

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)	₹1,00,000	₹5,000	₹1,00,000	₹5,000
MAB Penal Charges	6% of the shortfall amount from the average balance requirement OR ₹150 whichever is lower	6% of the shortfall amount from the average balance requirement OR ₹150 whichever is lower	6% of the shortfall amount from the average balance requirement OR ₹150 whichever is lower	6% of the shortfall amount from the average balance requirement OR ₹150 whichever is lower
Downgrade-MAB Non-Maintenance	Downgrade to appropriate scheme	NA	Downgrade to appropriate scheme	NA
INR Cash Deposit free per month	NA	NA	₹10,00,000	₹2,00,000
RTGS-NEFT-IMPS-DD	25 Free Transaction	5 Free Transactions	25 Free Transaction	5 Free Transactions
NEFT (Internet Banking and mBandhan 2.0)	No Charges	No Charges	No Charges	No Charges
Cheque Leaves	100 Cheque Leaves	20 Cheque Leaves	100 Cheque Leaves	20 Cheque Leaves
Debit Card Issuance Charges	500 for Mastercard Platinum Plus	₹300 for Mastercard Titanium	500 for Mastercard Platinum Plus	₹300 for Mastercard Titanium
Debit Card AMC	500 for Mastercard Platinum Plus	AMC (Free for 1 st year. Applicable for 2 nd year onwards)	500 for Mastercard Platinum Plus	AMC (Free for 1 st year. Applicable for 2 nd year onwards)
Bandhan ATM – Free Transactions	5	5	5	5
Other Indian Bank ATM – Transactions - free per Month*	5	5	5	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

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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 2nd 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. Debit Card Issuance & AMC Charges (Visa Platinum) for NRE Premium and NRO Premium is NIL for existing customers.
- 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.
- I. *In case of ATM transactions at Other Bank ATMs, number of free transactions including in a month shall be applicable basis transaction performed in metro and non-metro cities. Other Bank ATMs at Metro locations, 3 transactions [including Financial and non- financial transactions] shall be free in a month and ATMs in Non-metro locations, 5 transactions [including Financial and non-financial transactions] shall be free in a month.
- J. Bandhan Bank Debit Card Holder NR savings account customers will be provided -5 free successful and eligible financial transactions in a month at Bandhan Bank ATMs irrespective of any domestic location. The non-cash withdrawal transactions (such as balance enquiry, cheque book request, payment of taxes, funds transfer, etc.), on own bank ATMs would be free to all NR savings account customers.
- K. Failed transactions either at Other Bank ATMs or at Bandhan Bank ATMs, due to any technical reasons like hardware, software, communication issues; non-availability of currency notes in the



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ATM; and other declines ascribable directly / wholly to the bank / service provider; invalid PIN / validations; etc., shall not be counted as valid ATM transactions for the customer. Consequently, no charges thereon shall be levied.