

Notice to NRI Super Savings and Power Plus / Preferred / Royale / Royale Plus Customers

Introduction of Total Relationship Value (TRV) for NRI Products Scheme - Power-Plus / Preferred/ Royale / Royale Plus Customers and Penal charges for non-maintenance of TRV

- With a view to provide greater convenience and flexibility, the monthly Balance requirement for NRI Power-Plus / Preferred/ Royale/Royale Plus Customers would be based on your Total Relationship Value (TRV) with the Bank. The TRV would be derived from a combination of balances maintained across your Savings, Current Accounts and Fixed Deposits (*excluding FCNR Deposits*) under the same customer id as primary account holder.

Further, with this facilitation, Penal Charges for non-maintenance of Balance as per the stipulated Total Relationship Value (TRV) criteria are being introduced w.e.f November 1, 2018.

The details of the Relationship Value Structure and the Penal Charge Structure are given in attached Annexure as listed below:

Total Relationship Value Structure	Annexure - I
Penal Charge Structure	Annexure - II

Introduction of Penal charges for non-maintenance of monthly account balance in existing NRI Super Savings Accounts

- As part of our endeavor to review our services and the associated charges, the Bank has decided to introduce charges towards non-maintenance of stipulated Monthly Average Balance in NRI Super Savings Accounts.

Monthly Average Balance and Penal Charge Structure	Annexure - III
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Schedule of Facilities

<i>All NRI product variants</i>	Annexure - IV
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***GST would be recovered over and above the service charge quoted.*