
	INWARD REMITTANCE	
1	Encashment of TTs & purchase of MTs/DDs in respect of which cover has been received in Nostro Accounts, not for Export bills / FDI/ FCRA, which is mentioned separately	Remittance upto USD 10,000: Rs. 50 per remittance Above USD 10,000 : Rs. 100 per remittance (Remittance for credit to NRI A/c holder, charges may be waived)
2	Encashment of TTs & purchase of MTs / DDs where reimbursement is to be obtained in cover by drawing demand drafts on overseas branches or correspondent banks	Apply current T.T. Buying Rate plus exchange margin @ 0.125% + interest @ Clean OD Rate for a minimum period of 10 days
3	Encashment of customer's personal cheques, demand drafts, international money orders, banker's pay orders, payable abroad.	Apply current T.T. Buying Rate plus exchange margin @ 0.125% + interest @ Clean OD Rate for a minimum period of 10 days
4	Rupee drafts issued by correspondent banks (i) Drawn on the branch where correspondent Bank Rupee Account is maintained.	Charges applicable to Domestic Rs. Remittance to be applied
5	(ii) Drawn on branch, under special arrangement, where correspondent Bank Rupee Account is not maintained	Charges to be recovered from Correspondent Banks periodically as per arrangement
6	Effected under instructions from Foreign Correspondent Banks (Pre-funded)	Payment against draft - Rs.100 Payment against TT - Rs.500 Stop Payment -Rs. 300
7	Where the inward remittance has to be paid in foreign currency by way of a demand draft/mail transfer/payment order/ telegraphic transfer.	Rs.600 Flat per transaction.
8	For issuing bank certificates on security paper in respect of clean remittances from abroad and/or for encashment of foreign currency notes.	Rs. 1,000 Flat per Certificate

9	Issue of certificates on Bank's letter head in respect of clean remittances from abroad and/or for encashment of foreign currency notes.	Rs.500 Flat per Certificate
	OUTWARD REMITTANCE	
1	On all foreign currency outward remittances not being proceeds of Import bills / ODI, which is mentioned separately	Individual Rs. 250 For other Rs.500 per remittance plus actual out of pocket expense i.e. Swift Charges
2	Outward remittances from FCNR(B) A/cs, NRE A/cs,	Free of Charge, but out of pocket expense i.e. Swift Charges
3	Outward Remittance Charges for Medical Purpose / for disbursement of Education Loan	Free of Charge
4	Issuance of Foreign Currency Demand Draft	For FCY DD: Upto USD 10,000: Flat Rs. 200 Above USD 10,000 upto USD 1,00,000 : Flat Rs. 500 Above USD 1,00,000: Flat Rs. 1,000
5	Issue of duplicate foreign currency Demand Draft	Individual Rs.200 For other Rs.500 per remittance, (plus actual out of pocket expense i.e. Postage, courier & SWIFT charges, if any)
6	Rupee remittances	Individuals- (0.125% Min.Rs.125, Max. 2,500) in all cases. Others- (0.25% Min.Rs.600,) (Max. 10,000 in all cases)
7	FCY Cheque Collection Charges	Individuals at (0.30% ; Min. Rs.300, Max. 10,000) ; Others at (0.30% ; Min. Rs.600, Max. Rs.25,000) + Actual out of pocket expense i.e. Postage, courier & SWIFT charges & Swift Charges and Foreign bank Charges as levied by the partner Banks for respective currencies
8	FCY Cheque Return	Rs. 500 + Actual out of pocket expense i.e. Postage, courier & SWIFT charges and Foreign Bank Charges as levied by the partner Banks for respective currencies
K	<u>MISCELLANEOUS CHARGES</u>	
1	Out of Pocket Expenses Such As Telex/ Cable/ Correspondent Bank's Charges / Courier / Postage	Actuals to be recovered
2	Stamp Duty	As per charges prescribed by GOI

3	Rate Certificate: Period:	
a.	i. Upto past 12 months	Non-Customer: Rs.500 For Customer: Rs. 250 (Per Rate Certificate for one day's rate) (Example: For Customer: Rate for 01.01.2018: Rs. 250 Rate for 01.01.2018 and 01.03.2018: Rs.250x2=500)
b.	ii. More than 12 months up to 60 months	
c.	iii. More than 60 months	
	*Branch Managers of AGM/IV incumbency branches and AGM at controlling office in case of other branches will have discretion to grant waiver upto 100% to customers on client-specific business considerations	
4	For Processing any application to RBI (except related to FDI/ODI/ECB etc. which is mentioned separately)	Rs. 500 Per application
5	Swift Charges (For Trade, Retail, ODI, FDI etc.)	Rs. 500 per Outward SWIFT Message
6	Any subsequent amendment	To be deleted
7	Swift Tracer	To be deleted
8	Issuance of Duplicate Debit / Credit advices/ Swift messages/FIRC etc.	Rs. 200 Per application
9	FCRA related Remittance handling and reporting	Inward Remittance Charges if Foreign Remittance through Our Bank Rs. 2,000 if Remittance through other Bank, irrespective of amount of Remittance
10	Obtaining Opinion Report for Exporter / Importer / Other Customers	Actual paid to outside agencies plus out of pocket expenses such as Swift etc., if any
11	Providing opinion reports to foreign banks, on our customers	USD 100 per opinion to be recovered from foreign bank

