

SCHEDULE OF CHARGES

w.e.f. July 2019

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SCHEDULE OF CHARGES

A. General

- a. The following are the standard tariff to be applied to all transactions handled by the Bank
- b. Where the clients have been sanctioned “Special Tariff” by the Commercial, approved by the Head of the Department, the same will be applicable. The List of Clients with approved special tariff is provided in the Annexure
- c. Applicable Service Tax and Educational Cess are to be collected In addition to the Standard / Special Tariff except for Export L/C Advising and Amendment charges
- d. RTGS & NEFT Charges have been waived for all clients wef July 1, 2019 as per RBI regulations.

Particulars		Tariffs	Min	Max
B. Remittances				
Issue of Local Drafts! Mail Transfer/	Own Branches	Rs.1.00 per Rs. 1,000	Rs.100	Rs.1,000
	OtherCentres	Rs.2.50 per Rs. 1,000	RS.1,000	Rs.10,000
Issue of Cashier Cheques / Payment Orders		Rs.750	Rs.750	
Foreign Currency Drafts - Issuance		Rs.1,000	Rs.1,000	Rs.1,000
Foreign Telegraphic Transfer (Outward)		Rs.1,000	Rs.1,000	Rs.1,000
Foreign Telegraphic Transfer (Inward)		Rs.500	Rs.500	Rs.500
Cancellation of Drafts / issue of Duplicate Drafts or Cashier		Rs.1,000	Rs.1,000	Rs.1,000
C. Accounts Maintenance (Savings / Current Accounts)				
Issue of Cheque Books		Rs.100 per book of 50 leaves		
Internal Transfers		Rs.50 per transfer		
Cheque Return Charges	Own Cheques	Rs1,000		
(Note: No Charge for cheques returned for technical reasons)	Deposited Cheque	Rs.500		
Issue of Duplicate Account Statement	Within 6 months	Rs.250 per month or part thereof	Rs.250	
	More than 6 months	Rs.500 per month or part thereof	Rs.500	
Searching of Old records, per item	Upto 12 months Old	Rs.1,000		
	More than 12 months Old	Rs.2,500		
Issue of Bank Certificates for Exports/Inward Remittances		Rs.250 per Certificate		
Certificate of Balance to auditors/ any other certificates		Rs.500 for First Certificate for current Financial year		
Balance Confirmation		NIL		
Recording of Stop Payment instructions		Rs.100 per cheque		
Dormant Account Charges	Dormant for more than one year	Rs. 250 per quarter		
Closure of Accounts	At Bank's instance	Rs.2,500		
	At client's instance within 1 year	Rs.1,000		

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Particulars	Tariffs	Min	Max
D. Export Letters of Credit			
Advising Letters of Credit	Rs.2,500 (USD 60) per LC		
Advising Amendments	Rs.750 (USD 25) per Amendment		
Confirmation Charges	To be negotiated case by case, as internal approvals required depending on issuing bank / country / tenor etc.	To be negotiated case by case, as internal approvals required depending on issuing	
Transfer of Letter of Credit	Rs.2,500 per Transfer Advice		
Reimbursement Charges under L/C	Rs.2,500 per transaction		
E. Export Documentary Bills Purchased /Discounted/ Negotiated			
Processing Charges	Foreign Currency / INR Bill	Rs.2,500 per bill	Rs.2,500 per bill
Overdue Export Bills		Rs.250 per quarter per bill	
F. Export Documentary Bills on Collection			
Processing Charges	Foreign Currency Bill	0.0625% Flat	Rs.1,000
Overdue Export Bills		Rs. 250 per bill per qtr	
G. Issuance of Letters of Credit			
1. Import L/Cs			
Commitment Charge	0.15% for every qtr or part thereof		
Usance Charges	0.15% for usance upto 10 days sight		Rs.1,000
	0.30% for usance > 10 days sight upto 3 months sight 0.30% for first 3 months plus 0.075% per month		
L/C amount exceeds INR 8 crores	First INR 8 crores - Normal Rates as above		
	Next INR 8 crores one half of above rates		
	Balance amount: one forth of the above rates		
Amendments	Validity Extension	Additional commitment+ usance charges as per issuance for extension / enhancement / tenor increases as applicable	Rs.1,000
	Value Enhancement		
	Tenor Increase other than above		
Revival of Expired L/C	Charges as per issuance from date of expiry		Rs.1,000
Cancellation of L/C (if there are no negotiations and no refund)	Rs.2500		

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Inland L/Cs				
Commitment Charges	0.20% for every qtr or part thereof			
Usance Charges	0.20 % for usance upto 7 days sight		Rs.5,000	
	0.40% for usance >7 days sight upto 3 months sight			
	0.40% for first 3 month plus 0.20% per month In excess of 3 months			
Amendments	Validity Extension	Additional Commitment at 0.25 % per quarter for extension + Usance charges as issuance for amt / tenor increase as applicable	Rs.1,000	
	Value Enhancement			
	Tenor Increase			
	Other than above			Rs.1,000
Revival of Expired L/C	Charges as per issuance from date of expiry		Rs.1,000	
Cancellation of L/C (if there are no negotiations and no refund)	Rs.2,500			
H. Import Bills				
Under L/C				
Bills retired within 10 days of receipt (sight bills) or on due date	0.15 % If no exchange accrues to the Bank			
	0.25 % If no exchange accrues to the Bank			
Bills not paid on 10th day of receipt or on due date	Additional 0.15%			
NOT Under L/C				
Acceptance / Co-acceptance of Drafts	Usance charges as applicable for Import / Inland L/C		Rs.1,500	
I. Inland Bills				
Inward Bills	Bills under L/C	0.25%	Rs.2,000	
	Bills Not under L/C	0.25%	Rs 2,500	
Outward Bills	Bills under L/C	0.25%	Rs 2,500	
	Bills Not under L/C	0.25%	Rs 2,500	
J. Outward Clean Instruments for Collection				
Collection charges for Local outstation Cheques and Drafts inside	Rs.2.50 per Rs. 1,000		Rs.100	Rs.2,500
Collection charges for Foreign Cheques and Drafts	Rs.2.50 per Rs. 1,000		Rs.500	
K. Buyers Credit				
Buyer's Credit with Bank's undertaking	Usance Charges as applicable for Import L/Cs			
L. Guarantees				
Client Guarantees				
Performance Guarantees (including Bid Bonds)	0.50% per qtr		Rs.2,500	
Payment Guarantees	0.75% per qtr		Rs.2,500	
Amendments	Tariff as per issuance for extenstion/enhancement		Rs.1,000	

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Particulars		Tariffs	Min	Max
Correspondent Banking Guarantees				
Performance (including Bid Bonds) / Payment Guarantees		1.50%p.a. + USD 50	Min USD 75+ USD 50	
<i>(Commitment + Misc Charges)</i>				
Amendment Charges (All Categories)		Commitment as above for additional amount / period + USD 50	Min USD 25 + USD 50	

M. Communication and Handling Charges

1. Postage & Handling Charges				
Foreign Courier Charges	Export Documents	Actuals	Rs.1,000	
Domestic	L/CS and Amends	Rs.250		
2. Swift Charges				
Foreign	L/Cs-Swift	Rs. 2,500		
	L/C - SWIFT / Misc Messages	Rs.500		