

## Non-Resident Savings Account – Schedule of Charges & Features

### Product Variants – NRE SB-Premium / NRE SB-Standard/ NRO SB-Premium / NRO SB-Standard

Savings Account	NRE - Premium	NRE – Standard	NRO – Premium	NRO – Standard
MAB (Monthly Average Balance)	Rs.1,00,000	Rs.5,000	Rs.1,00,000	Rs.5000
MAB Penal Charges	NIL	NIL	NIL	NIL
Downgrade- MAB Non-Maintenance	Downgrade to appropriate scheme	NA	Downgrade to appropriate scheme	NA
INR Cash Deposit free per month	NA	NA	Rs.10,00,000	Rs.2,00,000
RTGS-NEFT-IMPS-DD	25 Free Transaction	5 Free Transactions	25 Free Transaction	5 Free Transactions
NEFT (Internet Banking and mBandhan)	No Charges	No Charges	No Charges	No Charges
Cheque Leaf	100 Chq Leaves	20 Chq Leaves	100 Chq Leaves	20 Chq Leaves
Debit Card Issuance Charges	No Charges for Visa Platinum	Rs. 200 (For Visa Classic)	No Charges for Visa Platinum	Rs. 200 (For Visa Classic)
Debit Card AMC	No Charges for Visa Platinum	AMC (Applicable from 2 <sup>nd</sup> year onwards)	No Charges for Visa Platinum	AMC (Applicable from 2 <sup>nd</sup> year onwards)
Bandhan ATM - Transactions	Unlimited	Unlimited	Unlimited	Unlimited
Other Indian Bank ATM - Transactions- free per month	25	5	25	5
Pass Book	Free	Free	Free	Free
Email Statement	Free	Free	Free	Free
Annual Consolidated Statement	Free	NA	Free	NA
SMS Alert^	Free	Free	Free	Free

#### Note:

- A. All charges and relaxations mentioned above are applicable on monthly basis unless specified otherwise. For first month, all concessions mentioned above will be permitted in full irrespective of the date of account opening i.e. first day or last day of the month

- B.** In case of Non Maintenance of desired MAB (Monthly Average Balance), the bank shall have discretion to downgrade the account to appropriate product variant in line with the MAB maintained hitherto. 30 days' prior notice via SMS Alert/email alert, to the customer's registered mobile number/email ID, shall be sent before effecting downgrade of the account
- C.** Standard Schedule of Charges will be applicable for transactions over and above specific - Free limits mentioned above
- D.** Charges shall be levied for specific customer induced transaction initiated from branch (e.g. Cash Deposit, Cash Withdrawal, NEFT, RTGS, IMPS, Duplicate Statement Print and Passbook Print) in case MAB is not being maintained in following Savings Account variants.
  - Accounts to be considered:** NRE – Premium, NRE – Standard, NRO – Premium and NRO – Standard
- E.** Debit card issuance charges will be applicable as shown in the table above w.r.t the product. AMC for Debit Card to be collected upfront for full year, 2nd year onward. Debit Card issued other than the default variant will be charged as per **Debit Card – Standard Schedule of Charges.**
- F.** Only domestic debit card will be issued for NRO account and for LOA-POA in NR Accounts.
- G.** The charges indicated above are exclusive of applicable tax. Taxes at prevailing rates as per Government rules shall be applicable over and above the mentioned charges.