Schedule of Charges Trade & Forex Services w.e.f 2nd July 2025

All the charges shown below are exclusive of GST and applicable GST @ 18% will be recovered extra. In case of any out-of-pocket expenses incurred by the Bank shall be recovered at Actual.

Foreign Currency Conversion Tax (FCCT) to be collected in addition to the above, where foreign currency conversion is involved.

Concession approval Matrix

Considering the competition and need at field level for concessions, following approval matrix are incorporated.

Discounts in the standard charges (in %)	Approving Authority
Upto 25% reduction / discount in Standard pricing (except where Bank's Capital is involved)	Regional Head and Head BD&P (Assets)– Joint Approval
Beyond 25% and upto 50%	Executive Director.
Beyond 50% and full waivers.	CCPC

Concessions given to the customers other than that mentioned in the Credit Sanction memo needs to be reviewed and aligned to the modified SOC.

A. IMPORTS

1. Letter of Credit (Outward) and Co-acceptance

a. Issuance / Amendment / Revival Charges - Sight LCs (Commitment)	1) 1.25% pa from the date of issuance till date of expiry plus 15 days, minimum Rs.2500/-.
	Amendment not involving an increase in tenor will be Rs.2000/- per amendment.
	2) SWIFT Charge - Rs.1500/-
b. Issuance / Amendment / Revival Charges - Usance LCs (Commitment + Usance)	1) 1.25% pa from the date of issuance till date of expiry plus usance period, minimum Rs.2500/-.
	Amendment not involving an increase in tenor will be Rs.2500/- per amendment.
	2) SWIFT Charge - Rs.1500/-
c. Issuance / reinstatement / amendment charges for a Revolving LC - Sight	1) 2.50% pa from the date of issuance till date of expiry, minimum Rs.2500/-. Amendment not involving an increase in tenor will be Rs.2500/- per amendment.
	2) SWIFT Charge - Rs.1500/-

d. Issuance / reinstatement / amendment charges for a Revolving LC - Usance	1) 2.50% pa from the date of issuance till date of expiry plus usance period, minimum Rs.2500/-. Amendment not involving an increase in tenor will be Rs.2500/- per amendment.
	2) SWIFT Charge - Rs.1500/-
e. LC issuance with confirmation clause; confirmation being arranged by Dhanlaxmi Bank	1) Normal LC issuance charges plus Rs.2500/- for arrangement of confirmation. Plus confirmation charges of overseas bank.
f. Charges for Discrepant documents under LC to the account of the overseas party- should be stipulated as one of the conditions in the LC issued.	USD 100 or equivalent for foreign LCs and Rs. 2000/- in the case of Inland LCs.
g. LC secured by 100% fixed deposit margin	1)Sight- 1.00% pa from date of issuance till date of expiry plus 15 days; Usance -1.00% pa from date of issuance till date of expiry plus usance tenor; minimum Rs.2500/-. Amendment not involving an increase in tenor will be Rs.2500/- per amendments
	2) SWIFT Charge - Rs.1500/-
h. Devolvement/Invocation of LC/BG	Rs.2500/-
2. Import Bills under LC	
a. Retirement Charges	0.20%; minimum Rs.2000/- & Max. Rs.20000/-
	2) SWIFT Charge - Rs.1250/-
b. Crystallization	0.50%; minimum Rs.3000/-
3. Import Bills– non LC	
a. Retirement Charges	0.20%; minimum Rs.2000/- & Max. Rs.20000/-
	2) SWIFT Charge - Rs.1250/-
b. Dishonoured Bill return charges	1) Rs.2500/- or equivalent
	2) SWIFT Charge - Rs.1250/-
	3) Courier Charges – Rs.3000/- (If more, actual to be recovered)
4. Direct Import Bill payments	
Direct Import Bill payment - SWIFT Mode	0.20%; minimum Rs.2000/- & Max. Rs.20000/-
	2) SWIFT Charge - Rs.1250/-
5. Advance Payment for imports	
Advance payment - SWIFT Mode	0.20%; minimum Rs.2000/- & Max. Rs.20000/-
	2) SWIFT Charge - Rs.1250/-
6. Countersigning / co-acceptance of bills of exchange guaranteeing payment on due date	2.00% pa from the date of issuance till date of expiry; minimum Rs.3000/-
7. Imports - Other Miscellaneous Charges	
a. Import payment later than 6 months from the date of shipment (excluding capital imports) – AD approval	All applicable charges + Rs.500/-

b. Import license endorsement cancellation in case of replacement imports and remittance approval	Rs.500/-
c. AD approval for receipt of documents directly by AD from overseas supplier	Rs.500/-
d. Obtaining credit reports of overseas buyers / suppliers on behalf of our customers	Rs.1000/- plus agency cost
e. Overdue Bill of entry Follow up charges beyond the TAT fixed by RBI.	Rs. 250/- per Quarter per BOE with Max of Rs.2000/- per customer.
f. Overdue ORM Follow up charges beyond the TAT.	Rs. 250/- per Quarter per ORM with Max of Rs.2000/- per customer.
g.Closure Charges for Bill of Entries where payment is not routed through our Bank	BOE amount up to USD100 or equi. – Rs.150/- per BOE
	BOE >USD 100 or equi – Rs.250/- per BOE
h. If CA certificate not provided within 6 months from the date of import for non physical imports – if the remittance done through Dhanlaxmi Bank – for follow up.	Rs.500/- per quarter per ORM.
i. Custody charges for overdue import bills	Rs.1000 per quarter
8. Merchanting Trade Transactions.	
Import leg	Commission as per Import payment
Export leg	Commission as per Export payment
Delay in MTT completion within the TAT fixed by RBI	Rs.2000/- per Transaction.
B. EXPORTS	
1.Inward Letters of Credit / Guarantees	
a. Advising of Inward Letter of Credit / Guarantees (Export) or their amendments	Our Customers -Rs.2000/- Non Customers – Rs.3000/-
b. Transfer of export letter of credit	1) Rs.2500/- or USD 50 subject to arrangement with correspondent bank, if any, if recovered from Foreign Client
	2) Rs.2000/- for each inland transfer.
c. Handling charges for bills under transferred LC	1) 0.25% of the Bill amount; minimum Rs.2000/-
	2) SWIFT Charges - Rs.1250/-
d. Confirmation charges on any Inward LC / Guarantee	a) Sight LC – 2% p.a. from date of issuance till date of expiry, minimum Rs.2000/-. Amendment not involving an increase in tenor will be Rs.2000/- per amendment.

	b) Usance LC – 2% pa from the date of issuance till date of expiry plus usance period, minimum Rs.2000/-. Amendment not involving an increase in tenor will be Rs.2000/- per amendment.
2. Advance Remittance received for Exports credited to INR/EEFC accounts.	0.125% of the remittance amount with minimum of Rs. 1000/-
3. Conversion from EEFC account	Commission NIL- , Handling Charges of Rs.500/-
4. Packing Credit- Fresh/Extension	Rs.1500/- for each disbursement irrespective of the amount.
5. Export Bills under LC / non-LC including land locked countries.	
a. Export Bills Collection - FCY/INR	0.10% of the bill amount; minimum Rs.1500/-
	2. Courier - Rs.3000/-
b. Negotiation / discounting – handling charges	1. Rs.1500/-
	2. Courier - Rs.3000/-
c. Overdue Bills – Follow up charges	Rs.500/- per bill subject to max of Rs.2500/- per Quarter.
d. Crystallization of negotiated / discounted bills	Rs.1500/-
e. Dishonor/Return of bills documents	Rs.2000/-
f. GR Handling of bills under direct dispatch from exporter	Rs.1000/-
g. Export bills drawn in foreign currency & proceeds received in rupees through other banks)	0.15% of the bill amount; minimum Rs.1500/-
h. Approval for delay in submission of GR beyond 21 days	Rs.250/-
i. Extension of SB in - FCC/EDPMS	Rs.500/- per event
j. M Bill Booking	Rs.500/- per shipping bill (FCY) if payment received through our nostro.
	Rs.1000/- per shipping (FCY) bill if payment is received through other bank (where we have not earned any exchange income).
	Shipping Bills in INR up to Rs.25000 – Rs. 250/- per SB
	SB in INR- >Rs.25000 & upto Rs.100000 – Rs.500/- per SB
	SB in INR - Above Rs.100000- Rs.1000/- per SB
k. Issuance of FIRC (Foreign Inward Remittance Certificate/NOC)	eFIRC/NOC - 500/-
	Manual FIRC for Capital Account Txns – Rs.1000/-
6. EXPORTS -Other Miscellaneous Charges	
a. AD Code Letter Issuance to Customs	500/-

b. Shipping Bill -AD Transfer Request	Rs.500/-
c. Overdue Shipping Bill -Follow up charges beyond TAT	Rs. 250/- per Quarter per SB with Max of Rs.2000/- per customer.
d. Overdue IRM -Follow up charges beyond TAT	Rs. 250/- per Quarter per IRM with Max of Rs.2000/- per customer.
e. EDF/GR Waiver approval	Rs.1000/-
f. Write off of export bills in FCC/EDPMS portal of RBI.	Rs.1000/- per SB
g. Approval for set off of export receivables against import payables	Rs.1000/-
h. Approval for refund of export proceeds after One Year.	Rs.1000/-
I, Approval for GR Waiver for Customers in Caution List category	Rs.1000/-
6. Project Exports	
a. Application for processing by Bank / RBI	Rs.12000/-
b. Any subsequent reporting / related correspondence or submission of documents or information with/to RBI	Rs.1000/-
C. DOMESTIC	
1. Inward letter of Credit / Guarantee	
a. Advising of inward letters of credit / guarantees (Domestic)	1. Rs.1500/-
	2. Courier/Postage - Rs.500/-
b. Transfer of domestic letter of credit	1. Rs.1500/-
2. Letters of Credit (outward and Co-acceptance)	
a. Issuance / Amendment charges – Sight LCs (Commitment)	1) 1.25% pa from date of issuance till date of expiry plus 15 days, minimum Rs.2000/-. Amendment not involving an increase in tenor will be Rs.1500/- per amendment
	2) SFMS Charges - Rs.1000/-
b. Issuance charges / amendment – Usance LCs (commitment plus usance charges)	1) 1.25% pa from date of issuance till date of expiry plus usance period, minimum Rs.2000/-. Amendment not involving an increase in tenor will be Rs.1500/- per amendment.
	2) SFMS Charges - Rs.1000/-
c. Issuance / re-instatement / amendment charges for a revolving LC – Sight	1) 2.50% pa from the date of issuance till date of expiry plus 15 days, minimum Rs.2000/-
	2) SFMS Charges - Rs.1000/-
d. Issuance / re-instatement / amendment charges for a revolving LC – Usance	2.50% pa from date of issuance till date of expiry plus usance period, minimum Rs.2000/-. Amendment not involving an increase in tenor will be Rs.2000/- per amendment.

	SFMS Charges - Rs.1000/-
3.Bills received under domestic LC - Retirement charges	0.25%; minimum Rs.1500/-
4. Inward Domestic Bills for collection – non LC - Retirement charges	0.25% of the Bill amount (Min. Rs.1000/-)
5. Inland Bills purchased / discounted (LC/non-LC)	
Handling Charges per bills for any amount	1) Rs.500/- per bill
	2) Postage - Rs.500/-
6. Invoice financing	
Handling Charges per bills for any amount	1) Rs.300/- per bill
7. Outward collections	
LC Backed Bills	1) Rs.2500/- per bill
	2) Postage Rs.500/-
Non-LC Bills	1) Rs.3000/- per bill
	2) Postage Rs.500/-
D. GUARANTEE- DOMESTIC	
1. Bank Guarantees / Stand by LCs (Domestic), issuance or amendment	
a. Performance Guarantees	1) 2% p.a. (Minimum Rs.2000/-)
	2) SFMS Charge - Rs.500/-
b. Performance Guarantees (100% Cash Margin)	1) 0.75% p.a. (Minimum Rs.2000/-)
	2) SFMS Charge - Rs.500/-
c. Financial Guarantees	1) 2.50% p.a. (Minimum Rs.2000/-)
	2) SFMS Charge - Rs.500/-
d. Financial Guarantees (100% margin cases)	1) 0.75% p.a. (Minimum Rs.2000/-)
	2) SFMS Charge - Rs.500/-
e. Amendment without change in value or period	1) Rs.2000/-
	2) SFMS Charge - Rs.500/-
f. Handling Charges for electronic BG (eBG)	Rs.500/-
g. BG Invocation Claim Processing Charges	Rs.2000/-
h.Counter Guarantee to other Banks for takeover of Limits.	As applicable to financial and Performance BGs stated above.
i. Duplicate BG issuance charges in addition to the commission.	Rs.2500/-

2. BANK GUARANTEE/BUERS CREDIT/SBLC (Foreign Currency), Issuance or amendment	
a. Performance Guarantees	1) 2% p.a. (minimum Rs.5000/-)
	2) SWIFT Charges - Rs.2000/-
b. Financial Guarantees	1) 3.00% p.a. (minimum Rs.5000/-)
	2) SWIFT Charges - Rs.2000/-
c. Guarantee backed by 100% cash margin	1), 1.50% pa (Minimum Rs.5000/-)
	2 SWIFT – Rs. 2000/-
d. Amendment without change in value or period	1) Rs.2500/-
	2) SWIFT Charge - Rs.2000/-
3. Buyers Credit Arrangement Fee (subject to compliance with all in cost ceiling)	Up to Rs.50,00,000/- - Rs.2500/-
	Above Rs.50,00,000/- - Rs.5000/-
4. Delivery order / Shipping Guarantees	Rs.2500/-
E. MISCELLANEOUS REMITTANCES	
1. Outward A2 remittances including liberalized remittances	
a. Individuals	1) Commission - Rs.750/-
	2) SWIFT Charges - Rs.1000/-
b. Non Individuals & A2 Remittance	1) Commission – 0.10% (Minimum Rs.1500/- and max of Rs.5000/-)
ba. Swift Charges	2) SWIFT Charges - Rs.1000/-
c. FCNRB Repatriation remittance - SHA basis	Comm - Free , Swift Charges Rs.1000/-
d. Tracer to outward remittances	1000/-
2. Inward Remittances excluding Export proceeds	Upto Rs.1 lakh Rs.300/-
	Above Rs.1 lakh Rs.500/-
a. Return of Inward Remittances.	
Up to USD 10000	USD 25 or equivalent
Above USD 10000	USD 40 or equivalent
3. Foreign Cheques / other instruments under collection	0.30% pa
4. Change in Purpose Code of any remittance	Rs.1000/-
F. FOREIGN DIRECT INVESTMENTS IN INDIA	
Automatic or Approval route	
a. Scrutiny and Handling charges	0.25% with minimum of Rs.10000/- and Max of Rs.20000/-
b. Any other reporting under same UIN	Rs.2000/-
c. LSF Reporting	Rs.1000/-

G. EXTERNAL COMMERCIAL BORROWINGS	
Automatic or Approval route	
a. Scrutiny and Handling charges of application for allotment of LRN for ECB.	Rs.10000/-
b. Reporting charges	1) Rs.1000/-
c. Approval for creation of charge over immovable assets	Rs.2500/-
d. Approval for changes or modification in the drawdown or repayment schedule	Rs.2500/-
e. Approval for change in the currency of borrowing	Rs.2500/-
f. Providing NOC for changing the AD bank to another	Rs.5000/-
g. Approval for change in the name of borrower company	Rs.2500/-
h. Approval for change in the recognized lender	Rs.2500/-
i. Approval for change in the LRN	Rs.2500/-
j. Approval for change in the end use of ECB proceeds	Rs.2500/-
k. Approval for reduction in the amount of ECB	Rs.2500/-
l. Approval for reduction in the all-in-cost of ECB	Rs.2500/-
H. ESTABLISHMENT OF PROJECT OFFICE / LIAISON OFFICE/BRANCH OFFICE ABROAD	
Automatic or Approval route	
a. Scrutiny and Handling charges	Rs.3000/-
b. Reporting Charges under same UIN	1) Rs.2000/-
I. ESTABLISHMENT OF PROJECT OFFICE / LIAISON OFFICE/BRANCH OFFICE IN INDIA BY FOREIGN ENTITIES	
a. Scrutiny and Handling charges	Rs.3000/-
b. Reporting Charges under same UIN	1) Rs.2000/-
J. OVERSEAS DIRECT INVESTMENT BY PERSON RESIDENT IN INDIA.	
Automatic or Approval route	

a. Scrutiny and Handling charges	0.25% with minimum of Rs.10000/- and Max of Rs.20000/-
b. Subsequent remittance and reporting charges.	Rs.3000/-
c. APR Reporting	Rs.3000/-
d. LSF reporting of delayed return submissions.	Rs.1000/-
e. Disinvestment/Winding up of the JV/WOS in the Host Country – Reporting to RBI.	7500/-
K. Change in AD	
From our Bank to another Bank (seeking our NOC)	ODI/FDI cases Rs.2500/-
	Others Rs.500/-