

“SCHEDULE OF CHARGES”
DOMESTIC TRADE, FOREIGN TRADE & CROSS BORDER REMITTANCES
(With effect from November 05th, 2024)

	Segment and Description of Charges	Charges/Amount
A. FOREIGN TRADE		
1.	INWARD REMITTANCES	
1.1	Payment instructions received from foreign correspondents for funds credited in Nostro account	Free
1.2	Clean payments received through SWIFT (MT 103) to credit customers account <i>(For single inward remittance, if multiple purpose codes are applied then charges will be applicable purpose code wise)</i>	Rs. 250/-
2.	CERTIFICATE	
2.1	For issuing FIRC/EFIRC	NIL (up to 1 year) Beyond 1-year Rs.1,000/-
2.2	Revalidation of FIRC/EFIRC already issued	Rs. 1,000/-
2.3	Cancellation of FIRC/EFIRC	Rs. 1,000/-
B. OUTWARD TT REMITTANCES		
3.1	Non-Trade A2 including LRS, Capital Account Transactions (excluding family maintenance and education related payments)	0.125% with a Minimum of Rs.500/- and Maximum of Rs. 5,000/-
3.2	Family maintenance & Education related remittances	Rs. 500/- flat
3.3	Foreign DD Issuance Charges	0.125% with a Minimum of Rs. 500/-
3.4	Foreign DD cancellation charges	Rs.1,000/-
3.5	Payment made with OUR (charges to recover from applicant) <i>(In addition to 3.1 & 3.5)</i>	On actual basis for initial and any subsequent debits from correspondent bank.
3.6	Stop payment/re-call of funds	Rs.1,000/-
C. EXPORTS		
4.	Approval for Remittance received as long-term Export advance	Rs.10,000/-
5.	EXPORT BILLS Purchased/Discounted/Negotiated	
5.1	Reimbursement Claim lodgment	Rs. 500/-
6.	EXPORT BILLS for Collection (For bills sent on collection by the Bank to Overseas Buyer/Agent) EXPORT BILLS DISPATCH BY THE BANK	
6.1	Both Foreign Currency and Rupee Export Bills	0.0625% Minimum Rs. 1,500/- (PER SHIPPING BILL & PER SOFTEX FORM)
7.	EDPMS FOLLOW UP CHARGES	
7.1	Overdue Export Bill – EDF OUTSTANDING Charges (Per Bill) unless extended by the Bank <i>(Outstanding as on last day of month of the quarter (March, June, September,</i>	Rs.300/- per quarter beyond 270 days from date of shipment

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	<i>December) to be recovered on 1st week of succeeding month)</i>	
7.2	Non-Regularization of Export Advance receipt <i>(Outstanding as on last day of month of the quarter (March, June, September, December) to be recovered on 1st week of succeeding month)</i>	Rs. 600/- per quarter beyond 1 year from Inwards remittance date
8.	EXPORT DOCUMENTS	
8.1	Forwarding documents under restricted LCs to other Banks (within India)	Rs.1,000/-
8.2	Extension of period of realization of export bills	Rs. 500/- per extension per shipping bill
8.3	Unpaid Export Documents returned	Rs. 1,000/- per export bill
8.4	Handling EDF Forms of Exports bills/SOFTEX Forms directly dispatched by the exporter. (NON-DISPATCH CASES)	0.0625% Minimum Rs 1,500/- Per shipping bill /SOFTEX Form as applicable.
8.5	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 1,000/-
8.6	Export set off against import payment or vice versa	0.125% minimum 1,000/- (Individually applicable for both export & import legs PER SB & PER BOE)
8.7	Approval for Export Bill Write Off/Invoice Reduction/Change of Buyer	Rs. 1,500/- Per shipping Bill/SOFTEX Form
9.	EXPORT L/C	
9.1	Advising of Letter of Credit	Rs. 1,500/-
9.2	Amendment Advice (Advising of Amendment of L/C)	Rs.1,000/-
9.3	LC Transfer	Rs.1,500 per request
9.4	Scrutiny of Documents under LC (sent under collection but not negotiated)	Rs.1,500 per request
9.5	Commitment Charges + Usance Charges (Export LC confirmation)	Transaction specific approval to be obtained from FIG (Charges as per rating and Country Risk)
9.6	Cancellation of L/Cs advised by the Bank	Rs.1,000/-
10.	Miscellaneous Charges related to EXPORT	
10.1	Issuance of E-BRC	No Charges
10.2	Project Export approval	Rs.50,000/- Per Project
10.3	Project Approval extension	Rs. 15,000/- Per Request

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10.4	Delay in submission of DPX-2 (Beyond 6 months from due date of submission)	Rs. 1,000/- Per DPX-2 per month (<i>Recover on Monthly basis</i>)
10.5	Reporting of closure of Project Abroad	Rs. 2,000/-
10.6	EDF Waiver/Approval	Rs. 2,000/- Per Request
10.7	Approval for opening/hiring warehouse/Opening special purpose foreign currency account abroad	Rs. 5,000/-
D. IMPORTS		
11.	Opening of L/C (Import/Inland)	
11.1	Commitment Charge + Usance charges (non-cash back)	Commitment 0.30% p.a. till expiry + Usance 0.40% per quarter or part thereof subject to a minimum of Rs.2,500/-
11.2	LCs issued against 100% cash margin	Commitment 0.20% p.a. till expiry + Usance 0.30% per quarter or part thereof subject to a minimum of Rs.2,500/-
11.3	Acceptance of overdrawn bills under LC	0.40% per quarter or part thereof.
11.4	Draft LC issuance	Rs. 1,000/- per draft of LC
12.	AMENDMENT	
12.1	Extension of validity of L/C or Value Enhancement	0.40% per qtr. Or part thereof Subject to a Minimum of Rs. 2,500/-
12.2	Any other amendment (non-Financial)	Rs.1,000/-
12.3	Revival of expired LCs on receipt of documents under LC	Penal Rate of 0.40% per qtr. Or part thereof (<i>Charges will be recovered only for bill amount from LC expiry date till date of presentation of documents. This will be applicable for both SIGHT & USANCE LC</i>)
13.	COMMISSION ON IMPORT BILLS RECEIVED UNDER IMPORT L/C	
13.1	Import Bills received under L/C	0.125% Minimum Rs. 500/-
14.	DOCUMENTS RECEIVED UNDER IMPORT/INLAND L/C	
14.1	Discrepancy charges	USD 75 or its equivalent per discrepant document to A/C of Beneficiary (For Import) For Inland: Rs.2,500/-
14.2	Devolvement	0.10% Min Rs. 1,000/-

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		per bill on payment of devolved bill under LC.
15.	COMMISSION ON IMPORT BILLS ON COLLECTION BASIS (From Overseas Bank)	
15.1	Commission on Import bill received on collection	0.15% minimum Rs. 500/- and maximum Rs. 5,000/-
15.2	Dishonored Import Bills/ Return Charges	Rs.1,000/-
15.3	Issue of Delivery Orders (Bills under LC and Collection)	Rs.1,000/-
16	IDPMS FOLLOW UP CHARGES	
16.1	IDPMS regularization (BOE regularization) (<i>Outstanding as on last day of month of the quarter (March, June, September, December) to be recovered on 1st week of succeeding month</i>)	Rs. 300/- per bill of entry PER QUARTER POST 180 DAYS FROM BOE DATE
16.2	ORM regularization (<i>Outstanding as on last day of month of the quarter (March, June, September, December) to be recovered on 1st week of succeeding month</i>)	Rs 600/- per ORM per QUARTER POST 180 DAYS FROM date of remittance
17.	IMPORT REMITTANCES	
17.1	Import Advance Remittances	0.125% with a Minimum of Rs 500 and Maximum of INR 5,000/-
17.2	Import Bills received directly by Importers from Overseas Suppliers.	0.125% with a Minimum of Rs. 500/- and Maximum of Rs. 5,000/-
17.3	Follow up for Overdue Merchant Trade transactions – Overdue beyond 9 months (For both export/import leg)	Rs. 500/- per transaction - half yearly
17.4	Follow up for Overdue Merchant Trade transactions- Outlay beyond 4 months (For both export/import leg)	Rs. 500/- per transaction - half yearly
E. GUARANTEES		
18.	GUARANTEES, Counter Guarantee & SBLC (Both Foreign & Inland)	
18.1	Guarantees in favor of Shipping Companies/ Agencies for clearance of goods pending production of Bill of Lading	Rs. 2,500/- subject to 110% cash margin(sight) Rs. 2,500/- pre-acceptances (usance)
18.2	Performance Guarantee	0.50% per qtr. Or part thereof, subject to a minimum of Rs. 2,000/-
18.3	Financial Guarantee (including those issued for availing Buyers Credit)	0.60% per qtr. Or part thereof, subject to a minimum of Rs. 2,000/-
18.4	Standby LCs (including those for BC)	0.60% per qtr. Or part thereof, subject to a minimum of Rs. 2,000/-

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18.5	Bank Guarantees issued against 100% cash margin (except shipping guarantees)	0.30% per qtr. Or part thereof, subject to a minimum of Rs. 2,000/-
19.	AMENDMENT FOR GUARANTEES	
19.1	Extension of validity and enhancement of value	As applicable for issuance of BG subject to minimum of Rs.1,000/-
19.2	Other Amendments	Rs.1,000/- flat
	OTHERS	
19.3	Guarantee Advising Charges	Rs. 1,500/-
19.4	Duplicate issuance (subject to indemnity)	Rs. 2,500 /-
F. INLAND TRANSACTIONS		
20.	ADVISING	
20.1	Inland L/C	Rs 1,500/-
20.2	Advising of Inland L/C amendment	Rs 1,000/-
21.	INLAND BILLS	
21.1	Inland Bills received under our L/Cs	Commission Rs. 1,000/-
21.2	Bills Discounted under L/C including RBL Banks (LCBD/LCBL)-Handling Charges	Rs. 1,000/-
21.3	Dishonored Inland Bills/ Return Charges	Rs.1,000/-
21.4	Inward Bills for Collection (IBC)	0.30% Minimum Rs 1,000/-
21.5	Outward Bills for Collection (OBC)	0.30% Minimum Rs 1,000/-
21.6	Invoice financing/discounting handling Charges	Rs. 1,500/- Per request
21.7	Factoring/Receivable Purchase handling charges	Rs. 1,500/- Per request
21.8	CERSAI Reporting Charges	At actuals
MISCELLANEOUS		
1.	Import/Inland L/C and Foreign/ Domestic Guarantee (ISSUANCE)SWIFT/SFMS	Rs. 1500/-
2.	Import/Inland L/C and Foreign/ Domestic Guarantee (AMENDMENT) SWIFT/SFMS	Rs.1,000/-
3.	SFMS Charges (Other than LC/BG for client initiated trade transactions)	Rs. 500/-
4.	Remittances (IMPORT/OUTWARD REMITTANCES)– SWIFT	Rs. 500/-
5.	Untested Messages (MT 999) – SWIFT	Rs. 500/-
6.	Courier Charges for Export/ Import Documents	Rs. 1,500/-
7.	Courier Charges (Domestic)	Rs. 500/-
8.	Custody charges for overdue bills (Import Bills under LC/ Collection) (FOR BOTH INLAND & IMPORT)	Rs.500/- per quarter or part thereof for each bill, if the bill is not paid within 10 days from the due date/date of presentation.

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9.	True Copy certification - Invoices/ LC Copy & Other Miscellaneous Certifications/ Duplicate Advice/ Issue of any certificate relating to remittance received (Other than FIRC)	Rs.200/- Per document being certified. Maximum Rs. 5,000/-
10.	Inquiries relating to old records	Up to 12 months: NIL Above 12 months Rs.500/- per item
11.	Signature verification of LC or any other documents	Rs. 500/-
12.	Bank certificate for IEC Issuance/ AD code	Rs. 500/-
13.	Request for Approval to RBI/Ratification of cleanup of legacy issues/ Correspondence with RBI (Client Initiated) 1)Current Account 2)Capital Account	1) INR 2,500/- per request 2) INR 25,000/- per request
14.	Any other NOC/Approval/request letter/Certificate issuance (Bank Issued)	Rs.1,000/- per request
15.	Credit opinion report' procurement	At Actuals
16.	Change of Purpose code	Up to 1 Month: NIL More than 1 Month up to 3 months: Rs. 500/- More than 3-12 months: Rs. 1,500/- Above 12 months: Rs. 2,500/- (From the date of remittance received)
17.	SWIFT charges (customer-initiated message)	Rs. 500/-
18.	Relay of Message on behalf of other Banks	Rs. 1,000/- Per swift message
CAPITAL ACCOUNT TRANSACTIONS		
INVESTMENT IN JV/WOS ABROAD		
1.	Approval of proposal for setting up foreign entity abroad under Automatic/Approval route	Rs.15,000/-
2.	Delay Filing of APR beyond 1 Year	Rs. 5,000/-
3.	Change of AD for JV / WOS	Rs. 15,000/-
4.	Closure/Disinvestment of foreign entity and reporting	Rs. 25,000/-
5.	Reporting of addition of new Indian party to existing UIN	Rs. 5,000/-
6.	Annual reporting of Under Overseas Portfolio Investment scheme through OID portal	Rs. 5,000/-
FOREIGN INVESTMENTS IN INDIA -FCGPR/FCTRS		
<u>FIRMS Reporting:</u>		
1.	a) Inward remittance received through RBL Bank	a) Rs 10,000/-

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	b) Inward remittance received through another AD Bank in India	b) 0.125% of the FC amount involved subject to maximum Rs 50,000/-
2.	KYC follow up and Per Tracer charges	Rs. 500/- (up to 3 tracers)
3.	Issuance of KYC after receipt from remitting bank for FCGPR / FCTRS Transactions	NIL
Establishment of Liaison office / Rep. Office / Branch office OVERSEAS		
1.	Approval for proposal to establish Liaison office / Rep. Office / Branch office abroad	Rs. 15,000/-
2.	Reporting of closure and receipt of closure proceeds from abroad	Rs.1,000/-
3.	Renewal of permission granted to Liaison office / Rep. Office / Branch office abroad	Rs. 5,000/-
ESTABLISHMENT OF LIAISON OFFICE/BRANCH OFFICE/PROJECT OFFICE IN INDIA		
1.	Approval for proposal to establish Liaison office / Rep. Office / Branch office in India.	Rs. 15,000/-
2.	Closure of LO/BO/PO and remittance of Balance to parent company	Rs. 15,000/-
3.	Renewal of permission granted to LO/ PO	Rs. 10,000/-
4.	Delay in submission of AAC beyond 1 year	Rs. 1,000/-
EXTERNAL COMMERCIAL BORROWINGS -ECB		
1.	Handling of proposal to obtain LRN from RBI	Rs. 15,000/-
2.	Reporting of changes in Form ECB subsequent to Receipt of LRN	Rs. 10,000/-
3.	ECB 2 STATEMENT - monthly reporting	Rs. 1,000/-
4.	Delayed submission of ECB -2 (Beyond 7th)	Rs. 1,000/- PER DAY
5.	Issue of NOC for Change of AD bank	Rs. 10,000/-
6.	Issuance of NOC from FEMA angle for creation of charge on Assets	Rs. 25,000/-
G. MISCELLANEOUS		
1.	AD approval for pledge of shares with security trustee and marking lien of lender while availing the Loan against the shares issued under FDI	0.5% of amount involved or Rs. Rs. 100,000/- whichever is higher

General Notes

- ✓ Specific pricing conditions approved in Credit Approval Memo /captured in Disbursement Notice/ applicable to a specific product scheme shall supersede standard schedule of charges.
- ✓ All the charges attract GST at applicable rates.
- ✓ Stamp duty charges applicable in the respective states as per Government regulations from time to time will be recovered wherever applicable.

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- ✓ Please refer to the Bank website for applicable penal charges for inland Trade Finance Facilities (Bill / Invoice Discounting / Financing / Factoring etc.)
<https://drws17a9qx558.cloudfront.net/document/service-charges/wb-penal-charges.pdf>
- ✓ For any cross-border transaction where the Bank does not earn any exchange margin, an additional commission of 0.125% minimum INR 500/- and maximum 5,000/- in lieu of exchange (CLE) margin will be applicable.

Exclusion: 1. Exchange Earners' Foreign Currency Account (EEFC) 2. Special Purpose Foreign Currency Account. 3. Diamond Dollar Account (DDA). However, any outward remittance from these accounts will attract CLE.