

Schedule of charges for SBM Bank India Ltd				
Transaction Banking -- Trade & Forex				
Effective from 1st July, 2020	(In Indian rupees)			
Nomenclature	Applicable period/ details	Tariff (% pa)	Minimum	Maximum
I. LOCAL BUSINESS				
A. Inland Letter of credit (ILC)				
1. Opening of ILC				
1.1 Sight LC				
	Tierd as % of ILC amount			
a. Commitment Fee	per quarter	0.20%	1,000	N.A.
b. Usance Commission	up to 7 days sight	0.20%	1,000	N.A.
1.2 Usance LC	Tierd as % of ILC amount			
a. Commitment Fee	per quarter	0.20%	1,000	N.A.
b. Usance Commission	up to 7 days sight	0.20%	1,000	N.A.
	7 days to 3 months	0.20%	N.A.	N.A.
	per month charges above 3 months	0.20%	N.A.	N.A.
2. Advising of ILC/ Guarantee	Flat	Flat	2,000	
3. Amendment of ILC	Flat (other than usance)	1,000		
4. Cancellation of ILC	Flat	1,000		
5. Advising of ILC Amendment	Flat	1,000		
B. Inland Bill Discounting				
Processing Fee (Commission charges)	Flat	1,000		
C. Inland Bills for Collection				
Processing Fee (Commission charges)	Flat	0.25%	1,500	NA
D. Payment of ILC	% of ILC amount	0.15%	1,000	N.A.
II. Cross Border Business				
A. Import Letter of credit (FLC)				
1. Opening of FLC				
1.1 Sight LC				
a. Commitment charges and Usance bills up to 10 days	0.25% per quarter on the LC amount. (If the period of the LC is part thereof then charges for full quarter should be recovered.).	0.25%	2,000	N.A.
b. Processing Fee (commission charges)		2,500		
1.2 USANCE LC	Tierd as % of FLC amount			
a. Commitment Fee	per quarter	0.25%	2,000	N.A.
b. Usance Commission	up to 10 days sight per quarter	0.25%	2,000	N.A.
	10 days to 3 months per quarter	0.25%	N.A.	N.A.
	per month charges above 3 months	0.10%	N.A.	N.A.
	Flat (other than usance and value enhancement)	1,000		
2. Amendment of FLC				
3. Cancellation of FLC	Flat	1,500		
B. IMPORT BILLS				
1. Import Bills under LC-Payment of FIBLC				
a. Retirement of bills under LC	% of FIBLC amount	0.15% pa	1,000	NA
b. Crystallisation of bills under LC/buyers credit	% of FIBLC amount	Charges in 1.a plus 0.25% pa		
2. Payment of Import Collection Bill (FIBC)				
a. Payment Commission	% of FIBC amount	0.25% pa	1,000	NA
b. Delayment payment commission			500	
c. Dishonour of bill		0.25%	2,500	NA

3. Payment of FIBCdirectlyrecvd. by Importer.				
ProcessingFee (Commission)	Flat	2,500		
4. Advance Import Payments				
a. Payment Commission	% of payment amount	0.25%	1,000	NA
b. Follow-up of overdue bills/BOE/MT transactions etc		Flat Per Month	500	
c. Swift charges			500	
C. EXPORTS				
a. Export Letter of credit (EXPLC)				
1. Advising of Export Letter of Credit				
a. Directadvising to customer/Non Customer	Flat	2,000		
b. Indirect advising to customer	Flat	2000		
2. Advising of Export Letter of Credit Amendment				
a. Processing Fee(Commission)	Flat	1,000		
b. If the charges are to the account of Issuing Bank USD 50 to be collect along with the same		USD 50		
3. Transfer of Export Letter of Credit				
Processing Fee(Commission)	Flat	2,500		
4. Adding confirmation to Export Letter of Credit				
	Tierd as % of FLC amount			
a. Commitment Fee	per quarter	0.25%	1,000	NA
b. Usance Commission	up to 10 days sight	0.25%	1,000	NA
	10 days to 3 months	0.25%		
	per month above 3 months	0.10%		
5. Export Bill				
a. Negotiation of Export Bill under Letter of Credit (FBN) Processing Fee (Commission)	Flat		2,500	NA
Under LC bill - Document Scrutiny as per LC terms	Flat	0.125%		
b. Export Collection Bill handling (FOBC) including advance received and bill for which full or part payment is received				
i. Handling Commission	% of Bill amount	0.06%	1,000	NA
ii. Late fee charges after due date	Perquarter	250		
iii. write-off of bill (handling commission +)		2,500	2,500	
c. Issuanceof BankRealisation Certificate				
Processing Fee (Commissioncharges) (for our clients)		Nil		
d. follow up for realisation of export overdue bills/Advance export bills		500		

D. REMITTANCES				
a. Inward remittances				
1. Export Advance Payment Received	Flat	1,000	1000	
2. Other Remittances	Flat	300		
****Processing Fee (commission charges) (Including FIRC FOR Inward remittance for our customers and for non-customers if FIRC being issued charge additional amount of INR 500 plus taxes)	Flat		2500	NA
b. outward remittances				

1.Import Outward remittances	Flat	1,000	1000	NA
2. Non Import Outward remittances	Flat	1,000		
c. Foreign currency cheques for collection				
****Commission	% of Cheque amount	0.25%	1,000	NA
d. Foreign currency cheques purchased(other thaninterest)				
Commission *	% of Cheque amount	0.15%	1,000	NA
e. Travellers cheques purchased				
Processing Fee (commission charges)	Flat	500		
f. Outwardremittances (FOTT)				
Processing Fee .125%	Flat (Chgs to BNF account)	0	1500	NA
	Flat (Chgs to OUR account)		2000	NA
g. Outward remittances (FODD)				
Processing Fee	Flat	1,000.00		
h. Issue of Foreign Currency Travellers Cheque				
Commission	% of TC amount	1.00%	N.A.	N.A.
III. FORWARD FOREIGN EXCHANGE CONTRACT				
Booking / Cancellation	Flat	500		
IV. GUARANTEES				
A. Shipping Guarantees in lieu of Bill of Lading				
a. Relating to imports under LC's opened by guarantor bank				
	Flat	1000		
	Tiered as % of GTEE amount			
b. others not covered by (a) above.	per quarter	0.25%	2,000.00	N.A.
	per month over 3 months	0.15%		
B. Bid Bond Guarantee	% of GTEE amount, per Qtr	0.25%	2,000.00	N.A.
C. Performance Guarantee	% of GTEE amount, per Qtr	0.25%	2,000.00	N.A.
D. Advance payment Guarantee	% of GTEE amount, per Qtr	0.50%	2,000.00	N.A.
E. Other Financial Guarantee	% of GTEE amount, per Qtr	0.50%	2,000.00	N.A.
F. Amendment to Guarantee			1,500.00	
G. BG Backed by Counter Guarantee	As per FIG Pricing	Transaction specific pricing approval to be obtained from FIG. (Charges as per Bank rating & Country Risk) + 2000/- Processing fee + actual outofpocket charges	5,000.00	NA

V. Capital account transactions				
A. ODI				
1. Automatic Route (Initial Remittance)		10,000		
2. Subsequent Remittance; Corporate Guarantee reporting; Pledge reporting		5,000		
3. Disinvestments		5,000		

VI. Miscellaneous Charges				
4. RBI correspondence for Approval Route transactions / Ratification/ Miscellaneous		2,500		
5. APR Filing Fees	per APR	1,000		
B. FDI				
1. Inward Remittance (Incl. FIRC issuance charges)		10,000		
2. Repatriation		5,000		
3. RBI correspondence for Approval Route transactions / Ratification/ Miscellaneous		2,500		
4. FIRC Issuance wherein Funds received in INR from other banks	Per FIRC	1,000		
5. FIRMS reporting where underlying transaction is handled by our Bank	Perfiling	1,000		
6. FIRMS reporting where underlying transaction is not handled by our Bank	Perfiling	5,000		
C. External Commercial Borrowing (ECB)				
1. LRN processingfee (commission charges)		10,000		
2. Draw down(Inward Remittance)		10,000		
3. Repayment (Outwardremittance)		5,000		
4. RBI correspondence for Approval Route transactions / Ratification/ Miscellaneous		10,000		
5. ECB 2 returns filing	per ECB 2 return, per month	250		
D. Issuance of NOC for pledge (FDI and ECB)	per NOC request	15,000		
E. Any Follow up reminders for any filing (FCGPR, FCTRS, APR, ECB 2, etc)	Per month	500		

A. For processingapplications for Project Exports by Bank	Flat	10,000		
B. Handling of Currency Exports/Imports		0.01%	2,500	NA
C. For processing anyapplication to RBI	Flat	500		
D.Courier Inland		1000		
E.Courier Foreign		2000		
F.Swift LC / SFMS		2500		
G.Amendment / SFMS		750		
H.Swiftcharges for outward remittances		500		
I. Follow-upof overdue regulatory pendency	Pertransaction per month	500		
J. Issuance of LC/BG backed by Fixed Deposit		As sanctioned		
K. GR/EDF Waiver/approval	Pertransaction	1000		
L. AD Code Issuance	Per Letter	500		
M. Regularisationof Export Bills Basis Credit Card	Per Shipping Bill	2000		
N. Shipping Guarantee/ Delivery Order	Per Transaction	1500		

O. Crystallisation of export/inland bills	As per Sanction	If not defined in sanction, 0.25% pa		
P. Set off of export receivable against the import payable	Per Shipping Bill	1500		
Q. Extension of due date for realisation of export bill and extension of BOE	Per transaction	500		
R. Purpose Code Change	Per transaction	500		
S. Opinion report	Per Report	Case Specific as per Geography		
T. Issuance of any certificate / NOC	Per Transaction	500		
General Notes:				
(1) For any forex transaction where the Bank does not earn any exchange margin, an additional commission of 0.125% in lieu of exchange (CILE) shall be applicable irrespective of customer segments				
(2) All the above charges will attract GST at applicable rates.				
(3) Stamp duty charges applicable in the respective states as per Govt. regulations from time to time will be recovered wherever applicable.				
(4) The above charges do not include out of pocket expenses if any and foreign correspondence charges, which will be recovered separately.				
(5) The above schedule of charges will only apply in cases where specific customer level pricing approval/sanction is not in place.				