



**Saraswat
Bank**

The Saraswat Co-operative Bank Ltd. (A Scheduled Bank)
Depository Participant Office
 Madhushree, Plot No. 85, District Business Centre, Sector 17, Vashi,
 Navi Mumbai 400703 Tel : 27884161/62/63, Fax : 27884153

Tariff Acceptance Form for Demat accounts for NSDL/CDSL (w.e.f. 01.07.2014)

Sr. No	Tariff Head	Tariff Rate
1	Account Opening :	Nil
2	Dematerialisation :	Rs. 3/- per certificate with a minimum of Rs. 25/ plus Rs. 25/-courier charges Rs30/- per request as courier charges for mutual fund request.
3	Rematerialisation :	a) Rs. 25/-per certificate plus Rs. 25/- courier charges b) Rs. 25/- for every 100 securities or part thereof plus Rs. 25/- courier charges. The charges will be applicable as per clause 'a' or 'b' whichever is higher.
4	Recovery of Mutual Fund units into Statement of Account (SOA)	Rs. 25 per instruction .
5	Redemption of Mutual units through Saraswat Bank	0.04% of the market value of transaction with a minimum of Rs. 21/- per transaction
6	Transaction Charges : a) Sale b) Purchase	0.04% of the market value of transaction with a minimum of Rs. 21/- per transaction Nil
7	Transaction Charges : Sale of Debt Securities	0.04% of the value of transaction with a minimum of Rs. 40/- per transaction and maximum of Rs. 1000/- per transaction.
8	Pledge : a) Pledge Creation b) Pledge Closure c) Pledge Invocation	Rs. 50/- per ISIN Rs. 25/- per ISIN Rs. 25/- per ISIN
9	Custody Fee :	Nil
10	Annual Maintenance Charges: NSDL : a) Individuals & other categories b) Corporate accounts CDSL : a) Individuals & Other categories b) Corporate accounts	Rs. 400/- per annum Rs. 900/- per annum Rs. 400/- per annum Rs. 900/- per annum
11	Speed-e on NSDL : a) AMC charges b) Sale transaction	Rs. 50/- per annum (In addition to Regular AMC) Rs. 10/- per transaction
12	Easiest on CDSL : a) AMC charges b) Sale transaction	NIL Rs. 10/- per transaction
13	KYC Registration Agency : a) Upload of KYC data b) Download of KYC Data	Rs. 50/- per holder Rs. 50/- per holder

Conditions:

- The above charges are exclusive of service Tax
- 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 Rs. 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 Rs. 15/- or more.
- Customers maintaining savings account with us should maintain stipulated minimum balance. 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 – Rs. 50/- per instance.

I / We agree to the above terms and conditions.

Sign : _____
(1st Holder)

_____ (2nd Holder)

_____ (3rd Holder)