

REVISED SERVICE CHARGES W: E: F 01.04.2024

| | Revised |
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| Opening Inland/Foreign Letter of Credit/adding confirmation | 0.5% per quarter of LC amount, Minimum £200/- OR Equivalent in other Currencies |
| Usance Charges | 0.2% for first Quarter and also 0.1% Per Month to be charged for subsequent period on the Bill of Exchange Amount. Minimum charges will be GBP 100. |
| In addition to commission, following charges, whichever are applicable to be recovered | In case the LC not under regular limit 0.02% or equivalent in other currencies. (All inclusive) Upto £1.00 Mn, Min. £100/-, Max.£200/- More than £1.00 Mn - £200/- OR equivalent in other currencies |
| Amendment to Letter of Credit | <ul style="list-style-type: none"> • £100/- OR equivalent in other currencies per amendment (exclusive of Postage/Swift). <p>For amendments in amount and/or period additional charge as under</p> <ul style="list-style-type: none"> • For increase in amount 0.5% and for extension of period 0.1% per month or part thereof. |
| Payment under L/C issued by the branch or lc confirmed by the branch | 0.2% per payment, Min. £100/- or equivalent in other currencies (exclusive of postages) Swift charges to be recovered additionally- Min./Max/ £30.00/- or equivalent in other currencies |
| Advising L/C | £200/- flat OR equivalent in other currencies |
| Advise of Due Date | £50/- flat OR equivalent in other currencies |
| Advise of Amendment | £100/- flat OR equivalent in other currencies |
| Handling Charges | Flat £100/- OR equivalent in other currencies |
| Reimbursement Claim Charges | £100/- OR equivalent in other currencies |
| Swift | Flat £30/- OR equivalent on other currencies |
| Postage | Within UK- £30/- (or equivalent in other currencies) Outside UK-£80/- (or equivalent in other currencies) |
| Collections | Amount/Charges |
| Inward Documentary Bills for Collection on drawee in UK for payment/acceptance. | 0.2%- Min £50/- and Max.£ 200/- or equivalent in other currency (Exclusive of Postage) |
| Handling Charges | Amount/Charges |

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| For Sight Bills: | 0.15% on the Bill amount minimum of £50.00 or equivalent amount in other currencies, per month or part thereof shall be levied if the Bill is not paid within 30 days of intimation (charges to be recovered at the time of payment). |
| For Usance Bills | 0.15% on the Bill amount minimum of £50.00 or equivalent amount in other currencies, per month or part thereof shall be levied if the Bill is not accepted within 30 days of intimation (charges to be recovered at the time of payment). |
| Issue of Delivery Order | £50/- OR equivalent in other currencies per order |
| Issue of Delivery Order for taking delivery of pledged goods (per item) | £25/- OR equivalent in other currencies per order |
| Documents received for attachment of bill | £25/- OR equivalent in other currencies per order |
| Advise of due Date/Status/Payment | POSTAGE/COURIER Charges will apply. Swift Charges £30/- or equivalent in other currencies per Bill Collection Schedule wherever applicable. |
| Postage | Actual postage Charges or minimum of below Within UK- £30/- (or equivalent in other currencies) Outside UK-£80/- (or equivalent in other currencies) |
| OUTWARD BILLS | Amount/Charges |
| Outward documentary bills for collection (including under bills discounted in addition to interest/discount) | 0.25% Min.£50/- or equivalent in other currencies. Max.£200/- or equivalent in other currencies (Exclusive of Postage) |
| GUARANTEE/INDEMINITY | Amount/Charges |
| Issue of inland/foreign (Performance & Financial) Guarantee/Indemnity | 0.50% per quarter or part thereof. Min.£100/- or equivalent in other currencies. |
| | In case the guarantee is secured by 100% cash margin Up to £5.00 Mn only 0.50% of applicable commission to be levied. Min.£250/- or equivalent in other currencies. |
| | More than £5.00 Mn only 0.25% of applicable commission to be levied. |
| In addition to commission, following charges, whichever are applicable to be recovered | In case Guarantee under regular limit 0.2%, Max.£100/- or equivalent in other currencies. (All inclusive) |
| | In case the Guarantee not under regular limit 0.2% up to £100 K Min. £100 or equivalent in other currencies. (All inclusive) |
| | More than £100 K Min.£250, Max. £500 or equivalent in other currencies. (All inclusive) |
| SWIFT | £12.00/E18.00/\$25.00 Per payment to India £25.00/E40.00/\$50.00 Per payment outside India |

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| Postage | Within UK- £30/- (or equivalent in other currencies) Outside UK-£80/- (or equivalent in other currencies) |
| Outward Remittance | |
| | Amount/Charges |
| 1.Amount up to £ 50.00 | Flat £5/- |
| 2. Above £50.01 up to £ 100.00 | Flat £10/- |
| 3. Above - £100.01 up to £5,000.00 | Flat £15/- |
| 4. Above - £5,000.00 to up to £15,000.00 | Flat £20/- |
| 5. Above of £15,000.00 & above | Flat £30/- |
| 6. Cover Funds | Flat £10/- |
| Account Maintains Charges | |
| Current/Overdraft Accounts – Individuals: Maintenance charges | £ 25/- per quarter 50p per credit/debit on all Current/ Overdraft accounts. In case of clearing, 50p for each instrument sent in clearing. |
| Transaction Charges: | |
| Current/Overdraft Accounts – Other than individuals Maintenance charges | £50/- per quarter 50p per credit/debit on all Current/ Overdraft accounts. In case of clearing, 50p for each instrument sent in clearing. |
| Transaction Charges: | |
| Current/Overdraft Accounts – Non-Individual Minimum Balance charges | Minimum Quarterly Average balance £5000/- per quarter basis. £25/- per quarter if not maintained the above. |
| Monthly statement of account | Monthly statement will be sent to customer free of charge once in a month & for additional statement £5/- per page will be charged. |
| Cheques/Direct Debits returned by us | <ul style="list-style-type: none"> • £ 10/- per direct debit returned • £ 15/- per cheque returned (For reason of insufficient funds or other reasons of customer) |
| Cheque returned to us | <ul style="list-style-type: none"> • £ 10/- per cheque returned |
| Special presentation by us | <ul style="list-style-type: none"> • £ 20/- per presentation |
| Standing Order (SO) | <ul style="list-style-type: none"> • A charge of £10.00, if the standing order cannot be affected. |
| Issue of Bankers Cheque | £ 20/- per instrument |
| Stop Payment of Cheque/ Direct debit | £ 15/- per cheque maximum £50/- at a time. |

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| | No separate charges for cheques/ direct debits returned thereafter for the stopped cheques/ direct debits |
| Information/Certificate to be supplied to Constituents | £ 30/- per certificate |
| A) Local Remittances in GBP: | |
| CHAPS/ Same day Payments | £ 25/- per payment |
| BACS payments | £ 1/- |
| B) All other overseas remittances | <ul style="list-style-type: none"> • Up to £1000 - £ 10/- • > £1000 - £ 30/- SWIFT charges- £ 30/- |
| Closure of Account | Nil, if the account is closed after 1 year, otherwise £10/- after cooling off period as prescribed in terms and conditions. |
| Interest on unarranged/ temporary OD in CA/SB accounts | 12% over BOE (Bank of England) + monthly usage fee of £12/- |
| Search Report in case of Limited Company | £ 50/- or actual amount whichever is higher (£125/- + VAT in case of overseas companies) |
| Status Enquiry/Bankers Report | £ 30/- per report |
| Inoperative/ Dormant Account (Applicable to accounts not linked to Fixed Deposit/ Loan Account and where there is no customer-initiated operation continuously for 2 years) | £ 25/- per half year |
| Amendment/Cancellation of DD/MT | £ 10/- per cancellation |
| Renewal fee/ Postage for FCNR/ Overseas Fixed Deposits | Actual postal charges to be recovered |
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| Remittance Charges | |
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| Collection of Cheques (Charges from Overseas branches/subsidiaries) | <ul style="list-style-type: none"> • Up to £1000 - £ 10/- • > £1000 - £ 30/- |
| Other Charges: | |
| A) Postage | <p>Within UK- £30/- (or equivalent in other currencies) Outside UK-£80/- (or equivalent in other currencies)</p> |
| B) Courier | |
| SWIFT | Flat £30/- OR equivalent on other currencies |
| Vostro Account Maintenance charges | £ 350/- per quarter. |