

REVISED SCHEDULE OF CHARGES FOR SAVINGS ACCOUNTS W.E.F MARCH 1, 2010

Sr.No	FEATURES	Simple (No Frills)	Salary	Regular	Supreme	Platinum
Product Code	010	011	001	009	012	
ACCOUNT RELATED CHARGES						
1	Balance Required to maintain	Nil	NIL	Rs.1,000/-	Rs.10,000/-	Rs.25,000/-
2	Criteria			Average Monthly Balance	Average Monthly Balance	Average Monthly Balance
3	Account maintenance Charges	Nil	Nil	Rs.25/Quarter **	Nil	Nil
4	Penal Charges (AMB Non Maintenance)	Nil	NIL	Rs.100/-monthly	Rs.200/- monthly	AMB<50% - Rs.400/- per Month AMB>=50% but <100% - Rs.250/- per month
5	A/C Closure charges	NIL	NIL	Before 6 months: Rs. 90 After 6 months: Nil	Before 6 months: Rs. 100 After 6 months: Nil	Before 6 months: Rs. 100 After 6 months: Nil
FEES						
6	NEFT	Free from Net Banking Charges from branch - Upto Rs. 1 Lakh - Rs.5per transaction; Rs.1 Lakh and above - Rs.20 per transaction	Free from Net Banking; 5 NEFT Free from Branch beyond that Upto Rs. 1 Lakh - Rs.5per transaction; Rs.1 Lakh and above - Rs.25	Free from Net Banking Charges from branch - Upto Rs. 1 Lakh - Rs.5per transaction; Rs.1 Lakh and above - Rs.20 per transaction	Free from Net Banking; 10 NEFT Free from Branch beyond that Upto Rs. 1 Lakh - Rs.5per transaction; Rs.1 Lakh and above - Rs.25 per transaction	Free from Net Banking & from Branch
7	RTGS	Free from Net Banking Charges from branch - Rs.1 lakh to Rs.5 lakh - Rs.20 per transaction; Rs.5 lakh and above Rs.45 per transaction	Free from Net Banking; 5 RTGS Free from Branch beyond that Rs.1 lakh to Rs.5 lakh - Rs.25 per transaction; Rs.5 lakh and above Rs.50 per transaction	Free from Net Banking Charges from branch - Rs.1 lakh to Rs.5 lakh - Rs.20 per transaction; Rs.5 lakh and above Rs.45 per transaction	Free from Net Banking; 10 RTGS Free from Branch beyond that Rs.1 lakh to Rs.5 lakh - Rs.25 per transaction; Rs.5 lakh and above Rs.50 per transaction	Free from Net Banking & from Branch
8	PAP Cheque Book	No cheque book will be issued by default	1 Cheque book (20 leaves) free per Quarter; Rs.2 per leaf thereafter	1st Cheque book (20 leaves) free; Rs.2 per leaf thereafter	1 Cheque book (20 leaves) free per Quarter; Rs.2 per leaf thereafter	1 Cheque book (20 leaves) free per Quarter; Rs.2 per leaf thereafter
ANYBRANCH BANKING						
9	Cash Deposit at Non Base Branch #	Allowed self Cash Deposit upto Rs.10,000/- per day	Allowed Cash Deposit up to Rs.50,000/- per day (along with Third Party Form)	Allowed Cash Deposit up to Rs.50,000/- per day (along with Third Party Form)	Allowed Cash Deposit upto Rs.50,000/- per day (along with Third Party Form). Self txn upto Rs 1 lakh	Allowed Cash Deposit upto Rs.50,000/- per day (along with Third Party Form). Self txn upto Rs 2 lakh
Third party deposits is allowed upto Rs.50,000 / branch / day along with TP form. No TP form required for single transaction < Rs25,000 / day (IT directive on PAN to be followed). For cases where cash deposit is allowed above threshold (at branch discretion), charges @Rs.2 per 1000, min. Rs.50 / txn will be levied.						
10	Cash withdrawal at Non Base Branch #	Allowed self Cash Withdrawal upto Rs.10,000/- per day	Allowed Cash Withdrawal up to Rs.50,000/- per day	Allowed Cash Withdrawal up to Rs.50,000/- per day	FREE withdrawal upto Rs. 1 lakh/day Beyond that Rs.2/1000 (min- Rs.50/transaction) (Customer has to inform the branch 1day in advance if amount >2lakhs)	FREE withdrawal upto Rs. 2 lakhs/day Beyond that Rs.2/1000 (min- Rs.50/transaction) (Customer has to inform the branch 1day in advance if amount >2lakhs)
Third Party withdrawal allowed upto Rs.50,000/transaction only.						
11	Cash Deposit at Home Branch #	No limit	No limit	No limit	No limit	No limit
12	Anywhere Banking Funds Transfer	Unlimited Free	Unlimited Free	Unlimited Free	Unlimited Free	Unlimited Free
DEMAND DRAFT / PAY ORDER						
13	Charges for DD & PO at bank locations	Upto Rs.10k - Rs.25; >Rs.10k & upto Rs.50k - Rs. 90; >50 k & upto Rs.1 lakh Rs.175; >Rs.1 lakh to less than Rs.10 lakhs Rs.2/1000 (min Rs.200)	Free 2 DDs & 2 POs per month. Beyond that Upto Rs.10k - Rs.30; >Rs.10k & upto Rs.50k - Rs. 100; >50 k & upto Rs.1 lakh - Rs.200; >Rs.1 lakh to less than Rs.10 lakhs Rs.2/1000 (min Rs.250)	Upto Rs.10k - Rs.25; >Rs.10k & upto Rs.50k - Rs. 90; >50 k & upto Rs.1 lakh Rs.175; >Rs.1 lakh to less than Rs.10 lakhs Rs.2/1000 (min Rs.200)	Free 3 DDs & 3 POs per month. Beyond that Upto Rs.10k - Rs.30; >Rs.10k & upto Rs.50k - Rs. 100; >50 k & upto Rs.1 lakh - Rs.200; >Rs.1 lakh to less than Rs.10 lakhs Rs.2/1000 (min Rs.250)	Free 5 DDs & 5 POs per month. Beyond that Upto Rs.10k - Rs.30; >Rs.10k & upto Rs.50k - Rs. 100; >50 k & upto Rs.1 lakh - Rs.200; >Rs.1 lakh to less than Rs.10 lakhs Rs.2/1000 (min Rs.250)
14	Charges of Correspondence Banks DD	Upto Rs.10k - Rs.25; >Rs.10k & upto Rs.1 lakh - Rs.2.50/1000 >Rs.1 lakh to less than Rs.10 lakhs Rs.2.00/1000 (min Rs.250)	2 DDs free per month Beyond that Upto Rs.10k - Rs.30; >Rs.10k & upto Rs.1 lakh - Rs.2.50/1000 >Rs.1 lakh to less than Rs.10 lakhs Rs.2.00/1000 (min Rs.250)	Upto Rs.10k - Rs.25; >Rs.10k & upto Rs.1 lakh - Rs.2.50/1000 >Rs.1 lakh to less than Rs.10 lakhs Rs.2.00/1000 (min Rs.250)	2 DDs free per month Beyond that Upto Rs.10k - Rs.30; >Rs.10k & upto Rs.1 lakh - Rs.2.50/1000 >Rs.1 lakh to less than Rs.10 lakhs Rs.2.00/1000 (min Rs.250)	5 DDs free per month Beyond that Upto Rs.10k - Rs.30; >Rs.10k & upto Rs.1 lakh - Rs.2.50/1000 >Rs.1 lakh to less than Rs.10 lakhs Rs.2.00/1000 (min Rs.250)
DDs & POs can be made for amount less than Rs.10 lakh (amount of free DD should be < Rs.10 lakh / DD)						
DEMAND DRAFT / PAY ORDER CANCELLATION / REVALIDATION AND DUPLICATE ISSUANCE						
15	Cancellation	Rs.45 per instrument	Rs.50 per instrument	Rs.45 per instrument	Rs.50 per instrument	Rs.50 per instrument
16	Cancellation & Issuance of Duplicate Instrument	Rs.90 per instrument	Rs.100 per instrument	Rs.90 per instrument	Rs.100 per instrument	Rs.100 per instrument
CHEQUE ISSUED / DEPOSITED & RETURNED UNPAID						
17	Cheque Issued & Returned (financial reasons)	Rs.225 per Cheque	Rs.250 per Cheque	Rs.225 per Cheque	Rs.250 per Cheque	Rs.250 per Cheque
No charges for cheque returned for technical reasons						
18	Cheque Deposited & return	Rs.45 for Local cheque & Rs 140 for Outstation cheque	Rs.50 for Local cheque & Rs 150 for Outstation cheque	Rs.45 for Local cheque & Rs 140 for Outstation cheque	Rs.50 for Local cheque & Rs 150 for Outstation cheque	Rs.50 for Local cheque & Rs 150 for Outstation cheque
19	ECS Returns	RS.90/-	RS.100/-	RS.90/-	RS.100/-	RS.100/-
OUTSTATION CHEQUE COLLECTION						
20	Outstation Cheque Collection Charges	Upto Rs.50,000 - Rs.45/instrument; Above Rs.50,000 & Upto Rs.1 Lac- Rs.90/instrument; Above Rs.1Lac- Rs.140/instrument	Free collection of 2 outstation cheque per month Beyond that Upto Rs.50,000 - Rs.50/instrument; Above Rs.50,000 & Upto Rs.1 Lac- Rs.100/instrument; Above Rs.1Lac- Rs.150/instrument	Upto Rs.50,000 - Rs.45/instrument; Above Rs.50,000 & Upto Rs.1 Lac- Rs.90/instrument; Above Rs.1Lac- Rs.140/instrument	Free collection of 2 outstation cheque per month Beyond that Rs.50/instrument	Free collection of 2 outstation cheque per month Beyond that Rs.50/instrument
DEBIT CARD RELATED CHARGES						
21	Debit Card Annual Fees	FREE	FREE	FREE	FREE	FREE

REVISED SCHEDULE OF CHARGES FOR SAVINGS ACCOUNTS W.E.F MARCH 1, 2010

Sr.No	FEATURES	Simple (No Frills) 010	Salary 011	Regular 001	Supreme 009	Platinum 012
22	Limit of Debit Card	Rs.20,000/Day	Rs.20,000/Day	Rs.20,000/Day	Rs.50,000/Day	Rs.75,000/Day
23	Limit for POS	Rs.20,000/Day	Rs.20,000/Day	Rs.20,000/Day	Rs.50,000/Day	Rs.75,000/Day
24	Hot listing charges & Reissue Charges	No charges for Hot listing. Rs.100 levied for Reissue	No charges for Hot listing. Rs.100 levied for Reissue	No charges for Hot listing. Rs.100 levied for Reissue	No charges for Hot listing. Rs.100 levied for Reissue	No charges for Hot listing. Rs.100 levied for Reissue
25	ATM interchange (National/international)	No charges	No charges	No charges	No charges	No charges
26	ATM pin generation charges	No charges	No charges	No charges	No charges	No charges
27	Charges for per Add-On Card	Rs.100	Rs.100	Rs.100	Rs.100	1 Add on card FREE
28	Mobile Banking / SMS Banking	FREE	FREE	FREE	FREE	FREE
29	Internet Banking	FREE	FREE	FREE	FREE	FREE
30	Phone Banking	FREE	FREE	FREE	FREE	FREE
31	Reissue of internet user ID & Password	FREE	FREE	FREE	FREE	FREE
STATEMENT OF ACCOUNT						
32	Monthly	FREE	FREE	FREE	FREE	FREE
OTHER SERVICES						
33	Stop Payment	Rs 45 / Chq leaf; Rs 90 for Series	Rs 50 / Chq leaf; Rs 100 for Series	Rs 45 / Chq leaf; Rs 90 for Series	Free 1 instructions/month beyond that, Rs 50 / Chq leaf; Rs 100 for Series	Free 1 instructions/month beyond that, Rs 50 / Chq leaf; Rs 100 for Series
34	Enquires related to old record	Rs.75/request	Rs.75/request	Rs.75/request	Rs.75/request	Rs.75/request
35	ECS Charges	FREE	FREE	FREE	FREE	FREE
36	Photo attestation					
37	Signature attestation					
38	Address attestation					
39	No dues certificate					
40	Balance Confirmation Charges	Rs 45 / instance	Rs 50 / instance	Rs 45 / instance	Rs 50 / instance	Rs 50 / instance
41	Telephone/Fax Charges	On actuals, Min Rs.25	On actuals, Min Rs.25	On actuals, Min Rs.25	On actuals, Min Rs.25	On actuals, Min Rs.25
42	Standing Instruction set up/amendment	Rs.45 / SI / Amendment	Rs.50 / SI / Amendment	Rs.45 / SI / Amendment	FREE	FREE
43	Duplicate Passbook /Statement charges	Rs 45 / instance	Rs 50 / instance	Rs 45 / instance	Rs 50 / instance	Rs 50 / instance
Door Step Banking						
44	Cash pickup/Delivery	NA	Rs.25,000 -Rs.1,00,000 Rs.200 Per pickup/Delivery Rs.1,00,000 - Rs.3,00,000 Rs. 300 Per pickup/Delivery Rs.3,00,000 - Rs.5,00,000 Rs. 400 Per pickup/Delivery Rs.5,00,000 -Rs.10,00,000 Rs. 650 Per pickup/Delivery	Rs.25,000 -Rs.1,00,000 Rs.200 Per pickup/Delivery Rs.1,00,000 - Rs.3,00,000 Rs. 300 Per pickup/Delivery Rs.3,00,000 - Rs.5,00,000 Rs. 400 Per pickup/Delivery Rs.5,00,000 -Rs.10,00,000 Rs. 650 Per pickup/Delivery	3 Transaction free per month (from 25k to 3 Lakhs) beyond that Rs.25,000 -Rs.1,00,000 Rs.200 Per pickup/Delivery Rs.1,00,000 - Rs.3,00,000 Rs. 300 Per pickup/Delivery Rs.3,00,000 - Rs.5,00,000 Rs. 400 Per pickup/Delivery Rs.5,00,000 -Rs.10,00,000 Rs. 650 Per pickup/Delivery	5 Transaction free per month (from 25k to 3 Lakhs) beyond that Rs.25,000 -Rs.1,00,000 Rs.200 Per pickup/Delivery Rs.1,00,000 - Rs.3,00,000 Rs. 300 Per pickup/Delivery Rs.3,00,000 - Rs.5,00,000 Rs. 400 Per pickup/Delivery Rs.5,00,000 -Rs.10,00,000 Rs. 650 Per pickup/Delivery
45	Cheque pickup/Delivery	NA	Rs. 50/ per pick up or delivery	Rs. 50/ per pick up or delivery	5 pick up/delivery free per month beyond that Rs. 50/ per pick up or delivery	10 pick up/delivery free per month beyond that Rs. 50/ per pick up or delivery
Door Step Banking facility is available only at select branches - please contact your branch to opt for this facility. For enjoying Doorstep Banking, customer needs to sign the agreement. No FREE Door-Step Banking limit will be given to the customer not maintaining the Average Monthly Balance, they will be charged for all such transactions for that month; post-facto.						
46	Special Features	-	-	-	-	If you opt for Sweep facility; all amounts above Rs. 40,000/- will be converted into FD in multiple of Rs.1,000/- (min FD Rs.5,000) on every saturday(EOD) for a period of 1 year, As & when the balance in the account goes below Rs. 30,000/-, reverse sweep in the multiples of Rs.1,000/- will be triggered on the basis of lowest interest rate sweep-in first
# : In Simple (No Frills) account, number of cash transaction are restricted to 5 per month						
** A/c maintenance charge will not be levied to a/c maintaining an average monthly balance of Rs 5,000 & above in any month in the quarter						
For Saving Bank- Senior Citizen a/c (Product Code - 003) the AMB required is Rs. 1,000/- and all other charges are same as Regular Savings a/c. except that the customer will get 2 DDs/POs & 2 outstation cheque collection FREE per month						
Common Guidelines:						
1 Average Monthly Balance (AMB) is the average daily balance maintained by the customer for a period of 30/31 days. It is the Summation of Daily Closing balance for a period of a month - 30/31 days, as applicable divided by the number of days						
2 In respect of individuals in rural areas, pensioners and senior citizens, branches should charge 5% lower than the amount mentioned (round off to the nearest Rupee)						
3 An initial payment for opening a new account should be made for at least the Minimum Average Monthly Balance of the account						
4 Minimum Average Balance Charge on an account type shall not be applicable for the Account Opening Month						
5 Monthly/Annual cycle charges as applicable on the account type can be recovered anytime during the month						
6 In case of insufficient funds in the account for recovery of service charges, Dhanalakshmi Bank reserves the right to force debit or make repeated attempt (s) to recover charges as applicable to the account type						
7 The charges mentioned in the schedules are exclusive of taxes (service tax, education cess etc) as applicable						

REVISED SCHEDULE OF CHARGES FOR CURRENT ACCOUNTS W.E.F MARCH 1, 2010

Sr.No.	FEATURES	Suvidha	Regular Current Account	Power	Super Power
	Product Code	065	053	062	064
ACCOUNT RELATED CHARGES					
1	Balance Required to maintain	NIL (upfront charge of Rs. 2,400 p.a)	Rs. 5,000/-	Rs. 50,000/-	Rs. 3,00,000/-
2	Criteria		Average Monthly Balance	Average Monthly Balance	Average Monthly Balance
3	Account maintenance Charges	Nil	Rs.50/Quarter **	Nil	Nil
4	Penal Charges(AMB Non Maintainance)	NIL	Rs.150/- monthly	Rs.400 monthly	AMB<50% - Rs.1500/- per Month; AMB>=50% but <100% - Rs.750/- per month
5	A/C Closure Charge	NIL	Before 6 months: Rs. 100 After 6 months: Nil	Before 6 months: Rs. 100 After 6 months: Nil	Before 6 months: Rs. 100 After 6 months: Nil
FEES					
6	NEFT	Free from Net Banking; 10 NEFT Free from Branch, beyond that Upto Rs. 1 Lakh - Rs.5per transaction; Rs.1 Lakh and above - Rs.25 per transaction	Upto Rs. 1 Lakh - Rs.5per transaction; Rs.1 Lakh and above - Rs.25 per transaction	Free from Net Banking; 15 NEFT Free from Branch, beyond that Upto Rs. 1 Lakh - Rs.5per transaction; Rs.1 Lakh and above - Rs.25 per transaction	Free from Net Banking & from Branch
7	RTGS	Free from Net Banking; 10 RTGS Free from Branch, beyond that Rs.1 lakh to Rs.5 lakh - Rs.25 per transaction; Rs.5 lakh and above Rs.50 per transaction	Rs.1 lakh to Rs.5 lakh - Rs.25 per transaction; Rs.5 lakh and above Rs.50 per transaction	Free from Net Banking; 15 RTGS Free from Branch beyond that Rs.1 lakh to Rs.5 lakh - Rs.25 per transaction; Rs.5 lakh and above Rs.50 per transaction	Free from Net Banking & from Branch
8	Personalized PAP Cheque Book	1 Cheque book (50 leaves) free; Rs.2 per leaf thereafter	Rs.2 per cheque leaf	1 Cheque book (50 leaves) free per Month; Rs.2 per leaf thereafter	4 Cheque book (200 leaves) free per Month; Rs.2 per leaf thereafter
ANYBRANCH BANKING (ABB)					
9	Cash Deposit at Non Base Branch	FREE Cash Deposit upto Rs.50,000 per day Beyond that Rs.2/1000 (min-Rs.50/transaction)	Cash Deposit limit upto Rs.50,000 per day @ Rs.100/transaction	FREE upto Rs.50,000 per day Beyond that Rs.2/1000 (min-Rs.50/transaction)	FREE upto Rs.2 lakhs per Day; Beyond that Rs.2/1000 (min-Rs.50/transaction)
Third Party deposit is allowed upto Rs.50,000/branch/day along with Third Party Form. No Third Party Form required for single txn < 25k /day (IT directive on PAN to be followed). No Sub-Limit for Self.					
10	Cash Withdrawal at Non Base Branch	FREE Cash Withdrawal upto Rs.50,000 per day Beyond that Rs.2/1000 (min-Rs.50/transaction)	Cash Withdrawal limit upto Rs.50,000 per day @ Rs.100/transaction	FREE withdrawal upto Rs.1,00,000 per day Beyond that Rs.2/1000 (min-Rs.50/transaction)	FREE withdrawal upto Rs.5 lakhs/day Beyond that Rs.2/1000 (min-Rs.50/transaction) (Customer has to inform the branch 1day in advance if amount >2lakhs)
Third Party withdrawal allowed upto Rs.50,000/transaction only.					
11	Cash Deposit at Home Branch per month	Free upto Rs. 15 lakh/month Beyond that Rs.1.5/1000 (min-Rs.50/transaction)	Free upto Rs. 7.5 lakh/month Beyond that Rs.1.5/1000 (min-Rs.50/transaction)	Free upto Rs. 20 lakh/month Beyond that Rs.1.5/1000 (min-Rs.50/transaction)	Free upto Rs. 50lakh/month Beyond that Rs.1.5/1000 (min-Rs.50/transaction)
12	ABB Funds Transfer	Unlimited Free	Unlimited Free	Unlimited Free	Unlimited Free
DEMAND DRAFT / PAYORDER					
13	Charges for DD at bank locations	10 DDs free/month beyond that Rs.50/DD	Upto Rs.10k - Rs.30; >Rs.10k & upto Rs.50k - Rs. 100; >50 k & upto Rs.1 lakh - Rs.200; >Rs.1 lakh to less than Rs.10 lakhs - Rs.2/1000 (min Rs.250)	20 DDs free/month beyond that Upto Rs.10k - Rs.30; >Rs.10k & upto Rs.50k - Rs. 100; >50 k & upto Rs.1 lakh - Rs.200; >Rs.1 lakh to less than Rs.10 lakhs - Rs.2/1000 (min Rs.250)	FREE (sub-limit of 20 DDs/Day)
14	Charges of Correspondence Banks DD		Upto Rs.10k - Rs.30; >Rs.10k & upto Rs.50k - Rs. 100; >50 k & upto Rs.1 lakh - Rs.200; >Rs.1 lakh to less than Rs.10 lakhs - Rs.2/1000 (min Rs.250)	5 DDs free/month beyond that Upto Rs.10k - Rs.30; >Rs.10k & upto Rs.50k - Rs. 100; >50 k & upto Rs.1 lakh - Rs.200; >Rs.1 lakh to less than Rs.10 lakhs - Rs.2/1000 (min Rs.250)	10 DDs free/month; beyond that Rs 1/1000 (Min Rs 100)
14	PO Charges	10 POs free/month beyond that Rs.25/PO	Upto Rs.10k - Rs.30; >Rs.10k & upto Rs.50k - Rs. 100; >50 k & upto Rs.1 lakh - Rs.200; >Rs.1 lakh to less than Rs.10 lakhs - Rs.2/1000 (min Rs.250)	20 POs Free/ month beyond that Upto Rs.10k - Rs.30; >Rs.10k & upto Rs.50k - Rs. 100; >50 k & upto Rs.1 lakh - Rs.200; >Rs.1 lakh to less than Rs.10 lakhs - Rs.2/1000 (min Rs.250)	25 POs Free/ month beyond that Upto Rs.10k - Rs.30; >Rs.10k & upto Rs.50k - Rs. 100; >50 k & upto Rs.1 lakh - Rs.200; >Rs.1 lakh to less than Rs.10 lakhs - Rs.2/1000 (min Rs.250)
DDs & POs can be made for amount less than Rs.10 lakhs (amount of FREE DD should be <10lakhs/DD)					
DEMAND DRAFTS / PAYORDER CANCELLATION / REVALIDATION & DUPLICATE ISSUANCE					
15	Cancellation	Rs.50 per instrument	Rs.50 per instrument	Rs.50 per instrument	Rs.50 per instrument
16	Cancellation & Issuance of Duplicate Instrument	Rs.100 per instrument	Rs.100 per instrument	Rs.100 per instrument	Rs.100 per instrument
CHEQUE ISSUED/DEPOSITED & RETURNED UNPAID					

REVISED SCHEDULE OF CHARGES FOR CURRENT ACCOUNTS W.E.F MARCH 1, 2010

Sr.No.	FEATURES	Suvidha	Regular Current Account	Power	Super Power
	Product Code	065	053	062	064
0	Cheque Issued & Returned(financial reasons)	Rs.250 per Cheque	Rs.250 per Cheque	Rs.250/- per cheque	Rs.250/- per cheque
No charges for cheque return due to technical reason					
18	Cheque Deposited & return	Rs.50 for Local & Rs 150 for Outstation - per Cheque	Rs.50 for Local & Rs 150 for Outstation - per Cheque	Rs.50 for Local & Rs 150 for Outstation - per Cheque	Rs.50 for Local & Rs 150 for Outstation - per Cheque
19	ECS Returns	Rs.100/-	Rs.100/-	Rs.100/-	Rs.100/-
OUTSTATION CHEQUE COLLECTION					
20	Outstation Cheque Collection at Bank Locations	Rs.25 per cheque	Rs.50 per cheque	Rs.50 per cheque	FREE
21	Outstation Cheque Collection at Non Bank Locations	Rs.50 per instrument (plus other bank charges)	<10K - 50/Instrument; 10K upto 1Lakh - 25/Instrument; >1L - Free (Plus other Bank Chrgs)	Rs.50 per instrument (plus other bank charges)	Rs.50 per instrument (plus other bank charges)
DEBIT CARD RELATED CHARGES					
22	Debit Card Annual Fees	FREE	FREE	FREE	FREE
23	Limit of Debit Card	Rs.20,000/Day	Rs.20,000/Day	Rs.50,000/Day	Rs.1,00,000/Day
24	Limit for POS	Rs.20,000/Day	Rs.20,000/Day	Rs.50,000/Day	Rs.1,00,000/Day
25	ATM interchange (National/international)	No charges	No charges	No charges	No charges
26	ATM pin generation charges	No charges	No charges	No charges	No charges
27	Charges for per Add-On Card	Rs.100	Rs.100	Rs.100	Rs.100
28	Hot listing charges & Reissue Charges	No charges for Hot listing Rs.100 levied for Reissue	No charges for Hot listing Rs.100 levied for Reissue	No charges for Hot listing Rs.100 levied for Reissue	No charges for Hot listing Rs.100 levied for Reissue
29	Mobile Banking / SMS Banking	FREE	FREE	FREE	FREE
30	Internet Banking	FREE	FREE	FREE	FREE
31	Phone Banking	FREE	FREE	FREE	FREE
STATEMENT OF ACCOUNT					
32	Email Monthly	FREE	FREE	FREE	Daily free
33	Monthly	FREE	FREE	FREE	FREE
OTHER SERVICES					
34	Stop Payment	Rs 50 / Chq leaf; Rs 100 for Series	Rs 50 / Chq leaf; Rs 100 for Series	Rs 50 / Chq leaf; Rs 100 for Series	Free 3 instructions/month beyond that, Rs 50 / Chq leaf; Rs 100 for Series
35	Enquires related to old record	Rs.75/request	Rs.75/request	Rs.75/request	Rs.75/request
36	Standing Instruction set up/amendment	Rs.50 / SI / Amendment	Rs.50 / SI / Amendment	FREE	FREE
37	Duplicate Statement / Passbook Charges	Rs 50 / instance	Rs 50 / instance	Rs 50 / instance	Rs 50 / instance
38	Photo attestation				
39	Signature attestation				
40	Address attestation				
41	No dues certificate	Rs 50 / instance	Rs 50 / instance	Rs 50 / instance	Rs 50 / instance
42	Balance Confirmation Charges				
43	Telephone/Fax Charges	On actuals, Min Rs.25	On actuals, Min Rs.25	On actuals, Min Rs.25	On actuals, Min Rs.25
Door Step Banking					
44	Cash pickup/Delivery	Rs.25,000 -Rs.1,00,000 Rs.200 Per pickup/Delivery Rs.1,00,000 - Rs.3,00,000 Rs. 300 Per pickup/Delivery Rs.3,00,000 - Rs.5,00,000 Rs. 400 Per pickup/Delivery Rs.5,00,000 -Rs.10,00,000 Rs. 650 Per pickup/Delivery	Rs.25,000 -Rs.1,00,000 Rs.200 Per pickup/Delivery Rs.1,00,000 - Rs.3,00,000 Rs. 300 Per pickup/Delivery Rs.3,00,000 - Rs.5,00,000 Rs. 400 Per pickup/Delivery Rs.5,00,000 -Rs.10,00,000 Rs. 650 Per pickup/Delivery	10 Transaction free per Month (from 25k to 3 Lakhs), beyond that Rs.25,000 -Rs.1,00,000 Rs.200 Per pickup/Delivery Rs.1,00,000 - Rs.3,00,000 Rs. 300 Per pickup/Delivery Rs.3,00,000 - Rs.5,00,000 Rs. 400 Per pickup/Delivery Rs.5,00,000 -Rs.10,00,000 Rs. 650 Per pickup/Delivery	1 Transaction free per day (from 25k to 3 Lakhs), beyond that Rs.25,000 -Rs.1,00,000 Rs.200 Per pickup/Delivery Rs.1,00,000 - Rs.3,00,000 Rs. 300 Per pickup/Delivery Rs.3,00,000 - Rs.5,00,000 Rs. 400 Per pickup/Delivery Rs.5,00,000 -Rs.10,00,000 Rs. 650 Per pickup/Delivery
45	Cheque pickup/Delivery	Rs. 50/ per pick up or delivery	Rs. 50/ per pick up or delivery	1 Pick up or delivery free per day beyond that Rs. 50/ per pick up or delivery	1 Pick up or delivery free per day beyond that Rs. 50/ per pick up or delivery
Door Step Banking facility is available only at select branches - please contact your branch to opt for this facility. For enjoying Doorstep Banking, customer needs to sign the agreement. No FREE Door-Step Banking limit will be given to the customer not maintaining the Average Monthly Balance, they will be charged for all such transactions for that month; post-facto.					
** A/c maintenance charge will not be levied to a/c maintaining an average monthly balance of Rs 15,000 & above in any month in the quarter					
Common Guidelines:					
1	Average Monthly Balance (AMB) is the average daily balance maintained by the customer for a period of 30/31 days. It is the Summation of Daily Closing balance for a period of a month - 30/31 days ,as applicable divided by the number of days)				