

## Saraswat Co-operative Bank Ltd. (Scheduled Bank)

### Depository Participant Office

110-111 & 129-131, Vyapar Bhavan, 1<sup>st</sup> Floor, 49, P Dmello Road, Carnac Bunder, Mumbai – 400 009., Tel: 022 68327310/11/12 Fax : 022 68327313

### Tariff Structure for Demat accounts for NSDL/CDSL

Sr. No	Tariff Head	Regular Account	Basic Services Demat Account (BSDA)	
1	Account Opening	Nil	Nil	
2	Dematerialisation	₹ 3/- per certificate with a minimum of ₹ 25/- plus ₹ 25/- courier charges ₹30/- per request as courier charges for mutual fund request.	₹ 3/- per certificate with a minimum of ₹ 25/- plus ₹ 25/- courier charges ₹30/- per request as courier charges for mutual fund request.	
3	Rematerialisation	a) ₹ 25/- per certificate plus ₹ 25/- courier charges b) ₹ 25/- for every 100 securities or part thereof plus ₹ 25/- courier charges.  The charges will be applicable as per clause 'a' or 'b' whichever is higher.	a) ₹ 25/- per certificate plus ₹ 25/- courier charges b) ₹ 25/- for every 100 securities or part thereof plus ₹ 25/- courier charges.  The charges will be applicable as per clause 'a' or 'b' whichever is higher.	
4	Reconversion of Mutual Fund units into Statement of Account (SOA)	₹ 25 per instruction .	₹ 25 per instruction .	
5	Redemption of Mutual units through Saraswat Bank	0.04% of the market value of transaction with a minimum of ₹ 21/- per transaction	0.04% of the market value of transaction with a minimum of ₹ 21/- per transaction	
6	Transaction Charges a) Sale b) Purchase	0.04% of the market value of transaction with a minimum of ₹ 21/- per transaction Nil	0.04% of the market value of transaction with a minimum of ₹ 21/- per transaction Nil	
7	Transaction Charges : Sale of Debt Securities	0.04% of the value of transaction with a minimum of ₹ 40/- per transaction and maximum of ₹ 1000/- per transaction.	0.04% of the value of transaction with a minimum of ₹ 40/- per transaction and maximum of ₹ 1000/- per transaction.	
8	Pledge: a) Pledge Creation b) Pledge Closure c) Pledge Invocation	₹ 50/- per ISIN ₹ 25/- per ISIN ₹ 25/- per ISIN	₹ 50/- per ISIN ₹ 25/- per ISIN ₹ 25/- per ISIN	
9	Custody Fee	Nil	Nil	
10	Annual Maintenance Charges: NSDL : a) Individuals & other categories b) Corporate accounts CDSL : a) Individuals & Other categories b) Corporate accounts	₹ 400/- per annum ₹ 900/- per annum ₹ 400/- per annum ₹ 900/- per annum	AMC No AMC ₹100/- p.a. ₹ 400/- p.a.	Value of Holding in the Demat Account (Debt as well as other than debt securities combined). Up to ₹ 4 lakhs More than ₹ 4 lakhs but up to ₹ 10 lakhs More than ₹ 10 lakhs
11	Speed-e on NSDL : a) AMC charges b) Sale transaction	₹ 50/- per annum (In addition to Regular AMC) ₹ 10/- per transaction	₹ 50/- per annum (In addition to Regular AMC) ₹ 10/- per transaction	
12	Easiest on CDSL : a) AMC charges b) Sale transaction	NIL ₹ 10/- per transaction	NIL ₹ 10/- per transaction	
13	KYC Registration Agency : a) Upload of KYC data b) Download of KYC Data	₹ 50/- per holder ₹ 50/- per holder	₹ 50/- per holder ₹ 50/- per holder	

#### Conditions:

- The above charges are exclusive of applicable GST.
- Annual Maintenance charges are levied up-front for a period of one year, in the month of opening of the demat account. All other charges are payable monthly.
- Market value of the transactions will be as per the rates provided by NSDL/CDSL.
- All instructions for transfer must be received at the designated branches of the bank at least one day prior to the execution date.
- Late charges would be collected for all instructions received after 4.00 p.m. for same day execution or execution date and pay in date being the same.
- Same day execution instructions will be accepted on a best effort basis at the sole risk and responsibility of the client. The bank will not be held responsible for non-execution of same day instructions. The bank also reserves its right to charge an additional fee for processing same day execution instructions.
- Any Demat account holder not maintaining Bank Account with us, will have to maintain a Term Deposit of ₹ 2500/- as a security deposit.
- Amount of AMC charged upfront by the Bank will be refunded on pro-rata basis in case of account closure for the balance quarters ₹ w.e.f. 01.07.2010.
- Transaction cum Billing statements will be sent once in a month, provided there is a transaction, else annually. Any extra statement will be charged minimum ₹ 15/- or more.
- Please note that in case the bank is unable to recover the charges due to inadequate balances in the savings account or due to invalid /closed savings account, the depository services for such accounts will be temporarily suspended till the payment of such charges.
- Account freezing/ defreezing charges – ₹ 50/- per instance.
- Demat customers eligible for BSDA facility need to register their mobile number for the SMS alert facility for debit transactions.

I / We agree to the above terms and conditions.

Sign :

(1<sup>st</sup> Holder)

(2<sup>nd</sup> Holder)

(3<sup>rd</sup> Holder)