

## Schedule of Charges - Citibank Suvidha Savings Account - Effective January 12, 2012

Average Monthly Relationship Value	₹ 25000 or less			₹ 25000 - ₹ 3 Lacs		
	Citibank Online	CitiPhone	Branch	Citibank Online	CitiPhone	Branch
Demand Draft payable at Citibank branch locations	₹ 1.5 / 1000 subject to a minimum of ₹ 50 and a maximum of ₹ 750	₹ 2.5 / 1000 subject to a minimum of ₹ 75 and a maximum of ₹ 750	₹ 3 / 1000 subject to a minimum of ₹ 150 and a maximum of ₹ 750	Free	Free upto ₹ 50,000 / month, ₹ 2 / 1000 subject to a minimum of ₹ 75 and maximum of ₹ 750	₹ 2.5 / 1000 subject to a minimum of ₹ 100 and a maximum of ₹ 750
Demand drafts payable at non-Citibank Branch locations	₹ 2 / 1000 subject to a minimum of ₹ 50 and a maximum of ₹ 1500	₹ 3 / 1000 subject to a minimum of ₹ 75 and a maximum of ₹ 1500	₹ 4 / 1000 subject to a minimum of ₹ 150 and a maximum of ₹ 1500	Free	₹ 2.5 / 1000 subject to a minimum of ₹ 75 and maximum of ₹ 1500	₹ 3 / 1000 subject to a minimum of ₹ 100 and a maximum of ₹ 1500
Duplicate Account Statement	Free	₹ 50	₹ 100	Free	₹ 25	₹ 100
Stop Payment	Free	₹ 50	₹ 100	Free	₹ 50	₹ 100
Re-Order Chequebook	₹ 1 per leaf	₹ 1.5 per leaf	₹ 2 per leaf	Free	Re. 1 per leaf	Re. 2 per leaf
Utility Bill Payment	Free	₹ 25	_____	Free	Free	_____
<b>Other Charges</b>						
Monthly fee* [If average monthly relationship value goes below ₹ 25,000 in case of Suvidha and ₹ 3,00,000 in case Premium customers]	₹ 250			₹ 250		
Electronic fund transfer (Outward) / RTGS#	₹ 5 per transaction for less than ₹ 1,00,000; ₹ 15 per transaction for ₹ 1,00,000 - ₹ 2,00,000; ₹ 25 per transaction for ₹ 2,00,000 or more			₹ 5 per transaction for less than ₹ 1,00,000; ₹ 15 per transaction for ₹ 1,00,000 - ₹ 2,00,000; ₹ 25 per transaction for ₹ 2,00,000 or more		
Outward foreign currency TT	₹ 250			₹ 250		
Foreign currency draft	₹ 300			₹ 300		
DD cancellation charge (for DD issued on Non Citibank Branch locations)	₹ 100			₹ 100		
Cheque return inward	₹ 275			₹ 275		
Cheque return outward	₹ 100			₹ 100		
Outstation & intercity cheque return - outward	₹ 250			₹ 250		
Outstation cheque collection	₹ 25 for any outstation cheque-value up to ₹ 5,000 ₹ 50 for any outstation cheque-value greater than ₹ 5,000 and up to ₹ 10,000 ₹ 100 for any outstation cheque-value greater than ₹ 10,000			₹ 25 for any outstation cheque-value up to ₹ 5,000 ₹ 50 for any outstation cheque-value greater than ₹ 5,000 and up to ₹ 10,000 ₹ 100 for any outstation cheque-value greater than ₹ 10,000		
<b>Other Charges</b>						
Foreign currency cheque collection^^	0.50% of Cheque Value, minimum of ₹ 50 and maximum of ₹ 2500			0.25% of Cheque Value, minimum of ₹ 50 and maximum of ₹ 2500		
Foreign Currency cheque return & draft cancellation	₹ 500			₹ 250		
Foreign currency conversion charge for FCY sale/purchase	Nil + Service Tax###			Nil + Service Tax###		
Overdraft interest [Incase account goes into negative balance]	24% p.a.			24% p.a.		
Signature verification	₹ 100			₹ 50		
Account re-activation	₹ 250			₹ 250		
ECS Return charges**	₹ 250			₹ 250		
<b>ATM Transaction Charges</b>						
Citibank ATM	Free			Free		
Non Citibank ATM	Free up to 5 transactions per month; ₹ 20 per cash withdrawal* or ₹ 9.38 per balance enquiry thereafter			Free up to 5 transactions per month; ₹ 20 per cash withdrawal* or ₹ 9.38 per balance enquiry thereafter		
International ATM usage/transaction	US \$ 2.5 / transaction			US \$ 2.5 / transaction		
<b>ATM/Debit Card Charges</b>						
Vanilla Debit Card [Annual Fee]	₹ 99			Free		
Indian Oil, Shoppers Stop, MTV, Grocery Card [Annual fee]	₹ 500			₹ 500		
IOC Premium (annual fee)	₹ 600			₹ 600		
Family card [Annual fee], Photo Card [One time charge]	₹ 200			₹ 200		
Charges on Debit card use at petrol pump	2.5% surcharge subject to a minimum of ₹ 10 [Not applicable when used on Citibank EDC at IOC pump]			2.5% surcharge subject to a minimum of ₹ 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/cancellation through IRCTC	₹ 10 or 1.8% of the transaction amount (whichever is higher)			₹ 10 or 1.8% of the transaction amount (whichever is higher)		
ATM Card Reissuance	₹ 250			₹ 100		

**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](http://www.citibank.com/india) or contact your Relationship Manager | ^As per RBI communication, cash limit of ₹ 10,000/- per withdrawal will be permitted at 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. The minimum threshold value limit for RTGS transactions is ₹ 2 lakhs | 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 | ^Service tax is applicable, in accordance with Service Tax provisions as per Government of India notifications dated March 31, 2011 on Foreign Currency Conversion for FCY/purchase | ^^Other banks may charge FCY Cheque clearing fees, if applicable. These charges will need to be borne by the customer | ^Your account will be upgraded to Citibank Suvidha Premium Account, if the net relationship value of your account is between ₹ 3 lakhs and ₹ 30 lakhs. Your daily cash withdrawal / spend limit on your Citibank ATM / Debit Card will automatically increase to ₹ 1 lakh. You need to maintain an average monthly net relationship value (NRV) of ₹ 3 lakhs or above to continue to enjoy the benefits of the Citibank Suvidha Premium Account. If the requisite NRV is not maintained for a continuous period of 6 months, your account will be converted to a regular Citibank Suvidha Account and the daily cash withdrawal / spend limit on your Citibank ATM / Debit Card will automatically reduce to ₹ 50,000 | ^Your account will be upgraded to Citigold status, if the net relationship value of your account is ₹ 30 lakhs or more. The daily cash withdrawal / spend limit on your Citibank ATM / Debit Card will automatically increase to ₹ 1.5 lakhs.

## Schedule of Charges - Citibank Suvidha Savings Account - Effective January 12, 2012

Average Monthly Relationship Value	₹ 3 lacs - ₹ 30 lacs (Premium)*			₹ 30 lakh or more (Citigold)**		
	Citibank Online	CitiPhone	Branch	Citibank Online	CitiPhone	Branch
Demand Draft payable at Citibank branch locations	Free	Free up to ₹ 3 Lakh per month. ₹ 150 / ₹ 1000 subject to a minimum of ₹ 50 and maximum of ₹ 750	₹ 15 / ₹ 1000, subject to a minimum ₹ 50 and maximum of ₹ 750	Free	Free	Free
Demand drafts payable at non-Citibank Branch locations	Free	₹ 150 / ₹ 1000 subject to a minimum of ₹ 50 maximum ₹ 1500	₹ 2 / ₹ 1000, subject to a minimum ₹ 50, and maximum of ₹ 1500	Free	Free	Free
Duplicate Account Statement	Free	Free	₹ 50	Free	Free	Free
Stop Payment	Free	Free	₹ 50	Free	Free	Free
Re-Order Chequebook	Free	Free	₹ 1 per leaf	Free	Free	Free
Utility Bill Payment	Free	Free	_____	Free	Free	_____
<b>Other Charges</b>						
Monthly charge* for non maintenance of ₹ 25,000 in account relationship for Premium customers and ₹ 1 Lakh in account relationship for Citigold customers		₹ 250			₹ 500	
Electronic fund transfer (Outward) / RTGS <sup>†</sup>		Free			Free	
Outward foreign currency TT		₹ 250			₹ 250	
Foreign currency draft		₹ 200			₹ 100	
DD cancellation charge (for DD issued on Non Citibank Branch locations)		₹ 100			Free	
Cheque return inward		₹ 275			₹ 275	
Cheque return outward		₹ 100			₹ 100 per cheque for more than 3 returns per month	
Outstation & intercity cheque return-outward		₹ 250			₹ 250	
Outstation cheque collection		₹ 25 for any outstation cheque-value up to ₹ 5,000 ₹ 50 for any outstation cheque-value greater than ₹ 5,000 and up to ₹ 10,000 ₹ 100 for any outstation cheque-value greater than ₹ 10,000			₹ 25 for any outstation cheque-value up to ₹ 5,000 ₹ 50 for any outstation cheque-value greater than ₹ 5,000 and up to ₹ 1,00,000 ₹ 100 for any outstation cheque-value greater than ₹ 1,00,000	
<b>Other Charges</b>						
Foreign currency cheque collection ^^	0.25% of Cheque Value, minimum of ₹ 50 and maximum of ₹ 2500			0.1% of Cheque Value, minimum of ₹ 25, maximum of ₹ 1000		
Foreign Currency cheque return & draft cancellation	₹ 250			₹ 250		
Foreign currency conversion charge for FCY sale/purchase	Nil + Service Tax <sup>###</sup>			Nil + Service Tax <sup>###</sup>		
Overdraft interest [Incase account goes into negative balance]	24% p.a.			24% p.a.		
Signature verification	₹ 25			Free		
Account re-activation	Free			Free		
ECS Return charges**	₹ 250			₹ 250		
<b>ATM Transaction Charges</b>						
Citibank ATM	Free			Free		
Non Citibank ATM	Free			Free		
International ATM usage/transaction	US\$ 2.5 / transaction			Free		
<b>ATM / Debit Card Charges</b>						
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 ₹ 10 [Not applicable when used on Citibank EDC at IOC pump]			2.5% surcharge subject to a minimum of ₹ 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/cancellation through IRCTC	Free			Free		
ATM Card Reissuance	₹ 100			Free		

### Working Example of Average Monthly Relationship Value

Holdings	Amount (₹)	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 of 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 the customer.
- ▶ The Net Relationship Value (NRV) for a month is computed on the penultimate working day of that month.
- ▶ Your savings account interest will be calculated on daily balances maintained in your account. The Savings Account interest will be paid at half yearly intervals on 30<sup>th</sup> September and 31<sup>st</sup> March each year.