



Non-Resident Savings Account – Schedule of Charges & Features

Product Variants – Legacy (NRE/NRO) | Elite Plus (NRE/NRO) | Elite (NRE/NRO) | Premium (NRE/NRO) | Standard (NRE/NRO)

Savings Account	Legacy (NRE/NRO)	Elite Plus (NRE/NRO)	Elite (NRE/NRO)	Premium (NRE/NRO)	Standard (NRE/NRO)
MAB (Monthly Average Balance)	₹1 crore TRV i.e., SB MAB + TD Principal Balance (under primary CIF)	SB A/c (MAB) - ₹15 lakh or Total Relationship Value (SB MAB + TD Principal Balance - primary customer) - ₹25 lakh	SB A/c (MAB) - ₹5 lakh or Total Relationship Value (SB MAB + TD Principal Balance - primary customer) - ₹10 lakh	₹1,00,000	₹5,000
MAB Penal Charges	NIL	NIL	6% of the shortfall amount from the average balance requirement OR ₹1,000 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	Downgrade to appropriate scheme	Downgrade to appropriate scheme	Downgrade to appropriate scheme	NA
INR Cash Deposit free per month	Unlimited (For NRO Accounts)	Unlimited (For NRO Accounts)	Unlimited (For NRO Accounts)	₹10,00,000 (For NRO Accounts)	₹2,00,000 (For NRO Accounts)
RTGS-NEFT-IMPS-DD	Unlimited	Unlimited	Unlimited	25 Free Transaction	5 Free Transactions
NEFT (Internet Banking and mBandhan 2.0)	No Charges	No Charges	No Charges	No Charges	No Charges
Cheque Leaves	Unlimited	Unlimited	Unlimited	100 Cheque Leaves	20 Cheque Leaves
Debit Card Issuance Charges	No Charges	No Charges	No Charges	500 for Mastercard Platinum Plus	₹300 for Mastercard Titanium



Non-Resident Savings Account – Schedule of Charges & Features

Savings Account	Legacy (NRE/NRO)	Elite Plus (NRE/NRO)	Elite (NRE/NRO)	Premium (NRE/NRO)	Standard (NRE/NRO)
Debit Card AMC	No Charges	No Charges	No Charges	500 for Mastercard Platinum Plus	AMC (Free for 1st year. Applicable for 2nd year onwards)
Bandhan ATM – Free Transactions	5	5	5	5	5
Other Indian Bank ATM – Transactions - free per month*	5	5	5	5	5
Passbook	Free	Free	Free	Free	Free
Email Statement	Free	Free	Free	Free	Free
Annual Consolidated Statement	Free	Free	Free	Free	NA
SMS Alert [^]	Free	Free	Free	Free	Free
Account Closure Charges- Customer induced	Within 14 days of Account Opening- Nil Within 6 months- ₹300	Within 14 days of Account Opening- Nil Within 6 months- ₹300	Within 14 days of Account Opening- Nil Within 6 months- ₹300	Within 14 days of Account Opening- Nil Within 6 months- ₹300	Within 14 days of Account Opening- Nil Within 6 months- ₹300



Non-Resident Savings Account – Schedule of Charges & Features

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 POA in NR Accounts.
- F. 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.
- G. For Debit Card Issuance and AMC charges, please refer Annexure II
- H. ***On other Bank ATM's, Bandhan Bank cardholders shall be eligible for free transactions (inclusive of financial and non-financial transactions) viz. three transactions in metro centres and five transactions in non-metro centres. Beyond the free transactions, the transactional charges shall be applicable as per Schedule of Charges.
- I. No charges or fees will be applicable for the maintenance or operation of the RFC Savings Account.
- J. Any charges, features, and benefits as applicable at the programme/group/family banking level (once introduced) shall supersede charges, features, and benefits defined at the product level. However, if the features or benefits are not available at the programme/group/family banking level but are available at the product level, such product-level features or benefits shall continue to apply. Example: Customer A currently enjoys a 70% annual locker discount at the product level. If Customer A opts to enroll in a group/programme/family banking arrangement where no locker discount is offered at that level, the existing product-level locker discount of 70% will continue to be available even after the linkage, in addition to the applicable group-level benefits.
- K. For monthly TRV calculation for NRO-NRE Elite, Elite Plus and Legacy Savings account, SB MAB + TD Principal Balance as on last day of the month of primary customer shall be considered.