

Others

Resident Indians	
De-Mat Account	Others
Account Opening	NIL
Annual Maintenance Charge	Rs. 250 <sup>^</sup>
Dematerialisation	Rs. 50 per request
Rematerialisation	Rs. 50 per request
Transfer In (Credits)	
- On Market	NIL
- Off Market	NIL
Transfer Out (Debits)	
* received before cut off time	
- On Market	0.06% (minimum. Rs. 17)
- Off Market	0.06% (minimum. Rs. 17)
Custody Charges	NIL
Transaction cum Holding Statement	
- Monthly (only if there have been transactions in the a/c during the month)	NIL
- Quarterly	NIL
Pledge Creation	NIL
Pledge Closure	0.02%
Pledge Invocation	NIL

\* These charges will be applicable as long as the customer is designated as a Citigold customer by the Bank. If the customer ceases to be a Citigold customer, normal charges will apply.

<sup>^</sup> Currently waived for the first year. These charges will be levied at the beginning of the 2nd year and every year thereafter.

Service Tax and Education cess, as applicable, will be levied in addition to the above