

FOREIGN EXCHANGE TRANSACTIONS

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1. GENERAL

- 1.1 Out-of-pocket expenses, such as correspondent bank charges, postages, courier charges, telecommunication and telegram including expenses incurred to secure the bank's and customer's interest shall be recovered from the customer (including employees/ retired employees) in respect of all foreign exchange transactions.
- 1.2 Stamp duty under the Indian Stamp Act or the Stamp Act of the various States on forex transactions, wherever applicable, shall be borne by the concerned customer.
- 1.3 Besides the scales of charges prescribed, interest on outlay of funds shall be recovered from the customers on all foreign exchange transactions, wherever provided.
- 1.4 Where bank charges are to be recovered from the overseas buyers/ sellers but are refused by them, such charges shall be recovered from the customers.
- 1.5 The revision/modification in charges is **Ex-Tax** and applicable tax prescribed by Tax- Authorities from time to time would be collected extra.

2. EXPORT BILLS PURCHASED/ DISCOUNTED/ NEGOTIATED

NATURE OF TRANSACTION	CHARGES
2.1 For each foreign currency bill Purchased/discounted/negotiated:	For bill upto ₹ 4 lakhs- ₹600 For bill over ₹4 lakhs- ₹1000
2.2 For each Rupee bill purchased/ discounted/negotiated:	<i>0.125% of the bill amount with a minimum of ₹600 per bill & maximum of ₹2500 per bill</i>

2.3	For each export bill sent to another bank in India for negotiation	Flat ₹750
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Nature of Transaction	Charges	
2.4	For joining in customers' guarantees /indemnities and for giving guarantees/indemnities (if permitted by appropriate sanctioning authority) on behalf of customers to other banks in India in respect of discrepancies in documents negotiated under letters of credit	0.25% with a minimum of ₹1000 per bill
2.5	GR follow up charges for overdue export bills*, i.e., where the Proceeds are not received in Nostro Account within prescribed period for Realization of export bill.	₹500/- per quarter or part thereof per bill. The charges are to be collected from the date, when the bill has become overdue.

3. EXPORT BILLS FOR COLLECTION

3.1	For each foreign currency bill sent for collection	₹750/- per bill irrespective of the amount of the bill.
3.2	For each Rupee bill sent for collection.	0.15%. Min-₹550. Max-₹5500
3.3	For each complete set of export documents sent by the exporter directly to the overseas buyer with the approval of our Bank/ RBI as per FEMA	<p>a) Full advance remittance received through our Bank - ₹500 per bill</p> <p>b) Full advance remittance received through other Bank - ₹750 per bill</p> <p>c) Advance remittance not received and bill amount to be collected - ₹750 per bill</p> <p>d) Advance remittance is not received and bill is discounted- ₹500.00 irrespective of the bill amount</p>

4. COMMISSION IN LIEU OF EXCHANGE

NATURE OF TRANSACTION	CHARGES
For each transaction where exchange does not accrue to the bank.	0.15% for other than better rate parties.

	In respect of parties enjoying better rate facility, applicable spread. Minimum ₹ 650/- and Maximum ₹50,001/-
5. EXPORT LETTER OF CREDIT	
(Letters of Credit include letters of credit, letters of authority, orders to negotiate, orders for payment, and all types of documents of similar nature)	
NATURE OF TRANSACTION	CHARGES
5.1 For each export letter of credit advised	₹1000 per letter of credit
5.2 For each amendment of an <i>export Letters of credit advised: ₹ 500 per amendment</i>	
NATURE OF TRANSACTION	CHARGES
5.3 For confirmation added to each export letter of credit:	<p>Unified charges (Commitment + Usance) ::</p> <p>(i) Confirmation charges including commission and usance should not be less than ₹1000/-</p> <p>(ii) <i>Sight LC & LCs upto 30 days usance :</i></p> <p>a) Upto ₹1 Crore : 0.35%, b) Above ₹ 1 Crore but upto ₹5 Crore:0.25%, c) Above ₹5 Crore: 0.15%</p> <p>(iii) <i>LCs beyond 30 days usance (Per month or part there of)</i></p> <p>a) Upto ₹1 Crore: 0.20%, b) Above ₹1 Crore but upto ₹5 Crore : 0.10% c) Above ₹5 Crore: 0.15%</p> <p>These charges are in addition to charges prescribed above.</p> <p>In addition to the above, additional charges as advised by Integrated Treasury Wing are to be collected based on risk perception.</p>
5.4 For each advice of transfer made under a transferable export letter of credit (whether in full or in part, and whether endorsed on the credit itself or not)	₹1000 per advice of transfer and ₹500 for transfer of amendment. This is in addition to charges prescribed above.
6 EXPORT CERTIFICATE- EBRC	
NATURE OF TRANSACTION	CHARGES
a. EBRC charges	₹75 per Bill.

b. For attestation of invoices	₹150 per invoice.
7 OTHER EXPORT RELATED TRANSACTIONS	
NATURE OF TRANSACTION	CHARGES
7.1 Transfer of proceeds in FC/ Indian Rupees of negotiation of documents under a restricted letter of credit received from another bank outside the centre of negotiation.	Commission as applicable to inland remittances. Plus negotiation charges as per 2.1 & 2.2 In addition, commission in lieu of exchange at applicable rate is to be collected in case funds are remitted in FC to other banks.
7.2 For each reimbursement claimed under a letter of credit by another bank in India on the Vostro accounts maintained with our bank	₹500 + <i>DD / TT commission per reimbursement claim</i>

8. IMPORT LETTERS OF CREDIT	
NATURE OF TRANSACTION	CHARGES
8.1 For establishing an import letter of credit where 100% cash deposit as security is not taken:	
(Applicable to sight LCs and Usance LCs where the usance period does not exceed six months)	Unified charges (Usance and commitment). <i>(i) Sight LCs and LCs with usance:</i> AAA – 0.20% for the 1 st quarter AA/A – 0.25% for the 1 st quarter BBB – 0.30% for the 1 st quarter All other accounts – 0.35% for the 1 st quarter <i>For beyond first quarter:-</i> AAA – 0.10% per month AA/A – 0.125% per month BBB – 0.15% per month All other accounts – 0.20% per month

NATURE OF TRANSACTION	CHARGES
8.2(i) For establishing an import letter of credit where 100% cash deposit as security is taken.	<i>(i) 25% of the normal charges as applicable in Para 8.1.</i>
(ii) Where cash deposit as security is more than 50% but less than 100%.	<i>(ii) 50% of the normal charges as applicable in Para 8.1.</i>

<p>8.3 For amending an import letter of credit including a revolving letter of credit*</p> <p>* For charges on amendment of import letters of credit on deferred payment terms, please refer below</p>	<p>₹1000/- per amendment</p>
<p>8.4 For reviving or reinstating an expired import letter of credit/ revolving letter of credit</p>	<p>As per 8.1 above from the date of expiry + ₹500/-</p>
<p>8.5 For each revolving letter of credit established</p>	
<p>8.6 Reinstatement under revolving letter of credit</p>	<p>As per 8.1 above from the date of expiry + ₹500/-</p>
<p>8.7 For establishing import letters of credit on deferred payment terms</p>	
<p>(a) Upto ₹4 Crores</p>	<p>On the liability outstanding at the beginning of every quarter: AAA – 0.40% per quarter or part thereof AA/A – 0.45% per quarter or part thereof BBB – 0.50% per quarter or part thereof All other accounts – 0.60% per quarter or part thereof</p>
<p>(b) Over ₹4 Crores</p>	<p>On the liability outstanding at the beginning of every quarter: AAA – 0.20% per quarter or part thereof AA/A – 0.225% per quarter or part thereof BBB – 0.25% per quarter or part thereof All other accounts – 0.30% per quarter or part thereof</p>
<p>8.8 For amending an import letter of credit on deferred payment terms</p>	<p>₹1000 per amendment plus charges as per 8.7 above, in case of extension beyond one quarter.</p>
<p>8.9 For each foreign currency bill received under a letter of credit:</p>	<p>Flat charges of ₹1000/- per bill.</p>
<p>8.10 For each Rupee bill received under a letter of credit</p>	<p>0.25% of the bill amount, with a minimum of ₹1000/-</p>
<p>8.11 For each foreign currency bill received under a letter of credit where bill amount is settled by the GDR/ECB funds parked abroad.</p>	<p>Commission in lieu of exchange at 0.15% or, applicable spread in case of better rate parties. (Minimum ₹650/- and maximum ₹50,001/-)</p>

8.12 For each foreign currency bill received under a letter of credit issued by the branch/FD, where discrepancies are observed by the branch/FD	USD 75 to be deducted from the bill proceeds while settling the bill amount Branches/ FDs to ensure that the necessary clause regarding charging the discrepancy fee in case of discrepant documents is incorporated in the LCs opened by them
8.13 For follow up of Bill of Entries in respect of import documents	₹500 per annum
8.14 Out of Pocket Expenses – SWIFT Charges	₹1000/- for LC opening and ₹500/- flat for amendment and others
9. IMPORT BILLS FOR COLLECTION (Not under Letters of Credit)	
9.1 For each foreign currency bill on which exchange benefit accrues	@ 0.15% of the bill amount with a minimum of ₹1000.00 and maximum of ₹15000.00.
9.2 For each Rupee bill:	@ 0.15% of the bill amount with a minimum of ₹1000.00 and maximum of ₹15000.00.
9.3 For each bill/ documents covering project import (Under inter-governmental aid schemes (including those financed by international agencies like World Bank, IMF, ADB, etc.)	0.20% of the bill amount with a minimum of ₹500 irrespective of the amount of the transaction.
9.4 For each bill received directly by importer from the overseas exporter/ bank, at the time of effecting remittance.	Irrespective of the currency or amount of the bill, the commission @ 0.15% of the bill amount with a minimum of ₹1000.00 and maximum of ₹15000.00.
10. OTHER IMPORT RELATED TRANSACTIONS	
10.1 For import letter of credit issued against the under-taking/ counter indemnity of one or more Authorised Dealers	Commission collected at the applicable rate to be shared with the other bank/s in the proportion of 50:50.
10.2 For import letter of credit under which the importer has arranged for fixation of a forward contract with another bank	0.15 % commission in lieu of exchange - minimum ₹650.00. These charges are in addition to the SWAP cost.
10.3 For import bill payment of which is settled by availing Buyers credit or debit to foreign currency accounts, EEFC accounts, etc.	

(a) Bills received under letters of credit	Commission in lieu of exchange @ 0.15% or in respect of parties enjoying better rate facility, applicable spread + commission as applicable to particular transaction. Minimum - ₹1000/- Maximum - ₹15000/-
(b) Bills not received under letters of credit	
10.4 On foreign currency import bill for collection required to be forwarded to another bank, who will be required to remit the proceeds to the remitting bank abroad (The bank which remits the proceeds abroad is entitled to appropriate collection commission and exchange benefit)	₹1000/- per bill
10.5 For issuing delivery order for airways companies, in case of import under our FLC.	₹500/- per delivery order.
11. MERCHANTING TRADE	
For each payment to the overseas supplier from foreign currency remittances received in advance from the overseas buyer and held in Nostro account without conversion	Commission as applicable to export & import leg of transaction No commission in lieu of exchange should be charged on the foreign currency held in Nostro Account

12. REMITTANCES – INWARD	
12.1 For payment of each clean foreign currency inward remittance effected under instructions from a foreign correspondent.	₹200/- per payment; where the beneficiary is an individual ₹50 per transaction upto USD 10,000 or equivalent; NIL for transaction above USD 10,000. NIL for NRE customers.
12.2 For each clean instrument sent abroad for collection	0.1% - Minimum ₹100/- Maximum ₹5000/- (Also refer point no. 18)
12.3 Collection of foreign currency notes.	0.15% subject to a minimum of ₹100. For individuals 0.1125% subject to a minimum of ₹100 and maximum of ₹1000.
12.4 For each bank certificate issued on security paper/ letter heads in respect of payment of clean remittances from abroad and/ or for encashment of foreign currency travellers cheques/ foreign currency notes	(a) ₹200/- flat per certificate issued on security paper b) ₹100/- flat per certificate issued on letter-head c) for individuals, 75% of the applicable charges

13. REMITTANCES – OUTWARD

a) For effecting each clean outward remittance	₹500/-flat commission
b) For issuance of Duplicate Foreign currency draft	Individual - ₹250. For others ₹500 plus Foreign Bank charges, if any

For advance remittances against imports (part or full)	@ 0.15% of the bill amount with a min. of ₹1000 and max. of ₹10000.
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For issue of foreign currency travellers cheques	NIL
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14. REMITTANCES – MISCELLANEOUS

For payment of a foreign currency draft by issuing our draft in the same currency in favour of the beneficiary's bank for opening FCNR account.	Only out of pocket expenses of ₹250/- per draft.
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15. GUARANTEES

The minimum charge for any guarantee shall be ₹700.

15.1 For each guarantee in favour of shipping company/agency for clearance of goods pending production of bills of lading:	
a) Relating to import under our letters of credit.	₹ 1000 per guarantee.
a) Issuance of Delivery Order to Airline Co.	₹ 1000 per guarantee.

15.2 For each export performance guarantee for Project Exports which include:

(a) Bid-bond	Cover	Total cost to exporter
(b) Bond for earnest money, and (c) Guarantee for advance payment made by foreign buyers to Indian exporters/contractors, which are covered by ECGC counter-guarantee with 75% cover/ 90% cover or issued against the counter guarantee of Govt. of India/ cash deposit or otherwise	ECGC counter guarantee with 75%	ECGC Premium + 0.52% pa
	ECGC counter guarantee with 90%	ECGC Premium + 0.42% pa
	100% counter-guarantee of the Government of India.	0.45% pa
	100% cash deposit	0.30% pa
	Not having any cover	1.20% pa
	(d) not covered by cash deposits	

<p>15.3 For each advance payment guarantee connected with export trade (other than project export)</p>	<p>0.180% per month for the specified period of liability Where the guarantee period is less than two months, minimum commission recoverable will be 0.35%. In the case of early redemption of the guarantee commission may be refunded at the discretion of the bank.</p>
<p>15.4 For each Deferred Payment Guarantee (DPG) covering imports of goods into India/repayment of foreign currency loans/guarantee issued including for availment of Buyer's credit.</p>	<p>0.60% per quarter or part thereof for the specified period of liability calculated on the amount of liability under such guarantees at the beginning of every quarter</p>
<p>15.5 For issuing the following guarantee where 100% cash cover as security is NOT taken:</p>	
<p>i) Export performance guarantee , bid-bond, etc. (other than for Project Exports); ii) Export performance guarantee covering export obligations in terms of import trade control regulations; And iii) Export performance guarantee /bid-bond connected with deemed exports</p>	<p>0.12% per month for the specified period of liability and where the guarantee period is less than three months, commission recoverable will be 0.25% of the guaranteed amount.</p>
<p>15.6 For issuing the following guarantee where 100% cash deposit as security is taken:</p>	
<p>(i) Export performance guarantee, bid-bond, etc. (other than for Project Exports); (ii) Export performance guarantee covering export obligations in terms of import trade control regulations; (iii) Export performance guarantee/bid bond connected with deemed exports</p>	
<p>(A) Upto ₹4 Crores</p>	<p>0.03% per month for the specified period of liability and where the guarantee period is less than three months, minimum commission recoverable will be 0.09% of the guaranteed amount.</p>
<p>(B) Over ₹4 Crores</p>	<p>i) On the first ₹4 Crores charges as at (A) above -and- ii) On the balance amount in excess of ₹4 Crores at one half of the rates at (A) above.</p>
<p>15.7 For issuing the following guarantee where 100% cash cover as security is NOT taken (any other guarantee not covered at 15.1 to 15.6 above.)</p>	<p>0.180% per month for the specified period of liability and where the guarantee period is less than two months, commission recoverable will be 0.35% of the guaranteed amount.</p>

15.8 For issuing the following guarantee where 100% cash cover as security is taken any other guarantee not covered at 15.1 to 15.6 above.	0.045% per month for the specified period of liability and where the guarantee period is less than two months, commission recoverable will be 0.12% of the guaranteed amount.
15.9 For a guarantee issued against the counter guarantee/s of one or more Authorised Dealer	Commission at the applicable rate to be shared with the other bank/s in the proportion of 50:50
15.10 For issue of a Foreign Inward Guarantee (FIG)* against the counter guarantee of our correspondents abroad.	
*Presently only our Foreign Departments, Foreign Exchange Cells and Overseas Branches AND Forex branches are authorised to issue Foreign Inward Guarantees.	
(A) Any of our correspondents ranked within the top 500 by "The Bankers' Almanac" of London in their July issue every year.	0.105% per month for the specified period of liability and where the guarantee period is less than three months, minimum commission recoverable will be 0.30% of the guaranteed amount.
(B) Any other correspondent	0.145% per month for the specified period of liability and where the guarantee period is less than two months, minimum commission recoverable will be 0.40% of the guaranteed amount.
15.11 For commission to be charged for Avalisation /co-acceptance (to be collected up front)	0.175% of the bill amount per month for the tenor of the bill, with a minimum of 0.35% 0.175% of the bill amount per month for the tenor of the bill, with a minimum of 0.35% for first ₹ 4 crores And 0.09 % for the bill amount per month for the tenor of the bill with minimum of 0.175% on the balance amount in excess of ₹4 crores
16. STANDBY LETTER OF CREDIT	AAA- 0.15% per month minimum of 0.30% AA/A- 0.20% per month minimum of 0.40% BBB- 0.25% per month minimum of 0.50% All other accounts – 0.30% per month minimum of 0.60
17.FOREIGN EXCHANGE CONTRACTS	
17.1 For each sale or purchase contract booked	₹750 per contract.

17.2 For every request for early delivery, extension, Roll over or cancellation of a contract.	₹750 per request + swap cost and cancellation charges where applicable.
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18. COMMISSION TO SPECIAL CATEGORY OF INDIVIDUALS (PENSIONERS & SENIOR CITIZENS)	
18.1 Clean instrument sent abroad for collection	1) Special Category of Individuals (Pensioners & Senior Citizens): 50% of the charges * 2) Other Individuals: 75% of the charges* *(as mentioned in 12.2, 12.3 & 12.4) for other than trade transactions
18.2 Collection of foreign currency notes	
18.3 For each bank certificate issued on security paper/ letter heads in respect of payments of clean remittances from abroad and/or for encashment of foreign currency traveller cheques/ foreign currency notes	

19. OTHERS	
19.1 Portfolio Investment scheme for Non Resident Indians: As and when the NRI either sells or purchases share, the designated branch has to submit form LEC to Head Office for submission to RBI. & submission of FCTRS forms.	₹500/- per LEC/FCTRS form
19.2 For opening of Branch Office/Liaison Office in India	₹2500/- each for undertaking following activities - Forwarding FNC submitted by foreign entity to RBI - Scrutiny of each Annual Activity Certificate - Extension of validity period of Liaison Office - Closure of Branch/Liaison Office
19.3 For opening of Branch Office or deputing representative outside India and remittance made under the same.	On submission of OBR – ₹2500 For each remittance @ 0.25% with a minimum of ₹2500 and maximum of ₹10000

19.4 Scrutiny/forwarding of form 83 to RBI both under Automatic Route/ Approval Route.	₹5000/- for scrutiny of Form 83 both under Automatic Route/ Approval Route.
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20. OVERSEAS DIRECT INVESTMENT (ODI)	
20.1 ODI New Automatic Route	₹5000/- if remittance through our Bank ₹10,000 if remittance through other Bank
20.2 ODI New Approval Route	₹10,000 remittance should be made through our Bank only
20.3	
a) Part I subsequent remittances charges per remittance including issue of Guarantee/ SBLC.	a) ₹1000/- if remittance through our Bank ₹2000 if remittance through other Bank
b) Part I subsequent remittances charges per remittance including issue of Guarantee/ SBLC with delay which attributed for delayed submission of papers by Party necessitating correspondence with RBI.	b) ₹2000/- if remittance through our Bank ₹4000 if remittance through other Bank
20.4	
a) Part II Annual Performance Report on or before due date.	a) Flat ₹1000/-
b) Part II Annual Performance Report after due date necessitating correspondence with RBI.	b) Flat ₹2000/-
20.5	
a) Part III Disinvestment as per schedule i.e. within 30 days from the date of Board Resolution.	a) Flat ₹5000/-
b) Part III Disinvestment with delay beyond 30 days from the date of Board Resolution necessitating correspondence with RBI.	b) Flat ₹8000/-
20.6 Transfer of UIN to other Bank	Flat ₹5000/-

21.	
21.1	
a) Advance Information Report to RBI within 30 days from the date of remittance	a) ₹3000/- if remittance through our Bank ₹6000 if remittance through other Bank

b) Delayed submission of Advance Information Report.	c) ₹4000/- if remittance through our Bank ₹10,000 if remittance through other Bank
21.2 a) Submission of FCGPR within 210 days from the date of inward remittance. b) Delayed submission of FCGPR beyond stipulated period of 210 days necessitating correspondence with RBI.	a) ₹3000/- if remittance through our Bank ₹6000 if remittance through other Bank b) ₹6000/- if remittance through our Bank ₹12,000 if remittance through other Bank
21.3 Follow up for each occasion of ODI and FDI Transaction* (*Non submission of data/ information within one month from the date of first reminder and after this period above charges are to be collected)	₹500/-if remittance through our Bank ₹1000 if remittance through other Bank
21.4 a) FCTRS b) Delayed submission of FCTRS	a) ₹1000/-if remittance through our Bank ₹2000 if remittance through other Bank b) ₹2000/-if remittance through our Bank ₹4000 if remittance through other Bank