

“SCHEDULE OF SERVICE CHARGES”
DOMESTIC TRADE, FOREIGN TRADE & CROSS BORDER REMITTANCES
(With effect from, October 01, 2012)

Sr. No	Segment and Description of Charges	Charges / Amount
FOREIGN TRADE		
A. INWARD REMITTANCES		
1	Clean payments effected under SWIFT (MT 103) payment instructions/ Nostro credits received from foreign correspondents	INR 250/-
2	CERTIFICATE	
2.1	For issuing FIRC	INR 250/- per certificate
B. OUTWARD TT REMITTANCES		
3.1	Foreign Currency outward remittances not being proceeds of Import Bills	0.125% with a Minimum of INR 250 and Maximum of INR 5000
3.2	Commission in Lieu of Exchange	0.10% with a Minimum of INR 250/-
3.3	Foreign DD Issuance Charges	0.125% with a Minimum of INR 500/-
3.4	SWIFT for Remittance	INR 500/-
C. EXPORT		
4. BILLS Purchased/Discounted/Negotiated		
4	Commission	INR 1500
4.1	Reimbursement charges under L/Cs	Rs 500/-
5. BILLS for Collection		
5.1	Both Foreign Currency and Rupee Export Bills	0.0625% minimum Rs 1000/-
5.2	Overdue Export Bill - XOS Charges	Rs.500/- per quarter or part thereof to be recovered at the time of realization of the bill or when reported in XOS statement whichever is earlier. (within 30 days from XOS submission)
6. EXPORT DOCUMENTS		
6.1	Forwarding documents under restricted LCs to other Banks	Rs 750/-
6.2	Extension of period of realization of export bills	Rs 500/- per extension
6.3	Unpaid Export Documents returned	Rs 1,000/- per Bill
6.4	Handling GR Forms of Export Bills directly dispatched by drawers	0.0625% minimum Rs 500/-
6.5	Bills drawn and collected in Rupees, foreign currency bills (negotiated, purchased or discounted) where proceeds are received in Rupees through other Banks)	0.125% minimum Rs 500/-
6.6	SOFTEX Realization / Handling Charges	INR 1500/- per form
6.7	Approval for Export Bill Write Off	Rs 1,000/- Per Bill
7. EXPORT L/C		
7.1	Advising	Rs 1,000/-
7.2	Amendment Advice	Rs 750/-
7.3	LC Transfer	INR 1500 per request
7.4	Scrutiny of Documents under LC (sent under collection but not negotiated)	INR 1500 per request
7.5	Commitment Charges + Usance Charges	Subject to Bank name and line availability
7.6	Cancellation of L/Cs	Rs 1,000/-
7.7	Bank Realization Certificate (BRC)- Per Certificate	Rs 250/-
D. IMPORT		
7. IMPORT LETTER OF CREDIT		
7.1	Opening of IMPORT L/C	Rbl Bank (proposed)
7.2	Commitment Charge + Usance charges	As Approved in the CAM. Rack Rate of 0.50% per qtr. Or part thereof Subject to a Minimum of INR 2000
7.3	LCs' issued against 100% cash margin	As Approved in the CAM Rack Rate of 0.20% per qtr. Subject to a Minimum of INR 1500
7.4	Extension of validity of L/C or Value Enhancement	As Approved in the CAM. Rack Rate of 0.50% per qtr. Or part thereof Subject to a Minimum of INR 2000
7.5	Any other amendment	Rs.750/-
7.6	Revival of expired LCs on receipt of documents under LC	As Approved in the CAM. Penal Rate of 0.60% per qtr. Or part thereof Subject to a Minimum of INR 2500

7.7	LCs' issued against 100% cash margin	As Approved in the CAM Rack Rate of 0.20% per qtr. Or part thereof Subject to a Minimum of INR 1500
8. IMPORT BILLS		
8.1	Foreign Currency Bills at the time of retirement	0.15% Minimum Rs 500/- or As approved in the CAM
8.2	Import Bills received under L/C on which no exchange benefit accrues to opening Bank	0.15% Minimum Rs 500/- or As approved in the CAM
8.3	Transit Interest	No. of Days Bank is out of funds * Customer CC Rate / PLR
8.4	Discrepancy charges	USD 50 per discrepant document to A/C of Beneficiary
8.5	Devolvement	0.15% minimum Rs 500/- On payment of devolved bill under L/C - additional 0.15% per quarter minimum Rs 1,000/-
9. BUYERS CREDIT		
9.1	Letter of comfort (LOC/LUT - Buyer's Credit)	As Approved in CAM or 0.60% per qtr., or part thereof, subject to a minimum of Rs 1000/-
9.2	Trade Credit - Approval	NIL
9.3	Arrangement Fee	0.10% p.a. subject to a minimum of Rs 2000/- unless waived in the CAM
9.4	Where exchange margin is earned on a foreign currency bill	0.25% minimum Rs 500/- where Debit is from EFFC A/c Commission in lieu of Exchange to be levied as well
10. IMPORT MISCL.		
10.1	Dishonored Import Bills/ Return Charges	Rs 1,000/-
10.2	Counter Signing/ Co -acceptance availisation of Import Bills	As Approved in CAM or 0.60% per qtr. Or part thereof subject to a minimum of Rs 1000/-
10.3	Issue of Delivery Orders (Bills under LC and Collection)	Rs 1,000/- subject to 110% cash margin
10.4	Bill of Entry - Follow up (for bills reported in half yearly BEF)	Rs 500/- Per Bill
10.5	Import Advance Remittances	0.125% with a Minimum of INR 250 and Maximum of INR 5000
10.6	Import Bills received directly by Importers from Overseas Suppliers	0.125% with a Minimum of INR 250 and Maximum of INR 5000
E. FOREIGN GUARANTEES		
11.1	Guarantees in favour of Shipping Companies/ Agencies for clearance of goods pending production of Bill of Lading	If LCs opened by us: Rs 2000 (subject to 110% cash margin) Others: 0.20% per month or part thereof minimum Rs 2000
11.2	Performance Guarantee	As Approved in CAM or 0.50% per qtr. Or part thereof, subject to a minimum of Rs 1000/-
11.3	Financial Guarantee	As Approved in CAM or 0.60% per qtr. Or part thereof, subject to a minimum of Rs 1000/-
11.4	Standby LCs	As Approved in CAM or 0.60% per qtr. Or part thereof, subject to a minimum of Rs 1000/-
11.5	All Other Guarantees	As Approved in CAM or 0.60% per qtr. Or part thereof, subject to a minimum of Rs 1000/-
11.6	Guarantees' issued against 100% cash margin	As Approved in CAM or 0.30% per qtr. Or part thereof, subject to a minimum of Rs 1500/-
11.7	Extension of validity and enhancement of value	As applicable for issuance of BG subject to minimum of Rs.750/- + handling charges of Rs.500/-
	Other Amendments	Rs. 750/-
INLAND TRADE		
1.BANK GUARANTEES (INLAND)		
1.1	Performance	As Approved in CAM or 0.50% per qtr. Or part thereof, subject to a minimum of Rs 1000/-
1.2	Financial	As Approved in CAM or 0.60% per qtr. Or part thereof, subject to a minimum of Rs 1000/-
1.3	Bank Guarantees issued against 100% cash margin	As Approved in CAM or 0.30% per qtr. Or part thereof, subject to a minimum of Rs 1500/-
1.4	Extension of validity and enhancement of value	As applicable for issuance of BG subject to minimum of Rs.750/- + handling charges of Rs.500/-
1.5	Other amendments	Rs. 750/-
2. INLAND LETTER OF CREDIT AND BILLS		
2.1	Commitment Charges + Usance Charges	As Approved in the CAM. Rack Rate of 0.50% per qtr. Subject to a Minimum of INR 2000 and to be charged on a per quarter basis

2.2	Bills Devolved under Inland L/C	0.20% minimum Rs. 2000/-
2.3	Extension of validity / Value Enhancement	As Approved in the CAM. Rack Rate of 0.50% per qtr. Subject to a Minimum of INR 2000 and to be charged on a per quarter basis
2.4	LCs opened against 100% cash margin	As Approved in the CAM Rack Rate of 0.20% per qtr. Subject to a Minimum of INR 1500
2.5	Inland L/C	Rs 1500/-
2.6	Advising of Inland L/C amendment	Rs 1000/-
2.7	Inland Bills received under our L/Cs	Commission Rs. 1000/-
2.8	Discrepant documents handled under Inland Bills received under our L/Cs	Rs.1000/-
2.9	Bills Devolved under Inland L/C	0.20% minimum Rs 2,000/-
2.10	Bills Discounted under L/Cs of other Banks (LCBD)	0.25% p.a. subject to Minimum Rs. 1000/-
2.11	Supply Bills Purchased (SBP)	0.60% Minimum Rs 500/-
2.12	Usance Bills Discounted (IUBD)	0.60% Minimum Rs 500/-
2.13	Drawee Bills Discounted (DBD)	0.60% Minimum Rs 500/-
2.14	Inward Bills for Collection (IBC)	0.60% Minimum Rs 500/-
2.15	Outward Bills for Collection (OBC)	0.60% Minimum Rs 500/-
MISCELLANEOUS ACTIVITY CHARGES:		
1	Approval for setting up JV/ WOS/ Branch Office abroad	Rs 15,000/-
2	FCGPR/FCTRS APPLICATION TO RBI	Rs.2000/-
3	Import L/C and Foreign Guarantee - SWIFT	Rs 1,500/-
4	Import L/C and Foreign Guarantee (AMENDMENT)- SWIFT	Rs 750/-
5	Remittances - SWIFT	Rs 500/-
6	Untested Messages (MT 999) - SWIFT	Rs 500/-
7	Courier Charges for Export/ Import Documents	Rs 1,000/-
8	Courier Charges (Domestic)	Rs 250/-
9	Custody charges for overdue bills	Rs.250 per quarter or part thereof for each bill, if the bill is not paid within 10days from the due date/date of presentation.
10	GR Waiver	Rs. 500 per GR
11	Transaction charge FC Pre/Post Shipment	For disbursement of PCFC :NIL For conversion of PCFC into post shipment credit : INR 500
12	True Copy certification - Invoices/ BRC/ LC Copy & Other Miscellaneous Certifications/ Duplicate Advice.	Rs.100/-
13	Inquiries relating to old records	6 to 12 months old Rs. 50/- per item. Above 12 months Rs.250/- per item
14	Signature verification of LC etc.	Rs.250/-