



## 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
<b>MAB (Monthly Average Balance)</b>	₹1,00,000	₹5,000	₹1,00,000	₹5,000
<b>MAB Penal Charges</b>	NIL	NIL	NIL	NIL
<b>Downgrade-MAB Non-Maintenance</b>	Downgrade to appropriate scheme	NA	Downgrade to appropriate scheme	NA
<b>Branch Transaction Charge if MAB not maintained</b>	₹75	₹75	₹75	₹75
<b>INR Cash Deposit free per month</b>	NA	NA	₹10,00,000	₹2,00,000
<b>RTGS-NEFT-IMPS-DD</b>	25 Free Transaction	5 Free Transactions	25 Free Transaction	5 Free Transactions
<b>NEFT (Internet Banking and mBandhan)</b>	No Charges	No Charges	No Charges	No Charges
<b>Cheque Leaves</b>	100 Cheque Leaves	20 Cheque Leaves	100 Cheque Leaves	20 Cheque Leaves
<b>Debit Card Issuance Charges</b>	No Charges for Visa Platinum	₹300 for Mastercard Titanium	No Charges for Visa Platinum	₹300 for Mastercard Titanium
<b>Debit Card AMC</b>	No Charges for Visa Platinum	AMC (Free for 1 <sup>st</sup> year. Applicable for 2 <sup>nd</sup> year onwards)	No Charges for Visa Platinum	AMC (Free for 1 <sup>st</sup> year. Applicable for 2 <sup>nd</sup> year onwards)
<b>Bandhan ATM - Transactions</b>	Unlimited	Unlimited	Unlimited	Unlimited
<b>Other Indian Bank ATM – Transactions - free per month</b>	25	5	25	5
<b>Pass Book</b>	Free	Free	Free	Free
<b>Email Statement</b>	Free	Free	Free	Free

<b>Annual Consolidated Statement</b>	Free	NA	Free	NA
<b>SMS Alert^</b>	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. Issuance charges for Debit cards would be applicable as defined in the product and card variants. AMC for applicable debit card variants will be collected upfront for full year, from the 2<sup>nd</sup> year.
- E. Only domestic debit card will be issued for NRO account and for LOA-POA in NR Accounts.
- F. Debit Card Issuance Charges (Visa Classic) for NRE Standard and NRO Standard is ₹200 for existing customers.
- G. Branch Transaction Charges shall be levied for specific customer induced transactions initiated from branch (e.g., Cash Deposit, Cash Withdrawal, NEFT, RTGS & IMPS) in case MAB is not being maintained in last month.
- H. 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.