

Retail Banking Schedule of Charges

PERSONAL ACCOUNTS	TARIFF	PERSONAL LOANS	TARIFF
Minimum daily balance	₹ 3,000	Instalment Deferment Fee	₹ 100 per deferment
Breach of Minimum Balance (Monthly)	₹ 25	Early settlement from same bank loans	1% of remaining balance
Account Closure Fee (If closed within 6 months of account opening)	₹ 100	Change of the due date on standing instructions	₹ 25
Standing Instruction set up	₹ 50	Early settlement from other bank loans	1% of remaining balance Max ₹ 10,000
Standing order charge due to insufficient funds	₹ 25	Final settlement from other sources/End of Service Benefits (EOSB)	1% of remaining balance Max ₹ 10,000
Change of the due date for standing instructions	₹ 25	Partial payment from all sources including EOSB	1% of the partial payment amount, Max ₹ 10,000
Account Balance letter	₹ 50	Loan rescheduling fee	₹ 250
Release letter	₹ 50	Revolving overdraft fees	₹ 200 p.a.
Liability letter issued to government department/ Embassies	₹ 60	Loan cancellation fee	₹ 100
Paper based duplicate statement	₹ 25	No liability letter	₹ 60
Bulk cash deposit & withdrawal at teller counter	Without Fees	Liability letter issued to financial Institution	₹ 60
Processing fees	1% of loan amount Min. ₹ 500 Max. ₹ 2500	Credit life insurance	At Banks' discretion
Delayed payment penal interest charges		2% of the delayed amount, Min. ₹ 500 Max. ₹ 2500	
CHEQUES		HOME LOAN	
Cheque Book (One cheque book of 25 leaves free)	Additional cheque book of 25 leaves – ₹ 25 per cheque book	Application Fees	₹ 1,000 (To be adjusted with Processing Fees at loan disbursement)
Cheque returned charges (per cheque)	₹ 100	Processing Fees	1% of loan amount
Returned cheque deposited in own account	₹ 100	Property valuation fees	₹ 2,500
Cheques for collection within the UAE	₹ 15	Early Settlement Charges	1% of outstanding balance or ₹ 10,000 whichever is less
Cheques for collection outside the UAE At Banks discretion Stop payment charge (per cheque)	₹ 50	Partial Settlement Charges	1% of outstanding balance or ₹ 10,000 whichever is less

Partial cheque withdrawal fee	₹ 5 per transaction	Life Insurance	At Banks' discretion
Cheque photocopy	₹ 50	Property Insurance	Free of charge
Demand Draft (foreign currency)	₹ 75	Late payment / Instalment default fee	2% of the delayed amount (min. ₹ 50, max. ₹ 700)
Manager's cheque (Local currency)	₹ 75	Issuance of Liability Letter	₹ 85
Special Clearing cheque (Outward)	₹ 250	Other certificate	₹ 75
Fees on issuing demand drafts	₹ 25	Non- Standard statement production / Copy of Original document	₹ 100
Fees on canceling demand drafts	₹ 75	Property Swap administration fee	₹ 1,320 (Valuation included)
Post date cheques (PDC) lodgment charges	₹ 25	Issuance of NOC	₹ 150
Post date cheques (PDC) withdrawal charges	₹ 25	Clearance Letter	₹ 95
Post date cheques (PDC) postponement charges	₹ 25	Request of other letters	₹ 90
REMITTANCES		AUTO LOANS	
Outward Remittance charges	₹ 70	Processing fee	1% of loan amount, Min ₹ 500, Max ₹ 2,500
Charge for remittance amendment	₹ 50	Early/ Partial settlement for Auto Loan	1% of remaining balance (up to a maximum of ₹ 10,000) Without fees
Swift Tracer	₹ 50	Replacement of existing post-dated	Without fees
INTERNATIONAL TRANSFERS AND AED CROSS BORDER CHARGES (CORRESPONDENT BANK CHARGES ARE APPLIED ADDITIONALLY) LOCAL TELEGRAPHIC TRANSFER CHARGES WITHIN UAE		cheques with new post-dated cheques Advance payment of instalment	1% of the instalment
Local Currency within UAE (through branches)	₹ 5	Instalment deferment charges	₹ 100 per deferment
Issuance of Supplementary ATM Card	₹ 25	Loan rescheduling fee	₹ 250
Replacing lost or stolen ATM Card	₹ 25	Late payment penalty interest charges	2% over agreed date, Min. ₹ 500, Max. ₹ 2,500
USAGE FEE ON NON - CBI ATMS		RTA online release fee (Dubai only)	₹ 100
Cash Withdrawal	₹ 2	Loan cancellation fee	₹ 100
Balance Inquiry	₹ 1	No liability letter	₹ 60

Copy of sales slip		₹ 25
SAFE DEPOSIT LOCKER FEES: ANNUAL RENTAL FEES		
Size	Rent	Security Deposit
Small	₹ 1,500	₹ 2,000
Medium	₹ 2,000	₹ 3,000
Large	₹ 3,000	₹ 4,000
VISIT FEES	One visit free for each month. ₹ 100/- beyond the free visit.	

All fees and charges are subject to the regulations of the Central Bank of UAE and the Bank's policies. VAT of 5% will be levied on fees & charges specified herein, where applicable, as per the UAE regulations.