

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	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/-	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	Credit: Nil	Credit: Nil						
	1. Debit (Individual accounts)							
	a) ₹30/- per instruction	a) ₹30/- per instruction						
	b) ₹20/- per instruction for Fed-e-Trade customer.	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.	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 (NonDisposal 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	<table border="1"> <thead> <tr> <th>Holding Value</th> <th>Charges</th> </tr> </thead> <tbody> <tr> <td>Up to ₹ 4 lakhs</td> <td>NIL</td> </tr> <tr> <td>More than ₹ 4 lakhs but up to ₹ 10 lakhs</td> <td>₹100</td> </tr> </tbody> </table>	Holding Value	Charges	Up to ₹ 4 lakhs	NIL	More than ₹ 4 lakhs but up to ₹ 10 lakhs	₹100
		Holding Value	Charges					
		Up to ₹ 4 lakhs	NIL					
More than ₹ 4 lakhs but up to ₹ 10 lakhs	₹100							
For Holding Value above ₹ 10 lakhs the tariff for Regular Service Demat Account (RSDA) will be applicable.								
2. Non – Individual Accounts								
a) ₹2000/- per annum collected quarterly	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)	₹100/- per booklet (for 5 slips)	
	₹150/-per booklet (for 10 slips)	₹150/-per booklet (for 10 slips)	
	₹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	
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>