

Emirates NBD Bank PJSC, India- Schedule of charges for Branch Banking w.e.f. 01/03/2023					
	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	Charge 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	Free	Free
Account Closure Charges after 1 year of account opening				Free	Free
Bulk cash deposit & withdrawal at teller counter FDX of 2% to be levied on cumulative cash withdrawal above INR 1 cr per financial year	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
Cheque related Charges					
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- INR No charges	>Inward Cheque Return Charges- Insufficient Funds-INR 250 Technical Reasons- No charges >Outward Cheque Return Charges- Insufficient Funds -INR 250 Technical Reasons- INR No charges	Inward cheque return charges - INR 250- Insufficient fund; No Charges - Technical reasons Inward cheque return charges - INR 250- Insufficient fund; No Charges - Technical reasons	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
Collection of outstation Cheque					
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. 10Lakhs/-	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
Certificate					
Balance Confirmation Certificate	Free	Free	Free	Free	Free
Interest certificate	Free	Free	Free	Free	Free
Tricing 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
Statement Charges					
Business 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
Standing Instructions					
Set up charges	Intra bank-Free Inter Bank-Free	Intra bank-Free Inter Bank-Free	Intra bank-Free Inter Bank-INR-50	Free	Free
Periodic Payments (per transaction)	Intra bank-Free Inter Bank-Free	Intra bank-Free Inter Bank-Free	Intra bank-Free Inter Bank-INR-50	Free	Free
Failed Standing Instruction	INR 150	INR 150	Failed INR 250	Free	Free
Outward RTGS transactions	Free	Free	Free	Free	Free
Inward RTGS transactions	Free	Free	Free	Free	Free
Outward Remittances (Swift / Commission)	Swift INR 1500 + Comm INR 1000	Swift INR 1500 + Comm INR 1000	INR 1000 commission, INR 1000 SWIFT charges per transfer	Free	Free
Inward Remittances	Free	Free	Free	Free	Free
Outward NEFT transactions	Free	Free	Free	Free	Free
Inward NEFT transactions	Free	Free	Free	Free	Free
Inward Remittance within India (IMPS)	Free	Free	Free	Free	Free
Direct Debit Charges / NACH					
Processing of Direct Debit Transactions	Free	Free	Free	Free	Free
Non Payment due to insufficient funds	INR 250	INR 250	INR 250	INR 250	Free
Signature Verification for NACH Debit	Free	Free	Free	Free	Free
Stop payment charge (per instruction):					
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/unit)					
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
Other Charges					
Credit/confidential reports:	INR 1000	INR 1000	NA	NA	NA
Courier	Local: INR 250	Local: INR 250	INR 250 Local	Free	Free
Outward SFMS messages	SFMS INR 500	SFMS INR 500	SFMS INR 500	SFMS INR 500	SFMS INR 500
Certificates	INR 500	INR 500	INR 500	INR 500	INR 500
Channel Fees : smartBUSINESS/Banknet	INR 1000 per month	INR 1000 per month	Free	Free	Free
Debit Cards					
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	Upto / Including 10 Transactions - Free	Upto / Including 10 Transactions per month - Free	Free	Free
ATM within India (per trns). Balance Enquiry/Mini Statement	From 11th Transaction - INR 20 per	From 11th Transaction - INR 20 per	Free	Free	Free
ATM outside India (per trns) - Cash Withdrawal	INR 125 + Markup 3.50%	INR 125 + Markup 3.50%	INR 125 + Markup 3.50%	INR 125 + Markup 3.50%	Free
ATM outside India 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

FX Retail - Schedule of Charges

Registration Charges	
Individual	No charges
Non Individuals	Rs 1000*
Transaction Charges	
Up to USD 50,000 in a day per customer	No Charges
Customer's Monthly Turnover < USD 200 Mio	0.0004% on the entire transaction value in INR*
Customer's Monthly Turnover >= USD 200 million & < USD 350 million	0.0003% on the entire transaction value in INR*
Customer's Monthly Turnover >= USD 350 million & < USD 500 million	0.0002% on the entire transaction value in INR*
Customer's Monthly Turnover >= USD 500 million	No Charges

* GST is applicable on the above charges

* Individual category customers include Individual Resident, Non Resident Individual, Hindu Undivided family and Sole Proprietorship

* No levy of transaction charges for the first 12 months of joining the platform for all categories of customers.