

Annexure I

Sr. No	Type of Transaction	Applicable Charges
1	EXPORT LETTER OF CREDIT	
1.1	a) Advising of LC/ SBLC to Bank's Customers directly by swift to our bank b) Advising of LC received from other bank by post/courier to Bank's Customers	a) Rs 1000 per LC b) Rs. 2500 per LC (including cost for scrutinizing, authenticating & verification etc.) + OPE
1.2	a) Advising of Amendment of LC to Bank's Customers per amendment directly by SWIFT b) Advising of amendment received from other bank by post/courier to Bank's Customers	a) Rs 750 per Amendment b) Rs. 1500 per amendment +OPE
1.3	Advising of LC to Non-Bank Customers	a) Rs 2000 per LC + SWIFT+ OPE b) if charges to be recovered from foreign bank USD 75 + SWIFT + OPE c) Registration of LC with RBI under State Credit mechanism- Rs.1500 (in case to be recovered from beneficiary) or for example USD 20 (in case to be recovered from foreign Bank) per LC + OPE (in addition to LC advising charges as per point a or b)
1.4	Advising of Amendment of LC to Non-Bank Customers (per Amendment)	a) Rs 2000 per LC + SWIFT+ OPE b) if charges to be recovered from foreign bank USD 50 + SWIFT + OPE c) Registration of LC with RBI under State Credit mechanism- Rs.1000 (in case to be recovered from beneficiary) or for example USD 15 (in case to be recovered from foreign Bank) per LC + OPE (in addition to LC advising charges as per point a or b)
1.5	Transfer of Export Letter of Credit	a) Rs 1500 for each advise of transfer + SWIFT (IF ANY) + OPE b) if charges on account of foreign bank/Applicant Bank USD 25 + SWIFT + OPE
1.6	Transfer of Amendment - Export Letter of Credit (Per amendment)	a) Rs 1500 + OPE + SWIFT (IF ANY) (for each advice of transfer) b) if charges on account of foreign bank/Applicant Bank USD 15 + SWIFT + OPE
1.7	Cancellation of L/C Transfer	a) RS 500 + OPE + SWIFT (IF ANY) b) if charges on account of foreign bank/Applicant Bank USD 10 + SWIFT + OPE
1.8	Adding Confirmation to Export Letter of Credit (on the request of the LC issuing bank) - GM-DFB is delegated to negotiate the charges on case-to-case basis. Note: Charges to be collected from the date of confirmation till expiry date of LC + Usance period (in case of Usance LC) or Transit period as prescribed by FEDAI (in case of Sight LC)	Based on the rating of LC Issuing Bank: i. AAA-AA/A: 0.15% p.q. ii. A-Baa3/BBB/A1-A/A3:0.25% p.q. iii. Ba1-B3/BB/B: 0.50% p.q. iv. Unrated Charges: 0.50% p.q. (Charges Minimum USD 75-Rs 5000), OPE & SWIFT Charges

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1.9	Confirmation of Amendment (on the request of the LC issuing bank) GM-DFB is delegated to negotiate the charges on case-to-case basis.	As applicable at the time of Import LC amendment: a) For tenor and amount extension: As per original LC + swift+ OPE or b) For other amendments: USD 50 per amendment+ OPE + SWIFT GM-DFB may revise charges (upward) on case to case basis
2	DECLARATION OF EXPORTS	
	Handling of EDF of declaration of Exports pertaining to Services, including Software and reporting into EDPMS, where our Bank is Specified Authority	a. Small value where the invoice (for services) is up to Rs.10 lakh (or its equivalent in foreign currency)- Rs 250 per Invoice b. Other than case a - Rs. 1000 + Additionally Rs. 1000 per /invoice to be charged if more than 3 Invoice.
	Processing charges for handling request for delayed declaration of Exports	a. Small value where the invoice (for services) is up to Rs.10 lakh (or its equivalent in foreign currency)- NIL b. Other than case a - Rs.1000 per request + Rs.100 per invoice
	Reporting of EDF into EDPMS received from Specified authority of Non-EDI Ports	a. Small value where the invoice (for services) is up to Rs.10 lakh (or its equivalent in foreign currency)- Rs 250 per Invoice b. Other than case a - Rs. 1000 + Additionally Rs. 1000 per /invoice to be charged if more than 3 Invoice.
	EXPORTS BILLS & OTHER CHARGES	
2.1	EXPORT COLLECTION & FREE OF PAYMENT	
	Export Collection & Free of Payment a) Export bills sent on collection basis by bank. (Minimum Fixed charges, no further concession) b) Export documents sent by the exporter directly (as permitted under FEMA) to the drawees	Rs 1000. (for both a & b) (Additional charges: In case of goods -Rs 1000.00 per shipping bill to be charged if more than 3 shipping bills are submitted under a single export bill In case of Services - Rs. 250.00 per invoice to be charged if more than 3 invoices are submitted under single EDF) * The same condition will be applicable to Union Export Product with applicable concession charges.
	Export Collection & Free of Payment - Bills of Small Value i.e. a) Export Bill Amount not exceeding Rs 2,50,000.00 (or its equivalent in FX) and b) per shipping bill (in case of goods)/ per EDF (in case of services) amount not exceeding Rs 50,000.00 (or its equivalent in FX).	a) <u>Up to 10 Shipping Bills (in case of goods) or 10 invoices (in case of services) in single export bill (single buyer)</u> Rs.1000/- b) <u>More than 10 Shipping (in case of goods) or 10 invoices (in case of services) Bills on single buyer</u> Rs 1000 per every additional 3 shipping bills (in case of goods) or 10 invoices (in case of services) (or part thereof) beyond 10th Shipping Bill (in case of goods) or 10th invoices (in case of services).

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	EXPORT COLLECTION & Free of Payment - Closure of small value Shipping Bills/EDF based on self-declaration i.e, amount up to Rs 10,00,000 (or its equivalent in FX)	a) SB (in case of goods)/EDF (in case of services) amount up to Rs 1,00,000 (or its equivalent in FX) - Rs 25 per Shipping Bill. b) SB (in case of goods)/EDF (in case of services) amount exceeding Rs 1,00,000 up to Rs 10,00,000 (or its equivalent in FX) - Rs 100 per Shipping bill.
2.1.2	Export bills against which payment already received. (where 100% advance payment of the export bill have been received and the date of payment receipt should be prior to the date of Shipment)	Rs 1000. (for both a & b) (Additionally Rs 1000.00 per shipping bill (in case of goods)/Invoices (in case of services) to be charged if more than 3 shipping bills (in case of goods)/Invoices (in case of services) are submitted under a single export bill) * The same condition will be applicable to Union Export Product with applicable concession charges. * In case payment is received in Rupees through permitted Manner of Receipt and Payment under FEMA, Commission in Lieu of Exchange to be charged.
	Late submission fee for export document, to be charged after 21 days. Applicable for Shipping bill up to Rs 10,00,000(or its equivalent in FX).	NIL (For SB up to Rs 10 Lakh or below)
	Approval for export bill write off. Applicable for Shipping bill up to Rs 10,00,000(or its equivalent in FX).	NIL (For SB up to Rs 10 Lakh or below)
	Re- Import (Closure of Shipping Bills through Bill of Entry)	NIL (For SB up to Rs 10 Lakh or below)
	Accepting of AD transfer request under EDPMS / Other AD Bill of Entry Presented under IDPMS (controlling of Other AD shipping Bill or BOE),	NIL (For SB up to Rs 10 Lakh or below)
	Change of Buyer /Reduction in Invoice value. Applicable for Shipping bill up to Rs 10,00,000(or its equivalent in FX).	NIL (For SB up to Rs 10 Lakh or below)
	Commission in lieu of exchange in case of shipping bill up to Rs 10 Lakh where the payment is received in Rupees as per permitted manner. Applicable for Shipping bill up to Rs 10,00,000(or its equivalent in FX).	NIL (For SB up to Rs 10 Lakh or below)
2.2	POST SHIPMENT FINANCE	
2.2.1	POST SHIPMENT FINANCE Bills Purchased/ Discounted/ Negotiated /AFDBC/Collection & AFDBC Advances - for each Bill	Rs 500. (Additionally, Rs 500.00 per shipping bill to be charged if more than 3 shipping bills are submitted under a single export bill) * The same condition will be applicable to Union Export Product with applicable concession charges. * In case payment is received in Rupees from other banks, Commission in Lieu of Exchange to be charged.
2.2.1.1	Exports made to NEPAL & BHUTAN as well as exports made through couriers	Rs 1000. (for a & b & c & d) (Additionally Rs 1000.00 per shipping bill (in case of goods)/Invoice (in case of services) to be charged if more than 10 shipping bills (in case of goods)/Invoices (in case of services) are submitted under a single export bill) * The same condition will be applicable to Union Export Product with applicable concession charges.
	a) Export bills sent on collection basis by bank. (Minimum Fixed charges, no further concession)	

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	b) Export documents sent by the exporter directly (as permitted under FEMA) to the drawees c) Export bills against which payment already received. (where 100% advance payment of the export bill have been received and the date of payment receipt should be prior to the date of Shipment) d) AFDBC Advances against such bills	* Lodgment of 10 Shipping Bills per bill may be allowed (instead of 3 Shipping Bills per bill in normal cases) provided the amount of each shipping bills is less than Rs. 50,000.00 and the total value of bill does not exceed Rs. 2,50,000. * In case of bill lodgment through bulk upload, branch may collect the charges at the rate stipulated above. As in case of bulk upload, only One Shipping Bills can be lodged in one Bill, the charges may be collected manually after maintaining proper record of the same. *Commission in lieu of exchange may not be charged in case of export to Nepal and Bhutan where the Shipping Bills are denominated in INR.
	For Parties having concessions on Per Bill basis, the same shall continue, till further sanction renewal.	
2.2.2	Crystallization of Export Post Shipment Financed Bill	0.125% with minimum 2000/- (of outstanding FC Amount)
2.2.3	Discrepancy fee (Bill to be purchased at the discretion of AD)	Rs.1000/- per bill (irrespective of Shipping Bills)
2.2.4	Obtaining Indemnity/ guarantee for documents to be discounted/ Negotiated drawn under restricted LC	0.25% (Min. Rs. 1500/- and Max Rs.15000/-) in addition to above charges
2.3	PRE-SHIPMENT	
2.3.1	Packing credit extension Not applicable, in case extension under any relief measures	a) if after extension, due date of PC falls within the original sanctioned Tenor: a.1) 1st time Rs.1000/- per disbursement a.2) For each extension thereafter Rs.2500/- per disbursement b) if after extension, due date of PC falls beyond the original sanctioned Tenor : b.1) 1st time Rs.2500/- per disbursement b.2) For each extension thereafter Rs.5000/- per disbursement c) In Case ECGC approval to be obtained, Rs.1000 per disbursement + OPE (in addition to charges mentioned in point a or b)
2.4	COMMON FOR PRE/ POSTSHIPMENT FINANCE & COLLECTION	
2.4.1	Forwarding export documents to another Authorized dealer to whom the LC is restricted	a) Up to USD 20000: Rs. 1000 per shipping bill + OPE b) Above USD 20000: Rs. 1500 per Shipping Bill + OPE
2.4.2	Processing charges for requests for submission of export bills beyond the prescribed time limit.	a) For Shipping Bill/EDF value up to Rs.10 lakhs - NIL b) For cases other than a - Rs. 500/- per Shipping Bill/EDF per quarter (part quarter to be considered as full quarter).
2.4.3	Extension of Due date for export bill	Rs.500/- per bill per Quarter [Part of the quarter to be treated as one Quarter] or part thereof (for the extended period only) + In Case ECGC approval obtained- Rs.1000 per Bill + OPE
2.4.4	Lodgment of Reimbursement claims UNDER EXPORT /UNION NIRYAT PROTSAHAN/UNION NIRYAT SUGAM LC	SWIFT Charges
2.4.5	Honoring reimbursement claims under LCs established by our correspondent banks by debiting their Vostro a/c with us.	Rs.1000/-
2.4.6	LODGING REIMBURSEMENT CLAIMS WITH RBI - State Credits Exports of Goods and Services against Repayment of State Credits Granted by Erstwhile Soviet Union	Rs.2000/ per claim lodged with RBI + OPE

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2.4.7	Dishonored Bill / Returned Bill	Rs.1500/- per bill + Other Bank Charges (if any) + OPE (Courier) & SWIFT charges (if any)
2.4.8	Overdue export bills (Charges to be recovered from the due date)	Rs.1000/- Per Month (or part thereof) Per Bill. [In case of Usance Bills - If Bill Realized within one month from the due date-no overdue charges. In case of sight bills- If Bill Realized within one month from the transit period (as per FEDAI Rules)-no overdue charges.]
2.4.9	Addnl. charges where proceeds recd. through a bank other than collecting foreign bank at the instance of the Exporter/ Buyer	Rs.1000/- per Shipping Bill
2.4.10	In case an export bill for collection (both in foreign currency as well as in rupee) is subsequently purchased/ discounted/ negotiated/AFDBC i.e. Collection to Purchase	Additional Charges - As per Bill discounting/Negotiation charges. No refund of charges collected. Interest to be charged as applicable.
2.4.11	Debit to ACU \$ ac	USD 70
2.4.12	Processing request of export bill write off (Collection / Purchase / Discount / negotiation)	a) for shipping bill value (in case of goods) or invoice value (in case of services) up to eq. INR 10. lakhs- No charges b) other than a, Rs.3000 per request plus Rs.250 per invoice (for both goods and services)
2.4.13	Issuance of EDF waiver/Approval certificate	Nil
	Set-off of export receivables against import payables	In addition to charges pertaining to export and import bill handling, commission in lieu of exchange at 0.125% on the INR eq. amount. In case of both leg invoice in INR, commission in lieu of exchange shall not be collected.
2.4.14	Re- Import (Closure of Export Bills through Bill of Entry)	a) For shipping bill value (in case of goods) or invoice value (in case of services) up to eq. INR 10. lakhs- No charges b) other than a, in case normal export and subsequently goods reimported for the reasons quality issues etc.: 0.125% min Rs 1000 & Max 25000. c) In case of goods exported with the intention of subsequent reimport like, on consignment basis or return basis or Trade Fair or advertisement, or completion of project/lease etc. Rs.1000 per shipping bill.
2.4.15	Accepting of AD transfer request under EDPMS / Other AD Bill of Entry Presented under IDPMS (controlling of Other AD shipping Bill or BOE), No charges where transactions (import /export handled by us)	Nil
2.4.16	Follow-up charges for IRM outstanding beyond due date	Rs 500 per remittance per quarter + OPE
2.4.17	processing charges on request to Change of Buyer.	a) for shipping bill (in case of goods) or invoice (in case of services) value is less than INR equal 10 lakhs - SWIFT + COURIER (IF ANY) +OPE b) for cases other than a, - Rs 1000/- + SWIFT + COURIER (IF ANY) +OPE
2.4.18	Processing charges on request for Reduction in Invoice value (other than write off cases)	a) for shipping bill value (in case of goods) or invoice value (in case of services) up to eq. INR 10. lakhs- No charges b) other than a, Rs.3000 per request plus Rs.250 per invoice (for both goods and services) c) reduction due to bank charges - NIL

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	Amendments to Collection Instructions	Rs. 500 +SWIFT + OPE
	Issuance of Negative letter to Customs based on the request of the exporter	Rs. 1000 per letter
	Processing charges for request for extension of IRM	Rs. 1000 for the instance Rs. 2500 for each subsequent extension of same IRM
	Processing charges for request Write off of IRM	a) For PI/CONTRACT/LC/SB up to 10 lakhs-NIL b) For Cases other than (a)-Rs. 1000 per request + 1% of equivalent INR amount of write off amount subject to min 500 and maximum 25000
	Reporting of IRM into EDPMS for the cases wherein remittances received directly into exporters account from other ADs in compliance with RBI guidelines	Rs. 500 per IRM
	Processing charges for request for export of machinery, spare parts on lease basis.	Rs.2500.00 per request
2.5	COMMISSION IN LIEU OF EXCHANGE	
2.5.1	Where pre shipment advance has been granted against a letter of credit/export order but the documents under the relative letter of credit/export order are negotiated through another bank	0.125% Min Rs. 500/- Max Rs. 25000/-
2.5.2	Where the proceeds of an export bill negotiated are paid in foreign currency to another authorized dealer	0.125% Min Rs. 500/- Max Rs. 25000/-
2.5.3	Where an export bill is sent for collection abroad, but the payment is received in Rupees through another Authorized Dealer in India.	0.125% Min Rs. 500/- Max Rs. 25000/-
2.5.4	Deemed export bills (Commission to be charged if payment received in Rupee)	0.125% Min Rs. 500/-; Max Rs. 25000/-
2.5.5	Any other case including Inward Remittances & free of payment bills, where the bank does not earn any exchange margin including EEFC/DDA etc. where balance transmitted in foreign currency on account credit day	0.125% Min Rs. 500/-; Max Rs. 25000/-
2.5.6	inward remittance/Export proceeds credited to EEFC/DDA account, provided balance remain for at least one day	Nil
2.5.7	Commission in lieu of exchange in case of export to Nepal and Bhutan where the Shipping Bills are denominated in INR.	Nil
3	IMPORT LETTER OF CREDIT	
3.1	OPENING OF NORMAL IMPORT LETTER OF CREDIT / UPAS LC	
3.1.1	Opening of Normal Import Letter of Credit / UPAS LC Sight L/C	a) Commitment Charges: 0.002% per day, minimum 90 days b) Sight Charges: 0.15 % * Minimum 2000/- [a)+b)] c) Swift Charges + OPE
	Usance L/C	a) Commitment Charges: 0.002% per day, minimum 90 days. B) Usance Charges: 0.004% per day, minimum 90 days * Minimum 2000/- [a)+b)] c) Swift Charges + OPE
	The charges will be applicable on Total Liability including Interest Amount and Tolerance	

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	NOTE-Where the LC value exceeds Rs.5.00 crores	
	a. On the first Rs.5.00 crores	Normal rate as above
	b. Above Rs.5.00 crores and up to Rs.10.00 crores	50% of the normal rate on the amount in excess of Rs. 5 Crs and up to Rs. 10 Crs.
	C. Above Rs.10.00 crores	25% of the normal rate on the amount in excess of Rs. 10 Crs.
	NOTE-Where the LC opened against Cash / Bank Deposit Margin	
	a) 110% Margin w/o hedging through forward contract at time of LC opening or b) 100% margin with hedging through Forward contract booked rate	25% of the normal Comm - Min Rs. 2000 + SWIFT +OPE
	75% Margin	50% of the normal Comm. Min Rs. 2000 + SWIFT + OPE
3.2	AMENDMENT TO LC	
3.2.1	Amendment to LC Extension of Validity (within the period for which the commission already collected) e.g . LC valid up to 15th Oct. 2023 and amendment received for extension up to 30th Nov. 2023- In this case comm. already been collected up to Dec. 2023	Rs.1500/- (up to the period for which commission is already collected) +Swift Charges + OPE + Foreign bank charges (if on a/c of importer)
3.2.2	Amendment to LC Extension (Beyond the period for which commission Collected) / amount Enhancement / Increase in Usance	a) as per opening of New LC commission based on type of LC sight or usance [(Min.90 days) & Min. Rs 2000] + b) Swift Charges + OPE
3.2.3	Amendment to LC Other Amendment not covered above	Rs.1000/-per amendment + Swift Charges + OPE + foreign bank charges (if on a/c of importer)
3.2.4	Amendment to LC For revival/re-instatement of an expired LC within 1 months from the date of expiry.	Only commitment charges from present expiry date to proposed expiry date Commitment Charges: 0.002% per day, minimum 90 days. * Minimum Rs. 2000
3.3	For Opening Revolving Letter of Credit	
	-Sight	Same as Normal LC opening Charges
	-Usance	Same as Normal LC opening Charges
	On each amount Reinstated from the date of Reinstatement to the date of subsequent reinstatement or the last date of validity of LC	
	-Sight	Same as Normal LC opening Charges
	-Usance	Same as Normal LC opening Charges
	Import Letter of Credit Cancellation, Commission	1000 + Swift charges + OPE
4	IMPORTS	
4.1	COMMISSION ON IMPORT BILLS (UNDER LC)	
4.1.1	Foreign currency Bills or INR Bills for each Bill (For Every Remittance)	0.15% with Min. Rs. 1000/- and Max. Rs.20000/- + Swift charges + OPE
4.1.2	Discrepant Doc. Received under LC for each Bill (Lumpsum)	USD 100/- for USD Bills; EUR 100/- for Euro Bills; GBP 100 for GBP Bills; JPY 10000 for JPY Bills; for other currencies: Equivalent of USD 100/-. In case of a Rupee bill Rs. 2500/- + SWIFT Charges + OPE
4.1.3	Bills Return unpaid due to discrepancies and non-acceptance by Importer	Normal Bill commission at 0.15% per bills Min Rs 2000, Maximum 15000/- + commission in lieu of exchange + SWIFT + OPE

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4.1.4	Crystallization of Import LC Bills i.e. LC Devolvement i.e. Bills not retired a) within 10 days from date of receipt in case of demand bills b) on due date in case of usance bills	a) Extra commission at 0.15% per crystallized bills, Min Rs 2000 Maximum 25000/- + b) OD interest + c) handling charges 1000 + SWIFT + OPE (These charges are over and above Bill Commission in 4.1.1)
4.1.5	Invocation of all type of BG/FGL/SBLC	0.15% per bills Minimum Rs 5000 Maximum Rs 25000 + SWIFT + OPE + OD interest in case of delayed payment
4.1.6	Deferred imports under LC (LC covering import of goods on deferred payment terms involving payments beyond a period of 6 months from the date of shipment in instalments over a period of time as per RBI guidelines under FEMA)	a) (up to 5 Cr.) 0.5% per quarter or part thereof, Minimum Rs 2000 + SWIFT + OPE. b) Where LC exceeds Rs. 5 Crs (Minimum Rs. 2000), 1) On the first 5 crores - Normal Rate as above. 2) For Amount above Rs.5 Crs to 10 Crs. - 50% of the normal rate as above. 3) And on Amount above 10 Crs: 25% of the normal rate as above + SWIFT + OPE
4.2	<u>COMMISSION OF ADVANCE REMITTANCE FOR IMPORTS</u>	
4.2.1	Advance Remittance for Import	0.10% of equivalent INR value [Min Rs.1000 Max Rs. 20000] + SWIFT + OPE
	Processing charges of waiver of Bank guarantee/SBLC for advance remittance	a) Advance remittance for import of rough diamonds to the mining companies appearing in the recommendation list of GJEPC - NIL b) Advance remittance by PSUs/central or state govt undertakings etc - NIL c) Other than cases a and b, Rs. 2500 per for waiver by Branch Rs. 5000 per waiver- in case waiver by RO/ZO. Rs. 7500 per waiver - in case waiver by DFB. Rs. 10000 per waiver - in case waiver by CAC III
	Processing charges on request for Extension of ORM beyond due date	a) For PO/CONTRACT/BOE (in case of goods)/ Invoice (in case of services) up to 10 lakhs- NIL b) For cases other than a - Rs. 1000 for the instance Rs. 2500 for each subsequent extension of same ORM
	Processing charges on request for write off ORM beyond due date	a) For PO/CONTRACT/BOE (in case of goods & Services) up to 10 lakhs- NIL b) For cases other than a - Rs. 1000 per request + 1% of equivalent INR amount of write off amount subject to min 500 and maximum 25000
4.3	<u>COMMISSION OF IMPORT COLLECTION BILLS (OTHER THAN BILL UNDER LC) + DIRECT IMPORT BILLS TO IMPORTER</u>	
4.3.1	Foreign currency Bills/ INR collection Bills and Bills received directly by importer Including Direct Import remittances (For Every remittance)	a) Import bill payments against Bill of Entry: 0.15% of equivalent INR Value [Min Rs.1000 Max. Rs.20000/-] + SWIFT + OPE b) Import Bill payments other than point a - 0.20% of eq INR Value [Min Rs.1000 Max. Rs.20000/-] + SWIFT + OPE
4.3.2	Overdue Import Collection Bills retired after a period of 30 days from Due date (in case of	Rs. 1000 per month (min 1 quarter) in addition to Normal Commission (part of month to be taken full month) + SWIFT charges + OPE

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	Usance Bills) / transit period prescribed by FEDAI (in case of sight bills)	(* For Collection of Commission, Period to be Taken from Due Date)
4.3.3	Processing charges on request for import bill payment after a period of 30 days from Due date (in case of Usance Bills) or transit period prescribed by FEDAI (in case of sight bills)	a) For BoE (In case of goods) or Invoice (In case of services) up to equivalent INR 10 lakhs - NIL b) other than a, Rs.1000 per request + Extension charges
4.3.4	Import bills required to be forwarded to another bank which remits proceeds to overseas bank.	Rs.2000/- per set of import documents + commission in lieu of exchange + OPE
4.3.5	Co-acceptance/avalisation of import bills (subject to sanction of proper limits by sanctioning/competent authority)	a) 0.005% per day, minimum 90 days (Rs 2000 minimum) + b) Swift Charges + OPE
4.3.6	Import docs covering project imports including Govt. aid scheme, where no LC opened	0.25% Per Annum on each drawing irrespective of the amount + SWIFT charges + OPE
4.3.7	Handling Charges for dishonor/ return of import bill (sight/usance) unpaid (in case documents are not taken by importer)	1500 (from importer) OR USD 100 IF CLAIMED from Remitting BANK + SWIFT charges + OPE
4.3.8	Handling Charges for dishonor / return of import bill (sight/usance) unpaid (in case usance documents are taken by importer and later dishonored)	a) Normal bill commission (from importer) OR USD 100 IF CLAIMED FROM REIMBURSING BANK + b) swift charges + OPE (in case of return of docs)
4.3.9	Follow-up for Bill of Entry/ ORM outstanding beyond due date	a) For BoE value (in case of goods) or Invoice value (in case of services) is less than Rs 10 lakhs - NIL b) Rs 1000 Per quarter per bill of entry/ORM + OPE
	Processing charges on request for Write off of BoE	a) For BoE value (in case of goods) or Invoice value (in case of services) is less than Rs 10 lakhs - NIL b) Other than a. Rs.1000 per request plus 1% of equivalent INR amount of write off amount subject to min 500 and maximum 25000
4.3.10	Issuance of delivery order (DO) -Conditions for issue of DO -For Usance Bills After obtaining Acceptance and Trust Receipt (in LCBills) -For Sight Bills against 110% Cash/FD Margin -For Non-LC bill DO to be issued where BL/AWB is "To the order of Bank and only after obtaining Acceptance and/or margin as the case may be"	a) LC- Rs 1000 per issue b) Non-LC - Rs. 2000 per issue
4.3.11	Processing charges on extension of payment of Import Bill other than LC, beyond the contracted due date, at the request of Importer	a. In case only extension involved Rs.1000 per request plus 1% of equivalent INR of extension amount subject to min 500 and maximum 25000. b. In case approached for extension and payment 1% of equivalent INR of extension amount subject to min 500 and maximum 25000.
4.4	COMMISSION IN LIEU OF EXCHANGE	
	Commission in lieu of exchange on rupee import bill and, on each bill, drawn in foreign currency on which no exchange margin is earned including remittance out of PCFC/FCBP/ FDBD/EEFC/DDA	a) 0.125% Min Rs. 500/-; Max Rs. 25000/- In case of remittance out of PCFC, Maximum Rs 5000/-

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	Import bills received under LC / Non-LC, on which no exchange benefit accrues to opening bank. Incl. Payment out of PCFC/FCBP/ FDBD/EEFC/ DDA	a) 0.125% Min Rs. 500/-; Max Rs. 25000/-
	if remitted out of previous day balance of EEFC/DDA (i.e. Customer Account Balance) only.	Rs. 1500
	On each bill in Indian Rupee at the time of retirement or recovery whichever is earlier	0.125% Min Rs. 500/-; Max Rs. 25000/-
	Where the inward / outward remittance (Including Buyer Credit Related Payments) has to be executed in foreign currency by issuing demand drafts/payment/order/SWIFT	0.125% Min Rs. 500/-; Max Rs. 25000/-
5	<u>INWARD REMITTANCES</u>	
5.1	Remittance Commission (Non-Trade) (Personal Remittances)	a) In case credit to NRE account/FCNR deposit- NIL b) In case beneficiary is staff (including retired staff) or to the account of spouse of the staff (including retired/deceased) - NIL c) Other than a and b - Rs. 250/- Per Remittance irrespective of amount
5.2	Remittance Commission (Trade)	Rs. 500
5.3	Purchase of TTs/ MTs customer's personal cheques, DDs, International money orders, bankers pay order payable abroad. where cover has not been received in Nostro accounts	Rs. 250 + INTEREST @ CLEAN OD FOR A MIN OF 15 DAYS
5.4	Encashment of FC (others) Rupee value at the card rate quoted by treasury to be given	Rs. 200/- per transaction
5.5	Encashment of FC (Exporters) [Rupee value received from the FFMC to be given.] (*Encashment Subject to FEMA rules, only for permitted transactions)	Nil
5.6	Where the inward remittance has to be executed in foreign currency by issuing demand drafts/ payment/order/ SWIFT	Rs. 500/- + comm. in lieu of exchange +OPE
5.7	a) Inward Remittance Return of Funds by debit to customer account after credit b) Return of funds directly from Nostro.	a) NON-TRADE: outward remittance commission+ SWIFT + OPE TRADE: Rs. 5000+ swift + OPE B) USD 50 or equivalent- debited from FX funds in Nostro
5.8	Issuance of Encashment Certificate - Notes / Coins/ Traveler Cheques Purchased	Rs 500/- per certificate.
5.9	<u>CLEAN INSTRUMENTS FOR COLLECTION</u>	
5.9.1	Clean Instruments for Collection- On all clean instruments sent abroad	FCY Cheque Collection Charges i. Low value cheques equivalent to or below 20 Euro/USD/JPY/ Any Other Foreign Currency: Rs.100 +Rs. 100/- (to be recovered additionally as postal charges in all such cases). ii. For cheques above 20 Euro/USD/JPY/ Any Other Foreign Currency: a. Individuals: 0.30%; Min. Rs.500/-, Max. 10,000 + Actual out of pocket expense i.e., Postage, Courier & SWIFT charges and Foreign Bank Charges as levied by the partner banks for respective currencies to be recovered. b. Others: 0.30%; Min. Rs.1000, Max. Rs. 25,000 + Actual out of pocket expense i.e., Postage, Courier & SWIFT

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		charges and Foreign Bank Charges as levied by the partner banks for respective currencies to be recovered. In case of Deposits, AD Head may allow concessions up to 100%, depending upon the merits of case and value of account.
5.9.2	Return of clean instruments for collection	Rs. 500 + foreign bank charges (if any);
6	OUTWARD REMITTANCE	
6.1	Outward Remittances Other than Import (TT & DD), including U -Mobile Application for Outward Remittances (in process)	a) For Medical treatment and out of educational loan: Free + SWIFT + OPE b) For other remittances: 1) Non - Individuals (Including Proprietorship) 0.10% with min. Rs. 750/- Max Rs. 5000/- + SWIFT charges + OPE 2) Individuals <=7.50 lakhs = 750/- + SWIFT + OPE > 7.50 lakhs = 0.10% with min. Rs. 750/- Max Rs. 3000/- + SWIFT + OPE Repayment of Buyers Credit Availed from Our Foreign branches - NO COMMISSION (OPE+ SWIFT Charges AS APPLICABLE shall be taken) Outward Remittance - Staff including retired staff -NIL
6.2	Issuance DDs towards gifts, donations and students' applications, subscriptions etc.	a) Purposes under LRS 0.10% on INR eq value minimum Rs. 500 and maximum R.25000 + SWIFT charges b) Purposes other than LRS 0.20% on INR eq value minimum Rs. 500 and maximum R.25000 + + SWIFT charges c) In case repatriation of FCNR deposit- considering business relation Branch head may waive charges
6.3	Sale of Foreign Currency Traveler's Cheques	1% Min Rs. 250/-
6.4	Issuance of Duplicate Drafts Cancellation / Stop Payment /Change of FDD number	Individual Rs 500, Others Rs 1000 per remittance
6.5	Transfer/repatriation NRE deposits or FCNR deposits	NIL
7	FORWARD CONTRACTS	
7.1	Booking Sale and Purchase contracts.	Rs. 500/- per contract (for Union Exports Scheme Rs. 250)
7.2	For each request for Early delivery/Cancellation/Rebooking	Rs. 500/- per contract + swap cost (actual)+ cancellation charge (if any) (For each request for early delivery/cancellation) If cancellation and rebooking is done simultaneously Rs.1000 + swap cost (actual)+ cancellation charge (if any)
8	MERCHANTING TRADE	
8.1	Merchanting Trade Transaction	a) UPTO USD 5000 - Rs.2000 per leg i.e. IRM, ORM, Export bill and Import bill in addition to normal commission

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		b) BEYOND USD 5000 - Rs.5000 per leg i.e. IRM, ORM, Export bill and Import bill in addition to normal commission.
8.2	On Import Bills / LC	Respective Import Charges
8.3	On Export Bills	Respective Export Charges
8.4	Follow-up for Overdue merchant Trade Transactions -overdue beyond 9 months	Nil
8.5	Follow-up for Overdue merchant Trade Transactions - Outlay beyond 6 months	Nil
8.6	Processing charges for request wherein for period between the outward remittance and inward remittance or vice versa exceeds six months	Rs.1000 per request + plus 1% of equivalent INR amount of remittance (inward/outward) subject to min 500 and maximum 25000
8.7	for cases like extension, write off, third party payment, reduction in invoice value, waiver of BG etc	to be treated at par with respective export or import leg cases and service charges to be collected accordingly.
8.8	Closure of MTT having deviations	Rs.2000 per MTT
8.9	Follow-up charges for MTTs outstanding beyond due date	Rs 2500 per transaction half yearly
9	<u>GUARANTEES</u>	
9.1	Guarantees issued against counter guarantees of our correspondent's banks / Foreign Bank/Indian Bank issued in any foreign currency or INR (subject to prior approval from DFB & IBD). For calculation of commission on INR guarantee the conversion rate should be the prevailing Control rate available in HRTHQRY	(Calculations to be done on the basis of Case a or b or c) a) UPTO USD 5 Lacs 0.30% per Quarter Minimum USD 100 Per Quarter b) Above USD 5 Lacs to USD 2 Mn 0.15% Per Quarter Minimum USD 2000 c) Above USD 2 Mn 0.10% Per Quarter Minimum USD 3000 + (SWIFT + OPE = for all above cases)
9.2	Guarantees in favour of shipping Companies/ Agencies for clearance of goods pending production of Bill of Lading (Missing BL guarantee) There will not be any expiry period for missing BL guarantees. Branches should diarize and follow-up with the parties after the expiry of 1 month of date of issuance of guarantee for submission of original BL and return of the guarantee.	1) up to Rs5Cr: 0.75% Per Quarter, Min one quarter, Min Rs. 2000/- + SWIFT + OPE 2) Where Guarantee Value Exceeds Rs 5 crores (Min one quarter, Min Rs. 2000/-) a) Up to Rs 5 crores - Normal Rate as above. b) Above Rs.5Cr up to 10Cr. -50% Comm (for amount in excess of Rs. 5Cr) c) Above Rs10Cr- 25% comm (for the value in excess of 10Cr) + SWIFT + OPE 3) In case relating to imports under L/C opened by our bank: Rs. 2000/- Per Quarter + SWIFT + OPE
9.3	<u>GUARANTEES FOR PROJECT EXPORTS (BID BONDS / BONDS FOR EARNEST MONEY / EXPORT / ADVANCE PAYMENT)</u>	
	Guarantees for advance payment made by foreign buyers to Indian exporters / contractors	0.25% Per Quarter, Min one quarter, Min Rs. 2000/- + SWIFT + OPE
	In case of guarantees covered by ECGC counter guarantees	a) For Project Exports (Up to 5cr) - ECGC - Cover up to 75%: 0.1125% p.q. + ECGC premium - Cover up to 90%: 0.0875% p.q. + ECGC premium Min one quarter & Min Rs. 2000/- + SWIFT + OPE b) Project Exports Above Rs5Cr: (Min one quarter & Min Rs. 2000/-) - Up to 5 Cr - Normal Rates as per point a - Above Rs.5Cr up to 10Cr. 50% Comm (for amount in excess of Rs. 5Cr) - Above Rs10Cr 25% comm (for the value in excess of 10Cr) + SWIFT + OPE
	Guarantees for project exports (Bid Bonds / Bonds for earnest money / Export / Advance payment)-In case of guarantees covered by Govt. of India counter guarantees	a) For Project Exports, Amount up to 5 Cr- 0.10% p.q. Min one quarter & Min Rs. 2000/- + SWIFT + OPE. b) Project Export, Amount Above Rs5Cr (Min

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		one quarter & Min Rs. 2000/-): - Amount up to 5 Cr: Normal Rate as above - Above Rs.5Cr up to 10Cr: 50% Comm (for amount in excess of Rs. 5Cr) - Above Rs10Cr: 25% comm (for the value in excess of 10Cr) + SWIFT + OPE
	Against Cash/ Deposit margin i) Commission charged by foreign banks through whom guarantees are issued and out of pocket expenses are to be recovered separately ii) In case of early redemption of guarantee by return of original guarantee or authenticated confirmation to that effect. 50% of the commission to be refunded for the unexpired period less 3 months (i.e. min. one quarter to be collected) iii) Commission for issuing Bid Bonds for supply to projects carried out abroad, If the bid gets Failed/rejected - only 50% of the commission to be refunded for the unexpired period less 3 months(i.e. min. one quarter to be collected)	Margin: 100% - 0.0625% per quarter
	Export performance guarantees issued in favour of customs towards export obligation under EPCG/Advance Licences etc & Export performance guarantees/Bid Bonds connected with exports [other than project exports] & Deemed Exports	0.25% per quarter Min one quarter or Rs. 1000/- whichever is higher. a) (50% of the normal commission in case backed by ECGC guarantee) b) (25% of the normal commission in case 100% Counter Guarantee of Govt. of India or 100% cash margin/Deposit.)
	Deferred Payment Guarantees covering imports of goods into India. i) Where the deferred payment guarantee commission is recovered instalment basis. The rate of commission and the rate of exchange (TT sell) prevailing as on the date of recovery of each instalment shall be applied ii) In the event of default of instalment - Interest to be recovered at commercial rate of interest as prescribed by RBI from time to time from date of default to date of payment iii) In the event of early redemption of DPG - 50% of the commission for unexpired period of guarantee may be refunded subject to original guarantee being returned for cancelling or confirmation of no claims against the guarantee.	0.50% p.q. for the specified period of liability calculated on the amount of liability under such guarantee (Min. Rs. 2000) (100% Counter Guarantee of Govt. of India or 100% cash margin/Deposit: 1/4 of the normal commission)
	<u>BUYERS CREDIT</u> <u>Bank guarantees may be given by the ADs, on behalf of the importer, in favour of overseas lender of TC wherever applicable will be charged as under:</u>	

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9.4	BANK GUARANTEES MAY BE GIVEN BY THE ADS, ON BEHALF OF THE IMPORTER, IN FAVOUR OF OVERSEAS LENDER OF TC WHEREVER APPLICABLE WILL BE CHARGED AS UNDER:	
	Guarantee issued in favour of foreign branches/ subsidiaries of our bank for availing of Buyers' Credit (TC), Guarantee amount includes the (Principal + Interest + other Foreign Branch charges), Branches have to control guarantee by adding approx. Interest amount and foreign bank charges amount	(i) 1.20% p.a, min of Rs. 1500/- (Commission to be charged on monthly basis - min. of one month to be recovered) (ii) Swift + OPE
	Where such guarantee is issued against cash / deposit margin	100% margin - half the normal commission in point 9.4.1, min of Rs. 1500/-
	For issuance of guarantees for trade credit to all other banks - <u>IC 06924 DATED 17-01-2019</u>	i. Commission at the rate of 3% p.a. (minimum 1 quarter) and quarterly thereafter (part quarter to be taken as full quarter). ii. Processing Charge of Rs.3000/- to be additionally obtained in each case. iii. OPE & SWIFT
	Where such guarantee is issued against cash / deposit margin	100% margin - 1/4 of normal commission in point 9.4.3 + Normal processing charge and SWIFT + OPE
	The charges shall be collected on the specified period of liability of the guarantee. The specified period of Liability shall mean the actual validity period of the guarantee plus claim period.	
9.5	Any other Performance guarantee not covered above	2% pa. Minimum 1 quarter, part of the quarter to be considered as full quarter
9.6	Any other financial guarantee not covered above	3% P.A. Minimum 1 quarter, part period to be taken as full quarter)
9.7	a) Letter of Guarantee against which our Foreign branches/WOS sanction Advance/Credit facilities to clients (other than trade credit) b) if against 100% margin then 1/4 of the normal commission to be charged	a) 50% of applicable charges (Minimum 1 quarter), part period to be taken as full quarter b) for 100% margin- 25% of applicable charges, (Minimum 1 quarter), part period to be taken as full quarter
9.8	<u>AMENDMENT (ENHANCEMENT / EXTENSION)</u>	
	Extension of Validity period within period for which commission is already collected / other amendments without enhancement/extension	Rs 1500 + swift +OPE
	Extension of Validity period beyond the period for which commission is already collected	Rs 1500 + Issuance Charges, for minimum 1 quarter (beyond the period for which collection commission is already collected) +swift +OPE
9.9	Guarantee Cancellation	Rs 1000/- + swift +OPE
10	<u>INWARD BANK GUARANTEES / SBLCS</u>	
10.1	Guarantee Advising (Inward)	Rs 1000/- OR USD 100 (from foreign bank) + swift +OPE
10.2	Guarantee Advising Amendment (Inward)	Rs 750/- OR USD 75 (from foreign bank) + swift +OPE
10.3	Bank Guarantee Confirmation	ISSUANCE CHARGES + swift +OPE

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	Reporting of GRN to RBI (applicable for the cases where our Bank is neither Surety nor Principal debtor nor Creditor)	Rs.1000 per GRN
11	<u>STANDBY LETTER OF CREDIT (SBLC)</u>	
11.1	Opening	3% PA (Minimum 1 quarter Min. Rs. 2000), part period to be taken as full quarter + swift +OPE
11.2	SBLC in favour of our foreign branches/ WOS -	1.5 % P.A. (Minimum 1 quarter Min. Rs. 2000), part period to be taken as full quarter + swift + OPE
11.3	SBLC any Amendment, other than extension or increase in amount	Rs 1500 + swift + OPE
11.4	SBLC - Extension of Validity period within period for which commission is already collected	Rs 1500 + swift + OPE
11.5	Extension of periods, change of tenor from sight to usance and/ or Enhancement of SBLC amount for which charges have not been recovered.	issuance charges (Min 1 Quarter) + Rs 1500 + swift + OPE
11.6	SBLC Confirmation (Inward SBLC)	issuance charges (Min 1 Quarter) + swift + OPE
11.7	Foreign SBLC established against 110% cash margin	50% of the applicable charges (Minimum 1 quarter Min. Rs. 2000) + OPE +SWIFT Applicable charges w.r.t 11.1 & 11.2.
11.8	BG / SBLC Claim processing / settlement charges	Rs 1000/-
	<u>Refund of Guarantee / SBLC Commission</u>	No refund of commission in case purpose for which Guarantee was issued is served. No refund in case original Guarantee id returned for cancellation before the expiry date. In other cases, if the purpose is not served and the original guarantee is returned for cancellation before the expiry date, the commission will be refunded at 50% of original rate for the unexpired period in quarters excluding service tax.
12	<u>COMMISSION IN LIEU OF EXCHANGE</u>	
12.1	Where DPG is issued by one AD, but instalments remitted through another AD. The latter shall compensate the AD which has issued the guarantee	0.125% Min Rs. 500/-; Max Rs. 25000/-
12.2	Any other case where the bank does not earn any exchange margin	0.125% Min Rs. 500/-; Max Rs. 25000/-
13	<u>FOREIGN CURRENCY LOANS (FCL)</u>	
13.1	FCL / FCTL (Sanction / Roll Over)	As per Extant Circular on Service Charges on Domestic Rupee Advances
14	<u>FOREIGN INVESTMENT IN INDIA (FII)</u>	
14.1	On receipt of funds (Through Our Bank) or remittance of funds towards FCGPR/FCTRS/LLP1/LLP2/ESOP/CN/DRR Form/buy back etc	0.125% of total value of transaction with Min 10,000/-and Max 25,000/-
14.2	On receipt of funds (Through other bank) or remittance of funds towards FCGPR/FCTRS/LLP1/LLP2/ESOP/CN/DRR Form/buy back etc	Nil
14.3	RBI Correspondence towards Approval Route Transactions or any matter requiring correspondence with RBI	Rs 10000/ + OPE
14.4	FIRC issuance when funds received in INR from other Banks	0.125% of total value of transaction with Min Rs.1500

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14.5	FDI reporting delay (Additional Monitoring Charges)	Rs 5000 due to delayed reporting reasons attributable to customer)
14.6	Repatriation of FDI	0.125% of total value of transaction with Min 10,000 and Max 25,000 + ORM Charges
14.7	FIRMS REPORTING	a) Remittance involving our Bank (FCY/INR)- Rs 5000/- b) Remittances involving other bank -0.125% of total value of transaction with Min 30,000 and Max 50,000 c) No fund flows is involved - 0.125% of total value of transaction with Min 25,000 and Max 50,000
14.8	Reporting of NRI/IFI/FII investments under Portfolio Investment Scheme (PIS) (other than FDI)	Rs.2000/-
	NOTE: Wherever RBI stipulates collection of Extra fees, same is to separately recover from customer.	
15	<u>OVERSEAS DIRECT INVESTMENT (ODI)</u>	
15.1	Under Approval Route	a) Rs. 20000 + ORM charges + SWIFT + OPE (Remittance through our bank) b) 0.125% of transaction value Min Rs 20000 (Max Rs 25000/-) + ORM charges + SWIFT + OPE (Remittance through another bank)
15.2	Under Automatic Route	a) Rs. 15000+ SWIFT + OPE (Remittance through our bank) b) 0.125% of transaction value Min Rs 15000 (Max Rs 25000/-) + ORM charges + SWIFT + OPE (Remittance through another bank)
15.3	Subsequent remittances	a) 5000 per remittance + ORM charges (Our bank) b) Rs 10000 per remittance (through other bank) + OPE +SWIFT Charges
15.4	Reporting of Guarantees (corporate/Bank)/SBLC issued/undertaken through other bank, capitalization of receivable or SWAP of shares	0.125% of transaction value Min Rs 10000, max. 50000. In case of Bank Guarantee/SBLC issued by other AD Bank, 0.125% of transaction value Min Rs 25000, max. 50,000/-
15.5	Submission of APR reporting to RBI	Rs.5000/-per APR before due date
15.6	Submission of APR reporting to RBI Submission of proof of investment under ODI i.e. Share certificate	Rs. 10,000/- (if submitted with delay) APR reporting delay, requiring RBI intervention for regularization or modification in existing reported APR Rs.2000/- per share certificate/investment proof (within due date. Rs 5000/- in case of delayed submission
15.7	Merger / Amalgamation of IP (Indian Party)	Deleted and refer 15.8 for the charges
15.8	Disinvestment of JV/WOS abroad under automatic route	Rs.15000 /- per reporting. Rs. 25,000/- (if submitted with delay)
15.9	Reporting investment of stepdown subsidiaries (Disinvestment)	Deleted and refer 15.5 for the charges
15.10	Transfer of existing UIN	Inbound - Rs 10000/- per UIN Outbound - Rs 20000/- per UIN
15.11	Changes of capital structure of JV/WOS reporting to RBI	Deleted and refer 15.5 for the charges
15.12	Any other reporting under ODI i.e. Follow-up etc	Rs 5000/- per case
15.13	MISCELLANEOUS CHARGED WITH RESPECT TO ODI / FDI / ECB / LO/ BO/ PO / JV	Rs. 2000/-
15.14	Reporting of restructuring within the timeline prescribed by RBI	Rs. 5000/-
15.15	Reporting of restructuring with delay necessitating correspondence with RBI	Rs. 10000/-

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15.16	Any ODI matter necessitating correspondence with RBI including handling of ODI transactions under Approval Route	Rs 10000/- per case
	NOTE: Wherever RBI stipulates collection of Extra fees, same is to separately be recovered from customer.	
16	EXTERNAL COMMERCIAL BORROWING (ECB) [OTHER THAN TRADE CREDITS]	
16.1	Processing of application and Form ECB-1/LRN allotment application under automatic route or for submission to RBI under approval route	Under Automatic Route: Rs 15000/- per case Under Approval Route: Rs 25000/- per case
16.2	ECB 2 Reporting to RBI	Rs. 1000/- per filing
16.3	Any change or modification in existing ECB under the delegated powers	AD Power: Rs.5000/- per case RBI Power: Rs.10000/-per case
16.4	Transfer of existing LRN from / to another AD	Rs. 5000/- per case
16.5	Draw Down (Inward Remittance), Apart from IRM Charges	Rs 10000 + IRM charges
16.6	Repayment of Interest / Instalment, Apart from ORM Charges	Rs 5000 + ORM charges + SWIFT + OPE
16.7	Issuance of NOC for pledge	Rs 25000 per NOC Request + SWIFT + OPE
17	Warehouse abroad	
17.1	Approval for establishing Warehouse abroad (Per Approval)	Rs.10000/- Per Request
18	BRANCH OFFICE / LIAISON OFFICE / PROJECT OFFICE IN INDIA	
18.1	Processing approvals towards Setting up of opening of Branch Office / Liaison Office / Project Office / Extension of validity of office / Closure of Office/ shifting to any other place of business in India by Foreign Entities.	Rs 10000/- for each activity
19	SWIFT	
19.1	LC	a) LC opened Rs 2500/- b) LC Amend Rs. 1000/- per message c) other Lc related Misc. message Rs.500 per message
19.2	BG / SBLC / FGL	a) opened Rs 2500/- b) Amend Rs. 1000/- per message c) Other related misc. message Rs.500 per message
19.3	Outward Remittance	Rs.500/-
19.4	SWIFT (All Others & including follow-up messages)	Rs.500/-
20	POSTAGES	
20.1	Postages on Export Bills sent / Import Bill returned Outside India.	Rs.2000/- OR 110% of the actual charge by courier vendor, whichever is higher. * 110% (Incidental Charges as communicated vide IC No. 1007-2017 dated 26th October 2017) Branches are advised to check the actual amount charged by the Courier Agencies from the monthly Bill And need to collect the Deficit from the respective customers.

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21	MISCELLANEOUS (OTHER CHARGES NOT COVERED ABOVE)	
21.1	For Processing any other Application to RBI	a) First Request: 2000/- + OPE b) Follow-up: Rs.1000/- + OPE
21.2	Enquiry related to old record more than 1 year old	Rs 100 per item
21.3	Issuance of Duplicate debit / credit advises / Swift Messages / FIRC / BRC	Rs 100 per item
21.4	Commercial information (Credit Report) on Indian cos. to overseas banks / Opinion Report (Where we issue the credit report)	USD 150 (from Overseas Bank) + SWIFT + OPE
21.5	Credit Report obtained from empaneled agency	110% of the actual charge by agency. * 110% (Incidental Charges as communicated vide IC No. 1007-2017 dated 26th October 2017)
21.6	Deviation from Guidelines (As per Approval from competent authority, in line with RBI / FEMA / Other Regulatory Regulations) Other than specifically mentioned with relevant Service charges section	Nil
21.7	Stamp Duty	As Specified from GOI or State Govt.
21.8	For any Forex Transaction: Issuance of e-FIRC or any certificate or attestation / IEC Cert (other than BRC) FIRC in case FDI, Repatriation of ODI Proceeds and other than Exports	a) Issuance/ Extension of e-FIRC i. outstanding value up to eq. INR 10.00 lakhs - NIL ii. outstanding value more than eq. INR 10.00 lakhs- Rs 500/- b) Invoice attestation: i. At the time of negotiation / collection - Nil ii. Each subsequent occasion - Rs 100 per invoice c) Issuance of Certificate/Attestation related to Forex transactions not mentioned elsewhere - Rs.500
21.9	New category is added for Closure of Bill of entry Goods Received on Free of Cost (FOC)/ No Commercial Value/ Sample Basis	a) BOE amount up to Rs 5,00,000- Rs 50 per BOE b) BOE amount above Rs 5,00,000 up to Rs 10,00,000 Rs 250 per BOE c) BOE amount above Rs 10,00,000- Rs 500 per BOE
21.10	New category is added closure of Bill of Entry of Small Value, i.e., amount up to Rs 10,00,000(or its equivalent in FX)-Cases of reduction in invoice/declared value or ORM not generated by our bank.	a) BOE amount up to Rs 5,00,000- Rs 50 per BOE b) BOE amount above Rs 5,00,000 up to Rs 10,00,000- Rs 250 per BOE

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Annexure II

ग्राहकों के लिए नोटिस- सेवा प्रभारों में संशोधन Notice to customers - Revision in Service Charges	
ग्राहकों को एतद्वारा सूचित किया जाता है कि बैंक ने बैंकिंग सेवाओं पर लागू कुछ सेवा प्रभारों में संशोधन किया है। संशोधित सेवा प्रभार 20.10.2026 से प्रभावी होंगे। बैंक की आंतरिक नीतियों तथा लागू विनियामक दिशानिर्देशों के अनुरूप, सेवा प्रभारों में किए गए उक्त संशोधनों को सक्षम प्राधिकारी द्वारा अनुमोदित किया गया है। ग्राहकों को सलाह दी जाती है कि वे संशोधित सेवा प्रभारों की जानकारी प्राप्त कर लें, जिसका विवरण बैंक की शाखाओं तथा बैंक की वेबसाइट पर उपलब्ध है। यह नोटिस ग्राहकों को पूर्व सूचना उपलब्ध कराने तथा उन्हें उचित निर्णय लेने में सहायता करने के उद्देश्य से प्रदर्शित की जा रही है। ग्राहकों से अनुरोध है कि कृपया इसे नोट करें। कृपया उचित प्रभारों के लिए हमारी वेबसाइट www.unionbankofindia.bank.in पर “उल्लेखित पथ” पर जाएँ। अधिक जानकारी के लिए कृपया हमारी नजदीकी शाखा से संपर्क करें।	Customers are hereby informed that the Bank has revised certain Service Charges applicable to Banking services. The revised charges shall come into effect from 20.10.2026. The revision of service charges have been approved by competent authority in accordance with Bank's internal policies and applicable regulatory guidelines. Customers are advised to acquaint themselves with the revised charges, which are available at Branch, on the Bank's website. This notice is being displayed to provide customers with advance information and to facilitate informed decision-making. Customers are requested to take a note. Please visit our website www.unionbankofindia.bank.in for service charges as under. Path: https://www.unionbankofindia.bank.in/en/common/fees-and-services Tab: Fees and Services> Service Charges Related to Foreign Exchange Transaction. For details, please contact our nearest Branch.

हस्ताक्षरित Sd/-

शाखा प्रबंधक/ Branch Manager

_____ शाखा/ Branch

दिनांक/Date:

Note: "The prescribed Forex Service Charges are exclusive of GST and other taxes. Wherever applicable, taxes shall be levied separately as per the extant provisions of the Income Tax Act and other applicable tax laws".