

STANDARD SCHEDULE OF CHARGES APPLICABLE FOR SAVINGS ACCOUNT PRODUCTS		
Sl.No	Nature of Charge	w.e.f. 01.05.2024
ACCOUNT RELATED CHARGES		
1	Penal Charges (Non-Maintenance of Average Minimum Balance)	AMB Penalty = Deficit/AMB*Maximum AMB violation charges for the product as per the product feature
2	Account Closure Charges	Upto 14 days : Nil, 15 days to 12 months : Rs.500/-, After 12 months : Nil
3	Internet Banking	Free
4	Mobile Banking	Free
ELECTRONIC PAYMENT RELATED CHARGES		
5	NEFT – Through Branch	<ul style="list-style-type: none"> • Up to Rs.10000 - Rs.2.50 Per Transaction; • Rs.10001- Rs.100000 - Rs.5/- Per Transaction; • Rs.100000 - Rs.200000 - Rs.15/- Per Transaction • Above Rs.200000 - Rs.25/- Per Transaction
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 up to Rs.1 Lakh- Rs.5/- Amounts above Rs.1 Lakh and up to Rs.2 Lakh -Rs.15/- Transaction Above Rs.2 Lakh – Rs.17/- Transaction.
CHEQUE/DEMAND DRAFT/PAY ORDER/ECS MANDATE RELATED CHARGES		
8	Charges / Cheque Leaf	Rs.3.50 per leaf For Senior Citizen Product 003 : Rs.3.00 per leaf
9	Loose leaf from branch for cash withdrawal	Rs.50/- per leaf

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10	Withdrawal Slip beyond product specific limit	Rs.25/- per leaf
11	Charges for DD & Pay Order (Bankers Cheque) at bank locations	Up to Rs.10000 - Rs.40/-
		Rs.10000 & up to Rs.50000 - Rs.125/-
		Rs.50000 & up to Rs.100000 - Rs.250/-
		Above Rs.100000 - Rs.3.00 per Rs.1000. Maximum Rs.10000/-
12	DD & PO Cancellation	Rs.100/- Per Instrument
13	DD & PO Revalidation	Rs.100/- Per Instrument
14	Cancellation & Issuance of Duplicate Instrument	For Cancellation Rs.100/- Per Instrument For Duplicate Issuance Rs.100/- per Instrument
15	Cheque Issued & Returned (financial reasons)	Rs.450/- Per Instrument Rs.400/- Per Instrument for Senior citizen savings Account (Product 003)
16	Cheque Issued & Returned (Other reasons where customer is at fault)	Rs.150/- Per Instrument Rs.100/- Per Instrument for Senior citizen savings Account (Product 003)
17	Cheque Deposited & return	Rs.100/- Per Instrument
18	ECS Mandate Registration Charges,	Rs.100/- Per Mandate
19	ECS Returns	Rs.450/- Per Return Rs.400/- Per Instrument for Senior citizen savings Account (Product 003)
20	Outstation Cheque Collection Charges	For Cheques: Up to Rs.100000 - Rs.100 +Out of pocket Expenses. Above Rs.100000 Rs.200 +Out of pocket Expenses For Bills: Up to Rs.10000 – Rs.100 +Out of pocket expenses Above Rs.10000 – Rs.3/- per Rs.1000, Max. Rs.10000.
21	Stop Payment	Rs.100/- per cheque leaf; Rs.300/- per series
22	Standing Instructions	Registration (one-time) - Rs.100/- . Non-execution (due to lack of sufficient funds in the account) – Rs.100/-

Sl.No	Nature of Charge	Amendment Rs.50/- w.e.f. 01.05.2024
ATM RELATED CHARGES		
23	Debit Card Issuance Charges	Rupay Debit Cards Rupay Classic Domestic Debit Card Rs.200/- Rupay Classic International Debit Card Rs.250/- Rupay Platinum International Debit Card Rs.450/- VISA Debit Cards VISA International Rs.300/-
24	Debit Card -Annual Maintenance Charges	Rupay Debit Cards Rupay Classic Domestic Debit Card Rs.150/- Rupay Classic International Debit Card Rs.250/- Rupay Platinum International Debit Card Rs.450/- VISA Debit Cards VISA International Debit Card Rs.300/-
25	Debit Card -Re issue on lost	Respective Card Issuance charge as above (Sl.No.22)
26	Other Bank Transactions charges (after free limit Domestic)	Rs.21/- Per Transaction
27	Other Bank Transactions Decline charges due to insufficient funds	Rs.25/- Per Transaction
28	Debit Card Financial Transaction charges (International)	Rs.150 + 3.50% Cross Currency mark up
29	Debit Card Non-Financial Transaction (International)	Rs.25/- Per Transaction
OTHER CHARGES		
30	Statement Charges	One statement per month free, thereafter Rs.100/- per instance. (Monthly E-mail, free)
31	SMS Alert	Domestic - 60 Paise / SMS, Maximum Rs.400/- per Qtr, International Rs.2.50/SMS, maximum Rs.250/- per Qtr

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32	Photo attestation, Signature attestation, Address attestation, No dues certificate., Balance Confirmation Charges	Rs.100/- per instance
33	Enquiries related to old record	Rs.200/- per request for records within 2 years, Plus Rs.40/- for each year beyond 2 years
34	Allowing operations through PA/ mandate holder-Registration and modifications	Rs.100/-
35	Postal charges	Ordinary Post-Rs.25/-, Registered Post.Rs.50/- or actuals whichever is higher. Courier Actual.
36	Photo attestation, Signature attestation, Address attestation, No dues certificate., Balance Confirmation Charges	Rs.100/- per instance
37	Duplicate Passbook	Rs.100/- Per instance
38	Card block miss call	Rs.1/- Per instance
39	Cash Deposit Charges above the free threshold limit	Rs.3.50 Per thousand
40	Cash withdrawal charges over the counter above the free limit- Savings Accounts	Rs.50/- per Transaction
41	Small Denomination Notes Deposit Charges above free limit/packet of part thereof (Rs.50 and below denomination currency Notes and & coins)	Rs.10/- Per packet of 100 Nos
42	Cash Bundling charges - Other Bank cash deposit at Dhanlaxmi Bank currency chests	Rs.50/- Per Bundle
43	Senior Citizen Doorstep banking facility	Rs.250/- per Pickup

FEATURES OF SAVINGS ACCOUNT PRODUCTS IS GIVEN AS ANNEXURE 1 A