

Comparison between NRE/NRO current account RAHA & MIZA.

Feature RICH

Current Accounts for NRIs - RAHA & MIZA

Features		
Particulars	RAHA	MIZA
Average Minimum Balance	Rs. 1,000/- Monthly	Rs. 5,000/- Monthly
Withdrawal of cash through branches other than parent branch	Free	Free
Movement of funds as Above other than by way of cash	Free	Free
Draft/ Pay order charge: (After 2.00 pm on week days and 12.00 noon on Saturdays 1.5 times of normal charges for cash DDs)- 20% extra charge for cash DDs(Above free limit, if any, Rs1/1000)	Monthly Rs. 10,000/- free.	Monthly Rs. 50,000/- free
NEFT/RTGS Fund Transfer (inward)	Free	Free
NEFT/RTGS free limit/ Month (transactions above free limits will be charged as per the regulator service charges)	Rs.50,000 Per Month	Rs. 2,00,000 Per Month
Ordinary/ ABB cheque Leaves (Rs. 3/leaf above free leaves)	25 leaves free per Year	50 leaves free per Year
Transactions through other bank ATMs in India	Monthly 5 transactions free	Monthly 10 transactions free
Debit Card Issuance Fee*	No charges	No charges
AMC for Debit card (annually)	Applicable	*No charges
AMC for Mobile Banking incl SMS banking (Half yearly)	Applicable	Applicable
Fund transfer using internet banking within the bank	Free	Free
Cash Handling charges (applicable for NRO CD only)	No charges	No charges

*applicable only for basic variant debit card

For more details SMS<RAHA> to 9840777222, SMS<MIZA> to 9840777222

Terms and Conditions Applicable