

**SCHEDULE OF SERVICE CHARGES
SME BANKING**

Express Trade for SMEs

NATURE OF PRODUCTS **Charge (Rs.)**

EXPORTS

A. EXPORT LETTERS OF CREDIT

| | |
|---|------|
| Export LC Advising | 1000 |
| Advising amendments | 1000 |
| LC and Amendment advising - applicant (USD) | 50 |
| LC transfer | 2000 |
| LC Confirmation based on Country/Bank Risk | |

B. EXPORT DOCUMENT HANDLING

| | |
|--|-------|
| Document handling charges (Negotiation / Purchase / Collection / Advance Payment) | 0.10% |
|--|-------|

C. COMMISSION IN LIEU OF EXCHANGE

| | |
|--|-------|
| (Applicable for Export Bills denominated in INR, credits to EEPFC A/c, PCFC, contracts with other banks, Fcy Remittances for other purposes) | 0.15% |
|--|-------|

D. EXPORT LOANS (PRE AND POST SHIPMENT)

| | |
|--|-------|
| Grant of loans | 2000 |
| Extension of loan | 2000 |
| Com on liquidation of PC out of Direct Inward Remittance | 1000 |
| Comm on liquidation of PC by proceeds received in INR from other Banks | 0.15% |

E. MISCELLANEOUS SERVICES

| | |
|--|-------|
| Pastdue comm., on Export Bills (per quarter) | 250 |
| Return of export documents - Handling charges | 1000 |
| Issue of GR waiver | 2500 |
| Remittance of Agency Commission / Export Claim | 0.25% |
| Charges on Extension of tenor | 2000 |

NATURE OF PRODUCTS **Charge (Rs.)**

IMPORTS

A. IMPORT LETTERS OF CREDIT

| | |
|------------------------------|------|
| LC Issuance p.a. | 2% |
| LC Amendment p.a. | |
| Non Financial Amendment | 1000 |
| Financial/Validity Amendment | 2% |

B. IMPORT BILLS UNDER LC

| | |
|-----------------------------|------|
| Document Retirement Charges | 2000 |
|-----------------------------|------|

C. IMPORT BILLS UNDER COLLECTION

| | |
|------------------------------|-------|
| Bills received on collection | 0.25% |
|------------------------------|-------|

D. DIRECT REMITTANCES

| | |
|------------------------|--------|
| All Direct Remittances | 0.125% |
|------------------------|--------|

E. ADVANCE REMITTANCES

| | |
|-------------------------|-------|
| All advance remittances | 0.25% |
|-------------------------|-------|

| | |
|---|-------|
| F. MISCELLANEOUS | |
| Issuance of Delivery Order | |
| - Under letters of Credit | 2000 |
| - Not under letters of credit pm | 0.15% |
| Overdue commission on Import Bills - colln p.q. | 250 |
| Retirement of crystallised import bills | 0.15% |
| Discrepancy handling fee to bene's a/c (USD) | 75 |
| Discrepancy handling fee to applicant's a/c | 2500 |
| Documents returned unpaid (USD) | 100 |
| G. COMMISSION IN LIEU OF EXCHANGE | |
| (INR Bills, payments made out of EEPFC accounts, Fcy Loans, Forward contracts bookd with other banks, etc.) | 0.15% |

| | |
|---------------------------|---------------------|
| NATURE OF PRODUCTS | Charge (Rs.) |
|---------------------------|---------------------|

GUARANTEES

| | |
|----------------------------------|-------|
| A. FINANCIAL GUARANTEES | |
| Issuance p.a. | 3% |
| Amendments | |
| - Non Financial | 1000 |
| - Enhancement / Extension p.a. | 3% |
| B. PERFORMANCE GUARANTEES | |
| Issuance p.a. | 2.40% |
| Amendments | |
| - Non Financial | 1000 |
| - Enhancement / Extension p.a. | 2.40% |

| | |
|---------------------------|---------------------|
| NATURE OF PRODUCTS | Charge (Rs.) |
|---------------------------|---------------------|

| | |
|--|--------------|
| A. Facility processing fee (flat - as a % of sanction limits) | 1.50% |
| B. FX Margin (Paise per USD) | 25 |

| | |
|---------------------------|---------------------|
| NATURE OF PRODUCTS | Charge (Rs.) |
|---------------------------|---------------------|

OTHER

OTHER CHARGES

| | |
|---|------|
| Telex - Full LC | 2000 |
| Telex - Other International | 1000 |
| Telex - within the country | 250 |
| Intra City Courier | 100 |
| Inter City Courier | 250 |
| International Courier | 1500 |
| Postage within the country | 50 |
| Postage Overseas | 750 |
| FIRC Issuance charge | 100 |
| Fee for applications made to RBI on client's behalf and follow up thereof | 1500 |

Notes:

- All charges are in INR, unless otherwise specified.
- Any deviation from the above mentioned charges may be approved by Head - Products / VSGM, SME Banking.
- Penal Charges - INR 5,000/- for every month where average utilisation is lower than 40%.

**SCHEDULE OF SERVICE CHARGES
SME BANKING**

Express Trade for SMEs

| | | |
|-----------|--|------------------------|
| A. | PCL / PSL (INR) (p.a.) * subject to RBI circular issued from time to time * If RBI stipulated conditions are met | 9.75 %* |
| | PCFC / PSFC (FCY) (p.a.) | LIBOR + 350 bps |
| B. | CBN - BANK LIMITS (INR) | 11.75 p.a% |
| | CBN - Bank limits (FCY) | LIBOR + 350 bps |

Please note: Service tax is levied @10.3% (including education cess & secondary and higher education cess) under the head "Banking and Other Financial Services", on our service charges/fees in relation to lending, issue of pay order, demand draft, cheque, letter of credit and bill of exchange, providing bank guarantee, overdraft facility, bill discounting facility, safe deposit locker, safe vaults, for operation of the bank account with effect from 24th February, 2009. The value of taxable services excludes "interest on loans"