



Details	NRE SB	NRO SB
Account Maintenance		
Quarterly Average Balance to be Maintained (INR) – Applicable for accounts opened on or after 10th July 2009	10,000	10,000
Quarterly Average Balance to be maintained (INR) – Applicable for accounts opened before 10th July 2009	5,000	5,000
Charges for Non Maintenance of QAB (INR)	500	500
Cheque Books	No Charges	No Charges
Standing Instructions	No Charges	No Charges
Doorstep Banking*	No Charges	No Charges
Online Banking	No Charges	No Charges
Monthly Statement Charges	No Charges	No Charges
Duplicate Statement on Request	INR 50 per statement	INR 50 per statement

* To be launched soon in India.

ATM cum Debit Card		
ATM / Debit Card Annual Charge	No Charges	No Charges
ATM/Debit Card Replacement Charges	INR 150	INR 150
International ATM Withdrawal	Charged as per Visa rates	Not Applicable
Cheque Transaction		
Payorders from India A/c	No Charges	No Charges
Outward Cheque Collection (OCC) through Barclays Bank Branches	0.20% (Min. INR 30 + postage charges - INR 30)	0.20% (Min. INR 30 + postage charges - INR 30)
Outward Cheque Collection (OCC) through Correspondent Bank	0.25% (Min. INR 60 + postage charges - INR 30)	0.25% (Min. INR 60 + postage charges - INR 30)
Outward Cheque Collection (OCC) through other than Correspondent Bank	0.45% (Min. INR 60 + postage charges - INR 30)	0.45% (Min. INR 60 + postage charges - INR 30)
Foreign Currency Cheque Collection	0.25% (Min. INR 150 & Max. INR 5000)	0.25% (Min. INR 150 & Max. INR 5000)
Electronic Clearing System / Cheque Issued and Returned	Financial reason - INR 300 Technical reason - No Charges	Financial reason - INR 300 Technical reason - No Charges
Cheque Deposited and Returned Unpaid	Local - INR 100 Outstation - INR 200	Local - INR 100 Outstation - INR 200
Cheque Stop Payment Instructions	INR 50 per cheque	INR 50 per cheque

Remittances		
DD on Non Barclays Branches (through local arrangement)	INR 3.50/1000 (Min INR 100; Max INR 1000)	INR 3.50/1000 (Min INR 100; Max INR 1000)
Foreign Currency DD	INR 300 per DD	INR 300 per DD
Foreign Currency Telegraphic Transfer**	Inward - INR 250 per transaction Outward - INR 500 per transaction	Inward - INR 250 per transaction Outward - INR 500 per transaction

** Foreign exchange conversion fee of INR 100 will be levied on all Transaction for Purchase / Sale of foreign exchange. Remittance charges would not be applicable for opening a new savings account/fixed deposit and for remittance amounts of more than £ 250.00 and its equivalent.
Service tax as applicable will be charged on all fees/charges.

Note: Facilities offered as 'No Charges' are at the sole discretion of the bank may, without prior notice of the same limit such offerings.

Charges are accurate as on 1st June, 2009 and are subject to change.