

<b>STANDARD SCHEDULE OF CHARGES APPLICABLE FOR SAVINGS ACCOUNT PRODUCTS</b>		
<b>Sl.No</b>	<b>Nature of Charge</b>	<b>w.e.f. 01.06.2021</b>
<b>ACCOUNT RELATED CHARGES</b>		<b>Charges are Excluding GST</b>
1	Penal Charges (Non-Maintenance of Average Minimum Balance)	(Shortfall to AMB / AMB of the Product) X Maximum AMB violation charges
2	Account Closure Charges	Upto 14 days : Nil 15 days to 6 months : Rs.500 After 6 months : Nil
3	Internet Banking	Free
4	Mobile Banking	Free
<b>ELECTRONIC PAYMENT RELATED CHARGES</b>		
5	NEFT – Through Branch	<ul style="list-style-type: none"> <li>• Up to Rs. 10000 - Rs.2.50 Per Transaction</li> <li>• Rs. 10001- Rs. 100000 - Rs. 5 Per Transaction</li> <li>• Rs. 100000 - Rs. 200000 - Rs. 15 Per Transaction</li> <li>• Above Rs. 200000 - Rs. 25 Per Transaction</li> </ul>
6	RTGS – Through Branch	Rs. 200000 - Rs. 500000 - Rs. 25 Per Transaction Above Rs. 500000 - Rs. 50 Per Transaction
7	IMPS Charges	Amount from Rs.1 and upto Rs.1 Lakh- Rs.5/- Amounts above Rs.1 Lakh and upto Rs.2 Lakh -Rs.15
<b>CHEQUE/DEMAND DRAFT/PAY ORDER/ECS MANDATE RELATED CHARGES</b>		
8	Charges / Cheque Leaf	Rs.3.50 Per leaf
9	Charges for DD & Pay Order (Bankers Cheque) at bank locations	Upto Rs. 10000 - Rs. 40
		Rs. 10000 & up to Rs.50000 - Rs. 125
		Rs. 50000 & upto Rs.100000 - Rs. 250
		Rs. 100000 To Rs.10000000 - Rs. 2.50 per 1000. Maximum Rs.10000/-

10	DD & PO Cancellation	Rs. 100 Per Instrument
11	DD & PO Revalidation	Rs. 100 Per Instrument
12	Cancellation & Issuance of Duplicate Instrument	Rs. 150 per instrument
13	Cheque Issued & Returned (financial reasons)	Rs. 400 Per Instrument
14	Cheque Issued & Returned (Other reasons where customer is at fault)	Rs.150 Per Instrument
15	Cheque Deposited & return	Rs.100 Per Instrument
16	ECS Mandate Registration Charges, Rs.100 per instance	Rs. 100 Per Mandate
17	ECS Returns	Rs. 400 Per Return
18	Outstation Cheque Collection Charges Bank/Non Bank locations	Rs.100 Per Instrument
19	Stop Payment	Rs. 75 Per Cheque leaf; Rs. 300 Per Series
20	Standing Instructions	Registration (one-time) - Rs.100. Non-execution (due to lack of sufficient funds in the account) – Rs. 100 Amendment Rs.50
<b>ATM RELATED CHARGES</b>		
21	ATM Issuance Charges	For Rupay Classic Rs.150 For VISA International Rs.150 For Rupay Platinum Domestic Rs.200
22	ATM-Annual Maintenance Charges	For Rupay Classic Rs.100 For VISA International Rs.100 For Rupay Platinum Domestic Rs.250
23	ATM -Re issue on lost	Rs.200/issue
24	Other Bank Txns charges (after free limit Domestic)	Rs.20 Per Transaction
25	Other Bank Txn Decline charges due to insufficient funds	Rs.20 Per Transaction
26	ATM Financial Txns charges (International)	Rs.150+ 3.50% Cross Currency mark up
27	ATM Non-Financial Transaction (International)	Rs.25 Per Transaction

<b>OTHER CHARGES</b>		
28	Statement Charges	One statement per month free, thereafter Rs. 50 per instance. (Monthly E-mail statement is free)
29	SMS Alert	Domestic 60 Paise / SMS (Maximum is Rs.400/Quarter), International Rs.2.50/SMS Maximum is Rs.250/Quarter
30	Photo attestation, Signature attestation, Address attestation, No dues certificate., Balance Confirmation Charges	Rs. 100 Per instance
31	Enquiries related to old records	Rs. 200 per request for records within 2 years, Plus Rs.40 for each year beyond 2 years
32	Allowing operations through PA/ mandate holder-Registration and modifications	Rs.100
33	Postal charges	Normal Post-Rs.10, Registered Post.Rs.50, Courier Actual
34	Photo attestation, Signature attestation, Address attestation, No dues certificate., Balance Confirmation Charges	Rs.100 Per instance
35	Duplicate Passbook	Rs.100 Per instance
36	Card block miss call	Re.1 Per instance
37	Cash Deposit Charges above the free threshold limit	Rs.3.00 Per thousand
38	Small Denomination Notes Deposit Charges above free limit/packet of part thereof (Rs.50 and below denomination currency Notes and & coins)	Rs. 10/packet of 100 Nos
39	Charges for Cash Withdrawal over the counter in SB accounts above the free limit(For Individual & HUF accounts )	Rs.20 Per Transaction
40	Senior Citizen Doorstep banking facility	Rs.250 Per Pickup
41	Cash Bundling charges - Other Bank cash deposit at Dhanlaxmi Bank currency chests	Rs.50 Per Bundle

PRODUCT FEATURE CHART										
Sl. No	Product	Product Code	AMB	AMB Violation Charges (Maximum)	Free Cheque book/year (20 leaves)	Free IMPS Txns	Free NEFT Txns From branch	Free RTGS Txns From Branch	Free Demand Drafts	
									Numbers	Limit per DD
01	Regular Savings Account	001	1000	200	1 Cheque book	0	0	0	0	0
02	Dhanam Savings Account Senior Citizen	003	1000	200	1 Cheque book	0	0	0	0	0
03	Dhanam Vanitha	041	500	200	1 Cheque book/Quarter	5	0	0	1 DD	10000
04	Dhanam Yuvak	042	1000	200	1 Cheque book	5	0	0	1DD	50000
05	Dhanam Genius	043	500	200	NIL	0	2	2	2DD	10000
06	Dhanam +/++	030/031	5000	425	1 Cheque book	10	2	2	1DD	50000
07	Dhanam Preferred	037	5000	425	1 Cheque book	10	2	2	1DD	50000
08	Dhanam Premium	038	10000	425	1 Cheque book	25	5	5	1DD	100000
09	Dhanam Privilege	039	25000	425	1 Cheque book	Free	25	25	1DD	100000
10	Dhanam Basic Savings Bank Deposit (Small)	010	NIL	0	NIL	0	0	0	0	0
11	Dhanam Salary	011	NIL	0	1 Cheque book	5	2	2	Unlimited	50000
12	Dhan Easy	013	NIL	0	NIL	0	0	0	0	0
13	Dhanam BSBDA	036	NIL	0	1 Cheque book	0	0	NA	0	0

14	Special Savings Account for TASC	035	NIL	0	5 Cheque book	0	Free	Free	10DD/day	100000
15	Dhanam Students Scholarship Savings Account	044	NIL	0	NIL	5	0	0	1DD for education purpose	50000
<b>NRI PRODUCTS</b>										
16	SB NRE/NRO Classic	004/005	1000	200	1 Cheque book	0	0	0	0	0
17	SB NRE/NRO Elite	020/023	50000	525	Free	Free	Free	Free	Free	100000
<b>SUSPENDED PRODUCTS FOR NEW ACQUISITION</b>										
18	Maxi Gain Supreme Savings Account	009	10000	425	1 Cheque book	25	5	5	3DD	1,00,000
19	Maxigain Classic Savings Account	014	5000	425	1 Cheque book	10	2	2	1DD	50,000
20	Maxigain Platinum Savings Account	012	25000	850	1 Cheque book	50	25	25	5DD	1,00,000
21	Salary Multiplier Account	015	0	0	1 Cheque book	Free	5	5	2DD	50,000
<b>Standard charges are applicable above the free Limit</b>										

- Penal Charges for non-maintenance of average minimum balance will be in direct proportion to the extent of shortfall
- All RTGS & NEFT Transactions initiated via Internet Banking and Mobile Banking are free of charges
- Demand Drafts above the free limit will be chargeable for full amount.
- Salary accounts with no salary credit for last 3 months will be automatically converted into normal Savings Bank Account (Product Code 001) with Average Monthly Balance Rs.1000/-, unless there is a specific request from customer to retain the product. The charges applicable to Normal Savings Bank Account product are applicable to these accounts.

<b>ATM CARD MATRIX</b>								
Sl.No	Product	Product Code	Card Variant	ATM Limit/Day	POS limit/Day	Other Bank Free Txns		Card block through missed call
						Metro	Others	
01	Regular Savings Account	001	VISA Classic	30000	50000	3	5	2
02	Dhanam Savings Account Senior Citizen	003	VISA Classic	30000	50000	3	5	2
03	Dhanam Vanitha	041	VISA Classic	30000	50000	3	5	2
04	Dhanam Yuvak	042	VISA Classic	30000	50000	3	5	2
05	Dhanam Genius	043	Rupay Classic	5000	5000	3	5	2
06	Dhanam +/++	030/031	VISA Classic	30000	75000	3	5	2
07	Dhanam Preferred	037	VISA Classic	50000	75000	3	5	2
08	Dhanam Premium	038	VISA Classic	50000	100000	10	10	Free
09	Dhanam Privilege	039	Rupay Platinum	50000	100000	Free	Free	Free
10	Dhanam Basic Savings Bank Deposit (Small)	010	Rupay Classic	5000	5000	4	4	0
11	Dhanam Salary	011	VISA Classic	30000	50000	5	5	Free
12	Dhan Easy	013	Rupay Classic	5000	5000	4	4	2
13	Dhanam Basic Savings Bank Deposit	036	Rupay Classic	5000	5000	4	4	2
14	Dhanam Students Scholarship Savings Account	044	Rupay Classic	5000	5000	4	4	2

<b>NRI PRODUCTS</b>									
<b>15</b>	SB NRE/NRO Classic	004/005	VISA Classic	50000	50000	3	5	2	
<b>16</b>	SB NRE/NRO Elite	020/023	Rupay Platinum	50000	100000	Free	Free	Free	
<b>SUSPENDED PRODUCTS FOR NEW ACQUISITION</b>									
<b>17</b>	Maxi Gain Supreme Savings Account	009	VISA Classic	50000	100000	10	10	2	
<b>18</b>	Maxigain Classic Savings Account	014	VISA Classic	50000	50000	3	5	2	
<b>19</b>	Maxigain Platinum Savings Account	012	Rupay Platinum	100000	100000	Free	Free	Free	
<b>20</b>	Salary Multiplier Account	015	Rupay Platinum	100000	100000	Free	Free	Free	

Standard Charges are applicable for transactions above the free limit mentioned in the product feature.

The charges/fees of services & features which have not been mentioned above will remain unaltered as per existing guidelines.

<b>Cash Deposit and Withdrawal Facilities</b>						
Sl.No	Product	Product Code	Cash Deposit Limit (Other than Small Denomination)	Small Denomination Notes Deposit Free Limit/instance/d ay	Free Cash Withdrawal over the counter (No of times free/ month)	
					For Individual & HUF	Other than Individual & HUF
01	Regular Savings Account	001	Free	100 Nos	3	Free
02	Dhanam Savings Account Senior Citizen	003	Free	100 Nos	3	NA
03	Dhanam Vanitha	041	Free	100 Nos	3	NA
04	Dhanam Yuvak	042	Free	100 Nos	3	NA
05	Dhanam Genius	043	Free	100 Nos	3	NA
06	Dhanam +/++	030/031	Free	100 Nos	5	Free
07	Dhanam Preferred	037	Free	100 Nos	5	Free
08	Dhanam Premium	038	Free	100 Nos	10	Free
09	Dhanam Privilege	039	Free	100 Nos	Free	Free
10	Dhanam Basic Savings Bank Deposit (Small)	010	Free	100 Nos	4	NA
11	Dhanam Salary	011	Free	100 Nos	Free	NA
12	Dhan Easy	013	Free	100 Nos	4	NA
13	Dhanam Basic Savings Bank Deposit	036	Free	100 Nos	4	NA
14	Dhanam Students Scholarship Savings Account	044	Free	100 Nos	4	NA
15	Special Savings Account for TASC	35/50	Free	Free	Free	Free



<b>NRI PRODUCTS</b>						
<b>16</b>	SB NRE/NRO Classic	004/005	Free	100 Nos	3	Free
<b>17</b>	SB NRE/NRO Elite	020/023	Free	100 Nos	Free	Free
<b>SUSPENDED PRODUCTS FOR NEW ACQUISITION</b>						
<b>18</b>	Maxi Gain Supreme Savings Account	009	Free	100 Nos	10	Free
<b>19</b>	Maxigain Classic Savings Account	014	Free	100 Nos	5	Free
<b>20</b>	Maxigain Platinum Savings Account	012	Free	100 Nos	Free	Free
<b>21</b>	Salary Multiplier Account	015	Free	100 Nos	Free	Free

- Third party deposits is allowed upto Rs.50,000 / branch / day along with TP form. No TP form required for single transaction < Rs.25,000 / day (IT directive on PAN to be followed).
- Third Party withdrawal allowed upto Rs.50,000/transaction only
- TDS is applicable for cash withdrawal beyond the stipulated limit as per Income Tax Act