

SCHEDULE OF CHARGES - Citibanking 50k Savings Account, effective October 1, 2008

Average Monthly Relationship Value	Demand Draft / TT Commission			Demand Draft payable at Non-Citibank Branch Locations		
	Citibank Online	CitiPhone	Branch	Citibank Online	CitiPhone	Branch
Rs. 50,000 or more	Free up to Rs. 50 lakh/mth Rs. 1 per Rs. 1000, Subject to max. of Rs. 750	Free up to Rs. 50 lakh/mth Rs. 1.50 per Rs. 1000, Subject to max. of Rs. 750	Free up to Rs. 10 lakh/mth Rs. 2 per Rs. 1000, Subject to max. of Rs. 750	Free up to Rs. 25 lakh/mth Rs. 1.50 per Rs. 1000 Subject to max. of Rs. 750	Free up to Rs. 25 lakh/mth Rs. 2 per Rs. 1000 Subject to max. of Rs. 750	Free up to Rs. 10 lakh/mth Rs. 2.50 per Rs. 1000 Subject to max. of Rs. 750
Less than Rs. 50,000	Free up to Rs. 5 lakh/mth Rs. 1.50 per Rs. 1000 Subject to a Max. of Rs. 1500	Rs. 2 per Rs. 1000 Subject to a Max. of Rs. 1500	Rs. 2.50 per Rs. 1000 Subject to a Max. of Rs. 1500	Rs. 2 per Rs. 1000 Subject to a Max. of Rs. 1500	Rs. 2.50 per Rs. 1000 Subject to a Max. of Rs. 1500	Rs. 3 per Rs. 1000 Subject to a Max. of Rs. 1500

Average Monthly Relationship Value	Stop Payment			Cheque Book			Duplicate Account Statement		
	Citibank Online	CitiPhone	Branch	Citibank Online	CitiPhone	Branch	Citibank Online	CitiPhone	Branch
Rs. 50,000 or more	Free	Rs. 25	Rs. 50	Free	Rs. 25	Rs. 50	Free	Rs. 25	Rs. 50
Less than Rs. 50,000	Rs. 25	Rs. 50	Rs. 100	Rs. 25+ Rs. 1 per leaf	Rs. 25+ Rs. 1 per leaf	Rs. 25+ Rs. 1 per leaf	Free	Rs. 50	Rs. 100

Average Monthly Relationship Value	Foreign Currency TT	Foreign Currency Draft	Cheque Return Inward	Cheque Return Outward	Outstation & Intercity Cheque Return	Outstation Cheque Collection	FIRC	Cash Delivery	Foreign Currency Cheque Collection	Foreign Currency Cheque Return & Draft Collection
Rs. 50,000 or more	Rs. 1000	Rs. 300	Rs. 275	Rs. 100	Rs. 250	0.3% of Cheque value minimum Rs. 100	Free	Rs. 100 (Limit up to Rs. 2.5 lakh/day)	0.25% of Cheque value	Rs. 500
Less than Rs. 50,000	Rs. 1000	Rs. 300	Rs. 275	Rs. 100	Rs. 250	0.3% of Cheque value minimum Rs. 100	Free	N.A.	0.50% of Cheque value	Rs. 500

OTHER CHARGES

Item	Amount	Item	Amount
ATM withdrawal - Citibank	None	Monthly charge for non maintenance of Rs. 50000 in Account relationship	Rs. 500
- Non Citibank	Rs. 17.80	DD delivered to address other than mailing address requested through Citibank Online.	None
- First four transaction in a month done at a Non Citibank ATM	None	Electronic funds transfer.	None
- International ATM usage	US\$ 2.50 / transaction	Transaction charge for third party account to account transfer done over CitiPhone. (Excluding transfer from ERA account, Credit Card, accounts linked in the same household for Citibanking, debit for DMF bookings)	Rs. 50
DD Cancellation Charge (for DD usage on non Citi Location) Extra charge applicable for specify locations.	Rs. 100	ECS Return Charge*	Rs. 250
Monthly Free on CitiAlert	None		
Foreign currency conversion charge for FCY sale/ purchase	Rs. 50+12.36% service tax		

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 a Service tax of 12.36% on this charge which will be payable to the Government of India.

- Service Tax as applicable would be levied on all charges mentioned above.
- * These charge are levied only if the ECS instruction is not honoured due to inadequate funds in the account.

Glossary

1) DD - Demand Draft 2) TT - Telex Transfer 3) FIRC - Foreign inward Remittance Certificate

BV/UG/JUL/2K8

SCHEDULE OF CHARGES - Citibanking 10k Savings Account, effective October 1, 2008

Average Monthly Relationship Value	Demand Draft / TT Commission			Demand Draft payable at Non-Citibank Branch Locations		
	Citibank Online	CitiPhone	Branch	Citibank Online	CitiPhone	Branch
Rs. 10,000 or more	Free up to Rs. 50 lakh/mth Rs. 1 per Rs. 1000 Subject to max. of Rs. 750	Free up to Rs. 50 lakh/mth Rs. 1.50 per Rs. 1000 Subject to max. of Rs. 750	Free up to Rs. 10 lakh/mth Rs. 2 per Rs. 1000 Subject to max. of Rs. 750	Free up to Rs. 25 lakh/mth Rs. 1.50 per Rs. 1000 Subject to max. of Rs. 750	Free up to Rs. 25 lakh/mth Rs. 2 per Rs. 1000 Subject to max. of Rs. 750	Free up to Rs. 10 lakh/mth Rs. 2.50 per Rs. 1000 Subject to max. of Rs. 750
Less than Rs. 10,000	Free up to Rs. 5 lakh/mth Rs. 1.50 per Rs. 1000 Subject to a Max. of Rs. 1500	Rs. 2 per Rs. 1000 Subject to a Max. of Rs. 1500	Rs. 2.50 per Rs. 1000 Subject to a Max. of Rs. 1500	Rs. 2 per Rs. 1000 Subject to a Max. of Rs. 1500	Rs. 2.50 per Rs. 1000 Subject to a Max. of Rs. 1500	Rs. 3 per Rs. 1000 Subject to a Max. of Rs. 1500

Average Monthly Relationship Value	Stop Payment			Cheque Book			Duplicate Account Statement		
	Citibank Online	CitiPhone	Branch	Citibank Online	CitiPhone	Branch	Citibank Online	CitiPhone	Branch
Rs. 10,000 or more	Free	Rs. 25	Rs. 50	Free	Rs. 25	Rs. 50	Free	Rs. 25	Rs. 50
Less than Rs. 10,000	Rs. 25	Rs. 50	Rs. 100	Rs. 25+ Rs. 1 per leaf	Rs. 25+ Rs. 1 per leaf	Rs. 25+ Rs. 1 per leaf	Free	Rs. 50	Rs. 100

Average Monthly Relationship Value	Foreign Currency TT	Foreign Currency Draft	Cheque Return Inward	Cheque Return Outward	Outstation & Intercity Cheque Return	Outstation Cheque Collection	FIRC	Cash Delivery	Foreign Currency Cheque Collection	Foreign Currency Cheque Return & Draft Collection
Rs. 10,000 or more	Rs. 1000	Rs. 300	Rs. 275	Rs. 100	Rs. 250	0.3% of Cheque value minimum Rs. 100	Free	Rs. 100 (Limit up to Rs. 2.5 lakh/day)	0.25% of Cheque value	Rs. 500
Less than Rs. 10,000	Rs. 1000	Rs. 300	Rs. 275	Rs. 100	Rs. 250	0.3% of Cheque value minimum Rs. 100	Free	N.A.	0.50% of Cheque value	Rs. 500

OTHER CHARGES

Item	Amount	Item	Amount
ATM withdrawal - Citibank	None	Monthly charge for non maintenance of Rs. 10000 in Account relationship	Rs. 500
- Non Citibank	Rs. 17.80	DD delivered to address other than mailing address requested through Citibank Online.	None
- First four transaction in a month done at a Non Citibank ATM	None	Electronic funds transfer.	None
- International ATM usage	US\$ 2.50 / transaction	Transaction charge for third party account to account transfer done over CitiPhone. (Excluding transfer from ERA account, Credit Card, accounts linked in the same household for Citibanking, debit for DMF bookings)	Rs. 50
DD Cancellation Charge (for DD usage on non Citi Location) Extra charge applicable for specify locations.	Rs. 100	ECS Return Charge*	Rs. 250
Monthly Free on CitiAlert	None		
Foreign currency conversion charge for FCY sale/ purchase	Rs. 50+12.36% service tax		

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With effect from May 16th, 2008, Citibank proposes to levy a charge Rs 50/- for each FCY purchase/ sale transaction and a Service tax of 12.36% on this charge which will be payable to the Government of India.

- Service Tax as applicable would be levied on all charges mentioned above.
- * These charge are levied only if the ECS instruction is not honoured due to inadequate funds in the account.

Glossary

1) DD - Demand Draft 2) TT - Telex Transfer 3) FIRC - Foreign inward Remittance Certificate

BV/UG/JUL/2K8

Average Monthly Relationship Value	Foreign Currency TT	Foreign Currency Draft	Cheque Return Inward	Cheque Return Outward	Outstation & Intercity Cheque Return	Outstation Cheque Collection	RTGS	Cash Delivery	Foreign Currency Cheque Collection	Foreign Currency Cheque Return & Draft Collection
Citigold(30Lakhs)	Rs. 250	Rs. 200	Rs. 275	Rs. 100 for more than 3 returns per month	Rs. 250	0.2% of cheque value minimum Rs. 100	Free	Free (Limit up to Rs.5 lakh/day)	0.1% of cheque value	Free
Rs. 1 lakh or more	Rs. 1000	Rs. 300	Rs. 275	Rs. 100	Rs. 250	0.3% of Cheque value minimum Rs. 100	Free	Rs. 100 (Limit up to Rs. 2.5 lakh/day)	0.25% of cheque value	Rs. 500
Less than Rs. 1 lakh	Rs. 1000	Rs. 300	Rs. 275	Rs. 100	Rs. 250	0.3% of Cheque value minimum Rs. 100	Free	N.A.	0.50% of cheque value	Rs. 500
Senior Citizens A/c	Rs. 250	Rs. 200	Rs. 275	Rs. 100 for more than 3 returns per month	Rs. 250	0.2% of cheque value minimum Rs. 100	Free	N.A.	0.1% of cheque value	Free

OTHER CHARGES

Item	Amount	Amount (for Senior Citizens Only)	Amount (CitiGold & CitiGold Business)
ATM withdrawal			
- Citibank	Free	Free	Free
- Non Citibank ATM	Rs 17.80	Free	Free
- International ATM usage	US\$ 2.50 / transaction	US\$ 2.50 / transaction	Free
ATM Balance Enquiry	Free	Free	Free
DD Cancellation Charge (for DD issued on non Citi Location) Extra charge applicable for specific locations.	Rs 100	Rs 100	Free
Monthly Fee on CitiAlert	Free	Free	Free
Monthly charge for non maintenance of Rs. 1 lakh in Account relationship ¹⁾	Rs 500	Rs 250	Rs 500
Electronic funds transfer.	Free	Free	Free
ECS Return Charges*	Rs 250	Rs 250	Rs 250
FIRC Issuance Charges	Free	Free	Free
Foreign Currency Purchase/Sale	Rs 50 / transaction	Rs 50 / transaction	Rs 50 / transaction

Working Example of Average Monthly Relationship Value

Holdings	Rs.	Description
a) Current / Saving Account	25,000	Average for the Month, Calculated based on Total of daily end of day balance \ Total No. of Days
b) Fixed Deposit	25,000	Daily end of day balances of Principal Amount \ Total no. of days
c) Mutual Funds	40,000	Daily end of day balances \ Total no. of days
d) Loans against securities	25,000	Daily end of day balances \ Total no. of days
e) Demat Holdings	100,000	25% of the demat average balance. Demat avg balance=Sum (non pledged shares* Market rate)
f) Insurance Premium	10,000	Sum of total premium paid
g) Mortgage \ Home Loan	500,000	Outstanding Principal amount
Monthly Net Relationship Value	650,000	a+b+c+d+25%*e+f+g

Relationship across all the accounts under a household will be considered. Household is defined as accounts linked together to form a single entity for the purpose of a Banking Relationship. 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."

¹⁾ Minimum Average monthly relationship value for CitiBusiness households in Bhopal, Indore, Lucknow, Chandigarh, Ludhiana, Jalandhar, Jaipur, Cochin, Combatores, Pondicherry, Nashik & Aurangabad is Rs.50,000; and for Vapi and Bhubaneswar is Rs.25,000.

* These charges are levied only if the ECS instruction is not honoured due to inadequate funds in the account.

- Service Tax as applicable would be levied on all charges mentioned above.

Glossary

1) DD - Demand Draft 2) TT - Telex Transfer 3) FIRC - Foreign Inward Remittance Certificate
For normal Citibank ATM/Debit Card you earn 1 Reward Point on every Rs. 150/- spent (Effective from January 1, 2005).

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