

| STANDARD SCHEDULE OF CHARGES APPLICABLE FOR CURRENT ACCOUNT PRODUCTS | | |
|---|---|---|
| Sl.No | Nature of Charge | w.e.f. 01.06.2021 |
| ACCOUNT RELATED CHARGES | | |
| 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 |
| 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 upto Rs.1 Lakh- Rs.5/- Amounts above Rs.1 Lakh and upto Rs.2 Lakh -Rs.15 |
| CHEQUE/DEMAND DRAFT/PAY ORDER/ECS MANDATE RELATED CHARGES | | |
| 8 | Charges / Cheque Leaf | Rs.3.50/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. MaximumRs.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 | Rs.100 per instrument |
| 19 | Outstation Cheque Collection Charges at Non-Bank Locations | Rs.100 per instrument |
| 20 | Stop Payment | Rs. 75 per cheque leaf; Rs. 300 per series |
| 21 | Standing Instructions | Registration (one-time) - Rs.100. Non-execution (due to lack of sufficient funds in the account) – Rs. 100 Amendment Rs.50 |
| ATM RELATED CHARGES | | |
| 22 | ATM Issuance Charges | For Rupay Classic Rs.150 For VISA International Rs.150 For Rupay Platinum Rs.200 |
| 23 | ATM-Annual Maintenance Charges | For Rupay Classic Rs.100 For VISA International Rs.100 For Rupay Platinum Rs.250 |
| 24 | ATM -Re issue on lost | Rs.200/issue |
| 25 | Other Bank Transactions charges (after free limit Domestic) | Rs.20 Per Transaction |
| 26 | Other Bank Transactions Decline charges due to insufficient funds | Rs.20 Per Transaction |
| 27 | ATM Financial Transaction charges (International) | Rs.150+ 3.50% Cross Currency mark up |
| 28 | ATM Non-Financial Transaction (International) | Rs.25 Per Transaction |

| OTHER CHARGES | | |
|----------------------|--|---|
| 29 | Statement Charges | One statement per month free, thereafter Rs. 50 per instance. (Monthly E-mail, free) |
| 30 | SMS Alert | Domestic 60 Paisa / SMS (Maximum is Rs.400/Quarter), International Rs.2.50/SMS (Maximum is Rs.250/Quarter) |
| 31 | Photo attestation, Signature attestation, Address attestation, No dues certificate., Balance Confirmation Charges | Rs. 100 per instance |
| 32 | Enquiries related to old record | Rs. 200 per request for records within 2 years, Plus Rs.40 for each year beyond 2 years |
| 33 | Allowing operations through PA/ mandate holder-Registration and modifications | Rs.100 |
| 34 | Postal charges | Normal Post-Rs.10, Registered Post.Rs.50, courier Actual |
| 35 | Photo attestation, Signature attestation, Address attestation, No dues certificate., Balance Confirmation Charges | Rs. 100 per instance |
| 36 | Duplicate Passbook | Rs.100 Per instance |
| 37 | Card block miss call | Re.1 Per instance |
| 38 | Cash Deposit Charges above the free threshold limit | Rs.3.00 Per thousand |
| 39 | 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 |
| 40 | Cash Bundling charges - Other Bank cash deposit at Dhanlaxmi Bank currency chests | Rs.50 Per Bundle |

CURRENT ACCOUNT PRODUCTS – FEATURES UPDATED

| Sl. No. | Product | Product Code | AMB | AMB Violation Charges (Maximum) | Free Cheque book/month (50 leaves) | Free NEFT Txns From branch | Free RTGS Txns From Branch | Free Demand Drafts | |
|--|----------------------------------|--------------|--------|---------------------------------|------------------------------------|----------------------------|----------------------------|--------------------|--------------|
| | | | | | | | | Numbers | Limit per DD |
| 01 | Regular Current Account | 53 | 5000 | 425 | 0 | 0 | 0 | 0 | 0 |
| 02 | Premium Current Account | 67 | 20000 | 425 | 1 Cheque book | 10 | 10 | 2 | 100000 |
| 03 | Power | 62 | 50000 | 525 | 1 Cheque book | 25 | 15 | 5 | 100000 |
| 04 | Super Power | 64 | 300000 | 825 | 4 Cheque book | Free | Free | 10 | 100000 |
| 05 | Special Current Account For TASC | 50 | 0 | 0 | 2 Cheque book | Free | Free | Free | 100000 |
| SUSPENDED PRODUCT FOR NEW ACQUISITION | | | | | | | | | |
| 06 | Dhanam Suvidha | 65 | 0 | ** | 1 Cheque book/Quarter | 10 | 10 | 5 DD | 100000 |
| 07 | Maxigain Current Account | 80 | 500000 | 3000 | 4 Chequebook | Free | Free | 20 DD | 100000 |

- 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.
- ** Upfront Annual Charges Rs.3000/-

ATM CARD MATRIX

| Sl.N | Product | Product Code | Card Variant | ATM Limit/Day | POS limit/Day | Other Bank Free Txns | | Card block through missed call |
|--|--------------------------|--------------|----------------|---------------|---------------|----------------------|--------|--------------------------------|
| | | | | | | Metro | Others | |
| 01 | Regular Current Account | 53 | VISA Classic | 30000 | 50000 | 3 | 5 | 2 |
| 02 | Premium Current Account | 67 | VISA Classic | 50000 | 75000 | 10 | 10 | 2 |
| 03 | Power | 62 | Rupay Platinum | 50000 | 100000 | Free | Free | Free |
| 04 | Super Power | 64 | Rupay Platinum | 100000 | 150000 | Free | Free | Free |
| SUSPENDED PRODUCT FOR NEW ACQUISITION | | | | | | | | |
| 06 | Dhanam Suvidha | 65 | VISA Classic | 50000 | 75000 | 3 | 5 | Free |
| 07 | Maxigain Current Account | 80 | Rupay Platinum | 100000 | 150000 | Free | Free | Free |

Existing Product feature for Debit Card Issuance fee waiver based on AMB balance will continue for Product code 053, 062, 067.
Product feature for Debit Card Issuance & Annual Fee exemption for product code 064 will continue without any changes.

Cash Deposit and Withdrawal Facilities

| Sl.No | Product | Product Code | Cash Deposit Limit (Other than Small Denomination) | Small Denomination Notes Deposit Free Limit/ day | Cash Withdrawal over the counter |
|--|----------------------------------|--------------|--|--|----------------------------------|
| 01 | Regular Current Account | 53 | 12.50 times of Last month AMB | 100 Nos | Free |
| 02 | Premium Current Account | 67 | 12.50 times of Last month AMB | 100 Nos | Free |
| 03 | Power | 62 | 12.50 times of Last month AMB | 100 Nos | Free |
| 04 | Super Power | 64 | 15 times of Last month AMB | 100 Nos | Free |
| 05 | Special Current Account For TASC | 50 | 15 times of Last month AMB | Free | Free |
| SUSPENDED PRODUCT FOR NEW ACQUISITION | | | | | |
| 06 | Dhanam Suvidha | 65 | 12.50 times of Last month AMB | 100 Nos | Free |
| 07 | Maxigain Current Account | 80 | 15 times of Last month AMB | 100 Nos | Free |

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