

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	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)	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	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

- **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-DP-Tariff-structure.pdf>