

**VTB Bank (PJSC)**  
**FEE SCHEDULE**

**For Banks and Non-Bank Lending Institutions, JSC VTB BANK, NEW DELHI  
BRANCH**

**Part 2. Fees and Commissions for Banks and Non-Bank Lending Institutions (\*)**

No		Services and Operations	Current Rates		
			Standard	Minimum	Maximum
1.1.		<b>Account Opening</b>	Free		
1.2.		<b>Account Maintenance</b>	Free		
1.3.		<b>Interest</b>	No interest is payable		
1.4.		<b>Account Closing</b>	Free		
1.5.		<b>Bank Transfers upon request of the counterparty banks</b>			
	1.5.1.	Execution of payments credited to VTB NOSTRO account in favor of the customers, counterparty banks or customers of the counterparty banks having VTB accounts	Free		
		<b>NOTE to 1.5.1.:</b>			
		1. For the present fee schedule the counterparty banks of VTB's counterparties as well as the customers of those banks are included in the list of the customers of VTB's counterparty banks.			
	1.5.2.	Intra-bank transfers (from LORO accounts):			
	1.5.2.1.	In favor of VTB customers	0.1% of the payment amount	INR 1 000	
	1.5.2.2.	To proprietary accounts opened with VTB	Free		
	1.5.2.3.	In favor of other respondent banks and customers thereof	0.1% of the payment amount	INR 1 000	
		<b>NOTE to 1.5.2.:</b>			
		1. The fee is charged from respondent bank.			
		2. For the present fee schedule the number of VTB respondent banks' customers includes respondents (and customers thereof) of VTB respondent banks.			

		3. No fee is charged for transfers to VTB.			
	1.5.3.	Outgoing payments from VTB accounts as requested by the counterparty banks in favor of banks with no VTB accounts	-	-	
	1.5.3.1.	via NEFT:	-	-	
	1.5.3.1.1.	For transactions up to INR 10 000	INR 2.50		
	1.5.3.1.2.	For transactions above INR 10 000 up to INR 100 000	INR 5		
	1.5.3.1.3.	For transactions above INR 100 000 and up to INR 200 000	INR 15		
	1.5.3.1.4.	For transactions above INR 200 000	INR 25		
	1.5.3.2.	via RTGS:			
	1.5.3.2.1.	For transactions above INR 200 000 up to INR 500 000	INR 25		
	1.5.3.2.2.	For transactions above INR 500 000	INR 50		
	1.5.4.	Outgoing payments from VTB accounts as requested by the counterparty banks in favor of clients (individuals and legal entities) with no VTB accounts:	-	-	
	1.5.4.1.	via NEFT:	-		
	1.5.4.1.1.	For transactions up to INR 10 000	INR 2.50		
	1.5.4.1.2.	For transactions above INR 10 000 up to INR 100 000	INR 5		
	1.5.4.1.3.	For transactions above INR 100 000 and up to INR 200 000	INR 15		
	1.5.4.1.4.	For transactions above INR 200 000	INR 25		
	1.5.4.2.	via RTGS:			
	1.5.4.2.1.	For transactions above INR 200 000 up to INR 500 000	INR 25		
	1.5.4.2.2.	For transactions above INR 500 000	INR 50		
		<b>NOTE to 1.5.4.:</b>			
		1. Remuneration is withheld from the respondent bank			
		<b>NOTE to 1.5.:</b>			
		Telecommunication expenses shall not be charged			
1.6.		<b>Manual Processing of Payment Documents</b>	INR 800 per a document		
		<b>NOTE to 1.6.:</b>			
		1. The fee shall be charged only if payment documents need editing / adjusting (additionally to the fee specified in 1.5. hereof) which haven't passed automatic processing as to meeting the requirements of VTB Bank (PJSC) to formatting messages as format of SWIFT or other formats of useable communication systems.			
1.7.		<b>Amendments to Terms, Cancellation or Return of Transfers:</b>			
	1.7.1.	Return of a payment received by the Bank if the details for identifying the recipient are insufficient or at the request of the sending bank			
	1.7.1.1.	for amount up to INR 80 000 (inclusive)	Free		

	1.7.1.2.	for amount over INR 80 000	INR 8 000		
		<b>NOTE to 1.7.1.</b>			
		1. The fee is charged from the transfer amount on the date of return			
	1.7.2.	Cancellation	INR 2 000		
<b>1.8.</b>		<b>Transaction investigations</b>			
	1.8.1.	Investigations related to changes or clarification of transfer details	INR 8 000		
		<b>NOTE to 1.8.1.</b>			
		1. The fee is charged from the bank that sent the request (to confirm the date of funds transfer or additional information about the payment). A request for payment of the fee for providing information is sent by the Bank to the correspondent bank / payer bank upon receipt of the request.			
		2. Payment of the fee is made before the service is provided. If funds are not received to pay the fee, the Bank does not provide the service.			
<b>1.9.</b>		<b>Statements, Receipts and Other Documents Issued upon Customer Request</b>			
	1.9.1.	Account statements, advice documents	Free		
	1.9.2.	Duplicated account statements, advice or payment documents			
	1.9.2.1	Duplicated account statement	INR 1 000		
	1.9.2.2.	Duplicated attachments to statement (advice or payment documents)	INR 100 per a document		
	1.9.3.	Responses to client's queries about its accounts and operations, including the queries related to audit purposes:	INR 5 000		
	1.9.4.	Information on account balances and transactions (turnovers) of correspondent accounts; on existence of indebtedness, accrued interest:			
	1.9.4.1.	Performed less than 1 year ago	INR 200		
	1.9.4.2.	Performed more than 1 year ago	INR 400		
		<b>NOTE to Section 1:</b>			
		1. The fees of correspondent banks (third banks), other additional expenses for executing orders of respondent banks are reimbursed (paid) by respondent banks at the actual cost of expenses incurred			
		2. The rates specified in this section apply to accounts in INR.			
		(*) - All specified fee are additionally charged with value added tax in accordance with the laws of the Republic of India			