

**Emirates NBD Bank PJSC, India- Schedule of charges for Branch Banking w.e.f. 01/03/2022**

	Segment				
	Current Account	Business Banking	Personal Banking	Priority Banking	Private Banking
Minimum Monthly Average Relationship Balance (a)	NIL	NIL	Less than INR 5,00,000	INR 5,00,000 to INR 50,00,000	More than INR 50,00,000
Account Closure Charges within 1 year of account opening	Closure before 1 year - Rs. 500. After 1 year no charges	Closure before 1 year - Rs. 500. After 1 year no charges	Charges are levied if account is closed between 14 days and 12 months. No charges would be levied if account is closed within 14 days of account opening	Free	Free
Account Closure Charges after 1 year of account opening				Free	Free
Bulk cash deposit & withdrawal at teller counter <i>TDS of 2% to be levied on cumulative cash withdrawal above INR 1 cr per financial year</i>	0.30%	0.30%	Free	Free	Free
Teller Fees - Cash Deposit	Free	Free	Free	Free	Free
Teller Fees - Cash Withdrawal	Free	Free	Free	Free	Free
<b>Cheque related Charges</b>					
Cheque book charges	Free	Free	Free	Free	Free
Additional Cheque Book	Free	Free	Free	Free	Free
Cheque returned charges	>Inward Cheque Return Charges-- Insufficient Funds--INR 250 Technical Reasons -No charges >Outward Cheque Return Charges-- Insufficient Funds --INR 250 Technical Reasons- No charges	>Inward Cheque Return Charges-- Insufficient Funds--INR 250 Technical Reasons -No charges >Outward Cheque Return Charges-- Insufficient Funds --INR 250 Technical Reasons- No charges	>Inward Cheque Return Charges-- Insufficient Funds--INR 250 Technical Reasons -No charges >Outward Cheque Return Charges-- Insufficient Funds --INR 250 Technical Reasons- No charges	Free	Free
Internal Transfer Return Charges	Free	Free	Free	Free	Free
NACH Debit Returned (Inward)	INR 250	INR 250	INR 250	Free	Free
Collection of Local Cheques Through Clearing	Free	Free	Free	Free	Free
<b>Collection of outstation Cheque</b>					
Cheques upto & including Rs. 5000/-	INR 2.5 per thousand, Min INR 50 + postage/courier	INR 2.5 per thousand, Min INR 50 + postage/courier	INR 2.5 per thousand, Min INR 50 + postage/courier	Free	Free
Cheques above Rs. 5000/- and upto Rs. 10000/-	INR 2.5 per thousand, Min INR 50 + postage/courier	INR 2.5 per thousand, Min INR 50 + postage/courier	INR 2.5 per thousand, Min INR 50 + postage/courier	Free	Free
Cheques above Rs. 10000/- and upto Rs. 1lakh/-	INR 2.5 per thousand, Min INR 100 + postage/courier	INR 2.5 per thousand, Min INR 100 + postage/courier	INR 2.5 per thousand, Min INR 50 + postage/courier	Free	Free
Cheques above Rs 1 lakh.	>Rs. 100,001 to Rs.1,000,000 - Rs.2.50 per Rs.1,000 Minimum Rs. 150Plus postage/courier > Rs. 1,000,001 - Rs.2.50 per Rs.1,000 Minimum Rs.500Plus postage/courier	>Rs. 100,001 to Rs.1,000,000 - Rs.2.50 per Rs.1,000 Minimum Rs. 150Plus postage/courier > Rs. 1,000,001 - Rs.2.50 per Rs.1,000 Minimum Rs.500Plus postage/courier	INR 2.5 per thousand, Min INR 50 + postage/courier	Free	Free
<b>Certificate</b>					
Balance Confirmation Certificate	Free	Free	Free	Free	Free
Interest certificate	Free	Free	Free	Free	Free
Tracing of Old Records	INR 200 per item upto 2 years and thereafter additional INR 100 per additional year for each item	INR 200 per item upto 2 years and thereafter additional INR 100 per additional year for each item	INR 200 per item upto 2 years and thereafter additional INR 100 per additional year for each item	Free	Free
<b>Statement Charges</b>					
Request for copy of statement (non periodic)	Free	Free	Free	Free	Free
Over 6 months old	INR 50 per page	INR 50 per page	INR 50 per page	Free	Free
Pass book	NA	NA	Free	Free	Free
Issuance of Duplicate Pass book	NA	NA	INR 100	Free	Free
<b>Standing Instructions</b>					
Set up charges	Intra bank:Free Inter Bank:Free	Intra bank:Free Inter Bank:Free	Intra bank:Free Inter Bank:INR50	Free	Free
Periodic Payments (per transaction)	Intra bank:Free Inter Bank:Free	Intra bank:Free Inter Bank:Free	Intra bank:Free Inter Bank:INR50	Free	Free
Failed Standing Instruction	INR 150	INR 150	Failed: INR 250	Free	Free
<b>Outward RTGS transactions</b>	Free	Free	Free	Free	Free
<b>Inward RTGS transactions</b>	Free	Free	Free	Free	Free
<b>Outward Remittances (Swift / Commission)</b>	Swift INR 1500 + Comm INR 1000	Swift INR 1500 + Comm INR 1000	INR 1000 commission , INR 1000 SWIFT charges per transfer	Free	Free
<b>Inward Remittances</b>	Free	Free	Free	Free	Free
<b>Outward NEFT transactions</b>	Free	Free	Free	Free	Free
<b>Inward NEFT transactions</b>	Free	Free	Free	Free	Free
<b>Inward Remittance within India (IMPS)</b>	Free	Free	Free	Free	Free
<b>Direct Debit Charges (NACH)</b>					
Processing of Direct Debit Transactions	Free	Free	Free	Free	Free
Non Payment due to insufficient funds	INR 250	INR 250	INR 250	INR 250	INR 250
<b>Signature Verification for NACH Debit</b>	Free	Free	Free	Free	Free
<b>Stop payment charge (per instruction):</b>					
For Cheque (up to 3 leaves/unit)	Rs. 100 for instruction	Rs. 100 for instruction	Rs. 100 for instruction	Rs. 100 for instruction	Rs. 100 for instruction
For Cheque/Demand Draft/Manager's Cheque (Greater than 3 leaves/units)					
Dormant Account Charges	Activation Of Dormant Account--No charges	Activation Of Dormant Account--No charges	Activation Of Dormant Account--No charges	Activation Of Dormant Account--No charges	Activation Of Dormant Account--No charges
<b>Other Charges</b>					
<b>Credit/confidential reports:</b>	INR 1000	INR 1000	NA	NA	NA
<b>Courier</b>	Local: INR 250	Local: INR 250	Local: INR 250	Free	Free
<b>Outward SFMS messages</b>	SFMS INR 500	SFMS INR 500	SFMS INR 500	SFMS INR 500	SFMS INR 500
<b>Certificates</b>	INR 500	INR 500	INR 500	INR 500	INR 500
<b>Channel Fees : smartBUSINESS/Banknet</b>	INR 1000 per month	INR 1000 per month	Free	Free	Free
<b>Debit Cards</b>					
Issuance	Free	Free	Free	Free	Free
Replacement	Free	Free	INR 250	Free	Free
ATM within India (per trns) - Cash Withdrawal	Upto / Including 10 Transactions - Free . From 11th Transaction - INR 20 per	Upto / Including 10 Transactions - Free . From 11th Transaction - INR 20 per	Upto / Including 10 Transactions per month - Free .	Free	Free
ATM within India (per trns) - Balance Enquiry/Mini Statement				Free	Free
ATM outside India (per trns) - Cash Withdrawal	INR 125 + Markup 3.50%	INR 125 + Markup 3.50%	INR 125 + Markup 3.50%	Free	Free
ATM outside India (per trns) - Balance Enquiry	INR 125 + Markup 3.50%	INR 125 + Markup 3.50%	INR 125 + Markup 3.50%	Free	Free
ATM outside India - Mini Statement	INR 125 + Markup 3.50%	INR 125 + Markup 3.50%	INR 125 + Markup 3.50%	Free	Free

**Note : Taxes on charges will be applicable as per current regulations**