

### Standard Tariff Card for India Branches

S.NO	TYPE OF TRANSACTION	CURRENT CHARGES	
<b>DEPOSITS</b>			
1	Saving Account: AQB Balance Requirement Default Fee	NIL	
2	Current Account: AQB Balance Requirement Default Fee	NIL	
3	Current Account: Cheque Book Issuance	NIL	
4	Saving Account: Cheque Book Issuance (1 cheque book one quarter Free)	NIL	
5	Running Stationary - Bulk Cheques	NIL	
6	Stop Payment of Cheque & Release of Stop Payment	NIL	
7	Duplicate Statement of Account	NIL	
8	Standing Instructions	NIL	
9	Copies of Paid Cheque/Deposit Slips/Certificates not later than 6 months of the transaction date – per sheet	NIL	
10	Copies of Paid Cheques/Deposit Slips/Certificates more than 6 months from transaction date-per sheet	NIL	
11	Cheque Return Charges	Inward-INR 250/- Outward- INR 250/-	
12	Balance Confirmation Certificate(except September & March)	NIL	
13	Balance Confirmation September & March	NIL	
14	Signature Verification for Trade Purpose	NIL	
15	Signature Verification for our Clients by SMBC	Free	
16	Duplicate TDS Certificate	NIL	
17	DD Issuance Through Special Arrangement (KMBL & HDFC)	Paper Application	
		Up to INR 1,00,000	INR 2.00 per 1,000 (Minimum INR 100)
		Above INR 1,00,000	INR 2.50 per 1,000/- (Min. INR 200/-, Max. INR 5,000/-)
		Thru SMAR&TS	
		Up to INR 1,00,000	INR 1.50 per 1,000

S.NO	TYPE OF TRANSACTION	CURRENT CHARGES	
			(Minimum INR 100)
		Above 1,00,000	INR 2.00 per 1,000/- (Min. INR 200/-, Max. INR 5,000/-)
		Revalidation/ Cancellation/ Stop Payment/ Duplicate Issuance	INR 250/-
18	DD issued at SMBC Branch (HDFC At Par Cheque)	Paper Application	
		Up to INR 1,00,000	INR 1/- per 1,000 (Min. INR 100)
		Above INR 1,00,000	INR 1.50 per 1,000/- (Min. INR 200/-, Max. INR 3,000/-)
		Thru SMAR&TS	
		Up to INR 1,00,000	INR 1/- per 1,000 (Min. INR 50)
		Above INR 1,00,000	INR 1.50 per 1,000/- (Min. INR 100/-, Max. INR 3,000/-)
		Revalidation/ Cancellation	INR 250/-
19	Outstation Collection Of Cheques	NIL	
20	CMS cheque pick up charges	INR 500 per location per month subject within city limits.	
21	CMS Cheque Return Charges	INR 250 per return	
22	ECS Return	NIL	
23	Dormant Account Charges (in case of no transaction in the account for last 2yr)	NIL	
24	Clearing ( Inward/ Outward)	Free	
25	Account Closure	NIL	
26	E-Tax Payments	NIL	
27	Domestic Cash Pooling Service	Registration charge - INR 5000/- Subscription charge - INR 5000/- per month	
28	Host to Host service	Setup fee- INR 1,500,000/- Subscription charge- INR 25,000 per month	
29	SWIFT SCORE service	Setup fee- INR 1,500,000/- Subscription charge- INR 25,000 per month	
<b>NACH, Perfect &amp; MT 940/942 transaction</b>			
1	ACH Credit Transaction( Destination Bank)	Free	
2	ACH Debit Transaction (per transaction)	Sponsor Bank	INR 5/-
		Destination Bank	INR 2.50
3	Mandate Initiation( Initiating/ Receiving Bank)	INR 10/- per Mandate	

S.NO	TYPE OF TRANSACTION	CURRENT CHARGES	
4	Mandate Modify/Cancel (per Mandate)	Initiating Bank	INR 10/-
		Receiving Bank	INR 10/-
5	ACH Return Charges (per return)	INR 5/-	
6	E-Mandate Initiation/ Modify/ cancel (Receiving Bank)	INR 5/- per Mandate	
7	Dispute Arbitration for customer at Fault	NIL	
8	Mandate Customization	NIL	
9	PERFECT	INR 1,000 per month per PERFECT A/C	
10	MT940/ MT942 reports through swift	INR 5,000/- per month	
<b>Remittance</b>			
1	RTGS Outward Transaction (per transaction)	NIL	
2	RTGS Inward Transaction	NIL	
3	NEFT Outward Transaction (per transaction)	NIL	
4	NEFT Inward Transaction	NIL	
5	RTGS / NEFT Cancellation	RTGS / NEFT payments once processed cannot be cancelled.	
6	Outward Remittance	Paper Application	Flat INR 1,750/- Plus Foreign bank charges if charges outside India are on a/c of applicant + 0.125% in lieu of exchange charges
		Thru SMAR&TS	Flat INR 1,500/- Plus Foreign bank charges if charges outside India are on a/c of applicant + 0.125% in lieu of exchange charges (Original documents to follow)
7	Inward Remittance	Flat INR 750 /- (Includes FIRC Charges) & INR 2,500 for Duplicate FIRC charges	
8	Overseas/ Foreign Outward TT Remittance Cancellation/Amendment *Till the time credit doesn't happen to beneficiary's account	INR 1,250/- Plus Correspondent bank charges as applicable	
9	Overseas / Foreign Inward Remittance Cancellation /Amendment * Till the time we haven't credited our client account	INR 1,750/- Plus Correspondent bank charges if applicable	
<b>IMPORTS</b>			
<b>LETTER OF CREDIT IN FCY/ INR</b>			
1	LC Issuance/Commitment Charges	0.15% for every quarter (To be charged Quarterly)	
		Sight/ usance (up to 10 days)	0.15% (Min INR 750/-)

S.NO	TYPE OF TRANSACTION	CURRENT CHARGES
		Flat
	Usance/sight up to 3 months	0.3% (Min. INR 750/-) Flat
	Usance/sight over 3 months	0.30% 0.075% for each month every 30 days (Min. Rs. 750/-)
	Discrepancy Charges	INR 1,500/- INR Bills or USD 50 FCY Bills (per bill)
2	LC Transmission	INR 1,500/-
<b>LC AMENDMENT CHARGES</b>		
3	Financial Amendment	INR 750 (SWIFT/SFMS charges) + Commitment and Usance Fee (if applicable)
	Non Financial Amendment	INR 1,250/-
<b>IMPORT BILLS UNDER LC for FCY</b>		
4	Retirement/ Settlement charges	0.15% (min INR 500) + swift charges INR 750 + 0.125% comm. in lieu of exchange
LC cancellation Charges		INR 1000
<b>MISC. IMPORT TRANSACTIONS</b>		
5	Handling fee for revised import documents received for collection	INR 500/-
	Issuance of delivery order & Shipping Guarantee	INR 2,000/-
<b>IMPORT BILLS WITHOUT LC</b>		
6	Advance Payment	0.25% with a min of INR 500/- plus swift charges INR 750/-
	Import/Inland Bills on collection	0.25% with a min of INR 500/- plus swift charges INR 750/- SFMS charges INR 250/-
	Import Direct bills	0.125% with a min of INR 500/- plus Swift charges INR 750/-
<b>BUYER'S CREDIT/ SUPPLIER'S CREDIT</b>		
7	Buyer's Credit Handling charges	INR 1,500/- plus Swift charges INR 750/- (per swift)
	Repayment of Buyer's Credit on maturity	Swift Charges INR 750/-
	NOC issued to other bank for Buyer's Credit	INR 1,000/-
	Supplier's Credit Handling charges	INR 1,500/- plus Swift charges INR 750/- (per swift)
<b>EXPORTS</b>		
FCY & INR	Export bills on collection (under LC& without LC)	Commission INR 1,500/- plus Handling charge INR 1,500/-
	Export Collection Bills Discounted	Interest Rate as per BP Dept.
	Advance Export Bills Handling charges	INR 1,500/- + Courier Charges INR 1,000/- (if applicable)
	Electronic - Bank realization certificate Issuance	NIL

S.NO	TYPE OF TRANSACTION	CURRENT CHARGES
	LC Advising	INR 1,500/-
	LC Advising amendment	INR 750/-
	L/C Transfer charges	INR 1,500/-
	LC Confirmation Charges	As per Mutual Agreement
	GR waiver issuance charges	INR 1,500/-
	Softex Processing Charges	INR 1,500/-
	Any Misc. Swift messages/ TraceINR	INR 500/- each
	Handling Charges for dishonor / return of export bill unpaid	INR 500/- per bill+ other Bank charges if any
	Pre-shipment credit	As per agreement with BP Dept.
	Post shipment credit (on demand bills for transit period)	As per agreement with BP Dept.
<b>GUARANTEES</b>		
1	Commission for Network Guarantees	As mutually agreed, based on country / bank risk
	Commission for guarantee issuance	As mutually agreed with the customer (min. INR 2,500/-) OR 2.50% p.a. (min. INR 2,500/-) + Stamp Paper Charges actual + other bank charges on actual basis
	Financial Amendment charges	As mutually agreed with the customer (min. INR 1,500/-) OR 2.50% p.a. (min. INR 1,500/-) + Stamp Paper Charges actual + other bank charges on actual basis
	Non-Financial Amendment Charges	INR 1500 + stamp paper charges
	Bank Guarantee Issuance Advising Charges	INR 1,500/-
	Bank Guarantee Amendment Advising Charges	INR 1,000/-
	Handling charges for network guarantees	For Issuance: INR 10,000/- For Amendment: INR 7,500/-
	Stamp Duty	On actuals
<b>Internet Banking Related Charges</b>		
1	SMAR & TS Registration fees	INR 5,000/-
2	SMAR&TS Monthly fees	INR 5,000/- per month (Additional INR 300/- will be charged per token except for the first 2 tokens)
3	Data Interface Service (IMAGINE) set up charge	INR 20,000/-
<b>'Basic Savings Bank Deposit Account' which will offer following minimum common facilities to all their customer</b>		
1	Saving Account: AQB Balance Requirement Default Fee	Free
2	Cash Deposit	Free
3	Cash Withdrawal	Free (up to 4 times in a month)
4	Non-operation/activation of in-	Free

S.NO	TYPE OF TRANSACTION	CURRENT CHARGES
	operative 'Basic Savings Bank Deposit Account'.	
<b>Miscellaneous Charges</b>		
1	Issuance of Miscellaneous Certificate (related to any product)	Credit related- INR 1000/-each. Non- Credit related- INR 250 each
<b>Charges for Credit Facility</b>		
1	Processing Fees	Fresh Facility: 3.0% of the total facility amount + applicable taxes Renewal: 3.0% of the total facility amount + applicable taxes
2	Pre-Payment	For the facilities having tenor of less than 1 year: 2% flat on principal amount prepaid + applicable taxes. For the facilities having tenor of more than 1 year: 3% flat on principal amount prepaid + applicable taxes. The Company needs to give at least 1 business day written notice. In case of Micro and Small Enterprise Customer: a) No pre-payment penalty for fixed rate loans up to 50 Lakhs. No pre-payment penalty for floating rate loans.
3	Commitment Charges	2% flat + applicable taxes on the undrawn commitment portion of the facility The commitment charges can be increased, circumstantially, depending upon liquidity position of bank and market dynamics. No commitment charges will be payable for advances (both fund based, and non-fund based) against security of deposits/ Government Securities/ Mutual Fund Units/National Saving Certificate / Kisan Vikas Patra / Indira Vikas Patra
4	Insurance charges	Actuals
5	Legal Charges	Actuals
6	Valuation Fee	Actuals
7	Travelling, Conveyance expenses of Bank officials/inspectors/field officials, expenses incurred for visiting the unit, etc.	Actuals
8	Penal Charges	2% p.a. plus applicable taxes - Applicable for default in payment of credit facilities or for breach of terms of credit facilities, for the period from the date of default till actual payment/compliance – as agreed in the facility documents
9	Penal Interest	2% p.a. - Applicable for default in payment of rupee/foreign currency export credit and other foreign currency loans, for the period from the date of default till actual payment – as agreed in the facility documents.

S.NO	TYPE OF TRANSACTION	CURRENT CHARGES
10	Any other charges relevant to the transaction	Nil - for loans and advances up to INR 25,000/-
11	Loans under Restructured accounts (except Housing Loans, Loans up to 2.00 lakhs, Agriculture Loans, Loans to Micro Enterprises & Govt. Sponsored Schemes).	0.5% p.a. penal charges plus applicable taxes over applicable rate
12	Any other charges relevant to the transaction	Actuals plus applicable taxes

\*The above charges are exclusive of statutory taxes & foreign exchange conversion charges wherever applicable.

\* Point no. 27 to 29 of Deposit section is order-made products which cannot be offered to all the customers.

Effective 14<sup>th</sup> October 2024.