

여신/수신/외국환 관련 이자 및 수수료 요약

KEB Hana Bank, India

1. 수신 업무(Deposit)

○ 현찰 입금 수수료

(Cash Deposit Charge)

Rs. 1 ~ 50,000-	Nil	* 거래기여도 감안 면제 가능(Can be waived base on the approval)
Rs. 50,001 ~ 100,000-	Rs. 250-	
Rs. 100,001 ~ 1,000,000-	Rs. 5- per Rs. 1,000- on the full AMT	
Rs. 1,000,001 ~	Rs. 10-, per Rs. 1,000- on the full AMT	

○ 현찰 인출 수수료

(Cash Withdrawals Charge)

Rs. 1 ~ 100,000-	Nil	* 거래기여도 감안 면제 가능(Can be waived base on the approval)
Rs. 100,001 ~ 1,000,000-	Rs. 3- per Rs. 1,000- on the full AMT	
Rs. 1,000,001 ~	Rs. 5-, per Rs. 1,000- on the full AMT	

○ 수표 추심 수수료

(Cheque Collection Charge)

Rs. 1 ~ 5,000-	Rs. 25-	* Local Cheque(첸나이 내) : Nil * Outstation cheques and other locations
Rs. 5,001 ~ 10,000-	Rs. 50-	
Rs. 10,001 ~ 100,000-	Rs. 100-	
Rs. 100,001 ~	Rs. 150-	

○ 부도수표 반환 수수료

(Cheque Return Charge)

고객입금 수표 (Cheque deposited by the customer)	Rs. 250-	
고객발행 수표 (Cheque issued by the customer)	Rs. 750-	
ECS Return Charge	1st time in a quarter : Rs. 350- Thereon : Rs. 750-	
지급정지 (Stop payment)	Rs. 250-	

○ 계좌 유지 수수료

(AMB/AQB Charge)

저축예금 (Savings Account)	Rs. 500-	* 월/분기평균잔 Rs. 10,000- 미만 유지시 징구 (If the monthly average balance does not reach Rs. 10,000-) * 매월 첫 영업일에 고객 계좌에서 인출
당좌예금 (Current Account)	Rs. 750-	* 월/분기평균잔 Rs. 25,000- 미만 유지시 징구 (If the monthly average balance does not reach Rs. 25,000-) * 매월 첫 영업일에 고객 계좌에서 인출

○ 은행수표 발행 수수료

(Demand Draft/Managers cheques Issuance/Re-issuance Charge)

Rs. 1 ~ Rs. 5,000- of Face Value	Rs. 25-	
Rs. 5,001- 10,000-	Rs. 50-	
Rs. 10,001- 50,000-	Rs. 75-	
Rs. 50,001- 1,000,000-	Rs. 2.50, per Rs. 1,000 (Min of Rs. 150)	
Rs. 1,000,001 ~	Rs. 2.00, per Rs. 1,000 (Min of Rs. 250)	
수표발행 취소(Cancellation Charge)	Rs. 100-	수표금액이 Rs. 1,000- 이상인 경우만 징구 (For a value above Rs. 1,000-)

○ 기타 수수료

(Other Charges)

수표책 교부 수수료 (Cheque Book Issuance Charge)	Rs. 250-	무료 제공 수표책 갯수 이상 교부시 징구
거래명세표 재발행 및 기타 명세표 발행 수수료 (Issuance Duplicate/Adhoc statement)	Rs. 150-	Per request/issuance
잔액증명서 발급 수수료 (Balance Certificate)	Rs. 100-	Per request/issuance
이자증명서 발급수수료 (Interest Certificate)	Rs. 50-	Per request/issuance

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사진 공증 수수료 (Photo Attestation)	Rs. 100-	Per request/issuance
기지급수표 사본 발행 수수료 (Old records/Copy of paid cheques)	Rs. 500-	Per request/issuance
SMS 발송 수수료 (Intra Alert)	Rs. 50-	Charged on Quaterly Basis

○ 직불 카드 DEBIT CARD

VISA Platinum Card	First time Issuance Free	Re-issuance charges Rs 750- per Issuance
VISA Gold Card	First time Issuance Free	Re-issuance charges Rs 500- per Issuance
VISA Platinum Pin	First time Issuance Free	Re-issuance charges Rs 150- per Issuance
VISA Gold Pin	First time Issuance Free	Re-issuance charges Rs 150- per Issuance

○ 직불 카드 거래 @ 다른 은행 ATM Debit Card Transaction @ Other bank ATM

VISA Platinum Card	(국내) 15 건 무료 15 transactions free including Enquiries* (Domestic)	Charges post 15 transacions 1. Non-Financial - Rs 5 per transaction 2. Financial - Rs 10 per transaction International transaction ※ Bal enq from 1st Txn - Rs 20 ※ Cash Withdrawal txn from 1st txn - Rs 100
VISA Gold Card	(국내) 10 건 무료 10 transactions free including Enquiries* (Domestic)	Charges post 10 transacions 1. Non-Financial - Rs 5/Transaction 2. Financial - Rs 10/Transaction

○ 저축예금 이자율 (Interest Rate of Savings Deposit)

기간 (Maturity)	이자율 (Interest Rate)	
기간제한 없음(NO TENOR & AMT Difference)	년 2.85%(p.a)	

2. 여신 업무(Loan)

종 류	대출금리	비 고
○ 기업대출 - 정상	KEB MCLR + 가산율(Spread)	

Note : all fees and charges mentioned in the tariff of charges will attract GST @18%

○ 연체대출이자율 (Over due Interest Rate)

시설자금대출 (Term Loan)	약정이율 + 2.0% (Agreed Interest Rate + 2.0%)	* 3개월 초과 경우 약정이율 + 5.0% 적용 (3 Months Past Loan : Agreed Interest Rate + 5.0%)
운전자금대출 (Working Capital Loan, Bills Discount, Etc)	약정이율 + 2.0% (Agreed Interest Rate + 2.0%)	
당좌대출 (Over Draft)	약정이율 + 2.0% (Agreed Interest Rate + 2.0%)	
외화대출 (Packing Credit Loan)	약정이율 + 2.0% (Agreed Interest Rate + 2.0%)	
지급보증대지급금 (Payments on Guarantees)	KEB Base Rate + 6.0%	
		Payments on Guarantees include bonds, LCs and all kinds of Guarantees.

○ 중도상환 수수료 (Prepayment Fee)

시설자금대출 (Term Loan)	상환대상 원금 × 1.0% (Outstanding Balance × 1.0%)	
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운전자금대출 (Working Capital Loan, Bills Discount, Etc)	상환대상 원금 × 1.0% (Outstanding Balance × 1.0%)
당좌대출 (Over Draft)	-

3. 외국환 업무 (수입) - Import

○ L/C 개설, 증액, 기한연장 (L/C Open, Increase, extend)		
신용등급 A1 ~ A3등급 (Credit Rating A1 ~ A3)	Open : 0.8% Acceptance : 1.4%	* 1년 기준 요율 (1 Year Rate) * 최소 수수료 (Minimum Fee : Rs. 1,000-)
신용등급 A4 ~ A7 (Credit Rating A4 ~ A7)	Open : 1.0% Acceptance : 1.6%	
신용등급 B1 ~ B6 (Credit Rating B1 ~ B6)	Open : 1.2% Acceptance : 1.8%	
신용등급 C1 ~ C3등급 (Credit Rating C1 ~ C3)	Open : 1.4% Acceptance : 2.0%	
전액 보증금 (100% Cover by Deposit, STB L/C Etc)	Open : 0.8% Acceptance : 1.4%	

○ 전신료/Swift (L/C Cable Charge-Swift)		
Open	Sight L/C : Rs. 1,500- Usance L/C : Rs. 2,000-	* 건당 수수료 (Per 1 Cable)
Amend	Sight L/C : Rs. 500- Usance L/C : Rs. 500-	

○ LG 발급수수료 (LG Issuance Fee)	Rs. 800-	
○ 수입환어음결제 수수료 (L/C Settlement Fee)	Rs. 5,000- + Cable Charge Rs. 1,000-	D/A 및 송금방식 신용장
○ L/C 조건변경 수수료 (L/C Amendment Fee)	Rs. 500- + Cable Charge Rs. 500-	
○ 취급수수료 (Processing Fee)	Rs. 1,000-	L/C, D/P, D/A 방식 신용장

4. 외국환 업무 (수출) - Export

○ 수출환어음매입 환가요율 (Interest Rate on Export Bills Boughts)		
~ 31 days	USD : Periodic Libor + 1.85% Others : Periodic Libor + 2.00%	* 1년 기준 요율 (1 Year Rate)
~ 62 days	USD : Periodic Libor + 2.50% Others : Periodic Libor + 2.70%	
~ 92 days	USD : Periodic Libor + 2.50% Others : Periodic Libor + 2.7%	
~ 123 days	USD : Periodic Libor + 2.70% Others : Periodic Libor + 2.90%	
~ 184 days	USD : Periodic Libor + 2.70% Others : Periodic Libor + 2.90%	
~ 300 days & Above 300 days	USD : Periodic Libor + 3.00% Others : Periodic Libor + 3.20%	

○ 특사 배달료 (Courier/Mail Charge)		
Asia	Rs. 1,000-	
America	Rs. 1,500-	
Europe	Rs. 1,500-	
Middle East	Rs. 1,000-	
Etc	Rs. 1,500-	

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○ L/C 확인수수료 (L/C Confirmation Charge)		
신용등급 A1 ~ A3등급 (Credit Rating A1 ~ A3)	Rate : LC Amount × 1.0% Minimum Charge : Rs. 3,000-	* 1년 기준 요율 (1 Year Rate)
신용등급 A4 ~ A5등급 (Credit Rating A4 ~ A5)	Rate : LC Amount × 1.5% Minimum Charge : Rs. 5,000-	
신용등급 A6 ~ B2등급 (Credit Rating A6 ~ B2)	Rate : LC Amount × 2.0% Minimum Charge : Rs. 8,000-	
신용등급 B3 ~ C3등급 (Credit Rating B3 ~ C3)	Rate : LC Amount × 3.0% Minimum Charge : Rs. 10,000-	
신용등급 D1 ~ D3등급 (Credit Rating D1 ~ D3)	Not Available	

○ 취급수수료(Processing Fee)	Rs. 1,000-	
○ L/C 통지수수료(Advice Fee)	Open : Rs. 2,000- Amend : Rs. 1,000-	재 통지건 : Rs. 500- (Re-Advice : Rs. 500-)
○ 추심 수수료(Collecting Charge)	Rs. 1,000-	* 건당 수수료 (Per 1 Transaction)
○ 증명서 발급 수수료 (Certificate Issuance Charge)	Rs. 500-	* 건당 수수료 (Per 1 Transaction)
○ 입금 지연이자 (Overdue Interest on Export Bills Boughts)	약정이율 + 3.0% (Agreed Interest Rate + 3.0%)	* 3개월 초과 경우 약정이율 + 5.0% 적용 (3 Months Past Loan : Agreed Interest Rate + 5.0%)
○ 부도이자 (Default Interest on Export Bills Boughts)	19%	

5. 외국환 업무 (당타발 송금) - In/Outward Remittance

○ 당발송금 수수료 (Outward Remittance Charge)		
Remittance Amount : below USD 500-	Rs. 500-	* 전신료 Rs. 500- 별도 (Exclusive Cable Charge Rs. 500-) * 사후관리 수수료 Rs. 300- 별도 (Exclusive Post Management Fee Rs. 300-)
Remittance Amount : below USD 2,000-	Rs. 800-	
Remittance Amount : below USD 5,000-	Rs. 1,000-	
Remittance Amount : below USD 20,000-	Rs. 1,200-	
Remittance Amount : More than USD 20,000-	Rs. 1,500-	
Amendment	Rs. 300-	

○ 결제은행 수수료 (Settlement Bank Charge)		
USD/EUR/JPY/GBP	타발전문 건당 USD 20- 상당액	

○ 통화별 선취 수수료 (Our Charge - Outward Remittance only)		
USD	후취로만 취급	* 모두 후취조건으로만 취급(Post Payment Only) * 고객 앞 사전설명 필요 (Need to explain to customer in advance)
EUR	후취로만 취급	
JPY	후취로만 취급	
GBP	후취로만 취급	

○ 타발송금 수수료 (Inward Remittance Charge)		
Remittance Amount : below USD 100-	Nil	
Remittance Amount : below USD 5,000-	Rs. 300-	
Remittance Amount : More than USD 5,000-	Rs. 800-	

○ 외화수표 매입 및 추심료 (Foreign Currency Cheque Collecting Charge)		
Face Amount : below USD 100-	Rs. 300-	

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Face Amount : below USD 500-	Rs. 500-
Face Amount : below USD 1,000-	Rs. 800-
Face Amount : below USD 2,000-	Rs. 800-
Face Amount : more than USD 2,000-	Rs. 1,000-

○ 증명서 발급수수료 (Certificate Issuance Fee)	Rs. 250-	타발송금증명서(FIRC), 외화매입증명서(FCY Purchase Certificate), etc
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○ 외국환 매매 마진율 (Exchange Rate Margin)		
USD, EUR, JPY, GBP	T/T : Market Rate $\pm$ 1.00% Cash : Market Rate $\pm$ 3.00%	
Others	T/T : Market Rate $\pm$ 1.50% Cash : Market Rate $\pm$ 5.00%	

○ 외국환 현찰수수료 (Cash Commission)		
USD, EUR, JPY, GBP	FCY Amount $\times$ 1.50%	
Others	FCY Amount $\times$ 3.00%	