

## SCHEDULE OF FOREIGN EXCHANGE SERVICE CHARGES

| S.No.     | Transaction  | Charges  |
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| <b>A</b>  | <b>EXPORT</b>  |  |
| <b>1.</b> | <b>Bills purchased/discounted/<br/>negotiated</b>  |  |
| 1.1       | Processing charges for each foreign currency export bill   | Upto USD 5000 or equ.-Rs 600/-flat<br>Above USD5000 or equ.- Rs.1200/-flat             |
| 1.2       | Processing charges for each Rupee export bill<br>- Upto Rs.2.50 lacs<br><br>-Above Rs 2.50lacs- Upto Rs.10lacs<br><br>-Over Rs.10 lacs   | Rs.600/- flat per bill<br><br>Rs.1200/-flat per bill<br><br>@0.125% of the bill amount |
| 1.3       | Forwarding export documents to another bank due to reasons such as LC being restricted to the later or the LC has been confirmed by that Bank  | 0.30% of bill amt with a minimum of Rs.1000/ per bill                                  |
| 1.4       | Reimbursement commission is to be recovered when reimbursement under LC is claimed from another bank in India  | Rs.1500/- flat per bill  |
| 1.5       | For joining customer's guarantees and giving guarantees on behalf of customers in respect of discrepant documents.   | 0.30% of the bill amt with a min of Rs.1000/- per bill.                                |
| 1.6       | In case of overdue export bills purchased/ discounted/negotiated where proceeds are not received in Nostro a/c on or before the due date (Including deferred exports).<br><br><b>Note : The above charges are not applicable in case of bills drawn on countries with externalization problems i.e. where bills have been paid in local currency and exporter has obtained RBI approval.</b> | Rs.1000/- per qtr or part thereof per bill (to be recovered at the end of every qtr)   |

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| <b>2</b> | <b>BILLS SENT ON COLLECTION BASIS</b>  |  |
| 2.1      | For each export bill sent for collection.  | 0.15%, Min. Rs.400/- & Max. Rs.7500 /-per bill.  |
| 2.2      | For each export bill sent for collection against which advance payment already received  | 0.15%, Min. Rs.1000/- & Max. Rs.7500 /-per bill.<br>(If the advance payment has been routed through us and commission already recovered then -<br>No charges |
| 2.3      | Export documents sent by the exporter directly to the overseas buyer as per extant guidelines of Reserve Bank of India, charges for release of GR forms  | Rs.700/- flat per GR form  |
| 2.4      | Overdue export bills sent for collection where proceeds are not received in India on or before due date.<br><br><b>Note : These charges are not applicable in case of bills drawn on countries with externalization problems i.e. where bills have been paid in local currency and exporter has obtained RBI approval.</b> | Rs. 1000/- per quarter or part thereof per bill(to be recovered at the end of every quarter)   |
| <b>3</b> | <b>EXPORT LETTER OF CREDIT</b>   |  |
| 3.1      | Advising letter of credit  | Rs.1000/- per LC for customer<br>Rs.1500/- per LC for non-customer   |
| 3.2      | Advising amendment   | Rs.500/- per amendment for customers, Rs.750 for non-customers.  |

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| 3.3      | LC Confirmation charges  | <p>Powers to add confirmation to FLCs of correspondents/approved banks and relaxation in service charges are vested with IBD-HO.<br/>(IBD will advise the charges while permitting for confirmation)</p> <p>Discretionary powers for relaxation of charges for adding confirmation to FLCs will continue to be vested with Head Office</p>                               |
| 3.4      | Transfer of letter of credit   | Rs.1000/- for each transfer  |
| 3.5      | Acceptance commission for accepting usance drafts to be drawn on or accepted by banks in India.  | 0.25% p.m. with Min. of Rs 1500/-  |
| <b>4</b> | <b>Certificates/Attestation in respect of export transactions</b>  |  |
| 4.1      | Attestation of any other document including invoices   | Rs.150/-per document<br>Rs.150/- per Invoice (in excess of five)   |
| 4.2      | Registration of export contracts   | Rs.700/- per registration &<br>Rs 400/- per amendment of contract  |
| <b>B</b> | <b>IMPORT</b>  |  |
| <b>1</b> | <b>For establishing an Import Letter of Credit/Revolving Letter of Credit/Letter of Credit covering imports of goods on deferred payment terms</b> |  |
| 1.1      | <p><b>Upto Rs 5 crores or equivalent</b></p> <p>- Commitment Charges</p> <p>- Usance Charges</p>   | <p>@ 0.175% for every quarter or part thereof for the full validity of the credit minimum Rs.1000/-</p> <p>- 0.175% for bills upto 10 days sight minimum Rs.1000/-</p> <p>- 0.350% for bills over 10 days and upto 3 months sight. minimum Rs.1000/-</p> <p>- 0.350% for the first 3 months plus 0.1% per month in excess of 3 months for bills over 3 months sight.</p> |

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| 1.2   | <b>Over Rs.5crore or equivalent</b>  | <p>Full charges upto Rs.5 crores + One half of charges for amount exceeding Rs.5 crores upto Rs.20 crores.</p> <p>Bill amount exceeding Rs. 20 crores charges will be as applicable upto Rs.20 crores + one fourth of charges exceeding Rs.20 crores.</p> |
| <p><b>Note : For example, if a LC of Rs.25 crores is to be opened, normal commission upto Rs.5 crore plus one half of the normal commission for Rs.15 crore plus one fourth of our normal commission on Rs.5 crores i.e. the remaining amount would be charged.</b></p> |  |   |
| 1.3   | LCs established against 100% cash margin.  | <p>In case of LCs established under 100% cash deposit as security, the charges will be 1/4 of the normal charges</p> <p>However the deposit must be at Card rate. No concession upto GM level</p>   |
| <b>2.</b>   | <b>Amendment to Letter of Credit (LC)</b>  |   |
| 2.1   | Extension of validity of L/C within 3 months period (for which commitment charge has been collected).                      | Rs.1000/- per amendment   |
| 2.2   | Where extension of validity of credit goes beyond 3 months (for which commitment charge has been collected upto 3 months). | Fresh commitment charges at applicable rate per quarter or part thereof subject to minimum of Rs.1000/-   |
| 2.3   | In case of enhancement of value of credit.   | Both the usance and commitment charges, as applicable to establishing an LC, shall be recovered for the additional amt, on the outstanding liability under the LC subject to minimum of Rs.1000/-   |
| 2.4   | In case of amendment extending the tenor of the Bills of Exchange.   | Appropriate additional usance charge shall be collected on the outstanding liability under the LC subject to minimum of Rs.1000/-   |
| 2.5   | Amendment other than extension of validity or enhancement of tenor of the bill of Exchange.                                | Rs.1000/- per amendment   |
| 2.6   | For revival of expired L/Cs within 3 months from date of expiry.   | Both the usance and commitment charges from the date of expiry upto validity period of the revived letter of credit, subject to min. of Rs.1000/-   |

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| <b>3.</b> | <b>Commission on import bills (under L/C)</b>  |  |
| 3.1       | Foreign currency bills at the time of crystallisation or retirement whichever is earlier.  | 0.175% minimum Rs1000/-  |
| 3.2       | In case of rupee import bills drawn under letter of credit.  | 0.25% minimum Rs1000/-   |
| 3.3       | If bills are not retired within 10 days from the date of receipt of bills in case of demand bills and on the due date in case of usance bills. | Additional commission of 0.175% of the bill amount to be recovered.  |
| 3.4       | Foreign currency bills under LC where no exchange benefit accrues to the opening bank.(viz. debit to EEFC/Nostro account)                      | 0.225% of the bill amount with a minimum Rs1500/-  |
| 3.5       | Discrepancy charges in case of non-confirming documents under LC.  | USD 50 per bill ( to be ecovered from LC negotiating bank/beneficiary)                                       |
| 3.6       | Import Documents directly received by Importers  | Upto Rs.20 lac – Rs.3000/- flat<br>Over Rs.20lac – Rs.3000+0.15% of Bill amount with a maximum of Rs.15000/- |
| <b>4.</b> | <b>Commission on Import bills (not under L/C) Upto Rs.5.00Crore</b>  |  |
| 4.1       | On each bill drawn in Rupees and in foreign currency on which no exchange margin accrues to the bank. .(viz. debit to EEFC/Nostro account)     | 0.350% with a minimum Rs.1000/-  |
| 4.2       | On each bill drawn in foreign currency on which exchange margin accrues to the bank.   | 0.30% with minimum Rs.1000/-   |

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| <b>5</b>  | <b>Commission on Import bills (not under L/C) above Rs.5.00Crore</b>  |  |
| 5.1   | Over Rs.5 crore & upto Rs. 20 crore equivalent<br><br>Over Rs.20 crore  | Full charges upto Rs.5 crores + One half of charges for amount exceeding Rs.5 crores upto Rs.20 crores.<br><br>Bill amount exceeding Rs. 20 crores charges will be as applicable upto Rs.20 crores + one fourth of charges exceeding Rs.20 crores. |
| <p><b>For example if a bill of Rs.25 crore is received, normal commission upto Rs.5 crore + one half of the normal commission for Rs.15 crore + one fourth of our normal commission on Rs.5 crore i.e. the remaining amount would be charged.</b></p> |   |  |
| 5.2   | For foreign currency import bill required to be forwarded to another bank required for remitting proceeds to the remitting bank abroad  | Handling charges of Rs. 1000/- per bill  |
| 5.3   | Import documents covering project imports under Inter-Government Aid Scheme and Schemes (including projects those financed by International Agencies like World Bank, IMF, ADB etc.) where no LC is opened. | 0.070% Minimum Rs.1000/-   |
| 5.4   | Release order for <b>AIR CONSIGNMENTS</b> pending receipt of Airway documents (Imports) .   | Rs.2000/- for each release order   |
| <b>C.</b>   | <b>MERCHANTING TRADE</b>  |  |
| 1.1   | Merchanting Trade   | Commission at 0.15% on each leg of transactions (Import and Export)  |

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| <b>D</b>  | <b>GUARANTEES</b>  |   |
| <b>1.</b> | <b>Guarantees in favour of shipping companies/agencies for clearance of goods pending production of bill of lading</b>   |   |
| 1.1       | Relating to imports under LCs opened by the guarantor banks themselves.  | 0.0750% subject to minimum of Rs.1000/- per guarantee   |
| 1.2       | In all other cases   | 0.30% at the time of Issuance of guarantee. If the guarantee continues beyond 3 months, an additional commission of 0.20% per month or part thereof, as long as the guarantee remains operative thereafter, subject to minimum of Rs.1000/- per guarantee |
| <b>2</b>  | <b>Export performance guarantees which include</b><br>(i) Bid bonds<br>(ii) Bonds for earnest money<br>(iii) Guarantees for advance payment made by foreign buyers to Indian exporters/contractors |   |
| 2.1       | Guarantees covered by ECGC counter guarantee<br>- Where the cover is to the extent of 75%<br><br>- Where the cover is to the extent of 90%   | 0.25% per quarter and part thereof minimum Rs.1000/-+ ECGC premium per guarantee<br><br>0.20% per quarter and part thereof minimum Rs.1000/-+ ECGC premium per guarantee  |
| 2.2       | In case of guarantees issued against 100% counter guarantees of the Govt. of India   | 0.15% per quarter and part thereof minimum Rs.1000/-  |
| 2.3       | In case of guarantees, which are not covered by cash deposits or ECGC/Government of India counter guarantees.  | 0.40% per quarter and part thereof minimum Rs.1000/- ,  |

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| 2.4  | Export performance guarantees, Bid-bonds etc. (other than for Project Exports) and Export performance guarantees covering export obligations in terms of import trade control regulations and export performance guarantees/bid bonds connected with deemed exports. | 0.40% per quarter and part thereof minimum commission of Rs.1000/- per guarantee.<br><br><b>(In case of early redemption, 50% of commission for the unexpired period i.e. from the date of redemption to expiry date shall be refunded)</b> |
| 2.5  | Deferred Payment Guarantees covering imports of goods into India/ repayment of foreign currency loans.   | 0.75% per quarter or part thereof for the specified period of liability calculated on the amount of liability under such guarantee at beginning of every quarter with a minimum of Rs.1000/-  |
| 2.6  | Guarantees (other than those issued for project exports) issued against 100% counter guarantees of Govt. of India and guarantees issued against 100% cash deposit to the extent of bank's liabilities, irrespective of the amount                                    | 1/4th of the charges applicable for guarantees, subject to minimum of Rs.1000/- per guarantee   |
| 2.7  | Guarantees issued on behalf of Central & State Government and Corporations/ Institutions/ Companies wholly owned by them irrespective of the amount.   | At Normal charges, however, discretion to be exercised on case-to-case basis.   |
| 2.8  | Letter of comfort/Undertaking for taking buyers credit from PNB .  | 0.25% p.m. for specified period of liability with a min. of 0.40%, subject to min. of Rs.1000/- per guarantee   |
| 2.9  | Letter of comfort/Undertaking for taking buyers credit/suppliers credit from other Banks .   | 0.30% p.m. for specified period of liability with a min. of 0.50%, subject to min. of Rs.1000/- per guarantee   |
| 2.10 | In case of guarantees issued against cash deposit to the extent of bank's liabilities.   | 1/4 <sup>th</sup> of the charges applicable for that guarantee<br>Min. Rs.1000/- per guarantee  |
| 2.11 | All other guarantees not covered above.  | 0.20% p.m. for specified period of liability with a min. of 0.35%, subject to min. of Rs.1000/- per   |



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| <b>D 1</b> | <b>Roll over /Repayment of Buyers Credit</b>  |  |
| 1          | Roll over /Repayment of Buyers Credit   | 0.10% of each roll over/repayment of buyer's credit amount   |
| <b>E</b>   | <b>MISCELLANEOUS CHARGES</b>  |  |
| <b>1</b>   | <b>INWARD REMITTANCES</b>   |  |
| <b>1.1</b> | Encashment of TTs/ purchase of MTs/DDs in respect of which cover has been received in Nostro Accounts                                     | Current TT buying rate + handling charges as under :<br>i) <b>NRE A/C: No Commission to be charged</b> if proceeds deposited to NRE accounts at ours.<br>ii) <b>Adv. Payment against export bills:</b> @ 0.15% of the amount with a Minimum of Rs. 1000/- and Maximum Rs. 7500/-.<br>iii) <b>All Others:</b> Upto INR 50,000 - Minimum Rs.100<br>-Above INR 50000 - 0.15% of the amount with a Minimum of Rs.400/- and Maximum Rs.7500/- (Including cost of FIRC/Courier Charges/ Postage) |
| <b>1.2</b> | Where the inward remittance has to be paid in foreign currency by way of a Demand Draft/ Mail Transfer/Payment Order/Telegraphic Transfer | @ 0.15% of the amount with a Minimum of Rs. 1000/- and Maximum Rs. 7500/-.   |
| <b>2.</b>  | <b>CLEAN PAYMENTS</b>   |  |
| 2.1        | Commission on clean Instruments sent for collection abroad  | -Upto Rs.1000/- nominal commission of Rs.25/- be charged.  |

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|           |  | -Above Rs.1000/- commission @ 0.30% subject to minimum of Rs.100/-  |
| 2.2       | Foreign currency instruments sent for collection in India  | As applicable to inland transactions  |
| 2.3       | Foreign Currency-Notes   | -Upto Rs.10,000/- - Rs.100/-<br>-Above Rs.10,000 & upto Rs.1 lac - Rs.200/-<br>-Above Rs.1 lac @ 0.15% with a minimum of Rs.600/- |
| <b>3.</b> | <b>OUTWARD REMITTANCES</b>   |   |
| 3.1       | Where the outward remittance has to be made in foreign currency by way of a demand draft/mail transfer/payment order/telegraphic transfer/Swift.       | 0.20% of the amount with a minimum of Rs.1000/-<br>(No charges for our NRE/FCNR Account Holders)                                  |
| <b>4.</b> | <b>FORWARD CONTRACTS</b>   |   |
| 4.1       | Charges for Booking of forward contracts.<br><br>- For NRIs<br><br>- Other than NRIs   | -No charges<br><br>-Rs.1000/- per contract  |
| 4.2       | Charges for early delivery/extension of contracts (including NRIs)/cancellation  | Minimum Rs.700/- + Swap cost + Base Rate +3% interest on outlay of funds.   |
| <b>5.</b> | <b>SWIFT</b>   |   |
| 5.1       | Swift Charges<br><br>- Per message<br><br>- Full text LC/LG/LOU<br><br>- MT 940 to be sent on behalf of account holder to foreign banks (out of India) | -Rs.500/-<br><br>-Rs.1500/-<br><br>-Rs.100/-per message   |
| <b>6.</b> | <b>OTHER CHARGES</b>   |   |
| 6.1       | Returning of clean instruments/bills etc   | 50% of our normal charges to be recovered.  |

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|          | sent for collection abroad  |  |
| 6.2      | <b>Other remittances:</b>   |  |
| i)       | Inward remittances credited to EEFC accounts.   | Rs.400/-   |
| ii)      | Outward remittances to the debit of EEFC accounts( other than imports)  | Commission of 0.15% with a Minimum of Rs. 100/- and Maximum Rs. 7500/-to be recovered in lieu of exchange benefit only in case of debits |
| 6.3      | <b>For Bills:</b> Foreign exchange transactions where no exchange commission is earned by the bank- like debits to EEFC accounts, adjustment of packing credit from proceeds received from another bank etc | Commission of 0.15% to be recovered in lieu of exchange benefit  |
| 6.4      | Application to RBI for extension of time for realization of export proceeds beyond prescribed period (ETX Form)   | Rs.1000/- per bill   |
| 6.5      | Follow-up of Bill of Entry  | Rs.500/- per bill per quarter  |
| 6.6      | Approval for Write-off of Export Bill   | Rs.2000/- per bill   |
| 6.7      | Processing charges for any other application to RBI   | Rs.500/-   |
| 6.8      | Foreign Bank Charges (For LC Advising where charges are to be recovered from foreign bank)  | US\$ 50 per LC   |
| 6.9      | Attestation Charges for application of Importer/Exporter Code   | Rs.500/-   |
| 7.0      | Issuance of GR Waiver Certificate   | Rs.500/- per GR  |
| 7.1      | Postage charges   | Actual out of pocket expenses  |
| <b>F</b> | <b>WORLD TRAVEL CARD</b>  |  |
| 1        | Issuance/Recharge   | Rs.100.00  |
| 2        | Duplicate PIN   | Rs.100.00  |
| 3        | Replacement of Card   | Rs.100.00 if delivered in India<br>USD 20.00 for delivery abroad   |
| 4        | ATM withdrawal fee  | USD/GBP/EUR 1.50 as per the currency of the  |

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|   |  | card.   |
| 5 | ATM balance enquiry                            | USD/GBP/EUR 0.50 as per the currency of the card. |
| 6 | Refund of Balance in branch                    | Rs.100.00   |
| 7 | Mark up on conversion (cross currency payment) | 2% over and above the charges of the Master Card. |

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