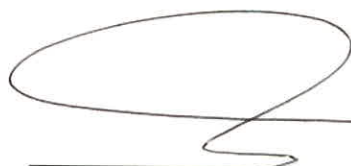


INTRODUCTION

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 for operating these accounts is attached as Annexure 1.
5. Monthly statement of accounts will be sent at the latest address on our records at no charge, duplicates will be charged as per Annexure 1.
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.



THIERRY HEBRAUD
Senior Country Officer



FREDERIK COYAULT
Chief Operating Officer



AKASH SEN
Head–Corporate Coverage

SCHEDULE OF CHARGES

A. General

- a. This policy and charges are applicable to Individual Non Resident External/Non Resident Ordinary Savings Accounts & Current accounts.
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. Remittances				
Issue of HDFC Drafts		Rs.1,000 flat		
Issue of Cashier Cheques		Rs.750 flat		
Foreign Currency Drafts - Issuance		Rs.1,000 flat		
Cancellation of Drafts / Issue of Duplicate Drafts or Cashier Cheques		Rs.1,000 flat		
Foreign Inward Remittance		Rs.500 flat		
Foreign Outward Remittance		Rs.1,000 flat		
C. Accounts Maintenance (Savings / Current Accounts)				
Issue of Cheque Books		Rs.100 per book of 50 leaves		
Internal Transfers		Rs.50 per transfer		
Cheque Return Charges (Note: No charge for cheques returned for technical reasons)	Own Cheques	Rs.1,000		
	Deposited Cheque	Rs.500		
Issue of Duplicate Account Statement	Within 6 months	Rs.250 per sheet or part thereof	Rs.500	
	More than 6 months	Rs.500 per sheet or part thereof	Rs.500	
Searching of Old records, per item	Upto 12 months Old	Rs.1,000		
	More than 12 months Old	Rs. 2500		
Issue of Bank Certificates for Exports/Inward Remittances/		Rs.250 per Certificate		
Certificate of Balance to auditors/ any other certificates		Rs.500 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.500 flat		

Outward RTGS/NEFT charges as per Reserve Bank of India directives, given below:

NEFT - Value Band	Maximum Charges
Amounts up to 10,000/-	2.50/- + Service Tax
Amounts from 10,001/- to 1 lakh	5/- + Service Tax
Amounts above 1 lakh up to 2 lakh	15/- + Service Tax
Amounts above 2 lakh	25/- + Service Tax

RTGS Transaction	Maximum Charges
Inward transactions	Free
Outward transactions	
- 2 lakh to 5 lakh	25 + service tax.
- Above 5 lakh	50 + service tax

All Amounts are in Indian Rupees.