SCHEDULE OF CHARGES FOR TRADE FINANCE

AU SMALL FINANCE BANK
चलो आगे बढ़ें

Bank Guarantee-Inland				
S. No.	Parameters		Charges	
			Against Sanctioned Limit	Against 100% Cash Margin
1	Guarantee Issuance (Financial, Performance Others)	Charges	₹1000	₹500
		Commission	2.50% p. a	2.50% p. a
		Courier	₹500	₹500
	Note: Higher of minimum ₹2000 or 1 quarter commission is chargeable and for part of a quarter, commission for full quarter shall be recovered			
2	Guarantee Amendment (Financial, Performance, Others)	Charges	₹1000	₹500
		Commission	2.50% p. a	2.50% p. a
		Courier	₹500	₹500
	Note: Higher of minimum ₹2000 or 1 Quarter Commission is chargeable and for part of a quarter, commission for full quarter shall be recovered			
3	Renewal/Extension	Charges	₹1000	₹500
		Commission	2.50% p. a	2.50% p. a
		Courier	₹500	₹500
4	Revival of Expired Guarantee (Beyond the claim expiry date)	Charges	₹1000	₹500
		Commission	2.50% p. a	2.50% p. a
		Courier	₹500	₹500
5	Guarantee Advising	Charges	₹1000	₹1000
6	Counter Guarantee	Commission	1% p.a.	0.50% p.a.
7	Invocation of Bank Guarantee	Charges	₹3000	₹1500
8	Interest on Bank Guarantee invocation	Rate of Interest	24%	24%
9	Guarantee cancellation	₹1000 for live BG cancellation processing charges (before expiry)		
10	SFMS Charges -Issuance	₹500		
11	SFMS Charges -Amendment	₹500		

Letter of Credit-Inland			
S. No.	**Parameters**	**Charges**	
1	**Issuance of Letter of Credit**	**Commission**	
1.1	Sight LC (From date of opening of LC to the last date of its validity)	2% per annum	
1.2	Usance LC (From date of opening of LC to the last date of its validity)	2% per annum	
1.3	Structured Financial Messaging System (SFMS) Charges	₹500	
1.4	LC with 100% Cash Margin	50% of normal charges	
1.5	LC with 100% Term Deposit	50% of normal charges	
2	**Amendments-Letter of Credit**	**Commission**	**SFMS/ Additional charges**
2.1	Extension of validity	Same as issuance	₹500
2.2	Enhancement of value	Same as issuance	₹500
2.3	Revolving per instance	Same as issuance	₹500
2.4	Increase in tenor of bill exchange	Same as issuance	₹500
2.5	Others	Same as issuance	₹500
2.6	Revival of expired inland letter of credit	Same as issuance	₹500

3	Bill discounted under letter of credit with other Banks (LCBD)	Flat Charges	₹ 1000
		Rate of Interest	Up to 14%
4	Advising Charges	₹ 1000	
5	Advising of Amendment	₹ 1000	
6	Confirmation charges	0.30% of LC amount	
7	Transferable letter of credit	₹ 1000 for each advice of transfer	
8	Commission on LC issuance	2% per annum	
9	LC devolvement interest	24% per annum	
10	**Inland Bills drawn under AU Bank Letter of Credit**		
10.1	Handling charges	0.25%; Minimum - ₹ 1500 ;Maximum - ₹ 30000	
10.2	Discrepancy charges	₹ 1000 per presentation	
10.3	SFMS charges	₹ 500	
10.4	Returned unpaid	0.30%; Minimum - ₹ 1500 ;Maximum - ₹ 5000	
10.5	Postage/Out of pocket expenses	Actual charges; Minimum - ₹ 250	
10.6	Outward/Inward Bill for collection	₹ 1000 per bill	

Note:

- Charges are as applicable for the respective Trade Finance services defined by AU Small Finance Bank.
- Charges mentioned are exclusive of GST. The applicable taxes/cess is subject to change from time to time.
- Bank do not levy any loan related and adhoc service charges/ inspection charges on priority sector loans up to ₹ 25000.
- Alerts that have been mandated by RBI as well as alerts which are deemed appropriate by the Bank, will be sent free of charge.
- The terms and conditions, as defined by AU Small Finance Bank, apply. Please refer www.aubank.in for further details.