

INLAND REMITTANCES, COLLECTIONS & OTHER CHARGES (Cash Division)

PRODUCT	Charges	Minimum Charge	
A) DEMAND DRAFT			
1) Draft drawn on BNP Paribas India	2.5/1000	Min INR 200 Max INR 5000	
2) Draft drawn on other banks	INR 200 + BNPP rates OR other bank charges whichever is higher		
3) Revalidation of draft	INR 100		
4) Issue of Duplicate draft	INR 200 plus other bank charges if applicable		
5) Cancellation of draft	INR 100 plus other bank charges if applicable		
B) PAY ORDER			
1) BNP Pay order	INR 0.5/1000	Min INR 200 Max INR 5000	
2) Pay order arising out of transactions from Local bills, Loan released, etc	INR 200		
3) Cancellation of Pay Order	INR 100		
4) Revalidation of Pay Order	INR 100		
5) Issue of Duplicate Pay Order	INR 200		
C) CHEQUE (NON CASH MANAGEMENT)			
1) Upcountry cheque collection			
BNP Paribas Branch centres	0.10%	INR 100	
All other locations	0.40% + Other bank charges	INR 250	
2) All cheque return charges			
	INR 150 per cheque		
D) INLAND TRANSFERS WITHIN BNP PARIBAS INDIA NETWORK			

Same Legal Entity	FREE	FREE	
Companies within the Same Group (Please see notes below)	FREE	FREE	
Others	2.5/1000	Min INR.200 INR.5000	Max
G) STANDING INSTRUCTIONS			
Noting of Standing instruction (one time)	INR 200		
H) STOP PAYMENT			
	INR 100 per instruction		
I) DUPLICATE ADVICE/STATEMENT			
1) Within one year	INR 25 per page	Min. INR 100 1000	Max. INR
2) Over one year	INR 50 per page	Min. INR 200 2000	Max. INR
J) ACCOUNT UPKEEP CHARGES FOR NOT MAINTAINING PRESCRIBED AVERAGE MINIMUM BALANCES			
	INR 500/Quarter		
	Minimum Balance for Savings Accounts INR 20,000		
	Minimum Balance for Current Accounts INR 1,00,000		
L) TRANSACTION CHARGES SAVINGS & CURRENT ACCOUNT			
RTGS - Outward	From remittance amount ` 2,00,000 to ` 5,00,000 ` 25 per transaction Plus applicable RBI charges if any Remittance amount above ` 5,00,000 ` 50 per transaction Plus applicable RBI charges if any		
RTGS - Inward	NIL		

NEFT - Outward	<p>For transactions up to ` 100,000 ` 5 (+ Service Tax)per transaction</p> <p>For transactions above ` 100,000 and up to ` 200,000 ` 15 (+ Service Tax) per transaction</p> <p>For transactions above ` 200,000 not exceeding ` 25 (+ Service Tax)</p>		
NEFT - Inward	NIL		

ECS Outward	<u>ECS Credit Outward.</u> RBI locations: Batch Based Pricing Non-RBI locations: 5/- per transaction, <u>ECS Debit Outward,</u> Debit to customer accounts held with other banks based on transactions initiated by BNPP's customers. RBI locations :- ` 3/- record Non-RBI locations: ` 7 per record	<u>ECS Credit Outward.</u> RBI locations: Minimum ` 500/- per batch (plus RBI charges, if any) Non-RBI locations: Minimum ` 1,500/- per batch (plus clearing house charges, if any). <u>ECS Debit Outward,</u> RBI locations :- minimum ` 50/- per file per location. Non-RBI locations: minimum Rs 500 per file per location	
ECS Inward	Debit or Credit to customer accounts held with BNP Paribas. Transactions received in Inward Clearing - NO CHARGES		

M) NOTES

- 1) Any payorder or demand drafts arising out of inland remittances, collections & account operations to be charged at INR 200
- 2) All out of pocket expenses, correspondent bank charges etc.to be charged wherever applicable, unless specifically mentioned as all in cost or waived.
- 3) Pilot Branch controlling the accounts should furnish Branch-wise details of account numbers of all companies belonging to the SAME GROUP.

BNP PARIBAS - INDIA (CBK)
INLAND TRADE

PRODUCT	Charges	Minimum Charge
		INR
A) OPENING OF LETTER OF CREDIT		
1) Sight Letter of Credit	0.30% per quarter or part thereof	5,000
2) Usance Letter of Credit		5,000
Commitment Charges	0.15% per quarter or part thereof	
Usance Commission	Upto 3 months 0.25% Above 3 months 0.25% + 0.125% for every month or part thereof over 3 months	
B) AMENDMENTS TO LETTER OF CREDIT		
1) For extension of validity within the quarter for which commitment charges have been recovered.	INR 250	
2) Extension of validity beyond the quarter for which commitment charges have been recovered.	Additional commitment charges (as per charges in opening of LC)	1,000
3) Enhancement in Value of Letter of Credit	Additional commitment & usance charges (as per charges in opening of LC)	1,000
4) Extending tenor of bills	Additional usance charges (as per charges in opening of LC)	1,000
5) Any other amendment	INR 250	
C) CANCELLATION OF LETTER OF CREDIT		
	INR 500	
D) COLLECTION COMMISSION		
1) Inward bills		
Commission on bills under our Letter of Credit	0.25%	1,500
Commission on bills not under Letter of Credit	0.25%	1,500
2) Outward bills		
	0.25%	500
E) CO ACCEPTANCE OF BILLS		
	Quoted deal specific	

F) PURCHASE/NEGOTIATION OF INLAND BILLS		
With or without Letter of Credit	0.35%	500
G) DISCOUNTING OF INLAND BILLS (INCLUDING FACTORING)		
Without Letter of Credit	INR 500 + Interest at applicable rate	
H) ADVISING OF INLAND LETTER OF CREDIT		
1) Advising Letter of Credit	INR 750 (all in cost)	
2) Advising amendment	INR 500 (all in cost)	

I) NOTES

- 1) Any payorder or demand drafts arising out of Inland trade to be charged at INR 200
- 2) Any clauses in the LCs such as tolerance amount, Interest amount over and above the LC value etc. - additional commission as applicable on such exposure should be recovered.
- 3) All out of pocket expenses, correspondent bank charges etc.to be charged wherever applicable, unless specifically mentioned as all in cost or waived.

BNP PARIBAS - INDIA (CBK)

IMPORTS

PRODUCT	Charges			Minimum Charge
				INR
A) OPENING OF LETTER OF CREDIT				
	Commitment per quarter or part thereof (%)	Usance charges (% flat)		
1) Sight Letter of Credit	0.15	0.15		5,000
		0-3 Month	> 3 Months	
2) Usance Letter of Credit	0.15	0.30	0.30+0.075 per month over 3 months	5,000
B) AMENDMENTS TO LETTER OF CREDIT				
1) For extension of validity within the quarter for which commitment charges have been recovered.	INR 1000			
2) Extension of validity beyond the quarter for which commitment charges already have been recovered.	Additional commitment charges (as per charges in opening of LC)			1,000
3) Enhancement in Value of Letter of Credit	Additional commitment & usance charges (as per charges in opening of LC)			1,000
4) Extending tenor of bills	Additional usance charges (as per charges in opening of LC)			1,000
5) Any other amendment	INR 1000			
6) Discrepancy Charges recoverable from remittable proceeds	USD 25 for every set of discrepant document			
C) CANCELLATION OF LETTER OF CREDIT	INR 1000			
D) BILLS RECEIVED BY BNP PARIBAS INDIA				
1) Commission on Import bills under Letter of Credit				
Foreign currency bills - at the time of crystallisation or retirement whichever is earlier	0.15% flat & For crystallised Bills :Additional Interest on funds outlay as per the Bank's overdue lending rates			1,500

Rupee bill or foreign currency bill where no exchange margin accrues to BNP Paribas India at the time of retirement	0.25% flat	2,500
2) Commission on Import bills not under Letter of Credit		
Foreign bills where exchange is earned	0.25% flat	1,500
Where exchange is not earned	0.35% flat	2,500
3) Direct Import Remittances (documents directly received by the importer from exporter/exporters bank)		
Upto INR 10 mio	0.15% flat	1,500
Above INR 10 mio	INR 15,000 flat	
4) Advance Import Remittances		
Bills upto 10 mio	0.15% flat	1,500
Above 10 mio	INR 15,000 flat	
5) Forwarding collection documents to other banks	INR 2,000 (all in cost)	
E) ISSUANCE OF DELIVERY ORDER		
1) Under our own Letter of Credit	INR 1,500 flat	
2) Not under Letter of Credit	On SPECIFIC REFERENCE, only with Platform Head approval (Deputy Head may approve in the absence of Platform Head) INR 2000/- flat	
For charges on Shipping Guarantees please refer to tariff schedule on Guarantees		

1) NOTES

- 1) Revolving Letter of Credit charges as per sanctioned terms, minimum of INR 2,500.
- 2) For Standby Letter of Credit please refer to guarantee charges
- 3) Any payorder or demand drafts arising out of Imports to be charged at INR 1000
- 4) Any clauses in the LCs such as tolerance amount, interest amount over and above the LC Value etc. - additional commission as applicable on such exposure should be recovered.
- 5) All out of pocket expenses, correspondent bank charges etc. to be charged wherever applicable, unless specifically mentioned as all in cost or waived.

BNP PARIBAS - INDIA (CBK)
EXPORTS

PRODUCT	Charges	Minimum Charge
A) LETTER OF CREDIT ADVISING		INR
1) Advising Letter of Credit		
Clients	INR 1000 (all in cost)	
Non-clients	INR 1,500 (all in cost)	
2) Advising Amendment	INR 750 (all in cost)	
B) CONFIRMATION		
1) Sight Letter of Credit	Per Quarter or part thereof : Commitment Charge 0.15% and Usance charge 0.15% #	2500
2) Usance Letter of Credit	Commitment Charge 0.15%/quarter or part thereof and Usance charge - Sight or upto 10 days 0.15%, 10 days to 3 months 0.30%, above 3 months 0.30% for first 3 months and thereafter 0.075% for every month or part thereof #	2500
# A) For risk countries (decided by BNP Paribas) an additional commission of 25% on the above would be charged		3,500
B) The confirmation charges, if indicated by Trade Center at the time of Bank limit approval shall be final		
C) AMENDMENT TO CONFIRMED LETTER OF CREDIT		
1) Extension of validity beyond the quarter for which commitment charges has been recovered.	Additional commitment charges (as per above confirmation charges)	1000
2) Enhancement in Value of Letter of Credit	Additional commitment & usance charges (as per above confirmation charges)	1000
3) Extending tenor of bills	Additional usance charges (as per above confirmation charges)	1000
4) Any other amendment	INR1000	
D) TRANSFER OF LETTER OF CREDIT	INR 2500 for each transfer advice (all in cost)	
E) COLLECTION OF BILLS		

1) Bills on collection (both foreign currency and rupee export bill)	0.0625% flat	1000
2) Where proceeds are received in INR from another bank for which no exchange accrues.	Above charges + 0.125% flat	1500
F) BILLS DISCOUNTED/NEGOTIATED/PURCHASED		
1) Foreign currency export bill	INR 1000 flat	
2) Rupee export bill	0.25%	1500
3) Forwarding export documents to other banks to whom Letter of Credit is restricted		
For which no exchange accrues	INR 1500 flat	
For which exchange accrues	INR 1000 flat	
G) GUARANTEES EXTENDED TO OTHER BANKS FOR DISCREPANCIES IN DOCUMENT		
	0.25% flat	2500
H) COMMISSION ON OVERDUE BILLS		
Purchased, Negotiated, Discounted or Collection. (Payment not received within 6 months from date of shipment)	INR 500 per quarter in addition to the overdue interest on funds outlay, if any	

I) NOTES

- 1) When charges are to be collected from opening bank the above charges would be applicable with a minimum of USD 50.
- 2) Any payorder or demand drafts arising out of exports to be charged at INR 1000
- 3) All out of pocket expenses, correspondent bank charges etc. to be charged wherever applicable, unless specifically mentioned as all in cost or waived.

GUARANTEES

PRODUCT	Charges	Minimum Charge
		INR
A) GUARANTEES RELATED TO EXPORT & IMPORT TRADE		
1) Shipping Guarantees covering missing documents/bill of lading under our Letter of Credit	0.20% Flat	2500
Not under Letter of Credit	On exceptional basis only with Platform Head approval (Deputy Head may approve in the absence of Platform Head)	3000
If guarantee is outstanding for more than 30 days from issue	Additional 0.15% per month on the total amount	1000
2) Export Performance guarantee for project exports -		2500
With ECGC Cover	1.25% p.a.	
Against Government of India counter guarantee	0.75% p.a.	
Against 100% Cash/FD Cover	0.50% p.a.	
Not covered by any of the above	1.50% p.a.	
3) Export Performance guarantee for other than project export	1.50% p.a.	2500
4) All other Guarantees not covered as above	2.00% p.a.	2500
B) INLAND GUARANTEES OTHER THAN PERTAINING TO EXPORT AND IMPORT TRADE		

1) Performance Guarantee	2.00% p.a.	2500
2) Financial Guarantee	3.00% p.a.	3750
C) GUARANTEES ISSUED ON BEHALF OF BNPP NETWORK/CORRESPONDENT BANKS AGAINST THEIR COUNTER GUARANTEES	0.75% p.a. (all in cost)	USD 100
ANY REQUEST FOR REDUCTION IN THE RATE SHOULD BE REFERRED TO TRADE CENTRE FOR PRIOR APPROVAL		
D) AMENDMENT	For increase in amount or extension of tenor charges as above.	USD 25
ANY REQUEST FOR REDUCTION IN THE RATE SHOULD BE REFERRED TO TRADE CENTRE FOR PRIOR APPROVAL		

E) NOTES

- 1) Any payorder or demand drafts arising out of guarantees to be charged at INR 1000
- 2) All out of pocket expenses, correspondent bank charges etc.to be charged wherever applicable, unless specifically mentioned as all in cost or waived.

BNP PARIBAS - INDIA (CBK)

FOREIGN REMITTANCES & COLLECTIONS (Remittances & Exchange Division)

PRODUCT	Charges	Minimum Charge
		INR
A) FOREIGN CURRENCY DRAFT	ALL IN COST	
1) Issue	INR 1000	
2) Cancellation	INR 500	
3) Revalidation	INR 500	
B) COLLECTION OF FOREIGN CURRENCY DRAFT/CHEQUE		
1) Collection	0.25% + Postage/ courier charges	1000
2) Purchase	0.90%, +Postage / courier charges #	1500
# If the cheque is not paid in 30 days then additional overdue interest to be charged		1000
C) PAYMENT ORDER RECEIVED (INWARD REMITTANCES) FROM FOREIGN CORRESPONDENTS (ALL IN COST)	ALL IN COST	
1) Payment in INR - clients	INR 1000	
Payment in INR - non-clients	INR 1500	
2) Payment in Foreign Currency		
To the credit of their account with our bank -clients	INR 1000	
To the credit of their account with other banks -clients	INR 1500	
To the credit of their account with other banks - Non-clients	INR 2000	
D) PAYMENT ORDER/EFT/RTGS RECEIVED BY BNPP INDIA FROM BANKS IN INDIA FOR INWARD REMITTANCES ROUTED THROUGH THEM BY THEIR OVERSEAS CORRESPONDENTS	INR 500 + other bank charges as applicable (only when BNPP India is requested for obtaining FIRC from these banks)	
E) FOREIGN OUTWARD REMITTANCES BY SWIFT	INR 1500 (all in cost)	
F) PAYMENT OF INR CHEQUE DRAWN ON BNPP INDIA (Vostro) IF ROUTED AS COLLECTION OVER THE COUNTER AND NOT THROUGH FOREIGN DRAFT CLEARING SYSTEM	INR 1000	
G) SALE OF FOREIGN CURRENCY TCS	1.00%	1000

H) NOTES

1) All out of pocket expenses, correspondent bank charges etc.to be charged wherever applicable, unless specifically mentioned as all in cost or waived.

BNP PARIBAS - INDIA (CBK)

FORWARD CONTRACTS AND OTHER MISCELLANEOUS CHARGES

PRODUCT	Charges	Minimum Charge
A) Forward Contracts		
1) For Booking	INR 500 Flat	
2) For Cancellation	INR 250 Flat	
3) Early delivery charges	As advised by FX Marketer	INR 500
B) ISSUE OF ANY CERTIFICATE /DUPLICATE FIRC /ATTESTATION / REGISTRATION . AMENDMENTS ETC	INR 500 Flat	
C) SWIFT, COURIER, POSTAGE ETC		
Swift		
1) Full text of Letter of Credit	INR 2000 flat	
2) Other Messages	INR 750 flat	
3) Courier		
International	INR 1000	
National	INR 250	
4) Postage		
International	INR 500	
National	INR 100	

NOTES:

1) All out of pocket expenses, correspondent bank charges etc.to be charged wherever applicable, unless specifically mentioned as all in cost or waived.