

Emirates NBD Bank PJSC,India - Schedule of Charges for Trade Finance Transactions w.e.f. 01/01/2020		
A	Imports	
	DC Issuance commission	
	Issuance	2% p.a from issue to expiry plus usance period, Min INR 3000 (Commitment plus Usance period to be added together and charged)
	Reinstatement Charge	INR 2500 plus charges as above for the period expired and extension requested
	Special Types of DC	
	Revolving DC issuance Commission	Commitment and usance charges mentioned above should be recovered on the amount and period by which the LC gets reinstated everytime it revolves
	Charges for amending DC and special types of DC after issuance	
	Increase the DC amount or extend the expiry date	Same as Import LC Issuance
	Other amendments processing fee	INR 1500 Flat
	Processing and transmission fees - For all types of DCs and amendments	
	Retirement of documents	0.15% of bill amount , Min INR 2500
	Processing and transmission fees for DCs by SWIFT	INR 1500
	Processing and transmission fees for amendments by SWIFT	INR 1000
	Cancellation of DCs	INR 1500
	Reimbursement Charges	
	Reimbursement commission (where DC terms require reimbursement by us)	Vostro account -- USD 200
	Handling charges for discrepant bills	
	Discrepancy handling charges (recovered from Exporter/proceeds)	USD 100
	SWIFT advice of discrepancies	INR 1000
	Charges for Shipping Guarantees, Delivery Orders	
	Issuance of Shipping Guarantee / Delivery Order	Delivery Order -- INR 2500 Shipping Guarantee -- INR 2500
	Follow up for non submission of documents under Delivery Order issued	INR 1000
	Shipping Guarantee/Delivery Order outstanding after 15 days	INR 2500 per quarter
	Other Charges	
	Commission in lieu of exchange	0.125% flat, INR 1000
	Charges for Import Collection Bills	
	Handling commission at the time of Settlement (D/P bills)	0.15%, Min INR 2000
	Handling commission at the time of Settlement (D/A bills)	0.15%, Min INR 2000
	Co-acceptance (Avalization) by Bank	3% p.a, Min INR 3500
	Bills received on D/P terms delivered on 'Free of Payment' basis or Bills returned unpaid	0.15% flat, Min INR 1500
	Bills received on D/P terms delivered on 'Free of Payment' basis or Accepted BoE returned unpaid	0.15% flat, Min INR 1500
	Import Bills - Direct Collections	0.15% flat, Min INR 1500
	Advance/Direct Import Payment	0.15% flat, Min INR 1500
	Transfer of bills to another bank/party	INR 2500 per bill
	Commission in lieu of exchange	0.125% flat, INR 1000
	Charges per SWIFT	INR 1000
	Others	
	Follow up charges for non submission of Bill of Entry details (per reminder)	INR 250
	Bills Returned Unpaid (Overdue > 90 days)	INR 2500 per bill
	D & B/Credit report procurement (actuals plus out of pocket expenses)	Actuals
	Discrepancy fee per bill – Import bill	USD100
	Trade Credits	
	Processing charge for issuing bank guarantee for availing Trade Credit	INR 2500
	Handling charges for Roll Over requests	INR 1500
	SWIFT	INR 1000
	Offer letter arrangement charges	USD100 equivalent
B	Exports	
	DC Advising	
	DC Advising commission for customers	INR 1500
	DC amendment advising commission	INR 1000
	Advising DC to non Emirates NBD customers	INR 2500+Courier charges
	Advising DC amendments to non Emirates NBD customers	INR 1500+Courier charges
	Request for cancellation of LCs	INR 1500
	Confirmation of export DCs	
	DC confirmation commission	2% calculated on the expiry date plus usance period
	Assignment of export DC proceeds	INR 5000
	Charges for transferring DCs	
	Transfer of DC	INR 2500
	Export bill under DC	
	Export bill handling charge	0.0625% , Min INR 1500

Export bills for collection	
Handling commission	0.0625% , Min INR 1500
Other Charges	
Courier fee (for sending documents to issuing/collecting bank)	INR 2500
SWIFT messages	SWIFT INR 1000, SFMS INR 500
Commission in lieu of exchange	0.125% flat, Min INR 1000
Charges for financing exports	
Commission for Discounting/Purchase of bills denominated in FCY/LCY	0.15% , Min INR 1500
Reimbursement Charges	
Where Emirates NBD is the Reimbursing Bank	USD200
Others	
Handling GR of bills directly dispatched by drawers	INR 2000
SOFTEX Realization / Handling charges	INR 2000
Bank Realization Certificate Charges	INR 250
Extension of time for realisation of export proceeds	INR 1500
Write off / Reduction in invoice value of export bills	INR 1500
Follow up for submission of Order Copy for Packing credit	INR 500
Follow up charges for o/s export bills (overdue, follow up with foreign bank)	INR 500
Request to change Buyer / Consignee	INR 1500
Export Advance follow up	INR 750 per quarter
Issuance of GR waiver Certificate (approved by us)	INR 2500
C	Guarantees (BG)
Guarantee / SBLC Issuance Commissions	
Financial Guarantee issuance	2 % p.a. (Min. One Quarter), Min INR 1500
Non Financial Guarantee Issuance	1.5 % p.a. (Min. One Quarter), Min INR 1500
Guarantee issuance at the request of other Banks	3% Financial, Min INR 1500 2.5% Non Financial, Min INR 1500
Guarantee/SBLC amendments and other expenses	
Extensions/Enhancements in amount of the Guarantee/SBLC	Same as LC/Guarantee Issuance
General Amendments	INR 1500 Flat
Reinstatement of Expired Guarantees	INR 2500 plus Extension charges
Reduction in Guarantee value	INR 2500
Settlement of Guarantee Claims	INR 2500
Cancellation of Guarantees	INR 1500
Co-acceptance commission	Same as Financial Guarantee Issuance
SWIFT charges	SWIFT INR 1000, SFMS INR 500
SWIFT charges for issuance of Counter Guarantees	SWIFT INR 1000, SFMS INR 500
Courier fees	Local INR 250 International INR 1500
Guarantees and Amendments received from other banks with purpose as Issue. (Only for advising).	Same as LC advising (customer/non-customer)
Other Charges	
Re-issuance of guarantees	Same as guarantee issuance.
D	Remittances
Outward Remittances	
On all foreign currency remittances other than for payment of imports	INR 1000
Commission in lieu of exchange	0.125%, Min INR 2000
SWIFT	INR 1000
Inward Remittances	
Processing of Inward Remittance for ENBD India clients	NIL
Processing of Inward Remittance for non ENBD clients	
1. Direct Remittance	NIL
2. Remittance through SWIFT	INR 100
Commission in lieu of exchange	0.125%, Min INR 2000
Issuance of FIRC	INR 500
Duplicate FIRC	INR 1000
SWIFT follow Up for remittances received from other foreign banks	INR 500
E	Inland Trade
Letters of credit	
Issuance	Issuance - 2% p.a from issue to expiry plus usance period, Min INR 3000 (Commitment plus Usance period to be added together and charged)
Retirement	0.20% flat, Min INR 1000
Amendments to LCs	
Validity/Value	Same as Inland LC Issuance
Non - Financial	INR 1500
LC Cancellation	INR 1500
Commission/Handling inland bills at time of retirement	0.0625% Min INR 1000 per bill
Discrepancy fee per bill	INR 2000
Processing and transmission fees for DCs by SFMS	INR 500

Processing and transmission fees for amendments by SFMS	INR 250
Discounting	
LCBD / BD / Invoice Financing / PO Financing (In addition to finance charges)	INR 1000
Negotiation of bills under LCs issued by us	0.25% p.a , Min INR 500
Collections	
Documentary Collection Inward	0.0625% , Min INR 1000 per bill
Documentary Collection Outward	0.0625% , Min INR 1000 per bill
Outward Bills Under Inland LC	0.0625% , Min INR 1000 per bill
Other	
Follow up for overdue Bills (per follow up per bill) - Outward Collection Bills	INR 500
Dishonoured bills / document return charges	INR 1000