

**Emirates NBD Bank PJSC,India - Schedule of Charges for Trade Finance Transactions w.e.f. 01.03.2023**

<b>A</b>	<b>Imports</b>	<b>Charges</b>
	<b>DC Issuance commission</b>	
	Issuance	2% p.a from issue to expiry plus usance period, Min INR 3000 (Commitment plus Usance period to be added together and charged)
	Reinstatement Charge	INR 2500 plus charges as above for the period expired and extension requested
	<b>Special Types of DC</b>	
	Revolving DC issuance Commission	Commitment and usance charges mentioned above should be recovered on the amount and period by which the LC gets reinstated everytime it revolves
	<b>Charges for amending DC and special types of DC after issuance</b>	
	Increase the DC amount or extend the expiry date	Same as Import LC Issuance
	Other amendments processing fee	INR 1500 Flat
	<b>Processing and transmission fees - For all types of DCs and amendments</b>	
	Retirement of documents	0.15% of bill amount , Min INR 2500
	Processing and transmission fees for DCs by SWIFT	INR 1500
	Processing and transmission fees for amendments by SWIFT	INR 1000
	Cancellation of DCs	INR 1500
	<b>Reimbursement Charges</b>	
	Reimbursement commission (where DC terms require reimbursement by us)	Vostro account -- USD 200
	<b>Handling charges for discrepant bills</b>	
	Discrepancy handling charges (recovered from Exporter/proceeds)	USD 100
	SWIFT advice of discrepancies	INR 1000
	<b>Charges for Shipping Guarantees, Delivery Orders</b>	
	Issuance of Shipping Guarantee / Delivery Order	Delivery Order -- INR 2500 Shipping Guarantee -- INR 2500
	Follow up for non submission of documents under Delivery Order issued	INR 1000
	Shipping Guarantee/Delivery Order outstanding after 15 days	INR 2500 per quarter
	<b>Other Charges</b>	
	Commission in lieu of exchange	0.125% flat, INR 1000
	<b>Charges for Import Collection Bills</b>	
	Handling commission at the time of Settlement (D/P bills)	0.15%, Min INR 2000
	Handling commission at the time of Settlement (D/A bills)	0.15%, Min INR 2000
	Co-acceptance (Avalization) by Bank	3% p.a, Min INR 3500
	Bills received on D/P terms delivered on 'Free of Payment' basis or Bills returned unpaid	0.15% flat, Min INR 1500
	Bills received on D/P terms delivered on 'Free of Payment' basis or Accepted BoE returned unpaid	0.15% flat, Min INR 1500
	Import Bills - Direct Collections	0.15% flat, Min INR 1500
	Advance/Direct Import Payment	0.15% flat, Min INR 1500
	Transfer of bills to another bank/party Commission in lieu of exchange	INR 2500 per bill 0.125% flat, INR 1000
	Charges per SWIFT	INR 1000
	<b>Others</b>	

	Follow up charges for non submission of Bill of Entry details (per reminder)	INR 250
	Bills Returned Unpaid (Overdue > 90 days)	INR 2500 per bill
	D & B/Credit report procurement (actuals plus out of pocket expenses)	Actuals
	Discrepancy fee per bill – Import bill	USD100
	<b>Trade Credits</b>	
	Processing charge for issuing bank guarantee for availing Trade Credit	INR 2500
	Handling charges for Roll Over requests	INR 1500
	SWIFT	INR 1000
	Offer letter arrangement charges	USD100 equivalent
<b>B</b>	<b>Exports</b>	
	<b>DC Advising</b>	
	DC Advising commission for customers	INR 1500
	DC amendment advising commission	INR 1000
	Advising DC to non Emirates NBD customers	INR 2500+Courier charges
	Advising DC amendments to non Emirates NBD customers	INR 1500+Courier charges
	Request for cancellation of LCs	INR 1500
	<b>Confirmation of export DCs</b>	
	DC confirmation commission	2% calculated on the expiry date plus usance period
	<b>Assignment of export DC proceeds</b>	INR 5000
	<b>Charges for transferring DCs</b>	
	Transfer of DC	INR 2500
	<b>Export bill under DC</b>	
	Export bill handling charge	0.0625% , Min INR 1500
	<b>Export bills for collection</b>	
	Handling commission	0.0625% , Min INR 1500
	<b>Other Charges</b>	
	Courier fee (for sending documents to issuing/collecting bank)	INR 2500
	SWIFT messages	SWIFT INR 1000, SFMS INR 500
	Commission in lieu of exchange	0.125% flat, Min INR 1000
	<b>Charges for financing exports</b>	
	Commission for Discounting/Purchase of bills denominated in FCY/LCY	0.15% , Min INR 1500
	<b>Reimbursement Charges</b>	
	Where Emirates NBD is the Reimbursing Bank	USD200
	<b>Others</b>	
	Handling GR of bills directly dispatched by drawers	INR 2000
	SOFTEX Realization / Handling charges	INR 2000
	Bank Realization Certificate Charges	INR 250
	Extension of time for realisation of export proceeds	INR 1500
	Write off / Reduction in invoice value of export bills	INR 1500
	Follow up for submission of Order Copy for Packing credit	INR 500
	Follow up charges for o/s export bills (overdue, follow up with foreign bank)	INR 500
	Request to change Buyer / Consignee	INR 1500
	Export Advance follow up	INR 750 per quarter
	Issuance of GR waiver Certificate (approved by us)	INR 2500
<b>C</b>	<b>Guarantees (BG)</b>	
	<b>Guarantee / SBLC Issuance Commissions</b>	
	Financial Guarantee issuance	2 % p.a. (Min. One Quarter), Min INR 1500
	Non Financial Guarantee Issuance	1.5 % p.a. (Min. One Quarter), Min INR 1500

	Guarantee issuance at the request of other Banks	3% Financial, Min INR 1500 2.5% Non Financial, Min INR 1500
	<b>Guarantee/SBLC amendments and other expenses</b>	
	Extensions/Enhancements in amount of the Guarantee/SBLC	Same as LC/Guarantee Issuance
	General Amendments	INR 1500 Flat
	Reinstatement of Expired Guarantees	INR 2500 plus Extension charges
	Reduction in Guarantee value	INR 2500
	Settlement of Guarantee Claims	INR 2500
	Cancellation of Guarantees	INR 1500
	Co-acceptance commission	Same as Financial Guarantee Issuance
	SWIFT charges	SWIFT INR 1000, SFMS INR 500
	SWIFT charges for issuance of Counter Guarantees	SWIFT INR 1000, SFMS INR 500
	Courier fees	Local INR 250 International INR 1500
	Guarantees and Amendments received from other banks with purpose as Issue. (Only for advising).	Same as LC advising (customer/non-customer)
	<b>Other Charges</b>	
	Re-issuance of guarantees	Same as guarantee issuance.
<b>D</b>	<b>Remittances</b>	
	<b>Outward Remittances</b>	
	On all foreign currency remittances other than for payment of imports	INR 1000
	Commission in lieu of exchange	0.125%, Min INR 2000
	SWIFT	INR 1000
	<b>Inward Remittances</b>	
	Processing of Inward Remittance for ENBD India clients	NIL
	Processing of Inward Remittance for non ENBD clients 1. Direct Remittance 2. Remittance through SWIFT	NIL INR 100
	Commission in lieu of exchange	0.125%, Min INR 2000
	Issuance of FIRC	INR 500
	Duplicate FIRC	INR 1000
	SWIFT follow Up for remittances received from other foreign banks	INR 500
<b>E</b>	<b>Inland Trade</b>	
	<b>Letters of credit</b>	
	Issuance	Issuance - 2% p.a from issue to expiry plus usance period, Min INR 3000 (Commitment plus Usance period to be added together and charged)
	Retirement	0.20% flat, Min INR 1000
	Amendments to LCs	
	Validity/Value	Same as Inland LC Issuance
	Non - Financial	INR 1500
	LC Cancellation	INR 1500
	Commission/Handling inland bills at time of retirement	0.0625% Min INR 1000 per bill
	Discrepancy fee per bill	INR 2000
	Processing and transmission fees for DCs by SFMS	INR 500
	Processing and transmission fees for amendments by SFMS	INR 250
	<b>Discounting</b>	

LCBD / BD / Invoice Financing / PO Financing ( In addition to finance charges)	INR 1000
Negotiation of bills under LCs issued by us	0.25% p.a , Min INR 500
<b>Collections</b>	
Documentary Collection Inward	0.0625% , Min INR 1000 per bill
Documentary Collection Outward	0.0625% , Min INR 1000 per bill
Outward Bills Under Inland LC	0.0625% , Min INR 1000 per bill
<b>Other</b>	
Follow up for overdue Bills (per follow up per bill) - Outward Collection Bills	INR 500
Dishonoured bills / document return charges	INR 1000

**Note :Taxes on charges will be applicable as per current regulations**