

## General Schedule of Fees & Charges For NRE / NRO Accounts Effective Oct. 1, 2012 (Amount in Rs. unless otherwise specified)

Particulars	Standard Charge (Rs.)	PRIVY LEAGUE NR Prima Savings A/c	PRIVY LEAGUE NR Magna Savings A/c	PRIVY LEAGUE NR Optima Savings A/c
Average Quarterly Balance (AQB) required under Grouped accounts	NA	50,000	1,00,000	1,00,000
<b>REMITTANCE</b>				
DD at branch location / pay order	2.5 per 1000 (Min 50 Max 10000)	Free unlimited	Free unlimited	Free unlimited
DD at other than branch location	2.5 per 1000 (Min 50 Max 10000)	Free upto 100k per day	Free upto 200k per day	Free upto 200k per day
FCY DD^^	500	200	100	100
FCY TT - Corr Bank Charges borne by beneficiary^^	250	100	Free	Free
FCY TT - Corr Bank Charges not borne by beneficiary^^	1000	750	500	500
DD / PO / BC REVALIDATION / CANCELLATION - INR	100	Free	Free	Free
DD / PO / BC REVALIDATION / CANCELLATION - FCY^^	500	50	Free	Free
<b>FUND TRANSFER</b>				
NEFT (Per transaction)**	Upto 10000: 2.5 ; from 10,000-1,00,000: 5; 100000 to 200000: 15 Above 200000: 25	Free	Free	Free
RTGS (Per transaction)	From 200000 to 500000: 25; Above 500000: 50	Free	Free	Free
<b>COLLECTION</b>				
LOCAL CLEARING CHEQUE	Free	Free	Free	Free
OUTSTATION CHEQUE COLLECTION - BRANCH LOCATION (PER INSTRUMENT)	Cheques drawn on Non-Speed Clearing Locations : Instrument value upto. 500 - Free; >500 to 5,000 - 20; >5,000 to 10,000 - 35; >10,000 to 1,00,000 -85; >1,00,000 - Free Cheques drawn on Speed Clearing Branches (Irrespective of any value ) : Free	Free	Free	Free
OUTSTATION CHEQUE COLLECTION - OTHER THAN BRANCH LOCATION (PER INSTRUMENT)	Cheques drawn on Non-Speed Clearing Locations : Instrument value upto. 500 - Free; >500 to 5,000 - 20; >5,000 to 10,000 - 35; >10,000 to 1,00,000 -85; >1,00,000 - Free Cheques drawn on Speed Clearing Branches (Irrespective of any value ) : Free	Free	Free	Free
TC ENCASHMENT^^	0.3% of TC Amount (Min 50)	Free	Free	Free
FCY CHEQUE COLLECTION^^	500	250	100	100
<b>ANY BRANCH BANKING CHARGES</b>				
Cash Deposit at Home / Non Home Location	2.5 per 1000 (Min Rs. 100)	Free upto 10 txn per month Or Rs. 15 lac per month	Free	Free
Cash Withdrawal at Home Location	Free	Free	Free	Free
Cash Withdrawal at Non Home Location	2.5 per 1000 (Min Rs. 100)	Free	Free	Free
<b>CHEQUE RELATED CHARGES</b>				
AT-PAR CHEQUE BOOK CHARGES	1.5 per cheque leaf	Free	Free	Free
NON AT-PAR CHEQUE BOOK CHARGES	1.5 per cheque leaf	Free	Free	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
ECS Return / Cheque Issued & Returned (Financial Reason)	350 for first return in a month thereafter 750 for each additional return in the same month	*	*	*
CHEQUE DEPOSITED & RETURNED (INR)	100	*	*	*
CHEQUE DEPOSITED & RETURNED (FCY)	1000	250	100	100
<b>DEBIT CARD ISSUANCE CHARGE</b>				
Global Debit Card for NRE accounts. Access India Debit Card (India usage only) for NRO accounts				
CLASSIC DEBIT CARD - ISSUANCE CHARGE	NIL	Free	Free	Free
GOLD DEBIT CARD - ISSUANCE CHARGE	500	Free	Free	Free
Platinum Debit Card - Issuance Charge^^^	2000	Free	Free	Free
<b>DEBIT CARD ANNUAL CHARGE</b>				
CLASSIC DEBIT CARD (PRIMARY) ANNUAL CHARGE	100 pa	Free	Free	Free
CLASSIC DEBIT CARD (SUPPLEMENTRY) ANNUAL CHARGE	100 pa	Free	Free	Free
CLASSIC DEBIT CARD (ADD- ON) ANNUAL CHARGE	250 pa	Free	Free	Free
CLASSIC DEBIT CARD REPLACEMENT OF LOST/STOLEN CARD	200	Free	Free	Free
GOLD DEBIT CARD (PRIMARY) ANNUAL CHARGE	500 pa	Free	Free	Free
GOLD DEBIT CARD (SUPPLEMENTRY) ANNUAL CHARGE	500 pa	Free	Free	Free
GOLD DEBIT CARD (ADD- ON) ANNUAL CHARGE	500 pa	Free	Free	Free
GOLD DEBIT CARD REPLACEMENT OF LOST/STOLEN CARD	500	Free	Free	Free
PLATINUM DEBIT CARD (PRIMARY) ANNUAL FEE	2000	Free	Free	Free
PLATINUM DEBIT CARD (ADD-ON) ANNUAL FEE	2000 pa	Free for 1st Year, thereafter standard charges	Free	Free
PLATINUM DEBIT CARD (SUPPLEMENTARY) ANNUAL FEE	2000 pa	Free for 1st Year, thereafter standard charges	Free	Free
<b>ATM TRANSACTION CHARGES</b>				
CASH WITHDRAWAL AT OWN ATM	Free	Free	Free	Free
CASH WITHDRAWAL AT DOMESTIC PARTNER ATM	As per RBI Guidelines	Free	Free	Free
CASH WITHDRAWAL AT OTHER DOMESTIC ATM	As per RBI Guidelines	Free	Free	Free
CASH WITHDRAWAL / BALANCE ENQUIRY AT INTERNATIONAL ATM***	110/15	Free twice in a month	Free 4 times in a month	Free



Particulars	Standard Charge (Rs.)	PRIVY LEAGUE NR Prima Savings A/c	PRIVY LEAGUE NR Magna Savings A/c	PRIVY LEAGUE NR Optima Savings A/c
VISA GLOBAL ASSIST CHARGES	USD 5	*	*	*
VISA GLOBAL ASSIST CHARGES FOR LOST CARD	USD 35	*	*	*
DECLINE IN ATM/POS TRANSACTION DUE TO INSUFFICIENT	25 per transaction	Free	Free	Free
<b>HOME BANKING CHARGES</b>				
Cash Pick-up / Delivery in India	175 / txn	Free 10 calls per month	Free	Free
Instrument Pick-up / Delivery in India	75 / txn	Free 10 calls per month	Free	Free
<b>STANDING INSTRUCTION</b>				
Standing Instruction - Set-up	100	Free	Free	Free
STANDING INSTRUCTION - AMENDMENTS	25	Free	Free	Free
STANDING INSTRUCTION - EXECUTION	Free	Free	Free	Free
STANDING INSTRUCTION - FAILURE	25	Free	Free	Free
<b>CERTIFICATE &amp; REPORT ISSUANCE CHARGES</b>				
CURRENT YEAR BALANCE AND INTEREST STATEMENT	Free	Free	Free	Free
PREVIOUS YEAR BALANCE AND INTEREST STATEMENT	100	Free	Free	Free
SIGNATURE VERIFICATION CERTIFICATE	25	Free	Free	Free
PHOTO ATTESTATION	50	Free	Free	Free
ADDRESS CONFIRMATION	50	Free	Free	Free
DUPLICATE TDS CERTIFICATE	100	Free	Free	Free
<b>ACCOUNT STATEMENT &amp; PASSBOOK</b>				
PHYSICAL ACCOUNT STATEMENT (QUARTERLY)	Free	Free	Free	Free
MONTHLY E-MAIL ACCOUNT STATEMENT	Free	Free	Free	Free
Account Statement Weekly (Physical)	100 Per Month	*	*	*
Account Statement Daily (Physical)	500 Per Month	*	*	*
Annual combined statement (Physical)	Through Net Banking: Free, Through Branch: 85 Through Phone Banking: 110	*	Free	Free
DUPLICATE / AD-HOC STATEMENT BRANCH BANKING (90days)	Through Branch: 100; Through Net/ATM: 50	Free	Free	Free
PASSBOOK (IN LIEU OF ACCOUNT STATEMENT)	Free	Free	Free	Free
FOREIGN INWARD REMITTANCE CERTIFICATE	100	Free	Free	Free
DUPLICATE PASSBOOK	250	Free	Free	Free
<b>OTHER CHARGES</b>				
NON MAINTENANCE CHARGE (QUARTERLY)	NA	NA	NA	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 @ 4 per 1000. These charges will be levied irrespective of Free limit for each product.	NA	NA	NA
REGENERATION OF PIN	50 (Applicable if Pin is sent through Post)	Free	Free	Free
STOP PAYMENT - SINGLE / RANGE OF CHEQUES	100 : Free over net banking	Free	Free	Free
ACCOUNT CLOSURE (If closed after 1 month and before 7 months of a/c opening)	NA	1200	1200	1200
EMAIL ALERT SUBSCRIPTION	25 per qtr.	Free	Free	Free
TAX COLLECTION CHARGE THROUGH INTER NET BANKING	Free	Free	Free	Free
TAX COLLECTION CHARGE AT BRANCH	100	Free	Free	Free
TOD CHARGES	500	*	*	*
CHEQUE PURCHASE CHARGES	0.5 / 1000 (Min 50 Max 10000)	*	*	*
RECORD RETRIEVAL CHARGES	100 per request	Free	Free	Free
Inoperative A/c for more than 1 year	Rs. 25 per qtr	Free	Free	Free
Activation of Inoperative Account	Free	*	Free	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 GSFC above are over and above PINS, demat and trading account charges.

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

^^ Service tax applicable as below

Remittance Amount

Up to INR 1,00,000

Above Rs 1,00,001 to Rs 10,00,000

Above Rs 10,00,001 and above

Service Tax Amount \*

0.12% of the gross value or INR 30/- whichever is higher

INR 120 plus 0.06% of the amount exceeding INR 1,00,000

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.

The above charges are applicable for all states other than the State of Jammu and Kashmir. GST is applicable in the State of Jammu and Kashmir. For charges applicable to Jammu and Kashmir please contact the respective Branch Manager

Bank reserves the right to charge @ Rs. 50 per txn for exceeding 30 txn per month in case the txn in savings account is of business/commercial nature.

For NR Privy league customers - The Bank shall review the relationship value on a periodical basis, if the same is below the program threshold value, then the Bank shall reserve the right to levy penalty charges of Rs 3000/- p.a. after giving a notice of 30 days