

## Young Star Account Service Charges

| Particulars                                                                                                                                                                                                                            | Variants                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                                                                                                                                                                                                                                                                                                                                                                |                                                                                                                                                                                                                                                                                                                                                                           |
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|                                                                                                                                                                                                                                        | Regular                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | Family 360                                                                                                                                                                                                                                                                                                                                                                     | Wealth & Private                                                                                                                                                                                                                                                                                                                                                          |
| Eligibility                                                                                                                                                                                                                            | Resident Indian, Minors < 18 years                                                                                                                                                                                                                                                                                                                                                                                                                                                          | Resident Indian, Minors < 18 years                                                                                                                                                                                                                                                                                                                                             | Resident Indian, Minors < 18 years                                                                                                                                                                                                                                                                                                                                        |
| Minimum monthly average balance (MAB)* (MAB is the simple average of day-end balances for a calendar month)                                                                                                                            | Rs 2500                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | Rs 1,00,000<br>(Flexibility to maintain Account Balance across personal, Business and Family Accounts)                                                                                                                                                                                                                                                                         | Nil                                                                                                                                                                                                                                                                                                                                                                       |
| Cash Transaction Charges<br>Home Branch<br>(Branch where the account is opened or ported)<br>(Deposits and withdrawals across branches and deposits in Cash Recycler Machines considered.) (With effect from 1 <sup>st</sup> May 2024) | 1) Number Limit (Sum total of deposits and withdrawals) 3 free cash transactions per month.<br>Charges above free limits: Rs 150 per transaction<br><br>2) Value Limit (Sum total of deposits and withdrawals) The value limit is inclusive of both Home and Non home branch transactions<br>a) Home Branch (Branch where account is opened or ported)<br>Rs 1 lakh free per month per account. Above Rs 1 lakh – Rs 5 per Rs 1,000, subject to a minimum of Rs 150<br>b) Non-Home branch – | 1) Number Limit (Sum total of deposits and withdrawals)<br>Rs 150 per transaction, post 3 free cash transactions per month.<br>2) Value Limit (Sum total of deposits and withdrawals)<br>Rs 5 per Rs 1,000, post free limit of Rs 5 lakh, per month or Rs 150, whichever is higher. Limits are inclusive of both Home and Non home branch transactions. (Self and Third party) | 1) Number Limit (Sum total of deposits and withdrawals) Rs 150 per transaction, post 5 free cash transactions per month.<br>2) Value Limit (Sum total of deposits and withdrawals) Rs 5 per Rs 1,000, post free limit of Rs 15 lakh, per month or Rs 150, whichever is higher. Limits are inclusive of both Home and Non home branch transactions. (Self and Third party) |

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|  | No charges for cash transactions value up to Rs 25,000 per day. |  |  |  |
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|                                                       | <p>Above Rs 25,000 – Rs 5 per Rs 1,000 subject to a minimum of Rs 150</p> <p>3) Third party Cash transaction (Sum total of deposits and withdrawals) - Up to a limit of Rs 25,000 per transaction – Rs 150 per transaction For Senior Citizen customers, Young Star / Smart Star accounts, while the limit of Rs 25,000 per transaction will be applicable, the accounts will not be charged</p>                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| ATM Interchange (Transactions at Non ICICI Bank ATMs) | <p>First 3 transactions (financial and non financial) in 6 metro locations (Mumbai, New Delhi, Chennai, Kolkata, Bengaluru and Hyderabad) in a month - Free First 5 transactions (inclusive of financial and non financial) in all other locations in a month - Free</p> <p>Maximum of 5 txns free in a month with a cap of 3 free txns in 6 metro locations</p> <p>Thereafter, Rs.21 per financial transaction and Rs. 8.50 per non</p> | <p>6 metro locations (Mumbai, New Delhi, Chennai, Kolkata, Bengaluru and Hyderabad): Rs 21 per financial transaction &amp; Rs 8.5 per nonfinancial transaction, post 3 transactions (inclusive of financial and nonfinancial transactions). Other than 6 metro locations: Rs 21 per financial transaction and Rs 8.5 per nonfinancial transaction, post 5 transactions (inclusive of financial and nonfinancial transactions).</p> | <p>6 metro locations (Mumbai, New Delhi, Chennai, Kolkata, Bengaluru and Hyderabad): Rs 21 per financial transaction &amp; Rs 8.5 per nonfinancial transaction, post 3 transactions (inclusive of financial and nonfinancial transactions). Other than 6 metro locations: Rs 21 per financial transaction and Rs 8.5 per nonfinancial transaction, post 5 transactions (inclusive of financial and nonfinancial transactions).</p> |

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|  | financial transaction                                                                                                                  |                                                                                                                                                                                                                                                           |                                                                                                                                                                                                                                                           |
|  | <p>ATM withdrawal at other bank (outside India)- Rs 125/transaction+3. 5% currency conversion charge. Non financial 25/transaction</p> | <p>Maximum of 5 transactions free in a month, across locations, with a cap of 3 transactions at 6 metro locations<br/>ATM withdrawal at other bank (outside India)- Rs 125/transaction+3. 5% currency conversion charge. Non financial 25/transaction</p> | <p>Maximum of 5 transactions free in a month, across locations, with a cap of 3 transactions at 6 metro locations<br/>ATM withdrawal at other bank (outside India)- Rs 125/transaction+3. 5% currency conversion charge. Non financial 25/transaction</p> |

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| Transactions at ICICI Bank ATMs / Cash Recycler Machines (cash withdrawals)                                                                                                          | First 5 Financial transactions free in a month; thereafter, Rs.21 per financial transaction All Non-Financial transactions free. (Financial transaction includes - Cash Withdrawal; Non Financial transactions include - Balance Inquiry, Mini statement & Pin change) | Nil | Nil |
| Issue of DD drawn on ICICI Bank by cheque/transfer                                                                                                                                   | Rs.50 per D.D. up to Rs.10,000;Rs.5 per thousand rupees or part thereof for DD of more than Rs.10,000, subject to a minimum of Rs.75 and maximum of Rs. 15,000                                                                                                         | Nil | Nil |
| Debit Card Fees for Account Holder                                                                                                                                                   | Nil                                                                                                                                                                                                                                                                    | Nil | Nil |
| Cheque Books (With effect from 1 <sup>st</sup> May 2024)                                                                                                                             | Nil for 25 payableat-par cheque leaves in a year; Rs. 4 per leaf thereafter                                                                                                                                                                                            | Nil | Nil |
| Value Added SMS alert facility (For transactions other than specified by regulatory guidelines, SMS alerts will be triggered only if the transaction value is greater than Rs.5,000) | 15 paisa per sms Upper limit of Rs.100 per quarter                                                                                                                                                                                                                     | Nil | Nil |

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| Charges for non - maintenance of minimum monthly average balance (NMMAB) | 6% of the shortfall in required MAB or Rs. 500 whichever is lower | Nil | Nil |
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**Note** - Common service charges applicable to all Savings Account variants except for Wealth Management / ICICI Bank Private Banking

### Common Service Charges

| Common ICICI Bank savings account facilities for all products except for Wealth Management / ICICI Bank Private Banking and unless specified product-wise |                                                                                                                                                                                                                                                                                                                                                                                                             |
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| Service Charges                                                                                                                                           |                                                                                                                                                                                                                                                                                                                                                                                                             |
| Statement                                                                                                                                                 | Free Quarterly Statement<br>Free monthly e-mail statement on request<br>Passbook facility available at base branch<br>View and download statement facility available on the website                                                                                                                                                                                                                         |
| Issue of Duplicate Statement                                                                                                                              | Rs.100 per statement at branch or Customer Care (non-IVR), Rs. 50 per statement through Customer Care (IVR), ATM and Net banking                                                                                                                                                                                                                                                                            |
| Issue of pass book                                                                                                                                        | Nil                                                                                                                                                                                                                                                                                                                                                                                                         |
| Issue of duplicate pass book                                                                                                                              | Rs 100 for issuance and Rs 25 per page for Updation                                                                                                                                                                                                                                                                                                                                                         |
| DD / PO – Issue<br>Issue by deposit of cash/cheque/transfer                                                                                               | Rs.50 per D.D/PO up to Rs.10,000;Rs.5 per thousand rupees or part thereof for DD/PO of more than Rs.10,000, subject to a minimum of Rs.75 and maximum of Rs. 15,000<br>For Senior Citizen, Student & Rural locations : For amounts up to Rs.10,000– Rs.40, For amounts above Rs.10,000 till Rs.50,000 – Rs.60, For amounts above Rs.50,000– Rs.5 per thousand rupees or part thereof (maximum of Rs.15,000) |
| DD / PO – Cancellation / Duplicate / Revalidation<br>(With effect from 1 <sup>st</sup> May 2024)                                                          | Rs.100 per instance                                                                                                                                                                                                                                                                                                                                                                                         |

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| NEFT Charges - Outward                                         | Through Online Channel – Nil<br>Through Branch Channel -<br>Up to Rs 10,000 – Rs 2.25 per transaction<br>Rs 10,001 to Rs 1 lakh – Rs 4.75 per transaction<br>Above Rs 1 lakh to Rs 2 lakh – Rs 14.75 per transaction<br>Above Rs 2 lakh and up to Rs 10 lakh – Rs 24.75 per transaction |
| NEFT Charges - Inward                                          | Nil                                                                                                                                                                                                                                                                                     |
| RTGS - Outward                                                 | Through Online Channel – Nil<br>Through Branch Channel –<br>Rs 2 lakh to Rs 5 lakh – Rs 20 per transaction<br>Above Rs 5 lakh - Rs 45 per transaction                                                                                                                                   |
| RTGS - Inward                                                  | Nil                                                                                                                                                                                                                                                                                     |
| IMPS – Outward<br>(With effect from 1 <sup>st</sup> May 2024)  | Amount up to Rs 1 thousand - Rs 2.50 per transaction<br>Amount above Rs 1 thousand to Rs 25 thousand - Rs 5 per transaction<br>Amount above Rs 25 thousand to Rs 5 lakhs - Rs 15 per transaction                                                                                        |
| IMPS - Inward                                                  | Nil                                                                                                                                                                                                                                                                                     |
| UPI transaction charges                                        | Nil                                                                                                                                                                                                                                                                                     |
| Inter-branch funds transfer charges                            | Nil                                                                                                                                                                                                                                                                                     |
| Bill Pay Charges                                               | Nil                                                                                                                                                                                                                                                                                     |
| Charges for certifying or verifying customer ECS mandates      | Nil                                                                                                                                                                                                                                                                                     |
| Cheque Collection Local                                        | Nil                                                                                                                                                                                                                                                                                     |
| Cheque Collection Outstation                                   | Nil                                                                                                                                                                                                                                                                                     |
| Account closure<br>(With effect from 1 <sup>st</sup> May 2024) | Nil                                                                                                                                                                                                                                                                                     |
| Debit Card                                                     |                                                                                                                                                                                                                                                                                         |
| Debit Card Issuing Fee                                         | Nil                                                                                                                                                                                                                                                                                     |
| Enrolment fee                                                  | Nil                                                                                                                                                                                                                                                                                     |
| Late Payment Charges                                           | N.A.                                                                                                                                                                                                                                                                                    |

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| Replacement Card fees (Lost / Damaged card)                                                                             | Rs. 200 per card                                                                                                                                                                                                                                                                                               |
| ATM Balance Enquiry charges from ATMs outside India                                                                     | Rs 25                                                                                                                                                                                                                                                                                                          |
| Cross-currency mark-up charges on foreign currency transactions                                                         | 3.5% of transaction amount                                                                                                                                                                                                                                                                                     |
| Surcharge on Fuel purchases                                                                                             | Fuel Surcharge Waiver is applicable when both the below mentioned conditions are fulfilled<br>1. ICICI Debit card is used on ICICI Bank terminal (On-Us transaction)<br>2. Transaction is done on select government petrol pumps. Please note, the Acquirer/Fuel pump may levy surcharge at its own discretion |
| Surcharge on railway bookings                                                                                           | 1.8% of bookings as per Visa regulations                                                                                                                                                                                                                                                                       |
| Debit Card PIN regeneration Charges (With effect from 1 <sup>st</sup> May 2024)                                         | Nil                                                                                                                                                                                                                                                                                                            |
| Debit Card de – hotlisting (With effect from 1 <sup>st</sup> May 2024)                                                  | Nil                                                                                                                                                                                                                                                                                                            |
| Balance Certificate (With effect from 1 <sup>st</sup> May 2024)                                                         | Nil                                                                                                                                                                                                                                                                                                            |
| Interest Certificate (With effect from 1 <sup>st</sup> May 2024)                                                        | Nil                                                                                                                                                                                                                                                                                                            |
| Retrieval of old transactional documents / Enquiries related to old records (With effect from 1 <sup>st</sup> May 2024) | Nil                                                                                                                                                                                                                                                                                                            |
| Photo attestation                                                                                                       | Rs. 100 per application/letter                                                                                                                                                                                                                                                                                 |



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|-----------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------|--------------|--------|--------|---------|
| Signature attestation<br>(With effect from 1 <sup>st</sup> May 2024)                                                        | Rs. 100 per application/letter                                                                                                                                                                                                                 |        |              |        |        |         |
| Address confirmation<br>(With effect from 1 <sup>st</sup> May 2024)                                                         | Nil                                                                                                                                                                                                                                            |        |              |        |        |         |
| Inoperative account                                                                                                         | Nil                                                                                                                                                                                                                                            |        |              |        |        |         |
| Stop Payment charges<br>(With effect from 1 <sup>st</sup> May 2024)                                                         | Particular cheque - Rs.100<br>(Free through customer care IVR & Net banking)                                                                                                                                                                   |        |              |        |        |         |
| Stop Payment Charges - ECS                                                                                                  | For ECS is not present as customer is required to maintain requisite balances to honour the EMI txns                                                                                                                                           |        |              |        |        |         |
| Lien marking and unmarking of savings account<br>(With effect from 1 <sup>st</sup> May 2024)                                | Nil                                                                                                                                                                                                                                            |        |              |        |        |         |
| Locker Rent                                                                                                                 | Annual Locker rentals starting from                                                                                                                                                                                                            |        |              |        |        |         |
|                                                                                                                             | Location                                                                                                                                                                                                                                       | Rural  | Semi - Urban | Urban  | Metro  | Metro + |
|                                                                                                                             | Small                                                                                                                                                                                                                                          | 1,200  | 2,000        | 3,000  | 3,500  | 4,000   |
|                                                                                                                             | Medium                                                                                                                                                                                                                                         | 2,500  | 5,000        | 6,000  | 7,500  | 9,000   |
|                                                                                                                             | Large                                                                                                                                                                                                                                          | 4,000  | 7,000        | 10,000 | 13,000 | 15,000  |
|                                                                                                                             | Extra Large                                                                                                                                                                                                                                    | 10,000 | 15,000       | 16,000 | 20,000 | 22,000  |
|                                                                                                                             | <ul style="list-style-type: none"><li>Rentals may vary between branches under same location</li><li>Locker rentals vary based on locker size and branch location</li><li>Locker rent is charged annually and is collected in advance</li></ul> |        |              |        |        |         |
|                                                                                                                             |                                                                                                                                                                                                                                                |        |              |        |        |         |
| Reissue of Internet user id or password<br>(Branch or non IVR Customer Care)<br>(With effect from 1 <sup>st</sup> May 2024) | Nil                                                                                                                                                                                                                                            |        |              |        |        |         |
| Standing Instructions - Setting-up-charge<br>(With effect from 1 <sup>st</sup> May 2024)                                    | Nil                                                                                                                                                                                                                                            |        |              |        |        |         |

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| Address change request at branches<br>(With effect from 1 <sup>st</sup> May 2024)                                                               | Nil                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| ECS/NACH setup charges                                                                                                                          | Nil                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| National Automated Clearing House (NACH) Mandate. One time mandate authorisation charges (physical) (With effect from 1 <sup>st</sup> May 2024) | Nil                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| Cash deposit charges - Cash Acceptor/Recycler machines                                                                                          | Charges of Rs 50 per transaction, will be levied on cash deposited in the Cash Acceptor/Recycler machines on bank holidays and between 06:00 p.m. and 08:00 a.m. on working days. The charges would be applicable if the cash deposit in the Cash Acceptor/Recycler machines on bank holidays and between 6 pm and 8 am on working days exceeds Rs 10,000 per month either as a single transaction or multiple transactions. Above charges will not be applicable to Senior Citizens, Basic Savings Bank Account, Jan Dhan Accounts, Accounts held by incapacitated and visually impaired persons, Student Accounts or any other Accounts identified by ICICI Bank |
| <b>Penal Charges</b>                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| ECS / NACH Debit Returns<br>(With effect from 1 <sup>st</sup> May 2024)                                                                         | Rs 500 per instance for financial reasons. Maximum recovery will be done for 3 instances per month for the same mandate                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| Cheque return outward (cheque deposited by customer)                                                                                            | Rs 200 per instance for financial reasons                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| Cheque return inward (cheque issued by customer)                                                                                                | Rs 500 per instance for financial reasons.<br>Rs.50 for non-financial reasons except for signature verification                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| Decline of transaction at other bank ATMs or point of sale (POS) due to insufficient balance in the account                                     | Rs. 25 per transaction                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| Standing Instructions Rejection                                                                                                                 | Rs 200 per instance for financial reasons                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |

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| Deliverable returned by courier    | Any deliverable returned by courier due to consignee or address specific reasons (no such consignee/ consignee shifted and no such address, etc.) – Rs 50 per instance |
| Deliverables destroyed at Branches | Any deliverable not picked up (within the stipulated time) - Rs 50 per instance                                                                                        |

### Common Service Charges ICICI Bank : Wealth Management and Private Banking

| Service Charges                                           |                                                                                       |
|-----------------------------------------------------------|---------------------------------------------------------------------------------------|
| Statement                                                 | Free Quarterly Statement                                                              |
|                                                           | Free monthly e-mail statement on request                                              |
|                                                           | Passbook facility available at base branch free of cost                               |
|                                                           | View and download statement facility available on the website                         |
| Issue of Duplicate Statement                              | Nil                                                                                   |
| Issue of pass book                                        | Nil                                                                                   |
| Issue of duplicate pass book                              | Nil                                                                                   |
| Issue of loose cheque leaves                              | Nil                                                                                   |
| DD / PO - Issue                                           | Nil                                                                                   |
| DD - Issue by deposit of cash                             | Nil                                                                                   |
| PO - Issue by deposit of cash                             | Nil                                                                                   |
| DD / PO - Cancellation / Duplicate / Revalidation         | For Instrument value up to Rs.200 – Nil<br>For Instrument value above Rs.200 - Rs.100 |
| NEFT Charges - Outward                                    | Nil                                                                                   |
| NEFT Charges - Inward                                     | Nil                                                                                   |
| RTGS - Outward                                            | Nil                                                                                   |
| RTGS - Inward                                             | Nil                                                                                   |
| IMPS - Outward                                            | Nil                                                                                   |
| IMPS - Inward                                             | Nil                                                                                   |
| UPI transaction charges                                   | Nil                                                                                   |
| Inter-branch funds transfer charges                       | Nil                                                                                   |
| Bill Pay Charges                                          | Nil                                                                                   |
| Charges for certifying or verifying customer ECS mandates | Nil                                                                                   |
| Cheque Collection Local                                   | Nil                                                                                   |
| Cheque Collection Outstation                              | Nil                                                                                   |
| Debit Card                                                |                                                                                       |
| Issuing Fee                                               | Nil                                                                                   |

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| Enrolment fee                                                   | Nil                        |
| Late Payment Charges                                            | N.A.                       |
| Replacement Card fees (Lost / Damaged card)                     | Nil                        |
| ATM Balance Enquiry charges from ATMs outside India             | Rs 25                      |
| Cross-currency mark-up charges on foreign currency transactions | 3.5% of transaction amount |

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| Surcharge on Fuel purchases                                                                                                 | For more details, please check Important Notice section on Debit Card                                |
| Surcharge on railway bookings                                                                                               | 1.8% of bookings as per Visa regulations                                                             |
| Debit Card PIN re-generation Charges                                                                                        | Nil                                                                                                  |
| Debit Card de – hotlisting<br>(With effect from 1 <sup>st</sup> May 2024)                                                   | Nil                                                                                                  |
| Balance Certificate                                                                                                         | Nil                                                                                                  |
| Interest Certificate                                                                                                        | Nil                                                                                                  |
| Account closure<br>(With effect from 1 <sup>st</sup> May 2024)                                                              | Nil                                                                                                  |
| Retrieval of old transactional documents / Enquiries related to old records                                                 | Up to 1 year old Rs 50/- per record; More than 1 year old Rs 100/- per record                        |
| Photo attestation                                                                                                           | Rs. 100 per application/letter                                                                       |
| Signature attestation                                                                                                       | Rs. 50 per application/letter                                                                        |
| Address confirmation                                                                                                        | Nil                                                                                                  |
| Inoperative account                                                                                                         | Nil                                                                                                  |
| Stop Payment charges                                                                                                        | Nil                                                                                                  |
| Stop Payment Charges - ECS                                                                                                  | For ECS is not present as customer is required to maintain requisite balances to honour the EMI txns |
| Lien marking and unmarking of savings account<br>(With effect from 1 <sup>st</sup> May 2024)                                | Nil                                                                                                  |
| Reissue of Internet user id or password<br>(Branch or non IVR Customer Care)<br>(With effect from 1 <sup>st</sup> May 2024) | Nil                                                                                                  |
| Standing Instructions - Setting-upcharge                                                                                    | Nil                                                                                                  |
| Address change request at branches<br>(With effect from 1 <sup>st</sup> May 2024)                                           | Nil                                                                                                  |
| ECS/NACH setup charges                                                                                                      | Nil                                                                                                  |

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| National Automated Clearing House (NACH) Mandate. One time mandate authorisation charges (physical/online).<br><b>(With effect from 1<sup>st</sup> May 2024)</b> | Nil                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| Cash deposit charges - Cash Acceptor/Recycler machines                                                                                                           | Charges of Rs 50 per transaction, will be levied on cash deposited in the Cash Acceptor/Recycler machines on bank holidays and between 06:00 p.m. and 08:00 a.m. on working days. The charges would be applicable if the cash deposit in the Cash Acceptor/Recycler machines on bank holidays and between 6 pm and 8 am on working days exceeds Rs 10,000 per month either as a single transaction or multiple transactions.<br><br>Above charges will not be applicable to Senior Citizens, Basic Savings Bank Account, Jan Dhan Accounts, Accounts held by incapacitated and visually impaired persons, Student Accounts or any other Accounts identified by ICICI Bank. |
| Penal Charges                                                                                                                                                    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| ECS / NACH Debit Returns<br><b>(With effect from 1<sup>st</sup> May 2024)</b>                                                                                    | Rs 500 per instance for financial reasons. Maximum recovery will be done for 3 instances per month for the same mandate                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| Cheque return outward (cheque deposited by customer)                                                                                                             | Rs 200 per instance for financial reasons                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| Cheque return inward (cheque issued by customer)                                                                                                                 | Rs 500 per instance for financial reasons.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|                                                                                                                                                                  | Rs.50 for non-financial reasons except for signature verification                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| Decline of transaction at other bank ATMs or point of sale (POS) due to insufficient balance in the account                                                      | Rs. 25 per transaction                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| Standing Instructions Rejection                                                                                                                                  | Rs 200 per instance for financial reasons                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| Deliverable returned by courier                                                                                                                                  | Any deliverable returned by courier due to consignee or address specific reasons (no such consignee/ consignee shifted and no such address, etc.) – Rs 50 per instance                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| Deliverables destroyed at Branches                                                                                                                               | Any deliverable not picked up (within the stipulated time) - Rs 50 per instance                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |

Locker rates vary for different branches, hence customers are requested to get in touch with respective branch

Note: Taxes at prevailing rates as per Govt rules shall be applicable over and above the mentioned charges. The charges indicated above are subject to periodic revision.