

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
Dematerialisation	Rs.20/- per certificate, subject to a minimum of Rs.200/- per scrip Mailing charge ₹100/- per request per scrip.	Rs.20/- per certificate, subject to a minimum of Rs.200/- per scrip Mailing charge ₹100/- per request per scrip
Reconversion / Repurchase of Mutual Fund Units	₹100 per transaction	₹100 per transaction
Redemption of Mutual Fund Units	₹ 5 per instruction	₹ 5 per instruction
Rematerialisation	A fee of Rs.25 per certificate/request subject to a maximum of Rs.500000 plus mailing charge Rs.100	A fee of Rs.25 per certificate/request subject to a maximum of Rs.500000 plus mailing charge Rs.100
Transaction Charge (Depository Participant Charge + Depository Charge)	Depository Participant Charge	
	Credit: Nil 1) Debit (Individual accounts) a) ₹30/- per instruction b) ₹20/- per instruction for Fed-e-Trade customer. 2) Debit (Non-individual accounts) 0.025 % subject to a minimum of ₹50/- and maximum of ₹1000/- per transaction. (Smart card Users in CDSL cannot be charged)	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
	Depository Charge	
	Credit: Nil Debit: 1) ₹ 3.5 per Debit transaction 2) Additional discount of ₹ 0.25 per debit transactions - a) If first/ sole holder in demat account is female. b) For Mutual Funds ISINs c) For Bond ISIN	Credit: Nil Debit: 1) ₹ 3.5 per Debit transaction 2) Additional discount of ₹ 0.25 per debit transactions - a) If first/ sole holder in demat account is female. b) For Mutual Funds ISINs c) For Bond ISIN
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) 1. Individual Accounts a) ₹600/- per annum collected quarterly 2) Non – Individual Accounts a) ₹2,000/- 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) 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 of 5 leaflets ₹150 per booklet of 10 leaflets ₹1000 per booklet of 100 leaflets ₹2000 per booklet of 200 leaflets	₹100 per booklet of 5 leaflets ₹150 per booklet of 10 leaflets ₹1000 per booklet of 100 leaflets ₹2000 per booklet of 200 leaflets
Late Entry Charges	₹100/- per transaction	₹100/- per transaction
Ad-hoc Statement charges (electronic & printouts)	₹20/- per statement	₹20/- per statement
AMC for Foreign National (Non OCI/PIO) and Foreign Institution	USD 100 or Rupee equivalent	

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 13% 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
Dematerialisation	Rs.20/- per certificate, subject to a minimum of Rs.200/- per scrip Mailing charge ₹100/- per request per scrip.	Rs.20/- per certificate, subject to a minimum of Rs.200/- per scrip Mailing charge ₹100/- per request per scrip
Reconversion / Repurchase of Mutual Fund Units	₹100 per transaction	₹100 per transaction
Redemption of Mutual Fund Units	₹ 5 per instruction	₹ 5 per instruction
Rematerialisation	A fee of Rs.25 per certificate/request subject to a maximum of Rs.500000 plus mailing charge Rs.100	A fee of Rs.25 per certificate/request subject to a maximum of Rs.500000 plus mailing charge Rs.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 ₹1000/- per transaction. (b) For Smart card users, 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) ₹2,000/- 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 of 5 leaflets ₹150 per booklet of 10 leaflets ₹1000 per booklet of 100 leaflets ₹2000 per booklet of 200 leaflets	₹100 per booklet of 5 leaflets ₹150 per booklet of 10 leaflets ₹1000 per booklet of 100 leaflets ₹2000 per booklet of 200 leaflets
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	Nil Charges
	Smart Card/ E-token	Rs.500 per request. (Including renewal/modification)

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>