

IndusInd Bank

Standard Trade & Remittance Pricing for IndusInd Bank, India (Effective from 1st May 2026)

S. No.	Type of Transaction	Charges
Exports		
1.1 Exports Collection		
1.1.1	Export Bills on Collections (FBC)/Advance Payment Docs received for GR regularisation	Bill Realisation charges (Under LC or Non-LC) – 0.12% Flat, minimum ₹1000. GR/ Shipping Bill Regularisation Charges 0.0625% Flat - Min ₹750 per shipping bill
1.1.2	Courier	International: ₹1,000; National: ₹500
1.1.3	Tracer /Any follow up message under written request by customer (Swift)	₹500
1.1.4	Amendments to Collection Instructions	In case of Amendment by increase in bill amount - Same as collection commission. In case of Amendment other than increase in bill amount - ₹500
1.1.5	Overdue follow-ups for unfinanced bills (First follow up free, subsequent follow-up at customers request only)	Up to 3 months from the overdue date - NIL charges, thereafter ₹500 per qtr.
1.1.6	Bank Realisation Certificate - Manual	₹100 per bill
1.1.7	E-BRC	NIL
1.1.8	Return Collection unpaid	₹2000+ Other Bank Charges
1.1.9	Commission in lieu of exchange (if credit to EEFC account)	0.125% of Bill Amount, Min ₹100
1.2 Letter of Credit		
1.2.1 Advising		
1.2.1.1	Advising commission	₹1,500 + OPE*
1.2.1.2	Amendment Advising commission	₹500 +OPE*
1.2.1.3	Pre-Advising of LC	₹500 +OPE*
1.2.2 Confirmation		
Country specific risk premium will be in addition to below charges		
1.2.2.1	Commitment fees	0.15% per qtr. Min ₹1,000
1.2.2.2	Confirmation Charges - Usance	Commitment = 0.15 % per qtr.
	Usance (sight & up to 10 days)	Usance (above 10 days) = 0.15%
	Usance (over 10 days up to 90 days)	Usance (above 90 days) = 0.30% per qtr. Min ₹1,000
	Usance (over 90 days)	
1.2.2.3 Confirmation of Amendment		
1.2.2.4	Deferred Payment/Acceptance Commission	0.15 % per month
1.2.3 Transfer		
1.2.3.1	LC Transfer Fees - Full Transfer/Partial Transfer - w/o Document Substitution	0.15 % per month
1.2.3.2	LC Transfer Fees - Full Transfer/Partial Transfer - with Document Substitution	0.50 % p.a of LC transfer amount (minimum ₹2,500 + OPE)
1.2.3.3	LC Transfer Fees - LC Amendment	₹500 + OPE*
1.2.3.4	Cancellation of LC Transfer	₹500
1.2.3.5	Cancellation of LC (Handling Charges)	₹500
1.2.4 Document Handling Charges (under LC)		
1.2.4.1	Scrutiny/Examination of docs under LC	₹2500
1.2.4.2	Document Negotiation/Purchased/Discounted Fees (INR and FCY)	0.25% Flat Min ₹1,200
1.2.4.3	Document Handling Fees (if not negotiated) (FCY)	0.25% Flat Min ₹750
1.2.4.4	Discrepancy Fees	₹500 per document set
1.3 Miscellaneous Charges		
1.3.1	GR Waiver	₹1,000 per certificate
1.3.2	Duplicate for Lost BRC	₹300
1.3.3	True Copy certification - Invoices/ BRC/ LC Copy & Other Miscellaneous Certifications	₹50
1.3.4	Approval for the Extension of Time (ETX), Invoice Reduction / Write-off/Change of Buyer	₹2,000
1.3.5	Agency Commission Remittance	₹250 Flat Plus Swift Charges ₹500
1.3.6	NOC Processing Charges	₹500

1.3.7	Reimbursement Charges under LC	₹1,000 per reimbursement
1.3.8	Export set off against Import payment or vice versa	0.125% min ₹1,000 (Individually applicable for both legs)
1.3.9	Processing of Inward Remittance without Account number/Beneficiary name or with Incomplete details	₹1,000
1.3.10	Change in purpose code	₹1,000 per remittance
Imports		
2.1	Imports Collections (Non-L/C)	
2.1.1	Collection Bills (FIBC)	0.2% Min ₹1,000
	Direct Bills	0.125% Min ₹1,000
	Advance Remittances	0.125%Min ₹1,000
2.1.2	Swift Charges (Payment / Retirement, Advise of Acceptance (under D/A, if to the account of applicant), Advise of Refusal (under D/A, if to the account of applicant)	₹500
2.1.3	Delivery free of payment	Same as 2.1.1 without swift charges
2.1.4	Return Collection unpaid	Returning charges ₹2000 plus swift and courier charges (if any)
2.1.5	Merchant Trade Transaction	0.125% per transaction + Comm in Lieu of exchange (in case of no conversion as per note no 3)
2.1.6	Expense Recovery - Stamp Duty/Registration Charges/Protest /Legal Charges	Actual
2.1.7	Overdue Bills - Administration Charge	Up to 3 months from the overdue date - NIL charges, thereafter ₹500 per qtr.
2.1.8	Transfer of Collection Bill to another bank	₹1,000 per bill
2.1.9	Tracer	Swift ₹500
2.1.10	Import Delay Payment (Beyond 180 days from date of shipment)	₹1,000
2.2	Import Letters of Credit	
2.2.1	Issuance commission covering the validity of the LC (against Limits)	0.2% Min ₹1,000
	Sight Tenor	0.15% per qtr. Min ₹1,000 and Usance charges as detailed below
	Usance Tenor	Commitment = 0.15 % per qtr. Usance (above 10 days) = 0.15% Usance (above 90 days) =0.30% per qtr. Min ₹1,000
2.2.2	Telex / Swift	₹1,000 Flat
2.2.3	Cash Backed LC	
	Sight Tenor	0.10% per qtr. Min ₹1,000 and Usance charges as detailed below
	Usance Tenor	Commitment = 0.10 % per qtr. Usance = 0.25 % per qtr. Min ₹1,000
2.2.4	Telex / Swift	₹1,000 Flat
2.2.5	Expense Recovery - Stamp Duty/Registration Charges	Actual
2.2.5	Pre-advice Charges	₹1,000 Flat
2.2.6	Confirmation Charges (if payable by the applicant - to include country risk premium for the issuing country)	Specific to country/currency
2.3	Amendment	
2.3.1	Amendments in Amount & Tenor	Same as LC issuance Min ₹1,500
2.3.2	Amendments to Other Terms and conditions	₹1500
2.3.3	Telex / Swift	₹1,000
2.4	LC Cancellation	
2.4.1	Commission for Cancellation	₹1,000 Flat
2.5	Document Handling (LC)	
2.5.1	Document Examination Fees	NIL
2.5.2	Discrepancy Fees	USD 100/- for USD Bills; EUR 100/- for Euro Bills; GBP 100 for GBP Bills; JPY 10000 for JPY Bills; for other currencies: Eqv of USD 100/- . In case of a Rupee bill ₹2,500/-
2.5.3	Payment/Settlement/Reimbursement Charges	0.15% min ₹1,200
2.5.4	FX Draft /DD	₹350 Flat
2.6	Issuance of Delivery Order - (Prior to receipt of original documents)	
2.6.1	Issuance Commission	₹2,000 Flat
Guarantees & SBLC (Both Foreign & Inland)		
3.1	Issuance (Including Handling of Claims)	
3.1.1	Issuance Commission - covering the validity period of the SBLC/Guarantee (Credit Lines)	
	Performance/SBLC	Foreign BG :2.0% p.a. Min ₹2,500 Inland Issuance – 2.0% p.a. Min. ₹2500/-

	Financial/SBLC	Foreign BG : 2.50% p.a. subject to a minimum of ₹2500/- Inland : 2.50% p.a. Min. ₹2500/-
	Shipping Guarantee	1.50% p.a. (min. 1 qtr.) Min ₹2,000
3.1.2	100% Cash Backed guarantee	50 bps lesser than existing standard pricing Min ₹1,000
3.1.3	Expense Recovery - Stamp Duty/Registration Charges	Actual
3.1.4	Claims Processing/Settlement Charges	₹2,500/-
3.1.5	Electronic Bank Guarantees (NeSL/SWIFT) Events: Issuance, Amendment, Renewal/Extension	₹200 + Applicable Taxes or actual expenses whichever is higher.
	e-Stamp paper charges (To be charged in cases where only e-stamp paper is procured and the BG is issued physically)	₹30 per e-Stamp Certificate + Applicable Taxes or actual expenses whichever is higher.
3.2	Amendment	
3.2.1	Amendments - in amount and tenor	Same as guarantee/SBLC issuance
3.2.2	Amendments - Non-Financial	₹1500
3.2.3	Swift	₹1,000
3.2.4	Courier or SFMS charges (as the case may be, for inland guarantees)	₹500
3.3	Miscellaneous Charges	
3.3.1	Value date request	₹5,000
3.3.2	Duplicate Issuance	₹2,000
Inland		
4.1	Inland Bills for Collection - Inward	
Document Handling (non-LC)		
4.1.1	Collection Commission	₹3 per thousand or part thereof subject to Min ₹500
4.1.2	Delivery free of payment or return Collection	Same as 2.1.5
4.1.3	Payment/Settlement Charges	NIL except for expense recovery
4.1.4	Overdue Bills - Administration Charge	Up to 3 months from the overdue date - NIL charges, thereafter ₹500 per qtr.
4.2	Inland Letters of Credit – Inward	
Advising		
4.2.1.1	Advising Commission - Original LC	₹1,000 + OPE*
4.2.1.2	Advising Commission - Amendment LC	₹500 + OPE*
4.2.1.3	Pre-advising of LC	₹500 + OPE*
Confirmation - same as 1.2.2		
4.2.2.1	Deferred Payment/Acceptance Commission	0.15 % per month
Transfer		
4.2.3.1	LC Transfer Fees - Full Transfer/Partial Transfer - w/o Document Substitution	₹3 per thousand or part thereof subject to Min ₹500
4.2.3.2	LC Transfer Fees - Full Transfer/Partial Transfer - with Document Substitution	0.50 % p.a of LC transfer amount (minimum ₹2,500 + OPE)
4.2.3.3	LC Transfer Fees - LC Amendment	₹500 + OPE*
4.2.3.4	Cancellation of LC Transfer	₹500
4.2.3.5	Cancellation of LC Handling Charges	₹500
Document Handling Charges (under LC)		
4.2.4.1	Document Examination Fees (applicable in case of pre acceptance)	NIL if the LC issued by us, else ₹750
4.2.4.2	Document Negotiation/Purchased/Discounted Fees (INR)	0.25% Min ₹1,200
4.2.4.3	Document Handling Fees (if not negotiated)	₹3 per thousand or part there of subject to Min ₹500
4.2.4.4	Discrepancy Fees	₹2000 per doc set
4.2.4.5	Payment/Settlement Charges	NIL
Inland Bills for Collection – Outward		
4.3.1	Collection Commission	0.25 % min ₹1200
4.3.2	Tracer (Courier or SFMS)	₹500
4.3.3	Payment/Settlement Charges	NIL
4.3.4	Amendments to Collection Instructions	In case of Amendment by increase in bill amount: Same as collection commission, in case of Amendment other than increase in bill amount - ₹500
4.3.5	Overdue Bills - Administration Charge	Up to 3 months from the overdue date - NIL charges, thereafter ₹500 per qtr.
4.4	Inland Letters of Credit – Outward	
4.4.1	Issuance Commission - covering the validity period of the LC (Credit Limits & cash backed)	In case of Amendment by increase in bill amount: Same as collection commission, in case of Amendment other than increase in bill amount - ₹500
	Sight Tenor	1.5% p.a. of LC value, Min. ₹1500
	Usance Tenor	Usance Period up to 3 months - 1.5% p.a. of LC value, Min. ₹1500 Usance period over 3 months- 1.75% p.a. of LC value, Min. ₹1500
4.4.2	Expense Recovery - Stamp Duty/Registration Charges/Protest /Legal Charges	Actual

4.4.3	Confirmation Charges (if payable by the applicant - premium for the issuing country)	Specific to country/currency
Amendment		
4.4.4.1	Amendments in Amount & Tenor	Same as LC issuance - Min ₹2,000
4.4.4.2	Amendments to Other Terms and conditions	₹2000
4.4.4.3	Local Courier/ SFMS charges (as the case may be)	₹500
Cancellation		
4.4.5.1	Commission for Cancellation	₹1,000 Flat
4.5 Local Bills Discounting		
4.5.1	Handling Commission (for documents not handled by us via collections)	0.10 % Flat min ₹500
4.5.2	Overdue Bills - Administration Charge	Up to 3 months from the overdue date - NIL charges, thereafter ₹500 per qtr.
Non-Trade Remittance Charges		
5 Non-trade remittance charges		
5.1	Inward Remittances	₹300/- per remittance.
5.2	FIRC Issuance charges	₹100
5.3	Outward Remittances other than Imports (A2 Remittances)	₹1000/- per remittance
5.4	Swift	₹500
5.5	Forward Contract Processing Charges	₹250 per contract plus stamp charges if any
5.6	Early Delivery	₹250 plus swap
5.7	Cheque Collection	0.25% Min ₹25
Capital Account Remittance Charges		
6.1 Capital Account Remittance Charges		
6.1.1	FCGPR/FCTRS	0.125% on transaction value, Min ₹1,0000
6.1.2	ODI	Automatic Route (Initial Remittance- 0.125% on transaction value, Min ₹10,000) Subsequent remittance ₹5,000 Disinvestment ₹10,000 RBI correspondence for Approval route transaction/Ratification/ Miscellaneous ₹2,500
6.1.3	Monthly / Annual Filing with RBI like ECB II / APR/part 4 / Annual activity cert of branch & liaison office, etc.	Monthly Reporting ₹1,000 Annual Reporting ₹5,000
6.1.4	FDI	Inward Remittance (including FIRC issuance charges) - ₹10,000, Repatriation- ₹5,000
6.1.5	ECB	LRN processing fee ₹10,000 Drawdown (inward remittance) ₹10,000 Repayment (Outward Remittance) ₹5,000
6.2 Penal Charges for reporting:		
6.2.1	Late Submission of APR >90 Days	₹5,000
6.2.2	Late Submission of Proof of investment for ODI	₹5,000
6.2.3	Late Submission of FCGPR	₹5,000
Miscellaneous Charges		
7.1	Courier - Local/SFMS (as the case may be)	₹500
7.2	Request of Signature verification on L/Cs from other banks for L/Cs issued by IBL	₹500
7.3	Bank Certificate for Application of Import Export Code (IEC)	₹500
7.4	Any application/request made to RBI on clients behalf	₹5,000 - First Request, ₹2,500 - Any follow up or further correspondence
7.5	Correspondent Bank Charges	Specific to country/currency
7.6	Any other charges (not specified)	As per nature of transaction
Note:		
1. The above prices are exclusive of any taxes or duties. The same will be levied as per the prevailing regulations.		
2. FX currency conversion tax will be recovered at actuals, as per the prevailing regulations.		
3. Commission in lieu of exchange @0.125% (Min ₹100) to be recovered in all cases wherein no exchange benefit accrues to the bank on the inward and the outward leg of the transaction.		
4. The directives issued by RBI in respect of interest rates shall be recovered from the customer on all foreign exchange transactions.		
5. Refusal of bank charges from the overseas buyers/ sellers shall be recovered from the customers.		
6. The Services/offering are subject to necessary internal/regulatory approval as per latest applicable guidelines.		
7. OPE mentioned in table above means Out of Pocket Expenses and includes additional charges incurred on actuals including courier charges. Any other out of pocket expenses incurred by the bank would be recovered from the customer as per actuals.		
Exclusion -		
1. Any pay order or demand drafts arising out of exports to be charged as per Card Rate of the Bank for pay order.		