

General Charges

| Transaction Type | Charges |
|--|--|
| A. Account Maintenance Charges | |
| Average Monthly Balance to be maintained (only on Savings account) | USD 5000 |
| Non-Maintenance of Average Monthly Balance (only on Savings account) | USD 100 per month |
| TOD charges/Penal Interest | 2.00% p.a. |
| Custody Charges (Bonds) | USD 100 or 0.025% per quarter of AUM whichever is higher |
| Custody Charges (Mutual funds) | USD 25 per quarter |
| Custody Charges (ETF's) | 0.0125% per quarter of AUM |

| Charge Type | Charges |
|--|---|
| B. Cheque Clearing Charges | |
| Cheque collection charges - Cash Letter | 0.1% Min USD 50 Max USD 150 |
| Cheque collection charges - Collection basis | 0.1% Min USD 50 Max USD 150 + Correspondent Bank Charges |

| Charge Type | Charges |
|--|---------|
| C. Balance Enquiry & MIS Charges | |
| Additional Statement request charges | USD 10 |
| Balance Enquiry Charges | USD 10 |
| Balance Confirmation Certificate Charges | USD 10 |
| Reference charges | USD 10 |
| No Liability charges | USD 10 |
| Charges for issuance of any Other letter / certificate | USD 10 |

| Charge Type | Charges |
|---|---|
| D. Processing Fee | |
| Loan/ Leverage/ Overdraft Processing Fees | Up to 1% of the facility amount per annum |
| Non-Fund Based facilities | Up to 1% of the facility amount per annum |

| Imports | |
|--|--------------------------------------|
| Import LC Issuance - Sight / Usance | 0.375% per quarter or minimum USD 50 |
| SBLC / Guarantee Issuance | 1% |
| Amendment of LC - Amount & Validity | 0.375% per quarter or minimum USD 50 |
| Amendment of LC - Other than Amount & Validity | USD 50 |
| Discrepancy Fee | USD 75 |
| Import Bills on Collection -Sight / Usance | 0.125% Minimum USD 50 |
| Liquidation of Import Bills under LC | 0.125% Minimum USD 50 |
| Overdue charges for Import Bills | USD 25 per month |

| Exports | |
|---|------------------------|
| Export LC Advising (Including amendments) | USD 50 |
| Confirmation of LC | 1% |
| Negotiation / Discounting of Export Bills | 1% |
| Export Bills on Collection - Sight / Usance | 0.0625% Minimum USD 50 |
| Overdue charges for Export Bills | USD 25 per month |

| Others | |
|--------------------------------|--------|
| Courier Charges - Within India | USD 10 |
| Courier Charges - Overseas | USD 50 |
| Swift Charges | USD 25 |

Outward Funds / Remittances

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|---------------|--------|
| Swift Charges | USD 25 |
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