

## INTRODUCTION

This policy is made to document opening of current accounts and savings accounts for individual customers pursuant to the completion of KYC procedures of the Bank and charges applicable.

## PROCEDURE

1. The account will be opened post compliance by the prospective customer of Credit Agricole Corporate and Investment Bank's 'Know Your Customer' policy and other account opening formalities.
2. For current accounts there will be no interest paid to customers. Interest on savings accounts has been fixed at 4% per annum.
3. The minimum balance to be maintained at any time in such accounts should be :
  - Current Account – Rs. 10,000/-
  - Savings Account – Rs. 5,000/-
4. The schedule of charges pertaining to individuals for operating these accounts is attached as Annexure 1 and pertaining to special category individuals as Annexure 2.
5. Monthly statement of accounts will be sent at the latest address on our records at no charge, duplicates will be charged as per Annexures 1 & 2.
6. Credit Agricole Corporate and Investment Bank, India at present does not provide ATMs or Debit Cards to individual customers. Our policy on this will be assessed when we introduce these products.

**AYMERIC DE REYNIES**  
Senior Country Officer

**Loic Borrey**  
LOIC BORREY  
Chief Operating Officer

*Akash Sen*  
AKASH SEN  
Head—Corporate Coverage

SCHEDULE OF CHARGES				
A. General				
<p>a. This policy and charges are applicable to all Individuals (excluding resident Indian senior citizens, rural area residents and pensioners) for Savings Accounts, Non Resident External/Non Resident Ordinary &amp; Current accounts.</p> <p>b. The following are the standard tariff to be applied to all transactions handled by the Bank</p> <p>c. Applicable Service Tax and Educational Cess are to be collected in addition to the Standard Tariff</p>				
Particulars		Tariffs	Min	Max
<b>B. Remittances</b>				
Issue of HDFC Drafts		Rs.750 flat		
Issue of Cashier Cheques		Rs.500 flat		
Foreign Currency Drafts - Issuance		Rs.750 flat		
Cancellation of Drafts / Issue of Duplicate Drafts or Cashier Cheques		Rs.750 flat		
Foreign Inward Remittance		Rs.300 flat		
Foreign Outward Remittance		Rs.750 flat		
<b>C. Accounts Maintenance (Savings / Current Accounts )</b>				
Issue of Cheque Books		Rs.100 per book of 50 leaves		
Internal Transfers		Rs.30 per transfer		
Cheque Return Charges	Own Cheques	Rs.500		
(Note: No charge for cheques returned for technical reasons)	Deposited Cheque	Rs.300		
Issue of Duplicate Account Statement	Within 6 months	Rs.300 per month	Rs.300	
	More than 6 months	Rs.350 per month	Rs.350	
Searching of Old records, per item	Upto 12 months Old	Rs.500		
	More than 12 months Old	Rs. 1250		
Issue of Bank Certificates for Exports/Inward Remittances/		Rs.200 per Certificate		
Certificate of Balance to auditors/ any other certificates		Rs.300 for First Certificate for current Financial year		
Balance Confirmation		NIL		
Recording of Stop Payment instructions		Rs.100 per cheque		
Closure of Accounts	At client's instance within 1 year	Rs.1,000		
	At Bank's instance	NIL		
Collection charges for Foreign Cheques and Drafts		Rs.350 flat		

Outward RTGS/NEFT charges are NIL as per Reserve Bank of India directives

All Amounts are in Indian Rupees.

SCHEDULE OF CHARGES				
A. General				
a. This policy and charges are applicable to Savings & Current Accounts of special category Indian Residents (i.e. Senior Citizens, Rural Area Residents & Pensioners)				
b. The following are the standard tariff to be applied to all transactions handled by the Bank				
c. Applicable Service Tax and Educational Cess are to be collected in addition to the Standard Tariff				
Particulars		Tariffs	Min	Max
<b>B. Remittances</b>				
Issue of HDFC Drafts		Rs.500 flat		
Issue of Cashier Cheques		Rs.250 flat		
Foreign Currency Drafts - Issuance		Rs.500 flat		
Cancellation of Drafts / Issue of Duplicate Drafts or Cashier Cheques		Rs.500 flat		
Foreign Inward Remittance		Rs.250 flat		
Foreign Outward Remittance		Rs.500 flat		
<b>C. Accounts Maintenance (Savings / Current Accounts )</b>				
Issue of Cheque Books		Rs.100 per book of 50 leaves		
Internal Transfers		Rs.20 per transfer		
Cheque Return Charges	Own Cheques	Rs.250		
(Note: No charge for cheques returned for technical reasons)	Deposited Cheque	Rs.200		
Issue of Duplicate Account Statement	Within 6 months	Rs.100 per month	Rs.100	
	More than 6 months	Rs.200 per month	Rs.200	
Searching of Old records, per item	Upto 12 months Old	Rs.300		
	More than 12 months Old	Rs.750		
Issue of Bank Certificates for Exports/Inward Remittances/		Rs.100 per Certificate		
Certificate of Balance to auditors/ any other certificates		Rs.200 for First Certificate for current Financial year		
Balance Confirmation		NIL		
Recording of Stop Payment instructions		Rs.50 per cheque		
Closure of Accounts	At client's instance within 1 year	Rs.500		
	At Bank's instance	NIL		
Collection charges for Foreign Cheques and Drafts		Rs.250 flat		

Outward RTGS/NEFT charges are NIL as per Reserve Bank of India directives

All Amounts are in Indian Rupees.