

Trade Services - General Schedule of Features and Charges (GSFC) with effect from 30th June 2025	
Particulars	
1. Export / Inland	
Export Bills for Collection (LC and Non-LC)	0.075%; Min INR 1250/- per bill, Courier charges INR 750 and Swift/SFMS charges INR 500
SOFTEX Handling charges (Per SOFTEX)	Same as export bills i.e. 0.075%; Min INR 1250/- per bill, Courier charges INR 750 and Swift/SFMS charges INR 500
Return of export bills for collection (unpaid) [LC and Non-LC]	INR 1000/- + Courier INR 750/- (if courier is involved) + Swift INR 500 (if Swift is involved)
Export bills received for Regularization (Export against advance inward remittance received or export bills directly sent by customer)	0.075%; Min. INR 1,250/- per bill
Export LC Advising & Amendments (Customers) / Inland	INR 1500/- Courier charges : INR 500/- , Swift charges - INR 500/- (if any swift message is required to be exchanged)
Export LC Advising & Amendments (Non Customers) / inland	INR 3000/- Courier Charges. INR 500/-, SWIFT / SFMS - INR 500/- (advising to 2nd bank)
Transfer of LC (Issuance/ Amendment)	INR 3000/- per transfer, Courier Charges. INR 500/-
Export Bill Write off / Reduction of invoice value	export bill handling charges as per point no 1 + INR 750/-
Extension of time beyond stipulated period of realization from the date of export (ETX)	INR 1500/-
Export bills Discount / Purchase / Negotiation	0.075% minimum INR 2,500/-
Crystallisation fees (handling charges)	0.125% minimum INR 2,500/-
Issuance of GR waiver Certificate (approved by us)	INR 1,000/-

Return of Funds to Foreign Banks (unapplied return of funds)	USD : 50 USD EUR : 45 EUR GBP : 40 GBP CAD : 70 CAD AED : 185 AED AUD : 75 AUD Other currencies : equivalent to USD 50
Discrepancy fee per bill (to the account of beneficiary)	INR 1000/- per bill
Confirmation of Export LC	3% p.a. subject to minimum of INR 3000/- Swift charges. INR 500/-
2. Imports / Inland	
Bills handling under collection / LC	Foreign : 0.25% + Swift INR 500/- + Courier INR 500/- Domestic : 0.625% + SFMS INR 500/- + Courier INR 500/- Swift, SFMS, courier charges should be recovered only if said events are executed.
Advance / Direct Import Remittance	0.125%, minimum INR 1,250/- Swift Charges - INR 500/-
LC Issuance / Co-Acceptance Import /Inland	3% p.a. subject to minimum of INR 3500/- Swift / SFMS charges. INR 1500/-
LC Amendment (Financial) Import /Inland	3% p.a. subject to minimum of INR 3500/- Swift / SFMS charges. INR 1500/-
LC Amendment (Non-Financial) Import /Inland	INR 1,000/- Swift / SFMS charges. INR 500/-

LCBD / CBD / Invoice Financing / PO Financing	INR 1250/- + Swift / SFMS INR 750/- Swift, SFMS, courier charges should be recovered only if said events are executed. These charges in addition to interest as per sanctioned terms
Cancellation of LCs (on request of customer /Foreign Bank before auto closure)	INR 1,000/- Swift / SFMS charges. INR 500/-
Issuance of Delivery Order	INR 1,500/- per transaction
Document Return Charges for LC Bill/Collection Bill or Any other Bill	INR 1000/- + charges of import collection bills
Discrepancy fee per bill	USD 100 / INR 1000/- (for Inland Bills)
Outward remittance where in Foreign Bank charges are to the account of applicant in India (MT103 states charges are "OUR" or "FULL PAY NO DEDUCT"	INR 1250/-
Devolvement of bills under LC	As per the schedule of Penal charges of the bank
Draft LC issuance fee to be collected at the time of provisional LC issuance	INR 1000/-
3. Guarantees and Buyer's Credit	
Bank Guarantee / SBLC issuance commission	3% p.a subject to minimum of INR 1,000/- Swift/SFMS Charges INR 1500/- Courier Charges INR 500/- (if applicable)
Bank Guarantee / SBLC Financial Amendment commission	3% p.a subject to minimum of INR 1,000/- Swift/SFMS Charges INR 1500/- Courier Charges INR 500/- (if applicable)

Bank Guarantee / SBLC Other Amendment commission	INR 1,000/- Swift/SFMS Charges INR 500/- Courier charges INR 500/- (if applicable)
SBLC Confirmation, SBLC issued for foreign bank and confirmed by KMBL	3% p.a subject to minimum of INR 1,000/- Swift/SFMS Charges INR 1500/- Courier Charges INR 500/- (if applicable)
Buyers Credit processing charge	INR 2,500/- + charges same as BG + Offer letter arrangement charges of USD 200
Foreign Guarantee Advising & Amendments	INR 1,000/- Courier Charges INR 500 (if applicable)
Domestic Guarantee /Cover advising & Amendment	INR 1,000/- SFMS charges INR 500/- Courier Charges INR 500/- (if applicable)
Invocation Charges / Non Payment of Buyers Credit on due date	As per the schedule of Penal charges of the bank
Issuance of BG confirmation letter	INR 500/-
Request for cancellation of LCs / BGs - handling charges	INR 1,000/-
4. Remittances	
Inward remittance	Free
Issuance of FIRA (original or duplicate)	INR 150/-
Instruments for collection (cheques, drafts, international money orders in foreign currency payable abroad or in India)	INR 500/-
FCY instruments returned	INR 1,000/-
On all foreign currency remittances other than for payment of imports (Excluding FES)	0.25% subject to minimum of INR 1,000/-

Issue of traveller's cheques / FCY DD's	INR 750/-
Revalidation of FCY DDs / PO	INR 500/-
5. Others and Miscellaneous	
Customer induced requests for sending reminders for payments/ export, import documents/any other matter.	INR 500/- per request.
Offline Issuance of Trade advices	INR 500/-
SWIFT / SFMS or any other equivalent platform (per message)	INR 500/-
Courier	INR 750/- (International); INR 500/- (Domestic)
Bank certificate / letter for IEC or any other purpose	INR 500/-
Commission in lieu of exchange (in case of debit from EEFC/RFC/SFC account etc.) Applicable to AIR (Advance Import remittance) and A2 outward remittances only. Extension of this charge to any other product, is applicable only if agreed in writing with customer.	0.125%; minimum INR 1,000/-
Issuance of NOC	INR 500/-
Signature Verification	INR 500/-
DD Issuance charges / RTGS charges for trade transaction	DD/PO/RTGS/NEFT charges as applicable + INR 750/-
For forwarding any requests to other banks	INR 1,000/-
Retrieval of Records	Free for Current FY; INR 1,000/- for older records
NOC in respect of current account transactions (BC arrange by other bank / shipping bill transfer etc)	INR 500/-
Change in Purpose code	INR 1000/- per remittance
Issuance of AD code letter to customs	INR 500/- per letter

Merchant Trade Transaction (MTT) transaction handling commission	0.125%, subject to minimum of INR 5,000/- per trns
Merchant Trade Transaction (MTT) transaction verification of underlying BL	INR 5000/- Flat
set off and net off of export, import bills	full & normal charges would be collected for both export and import legs
6. Forward Contract	
For booking sale / purchase contract	INR 750/-
For early utilization / cancellations (in full or part)	INR 500/-
Overdue Forward Contract Cancellation	INR 250/-, in case of profit, it is not passed on to the client, in case of Loss, it is recovered from the client
Forward Contract Franking paper charges (to be attached with forward contract confirmation)	INR 100/-
7. Capital Account Transaction	
7A. Overseas Investment (OI)	
Generation of UIN under Automatic Route	INR 15,000/-
Obtaining UIN from RBI under Approval Route	INR 50,000/-
Remittance*/CG reporting / Pledge reporting any ODI Part I reporting *Reporting charges i.e. over and above remittance commission, and it is to be collected at the time of processing remittance txn	INR 5000/-
Disinvestments reporting charges	INR 10,000/-
RBI correspondence for Approval transactions / Ratification/ Miscellaneous (other than UIN under approval route)	INR 5000/- per request

APR filling fees	INR 2000/- Per APR
OPI reporting charges	INR 2000/- per reporting
7B. Foreign Investments in India (FDI)	
FIRMS reporting charges under automatic route (this is inclusive of FIRC and remitter KYC)	INR 15,000/-
FIRMS reporting charges under approval route (this is inclusive of FIRC and remitter KYC)	INR 30,000/-
Duplicate FIRC issuance	INR 150/-
Liquidation/winding up of Indian company	INR 15000/-
RBI correspondence for Approval transactions / Ratification/ Miscellaneous	INR 5000/- per request
FIRC Issuance wherein Funds received in INR from other banks	INR 1000/- per FIRC
7C. External Commercial Borrowing (ECB)	
Generation of LRN under Automatic Route	INR 15,000/-
Generation of LRN under Approval Route	INR 50,000/-
Draw down under ECB (Inward Remittance)	INR 5000/-
Repayment under ECB (Outward remittance)	INR 5000/-
RBI correspondence for any Approval transactions / Ratification/ Miscellaneous	INR 5000/- per request
ECB - II returns filing	INR 500 per reporting to be collected at half yearly basis
Revised ECB reporting/filing	INR 5,000/- per request
7D. Capital Miscellaneous	
Issuance of NOC for pledge (FDI and ECB)	INR 15000/- per NOC request
Any Follow up reminders for any filing (FCGPR, FCTRS, APR, ECB 2, AAC, LO-BO_PO permission expiry etc)	INR 500/- Per Follow up

NOC in respect of capital account transactions for any underlying transaction for e.g transfer of UIN/LRN etc.	INR 5,000/-
For forwarding any capital account transaction requests to other banks	INR 1,000/-
Retrieval of Records of capital account transactions	Free for Current FY; INR 1,000/- for older records
Approval for setting up branch office/warehouse aboard including extensions	INR 10,000/-
Filling LSF application with RBI	INR 2,000/-
Filling any other reporting to RBI which is not be covered above	INR 2000/-
7E. LO-BO-PO	
Approval for opening PO/BO/LO (Automatic Route)	INR 10,000/-
Approval for opening PO/BO/LO (Approval Route)	INR 50,000/-
Renewal of LO/BO/PO	INR 5,000/-
Closure of LO/BO/PO	INR 5,000/-
8. Project export (PEM) Approvals	
PEM Approval	INR 10,000/-
PEM Amendment	INR 10,000/-
NOC to other bank for processing transaction under PEM approval issued by KMBL	INR 5000/-
Disclaimer <ul style="list-style-type: none"> • Charges are exclusive of the GST, which is currently 18%. The same is subject to change. • Stamp duty, service Tax, and any other statutory dues to be collected on actuals as per government regulations from time to time. • All charges to be collected upfront (lodgement/realisation) 	

- **LC, BC, and BG commission to be calculated on a per month basis or on per day basis as agreed.**
- **Guarantee commission at the agreed rate will be collected for the tenor of the BG without refund for early cancellation (except for statutory claim period) unless specifically agreed otherwise with the customer.**
- **Commitment charges will be calculated from LC issuance date until expiry date and Usance charges will be calculated for the usance period.**
- **All out of pocket expenses such as overseas bank charges, credit report charges etc. shall be recovered on actual basis.**
- **Interest outlay on discounting / negotiation / purchase will be charged separately as agreed from time to time.**
- **Additional charges if any in terms of category (new or existing) or quantum may be levied subject to mutually agreed communication between bank and customer.**