केनरा बैंक Canara Bank
सिंडिकेट Syndicate

FOREX RELATED CHARGES WEF 13.11.2026

GENERAL GUIDELINES

- All out-of-pocket expenses, such as correspondent bank charges, postages, courier charges, telecommunication including expenses incurred to secure the bank's and customer's interest, swift charges shall be recovered from the customer (including employees/ retired employees) in respect of all foreign exchange transactions.
- Stamp duty under the Indian Stamp Act or the Stamp Act of the various States on forex transactions, wherever applicable, shall be borne by the concerned customer.
- Besides the scales of charges prescribed, interest on outlay of funds shall be recovered from the customers on all foreign exchange transactions, wherever provided.
- Where bank charges are to be recovered from the overseas buyers/ sellers but are refused by them, such charges shall be recovered from the customers.
- The charges are excluding GST. Hence, guidelines issued by E T & T Section, HO, in respect of collection of GST thereon shall be complied with, wherever applicable.
- For arriving at the rupee equivalent of foreign currency, the Foreign Currency amount should be converted at the prevailing TT Selling Rate to apply the specified charges.
- The day count convention for the purpose of levying service charges is 30/360.
- Consent/undertaking from customers for waiver of notice period for levying applicable/revised forex-related service charges for a period of 30 days wef 13.11.2026 shall be obtained.

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Sl.No.	Nature of charges	Applicable Charges
1. EXPORT TRANSACTIONS		
A	For each Foreign Currency (FC) and Rupee bill purchased/ discounted/ negotiated/ sent on collection/ consignment exports / advance payment basis (part or full)/ direct dispatch	**Charges per Export Bill (Goods & Services)** Up to and including Rs. 1,00,000/- Flat Rs. 25/- Above Rs. 1,00,000/- and up to and including Rs. 4,00,000/- Flat Rs. 250/-. Above Rs. 4,00,000/- and up to and including Rs. 10,00,000/- Flat Rs. 500/-. Above Rs. 10,00,000/- Flat Rs. 1000/-. The above rates shall be applicable for a maximum of up to 5 Shipping Bills (Goods)/Invoices (Services). For over and above 5 Shipping Bills (Goods) /Invoices (Services), ₹100 per Shipping Bill (Goods)/invoices (Services) will be charged in addition to above charges.
	Explanation to A: • There will be no additional charge if there is a conversion in bill from collection to Negotiation/Purchase/Discount or vice versa. • In case, where a portion of the bill is Purchased/ Negotiated/ Discounted and the remaining balance is handled on collection basis, charges for both transactions to be collected. • Service charges for import transactions are collected at the time of processing the remittances, and the same practice shall continue as hitherto. In cases such as payments processed through SRVA, Payment Aggregators, etc., where reconciliation of the Bill of Entry is carried out without collection of remittance charges, the charges as per the above table shall be applied mutatis mutandis for such Bill of Entry reconciliation. • No other Service Charges other than the above shall be applicable for the reconciliation/closure of small value E/IDPMS transactions as per revised RBI Directions.	
B	Export Bill Crystallization	Rs. 1,000/- per bill
C	**Export letters of Credit:** (Note: Letter of Credit include LC, Standby LC, Letter of Authority, Orders to negotiate, orders for payment and all types of documents of similar nature)	

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<table>
<tr><th>Sl.No.</th><th>Nature of charges</th><th>Applicable Charges</th></tr>
<tr><td>C. 1</td><td>Advising</td><td>Rs. 1,500/- per credit for our customers & Rs. 3,000/- for other bank customers.</td></tr>
<tr><td>C.2</td><td>Advising amendments</td><td>Rs. 500/- per amendment for our customers & Rs. 1,000/- per amendment for other bank customers.</td></tr>
<tr><td>C.3</td><td>Adding confirmation to a LC</td><td>Sight LC & LCs upto 30 days Usance (per month or part thereof)
LC Value
<table>
<tr><td>upto Rs. 1.00 crore</td><td>0.35%</td></tr>
<tr><td>Above Rs. 1.00 crore but upto Rs. 5.00 crore</td><td>0.25%
With a min of
Rs. 35000/-</td></tr>
<tr><td>Above Rs. 5.00 crore</td><td>0.15%
With a min. of
Rs. 125,000/-</td></tr>
</table>
(LCs beyond 30 days Usance (per month or part thereof)
LC Value
<table>
<tr><td>Upto Rs. 1.00 crore</td><td>0.20%</td></tr>
<tr><td>Above Rs. 1.00 crore but upto Rs. 5.00 crore</td><td>0.10% With a min. of Rs. 20,000/-</td></tr>
<tr><td>Above Rs. 5.00 crore</td><td>0.05%
With a min. of Rs. 50,000/-</td></tr>
</table>
• In addition to the above, additional charges as advised by Integrated Treasury Vertical, Treasury Wing based on risk perception are to be collected.</td></tr>
</table>

Sl.No.	Nature of charges	Applicable Charges
		• Part of a month should be treated as full month.
C.4	In case of extension of LC to which confirmation has been added	Charges as above point C.3. Further, in case of enhancement of the amount of a LC to which confirmation has been added, additional Usance charges & commitment charges shall be recovered as above on the amount so increased.
C.5	**Transferable Letter of credit** When transfers are made under a transferable LC (Whether full or in part and whether endorsed on the credit itself or not)	Rs. 1,000/- for each advice of Transfer & Rs. 500/- for each transfer of amendment.
C.6	Reimbursement claims UNDER EXPORT LC	Rs. 1,000/- + OPE
C.7	Commission for joining in customer's guarantee/ indemnities and for giving guarantees/indemnities on behalf of customers to other banks in India in respect of discrepancies in documents negotiated under LC	0.25% with a minimum of Rs. 1,000/- per bill
C.8	Charges for discrepancies in export documents under LC.	Flat Rs. 1,000/-
D	**Other Export related Charges:**	
D.1	Advance remittance towards export	Up to and including Rs. 50,000/- Nil Above Rs. 50,000/- Rs.300/- per remittance

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<table>
<tr><th>Sl.No.</th><th>Nature of charges</th><th>Applicable Charges</th></tr>
<tr><td>D.2</td><td>Issue of Certificate related to Export Transaction</td><td>
<table>
<tr><td>Issue of
• FIRC/e-FIRC
• Delivery Order
• Bank Release order, or
• Any other certificates/ attestations</td><td>Rs 500/- per Certificate

Rs. 1,000/- for issue of duplicate certificate/ Revalidation</td></tr>
<tr><td>e-BRC issuance (per e-BRC)</td><td>Rs. 75/- per SB realization for legacy cases.</td></tr>
</table>
</td></tr>
<tr><td>D.3</td><td>Approvals</td><td>
<table>
<tr><td>Write off of Export Bill (per SB for goods/Invoice for services)</td><td>Self-Write off - Rs. 1,000/-
AD Power –
Write-Off for Original declared value upto Rs. 10 Lakhs per SB/Invoice – Nil
Write-Off for Original declared value above Rs. 10 Lakhs per Shipping Bill/Invoice - Rs. 2000/-</td></tr>
<tr><td>Extension of Due Date of SB for goods/Invoice for services (per extension)</td><td>For Small Value SB (Goods)/ Invoice (Services) upto Rs. 10 lakhs per SB/Invoice – Nil
For SB (Goods)/ Invoice (Services) above Rs. 10 Lakhs per SB/Invoice – Rs.</td></tr>
</table>
</td></tr>
</table>

<table>
<tr><th>Sl.No.</th><th>Nature of charges</th><th>Applicable Charges</th></tr>
<tr><td></td><td></td><td>
<table>
<tr><td></td><td>1000/- per SB(Goods)/ invoice (Services)</td></tr>
<tr><td>Setoff of Export against Import payment</td><td>As applicable to export and import transactions</td></tr>
<tr><td>Any export transaction requiring approval of RBI</td><td>Rs. 5,000/-</td></tr>
</table>
</td></tr>
<tr><td>D.5</td><td>AD transfer request to our bank under EDPMS</td><td>Rs. 500 per SB (Goods)/ Invoices (Service)</td></tr>
<tr><td>D.6</td><td>EDF Certification for Services including Software
(Where Bank is specified Authority)</td><td>up to and including Rs. 10,00,000/- Flat Rs. 500/-
Above Rs. 10,00,000/- Flat Rs. 1000/-.
The above rates shall be applicable for a maximum of up to 5 Invoices. For over and above 5 Invoices, Rs 100 per Invoice will be charged in addition to above charges.</td></tr>
<tr><td>D.7</td><td>EDF Certificate (Duplicate)</td><td>Rs. 250/- for issue of duplicate certificate</td></tr>
<tr><td>D.8</td><td>Reduction in value of SB (Goods) or Invoice (Services and Software)</td><td>For small value Shipping Bills (Upto Rs. 10 lakhs) - Nil
Beyond Rs. 10 lakhs - Rs. 500/- per SB (goods)/Invoice (Services) (where reduction is upto 25% of the SB/Invoice value)
Note: Maximum Permissible reduction is 25% of the SB (Goods)/Invoice value (Services) as per Policy on Export and Import of Goods and Services</td></tr>
<tr><td>D.9</td><td>Closure/ write-off of IRM for goods, services and software</td><td>Write-Off for Original declared value upto Rs. 10 lakhs– Nil</td></tr>
</table>

Sl.No.	Nature of charges	Applicable Charges
		Above Rs. 10 Lakhs - Flat Rs.2000/- per IRM or part thereof
D.10	Extension of IRM for goods, services and software	Up to Rs. 10 lakhs – Nil Beyond Rs. 10 lakhs - Rs. 1000/- per extension. The applicability of the above service charge shall be determined based on the original contract of the IRM and not on the outstanding amount.
D.11	Refund of Export Advance (Beyond 3 years)	Up to Rs. 10 lakhs – Rs. 500/- Beyond Rs. 10 lakhs - Rs. 2000/- In addition to the above charges, all other applicable charges shall be levied as per the prevailing charges applicable to outward remittances.
D.12	Any transaction requiring AD Approval, Not covered elsewhere	Flat Rs. 2000/-
D.13	Reporting of EDF into EDPMS received from specified authority of Non-EDI ports	Up to Rs. 10 lakhs per EDF – Nil Above Rs. 10 Lakhs - Flat Rs.1000 per EDF In addition to above, all other applicable charges shall be collected as per the prevailing applicable charges.

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<table>
<tr><th>Sl.No.</th><th>Nature of charges</th><th>Applicable Charges</th></tr>
<tr><td colspan="3">2. IMPORT TRANSACTIONS</td></tr>
<tr><td>A.</td><td>Application of Charges: For establishing Import Letter of Credit/Revolving Letter of Credit/ Letter of Credit covering import of goods on deferred payment terms involving payments beyond a period of six months from the date of shipment over a period, where 100% cash deposit as security is not taken.</td><td>Sight LC (DP) & Usance LC:
<table><tr><td>Low Risk Rated accounts</td><td>@ 0.20% for the 1st quarter & 0.10% p.m.</td></tr><tr><td>Normal Risk Rated accounts</td><td>@ 0.25% for the 1st quarter & @ 0.125% p.m.</td></tr><tr><td>Moderate Risk Rated accounts</td><td>@ 0.30% for the 1st quarter & @ 0.15% p.m. thereafter</td></tr><tr><td>All other accounts</td><td>@ 0.35% for the 1st quarter & 0.20% p.m. thereafter</td></tr></table>For the purpose of levying commitment & Usance charges (together called Unified Charges), the total amount committed, inclusive of interest amount & tolerance level shall be reckoned.
And the total tenor to be considered shall be LC tenor + Usance period of the bill.
For Sight LC, the total tenor to be considered shall be LC Tenor + 1 month.
Minimum Charges for any type of LC – Rs. 2,000/-
Part of a month should be reckoned as a full month.
Explanation: In case of overlapping tenure of Sight/Usance Charges and Commitment charges, any excess charges collected shall be refunded to customer.</td></tr>
<tr><td>B.</td><td>In case of LC established against 100% cash margin</td><td>25% of the normal charges</td></tr>
</table>

Sl.No.	Nature of charges	Applicable Charges
C.	Where cash margin is more than 50% but less than 100%.	50% of the normal charges
D.	If any extension of the validity of LC falls within a three-month period for which unified charges has already been collected	Rs. 1,500/- per amendment
E.	For enhancement of the value of LC	Rs. 1,500/- + additional unified charges (Usance & commitment) as per 2.A above on the amount so increased.
F.	In case of extension of the validity of the LC/ amendment altering the tenor of the bill of exchange.	Rs. 1,500/- + additional unified charges (commitment + usance) as per para 2.A above.
G.	i. Any revival or reinstatement of an expired LC ii. Reinstatement under revolving LC *Note:* • As per provision of Trade and Foreign Exchange Regulations and subject to specific permission from sanctioning authority • The charges shall be collected as applicable to a new LC at the time of revival/Reinstatement, for the validity period of the LC (i.e., date from which LC is revived till the new expiry date) as per the rates prevailing	Rs. 1,500/- + charges as per 2.A above.

Sl.No.	Nature of charges	Applicable Charges
	on the date of reinstatement / revival, provided the item continues to be freely importable from such earlier expiry date upto the date of revival/reinstatement as per the FTP.	
	a) The commission for the entire period of the import letter of credit on deferred payment terms should be collected upfront. Prior permission of the appropriate sanctioning authority is required to collect commission in installments. b) The recovery of commission, either upfront or in installments (where permitted), is subject to the following: i. Where the entire L/C commission is collected upfront the rate of commission and exchange rate (TT selling) prevailing as on the date of issuance of the letters of credit shall be applied. No further adjustment arising out of future revision, if any, in the L/C commission shall be made. ii. Where the L/C commission is recovered on an installment basis the rate of commission and exchange rate prevailing as on the date of recovery of each installment shall be applied. c) In the case of LCs foreclosed before due-date, commission collected need not be refunded.	
H.	Any amendment to a LC, other than extension of its validity or enhancement of its value.	Rs. 1,500/- for each amendment
I	**Payment of Import Bills under Letter of Credit:**	
I.1	Foreign Currency/Rupee import bill received under a LC	Flat charges of Rs. 2,000/- per Bill + Commission in lieu of Exchange as applicable.

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Sl.No.	Nature of charges	Applicable Charges
I.2	If the import bills are not retired within a period of 15 days from the date of receipt of documents in the case of demand bills or on the due date in the case of usance bills	Additional 0.15% p.m. or part thereof (as late payment commission), with Minimum of Rs. 2,000/-.
I.3	Discrepancy Charges: Import documents received with discrepancies ***Note:*** a. To be recovered before remitting the import proceeds to beneficiary's bank/negotiating bank. b. Charges so levied should be collected from importers where GTPC has already given reimbursement instructions.	USD 100 or equivalent to be deducted from the Bill proceeds while settling the Bill amount. GTPC to ensure that the necessary clause regarding charging the discrepancy fee in case of discrepant documents is incorporated in the LCs opened.
J	Commission on bills (Not under LC) i.e., on each bill drawn in FCY/INR	Flat charges of Rs. 2,000/- per Bill + Commission in lieu of Exchange as applicable.
K	On collection bills/documents covering project imports under international government aid schemes (including those financed by international agencies like world bank, IMF, ADB, etc.) where no LC is opened.	0.25% with a minimum Rs. 2,000 and a maximum of Rs. 20,000/-

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Sl.No.	Nature of charges	Applicable Charges
L	In cases where our branch is required to forward the import documents to another bank which will be required to remit the proceeds to the remitting bank abroad.	Rs. 2,000/- per Bill
M	For each direct import bill (Import documents received directly by importers)	Flat charges of Rs. 2,000/- per Bill + Commission in lieu of Exchange as applicable
N	In respect of part or full advance remittance against imports.	Flat charges of Rs. 2,000/- per Bill + Commission in lieu of Exchange as applicable
O.1	Merchanting Trade Transaction (MTT)	Rs. 25,000/- per MTT to be collected upfront at the time of initiation of MTT. Additionally, commission as applicable to import & export leg of the transaction. Commission /charges should be levied at the time of initiating FT transaction (Inward/Outward) itself.
O.2	Amendment in contract/ terms and conditions, under MTT	Rs. 3000/- per instance
O.3	Extension of time under MTT	For extension upto six months beyond the original six-month period - Rs. 1000/- per extension. For further extension from six months to twelve months beyond the original six-month period- Rs. 3000/- per extension For further extension of time beyond twelve months from the original six-month period - Rs. 5000/- per extension
O.4	Closure of an incomplete MTT.	Rs. 5000 per closure

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Sl.No.	Nature of charges	Applicable Charges
O.5	Third-party flow – MTT	Rs. 3000 per third party flow
O.6	Loss making MTT transactions	Rs. 5000 per loss making MTT transactions
	(a) Back-to-back letters of credit are to be treated as separate transactions and commission as stipulated at 2.A above shall be charged to the customer.	
P	**Other Import related charges:**	
P.1	For countersigning/ co-acceptance / availisation of approved bills of exchange drawn on importers and, on all LCs, calling for usance bills to be drawn on and accepted by our branches	0.175% of the bill amount per month for the tenor of the bill, with a minimum of 0.35% for first Rs. 4 crores And, 0.09 % for the bill amount per month for the tenor of the bill with minimum of 0.175% on the balance amount in excess of Rs. 4 crores
P.3	Any import transaction requiring approval of RBI	Rs. 5,000/-
P.4	AD transfer request to our bank under IDPMS	Rs. 500 per BoE
P.5	Write off of Bill of Entry (BOE) or Service Entry	Write off of Bill of Entry (Original declared value above INR 10 lakhs per Bill of Entry/Service Entry) – Flat Rs. 2000/- per BOE/Service Entry
Q	Closure/ write-off of ORM for goods, services and software	Write-Off for Original declared value upto Rs. 10 lakhs – Nil Above Rs. 10 Lakhs - Flat Rs.2000 per ORM or part thereof
R	Extension of time period for making import payment for goods, services and software	For Small value Bill of Entry (goods)/ Invoice (Services) (Up to Rs. 10 lakhs) – Nil Beyond Rs. 10 lakhs - Rs. 1000/- per BoE (goods)/Invoice (Services)

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Sl.No.	Nature of charges	Applicable Charges
S	Extension of ORM for goods, services and software	Up to Rs. 10 lakhs – Nil Beyond Rs. 10 lakhs - Rs. 1000/- per extension. The applicability of the above service charge shall be determined based on the original contract of the ORM and not on the outstanding amount.
T	APG/SBLC Waiver Charges - Goods	Upto USD 200000 - Nil Beyond USD 200000 to USD 5 Million - Rs. 5000/- Beyond USD 5 Million - Rs. 10000/-
U	APG/SBLC Waiver Charges - Services	Upto USD 100000 - Nil Beyond USD 100000 to USD 500,000 - Rs. 5000/- Beyond USD 5 Million - Rs. 10000/-
V	Any transaction requiring AD Approval, Not covered elsewhere	Flat Rs. 2000/-

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<table>
<tr><th>Sl.No.</th><th>Nature of charges</th><th>Applicable Charges</th></tr>
<tr><td colspan="3">3. GUARANTEES</td></tr>
<tr><td>A</td><td>Minimum charges for any type of guarantee.</td><td>Rs. 2,000/- per guarantee.</td></tr>
<tr><td>B</td><td>Export Performance Guarantee:
including
a) Bid bond Guarantee
b) Bonds for earnest money
c) Guarantees for advance payment made by foreign buyers to Indian exporters / contractors</td><td>For each export performance guarantee for Project Exports, which include:
<table>
<tr><th>Cover</th><th>Total cost to Exporter</th></tr>
<tr><td>ECGC Counter Guarantee with 75%</td><td>ECGC Premium + 0.52% p.a.</td></tr>
<tr><td>ECGC Counter Guarantee with 90%</td><td>ECGC Premium + 0.42% p.a.</td></tr>
<tr><td>100% Counter Guarantee of the Govt. of India</td><td>0.45% p.a.</td></tr>
<tr><td>100% cash deposit</td><td>0.30% p.a.</td></tr>
<tr><td>Not having any cover</td><td>1.20% p.a.</td></tr>
</table></td></tr>
<tr><td></td><td colspan="2">1) Commission for issuing Bid Bonds for supplies to projects carried out abroad shall be recovered to the extent of 25% thereof for the full period of validity of the bonds at the time of issue. If the bid materializes, the balance 75% of the commission shall be recovered. However, if the bid gets frustrated, there will not be refund of that part of the commission collected.
2) Branches shall collect commission as well as ECGC premium at applicable rates and remit the premium collected to ECGC.</td></tr>
<tr><td>C</td><td>For each advance payment guarantee connected with export trade (other than project export)</td><td>0.180% per month for the specified period of liability. Where the guarantee period is less than two months, minimum commission recoverable will be 0.35%.</td></tr>
</table>

Sl.No.	Nature of charges	Applicable Charges
		Where 100% cash cover is taken, 0.045% per month for the specified period of liability and where the guarantee period is less than two months, commission recoverable will be 0.09% of the guaranteed amount.
D	Guarantee in favour of Shipping Companies/ Agencies/ Customs for clearance of goods received against LC established by the bank, pending production of bill of lading:	Rs. 2,500/- per guarantee
E	For issuing the following guarantee where 100% cash cover as security is NOT taken: Export Performance Guarantee, Bid Bond, etc. (Other than for Project Exports) Export Performance guarantee/ bid bond connected with Deemed Exports	0.12% per month for the specified period of liability and where the guarantee period is less than three months, commission recoverable will be 0.25% of the guaranteed amount.
	1. Commission for issuing bid bond for supplies connected with deemed exports/direct exports, other than Project Exports, shall be recovered to the extent of 25% thereof for the full period of validity of the bond at the time of issue. If the bid materializes, the balance 75% of the commission shall be recovered. However, if the bid gets frustrated, there will not be refund of that part of the commission collected.	
F	For issuing the following guarantee where 100% cash deposit as security is taken: i) Export performance guarantee, bid-bond,	Up to 4 crores - 0.03% per month for the specified period of liability and where the guarantee period is less than three months, minimum commission recoverable will be 0.09% of the guaranteed amount.

Sl.No.	Nature of charges	Applicable Charges
	etc. (other than for Project Exports); ii) Export performance guarantee/ bid bond connected with deemed exports	Above 4 crores - On the first Rs. 4 Crores charges as above and on the balance amount in excess of Rs. 4 Crores at one-half of the rates as above.
	1. Commission for issuing bid bond for supplies connected with deemed exports/direct exports, other than Project Exports, shall be recovered to the extent of 25% thereof for the full period of validity of the bond at the time of issue. If the bid materializes, the balance 75% of the commission shall be recovered. However, if the bid gets frustrated, there will not be refund of that part of the commission collected.	
G.1	(i) For issuing any other Foreign outward guarantee which is not covered in Points 3 A to 3 G above & where 100% cash cover as security is NOT taken	0.180% ***per month*** with a minimum of Rs. 2,000/-
G.2	(ii) For issuing any other Foreign outward guarantee which is not covered in Points 3 A to 3 G above & where 100% cash cover as security is taken	0.045% per month for the specified period of liability and where the guarantee period is less than two months, commission recoverable will be 0.09% of the guaranteed amount.
H	For issue of a Foreign Inward Guarantee (FIG) against the counter guarantee of our correspondents abroad A. Any of our correspondents ranked within the top 500 by "The Bankers' Almanac" of London in their July issue every year.	A. 0.105% per month for the specified period of liability and where the guarantee period is less than three months, minimum commission recoverable will be 0.30% of the guaranteed amount. B. 0.145% per month for the specified period of liability and where the guarantee period is less than two months, minimum commission recoverable will be 0.40% of the guaranteed amount.

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Sl.No.	Nature of charges	Applicable Charges
	B. Any other correspondent	Minimum Charges to be recovered: USD 150
I	Foreign Inward Guarantee/ SBLC –	USD 100
J	Foreign Inward Guarantee/ SBLC – Advising amendment charges	USD 50
K	Amendment to any type of Foreign Outward Guarantee	Rs. 1,000/- per amendment + plus applicable commission for the extended period/enhanced amount.

Sl.No.	Nature of charges	Applicable Charges
4. CLEAN INSTRUMENTS		
A	**Inward Remittances (Non-Export)**	
A.1	Foreign inward Remittance other than export	**For Individuals:** Nil **For other than Individuals**: Flat Rs.300/- per payment In case the remittance is to be effected in Foreign Currency, Commission in lieu of exchange is to be charged in addition to the above charges. (Commission in lieu of exchange shall be recovered from the beneficiary/beneficiary's bank as the case may be).
A.2	Encashment of Customer's personal cheques, demand drafts, international money orders, bankers pay orders payable abroad.	0.1% Min Rs.100/- & Max Rs. 1,000/-
B.	**Clean Instruments for collection:**	
B.1	Clean FC instruments sent for collection.	0.1% (Minimum Rs.100/- & Maximum Rs. 5,000/-) Charges are waived where such FC instruments sent for collection are for opening of FCNR proceeds
B.2	Clean instruments sent for collection abroad returned unpaid	Rs. 500/- per instrument
C	**Outward Remittances:**	
	On all outward remittances including issuance of FDD and fund transfer from NRO	a. For Individuals: Rs. 750/- From FCNR/RFC/NRE – Free of Charge, out of pocket expenses as applicable.

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<table>
<tr><th>Sl.No.</th><th>Nature of charges</th><th>Applicable Charges</th></tr>
<tr><td>C.1</td><td>to NRE (Other than Physical Imports & ODI)</td><td>b. For other than individuals: Flat charges of Rs. 2000/-

Note: In case the remittance is to be effected by debit to EEFC or any other Foreign Currency account, Commission in lieu of exchange, as applicable, is to be charged in addition to the above charges.</td></tr>
<tr><td>C.2</td><td>Issue of duplicate Foreign Currency Draft</td><td><table><tr><td>Individuals</td><td>Rs. 250/-</td></tr><tr><td>Others</td><td>Rs. 500/-</td></tr><tr><td colspan="2">Foreign bank charges, if any, are to be recovered separately.</td></tr></table></td></tr>
<tr><td>D</td><td colspan="2">Other Clean Remittances related charges</td></tr>
<tr><td>D.1</td><td>In case of FC converted into rupees from EEFC A/c</td><td>No charges are applicable for conversion from EEFC to Rupee.</td></tr>
<tr><td>D.2</td><td>Diamond Dollar Account on every Debit</td><td>0.125% (minimum Rs. 250/- Max. Rs. 5,000/-) + Commission in lieu of exchange, as applicable.</td></tr>
<tr><td>D.3</td><td>Issue of bank certificates on letter heads in respect of payment of clean remittances from abroad and/or for encashment of Foreign Currency notes.

Note: These charges are waived for tourists and for those persons in transit</td><td>Rs. 500/- flat per certificate.</td></tr>
</table>

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<table>
<tr><th>Sl.No.</th><th>Nature of charges</th><th>Applicable Charges</th></tr>
<tr><td colspan="3">5. MISCELLANEOUS</td></tr>
<tr><td>A</td><td colspan="2">FOREIGN EXCHANGE CONTRACTS</td></tr>
<tr><td>A.1</td><td>Charges: On each sale or purchase contract booked.</td><td>Rs.750/- per contract</td></tr>
<tr><td>A.2</td><td>Early delivery, Extension and cancellation of Forward Contract: For every request for early delivery, extension or cancellation of forward contracts.</td><td>Rs. 750/- per request + SWAP cost & cancellation charges where applicable</td></tr>
<tr><td>B</td><td>SBLC</td><td>Charges as applicable to LC/ BG based on the nature of transaction.</td></tr>
<tr><td>C</td><td colspan="2">SWIFT</td></tr>
<tr><td>C.1</td><td>SWIFT OUTWARD</td><td>Rs. 500/- for every SWIFT message initiated at the behest of customer except for MT 700/MT760.

Rs. 1,000/- for MT 700/MT760</td></tr>
<tr><td>C.2</td><td>SWIFT Inward Remittances in Rupees</td><td>For Inward remittance received from Alrajhi Banking and Investment Corp: Rs. 100/-
For Inward remittance received from others:<table><tr><td>For our customers</td><td>Rs. 75/-</td></tr><tr><td>For others</td><td>Rs. 150/-</td></tr></table></td></tr>
<tr><td>D</td><td colspan="2">FOREIGN CURRENCY ACCOUNTS :- EEFC / RFC / RFC (Domestic)/ DDA:</td></tr>
<tr><td>D.1</td><td>Charges for Non-maintenance of minimum balance for EEFC / RFC / RFC (Domestic)/DDA</td><td>No charges for non-maintenance of Minimum balance</td></tr>
<tr><td>D.2</td><td>Account closure before 1 yr.</td><td>USD 10/- or its equivalent</td></tr>
</table>

Sl.No.	Nature of charges	Applicable Charges
D.3	After one year	No charges
D.4	Cheque Book issue	Free
D.5	Stop Payment	USD 5/- or its equivalent
D.6	Ledger folio charges	Free
E	**FOREIGN CURRENCY LOANS - (Upfront fee)**	Wherever Term Loans are sanctioned as FCLR Term Loans ab initio, an Upfront fee/ Management Fee @ 1% with a minimum of USD 2500/- is to be collected. One-time Management fee @ 0.10% flat with a minimum of USD 1000 is to be collected for all working capital loans other than Short-term import financing
F	**Handling of ODI / FDI applications**	
F.1	ODI Automatic Route (UIN Generation)	Rs. 10,000/-if remittance through our Bank. Rs. 20,000/- if remittance through other Bank
F.2	ODI Approval Route (UIN Generation)	Rs. 15,000/- Remittance should be made through our Bank only
F.3	Subsequent remittances charges per remittance including issue of Guarantee/ SBLC/any other subsequent reporting.	Rs. 2000/- Rs. 4,000/- if the transaction is routed through other Bank.
F.4	Reporting of Annual Performance Report to RBI	Rs. 3,000/-
F.5	Reporting of Disinvestment (within the timeline stipulated by the RBI)	Rs. 5,000 Rs. 10,000 if the disinvestment proceeds are routed through other bank

FOREX RELATED CHARGES WEF 13.11.2026

Sl.No.	Nature of charges	Applicable Charges
F.6	Disinvestment under Approval Route	Rs. 15,000
F.7	Reporting of restructuring within the timeline prescribed by RBI	Rs. 5,000
F.8	Transfer of UIN to other Bank	Rs. 10,000/-
	Transfer of UIN from other Bank	Nil
F.9	Processing of FCGPR/ FCTRS/ LLP I/ LLP II/ ESOP/ CN/ DRR/ DI/ InVi	Rs. 10,000 Rs. 20,000 if the remittance is routed through other Bank Additional Rs. 5,000 (if the SMF is approved after 2 or more rejections due to deficiency in the filing by the client in FIRMS Portal)
F.10	Processing FDI applications requiring RBI's approval	Rs. 5,000/- + applicable charges as per F.13
F.11	Any other FDI/ODI matter necessitating correspondence with the RBI which is not included above	Rs. 5,000/-
G	**LO/BO/PO**	
G.1	For opening/ Renewal of Branch Office/Liaison Office/ Project Office in India	Rs. 4,000/- each for undertaking following activities • Forwarding FNC submitted by foreign entity to RBI • Scrutiny of each Annual Activity Certificate • Extension of validity period of Liaison Office • Closure of Branch/Liaison Office

FOREX RELATED CHARGES WEF 13.11.2026

Sl.No.	Nature of charges	Applicable Charges
G.2	For opening of Branch Office or deputing representative outside India and remittance made under the same.	On submission of OBR – Rs. 2,500/- For each remittance @ 0.25% with a min of Rs. 2,500/- & max of Rs.10,000/
H	**External Commercial Borrowings**	
H.1	LRN obtention from RBI/ Scrutiny & forwarding of form ECB to RBI under Automatic Route	Rs. 5,000/-
H.2	LRN obtention from RBI/ Scrutiny /forwarding of form ECB to RBI under Approval Route	Rs. 10,000/-
H.3	ECB 2 monthly reporting to RBI	Rs. 200 per reporting plus actual out of pocket expenses
H.4	ECB Amendment (Revision) Charges / Transfer of existing LRN from / to another AD	Rs. 5,000/- per case
H.5	Any other ECB matter necessitating correspondence with the RBI which is not included above	Rs. 5,000/-
I	**Portfolio Investment scheme for Non-Resident Indians:**	
	As and when the NRI either sells or purchases share, the designated branch has to submit form LEC to Head Office for submission to RBI, NSDL and CDSL.	Rs.200/- per LEC

FOREX RELATED CHARGES WEF 13.11.2026

Sl.No.	Nature of charges	Applicable Charges
J	Processing Charges for application sent to RBI for approval of transactions other than ODI, FDI and ECB	Rs. 5,000/- per application
K	**Project Exports**	
K.1	Post-award approval for project export	Rs. 15,000/-
K.2	Change in Authorized Dealer (Shifting from other Bank to our Bank, vice versa)	Rs. 1,000/-
K.3	For issuance of No Objection Certificate (NOC) for permitted cases in respect of routing transactions through other Bank	Rs.1,000/-
L	For issuance of No Objection Certificate (NOC) for permitted cases in respect of: **Capital Account Transactions under FEMA, 1999.**	Rs. 1,000/- per NOC
	Current Account Transactions under FEMA, 1999.	Rs. 500/- per NOC
M	Change in Purpose code relating to Goods, Services and Software	For entries, Upto 6 months from the transaction date: Rs. 500/- per change. More than 6 months: Rs. 2,000/- per change.
N	Charges for screening of BL on IMB Website	Actuals incurred by the Bank
O	**Commission in lieu of exchange**	

FOREX RELATED CHARGES WEF 13.11.2026

<table>
<tr><th>Sl.No.</th><th>Nature of charges</th><th>Applicable Charges</th></tr>
<tr><td></td><td>Additional Commission (over regular charges) in lieu of exchange i.e., where bank does not earn exchange margin (non-conversion), if applicable</td><td>For other than Better Rate parties:
<table>
<tr><td>Upto USD 25000 or equivalent</td><td>15 Ps per USD</td></tr>
<tr><td>Above USD 25000- USD 50000</td><td>10 Ps per USD Min 2500</td></tr>
<tr><td>Above 50000- USD 100000</td><td>7 Ps per USD Min 3500</td></tr>
<tr><td>Above USD 100000</td><td>5 Ps per USD Min 6000/- & Max 50,000/-</td></tr>
</table>
In respect of parties enjoying Better Rate facilities, applicable sanctioned spread up to a Max Rs. 50,000/-</td></tr>
<tr><td></td><td colspan="2">The following non-exhaustive list provides for cases where commission in lieu of exchange is applicable:
Effecting remittance by debit to any foreign currency account (i.e., EEFC, RFC(D), Special Foreign Currency Account, EFC, FC account maintained by SEZ Units, etc.)
Settlement of Import transactions by the proceeds of Buyers credit arranged without issuing guarantee by our Bank.
Where the proceeds of export bill negotiated by a branch are paid in foreign currency to another Authorised Dealer.
Where an export bill is sent for collection abroad but the payment is received in rupees through another Authorised Dealer in India.
Deemed export bills (Commission to be charged if payment received in Rupee)
Where pre-shipment advance has been granted against a LC/Export order but the documents under the relative LC/export order are negotiated through another bank.
Where the importer has arranged for fixation of a forward sale contract with a different bank & payment under LC is made through our Bank.</td></tr>
</table>

FOREX RELATED CHARGES WEF 13.11.2026

Sl.No.	Nature of charges	Applicable Charges
	• Where proceeds of an import bill are credited in Indian rupees at notional/composite rate to government department etc. under special loan/AID agreement (in lieu of exchange)	
	Commission in lieu of Exchange is not leviable on the following transactions: • Remittance of FCNR/RFC proceeds • Remittance of proceeds of Buyers Credit arranged against our Guarantee. • Import Bill received under LC and settled by the proceeds of GDRs/ECBs. • While effecting credit to EEFC account upon realization.	