GATEWAY TO EQUITY MARKET (GEM)				
a) GEM Account Opening (Individual)	Individual Account Holder Rs. 2,000 (Rs.1400 Bank's Facilitation Charges, Rs.400 CDC Charges, Rs.200 UIN Charges)			
b) GEM Account Opening (Corporate)	Corporate Account Holder Rs. 5,000			
c) Broker Charges	*Minimum Rate 3 paisa or 0.15% whichever is higher (On every buy and sell transaction which is not squared during the same trading day)			
d) GEM Facilitation Charges	**Security Rate**	**Commission (in Percentage)**	**Minimum (in rupee)**	**Maximum (in rupee)**
	Upto – 199.99	0.10%	0.01	0.15
	200 – 399.99	0.075%	0.15	0.30
	400 - above	0.05%	0.30	0.50
e) Custodial Charges (Market Value)	for Shares -- Re. 0.1000% p.a for TFCs -- Re. 0.1000% p.a for Rights -- Re. 0.1000% p.a			

f) Withdrawal Charges
  - Withdrawal Fee (CDC Charges)
 	
  - Withdrawal Processing Fee (Bank Charges)
	for Shares -- Re. 0.10 per Share
	for TFCs -- Rs. 50 per Unit
	for Rights -- Re. 0.10 per Right Entitlement deposit
	for Shares / Units / Rights -- Re. 0.50 per Share / Unit / Right			

g) Deposit Charges
  - Initial Deposit Fee (CDC Charges)
 	
  - Deposit Processing Fee (Bank Charges)
	for Shares -- Re. 0.01 per Share
	for TFCs -- Re. 0.01 per Unit
	for Rights -- Re. 0.01 per Right
	for Shares / Units / Rights -- Re. 0.50 per Share / Unit / Right			

h) Shares Transfer Charges In/Out	for Shares - 0.010% per shares (The minimum and maximum fee shall be Rs.7 and Rs.60,000 respectively)			
i) Shares Pledge Charges	for Shares - 0.004% per share			
j) NCCPL Charges	0.0025% per share			
k) UIN Charges Annually (first year not applicable) (NCCPL)	Corporate Account Rs.2500 Individual Account Rs.200			
l) CDC Sub Account Opening Charges Annually Individual Account (First year not applicable) (CDC Charges)	Rs.400			

All Charges are non refundable unless otherwise indicaed by the Bank

* The prescribed rage is from 3 Paisa per share or 0.15% of the transaction value, whichever is higher upto 2.5% of the transaction value in the above mentioned transactions

Charges may change from time to time as per Schedule of Charges of the Bank and it shall be the account holder responsibility to comply the same