



**Saraswat  
Bank**

**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:23480039/40/41 Fax : 23480043

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

Sr. No	Tariff Head	Regular Account	Basic Services Demat Account (BSDA)		
1	<b>Account Opening :</b>	Nil	Nil		
2	<b>Dematerialisation :</b>	₹ 3/- per certificate with a minimum of ₹ 25/ plus ₹ 25/-courier charges	₹ 3/- per certificate with a minimum of ₹ 25/ plus ₹ 25/-courier charges		
		₹30/- per request as courier charges for mutual fund request.	₹30/- per request as courier charges for mutual fund request.		
3	<b>Rematerialisation :</b>	a) ₹ 25/-per certificate plus ₹ 25/- courier charges b) ₹ 25/- for every 100 securities or part thereof plus ₹ 25/- courier charges.	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.	The charges will be applicable as per clause 'a' or 'b' whichever is higher.		
4	<b>Recovery of Mutual Fund units into Statement of Account (SOA)</b>	₹ 25 per instruction .	₹ 25 per instruction .		
5	<b>Redemption of Mutual units through Saraswat Bank</b>	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	<b>Transaction Charges :</b> a) Sale b) Purchase	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		
		Nil	Nil		
7	<b>Transaction Charges :</b> 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	<b>Pledge :</b> a) Pledge Creation b) Pledge Closure c) Pledge Invocation	₹ 50/- per ISIN	₹ 50/- per ISIN		
		₹ 25/- per ISIN	₹ 25/- per ISIN		
9	<b>Custody Fee :</b>	Nil	Nil		
10	<b>Annual Maintenance Charges:</b>  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	<b>AMC</b>	Holding Value	
				No AMC	Debt Securities (₹)
			₹100/- p.a.		0 to 100000
			₹100/- p.a.	100001 to 2 lacs	50001 to 2 lacs
			₹ 400/- p.a	Above 2 lacs	Above 2 lacs
11	<b>Speed-e on NSDL :</b> a) AMC charges b) Sale transaction	₹ 50/- per annum (In addition to Regular AMC)	₹ 50/- per annum (In addition to Regular AMC)		
		₹ 10/- per transaction	₹ 10/- per transaction		
12	<b>Easiest on CDSL :</b> a) AMC charges b) Sale transaction	NIL	NIL		
		₹ 10/- per transaction	₹ 10/- per transaction		
13	<b>KYC Registration Agency :</b> 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)