

Trade Services - General Schedule of Features and Charges (GSFC) with effect from 12th October, 2026	
1. Export / Inland	
Export Bills for Collection (LC and Non-LC)	0.075%; Min ₹ 1500 per bill. Courier charges ₹ 1000 and Swift/SFMS charges ₹ 500
Software and Service Handling charges	0.075%; Min ₹ 1500 per bill. Courier charges ₹ 1000 and Swift/SFMS charges ₹ 500
Return of export bills for collection (unpaid) [LC and Non-LC]	₹ 1250/-, + Courier ₹ 1000 (if courier is involved) + Swift ₹ 750 (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. ₹ 1,250 per bill
Export LC Advising & Amendments (Customers) / Inland	₹ 1500/- Courier charges : ₹ 1000/- Swift charges - ₹ 500/- (if any swift message is required to be exchanged)
Export LC Advising & Amendments (Non Customers) / inland	₹ 3000 Courier Charges. ₹ 1000 SWIFT / SFMS - ₹ 500 (advising to 2nd bank)
Transfer of LC (Issuance/ Amendment)	₹ 5000 per transfer Courier Charges. ₹ 500
Reduction in the export realization	₹ 1000
Extension of time beyond stipulated period of realization from the date of export (ETX)	₹ 2000
Export bills Discount / Purchase / Negotiation	0.075% minimum ₹ 3000
Crystallisation fees (handling charges)	0.125% minimum ₹ 3000
Issuance of GR waiver Certificate (approved by us)	Nil
Approval of warehouse/consignment export	₹ 5000
Renewal/ amendment of approval of warehouse/consignment export	₹ 2500
Export-Import Set-off processing charges	₹ 5000
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)	₹ 2500/- per bill
Confirmation of Export LC	6% p.a. subject to minimum of ₹ 5000 Swift charges. ₹ 500

2. Imports / Inland	
Bills handling under collection / LC - Foreign	0.25%; minimum ₹ 1500/- , Swift / SFMS Charges. ₹ 500/- (if Applicable) Courier Charges - ₹ 1000/-
Bills handling under collection / LC - Domestic	0.35%; minimum ₹ 1500/- , Swift / SFMS Charges. ₹ 500/- (if Applicable) Courier Charges - ₹ 1000/-
Advance / Direct Import Remittance	0.125%, minimum ₹ 1500 Swift Charges - ₹ 500
LC Issuance / Co-Acceptance Import /Inland	3.5% p.a. subject to minimum of ₹ 5000 Swift / SFMS charges. ₹ 1500
LC Amendment (Financial) Import /Inland	3.5% p.a. subject to minimum of ₹ 4000 Swift / SFMS charges. ₹ 1000
LC Amendment (Non-Financial) Import /Inland	₹ 1500 Swift / SFMS charges. ₹ 500
LCBD / CBD / Invoice Financing / PO Financing	₹ 1500 + Swift / SFMS ₹ 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)	₹ 1,000 Swift / SFMS charges. ₹ 500
Issuance of Delivery Order	₹ 2500 per transaction
Document Return Charges for LC Bill/Collection Bill or Any other Bill	₹ 1000/-, + charges of import collection bills + courier charges
Discrepancy fee per bill	USD 100 / ₹ 1000 (for Inland Bills)
Outward remittance where in Foreign Bank charges are to the account of applicant in India (PACS.008 states charges are "OUR" or "FULL PAY NO DEDUCT"	₹ 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	₹ 1500/-
3. Guarantees and Buyer's Credit	
Bank Guarantee / SBLC issuance commission	3% p.a subject to minimum of ₹ 1,500 Swift/SFMS Charges ₹ 1500 Courier Charges ₹ 500 (if applicable) . 50% less than above for 100% FD backed cases
Bank Guarantee / SBLC Financial Amendment commission	3% p.a subject to minimum of ₹ 1,500 Swift/SFMS Charges ₹ 1500 Courier Charges ₹ 500 (if applicable) .

	50% less than above for 100% FD backed cases
Bank Guarantee / SBLC Other Amendment commission	₹ 1,500 Swift/SFMS Charges ₹ 500 Courier charges ₹ 500 (if applicable)
Shipping Guarantee	₹ 2500/-
SBLC Confirmation, SBLC issued for foreign bank and confirmed by KMBL	3% p.a subject to minimum of ₹ 2500 Swift/SFMS Charges ₹ 1500 Courier Charges ₹ 500 (if applicable)
NeSL BG Issuance	₹ 1000 over and above BG Issuance/Financial amendment/Other amendment commission & charges
Buyers Credit processing charge	₹ 3000 + charges same as BG + Offer letter arrangement charges of USD 200
Foreign Guarantee Advising & Amendments	₹ 1,000 Courier Charges ₹ 500 (if applicable)
Domestic Guarantee /Cover advising & Amendment	₹ 1,000 SFMS charges ₹ 500 Courier Charges ₹ 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	₹ 500
Request for cancellation of LCs / BGs - handling charges	₹ 1,000
4. Remittances	
Inward remittance	Free
Issuance of FIRA (original or duplicate)	₹ 250
Instruments for collection (cheques, drafts, international money orders in foreign currency payable abroad or in India)	₹ 500
FCY instruments returned	₹ 1,000
On all foreign currency remittances other than for payment of imports (Excluding FES)	0.30% subject to minimum of ₹ 1,500
Issue of traveller's cheques / FCY DD's	₹ 750
Revalidation of FCY DDs / PO	₹ 500
5. Others and Miscellaneous	
Monthly Follow-up for Overdue Export Bills, export order for running account and Bill of Entry/ Any other reminders	Nil
Offline Issuance of Trade advices	₹ 500
SWIFT / SFMS or any other equivalent platform (per message)	₹ 500
Courier	₹ 1000 (International); ₹ 750 (Domestic)
Bank certificate / letter for IEC or any other purpose	₹ 1000
Commission in lieu of exchange (in case of debit from EEFC/RFC/SFC account etc.)	0.125%; minimum ₹ 1,000/-

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.	
Issuance of NOC	₹ 3000
Signature Verification	₹ 500
DD Issuance charges / RTGS charges for trade transaction	DD/PO/RTGS/NEFT charges as applicable + ₹ 750
For forwarding any requests to other banks	₹ 1000
Retrieval of Records	Free for Current FY; ₹ 1,000 for older records
NOC in respect of current account transactions (BC arrange by other bank / shipping bill transfer etc)	₹ 750
Change in Purpose code	₹ 1000 per remittance
Issuance of AD code letter to customs	₹ 1000 per letter
Merchant Trade Transaction (MTT) transaction handling commission	FLAT ₹ 5000
set off and net off of export, import bills	full & normal charges would be collected for both export and import legs
AD Advisory/Consultancy or RBI approval (other than capital account transactions)	₹ 5000
6. Forward Contract	
For booking sale / purchase contract	₹ 1000
For early utilization / cancellations (in full or part)	₹ 750
Overdue Forward Contract Cancellation	₹ 500
Forward Contract Franking paper charges (to be attached with forward contract confirmation)	₹ 100
7. Capital Account Transaction	
7A. Overseas Investment (OI)	
Generation of UIN under Automatic Route	₹ 15,000
Obtaining UIN from RBI under Approval Route	₹ 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	₹ 5000
Disinvestments reporting charges	₹ 5,000
RBI correspondence for Approval transactions / Ratification/ Miscellaneous (including applications submitted to RBI through Pravaah portal) (other than UIN under approval route)	₹ 15000 per request
APR filling fees	₹ 2000 per APR
OPI reporting charges	₹ 2000 per reporting
ODI in ₹ through NEFT/RTGS/Vostro/SNRR route	0.25% of transaction amount subject to min ₹ 1000

AD letter to RBI, highlighting the contravention observed for any transaction/financial commitment.	₹ 10,000
7B. Foreign Investments in India (FDI)	
FIRMS reporting charges under automatic route (this is inclusive of FIRC and remitter KYC)	₹ 15,000
FIRMS reporting charges under approval route (this is inclusive of FIRC and remitter KYC)	₹ 30,000
Duplicate FIRC issuance	₹ 150
Liquidation/winding up of Indian company	₹ 15000
RBI correspondence for Approval transactions / Ratification/ Miscellaneous (including applications submitted to RBI through Pravaah portal)	₹ 15000 per request
FIRC Issuance wherein Funds received in ₹ from other banks	₹ 1000 per FIRC
FDI in ₹ through NEFT/RTGS/Vostro/SNRR route	0.25% of transaction amount subject to min ₹ 1000
7C. External Commercial Borrowing (ECB)	
Generation of LRN under Automatic Route	₹ 15,000
Generation of LRN under Approval Route	₹ 50,000
Draw down under ECB (Inward Remittance)	₹ 5000
Repayment under ECB (Outward remittance)	₹ 5000
RBI correspondence for any Approval transactions / Ratification/ Miscellaneous	₹ 5000 per request
ECB - II returns filing	₹ 2000 per reporting to be collected at half yearly basis
Revised ECB reporting/filing	₹ 5000 per request
7D. Capital Miscellaneous	
Issuance of NOC for pledge (FDI and ECB)	₹ 30000 per NOC request
Any Follow up reminders for any filing (FCGPR, FCTRS, APR, ECB 2, AAC, LO-BO_PO permission expiry etc)	₹ 500 Per Follow up
NOC in respect of capital account transactions for any underlying transaction for e.g transfer of UIN/LRN / NOC for AD trasfer of LOBOPO cases etc	₹ 5000
For forwarding any capital account transaction requests to other banks	₹ 1000
Retrieval of Records of capital account transactions	Free for Current FY; ₹ 1000 for older records
Approval for setting up branch office/warehouse aboard including extensions	₹ 10000
Filling LSF application with RBI	₹ 2000
Filling any other reporting to RBI which is not be covered above	₹ 2000
7E. LO-BO-PO	

Approval for opening PO/BO/LO (Automatic Route)	₹ 10,000
Approval for opening PO/BO/LO (Approval Route)	₹ 50000
Renewal of LO/BO/PO	₹ 5000
Closure of LO/BO/PO	₹ 5000
8. Project export (PEM) Approvals	
PEM Approval	₹ 25000
PEM Amendment	₹ 10000
NOC to other bank for processing transaction under PEM approval issued by KMBL	₹ 5000
Commodity Hedging Approval - Issuance	₹ 2500
Commodity Hedging Approval - Amendment	₹ 1000

Disclaimer

- 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.