

Schedule of Charges for Normal Savings & Current Accounts – Retail (India)

Particulars	Charges
Non Maintenance of Minimum Average Balance & Others	
Average Quarterly Balance (AQB)	Rs. 10,000/-
Savings Bank A/c	Rs. 300/- plus 3% of the shortfall in the required Average minimum quarterly balance
Current A/c	Currently no charges
Issue of Pass Book/ Statement of Account/Balance Certificate	Free
Issue of Duplicate Pass Book/Statement	Rs.100/- per Pass book/statement physical (email is free)
No dues certificate	Rs.100/- per certificate
Balance Certificate	Current year - Free; previous year - Rs. 100/-
Photo attestation	Rs 100 per application/letter
Signature attestation	Rs 100 per application/letter
Address confirmation	Rs.100 per request
Cheque book facility	
Savings Bank	First Cheque book free, thereafter Rs.100/- per cheque book (25 leaves)
Current / OD / CC	First Cheque book free, thereafter Rs.125/- per cheque book (50 leaves)
Stop Payment Charges	
Stop Payment Charges	Rs. 100 per cheque, Max. 250
Account Closures less than 1 year	Rs. 500
Cheque/NACH/ECS Return Charges outward/inward	Rs.500/- for one cheque return per month and thereafter, Rs.750 per return in the same month for financial reasons and Rs.100 for non-financial reasons except for signature verification & technical returns due to bank's fault.
Demand Draft & Pay Order Charges	
Demand Draft Issuance	Up to Rs.25,000 - Minimum Rs.100, Rs.25,000 - Rs.100,000 Rs.3 per thousand - Min Rs.200, Above Rs.100,000 - Rs.2 per thousand - Min Rs.400 and Max.Rs.5,000/-
Draft/Pay Order Cancellation	Rs. 100
Draft/Pay Order Revalidation	Rs. 100
Draft/Pay Order Duplicate Issuance	Rs. 100
Pay Order	Rs. 2/- per thousand with a minimum of Rs.100/- and maximum Rs.5000/-
NEFT & RTGS Charges / Outstation Cheque Collection charges	
a) NEFT Transfers	NEFT through Internet/Mobile Banking : Free
	NEFT through branches: NEFT - Rs. Up to 10,000 - Rs. 2, Up to Rs. 100,000 - Rs. 4.50, Rs. 100,000 to Rs. 200,000 - Rs. 14.50, Above Rs. 200,000 - 24.50
b) RTGS Transfers	NEFT Inward : Free
	RTGS through Internet/Mobile Banking: Free
Outstation Cheque Collection per instrument	RTGS through branches: RTGS - Rs. 200,000 - Rs. 500,000 - Rs. 15, Rs. 500,000 and above - Rs. 40
	RTGS Inward : Free
Outstation Cheque Collection per instrument	Up to Rs.10,000 Rs. 2.50 per Rs.1,000 Minimum Rs.50 Plus postage/courier
	Rs. 10,001 to Rs. 100,000 Rs.2.50 per Rs.1,000Minimum Rs. 100Plus postage/courier

	> Rs. 100,001 to Rs.1,000,000 - Rs.2.50 per Rs.1,000 Minimum Rs. 150 Plus postage/courier
	> Rs. 1,000,001 - Rs.2.50 per Rs.1,000 Minimum Rs.500 Plus postage/courier
Payment by Electronic Clearing Services(ECS) / NACH	No Charges
Locker Charges	
Small Size	Rs.1,000 p.a. plus advance rent for one year ***
Medium Size	Rs.1,800 p.a. plus advance rent for one year ***
Large Size	Rs. 3,500 p.a. plus advance rent for one year ***
Giant Size	Rs. 6,000 p.a. plus advance rent for one year ***
ATM cum Debit Card	
ATM - Cash withdrawal charges (within India)	Currently No charges
ATM - Cash withdrawal charges (outside India)	Rs. 25 per balance enquiry & Rs. 125 per cash withdrawal (plus taxes as applicable). The Bank will charge cross-currency mark-up of 3.5% on foreign currency transactions carried out on Debit Cards. The exchange rate used will be the VISA/Master Card wholesale exchange rate prevailing at the time of transaction
ATM Card Issue Charges	First Card Free
Duplicate/Replacement Card issuance	Rs.250/-
Add on Card, if any	First Card Free, thereafter chargeable for duplicate/replacement issuance
Debit Card Annual Fees	Rs.150/- per card **
Inward Remittance	
Commission for our own customers	Free
Commission for non-customers	Rs.300/- plus applicable NEFT/RTGS charges
E-Remittance DB-DB	Free
E-Remittance DB-Non DB	Rs.75/-
Outward Remittance	
Commission	Rs.1,000/-
Swift Charges	Rs.1,000/-
Portfolio Investment Scheme (PIS)	
PIS approval fee (One time)	NIL
Annual account maintenance fee	Rs.1,000/-
PIS Reporting charges	
Purchase	Rs.50/- (per Scrip)
Sale	Rs.50/- (per Scrip)
Scrip Transfer Out Charges	Rs.50/- (per Scrip)
Forward Contracts	
For booking of sale/purchase contracts	Rs.750/-
Extension/cancellation/early delivery	Rs.500/-
Miscellaneous Charges	
For application to RBI for extension of time for realisation of export proceeds beyond prescribed period	Rs.1,000/-
For processing other application to RBI	Rs.1,000/-
Stamp duty	As per government regulations from time to time
Approval for export bill write off	Rs.1,000/-
Bank Certificate for application of Importer Exporter Code (IEC)	Rs.500/-
Foreign bank charges for LC advising where charges are to recovered from foreign bank	USD 25 or its equivalent
Courier Local	Rs.50/-
Courier Domestic Outstation	Rs.200/-
Courier International	Rs.750/-

Specific Schedule of Charges for Salary Accounts

Particulars	Charges
Average Quarterly Balance (AQB)	NIL*
AQB Non – maintenance Charges	No Charges*
Issue of Pass Book/ Statement of Account/Balance Certificate	Free*
Issue of Duplicate Pass Book/Statement	Free*
No dues certificate	Free*
Cheque book	1 cheque book (25 leaves) per quarter
Demand Draft Issuance	Up to Rs.25,000 free per month* and thereafter as per normal savings A/c SOC
ATM Card Issue Charges	Free*
Add on Card, if any	Free*
All other charges other than listed in above table will be as per SOC applicable to normal savings accounts	

** Till the time salary is getting credited. Non-credit of salary for consecutively 3 months Account will be treated as a normal savings a/c and SOC of normal savings a/c will be applicable.*

*** Debit card annual fees is waived for premium salary account primary account holder.*

**** 15% discount on annual locker fees available for premium salary accounts.*

Disclosures –

- Applicable taxes will be levied extra over & above the charges mentioned in the schedule.
- If there is no sufficient balance in customer's savings account to recover the applicable non-maintenance charges then the deficit recoverable/due amount will be marked as hold in the savings account, which shall be recovered first immediately on receipt of any credit in your account.
- Proceeding towards FCNR deposit maturity/prematurity will not be considered as outward remittance, hence such transaction will not attract any charges.
- Details of the latest applicable fees and charges as stipulated by Bank will be displayed on the website (www.dohabank.co.in) and/or at the branches and are subject to change from time to time at the sole discretion of Bank