

**Schedule of Charges - Citibank Ready Credit Account - Effective April 15, 2011**

| <b>Description of Charges#</b> |                                                                                                                                                                                                                 |
|--------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Joining Fee                    | Nil                                                                                                                                                                                                             |
| Activation Fee                 | One time fee of Rs.500 on first time usage of RC facility                                                                                                                                                       |
| Annual Renewal Fee *           | 2% of Line amount, upto a maximum of Rs. 750                                                                                                                                                                    |
| Rate of Interest \$            | Between 18% - 32%. The rate of interest assigned will be communicated to the customer once the Ready Credit line is assigned                                                                                    |
| Service Tax & Education Cess   | Service tax and education cess, as notified by the Government of India, is applicable on all fees, interest and other charges and is subject to change, as per relevant regulations of the Government of India. |
|                                |                                                                                                                                                                                                                 |
|                                |                                                                                                                                                                                                                 |
| <b>ATM Withdrawal</b>          |                                                                                                                                                                                                                 |
| Citibank ATM                   | Free                                                                                                                                                                                                            |
| Non Citibank ATM^              | Upto 5 cash withdrawals are free per month, Rs.20 per cash withdrawal thereafter%                                                                                                                               |
| ATM Balance enquiry            | Free                                                                                                                                                                                                            |
|                                |                                                                                                                                                                                                                 |

# For charges/ limits common between the Suvidha Banking account and the Ready Credit account for transactions like - Stop Cheque, Draft making, etc., please refer to the Suvidha Account Schedule of Charges

\* Annual Renewal Fee will be charged one year from the date of first usage

\$ Interest rate is assigned based on the risk rating of the corporate

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

% The number of free cash withdrawals allowed from a non-Citibank ATM may differ from corporate to corporate and will be informed to the account holder at the time of opening his Corporate Suvidha Banking account. Free ATM cash withdrawal limit shall also include Cash withdrawals from the linked Savings/Salary account.