

No Frills

Savings Bank Accounts with Cheque facility	
Minimum Balance	Nil
Charges for non-maintenance thereof	Nil
Annual Fee	Nil
ECS bounce	Rs. 250. 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 the charges mentioned.
Other Savings Bank Account facilities	
Issue of Duplicate Statement	Free
Remittance Facilities through own bank	
DD-Issue	Free
DD-Cancellation	Free
TT-Issue	Free
TT-Cancellation	Free
EFT Charges-Inward	Free
EFT Charges-Outward	Free
RTGS-Outward	Free
RTGS-Inward	Free
FCY Draft (per instrument)	Rs. 100
Remittance Facilities through other banks	
DD-Issue	CBOL: Rs. 20 for any DD below Rs. 5000, Rs.50 for any DD above Rs. 5000 CitiPhone: Rs. 20 for any DD below Rs. 5000, Rs.50 for any DD above Rs. 5000 Branch: Rs. 20 for any DD below Rs. 5000, Rs.50 for any DD above Rs. 5000

DD-Cancellation	Rs. 50
EFT Charges-Inward	Free
EFT Charges-Outward	Free
Foreign Exchange Transactions	
FCY TT	Rs. 250
Foreign Currency Sale/Purchase	Nil + Service Tax ##
Cheque Collection/Return	
Local	Free
Outstation through own bank	Free
Outstation and Intercity Cheque return	Rs. 50
Inward Cheque return	Rs. 50
Outward Cheque return	Rs. 50
Outstation Cheque Collection	Rs. 25 for any outstation cheque-value up to Rs. 5,000 Rs. 50 for any outstation cheque-value greater than Rs. 5,000 and up to Rs. 10,000 Rs. 100 for any outstation cheque-value greater than Rs.10,000
Foreign Currency Cheque Collection	Rs. 200
FCY Cheque return & draft cancellation (per instrument)	Rs. 500
Cards	
ATM	
Membership fee	Free
Annual Fee	Free
Re-issuance Charges	Rs. 100
Transaction charge for Citibank ATM	Free
Non Citibank ATMs	Free up to 5 transactions per month; Rs. 20 per cash withdrawal^ or Rs. 9.38 per balance enquiry thereafter.
International ATM usage	US \$ 2.5 / transaction

Debit Card	
Membership Fee	Free
Annual Fee	Free Vanilla Debit Card. Other Cards are not applicable for No Frills Account
Miscellaneous	
Account Reactivation Charges	Rs. 250
Signature Attestation	Rs. 50
Stop Payment Charges	Free
Re-order Cheque book	Re.1/leaf for minimum of 25 leaf cheque book

Service tax as applicable, in accordance with Service Tax provision as per Government of India notifications dated March 31, 2011 on Foreign Currency Conversion for FCY/purchase

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