

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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