

Schedule of Charges – 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 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 NEFT Inward : Free
b) RTGS Transfers	RTGS through Internet/Mobile Banking: Free 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 be recovered from foreign bank	USD 25 or its equivalent
Courier Local	Rs.50/-
Courier Domestic Outstation	Rs.200/-
Courier International	Rs.750/-

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.**