

Addendum to Schedule of Charges Jan to Jun 2025 - Effective March 17th, 2025

A. Imports

(Refer to page no. 02 and 03)

S.No	Description	Charge Type	Existing (Jan-Jun 2025)	Addendum (Jan-Jun 2025)	Page No
1.	2.a) Markup on import bills under Letter of Credit (On daily products from the date of negotiation/date of debit authority)		3-Months KIBOR + 6% p.a (3MK of the Lodgment) on the bill amount from the date of negotiation appearing on covering schedule/value date, wherever applicable or as per arrangement approved by the Credit and Business authorities. However no markup will be charged if 100% margin equal to debit amount is held with us on or prior to date of debit (negotiation).	Mark-up @ Rs.0.50/- per 1000/- daily products on the bill amount from the date of negotiation appearing on covering schedule/value date, wherever applicable or as per arrangement approved by the Credit and Business authorities. However no markup will be charged if 100% margin equal to debit amount is held with us on or prior to date of debit (negotiation).	02
2.	2.b) Mark-up on import bills under Usance Letter of Credit if not paid by the importer on maturity date		3-Months KIBOR + 6% p.a (3MK of the Lodgement) on the bill amount shall be charged or as per arrangement approved by the Credit and Business authorities.	Mark-up @ Rs.0.50/- per 1000/- daily products on the bill amount shall be charged or as per arrangement approved by the Credit and Business authorities.	02
3.	3.b) Returned Unpaid		Rs. 1,800/- in addition to correspondent bank charges.	Rs. 1800/- per case in addition to correspondent bank charges + Courier Charges at actual.	03
4.	5.h) Temporary fi-nancing due to non-payment on maturity date of FATR/FIM/FAPC/FAFB, any other liability arising out of unarranged/ forced situation		3-Months KIBOR + 6% p.a (3MK of the Lodgement) on the bill amount shall be charged or as per arrangement approved by the Credit and Business authorities.	Mark-up @ Rs.0.50/- per 1000/- on the bill amount shall be charged or as per arrangement approved by the Credit and Business authorities.	03

B. Exports

(Refer to page no. 06)

S.No	Description	Charge Type	Existing (Jan-Jun 2025)	Addendum (Jan-Jun 2025)	Page No
5.	4.g) Late realisation negotiation (Sight) handling fee		If proceeds not realised within due date, then Fixed Markup @ 3-Months KIBOR + 6% p.a (3MK of the Lodgement) is to be charged for any delayed period or arrangement approved by the Credit and Business authorities.	If proceeds not realized within due date, then Mark-up @ Rs.0.50/- per 1000/- is to be charged for any delayed period or arrangement approved by the Credit and Business authorities.	06
6.	4.h) Late realisation negotiation (Usance)		If proceeds not realized within financing days then Fixed Markup @ 3-Months KIBOR + 6% p.a (3MK of the Lodgement) is to be charged for any delay beyond financing days or as per arrangement approved by the Credit and Business authorities.	If proceeds not realized within financing days then Mark-up @ Rs.0.50/- per 1000/- is to be charged for any delay beyond financing days or as per arrangement approved by the Credit and Business authorities.	06
7.	4.i) Late realisation of export proceeds against negotiation/ purchase/ discounting (Sight bills) in FE-25 deposits		If proceeds not realized within due date then Fixed Markup @ 3-Months KIBOR + 6% p.a (3MK of the Lodgement) is to be charged for any delayed period or arrangement approved by the Credit and Business authorities.	If proceeds not realized within due date then Mark-up @ Rs.0.50/- per 1000/- is to be charged for any delayed period or arrangement approved by the Credit and Business authorities.	06
8.	4.j) Late realisation of export proceeds against negotiation /purchase/ discounting (Usance bills) in FE-25 deposits		If proceeds not realized within due date then markup @ Rs. 0.55 per Rs. 1,000/- per day is to be charged for any delayed period or arrangement approved by the Credit and Business authorities.	If proceeds not realized within due date then markup Mark-up @ Rs.0.50/- per 1000/- per day is to be charged for any delayed period or arrangement approved by the Credit and Business authorities.	06



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