

TARIFF OF CHARGES			
(with effect from 1 <sup>st</sup> March 2015)			
Schedule of Charges – Funded and Non-Funded Facilities			
Credit Facilities			
1	Processing fees for new limits or enhancements (for all credit limits except those against bank's own deposits)	1.50% of sanctioned limits subject to a minimum of £200 / €300 / \$ 400.(as per sanction terms and conditions )	
2	Renewal Fees for Credit facilities	0.75% of sanctioned limits subject to a minimum of £100 / €150 / \$ 200.(as per sanction terms and conditions )	
3	ECBs / Syndicated Loans – Processing Fees	Upto \$ 2m	1.50% flat
		From \$2m to \$ 5m	1.00% subject to a minimum of \$ 30,000
		From \$5m to \$10m	0.75% subject to a minimum of \$ 75,000
		From \$10m to 20m	0.50% subject to a minimum of \$ 125,000
4	Penal Interest Charges - In case the arrangement is exceeded (over-limit) / loan instalment not paid.	2% over the applicable rate of interest for a) the period the account has been irregular b) period for which the instalment has been delayed	
5	Communication Charges	Postage £ 10.00 / Courier £25.00 /Swift £20.00 / \$40.00 and Fax £5.00	
6	Swift Tracers (for Bills and Payments)	Upto 2 tracers – NIL Charges and £15.00 / €20 / \$ 30 for each Tracer thereafter.	
Import Documentary Credit			
1	Opening a Letter of Credit (Sight)	0.1% per month, subject to a minimum charge of £50.00 / €75.00 / \$100.00 plus swift charges .(as per sanction terms and conditions )	
2	Usance / Acceptance / Deferred payment	0.2% per month, subject to a minimum charge of £50.00 / €75.00 / \$100.00 plus swift charges.(as per sanction terms and conditions )	
3	Amendments	a) £50.00 / €75.00 /\$100.00 per amendment. b) Amendments in terms of value will be charged as per rate for opening a Letter of Credit plus swift charges .(as per sanction terms and conditions )	
4	Cancellation of LC on customer request	£50 plus Swift charges	
5	Issuance of Pre-advice	£40 /€60 / \$80 per advice	
6	Payments under bank's Letters of Credit	0.2% flat subject to a minimum charge of £50.00 / €75 / \$100 plus swift charges	

Schedule of Charges – Funded and Non-Funded Facilities		
<b>Export Documentary Credit</b>		
1	Advising a Letter of Credit	£50 / €75 / \$100 per advice
2	Pre-advising a credit	£40 / €60 / \$80 per pre-advice
3	Advising an Amendment	£40 / €60 / \$80 per amendment
4	Confirming a Credit	a) 0.30% for sight LCs with a minimum charge of £50.00 / €75.00 / \$100.00 b) 0.10% for Usance LCs additional per month.
5	Payment under LC	0.2%, with a minimum charge of £50.00 / €75.00 / \$100.00
6	Payments under Clean / Reimbursement Credit	0.05% with a minimum charge of £50.00 / €50.00 / \$100.00 and a maximum of £2500.00 / €3750.00 / \$5000.00
7	Assignment of Letter of Credit	0.3% of the amounts assigned with a minimum charge of £100.00 / € 150.00 / \$200.00
8	Acceptances / Negotiation / Deferred Payment Commission	0.10% per month with a minimum charge of £ 60.00 / €80.00 / \$120.00
9	Transfer of LC	0.4% of the amounts transferred with a minimum charge of £ 100.00 / € 150.00 / \$200.00
<b>Import Collections</b>		
1	Documentary /Clean Bills	0.2%, with a minimum charge of £50.00/ €75.00 /\$100.00 and a maximum of £100.00 /€200 / \$250.00 plus postage charges
2	Unaccepted /Unpaid Bills	£20.00 /€30.00 /\$30.00 per month
3	Issue of Delivery Order	£40.00 / €60.00 / \$80.00
<b>Export Collections</b>		
1	Bills for Collection	0.2% of the bill value, with a minimum charge of £50.00 / € 75.00 / \$ 100.00 and a maximum charge of £100.00 / €200 / \$250 plus postage
2	Foreign Currency instruments presented by us returned unpaid	£25.00 / €40.00 / \$50.00 per instrument
3	Export Bill/ Negotiation /Discounting/ Purchase	0.25%of the bill value with a minimum charge of £50.00 plus applicable Interest as agreed with the customer at the time of negotiation /discounting / purchase
4	Unpaid / Unaccepted Export Bills	£20.00 / €30.00 / \$30.00 per bill or per extension

Guarantees and Sureties		
1	Issue of Inland / Foreign financial Performance Guarantee / Surety / SBLC / Shipping Guarantee	a) Rate of 0.5% per quarter with a minimum charge of £60 / €80 / \$ 120. b) For 100% margin, 0.125% per quarter subject to the minimum charges as given above + swift charges. (as per sanction terms and conditions )
2	Amendments to BG / SBLC / Shipping Guarantee / Surety	1) Minimum charge of £60.00 / \$120/ €80 per amendment b) In terms of value will be charged as per rate for opening a Letter of Guarantee plus swift charges
3	Cancellation	£40.00 per cancellation plus transmission costs.