

SCHEDULE OF CHARGES FOR DEPOSITORY PARTICIPANT SERVICES – CDSL

Activity	Regular Services Demat Account (RSDA)	Basic Services Demat Account (BSDA)
Account Opening	Nil	Nil
Account Closing	Nil	Nil
Demat	₹5/- per certificate for a maximum of 4 certificates. ₹20/- per certificate from 5th certificate onwards subject to a maximum of ₹5000/- plus mailing charge ₹100/- per request.	₹5/- per certificate for a maximum of 4 certificates. ₹20/- per certificate from 5th certificate onwards subject to a maximum of ₹5000/- plus mailing charge ₹100/- per request.
Reconversion / Repurchase of Mutual Fund Units	₹100 per transaction	₹100 per transaction
Redemption of Mutual Fund Units	Nil	Nil
Remat	a) ₹25/- per certificate per request b) ₹25/- for every hundred securities or part thereof subject to max fee of ₹5,00,000/- whichever is higher plus, mailing charge ₹100/-	a) ₹25/- per certificate per request b) ₹25/- for every hundred securities or part thereof subject to max fee of ₹5,00,000/- whichever is higher plus, mailing charge ₹100/-
Transaction Charge (excluding CDSL charges)	Credit: Nil 1. Debit (Individual accounts) a) ₹30/- per instruction b) ₹20/- per instruction for Fed-e-Trade customer. 2. Debit (Non-individual accounts) a) 0.025 % subject to a minimum of ₹50/- and maximum of ₹600/- per transaction	Credit: Nil 1. Debit (Individual accounts) a) ₹30/- per instruction b) ₹20/- per instruction for Fed-e-Trade customer. 2. Debit (Non-individual accounts) a) N/A
Pledge Creation/Confirmation/Closure/Closure confirmation/Invocation	₹75/- per transaction (per ISIN)	₹75/- per transaction (per ISIN)
Margin pledge initiation charge	₹5/- per transaction (per ISIN)	₹5/- per transaction (per ISIN)
Fees for NDU (Non-Disposal Undertaking/Agreement)	₹24/- per request or 0.01% on transaction value whichever is higher payable by the borrower for NDU requests accepted by the lender.	₹24/- per request or 0.01% on transaction value whichever is higher payable by the borrower for NDU requests accepted by the lender.
Annual Maintenance charge	1. Individual Accounts a) ₹600/- per annum collected quarterly 2. Non – Individual Accounts a) ₹2000/- per annum collected quarterly	1. Individual Accounts i. If Holding Value Up to ₹ 4 lakhs - NIL ii. If Holding value more than ₹ 4 lakhs but up to ₹10 lakhs - ₹ 100 iii. For Holding Value above ₹ 10 lakhs - the tariff for Regular

		Service Demat Account (RSDA) will be applicable. 2. Non – Individual Accounts a) N/A
Account freezing/Unfreezing	₹150 per Instruction	₹150 per Instruction
Account Modification	₹10 per Instruction	₹10 per Instruction
DIS Book Re-Issue Charges	₹250/- per booklet (for 100 slips)	₹250/- per booklet (for 100 slips)
Late Entry Charges	₹100/- per transaction	₹100/- per transaction
Ad-hoc Statement charges (electronic & printouts)	₹20/- per statement	₹20/- per statement

Depository charges (CDSL) will be collected from the customers over and above the given charge structure.

- All charges are exclusive of applicable GST and other taxes/statutory charges levied by government bodies/statutory authorities from time to time, which will be charged as applicable.
- A one-time charge of **₹150/-** towards **administrative/conveyance costs** will be charged extra for all account categories.
- Schedule of charges is in tune with depository (CDSL) guidelines. An **interest of 15%** will be applied on the pending charges to be paid by the defaulting customers **after** a buffer of **20 days** from the date of bill generation.
- The charges are subject to revision at the discretion of the Bank and are subject to change giving 30 days' notice to the client.
- An individual having more than one depository account as a sole / first holder across depositories is not eligible to opt for BSDA facility.
- As and when an account becomes RSDA, automatically RSDA charges will be applied.
- The value of holding will be calculated in accordance with rates provided by CDSL.
- Transaction charges, Custody charges, Demat and Remat charges are payable on a quarterly basis.
- Pledge charges are payable at the time of respective request.
- Mailing charges are payable at the time of request. Apart from AMC & Transaction Charge, tariff will be same for all the other services for Individual and Non– Individual demat accounts
- For CDSL Charges, please visit <https://www.cdslindia.com/downloads/DP/HowToBecomeaDP/CDSL-DPTariff-structure.pdf>

SCHEDULE OF CHARGES FOR DEPOSITORY PARTICIPANT SERVICES – NSDL

Activity	Regular Services Demat Account (RSDA)	Basic Services Demat Account (BSDA)
Account Opening	Nil	Nil
Account Closing	Nil	Nil
Demat	₹5/- per certificate for a maximum of 4 certificates. ₹20/- per certificate from 5th certificate onwards subject to a maximum of ₹5000/- plus mailing charge ₹100/- per request.	₹5/- per certificate for a maximum of 4 certificates. ₹20/- per certificate from 5th certificate onwards subject to a maximum of ₹5000/- plus mailing charge ₹100/- per request.
Reconversion / Repurchase of Mutual Fund Units	₹100 per transaction	₹100 per transaction
Redemption of Mutual Fund Units	Nil	Nil
Remat	a) ₹25/- per certificate per request b) ₹25/- for every hundred securities or part thereof subject to max fee of ₹5,00,000/- whichever is higher plus, mailing charge ₹100/-	a) ₹25/- per certificate per request b) ₹25/- for every hundred securities or part thereof subject to max fee of ₹5,00,000/- whichever is higher plus, mailing charge ₹100/-
Transaction Charge (excluding NSDL charges)	Credit: Nil 1. Debit (Individual accounts) a) ₹30/- per instruction b) ₹20/- per instruction for Fed-e-Trade customer. 2. Debit (Non-individual accounts) a) 0.025 % subject to a minimum of ₹50/- and maximum of ₹600/- per transaction	Credit: Nil 1. Debit (Individual accounts) a) ₹30/- per instruction b) ₹20/- per instruction for Fed-e-Trade customer. 2. Debit (Non-individual accounts) a) N/A
Pledge Creation/Confirmation/Closure/Closure confirmation/Invocation	₹75/- per transaction (per ISIN)	₹75/- per transaction (per ISIN)
Margin pledge initiation charge	₹5/- per transaction (per ISIN)	₹5/- per transaction (per ISIN)
Fees for NDU (Non-Disposal Undertaking/Agreement)	0.01% of the value of securities upon creation of hold subject to a minimum of ₹ 25/-	0.01% of the value of securities upon creation of hold subject to a minimum of ₹ 25/-

Annual Maintenance charge	1. Individual Accounts a) ₹600/- per annum collected quarterly 2. Non – Individual Accounts a) ₹2000/- per annum collected quarterly	1. Individual Accounts i. If Holding Value Up to ₹ 4 lakhs - NIL ii. If Holding value more than ₹ 4 lakhs but up to ₹10 lakhs - ₹ 100 iii. For Holding Value above ₹ 10 lakhs - the tariff for Regular Service Demat Account (RSDA) will be applicable. 2. Non – Individual Accounts a) N/A	
Account freezing/Unfreezing	₹150 per Instruction	₹150 per Instruction	
Account Modification	₹10 per Instruction	₹10 per Instruction	
DIS Book Re-Issue Charges	₹100/- per booklet (for 5 slips) ₹150/-per booklet (for 10 slips) ₹250/-per booklet (for 100 slips)	₹100/- per booklet (for 5 slips) ₹150/-per booklet (for 10 slips) ₹250/-per booklet (for 100 slips)	
Late Entry Charges	₹100/- per transaction	₹100/- per transaction	
Ad-hoc Statement charges (electronic & printouts)	₹20/- per statement	₹20/- per statement	
IDEAS & SPEED-e charges			
IDEAS	NIL		
Speed-e	Password User	₹30/- Per Quarter	
	Smart Card/E- token	No. of instructions submitted through SPEED-e facility during the quarter	User fee per quarter
		>= 50000	1000
		>= 5000 and < 50000	750
	< 5000	500	

Depository charges (NSDL) will be collected from the customers over and above the given charge structure.

- All charges are exclusive of applicable GST and other taxes/statutory charges levied by government bodies/statutory authorities from time to time, which will be charged as applicable.
- A onetime charge of ₹ 1,000/- (minimum) towards the cost of Smart Card/E-token will be charged extra for those who opt for Speed-e operating through Smart card /E-token.
- A one-time charge of ₹150/- towards administrative/conveyance costs will be charged extra for all account categories.
- Schedule of charges is in tune with depository (NSDL) guidelines. An interest of 15% will be applied on the pending charges to be paid by the defaulting customers after a buffer of 20 days from the date of bill generation.
- The charges are subject to revision at the discretion of the Bank and are subject to change giving 30 days' notice to the client.
- An individual having more than one depository account as a sole / first holder across depositories is not eligible to opt for BSDA facility.
- As and when an account becomes RSDA, automatically RSDA charges will be applied.
- The value of holding will be calculated in accordance with rates provided by NSDL.
- Transaction charges, Custody charges, Demat and Remat charges are payable on a quarterly basis.
- Pledge charges are payable at the time of respective request.
- Mailing charges are payable at the time of request.
- Apart from AMC & Transaction Charge, tariff will be same for all the other services for Individual and Non-Individual demat accounts
- For NSDL Charges, please visit <https://nsdl.co.in/about/charges.php>