

Schedule of Charges for Trade Finance Transactions With Wffect From December 09 2019
SOC is exclusive of Service Tax/Proposed Goods & Serivce Tax

Sr. No.	Particulars	Commission	P&T / Courier Charges	SWIFT / SFMS Charges / Any additional communication / Reminder Charges	Related Conditions/ Exemptions.
	Inward LCs				
1	Export LCs				
1.1	Advising of Export LC	Rs. 2000/-	Rs 400/-		Plus Signature Verification Charges(Rs 500/-), if applicable
1.2	Advising Amendment	Rs.1500/-	Rs 400/-		
1.3	Transfer of Export LC	US\$ 50/-(equivalent) Per Transfer Per Second Beneficiary	Rs 400/-	SWIFT / SFMS/ Any additional Charges:Rs. 750/-, if applicable	
1.4	Amendment of Transfer of Export LC	US\$ 25/-(equivalent) Per Second Beneficiary Per Amendment	Rs 400/-	SWIFT / SFMS/ Any additional Charges:Rs. 750/-, if applicable	
1.5	Adding Confirmation to Export LC	Same Charges as applicable for opening of Import LC as mentioned under Item 14	Rs 400/-	SWIFT / SFMS/ Any additional Charges:Rs. 750/-, if applicable	
2	Inland LCs				
2.1	Advising of Inland LC	Rs. 2000/-	Rs 400/-		
2.2	Advising Amendment	Rs.1500/-	Rs 400/-		
2.3	Transfer of Inland LC	Rs 3000/- Per Transfer Per Second Beneficiary	Rs 400/-	SWIFT / SFMS/ Any additional Charges:Rs. 500/-, if applicable (Transfers via SFMS)	
2.4	Amendment of Transfer of Inland LC	Rs 1500/- Per Second Beneficiary Per Amendment	Rs 400/-	SWIFT / SFMS/ Any additional Charges:Rs. 500/-, if applicable (Transfers via SFMS)	
2.5	Adding Confirmation to Inland LC	Same Charges as applicable for opening of Inland LC as mentioned under Item 15	Rs 400/-	SWIFT / SFMS/ Any additional Charges:Rs. 750/-, if applicable	

Sr. No.	Particulars	Commission	P&T / Courier Charges	SWIFT / SFMS Charges / Any additional communication / Reminder Charges	Related Conditions/ Exemptions.
	Outward Bills				
3	Export Bills (N/P/D)				
3.1	Export Bills (N/P/D) / FAE	Rs. 1500/- Per Bill	Rs. 1000/-	Rs. 750/- only in applicable cases where SWIFT message is sent for Re- imbursement claim.	
3.2	Export Bill Negotiation under Reserve	Rs. 1500/- Per Bill			
3.3	Follow-up Charges on Overdue Export Bills (N/P/D)	Rs. 500/- per quarter.		Rs 500/- Per Follow up communication / Reminder, with / to the Exporter / Buyer / Bank.	
3.4	Export Bills (N/P/D) - Returned Unpaid	Rs 1500/- Per Bill(In addition to charges as mentioned under 3.1)	Rs.400/-		Foreign Bank's Claim to be recovered at actuals
3.5	Crystallisation of Export Bills	Rs. 2000/ Per Bill			
3.6	Write-off of Export Bills	Rs. 2000/- Per Bill			
4	Export Bills – Sent on Collection				
4.1	Handling Commission (Export Bill sent to Drawee / Drawee's Bank) inclining M-Bills (Bill realised against export advance)	0.075% of the Bill Amount Minimum: Rs. 1000/-, Maximum: Rs 10000/-	Rs. 1000/- if documents are sent by our Bank to the Overseas Bank/Drawee	SWIFT / SFMS/ Any additional Charges:Rs. 750/- only in applicable cases where SWIFT message is sent.	Only one invoice per export bill. If more than one invoice, additional charge of Rs.500/- per each additional invoice need to be collected in addition to commission as mentioned on the total value of the invoices.
4.2	Follow-up Charges on Overdue Export Bills - Sent on Collection	Rs. 500/- per quarter.		Rs 500/- Per Follow up communication / Reminder, with / to the Exporter / Buyer / Bank.	No overdue follow-up charges if the bill gets realized within 1 month/ 30 days from due date.
4.3	Export Bills Sent on Collection - Returned Unpaid	Rs. 1500/- Per Bill	Rs. 1000/-		

Sr. No.	Particulars	Commission	P&T / Courier Charges	SWIFT / SFMS Charges / Any additional communication / Reminder Charges	Related Conditions/ Exemptions.
5	Exports – Miscellaneous				
5.1	Forwarding Export Bills to LC Issuing / Confirming bank abroad or in India.	0.125% Minimum: Rs 1500/-, Maximum: Rs 12500/-	Rs.1000/- if sent abroad, Rs 400/- if sent locally		
5.2	Noting & Protesting - Export Bill	Rs. 1000/- Per Bill.		Rs. 750/- Per communication.	All Charges/ Fees of Overseas bank/ advocate/ agency to be recovered on actual basis.
5.3	ETX Charges	Rs. 1000/- Per Extension		Rs. 750/- only in applicable cases where SWIFT message is sent	
5.4	Set-off of Export Receivables against Import Payables (in eligible cases only)	Commission as applicable on Export Receivable and Import Payable legs is to be levied			
5.5	Reduction in invoice value of export bills	Rs. 1000/- per export bill.			
5.6	Request to change Buyer / Consignee	Rs. 1000/- per request or per Export Bill			
5.7	EDPMS operations charges (OBIRM creation in EDPMS for other banks remittances (IRM))	Rs 400/- per OBRM			
5.8 (a)	Export order Registration/LC registration against which packing credit is to be granted	Rs. 500/-			
5.8(b)	Modification/Renewal/Substitution of export order	Rs.250/-			
6	Inland Bills (N / P /D)				
6.1	Inland Bills (N/ P/ D) including Vendor Bill Discounting (VBD)	0.25% Minimum: Rs 1000/-, Maximum: Rs 50000/-	Rs 400/-		
6.2	Follow-up of Inland Overdue Bills (N/P/D)	Rs. 500/- per quarter	Rs. 400/- Per Communication.	SWIFT/SFMS/Any Additional Charges: Rs.250/-	No overdue follow-up charges if the bill is realized within 1 month from Due Date
6.3	Inland Bills (N/P/D) - Returned	Rs. 2000/- per Bill	Rs.400/-		
7	Inland Bills – Sent on Collection				
7.1	Handling Commission	0.25% Minimum: Rs 3000/-, Maximum: Rs 50000/-	Rs.400/-		

Sr. No.	Particulars	Commission	P&T / Courier Charges	SWIFT / SFMS Charges / Any additional communication / Reminder Charges	Related Conditions/ Exemptions.
7.2	Follow-up of Inland Overdue Bills – Sent on Collection	Rs.500/- per quarter	Rs.400/- per communication		No overdue follow-up charges if the bill is realized within 1 month from Due Date
7.3	Inland Bills Sent on Collection - Returned Unpaid	Rs. 2000/- per Bill	Rs.400/-		
Inward Bills					
8 Import Bills Drawn under LC					
8.1	Handling Commission	0.25% Minimum: Rs 2000/-, Maximum: Rs 25000/-		Rs 750/-	
8.2	Discrepancy Charges	US\$ 110/- (equivalent) Per Presentation		US\$ 25/- (equivalent)	
8.3	Bills Drawn Under our LC - Returned Unpaid to Negotiating Bank	US \$ 150 /-(equivalent)		US\$ 25/- (equivalent)	(From Negotiating Bank)
8.4	Devolvement of Import / Inland LC(Bills)	Rs.2500/- per Bill			
8.5	Follow-up for Bill of Entry	Bill ≥ 1.00 Lakh USD(Equivalent)-Rs 500/- per Bill per Reminder Bill < 1.00 Lakh USD(Equivalent)-Rs 250/- per Bill per Reminder	Rs. 250/- for first two Reminders. Rs. 350/- for subsequent reminders(Applicable for all Bill of Entries follow up irrespective value)		
9 Inland Bills Drawn under LC					
9.1	Handling Commission	0.25% Minimum: Rs 3000/-, Maximum: Rs 50000/-	Rs.400/-	NEFT / RTGS Charges as applicable	
9.2	Discrepancy Charges	Rs. 2000/- per Presentation	Rs.400/-		
9.3	Inland Bills Drawn under our LC - Returned Unpaid	0.30% Minimum: Rs 1500/-, Maximum: Rs 5000/-	Rs.400/-		To be claimed from Remitting / Negotiating Bank.

Sr. No.	Particulars	Commission	P&T / Courier Charges	SWIFT / SFMS Charges / Any additional communication / Reminder Charges	Related Conditions/ Exemptions.
10	Collection of Import Bills				
	(Non-LC Bills)				
10.1	Handling Commission (documents received from Overseas Supplier / Bank at our counter or directly received by Importers from Overseas) [Irrespective of Debit Account. FIBC/FIBD]	0.25% Minimum: Rs 1500/-, Maximum: No Limit	Rs.400/-	Rs 750/- per message	Only one invoice per import bill. If more than one invoice, additional charge of Rs.500/- per each additional invoice needs to be collected in addition to the commission to be collected on the total value of invoices.
10.2	Import Bills received on Collection basis – Returned Unpaid / Dishonoured	US\$ 150/- (equivalent)	US\$ 20 (equivalent) from Remitting Bank		Equivalent from Remitting Bank / Drawer
10.3	International Maritime Bureau Verification for Collection Bills	Rs. 5000/- Per Verification			On LC bills of USD 5 mio and more , in all merchanting trade transactions and , on selective basis for other transactions
10.4	Import Collection Follow-up Charges	Rs.500/- per bill per quarter			No overdue follow-up charges if the bill gets realized within 1 month/30 days from Due Date
10.5	Processing Charges for utilizing BOE with other Bank AD Code	Rs.250/- per BOE			
11	Inland Bills on Collection				
11.1	Handling Commission	0.25% Minimum: Rs 3000/-, Maximum: Rs 50000/-	Rs.400/-		
11.2	Inland Bills on Collection - Returned Unpaid	0.30% Minimum: Rs 3000/-, Maximum: Rs 50000/-	Rs.400/-		To be claimed from Remitting Bank.

Sr. No.	Particulars	Commission	P&T / Courier Charges	SWIFT / SFMS Charges / Any additional communication / Reminder Charges	Related Conditions/ Exemptions.
	Remittances				
12	Foreign Currency Outward Remittances- Foreign Currency Drafts / Remittances via SWIFT etc.				
12.1	Outward (Non-Import) Remittances including those under RBI's LRS, where the Remitter is an employee / Retired employee.	Bank commission Free (all other charges like corresponding bank charges if any, P&T, swift charges etc. is applicable as per regular customer).		Rs. 500/-	
12.2	Retail (Individual Customers)				
(a)	Outward Remittances including those under RBI's LRS / Remittances from NRE/NRO accounts.	Rs. 250/- Flat plus correspondent bank charges if any on actual basis.		Rs. 500/-	
(b)	Outward Remittances – NRI Customers (From FCNR A/cs)	Free		Free	
12.3	Outward Remittances - Other than Individual Customers (Non-Import)	0.25% Minimum: Rs. 1500/- Maximum: No Limit For TCBG & ECB related remittances Rs. 5000/- Flat		Rs. 750/-	
12.4	Advance Remittance on account of Imports	0.25% Minimum: Rs. 1500/- Maximum: No Limit.		Rs. 750/-	
12.5	Remittances out of EEFC A/c (For Non-Trade Transactions)	Rs.500/-		Rs. 750/-	Remittances from EEFC A/C for Trade Transactions to be charged as per Sr.No. 8.1,10.1 & 12.4 for applicable charges.
12.6	Bill of Entry Extension beyond 6 months from date of issue	Rs. 1000/- on half-yearly basis.			Bill of Entry handling charges for bills settled after 6 months
12.7	Bill of Entry follow up charges for proof of import for GR Waiver cases	Rs. 1000/- per quarter			
	13 Foreign Currency Inward Remittances				

Sr. No.	Particulars	Commission	P&T / Courier Charges	SWIFT / SFMS Charges / Any additional communication / Reminder Charges	Related Conditions/ Exemptions.
13.1	For Customers Other than Individuals (Excluding Advance Remittances Received Against Export)	Rs. 100/- Flat & actual charges as per collecting (correspondent) bank to be charged, if any			
13.2	For individual customers /Where the Beneficiary is an employee / Retired employee.	Free			
13.3	Foreign Currency Inward Remittances towards Advance Remittance against Exports.	Rs. 1000/- per remittance.		Rs 500/- If there is follow-up for export performance / submission of export documents.	For lodgement and release of GR / SDF / SOFTEX covered by Full / Part Advance Payments commission and other charges as applicable for outward export bills as per 4 (Export Collection). Export Performance required.
13.4	Credit to EEFC A/c	Rs. 250/-			Other than items covered under 13.3
13.5	Conversion from EEFC A/c to INR or Other Currency	Rs. 250/- Flat			Only for Customer initiated transactions
13.6	Return of Funds	US\$ 25/- (equivalent) per return			Inward remittances with incomplete instruction/ information to apply credit
13.7	Issuance of FIRC (For capital Account Transactions)	Rs. 500/- per FIRC			If issued in hard copy.

Sr. No.	Particulars	Commission			P&T / Courier Charges	SWIFT / SFMS Charges / Any additional communication / Reminder Charges	Related Conditions/ Exemptions.
14 Import Letters of Credit							
14.1	Issuance – Unified Charges (Commitment Plus Usance)	Bank's Internal Credit Rating Assigned to the Borrower	Card Rates	Remarks			
(a)	Sight LC: Charges to be collected for the period from the date of opening of LC to the last date of its validity plus sight charges of 15 days.	AAA AA A BBB BB	0.75% p.a. 1.00% p.a. 1.10% p.a. 1.50% p.a. 2.75% p.a.	Minimum 1 Quarter to be Charged,for subsequent periods on Monthly Basis. Minimum Commission of Rs 2000/- to be charged.	At Actuals if applicable	Rs.1500/-	No separate charges for MT740 (Reimbursement Message)
(b)	Usance LC: (Charges to be collected for the period from the date of opening of LC to the last date of its validity including Usance period	AAA AA A BBB BB	1.00% p.a. 1.25% p.a. 1.35% p.a. 1.75% p.a. 3.25% p.a.	Minimum 1 Quarter to be Charged,for subsequent periods on Monthly Basis. Minimum Commission of Rs 2000/- to be charged.	At Actuals if applicable	Rs.1500/-	No separate charges for MT740 (Reimbursement Message)
14.2 Amendments							
(a)	Extension of the validity	Rs. 1000/- per amendment plus unified charges as per item 14.1 (a) or (b) for the additional period				Rs. 750/-	No separate charges for MT740 (Reimbursement Message)
(b)	Enhancement of the value	Rs. 1000/- per amendment plus unified charges as per item 14.1 (a) or (b)on the additional amount				Rs. 750/-	
(c)	Increase in Tenor of Bill of Exchange	Rs. 1000/- per amendment plus unified charges as per item 14.1 (b) for the additional period				Rs. 750/-	
(d)	Others	Rs. 1000/- per amendment				Rs. 750/-	

Sr. No.	Particulars	Commission			P&T / Courier Charges	SWIFT / SFMS Charges / Any additional communication / Reminder Charges	Related Conditions/ Exemptions.
14.3	Revival of Expired Import LCs	Revival Fee of Rs 2000/- in addition to amendment charges as per item no 14.2				Rs.1500/-	Any revival or reinstatement of an expired LC shall be at the option of the Bank but within 45 days from the date of expiry of the LC.(Charges to be collected from the last date of expiry)
15 Inland Letters of Credit							
15.1	Issuance – Unified Charges (Commitment Plus Usance)	Bank's Internal Credit Rating Assigned to the Borrower	Card Rates	Remarks			
(a)	Sight LC: Charges to be collected for the period from the date of opening of LC to the last date of its validity plus sight charges of 15 days	AAA AA A BBB BB	0.75% p.a. 1.00% p.a. 1.50% p.a. p.a. 2.75% p.a.	Minimum 1 Quarter to be Charged,for subsequent periods on Monthly Basis. Minimum Commission of Rs 2000/- to be charged.	At Actuals if applicable	Rs.500/-	
(b)	Usance LC: (Charges to be collected for the period from the date of opening of LC to the last date of its validity including Usance period	AAA AA A BBB BB	1.00% p.a. 1.25% p.a. 1.50% p.a. 2.00% p.a. 3.25% p.a.	Minimum 1 Quarter to be Charged,for subsequent periods on Monthly Basis. Minimum Commission of Rs 2000/- to be charged.	At Actuals if applicable	Rs.500/-	

Sr. No.	Particulars	Commission			P&T / Courier Charges	SWIFT / SFMS Charges / Any additional communication / Reminder Charges	Related Conditions/ Exemptions.	
15.2	Amendments							
(a)	Extension of the validity	Rs. 1000/- per amendment plus unified charges as per item 15.1(a) or (b) for the additional period			Rs.400/-	Rs.250/-		
(b)	Enhancement of the value	Rs. 1000/- per amendment plus unified charges as per item 15.1(a) or (b) on the additional amount			Rs.400/-	Rs.250/-		
(c)	Increase in Tenor of Bill of Exchange	Rs. 1000/- per amendment plus unified charges as per item 15.1(b) for the additional period			Rs.400/-	Rs.250/-		
(d)	Others	Rs. 1000/- per amendment			Rs.400/-	Rs.250/-		
15.3	Revival of Expired Inland LCs	Revival Fee of Rs 3000/- in addition to amendment charges in 15.2				Rs.500/-	Any revival or reinstatement of an expired LC shall be at the option of the Bank but within 45 days from the date of expiry of the LC	
16	Fully Cash Collateralised Letters of Credit							
16.1	All Import LCs with 110% Cash Margin and Inland LCs with 100% Cash Margin	50% of the Charges Applicable for "AAA" rated borrowers (as per item 14 or 15 above)				Rs. 1500/- towards SWIFT Or Rs. 500/- towards SFMS as applicable	No Separate charges for MT740(Reimbursement Message)	
17	Bank Guarantees – Both Foreign as well as Inland							
17.1	Issuance (including counter guarantees) – On behalf of the Bank's customers	Commission						
(a)	Direct Credit Substitutes	Bank's Internal Credit Rating Assigned to the Borrower	Inland	Foreign	Remarks			
	viz. Financial Guarantee, Advance Payment Guarantee, Credit Enhancements, Deferred Payment Guarantee, BG towards revenue dues/ taxes/ duties, BG in lieu of margin requirement of exchanges, etc.	AAA AA A BBB BB	1.00% p.a. 1.50% p.a. 2.00% p.a. 2.50% p.a. 3.25% p.a.	0.75% p.a. 1.00% p.a. 1.25% p.a. 1.70% p.a. 2.00% p.a.	Minimum 1 Quarter to be Charged, for subsequent periods on Monthly Basis. Minimum Commission of Rs 2000/- to be charged.	Rs.400/-	Rs.2000/- for SWIFT, Rs.500/- for SFMS (applicable only in case message is sent)	The scale of charges shall be collected by the Bank on the specified period of liability of the BG. The specified period of liability shall mean the actual validity period of the BG plus additional period during which claims can be made on the Bank under the BG.

Sr. No.	Particulars	Commission				P&T / Courier Charges	SWIFT / SFMS Charges / Any additional communication / Reminder Charges	Related Conditions/ Exemptions.
		Bank's Internal Credit Rating Assigned to the Borrower	Upto 1 Year(Raw Material and Capital Goods *	Above 1 Year (Capital Goods)	Remarks			
(b)	Guarantees/SBLCs for Buyers Credit							
		<u>For TF Locations</u>						
		AAA AA A BBB BB	1.00% p.a. 1.50% p.a. 2.00% p.a. 2.50% p.a. 3.25% p.a.	1.25% p.a. 1.75% p.a. 2.25% p.a. 2.75% p.a. 3.50% p.a.	Minimum 1 Quarter to be Charged,for subsequent periods on Monthly Basis. Minimum Commission of Rs 3500/- to be charged. *Upto 3 years permissible for raw material for shipyard/ship builders		Rs.2000/-	
		<u>DIFC & Gift City</u>						
		AAA AA A BBB BB	0.75% p.a. 1.25% p.a. 1.75% p.a. 2.25% p.a. 3.00% p.a.	1.00% p.a. 1.50% p.a. 2.00% p.a. 2.50% p.a. 3.25% p.a.	Minimum 1 Quarter to be Charged,for subsequent periods on Monthly Basis. Minimum Commission of Rs 3500/- to be charged.(Considering all inclusive cost capital) *Upto 3 years permissible for raw material for shipyard/ship builders		Rs.2000/-	Applicable Only if the funding is made by DIFC/IBU Gift City

Sr. No.	Particulars	Commission				P&T / Courier Charges	SWIFT / SFMS Charges / Any additional communication / Reminder Charges	Related Conditions/ Exemptions.
		Bank's Internal Credit Rating Assigned to the Borrower	Inland	Foreign	Remarks			
(c)	Transaction Specific Contingent Items							
	viz. Performance Guarantee, Bid-Bond Guarantee, BGs in lieu of security deposit/ EMD, Retention Money Guarantee, Warranties, Indemnities, etc.	AAA AA A BBB BB	1.00% p.a. 1.25% p.a. 1.50% p.a. 2.20% p.a. 3.00% p.a.	0.75% p.a. 1.00% p.a. 1.25% p.a. 2.00% p.a. 3.00% p.a.	Minimum 1 Quarter to be Charged, for subsequent periods on Monthly Basis. Minimum Commission of Rs 2000/- to be charged.	Rs.400/-	Rs.2000/- for SWIFT, Rs.500/- for SFMS (applicable only in case message is sent)	
(d)	Shipping Guarantee (SG)/Delivery Order (DO)	Under Our LC: Rs 1500/- Flat All Other Cases: Rs. 5000/- Flat				Rs.400/-(For all)		For issuing SG/DO under Sight L/C or for bills handled on Collection Basis (both DA & DP), 110% margin to be obtained.

Sr. No.	Particulars	Commission			P&T / Courier Charges	SWIFT / SFMS Charges / Any additional communication / Reminder Charges	Related Conditions/ Exemptions.
		Tenor	Commission Per Quarter or Part Thereof	Remarks			
17.2	Issuance – On behalf of the Correspondent Banks						
						Rs.500/- for SFMS (applicable only in case message is sent)	
(a)	Guarantees issued by the Bank on the strength of counter guarantee of Correspondent Banks (both Inland and Foreign)	Upto 2 Years - Above 2 Years upto 3 Years Above 3 Years upto 5 Years Above 5 Years	1.00% p.a. 1.25% p.a. 1.75% p.a. 2.00% p.a.	Minimum Commission of Rs. 2500/-	Rs.400/- (For Inland BGs)		The scale of charges shall be collected by the Bank on the specified period of liability of the BGs. The specified period of liability shall mean the actual validity period of the BG plus the additional period during which claims can be made on the Bank under the BG. Bank at its discretion may additionally negotiate for higher commission.
17.3	Amendments						
(a)	Extension of the validity	Rs. 1000/- per amendment plus issuance charges as per item 17.1 or 17.2 for the additional period at the rate applicable to the combined period from the date of opening till the extended validity date			Rs.400/- (For Inland BGs)	Rs.2000/- for SWIFT, Rs.250/- for SFMS (applicable only in case message is sent)	
(b)	Enhancement of the value	Rs. 1000/- per amendment plus issuance charges as per item 17.1 or 17.2 for the additional amount			Rs.400/- (For Inland BGs)	Rs.2000/- for SWIFT, Rs.250/- for SFMS (applicable only in case message is sent)	
(c)	Others	Rs. 1000/- per amendment			Rs.400/- (For Inland BGs)	Rs.2000/- for SWIFT, Rs.250/- for SFMS (applicable only in case message is sent)	
17.4	All Foreign Guarantees with 110% Cash Margin and Inland Guarantees with 100% Cash Margin	50% of the charges applicable for "AAA" rated borrowers as per item no 17.1(a) or (b) or (c) above			Rs.400/- (For Inland BGs)	Rs.2000/- for SWIFT, Rs.500/- for SFMS (applicable only in case message is sent)	

Sr. No.	Particulars	Commission	P&T / Courier Charges	SWIFT / SFMS Charges / Any additional communication / Reminder Charges	Related Conditions/ Exemptions.
17.5	Revival of Expired Guarantee	Rs.2500/- plus issuance charges as per item 17.1 or 17.2 for the additional amount/period (beyond the claim expiry date)	Rs.400/- (For Inland BGs)	Rs.2000/- for SWIFT, Rs.500/- for SFMS (applicable only in case message is sent)	
17.6	Refund of Guarantee Commission(Returned/Cancelled Earlier)	75% of Commission actually collected for the unexpired period minus Rs. 2500/- Handling Charges.		Any refund of BG commission shall be at the specific request of the applicant. No refund of Service Tax/GST already paid.	
17.7	Guarantee Advising (Foreign & Inland) including MT760 and MT767COV (Inward)	Rs.1500/- per BG	Rs.400/- (For Inland BGs)		
17.8	Printing of BG at other Location	Rs.500/- per BG			Not applicable for BGs issued under Bank Line business.
17.9	NOC issued to other Bank for Buyers' Credit	Rs.3000/- per bill per request			

Sr. No.	Particulars	Commission				P&T / Courier Charges	SWIFT / SFMS Charges / Any additional communication / Reminder Charges	Related Conditions/ Exemptions.
		Bank's Internal Credit Rating Assigned to the Borrower	Inland	Foreign	Remarks			
18	Standby Letters of Credit (SBLC)							
18.1	Issuance of SBLC for commercial purpose	Bank's Internal Credit Rating Assigned to the Borrower	Inland	Foreign	Remarks			
		AAA AA A BBB BB	1.00% p.a. 1.25% p.a. 1.50% p.a. 2.50% p.a. 3.00% p.a.	1.00% p.a. 1.25% p.a. 1.50% p.a. 2.50% p.a. 3.00% p.a.	Minimum 1 Quarter to be Charged, for subsequent periods on Monthly Basis. Minimum Commission of Rs 2000/- to be charged.	Rs.400/- (For Inland BGs)	Rs.2000/- for SWIFT, Rs.500/- for SFMS	Charges to be collected for the period from the date of opening till the expiry of the SBLC.
18.2	Issuance of Financial SBLC for funding purposes	Bank's Internal Credit Rating Assigned to the Borrower	Inland	Foreign	Remarks			
		AAA AA A BBB BB	1.25% p.a. 1.75% p.a. 2.25% p.a. 3.00% p.a. 3.50% p.a.	1.25% p.a. 1.75% p.a. 2.25% p.a. 3.00% p.a. 3.50% p.a.	Minimum 1 Quarter to be Charged, for subsequent periods on Monthly Basis. Minimum Commission of Rs 2000/- to be charged.	Rs.400/- (For Inland BGs)	Rs.2000/- for SWIFT, Rs.500/- for SFMS (applicable only in case message is sent)	The scale of charges shall be collected by the Bank on the specified period of liability of the SBLC. The specified period of liability shall mean the actual validity period of the SBLC plus the additional period during which claims can be made on the Bank under the SBLC
18.3	All Foreign SBLCs with 110% Cash Margin and Inland SBLCs with 100% Cash Margin	50% of the charges applicable for "AAA" rated borrowers as per item no 18.1 or 18.2 above				Rs.400/- (For Inland BGs)	Rs.2000/- for SWIFT, Rs.500/- for SFMS (applicable only in case message is sent)	Charges to be collected for the period from the date of opening till the expiry of the SBLC.
18.4	Amendments							
(a)	Extension of the validity	Rs. 1000/- per amendment plus issuance charges as per item 18.1 or 18.2 for the additional period at the rate applicable to the combined period from the date of opening till the extended validity date					Rs.2000/- for SWIFT, Rs.500/- for SFMS (applicable only in case message is sent)	
(b)	Enhancement of the value	Rs. 1000/- per amendment plus issuance charges as per item 18.1 or 18.2 for the additional amount					Rs.2000/- for SWIFT, Rs.500/- for SFMS (applicable only in case message is sent)	

Sr. No.	Particulars	Commission	P&T / Courier Charges	SWIFT / SFMS Charges / Any additional communication / Reminder Charges	Related Conditions/ Exemptions.
(c)	Others	Rs. 1000/- per amendment		Rs.2000/- for SWIFT, Rs.500/- for SFMS (applicable only in case message is sent)	
19 Forward Contracts					
19.1	Booking / Re-booking	Rs. 1200/- Flat			
19.2	Cancellation (Swap Charges as applicable)	Rs. 1500/- Flat			
19.3	Past Performance Limit Sanction (Processing Fee)	Rs. 5000/- (One time each Financial Year)			
19.4	Non-submission of underlying within the stipulated time	Rs. 500/- per contract			
20 Capital Account Transactions,					
20.1	Foreign Investment in India-FC-GPR & FC-TRS, LLP-I, LLP-II,CN,DRR,ESOP,DI,InVI				
(a)	Funds received directly in IDBI Bank	Rs. 10000/-			Bank at its discretion may additionally charge for advisory services in cases involving critical issues.
(b)	Funds received from Other Bank through RTGS	Rs. 12000/-			Bank at its discretion may additionally charge for advisory services in cases involving critical issues.
20.2	Direct Investment by Resident in JV / WOS (ODI)	Rs. 10000/- for each instance Plus applicable Remittance Charges, as per item 12.3			Bank at its discretion may additionally charge for advisory services in cases involving critical issues.

Sr. No.	Particulars	Commission	P&T / Courier Charges	SWIFT / SFMS Charges / Any additional communication / Reminder Charges	Related Conditions/ Exemptions.
20.3	ODI UIN Generation (One Time Charge)	Rs. 5000/-			In addition to the charges mentioned in 20.2
20.4	APR Filing Per Year	Rs. 3000/-			
20.5	APR Follow-up	Rs.1000/- per reminder			
20.6	ECB – F 83 Filing / Modifications	Fresh Filing: Rs. 12,000/- Modifications: Rs. 2500/-			Bank at its discretion may additionally charge for advisory services in cases involving critical issues.
20.7	ECB 2 – Monthly Filing	Rs. 1000/- per month			
20.8	Late Submission of FCGPR	Rs. 5000/-			
20.9	Late Submission of Proof of Investment For ODI	Rs. 5000/-			
20.10	Reporting of Corporate Guarantees to Reserve Bank of India:				
(a)	Reporting of Issuance	Rs. 2500/-			
(b)	Closure including closure of JV / WOS	Rs. 2500/-			
20.11	Modifications (Other than Form F83 Modifications) / Issuance of NOC / Approvals by AD for ECB	Rs. 2500/- Per Modification / NOC / Approval			
20.12	Processing Charges –Post award approval-Project Export- Pre-Bid / Post Bid	0.01% Minimum: Rs. 15,000/-			Bank at its discretion may additionally charge for advisory services in cases involving critical issues.
20.13	Approval for opening of Branch Office/Liaison Office/Project Office.	Min. Rs. 15000/-			Bank at its discretion may additionally charge for advisory services in cases involving critical issues.
21	Certificates / Miscellaneous				
21.1	Duplicate Export Realisation Certificate (BRC) including e-BRCs, Duplicate FIRC/IRC, Annual Export Turnover Certificate, Any other Certificate / Verification / Approval by AD / Acceptance Letter / Signature Verification etc.	Rs. 250/- plus all out of pocket expenses like courier charges, payment to messengers etc.			

Sr. No.	Particulars	Commission	P&T / Courier Charges	SWIFT / SFMS Charges / Any additional communication / Reminder Charges	Related Conditions/ Exemptions.
21.2	Retrieval of Old records on customer requests / investigations	Above 1 year old - Rs. 1000/- per request Above 2 year old - Rs. 2500/- per request			For Customer requirements only.
21.3	Any Approval/ reference/ guidance arranged from RBI on customer request.(Not covered anywhere else) Capital & Current Account transactions	Minimum Rs. 5000/- per instance			Bank at its discretion may additionally charge for advisory services in cases involving critical issues.
21.4	MT940 Statement Charges to Non-Bank customers	Rs.150/- per day per account statement.			
21.5	Any approval within AD power not covered above.	Minimum Rs. 3000/-			Bank at its discretion may additionally charge for advisory services in cases involving critical issues.
21.6	GR Waiver Charges	Rs. 2000/- per GR waiver			
21.7	Follow-up For Merchant Trade Transactions	Rs. 500/- per reminder for first two reminders Rs. 100/- per reminder for subsequent reminders			

Note:

1. The Revised SOC pricing is Exclusive of applicable Taxes. TF Locations, therefore, need to charge the applicable taxes over and above SOC pricing.
2. It is further clarified that this SOC shall be applicable also to all corporate and non-corporate cases where limits have been sanctioned in respect of charges viz. Commission, P&T/Courier charges, Swift/ SFMS Charges, other out of pocket expenses etc. However, on a case-to-case basis, specific waiver/ concession in charges may be approved at the time of sanction/ renewal by the sanctioning Authority.
3. DoP for "Waiver/Concessions of charges (other than charges approved by sanctioning authority) [DOP September 2018 under Transaction banking Powers Chapter XXI Trade Finance Clause No. 1] DGM upto 10%, GM up to 25%, ED Zone/FCGM/CGM up to 50% and ED (Vertical) up to 75% and DMD (Vertical) full powers.
4. Concessions, if any, shall apply only up to the time the conduct of account is satisfactory (no overdues/ devolvement in the Account).
5. Please note that the SOC pricing is by and large aligned with the peer banks' pricing in the market. Accordingly, concessional pricing, if any, may be permitted on exceptional basis only.