

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)	₹ 100,000	₹ 5000	₹ 100,000	₹ 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	NA	NA	₹ 20,00,000/-	₹ 5,00,000
RTGS-NEFT-IMPS-DD	25 Free Transaction	5 Free Transactions	25 Free Transaction	5 Free Transactions
Cheque Leaf	100 Chq Leaves	20 Chq Leaves	100 Chq Leaves	20 Chq Leaves
Debit Card Issuance Charges	No Charges	No Charges	No Charges	No Charges
Debit Card AMC	No Charges	AMC (Free for 1 st year. Applicable for 2 nd year onwards)	No Charges	AMC (Free for 1 st year. Applicable for 2 nd year onwards)
Bandhan ATM - Transactions	Unlimited	Unlimited	Unlimited	Unlimited
Other Indian Bank ATM - Transactions	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	₹ 5	Free	₹ 5

- 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. Downgrade on account of Non-maintenance of desired MAB may be carried out without any prior notice.
- C.** Standard Schedule of Charges will be applicable for transactions over and above specific - Free limits mentioned above.
- D.** AMC for Debit Card to be collected upfront for full year.
- E.** Only domestic debit card will be issued for NRO account and for LOA-POA in NR Accounts.