

### Standard Tariff Card for India Branches

| S.NO     | TYPE OF TRANSACTION                                                                                                   | CURRENT CHARGES                        |                                                               |
|----------|-----------------------------------------------------------------------------------------------------------------------|----------------------------------------|---------------------------------------------------------------|
| DEPOSITS |                                                                                                                       |                                        |                                                               |
| 1        | Saving Account: AQB<br>Balance Requirement Default Fee                                                                | NIL                                    |                                                               |
| 2        | Current Account: AQB<br>Balance Requirement Default Fee                                                               | NIL                                    |                                                               |
| 3        | Current Account: Cheque Book<br>Issuance                                                                              | NIL                                    |                                                               |
| 4        | Saving Account: Cheque Book<br>Issuance<br>(1 cheque book one quarter Free)                                           | NIL                                    |                                                               |
| 5        | Running Stationary - Bulk<br>Cheques                                                                                  | NIL                                    |                                                               |
| 6        | Stop Payment of Cheque &<br>Release of Stop Payment                                                                   | NIL                                    |                                                               |
| 7        | Duplicate Statement of Account                                                                                        | NIL                                    |                                                               |
| 8        | Standing Instructions                                                                                                 | NIL                                    |                                                               |
| 9        | Copies of Paid Cheque/Deposit<br>Slips/Certificates not later than 6<br>months of the transaction date –<br>per sheet | NIL                                    |                                                               |
| 10       | Copies of Paid Cheques/Deposit<br>Slips/Certificates more than 6<br>months from transaction date-per<br>sheet         | NIL                                    |                                                               |
| 11       | Cheque Return Charges                                                                                                 | Inward-INR 250/-<br>Outward- INR 250/- |                                                               |
| 12       | Balance Confirmation<br>Certificate(except September &<br>March)                                                      | NIL                                    |                                                               |
| 13       | Balance Confirmation September<br>& March                                                                             | NIL                                    |                                                               |
| 14       | Signature Verification for Trade<br>Purpose                                                                           | NIL                                    |                                                               |
| 15       | Signature Verification for our<br>Clients by SMBC                                                                     | Free                                   |                                                               |
| 16       | Duplicate TDS Certificate                                                                                             | NIL                                    |                                                               |
| 17       | DD Issuance Through Special<br>Arrangement (KMBL & HDFC)                                                              | Paper Application                      |                                                               |
|          |                                                                                                                       | Up to INR 1,00,000                     | INR 2.00 per 1,000<br>(Minimum INR 100)                       |
|          |                                                                                                                       | Above INR 1,00,000                     | INR 2.50 per 1,000/- (Min.<br>INR 200/-, Max. INR<br>5,000/-) |
|          |                                                                                                                       | Thru SMAR&TS                           |                                                               |

| S.NO                                   | TYPE OF TRANSACTION                                                             | CURRENT CHARGES                                                                |                    |                                                         |
|----------------------------------------|---------------------------------------------------------------------------------|--------------------------------------------------------------------------------|--------------------|---------------------------------------------------------|
|                                        |                                                                                 |                                                                                | Up to INR 1,00,000 | INR 1.50 per 1,000 (Minimum INR 100)                    |
|                                        |                                                                                 |                                                                                | Above 1,00,000     | INR 2.00 per 1,000/- (Min. INR 200/-, Max. INR 5,000/-) |
|                                        |                                                                                 | Revalidation/ Cancellation/ Stop Payment/ Duplicate Issuance                   |                    | INR 250/-                                               |
| 18                                     | DD issued at SMBC Branch (HDFC At Par Cheque)                                   | Paper Application                                                              |                    |                                                         |
|                                        |                                                                                 |                                                                                | Up to INR 1,00,000 | INR 1/- per 1,000 (Min. INR 100)                        |
|                                        |                                                                                 |                                                                                | Above INR 1,00,000 | INR 1.50 per 1,000/- (Min. INR 200/-, Max. INR 3,000/-) |
|                                        |                                                                                 | Thru SMAR&TS                                                                   |                    |                                                         |
|                                        |                                                                                 |                                                                                | Up to INR 1,00,000 | INR 1/- per 1,000 (Min. INR 50)                         |
|                                        |                                                                                 |                                                                                | Above INR 1,00,000 | INR 1.50 per 1,000/- (Min. INR 100/-, Max. INR 3,000/-) |
|                                        |                                                                                 | Revalidation/ Cancellation                                                     |                    | INR 250/-                                               |
| 19                                     | Outstation Collection Of Cheques                                                | NIL                                                                            |                    |                                                         |
| 20                                     | CMS cheque pick up charges                                                      | INR 500 per location per month subject within city limits.                     |                    |                                                         |
| 21                                     | CMS Cheque Return Charges                                                       | INR 250 per return                                                             |                    |                                                         |
| 22                                     | ECS Return                                                                      | NIL                                                                            |                    |                                                         |
| 23                                     | Dormant Account Charges (in case of no transaction in the account for last 2yr) | NIL                                                                            |                    |                                                         |
| 24                                     | Clearing ( Inward/ Outward)                                                     | Free                                                                           |                    |                                                         |
| 25                                     | Account Closure                                                                 | NIL                                                                            |                    |                                                         |
| 26                                     | E-Tax Payments                                                                  | NIL                                                                            |                    |                                                         |
| 27                                     | Domestic Cash Pooling Service                                                   | Registration charge - INR 5000/-<br>Subscription charge - INR 5000/- per month |                    |                                                         |
| 28                                     | Host to Host service                                                            | Setup fee- INR 1,500,000/-<br>Subscription charge- INR 25,000 per month        |                    |                                                         |
| 29                                     | SWIFT SCORE service                                                             | Setup fee- INR 1,500,000/-<br>Subscription charge- INR 25,000 per month        |                    |                                                         |
| NACH, Perfect & MT 940/942 transaction |                                                                                 |                                                                                |                    |                                                         |
| 1                                      | ACH Credit Transaction( Destination Bank)                                       | Free                                                                           |                    |                                                         |
| 2                                      | ACH Debit Transaction (per transaction)                                         | Sponsor Bank                                                                   |                    | INR 5/-                                                 |
|                                        |                                                                                 | Destination Bank                                                               |                    | INR 2.50                                                |

| S.NO                         | TYPE OF TRANSACTION                                                                                                             | CURRENT CHARGES                                                                |                                                                                                                                                                 |
|------------------------------|---------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 3                            | Mandate Initiation( Initiating/ Receiving Bank)                                                                                 | INR 10/- per Mandate                                                           |                                                                                                                                                                 |
| 4                            | Mandate Modify/Cancel (per Mandate)                                                                                             | Initiating Bank                                                                | INR 10/-                                                                                                                                                        |
|                              |                                                                                                                                 | Receiving Bank                                                                 | INR 10/-                                                                                                                                                        |
| 5                            | ACH Return Charges (per return)                                                                                                 | INR 5/-                                                                        |                                                                                                                                                                 |
| 6                            | E-Mandate Initiation/ Modify/ cancel (Receiving Bank)                                                                           | INR 5/- per Mandate                                                            |                                                                                                                                                                 |
| 7                            | Dispute Arbitration for customer at Fault                                                                                       | NIL                                                                            |                                                                                                                                                                 |
| 8                            | Mandate Customization                                                                                                           | NIL                                                                            |                                                                                                                                                                 |
| 9                            | PERFECT                                                                                                                         | INR 1,000 per month per PERFECT A/C                                            |                                                                                                                                                                 |
| 10                           | MT940/ MT942 reports through swift                                                                                              | INR 5,000/- per month                                                          |                                                                                                                                                                 |
| Remittance                   |                                                                                                                                 |                                                                                |                                                                                                                                                                 |
| 1                            | RTGS Outward Transaction (per transaction)                                                                                      | NIL                                                                            |                                                                                                                                                                 |
| 2                            | RTGS Inward Transaction                                                                                                         | NIL                                                                            |                                                                                                                                                                 |
| 3                            | NEFT Outward Transaction (per transaction)                                                                                      | NIL                                                                            |                                                                                                                                                                 |
| 4                            | NEFT Inward Transaction                                                                                                         | NIL                                                                            |                                                                                                                                                                 |
| 5                            | RTGS / NEFT Cancellation                                                                                                        | RTGS / NEFT payments once processed cannot be cancelled.                       |                                                                                                                                                                 |
| 6                            | Outward Remittance                                                                                                              | Paper Application                                                              | Flat INR 1,750/- Plus Foreign bank charges if charges outside India are on a/c of applicant + 0.125% in lieu of exchange charges                                |
|                              |                                                                                                                                 | Thru SMAR&TS                                                                   | Flat INR 1,500/- Plus Foreign bank charges if charges outside India are on a/c of applicant + 0.125% in lieu of exchange charges (Original documents to follow) |
| 7                            | Inward Remittance                                                                                                               | Flat INR 750 /- (Includes FIRC Charges) & INR 2,500 for Duplicate FIRC charges |                                                                                                                                                                 |
| 8                            | Overseas/ Foreign Outward TT Remittance Cancellation/Amendment<br>*Till the time credit doesn't happen to beneficiary's account | INR 1,250/- Plus Correspondent bank charges as applicable                      |                                                                                                                                                                 |
| 9                            | Overseas / Foreign Inward Remittance Cancellation /Amendment<br>* Till the time we haven't credited our client account          | INR 1,750/- Plus Correspondent bank charges if applicable                      |                                                                                                                                                                 |
| IMPORTS                      |                                                                                                                                 |                                                                                |                                                                                                                                                                 |
| LETTER OF CREDIT IN FCY/ INR |                                                                                                                                 |                                                                                |                                                                                                                                                                 |

| S.NO                              | TYPE OF TRANSACTION                                               | CURRENT CHARGES                                                                   |                                                            |
|-----------------------------------|-------------------------------------------------------------------|-----------------------------------------------------------------------------------|------------------------------------------------------------|
| 1                                 | LC Issuance/Commitment Charges                                    | 0.15% for every quarter (To be charged Quarterly)                                 |                                                            |
|                                   |                                                                   | Sight/ usance (up to 10 days                                                      | 0.15% (Min INR 750/-) Flat                                 |
|                                   |                                                                   | Usance/sight up to 3 months                                                       | 0.3% (Min. INR 750/-) Flat                                 |
|                                   |                                                                   | Usance/sight over 3 months                                                        | 0.30% 0.075% for each month every 30 days (Min. Rs. 750/-) |
|                                   | Discrepancy Charges                                               | INR 1,500/- INR Bills or USD 50 FCY Bills (per bill)                              |                                                            |
|                                   |                                                                   |                                                                                   |                                                            |
| 2                                 | LC Transmission                                                   | INR 1,500/-                                                                       |                                                            |
| LC AMENDMENT CHARGES              |                                                                   |                                                                                   |                                                            |
| 3                                 | Financial Amendment                                               | INR 750 (SWIFT/SFMS charges) + Commitment and Usance Fee (if applicable)          |                                                            |
|                                   | Non Financial Amendment                                           | INR 1,250/-                                                                       |                                                            |
| IMPORT BILLS UNDER LC for FCY     |                                                                   |                                                                                   |                                                            |
| 4                                 | Retirement/ Settlement charges                                    | 0.15% (min INR 500) + swift charges INR 750 + 0.125% comm. in lieu of exchange    |                                                            |
| LC cancellation Charges           |                                                                   | INR 1000                                                                          |                                                            |
| MISC. IMPORT TRANSACTIONS         |                                                                   |                                                                                   |                                                            |
| 5                                 | Handling fee for revised import documents received for collection | INR 500/-                                                                         |                                                            |
|                                   | Issuance of delivery order & Shipping Guarantee                   | INR 2,000/-                                                                       |                                                            |
| IMPORT BILLS WITHOUT LC           |                                                                   |                                                                                   |                                                            |
| 6                                 | Advance Payment                                                   | 0.25% with a min of INR 500/- plus swift charges INR 750/-                        |                                                            |
|                                   | Import/Inland Bills on collection                                 | 0.25% with a min of INR 500/- plus swift charges INR 750/- SFMS charges INR 250/- |                                                            |
|                                   | Import Direct bills                                               | 0.125% with a min of INR 500/- plus Swift charges INR 750/-                       |                                                            |
|                                   |                                                                   |                                                                                   |                                                            |
| BUYER'S CREDIT/ SUPPLIER'S CREDIT |                                                                   |                                                                                   |                                                            |
| 7                                 | Buyer's Credit Handling charges                                   | INR 1,500/- plus Swift charges INR 750/- (per swift)                              |                                                            |
|                                   | Repayment of Buyer's Credit on maturity                           | Swift Charges INR 750/-                                                           |                                                            |
|                                   | NOC issued to other bank for Buyer's Credit                       | INR 1,000/-                                                                       |                                                            |
|                                   | Supplier's Credit Handling charges                                | INR 1,500/- plus Swift charges INR 750/- (per swift)                              |                                                            |
| EXPORTS                           |                                                                   |                                                                                   |                                                            |
| FCY & INR                         | Export bills on collection (under LC& without LC)                 | Commission INR 1,500/- plus Handling charge INR 1,500/-                           |                                                            |
|                                   | Export Collection Bills Discounted                                | Interest Rate as per BP Dept.                                                     |                                                            |
|                                   | Advance Export Bills Handling charges                             | INR 1,500/- + Courier Charges INR 1,000/- (if applicable)                         |                                                            |

| S.NO                                                                                                                   | TYPE OF TRANSACTION                                          | CURRENT CHARGES                                                                                                                                            |
|------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                                                                                                        | Electronic - Bank realization certificate Issuance           | NIL                                                                                                                                                        |
|                                                                                                                        | LC Advising                                                  | INR 1,500/-                                                                                                                                                |
|                                                                                                                        | LC Advising amendment                                        | INR 750/-                                                                                                                                                  |
|                                                                                                                        | L/C Transfer charges                                         | INR 1,500/-                                                                                                                                                |
|                                                                                                                        | LC Confirmation Charges                                      | As per Mutual Agreement                                                                                                                                    |
|                                                                                                                        | GR waiver issuance charges                                   | INR 1,500/-                                                                                                                                                |
|                                                                                                                        | Softex Processing Charges                                    | INR 1,500/-                                                                                                                                                |
|                                                                                                                        | Any Misc. Swift messages/ TraceINR                           | INR 500/- each                                                                                                                                             |
|                                                                                                                        | Handling Charges for dishonor / return of export bill unpaid | INR 500/- per bill+ other Bank charges if any                                                                                                              |
|                                                                                                                        | Pre-shipment credit                                          | As per agreement with BP Dept.                                                                                                                             |
|                                                                                                                        | Post shipment credit (on demand bills for transit period)    | As per agreement with BP Dept.                                                                                                                             |
| <b>GUARANTEES</b>                                                                                                      |                                                              |                                                                                                                                                            |
|                                                                                                                        | Commission for Network Guarantees                            | As mutually agreed, based on country / bank risk                                                                                                           |
|                                                                                                                        | Commission for guarantee issuance                            | As mutually agreed with the customer (min. INR 2,500/-) OR 2.50% p.a. (min. INR 2,500/-) + Stamp Paper Charges actual + other bank charges on actual basis |
|                                                                                                                        | Financial Amendment charges                                  | As mutually agreed with the customer (min. INR 1,500/-) OR 2.50% p.a. (min. INR 1,500/-) + Stamp Paper Charges actual + other bank charges on actual basis |
| 1                                                                                                                      | Non-Financial Amendment Charges                              | INR 1500 + stamp paper charges                                                                                                                             |
|                                                                                                                        | Bank Guarantee Issuance Advising Charges                     | INR 1,500/-                                                                                                                                                |
|                                                                                                                        | Bank Guarantee Amendment Advising Charges                    | INR 1,000/-                                                                                                                                                |
|                                                                                                                        | Handling charges for network guarantees                      | For Issuance: INR 10,000/-<br>For Amendment: INR 7,500/-                                                                                                   |
|                                                                                                                        | Stamp Duty                                                   | On actuals                                                                                                                                                 |
| <b>Internet Banking Related Charges</b>                                                                                |                                                              |                                                                                                                                                            |
| 1                                                                                                                      | SMAR & TS Registration fees                                  | INR 5,000/-                                                                                                                                                |
| 2                                                                                                                      | SMAR&TS Monthly fees                                         | INR 5,000/- per month<br>(Additional INR 300/- will be charged per token except for the first 2 tokens)                                                    |
| 3                                                                                                                      | Data Interface Service (IMAGINE) set up charge               | INR 20,000/-                                                                                                                                               |
| <b>'Basic Savings Bank Deposit Account' which will offer following minimum common facilities to all their customer</b> |                                                              |                                                                                                                                                            |
| 1                                                                                                                      | Saving Account: AQB Balance Requirement Default Fee          | Free                                                                                                                                                       |
| 2                                                                                                                      | Cash Deposit                                                 | Free                                                                                                                                                       |

| S.NO                               | TYPE OF TRANSACTION                                                                                                         | CURRENT CHARGES                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
|------------------------------------|-----------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 3                                  | Cash Withdrawal                                                                                                             | Free (up to 4 times in a month)                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| 4                                  | Non-operation/activation of in-operative 'Basic Savings Bank Deposit Account'.                                              | Free                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| <b>Miscellaneous Charges</b>       |                                                                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| 1                                  | Issuance of Miscellaneous Certificate (related to any product)                                                              | Credit related- INR 1000/-each.<br>Non- Credit related- INR 250 each                                                                                                                                                                                                                                                                                                                                                                                                      |
| <b>Charges for Credit Facility</b> |                                                                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| 1                                  | Processing Fees                                                                                                             | Fresh Facility: 3.0% of the total facility amount + applicable taxes<br>Renewal: 3.0% of the total facility amount + applicable taxes                                                                                                                                                                                                                                                                                                                                     |
| 2                                  | Pre-Payment                                                                                                                 | For the facilities having tenor of less than 1 year: 2% flat on principal amount prepaid + applicable taxes.<br>For the facilities having tenor of more than 1 year: 3% flat on principal amount prepaid + applicable taxes.<br>The Company needs to give at least 1 business day written notice.<br>In case of Micro and Small Enterprise Customer:<br>a) No pre-payment penalty for fixed rate loans up to 50 Lakhs.<br>No pre-payment penalty for floating rate loans. |
| 3                                  | Commitment Charges                                                                                                          | 2% flat + applicable taxes on the undrawn commitment portion of the facility<br>The commitment charges can be increased, circumstantially, depending upon liquidity position of bank and market dynamics.<br>No commitment charges will be payable for advances (both fund based, and non-fund based) against security of deposits/ Government Securities/ Mutual Fund Units/National Saving Certificate / Kisan Vikas Patra / Indira Vikas Patra                         |
| 4                                  | Insurance charges                                                                                                           | Actuals                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| 5                                  | Legal Charges                                                                                                               | Actuals                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| 6                                  | Valuation Fee                                                                                                               | Actuals                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| 7                                  | Travelling, Conveyance expenses of Bank officials/inspectors/field officials, expenses incurred for visiting the unit, etc. | Actuals                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| 8                                  | Penal Charges                                                                                                               | 2% p.a. plus applicable taxes - Applicable for default in payment of credit facilities or for breach of terms of credit facilities, for the period from the date of default till actual payment/compliance – as agreed in the facility documents                                                                                                                                                                                                                          |
| 9                                  | Any other charges relevant to the transaction                                                                               | Nil - for loans and advances up to INR 25,000/-                                                                                                                                                                                                                                                                                                                                                                                                                           |

| S.NO | TYPE OF TRANSACTION                                                                                                                                        | CURRENT CHARGES                                                    |
|------|------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------|
| 10   | Loans under Restructured accounts (except Housing Loans, Loans up to 2.00 lakhs, Agriculture Loans, Loans to Micro Enterprises & Govt. Sponsored Schemes). | 0.5% p.a. penal charges plus applicable taxes over applicable rate |
| 11   | Any other charges relevant to the transaction                                                                                                              | Actuals plus applicable taxes                                      |

\*The above charges are exclusive of statutory taxes & foreign exchange conversion charges wherever applicable.

\* Point no. 27 to 29 of Deposit section is order-made products which cannot be offered to all the customers.

Effective: 17<sup>th</sup> July 2026.