

General Schedule of Fees & Charges

For NRE / NRO Accounts Effective April 1, 2012

(Amount in Rs.unless otherwise specified)

| PARTICULARS | STANDARD CHARGE (Rs.) | NRE / NRO Savings A/c | NRE / NRO PINS# A/c | NRE / NRO Current A/c | PRIVY LEAGUE Savings A/c |
|--|---|---|---|---|--------------------------|
| AVERAGE QUARTERLY BALANCE (AQB) | NA | 10000 | Nil | 25,000 | 50000^ |
| REMITTANCE | | | Not allowed for non-broker third party transactions | | |
| DD AT BRANCH LOCATION / PAY ORDER | 2.5 per 1000 (Min 50 Max 1000) | Free upto 100k per day | Free upto 100k per day | Free upto 100k per day | Free unlimited |
| DD AT OTHER THAN BRANCH LOCATION | 2.5 per 1000 (Min 50 Max 1000) | Free upto 50k per day | Free upto 50k per day | Free upto 50k per day | Free upto 50k per day |
| FCY DD^^ | 500 | * | * | * | * |
| FCY TT - Corr Bank Charges borne by beneficiary^^ | 250 | * | * | * | * |
| FCY TT - Corr Bank Charges not borne by beneficiary^^ | 1000 | * | * | * | * |
| DD / PO / BC REVALIDATION / CANCELLATION - INR | 100 | * | * | * | * |
| DD / PO / BC REVALIDATION / CANCELLATION - FCY^^ | 500 | * | * | * | * |
| FUND TRANSFER | Free | Free | Free | Free | Free |
| NEFT (Per transaction)** | Upto 100000: 5; 100000 & 200000: 15 Above 200000: 25 | Free | Free | Free | Free |
| RTGS (Per transaction) | 100000 to 200000: Free; From 200000 to 500000: 25; Above 500000: 50 | * | * | * | * |
| COLLECTION | | | | | |
| LOCAL CLEARING CHEQUE | Free | Free | Free | Free | Free |
| OUTSTATION CHEQUE COLLECTION - BRANCH LOCATION (PER INSTRUMENT) | Instrument value up to 500 Free; 501 to 10000: 35; 10001 to 100000: 100; 100001 & above: 150 | Free | Free | Free | Free |
| OUTSTATION CHEQUE COLLECTION - OTHER THAN BRANCH LOCATION (PER INSTRUMENT) | Instrument value up to 10000: 35; 10001 to 100000: 100; 100001 & above: 150. Corr Bank Charges extra | * | * | * | Free |
| TC ENCASHMENT^^ | 0.3% of TC Amount (Min 50) | * | * | * | Free |
| FCY CHEQUE COLLECTION^^ | 500 | * | * | * | * |
| ANY BRANCH BANKING CHARGES | | | | | |
| CASH DEPOSIT AT OTHER THAN HOME LOCATION | 2.5 per 1000 (Min 50 Max 10000) | Free upto 50k per day | Free upto 50k per day | Free upto 50k per day | Free |
| CASH WITHDRAWAL AT OTHER THAN HOME LOCATION | 2.5 per 1000 (Min 50 Max 10000) | Free | Free | Free | Free |
| CHEQUE RELATED CHARGES | | | | | |
| AT-PAR CHEQUE BOOK CHARGES | 1.5 per cheque leaf | Free | Free | Free | Free |
| NON AT-PAR CHEQUE BOOK CHARGES | 1.5 per cheque leaf | Free | Free | Free | Free |
| INTERCITY CLEARING CHARGES | 2.5 per 1000 (Min 50 Max 10000) | Free upto 100k per month | Free upto 100k per month | Free upto 100k per month | Free |
| CHEQUE ISSUED & RETURNED (FINANCIAL REASON) | 350 per cheque for first return in a month thereafter 750 per cheque for cheque returned in the same month | * | * | * | * |
| CHEQUE ISSUED & RETURNED (TECHNICAL REASON) | Free | Free | Free | Free | Free |
| ECS RETURN | 200 | * | * | * | * |
| CHEQUE DEPOSITED & RETURNED (INR) | 100 | * | * | * | * |
| CHEQUE DEPOSITED & RETURNED (FCY) | 1000 | * | * | * | * |
| DEBIT CARD ISSUANCE CHARGE | Global Debit Card for NRE accounts. Access India Debit Card (India usage only) for NRO accounts | | | | |
| CLASSIC DEBIT CARD - ISSUANCE CHARGE | NIL | NIL | NA | NIL | NA |
| GOLD DEBIT CARD - ISSUANCE CHARGE | 500 | * | NA | * | Free |
| DEBIT CARD ANNUAL CHARGE | | | | | |
| CLASSIC DEBIT CARD (PRIMARY) ANNUAL CHARGE | 100 pa | Free | NA | Free | NA |
| CLASSIC DEBIT CARD (SUPPLEMENTRY) ANNUAL CHARGE | 100 pa | * | NA | * | NA |
| CLASSIC DEBIT CARD (ADD- ON) ANNUAL CHARGE | 250 pa | NA for NRE Standard charge for NRO | NA | NA for NRE Standard charge for NRO | NA |
| CLASSIC DEBIT CARD REPLACEMENT OF LOST/STOLEN CARD | 200 | * | NA | * | NA |
| GOLD DEBIT CARD (PRIMARY) ANNUAL CHARGE | 500 pa | Free for 1st year, thereafter 250 pa | NA | Free for 1st year, thereafter 250 pa | Free |
| GOLD DEBIT CARD (SUPPLEMENTRY) ANNUAL CHARGE | 500 pa | * | NA | * | Free |
| GOLD DEBIT CARD (ADD- ON) ANNUAL CHARGE | 500 pa | * | NA | * | Free |
| GOLD DEBIT CARD REPLACEMENT OF LOST/STOLEN CARD | 500 | * | NA | * | Free |
| PLATINUM DEBIT CARD (PRIMARY) ANNUAL FEE | 2000 pa | * | NA | * | Free |
| PLATINUM DEBIT CARD (ADD-ON) ANNUAL FEE | 2000 pa | * | NA | * | Free |
| PLATINUM DEBIT CARD (SUPPLEMENTARY) ANNUAL FEE | 2000 pa | * | NA | * | Free |
| ATM TRANSACTION CHARGES | | | | | |
| CASH WITHDRAWAL AT OWN ATM | Free | Free | NA | Free | Free |
| CASH WITHDRAWAL AT DOMESTIC PARTNER ATM | As per RBI Guidelines | Free | NA | Free | Free |
| CASH WITHDRAWAL AT OTHER DOMESTIC ATM | As per RBI Guidelines | Free | NA | Free | Free |
| CASH WITHDRAWAL AT INTERNATIONAL ATM*** | 110 | * | NA | * | Free |
| BALANCE ENQUIRY AT INTERNATIONAL ATM*** | 15 | * | NA | * | Free |
| VISA GLOBAL ASSIST CHARGES | USD 5 | * | NA | * | * |
| VISA GLOBAL ASSIST CHARGES FOR LOST CARD | USD 35 | * | NA | * | * |
| DECLINE IN ATM/POS TRANSACTION DUE TO INSUFFICIENT | 25 per transaction | Free | NA | Free | Free |

| PARTICULARS | STANDARD CHARGE (Rs.) | NRE / NRO Savings A/c | NRE / NRO PINS# A/c | NRE / NRO Current A/c | PRIVY LEAGUE Savings A/c |
|--|--|---|-----------------------|--|--------------------------|
| HOME BANKING CHARGES | | | | | |
| CASH PICK-UP / DELIVERY | 150 | One call per day Free | One call per day Free | One call per day Free | Free |
| INSTRUMENT PICK-UP / DELIVERY | 50 | One call per day Free | One call per day Free | One call per day Free | Free |
| STANDING INSTRUCTION | | | | | |
| STANDING INSTRUCTION - SET-UP | 50 | * | NA | * | Free |
| STANDING INSTRUCTION - AMENDMENTS | 25 | * | NA | * | Free |
| STANDING INSTRUCTION - EXECUTION | Free | Free | NA | Free | Free |
| STANDING INSTRUCTION - FAILURE | 25 | * | NA | * | Free |
| CERTIFICATE & REPORT ISSUANCE CHARGES | | | | | |
| CURRENT YEAR BALANCE AND INTEREST STATEMENT | Free | Free | Free | Free | Free |
| PREVIOUS YEAR BALANCE AND INTEREST STATEMENT | 100 | * | * | * | Free |
| SIGNATURE VERIFICATION CERTIFICATE | 25 | * | * | * | Free |
| PHOTO ATTESTATION | 50 | * | * | * | Free |
| ADDRESS CONFIRMATION | 50 | * | * | * | Free |
| DUPLICATE TDS CERTIFICATE | 100 | * | * | * | Free |
| ACCOUNT STATEMENT & PASSBOOK | | | | | |
| PHYSICAL ACCOUNT STATEMENT (QUARTERLY) | Free | Free | Free | Free | Free |
| MONTHLY E-MAIL ACCOUNT STATEMENT | Free | Free | Free | Free | Free |
| ACCOUNT STATEMENT WEEKLY (PHYSICAL) | 300 per qtr. | * | * | * | Free |
| ACCOUNT STATEMENT DAILY (PHYSICAL) | 1500 per qtr. | * | * | * | Free |
| ANNUAL COMBINED STATEMENT (PHYSICAL) | Through Net Banking: Free, Through Branch: 85 Through Phone Banking: 110 | * | * | * | Free |
| DUPLICATE / AD-HOC STATEMENT BRANCH BANKING (90days) | Through Branch: 100; Through Net / ATM: 50 | * | * | * | Free |
| PASSBOOK (IN LIEU OF ACCOUNT STATEMENT) | Free | Free | Free | Free | Free |
| FOREIGN INWARD REMITTANCE CERTIFICATE | 100 | * | * | * | Free |
| DUPLICATE PASSBOOK | 250 | * | * | * | Free |
| OTHER CHARGES | | | | | |
| NON MAINTENANCE CHARGE (QUARTERLY) | NA | AQB more than 50% but less than required AQB : 750; AQB less than 50% : 1000 | NA | AQB more than 50% but less than required AQB : 1000; AQB less than 50% : 1000 | NA |
| CHARGES IFAQB MAINTAINED IS LESS THAN OR EQUAL TO 75% OF STIPULATED REQUIREMENT# | Standard charge is applicable for Cheque leaf, DD/BC and alerts, Decline in transaction due to insufficient balance in ATM / POS, and Home Banking. Phone Banking @ 50 per call, Debit Card @75 per qtr. and Cash Deposit @ 4per 1000. These charges will be levied irrespective of free limit for each product. | * | NA | * | NA |
| REGENERATION OF PIN | 50 (Applicable if Pin is sent through Post) | * | * | * | Free |
| STOP PAYMENT - SINGLE / RANGE OF CHEQUES | 100 : Free over net banking | * | * | * | Free |
| ACCOUNT CLOSURE (If closed after 1 month and before 7 month sofa / c opening) | NA | 600 | 600 | 1000 | 1200 |
| EMAIL ALERT SUBSCRIPTION | 25 per qtr. | Free | Free | Free | Free |
| TAX COLLECTION CHARGE THROUGH INTER NET BANKING | Free | Free | Free | Free | Free |
| TAX COLLECTION CHARGE AT BRANCH | 100 | * | * | * | Free |
| TOD CHARGES | 500 | * | * | * | * |
| CHEQUE PURCHASE CHARGES | 0.5 / 1000 (Min 50 Max 10000) | * | * | * | * |
| RECORD RETRIEVAL CHARGES | 100 per request | * | * | * | Free |

*Indicates Charged Service. Applicable Charges will be as per Standard Charge.

^across all accounts where Primary Privy League customer is the first holder.

#PINS=Portfolio Investment Account. Charges indicated in the GSC above are over and above PINS, demat and trading account charges.

***Not available on NRO debit card. NA = Not Applicable

Charges are exclusive of the Service Tax and education cess, which is currently 12.36% (12% basic plus 2% Education cess and 1% Higher education cess). The same is subject to change. The above charges are subject to revision with a prior intimation of 30 days to all account holders. Closure of account due to revision of charges will not be subject to account closure charges.

Monthly physical statements will be issued free to account holders on them personally visiting the home branch for the same.

^^ Service tax applicable as below

| Remittance Amount | Service Tax Amount * |
|-----------------------------------|--|
| Up to INR 1,00,000 | 0.12% of the gross value or INR 30/- whichever is higher |
| Above Rs 1,00,001 to Rs 10,00,000 | INR 120 plus 0.06% of the amount exceeding INR 1,00,000 |
| Above Rs 10,00,001 and above | INR 660 plus 0.012% of the amount exceeding INR 10,00,000, subject to a maximum of INR 6000. |

* There will be an additional 2% Secondary education cess and 1% higher secondary education cess on the service tax collected above.

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