

## STANDARD PRICING GRID

This fee schedule has been standardized and revised charging schedule will be referred to for both BCMA and CCB Clients. Below schedule gives the details of **updated** standard charges to be levied for Digital Collections

		<b>Level 1</b>
	<b>Product Description</b>	<b>No Approval Required</b>
<b>I</b>	<b>Ecollect / Payer ID</b>	
	Yearly platform and processing fee (Per Prefix)	INR 150000
	Hourly Reporting and Recon Charges	INR 3 per Transaction
	Validation Charges	INR 2 Per Validation
	API Notification Charges	INR 3 per Notification
<b>II</b>	<b>NACH Pricing Model</b>	
	<b>Option 1: Ad Val Pricing</b>	
	Mandate Registration (Upto Monthly 100 Mandates)	Waived
	Transaction Presentation (Upto Monthly 4000 Trnxs)	Waived
	Return/Reject Charges	Waived
	Implementation Charges	Waived
	Mandate Scrutiny	Waived
	Reporting Charges	Waived
	<b>Throughput Charges (Monthly Collections)</b>	
	INR 0- 10 Crs	5bps
	INR 10-30 Crs	3bps
	INR 30-50 Crs	2bps
	INR 50 -100 Crs	1bps
	Above 100 Crs	0.5bps
	<b>Option 2: Platform Pricing (B2B)</b>	
	Mandate Registration (Upto Monthly 500 Mandates)	Waived
	Transaction Presentation (Upto Monthly 4000 Trnxs)	Waived
	Return/Reject Charges	Waived
	Implementation Charges	Waived
	Mandate Scrutiny	Waived
	Reporting Charges	Waived
	<b>Monthly Platform Fee</b>	
	Upto INR 25 Crs Collections	INR 40000
	Above INR 25 Crs Collections	INR 50000
	<b>Option 3: Transaction Level Pricing (C2B)</b>	
	Mandate Registration (Waived Upto Monthly 500 Mandates)	INR 15
	Transaction Presentation (Waived Upto Monthly 4000 Trnxs)	INR 8
Return/Reject Charges	INR 5	
Implementation Charges	Waived	
Mandate Scrutiny	Waived	
Reporting Charges	Waived	
Monthly Platform Fee	INR 40000	
<b>III</b>	<b>Nodal Pricing</b>	
	Monthly Nodal Mntc Charges	Slabs
	Upto 10000 Trnxs a Month	INR 2 per transaction
	Upto 30000 Trnxs a month	INR 1.5 per transaction
	Upto 50000 Trnxs a Month	INR 1 per transaction
	Above 50000 Trnxs a Month	INR 0.5 per transaction
	Audit Charges (Waived for Clients with Nodal Balances above INR 50 Crs)	INR 50000 Per Quarter
Merchant Preformat Charges (Monthly 1000 merchant additions waived for Clients with Nodal Balances above INR 50 Crs)	INR 10 per merchant	
Reporting Charges	INR 10000 Per Month	
<b>##</b>	<b>Note: If the repricing impact is less than \$ 10M p.a., then Product Manager</b>	

I. This fee schedule has been standardized and revised charging schedule will be referred to for both BCMA and CCB Clients. Below schedule gives the details of **updated** standard charges to be levied for physical Collections products

	Product Description	Level 1	Level 2	Level 3
		No Approval Required	Regional Sales Head AND Product Manager	India Sales Head AND India Product Head
	<b>RECEIVABLES<sup>(###)</sup></b>			
<b>A</b>	<b>Speed Collect</b>			
<b>I</b>	<b>Citidear (D0-D1)</b>	i) For Guaranteed funds 0.27/1000 ii) Clear Funds : 0.10/1000	Lower than Level 1	Not required
<b>II</b>	<b>Citisppeed</b>	i) For Guaranteed funds, 0.80/1000 ii) Clear Funds: 0.4/1000	i) For Guaranteed funds- Lower than 0.80/1000 to 0.5/1000 ii) Clear fund< 0.40/1000 to NIL	Lower than Level 2 for Guaranteed Funds
<b>III</b>	<b>Citicheck (D0-D5 basis)</b>	i) For Guaranteed funds, 5.5/1000 ii) Clear Fund 1.15/1000	i) For Guaranteed funds- Lower than 5.5/1000 to 3/1000 ii) Clear Fund (<1.15/1000 to NIL)	Lower than Level 2 for Guaranteed Funds
	Cluster 1	For Guaranteed fund 0.80/1000 Clear Funds : 0.10/1000	For Guaranteed fund, <0.80/1000 upto 0.20/1000 Clear Funds :<0.10/1000 0.05/1000)	Lower than level 2 limits (BOTH ARRANGEMENT)
	Cluster 7	For Guaranteed fund 5.00/1000 Clear Funds : 4.10/1000	For Guaranteed fund, < 5/1000 to 4/1000 (Clear Funds : <4.10/1000 to 3.10/1000)	Lower than level 2 limits (BOTH ARRANGEMENT)
(For D0-D0,D0-D1,D0-D2 arrangements, pricing will be computed by adding 0.25 per day. For eg : D0 D1 will be 0.25/1000 and D0-D2 will be 0.50/1000 etc. Anything above D0-D3 will be Nil.				
<b>NOTE:- i) If arragemnet is less than D0-D3 and charges is on waiver/less than 0.30, level 3 approval is required. ii) In case of D0D0 arrangement- the price cannot be lower than O/N MCLR/as confirmed by Product manager</b>				
	Courier Charge	Rs 60 per check	Rs 60-50 per check	Below INR 50
<b>IV</b>	<b>Citianywhere (D0-D5 basis)</b>	10/1000 (Guaranteed Arrangement)	<10/1000 upto 7.5 (Guaranteed Arrangement)	Lower than level 2 limits
		7.5/M plus intt @ MCLR/as confirmed by Product Manager as per product on checks o/s after 20 days	<7.5/1000 upto 5/1000 plus intt @ MCLR/as confirmed by product manager on checks o/s after 20 days (Guaranted Arrangement)	Lower than level 2 limits
		Clear Funds : 5/1000	< 5/1000 upto 3.5/1000	Lower than level 2 limits
Note : For increase in credit arrangement (vis-à-vis standard arrangement), thrupt pricing will be increased by 0.25 paise for every incremental day. Similarly, for decrease in credit arrangement (vis-à-vis standard arrangement), thrupt pricing will be decreased by 0.20 paise for every incremental day. Any change in rates will be communicated by Collections PM.				
	Courier Charge	Rs 60 per check	Rs 60-50 per check	Below INR 50
	Return Charge	Rs 200 per Inst + Int on Returns for Guaranteed customer @ MCLR/ as per product	<200 but not waived	Waiver
	Pick Up Charge	Rs 700 per month per pick up point	< 700 but not waived	Waiver
	Flat charge per instrument	NON-Standard charges, maintained as per form/product confirmation		
	Pickup pricing per visit			
	Interest on outstanding			
	Interest on Realization			
	Courier charge per deposit			
<b>V</b>	<b>Pricing for CASH PICKUP</b>			
	Burial cost	2.0/1000	Less <2.0/1000 Need Product approval	Full Waiver
	Pickup cost (both burial & non-burial cash)	As per the feasibility received.	Less than charges quoted by vendor Need product approval	Full Waiver
	Incremental Charges for Cash exceeding the Limit	150/50000	Less <150/50000 Need Product approval	
<b>VII</b>	<b>One time setup charges for Cheque Pickups at new locations</b>	7500/Actuals	Lower than Level 1	Full Waiver
<b>Note: If the repricing impact is less than \$ 10M p.a., then Product Manager explicit approval required</b>				

- II. This fee schedule has been standardized and revised charging schedule will be referred to for both BCMA and CCB Clients. Below schedule gives the details of **updated** standard charges to be levied for payment products

Product Description	Level 1	Level 2	Level 3
	Standard Charges		<b>For ICG:</b> Regional Sales Head For ICG Single covered: Regional Coverage Head <b>For CCB:</b> Segment Head and India Payments and Network Head
MIFT	Rs 1500 per instruction	Less than 1500 per instruction	Waiver
Dormant Account Charges	Rs 5000 per account	Non Standard Pricing	Waiver
Account Maintenance Fees	Rs 25000 per account*	Non Standard Pricing	Waiver
Product Description	Level 1	Level 2	Level 3
No Approval Required		Regional Sales Head AND Product Manager	India Sales Head AND India Product Head
Accounts Payable			
Paylink			
Draft Solution			
Cluster 1 (Managers Cheque/CCPP)	Rs 75 per issuance	Less than Level 1 or any variance in Level 1 pricing	Waiver
Cluster 5 (DD- SBIPAR)	INR 10/1000 with min INR 200	Less than Level 1 or any variance in Level 1 pricing	Waiver
Stop Payment / Cancellation	300 per draft/cheque		Waiver
Courier Charges	Sent to Cust - 25 per inst Sent to Bene Rs 75 per inst	Less than Level 1 or any variance in Level 1 pricing	Waiver
Electronic Transactions			
NEFT Outward	Upto Rs. 10,000 : Rs.2.50/- per txn Above Rs. 10,000 to Rs 1 lakh:Rs 5/- per txn Above Rs.1 lakh to Rs.2 Lakh: Rs.15/- per txn Above Rs 2 lakh:Rs 25/- per txn	Less than Level 1 or any variance in Level 1 pricing	Waiver
NEFT Inward	Free	Free	Free
RTGS Outwards	Upto Rs.5 Lakh - Rs.24.50 /- and Above Rs.5 Lakh - Rs.49.50/-	Less than Level 1 or any variance in Level 1 pricing	Waiver
RTGS Inwards	Free	Free	Free
IMPS / UPI Payments	Upto Rs 1000: Rs 2 per transactions Above 1000 to Rs 25000: Rs 5 per transactions Above Rs 25,000 to Rs 100,000: Rs 7.5 per txn Above Rs 100,000 : Rs 15 per txn  Financial and non-financial bene validation 0.90 paise per transaction (over and above the penny test)	Less than Level 1 or any variance in Level 1 pricing	Waiver
* as per the approved conditons refer attachment			
## Note:- Product Manager approval is required even if the repricing impact is less than \$ 10M p.a			

III. This fee schedule has been standardized and revised charging schedule will be referred to for both BCMA and CCB Clients. Below schedule gives the details of standard charges to be levied for cross border products

<b>FIRC Issuances</b>	<b>Commission (INR) / Txn</b>
Fresh FIRC	700
Duplicate FIRC	1950

#### **Outward Remittances**

<p>NORMAL CITI INDIA PRICING 0.35% OF INR EQUIVALENT, MIN 600 &amp; MAX 7500 + 1200 cable charges + GST @ 18.00%.</p> <p>It is to be noted that apart from the above, there will be additional debits as stated below :-</p> <ol style="list-style-type: none"> <li>1. GST at applicable rates would be charged on the income which is booked.</li> <li>2. Corrbank charges will be debited extra as per applicable slab if payment is sent as Charge OUR</li> <li>3. If there any currency conversion, FX GST will be debited to the customer as per applicable slabs</li> </ol>
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#### **FI India Products**

CORPFCC	<p>Commission Charges – 0.50% on check value (Min INR 60.00 &amp; Max INR 2500.00) + 18.00% Goods and Service tax charges on comm + FX Conversion Charges (If any)</p> <p>Drawee Bank charges - \$50.00 - \$130.00 (Depending upon the check value)</p> <p>Citi processing fees – USD75 (NIL for Citibank Delaware)</p>
ICLS:	<p>Commission - 0.25% of check amount +18.00% GST on comm + FX conversion fees + Courier Fees INR 350.00</p>

IV. This fee schedule has been standardized and revised charging schedule will be referred to for both BCMA and CCB Clients. Below schedule gives the details of standard charges to be levied for commercial card products

<b>Schedule C - PRICING TERMS</b>	
1. Annual Card Fee	INR 1500 per card
2. Cash Advance / ATM	3% of the Cash Advance Amount; INR 300 per transaction (minimum amount)
3. Late Payment Fee	3% of the monthly outstanding balance due by each payment due date; INR 300 per transaction (minimum amount)
4. Foreign Transaction Fee	2% in addition to Card Association fee levied to Citi
5. Return Payment Fee	INR 300 (per local market)
6. Implementation Fee	USD 10,000 for Implementation fee
7. Annual Program Fee	If the Company's cumulative spend across all Programs in the Program Jurisdiction falls below INR 70,000,000 in a contract year, which is defined as every cycle of consecutive 12 months following the Effective Date of this Agreement, then the Company will be charged a fee of INR 700,000. This fee will be invoiced to the Company after the end of the contract year and will be payable to the Bank within thirty (30) days from the date of invoice.

8. Training	Implementation and training for a single site included, after which travel expenses will be billed at cost or a flat fee will be charged as mutually agreed.
9. File Integration and Reporting	No charge for standard file to central data point or Citi's standard online reporting system.
10. Custom File Development and Integration	As requested, cost and timeline will be scoped and, if agreed, invoiced to Company. Custom integration includes but is not limited to AS2, SWIFTNet, and web-service API's.
11. Custom Card Design	As requested, cost and timeline will be scoped and, if agreed, invoiced to Company.
12. Central Travel Account / Travel Agency Data	If the Company requires an enhanced data feed from their Travel Management Company (TMC) with matching and reconciliation, fees may apply per TMC. To be scoped and mutually agreed.
13. Card Renewal Fee	INR 500
14. Card Replacement Charge	INR 500
15. Cardholder Account Statement Replacement Charge	Waived per statement

VI. This fee schedule has been standardized and revised charging schedule will be referred to for both BCMA and CCB Clients. Below schedule gives the details of standard charges to be levied for Liquidity Management Services products from Sep 2023.

	Level 1	Level 2
Product Description	No approval required	Full Waiver / Partial Waiver
Cash Concentration Sweeps (within Citi)	INR 500 per pair / per month	India LMS/ Cash Head
Multibank Sweeps	1. Implementation -INR 5,00,000 2. Annual Subscription - INR 10,00,000 per anum per license (Max cap - INR 30,00,000 per anum for any number of licenses)	India LMS/ Cash Head
Deposit / TIDE	NIL	Not Applicable

Sr	Price Point	Option / Type	Transaction Type	Pricing	Package Includes	Remarks	INDIA	
				USD			USD	
1	CitiConnect & CitiDirect Monthly Maintenance	Digital Basic	-	Free	<ul style="list-style-type: none"> <li>- CitiDirect BE</li> <li>- CitiDirect BE App + Biometrics</li> <li>- CitiDirect BE Reports</li> <li>- CitiDirect BE Chat</li> <li>- Citi Payment Insights</li> <li>- CitiDirect BE Pre-Formats, Template Set-ups</li> <li>- Simple Payments</li> </ul>			
		<b>OR</b>						
		Digital Standard	monthly per CitiDirect Instance		100	<ul style="list-style-type: none"> <li>- Digital Basic</li> <li>- CitiDirect BE® Premium Features: <ul style="list-style-type: none"> <li>- SMIME Encryption</li> <li>- InfoPool</li> <li>- CitiDirect BE Liquidity Manager</li> <li>- AFRD Setup (Scheduling a recurring report)</li> <li>- CitiDirect BE Trade Module</li> <li>- CitiDirect File Upload Module</li> <li>- CitiDirect BE Free Format Messaging Module Onboarding</li> </ul> </li> </ul>		100
		<b>OR</b>						
		Digital Premium	monthly per CitiDirect Instance		150	<b>OR</b>		150
		<b>OR</b>						
		Digital Platinum	monthly per CitiDirect Instance	250	<ul style="list-style-type: none"> <li>- Digital Premium</li> <li>- CitiConnect for SWIFT</li> <li>- CitiConnect ERP Integrator</li> </ul>		250	
<b>Add On</b>								
		MT 9XXX (940 / 942 /950/900/910) to a client BIC	Monthly per account per Message Type	40	Cost is per month for reach message type MT 940 - USD 40 per month per account MT942 - USD 40 per month per account MT950 - USD 40 per month per account MT900 - USD 40 per month per account MT910 - USD 40 per month per account		40	
2	CitiConnect Implementation	New Connection	One Time	5,000	For a new CitiConnect® for Files/ SWIFT/ API Implementation (Irrespective of no. of countries)		5,000	
		<b>OR</b>						
		Add-on Connection	One Time	1,000	For an add-on connection setup, including: <ul style="list-style-type: none"> <li>- An addition/ change to existing CitiConnect Connectivity linked to an underlying CitiDirect Instance domiciled within APAC (where file formats, products, protocols, services are being added or changed)</li> <li>- File and Connectivity/ Regression testing (with no configuration changes)</li> </ul>		1,000	
3	CitiConnect API	Per API Call Model	per call	Free	API calls ≤ 2,000/mo			
				0.15	2,000/mo < API calls ≤ 10,000/mo		0.15	
				0.10	10,000/mo < API calls ≤ 200,000/mo		0.10	
				0.05	200,000/mo < API calls ≤ 350,000/mo	<a href="#">Click here for full list of APIs offered</a>	0.05	
				0.03	API calls > 350,000/mo		0.03	
		<b>OR</b>						
		Subscription Model	monthly	Free	API calls ≤ 2,000/mo			
				2,000	2,000/mo < API calls ≤ 20,000/mo (Silver Subscription)		2,000	
				5,000	20,000/mo < API calls ≤ 200,000/mo (Gold Subscription)		5,000	
				7,000	200,000/mo < API calls ≤ 350,000/mo (Platinum Subscription)	<a href="#">Click here for full list of APIs offered</a>	7,000	

Sr	Price Point	Option / Type	Transaction Type	Pricing	Package Includes	Remarks	INDIA	
				USD			USD	
				20,000 / MM	API calls > 350,000/mo		20,000/MM	
4	CitiDirect Tokens	Mobile Tokens	-	Free				
		<b>OR</b>						
		Physical Tokens (SafeWord & VASCO)	One Time Per Token	50	Pricing consists of both one-time issuance fee and monthly maintenance charge			INR 5000
Monthly or Quarterly Per Token	5					INR 1500 / Quarter		
5	CitiDirect Security Management	Performed by Client	-	Free				
		<b>OR</b>						
		Performed by Citi	Per Request	20	Fee charged per UAF/ client request to perform security manager actions, including create/ update/ unlock user profiles and entitlements. Charge applicable only for activities which can be performed by Security Manager		20	

## Standard Trade Pricing & Exception Approval GRID for BCMA and CCB

**Version V.1**

Min. Pricing and Exception Approval Levels for all crossborder (XB) Approving transactions will continue to apply and will be in addition to this grid

SR.No	Product Description	Level 1	
		No Approval Required for pricing greater than the indicated pricing (or also greater than Level 2 pricing)	
		Standard Charges	Minimum
<b>1</b>	<b>EXPORTS</b>		
1.a.	<b>Letter of Credit</b> Advising L/Cs Advising L/C Amendments  Transfer of L/Cs Cable Charges	1750 flat 1750 flat 2500 flat + Cable under Overseas Transfers 750	2500
1.b.	<b>Export LC Confirmation</b> (till the end of usance period)	Governed by Code 1 & XB costs	USD 500
1.e.	<b>Export Negotiations and Collections</b> Scrutiny/Examination of documents under Confirmed/Unconfirmed L/Cs Merchant Trade Transactions	0.15% Also refer 1.g. below 2250 Flat	2000
1.f.A	Export Bills on Collections (FBC)	0.0625% flat as Commission	1000
1.f.B	Export Bills on Collections (FBC) - under LC	0.0625% flat as Commission	1500
1.f.C	FBC - "Softex Processing" and advance payments bills	2500 flat	
1.g.1	Courier - Overseas (per document excl SOFTEX cases) section on "Export Credit" below (To be charged again in in case documents have to be re-sent due to wrong address provided by customer)	750	
1.g.2	Handling (per document) - for all cases	750	
1.h	<b>Other Charges</b> Remittance of Agency Commission Cable Charges	0.125% flat 750	1000
1.i	GR Waivers / Approvals	1500 flat	
1.j	Bank Realization Certificate (BRC) incl. Unrealised BRCs & duplicate for lost BRC's	300 flat	
1.k	True Copy certification - Invoices/ BRC/ LC Copy	300 flat	

1.l	Approval for the Extension of Time (ETX), Invoice Reduction / Write-off/ Change of Buyer	500 flat	
1.m	Follow up for FBC's (First follow up free, subsequent followup at customers request only)	750 flat (cable charges)	
1.n	1.Overdue Regulatory outstanding Export a. SB > 1Year b. Advance IRM> 1Year c. XOS (Overdue Bill Follow-ups) 2. EDPMS (STP digital solution) 3.IRM Purpose code change	500	
1.o	Manual Physical document submitted at Branch	1000	
1.p	Representation request to RBI for approval	500	
1.q	Request of Signature verification of LC's received from other banks	500 flat	
		<b>Level 1</b>	
		<b>No Approval Required for pricing greater than the indicated pricing (or also greater than Level 2 pricing)</b>	
<b>SR.No</b>	<b>Product Description</b>	<b>Standard Charges</b>	
			<b>Minimum</b>
<b>2</b>	<b>IMPORTS</b>		
2.a.	Commitment (Pre-shipment)	0.15% per quarter or part thereof	
	Usance (upto 10 days - Sight LC)	0.15% flat	2000
	Usance (over 10 days upto 90 days)	0.30% flat	
	Usance (over 90 days)	0.30% flat for first 3 months + 0.1% per addl month or part thereof	
	Retirement (FIB / CLA) - FX through Bank	0.15% flat	1000
	Retirement (FIB / CLA) - No FX through Bank	0.25% flat	1000
	Amendments (non-financial)	1500 flat + Cable	
	Amendments (financial)	Same as import LC issuance	2000
	LC Cancellation	1000 flat	
	Discrepancy Charges	USD 100 (or equivalent in other currencies)	
	Cable - L/C Issuance	1500	



	Cable - L/C Amendment, Payment / Retirement, Advise of Acceptance (if to the account of applicant), Advise of Refusal of Documents (if to the account of applicant)	750	
2.b.	<b><u>Documentary Collections</u></b> Import Bills on Collections (FCI / FCDS) Import Bills - Direct Collections (FCDB) Advance Remittances (FCA) Merchant Trade Transactions  Cable - 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)	0.25% flat + Cable 0.125% flat + Cable 0.125% flat + Cable 2250 Flat    750	2000 1250 1250
2.d.	<b><u>Delivery Orders</u></b>  <b><u>Invoice Attestation</u></b> (under FCDB, FCDS, FCI, FIB, CLA)	2000 flat  100 flat (to be recovered alongwith other charges for LC Issuance / Doc Collections	
2.e.		0.125% flat	USD 25
2.f.	FX Draft		
	<b><u>Other Charges</u></b> Regulatory Outstanding 2.g Advance ORM >1 year 2.h IDPMS (SI – One click solution) 2.i Import Collection - Accepted Bill of Exchange (POA) 2.j Representation request to RBI for approval 2.k Manual Physical document submitted at Branch	500 100 100 500 1000	