

Schedule of Charges - Citibank Suvidha Savings Account - Effective November 01, 2009

Average monthly relationship value	Rs 25000 or less			Rs 25000 or more		
	Citibank Online	CitiPhone	Branch	Citibank Online	CitiPhone	Branch
Demand Draft payable at Citibank branch locations	Rs 15 / 1000 subject to a minimum of Rs 50 and a maximum of Rs 750	Rs 2.5 / 1000 subject to a minimum of Rs 75 and a maximum of Rs 750	Rs 3 / 1000 subject to a minimum of Rs 150 and a maximum of Rs 750	Free	Free upto Rs 50,000 / month, Rs 2 / 1000 subject to a minimum of Rs 75 and maximum of Rs. 750	Rs 2.5 / 1000 subject to a minimum of Rs 100 and a maximum of Rs 750
Demand drafts payable at non-Citibank Branch locations	Rs 2 / 1000 subject to a minimum of Rs 50 and a maximum of Rs 1500	Rs 3 / 1000 subject to a minimum of Rs 75 and a maximum of Rs 1500	Rs 4 / 1000 subject to a minimum of Rs 150 and a maximum of Rs 1500	Free	Rs 2.5 / 1000 subject to minimum of Rs 75 and maximum of Rs 1500	Rs 3 / 1000 subject to a minimum of Rs 100 and a maximum of Rs 1500
Duplicate Account Statement	Free	Rs 50	Rs 100	Free	Rs 25	Rs 100
Stop Payment	Free	Rs 50	Rs 100	Free	Rs 50	Rs 100
Re-Order Chequebook	Rs. 1 per leaf	Rs. 1.5 per leaf	Rs. 2 per leaf	Free	Re. 1 per leaf	Re. 2 per leaf
Utility Bill Payment	Free	Rs 25	_____	Free	Free	_____
Other Charges						
Monthly fee* [If average monthly relationship value goes below Rs 25,000 in case of Suvidha and Rs 300,000 in case Premium customers]	Rs 250			Rs 250		
Electronic fund transfer (Outward) / RTGS [#]	Rs 5 per transaction for less than Rs 1,00,000 Rs 25 per transaction for Rs 1,00,000 or more			Rs 5 per transaction for less than Rs 1,00,000 Rs 25 per transaction for Rs 1,00,000 or more		
Outward foreign currency TT	Rs 750			Rs 750		
Foreign currency draft	Rs 300			Rs 300		
DD cancellation charge (for DD issued on Non Citibank Branch locations)	Rs 100			Rs 100		
Cheque return inward	Rs 275			Rs 275		
Cheque return outward	Rs 100			Rs 100		
Outstation & intercity cheque return - outward	Rs 250			Rs 250		
Outstation cheque collection	Rs 50 for any outstation cheque-value up to Rs. 10,000 Rs. 100 for any outstation cheque-value greater than Rs. 10,000 & up to Rs. 1,00,000 Rs. 150 for any outstation cheque-value greater than Rs. 1,00,000			Rs 50 for any outstation cheque-value up to Rs. 10,000 Rs. 100 for any outstation cheque-value greater than Rs. 10,000 & up to Rs. 1,00,000 Rs. 150 for any outstation cheque-value greater than Rs. 1,00,000		
Other Charges						
Foreign currency cheque collection	0.50% of Cheque Value, minimum of Rs 50 and maximum of Rs 2500			0.25% of Cheque Value, minimum of Rs 50 and maximum of Rs 2500		
Foreign Currency cheque return & draft cancellation	Rs 500			Rs 250		
Foreign currency conversion charge for FCY sale/purchase	Rs 50			Rs 50		
Overdraft interest [In case account goes into negative balance]	24% p.a. + Interest tax			24% p.a. + Interest tax		
Signature verification	Rs 100			Rs 50		
Account re-activation	Rs 250			Rs 250		
ECS Return charges**	Rs 250			Rs 250		
ATM Withdrawal Charges						
Citibank ATM	Free			Free		
Non Citibank ATM	Free upto 5 cash withdrawals per month, Rs. 20 for every cash withdrawal thereafter [^]			Free upto 5 cash withdrawals per month, Rs. 20 for every cash withdrawal thereafter [^]		
International ATM usage/transaction	US \$ 2.5 / transaction			US \$ 2.5 / transaction		
ATM Balance Enquiry	Free			Free		
ATM / Debit Card Charges						
Vanilla Debit Card [Annual Fee]	Rs 99			Free		
Indian Oil, Shoppers Stop, MTV, Grocery Card [Annual fee]	Rs 500			Rs 500		
IOC Premium (annual fee)	Rs 600			Rs 600		
Family card [Annual fee], Photo Card [One time charge]	Rs 200			Rs 200		
Charges on Debit card use at petrol pump	2.5% surcharge subject to a minimum of Rs 10 [Not applicable when used on Citibank EDC at IOC pump]			2.5% surcharge subject to a minimum of Rs 10 [Not applicable when used on Citibank EDC at IOC pump]		
International usage of Debit card	3.5% per INR value of transaction			3.5% per INR value of transaction		
Rail ticket booking through IRCTC	Rs. 10 or 1.8% of the transaction amount (whichever is higher)			Rs. 10 or 1.8% of the transaction amount (whichever is higher)		
ATM Card Reissuance	Rs 250			Rs 100		

Average monthly relationship value	Rs 3 lakh or more (Premium)			Rs 30 lakh or more (Citigold)		
	Citibank Online	CitiPhone	Branch	Citibank Online	CitiPhone	Branch
Demand Draft payable at Citibank branch locations	Free	Free up to Rs 3 Lakh per month, Rs 150 / Rs. 1000 subject to a minimum of Rs 50 and maximum of Rs 750	Rs 15 / Rs 1000, subject to a minimum Rs 50 and maximum of Rs 750	Free	Free	Free
Demand drafts payable at non-Citibank Branch locations	Free	Rs 150 / Rs 1000 subject to a minimum of Rs 50 maximum Rs. 1500	Rs 2 / Rs 1000, subject to a minimum Rs 50, and maximum of Rs 1500	Free	Free	Free
Duplicate Account Statement	Free	Free	Rs 50	Free	Free	Free
Stop Payment	Free	Free	Rs 50	Free	Free	Free
Re-Order Chequebook	Free	Free	Re. 1 per leaf	Free	Free	Free
Utility Bill Payment	Free	Free	_____	Free	Free	_____
Other Charges						
Monthly fee* [If average monthly relationship value goes below Rs 25,000 in case of Suvidha and Rs 300,000 in case Premium customers]		Rs 500			Rs 500	
Electronic fund transfer (Outward) / RIGS#		Free			Free	
Outward foreign currency TT		Rs 500			Rs 250	
Foreign currency draft		Rs 200			Rs 100	
DD cancellation charge (for DD issued on Non Citibank Branch locations)		Rs 100			Free	
Cheque return inward		Rs 275			Rs 275	
Cheque return outward		Rs 100			Rs 100 per cheque for more than 3 returns per month	
Outstation & intercity cheque return -outward		Rs 250			Rs 250	
Outstation cheque collection		Rs 50 for any outstation cheque-value up to Rs. 10,000 Rs. 100 for any outstation cheque-value greater than Rs. 10,000 & up to Rs. 1,00,000 Rs. 150 for any outstation cheque-value greater than Rs. 1,00,000			Rs 50 for any outstation cheque-value up to Rs. 1,00,000 Rs. 100 for any outstation cheque-value greater than Rs. 1,00,000	
Other Charges						
Foreign currency cheque collection	0.25% of Cheque Value, minimum of Rs 50 and maximum of Rs 2500			0.1% of Cheque Value, minimum of Rs 25, maximum of Rs 1000		
Foreign Currency cheque return & draft cancellation		Rs 250			Rs 250	
Foreign currency conversion charge for FCY sale/purchase		Rs. 50			Rs. 50	
Overdraft interest [In case account goes into negative balance]		24% p.a. + Interest tax			24% p.a. + Interest tax	
Signature verification		Rs 25			Free	
Account re-activation		Free			Free	
ECS Return charges**		Rs 250			Rs 250	
ATM Withdrawal Charges						
Citibank ATM		Free			Free	
Non Citibank ATM		Free			Free	
International ATM usage/transaction		US\$ 2.5 / transaction			Free	
ATM Balance Enquiry		Free			Free	
ATM / Debit Card Charges						
Vanilla Debit Card [Annual Fee]		Free			Free	
Indian Oil, Shoppers Stop, MTV, Grocery Card [Annual fee]		Free			Free	
IOC Premium (annual fee)		Free			Free	
Family card [Annual fee], Photo Card [One time charge]		Free			Free	
Charges on Debit card use at petrol pump	2.5% surcharge subject to a minimum of Rs 10 [Not applicable when used on Citibank EDC at IOC pump]			2.5% surcharge subject to a minimum of Rs 10 [Not applicable when used on Citibank EDC at IOC pump]		
International usage of Debit card		3.5% per INR value of transaction			3.5% per INR value of transaction	
Rail ticket booking through IRCTC		Free			Free	
ATM Card Reissuance		Rs 100			Free	

Note: Citibank Online charges pertain only to banking transactions mentioned in this Schedule. For Citibank's charges on any other product/transaction, please refer to www.citibank.com/india or contact your Relationship Manager.

*As per RBI communication, cash limit of Rs. 10,000/- per withdrawal will be permitted on Non Citibank ATMs.

Service tax as applicable would be levied on all charges mentioned above

* The minimum balance charges are not applicable for Suvidha Corporate Salary account holders

** This is free for Suvidha Corporate Salary account holders

For customers who have a Suvidha Corporate Salary Account or Suvidha Employee Reimbursement Account, the corporate specific schedule of charges, as communicated to your HR apply.

- In case you move to a non-Suvidha Corporate, the enclosed schedule of charges will be applicable

** These charges are levied only if the ECS transaction is not honored due to inadequate funds in the account

For Vanilla Citibank ATM/Debit card you earn 1 reward point on every Rs. 150/- spent [Effective from January 1, 2005]

Working Example of Average monthly relationship value

Holdings	Rs	Description
a) Current / Saving account	25000	Average for the Month, Calculated based on Total of daily end of day balance / Total Number of Days
b) Fixed Deposit	25000	Daily end of day balances / Principal Amount / Total number of days
c) Mutual Funds	40000	Daily end of day balances / Total number of days
d) Loans against securities	25000	Daily end of day balances / Total number of days
e) Demat Holdings	100000	25% of the demat average balance. Demat average balance= Sum (non pledged shares* Market rate)
f) Insurance Premium	10000	Sum of total premium paid
g) Mortgage / Home Loan	500000	Outstanding principal amount
Average monthly relationship value	650000	a+b+c+d-25%*e+f-g

The minimum average monthly relationship requirement or charges / fees may be revised by the Bank from time to time by giving prior notice to customer

IMPORTANT NOTICE: As per the Finance Act 2008 enacted by Govt of India, a Foreign Currency Conversion services offered by Banks are brought under the ambit of Service tax, with effect from May 16 2008. Service tax will be applicable on the explicit charges levied by Banks for such service or at 0.25% of conversion amount in absence of specific charge. With effect from May 16th, 2008, Citibank proposes to levy a charge Rs 50/- for each FCY purchase/sale transaction and service tax as applicable on this charge which will be payable to the Government of India.