

Account Services	
Current Account	INR
Monthly Account Balance Fall Below Fee (if monthly average balance falls below Minimum Monthly Average Balance)	Minimum Monthly Average Balance INR1,000 Fall-Below Fees INR500
Monthly Service Charge	NIL
Early Account Closure Fee (for accounts closed within 6 months of opening)	INR40
Cheque Books	INR25 per book
Terms and conditions apply. Deposits are insured up to S\$75,000 by SDIC. For full disclosure statement, please refer	
Conventional/Islamic Current Account	INR (BusinessGo/BusinessGo-i Account)
Minimum Initial Deposit	INR30,000
Monthly Account Balance Fall Below Fee	INR88 (if monthly average balance falls below INR30,000)
Cheque Books	First cheque book fee waived Subsequent cheque book requested will be charged at INR25 per book
Rates (p.a.) <sup>*</sup>	Account Balance: First INR30,000 – Nil Next INR970,000 – 0.10% Next INR1,000,000 – 0.30% Above – 0.05%
Fixed Deposit Account	INR
Minimum Initial Deposit	INR10,000
For a Tenor of 1 to 6 Days	INR5,000,000
For a Tenor of 7 Days to Less than a Month	INR1,000,000
Note: (1) Premature withdrawal of INR and Foreign Currency time deposit is subject to the Bank's Terms and	
Fixed Deposit-i	INR
Minimum Initial Deposit	INR50,000
Note: Premature withdrawal of INR and Foreign Currency Commodity Murabahah Deposit-i is subject to the Bank's	
Other Applicable Fees	INR
Excess Limit Fee (incidental overdraft charge for accounts without credit limits)	(INR Prime Rate + 10%) or min. INR20, whichever is higher
Deposit in foreign currency notes (subject to availability)	
Withdrawal in foreign currency notes (subject to availability)	
Account Setup Fee for Personal Investment Companies (PIC) and Foreign Incorporated Companies (exclude Malaysia)	INR1,000
Cheque Charges	
Marked Cheques (Direct Marking)	INR
Integro Cheques	INR50 per cheque (collect from Presenting Bank)
Other Banks' Cheques	INR100 per cheque (+ courier charges - if applicable borne by requesting party)
Outward Returned Cheque	INR
Due to Insufficient Funds	INR30 per cheque
Due to Other Reasons	INR30 per cheque (at the Bank's discretion)
Inward Returned Cheque	INR
Inward Returned Cheque	Waived
Other Cheque Charges	INR
Cheque Image Retrieval	INR50 per cheque

Stop Paym	INR30 per cheque INR50 per range
<b>Foreign Currency Cheques and Demand Drafts</b>	
USD Cheques Drawn on Local Clearing Participating Banks	Waived
Other Currency Cheques and USD Cheques Drawn on Non-Participating Banks	INR Account: \$10 per cheque + Agent fee (if applicable) + postage Foreign Currency Account (incl. Brunei Dollar): 0.125% commission (min. \$10, max. \$200) per cheque + Agent fee (if applicable) + postage
Cheques Payable in Malaysia	\$10 per cheque + postage
<b>Transactions - Outward</b>	
<b>Internal Transfer</b>	<b>BizChannel</b>
In-House Transfer (to another Integro SG Bank Account)	Waived
<b>FAST</b>	<b>BizChannel</b>
Single FAST	INR2 per item
Bulk FAST payment	INR1 per item
<b>GIRO</b>	<b>BizChannel</b>
GIRO payment	INR0.20 per item
Payroll submission via BizChannel	INR0.20 per item
Payroll submission via CD	Not applicable
Inward GIRO Collection	Waived for unsuccessful transaction
Outward GIRO Collection (due to insufficient funds)	INR10 per unsuccessful transaction
Standing Instruction	INR0.20 per item
<b>MEPS</b>	<b>BizChannel</b>
Outgoing Payment for Local Beneficiary (INR payment in Singapore)	INR15
Withdrawal from Fixed Deposit	Not Applicable
For Overseas Beneficiary (INR payment overseas)	Refer to charges under Telegraphic Transfer
<b>Telegraphic Transfer</b>	<b>BizChannel</b>
Debit from INR Account or Payment by INR cash	Cable INR30 Commissions 0.0625% (min. INR10, max. INR50)
	Agent fee (if applicable)
Debit from Foreign Currency Account with Foreign Exchange	Cable INR30 Commissions 0.0625% (min. INR10, max. INR50)
	Agent fee (if applicable)
Debit from Foreign Currency Account without Foreign Exchange	Cable INR30 Commissions 0.0625% (min. INR10, max. INR50)
	Commission-in-lieu of Exchange 0.0625% (min. INR10, max. INR50)
	Agent fee (if applicable)
Withdrawal from Fixed Deposit	Not Applicable