

THE DHANALAKSHMI BANK LTD
(Rates at a quick glance as on 01.07.2010)

Deposit Accounts

NATURE	RATE OF INTEREST		MINIMUM BALANCE		
	Normal	Senior Citizen	RURAL	Semi Urban	Urban
ACCOUNT					
Savings Bank A/c					
A.Domestic					
a.With cheque book facility	3.5	3.5	1000	1000	1000
b.Without cheque book facility	3.5	3.5			
c.No Frills Account	3.5	3.5	0	0	0
B.Non Resident					
a.NRO	3.5	-			
b.NRE	3.5	-			
Term Deposits					
A.Domestic					
Rate of Interest (% P.a)					
Term Deposits (All Maturities)				Rate (% p.a) for term deposits of less than Rs.1 crore	
7 days to 14 days				2.75	
15 days to 45 days				3.25	
46 days to 90 days				4.25	
91 days to 179 days				5.50	
180 days to 365 days				6.50	
366 days to 399 days				7.25	
400 days (upto Rs.50 lakhs only)				7.75	
401 days & above upto & inclusive of 2 years				7.25	
Above 2 Year & upto and inclusive of 5 years				7.50	
Above 5 Year & upto and inclusive of 10 years				7.75	
5 year Tax Advantage Scheme				7.50	
B.Non - Resident Accounts					

a.NRO (All Maturities)		Rate (% p.a) for term deposits of less than Rs.1 crore
7 days to14 days		2.75
15 days to 45 days		3.25
46 days to 90 days		4.25
91 days to 179 days		5.50
180 days to 365 days		6.50
366 days to 399 days		7.25
400 days(upto Rs.50 lakhs only)		7.75
401 days & above upto & inclusive of 2 years		7.25
Above 2 Year & upto and inclusive of 5 years		7.50
Above 5 Year & upto and inclusive of 10 years		7.75

- Above rates are valid for deposits below Rs.1Cr
- Senior Citizens are eligible for an additional interest rate of 0.50% p.a only for term deposits for periods starting from 180 days and above **but excluding the 400 days product.**
- 400 days deposits (Aggregate not exceeding Rs.50 lakh in a day across branches)

b. NRE (All Maturities)

Maturity period	Rates (%)				
12 Months and above but below 24 months	2.92				
24 Months and above but below 36 months	2.72				
36 Months and above & upto 120 months	3.08				
	Rate of Interest				
	1 year &above but < 2 years	2 years & above but < 3 years	3 years & above but < 4 years	4 years & above but < 5 years	For 5 years (Maximum)
C.FCNR					
i) USD	2.17	1.97	2.33	2.71	3.05
ii) GBP	2.46	2.43	2.80	3.16	3.45
iii) EUR	2.29	2.35	2.58	2.83	3.07
iv) CAD	2.76	2.56	2.98	3.33	3.58
v) AUD	6.56	5.90	6.02	6.24	6.34

LOANS

THE BASE RATE OF THE BANK IS 7.00% p. a. WITH EFFECT FROM 01 JULY 2010

ADVANCE RELATED SERVICE CHARGES (Circular No: CSD/10 /2009-10 March 25th 2010)

SERVICE CHARGES ON LOANS & ADVANCES

No.	Description	Rate
1	Processing Charges	
	Funded - Above Rs.25000	0.50%
	Non- fund	0.30%
	Renewal – Fund	0.25%
	Non fund	0.15%
	Personal Loan	2.00%
	Real Estate	2.00%
	Capital Market	2.00%
	Housing loan above Rs.15 lacs	1.00%, subject to maximum.Rs.10,000
2	Fore closure charges	2% If within 12 months & 1% after 12 months
3	Property Valuation	Upto 5 Cr - Rs 2000/-, Above 5 Cr - Rs 15000/- Maximum
4	EM Creation abv 2 lacs	Rs 100/lac, maximum Rs 5000
5	Commitment charge WC	1% on unutilized, if utilization below 80%
6	Commitment charge TL	Rs 1 Crore & above = 0.25% of undrawn (if draw down is delayed beyond two month from the approved schedule).
7	Delayed Submission of Financial Reports (including DP statement, FFR & Audited Financial Statements)	2% for period of delay (Grace period-15 days for DP statement and FFR)
8	No due Certificate	Rs 250
9	Inspection Charges	Above Rs 25000-2 lacs=Rs.100 p.a.
	Rs 2-10 lacs	Rs200/ inspection
	Rs10-50 lacs	Rs 500
	Rs 50 - 2 Cr	
	Abv Rs 2 Cr	Rs 1000
10	Bank Guarantee	
	Performance Guarantee	Rs.200+2% per annum
	Others	Rs.200+3% per annum
	Guarantee by Fixed Deposit	Rs.200+0.75%
11	Issue of Solvency Certificate	Upto Rs.1 Lac – Rs.500 Above Rs.1 Lacs to Rs.25 Lac-Rs.2500 Above Rs.25 Lac to Rs.50 Lac-Rs.5000

		Above Rs.50 Lac-Rs.15000
12	Issue of NOC	Rs.500 per NOC

CHARGES- LOCKERS

(Amount in Rs.)

Type of pocket	Revised Yearly Rent (including Service Tax)	
	for Metro & Urban Branches	for other branches
A Type (Small)	995	660
C Type (Medium)	1325	940
F Type (Large)	2870	2760
B Type	1325	940
D Type	1655	1215
E Type	2095	1765
G Type	3035	2870
H Type	3970	3750
H1 Type	2095	1985
L Type	6175	5900
L1 Type	6010	5625

The above rates are applicable with effect from 1st January 2010 for existing locker hirers and with effect from 1st December 2009 for customers newly opting for the locker facility.

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

Sr.No	FEATURES	Simple (No Frills)	Salary	Regular	Supreme	Platinum	Maxi Gain Saving A/C
	Product Code	010	011	001	009	012	014
ACCOUNT RELATED CHARGES							
1	Balance Required to maintain	Nil	NIL	Rs.1,000/-	Rs.10,000/-	Rs.25,000/-	Rs.5,000/-
2	Criteria			Average Monthly Balance	Average Monthly Balance	Average Monthly Balance	Average Monthly Balance
3	Account maintainence Charges	Nil	Nil	Rs.25/Quarter **	Nil	Nil	Nil
4	Penal Charges (AMB Non Maintainance)	Nil	NIL	Rs.100/-monthly	Rs.200/- monthly	AMB<50% - Rs.400/- per Month AMB>=50% but <100% - Rs.250/-per month	Rs.200/- monthly
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	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 per month; 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 per month; beyond that Upto Rs. 1 Lakh - Rs.5per transaction; Rs.1 Lakh and above - Rs.25 per transaction	Free from Net Banking & from Branch	Free from Net Banking; 5 NEFT Free from Branch per month; beyond that Upto Rs. 1 Lakh - Rs.5per transaction; Rs.1 Lakh and above - Rs.25 per transaction
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 per month; 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 per month; 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	Free from Net Banking; 5 RTGS Free from Branch per month; beyond that Rs.1 lakh to Rs.5 lakh - Rs.25 per transaction; Rs.5 lakh and above Rs.50 per transaction
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	1 Cheque book free per Quarter of 20leaves (Rs.2 per leaf)
ANYBRANCH BANKING							
9	Cash Deposit at Non Base Branch #	FREE self Cash Deposit upto Rs.10,000/- per day	FREE Cash Deposit up to Rs.50,000/- per day	FREE Cash Deposit up to Rs.50,000/- per day	FREE Cash Deposit up to Rs.1 lakh per day	FREE Cash Deposit up to Rs.2 lakh per day	FREE Cash Deposit up to Rs.1 lakh per day
Third party deposits is allowed upto Rs.50,000 / branch / day along with TP form. No TP form required for single transaction < 25000 / 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 #	FREE withdrawal upto Rs. 10,000/day	FREE withdrawal upto Rs. 50,000/day	FREE withdrawal upto Rs. 50,000/day	FREE withdrawal upto Rs. 1 lakh/day	FREE withdrawal upto Rs. 2 lakhs/day	FREE withdrawal upto Rs. 1 lakhs/day
Third Party withdrawal allowed upto Rs.50,000/transaction only. For cases where cash withdrawal is allowed above threshold (at branch discretion), charges @Rs.2 per 1000, Min. Rs.50 / txn will be levied.Customer has to inform the branch 1day in advance if amount >2lakhs							
11	Cash Deposit at Home Branch #	No limit	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	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)	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; From 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)	2 DDs free per month Beyond that Upto Rs.10k - Rs.30 From Rs.10k to Rs.1 lakh - Rs.2.50/1000 From 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	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	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	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	Rs.50 for Local cheque & Rs 150 for Outstation cheque
19	ECS Returns	RS.90/-	RS.100/-	RS.90/-	RS.100/-	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	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	FREE
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	Rs.50,000/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	Rs.50,000/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	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	No charges
27	Charges for per Add-On Card	Rs.100	Rs.100	Rs.100	Rs.100	1 Add on card FREE	Rs.100
28	Mobile Banking / SMS Banking	FREE	FREE	FREE	FREE	FREE	FREE
29	Internet Banking	NA	FREE	FREE	FREE	FREE	FREE
30	Phone Banking	FREE	FREE	FREE	FREE	FREE	FREE
31	Reissue of internet user ID & Password	FREE	FREE	FREE	FREE	FREE	FREE
STATEMENT OF ACCOUNT							
32	E-mail Monthly	NA	FREE	FREE	FREE	FREE	FREE
33	Monthly/Quarterly	NA	FREE Quarterly	FREE Quarterly	FREE Monthly	FREE Monthly	FREE Monthly
OTHER SERVICES							
34	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	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	Rs.75/request	Rs.75/request
36	ECS Charges	FREE	FREE	FREE	FREE	FREE	FREE

37	Photo attestation	Rs 45 / instance	Rs 50 / instance	Rs 45 / instance	Rs 50 / instance	Rs 50 / instance	Rs 50 / instance
38	Signature attestation						
39	Address attestation						
40	No dues certificate						
41	Balance Confirmation Charges						
42	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	On actuals, Min Rs.25
43	Standing Instruction set up/amendment	Rs.45 / SI / Amendment	Rs.50 / SI / Amendment	Rs.45 / SI / Amendment	FREE	FREE	FREE
44	Duplicate Passbook /Statement charges	Rs 45 / instance	Rs 50 / instance	Rs 45 / instance	Rs 50 / instance	Rs 50 / instance	Rs 50 / instance
Door Step Banking							
45	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	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
46	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	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	-	-	-	-	<p><i>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</i></p>	<p><i>If you opt for Sweep facility; all amounts above Rs. 15,000/- will be converted into FD in multiple of Rs.5,000/- on every saturday(EOD) for a period of 1 year, As & when the balance in the account goes below Rs. 10,000/-, reverse sweep in the multiples of Rs.1,000/- will be triggered on the basis of lowest interest rate sweep-in first</i></p>
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: 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 Ruppee)
- 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 i.e.service tax, education cess etc as applicable (except for NEFT,RTGS & OCC; where charges are inclusive of taxes)

The Dhanalakshmi Bank Ltd, Corporate Office: Dhanalakshmi Buildings, Naickanal, Thrissur-1						
REVISED SCHEDULE OF CHARGES FOR CURRENT ACCOUNTS W.E.F MARCH 1, 2010						
Sr.No.	FEATURES	Suvidha	Regular Current Account	Power	Super Power	MaxiGain Current A/C
	Product Code	065	053	062	064	080
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/-	Rs.5,00,000
2	Criteria		Average Monthly Balance	Average Monthly Balance	Average Monthly Balance	Average Monthly Balance
3	Account maintenance Charges	Nil	Rs.50/Quarter **	Nil	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	AMB<50% - Rs.3000/- per Month AMB>=50% but <100% - Rs.1500/-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	Before 6 months: Rs. 100 After 6 months: Nil
FEES						
6	NEFT	Free from Net Banking; 10 NEFT Free from Branch per month, 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 per month, beyond that Upto Rs. 1 Lakh - Rs.5per transaction; Rs.1 Lakh and above - Rs.25 per transaction	Free from Net Banking & from Branch	Free from Net Banking & from Branch
7	RTGS	Free from Net Banking; 10 RTGS Free from Branch per month, 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 per month; 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	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	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	Cash Deposit limit upto Rs.50,000 / day @ Rs.100/transaction	FREE Cash Deposit upto Rs.50,000 per day	FREE Cash Deposit upto Rs.2 lakh per day	FREE Cash Deposit upto Rs.2 lakh per day
Third party deposits is allowed upto Rs.50,000 / branch / day along with TP form. No TP form required for single transaction < 25000 / 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	FREE Cash Withdrawal upto Rs.50,000 per day	Cash Withdrawal limit upto Rs.50,000 / day @ Rs.100/transaction	FREE withdrawal upto Rs.1,00,000 per day	FREE withdrawal upto Rs.5 lakhs/day	FREE withdrawal upto Rs.5 lakhs/day
Third Party withdrawal allowed upto Rs.50,000/transaction only. For cases where cash deposit is allowed above threshold (at branch discretion), charges @Rs.2 per 1000, Min. Rs.50 / txn will be levied. Customer has to inform the branch 1day in advance if amount >2lakhs						
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)	Free upto Rs. 75lakh/month Beyond that Rs.1.5/1000 (min-Rs.50/transaction)
12	ABB Funds Transfer	Unlimited Free	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)	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)	10 DDs free/month; beyond which 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)	25 free POs per month. Upto Rs.10k Rs.30 >Rs.10k - upto Rs.50k Rs. 100; >50 k - upto Rs.1 lakh Rs.200; From 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	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	Rs.100 per instrument
CHEQUE ISSUED/DEPOSITED & RETURNED UNPAID						
0	Cheque Issued & Returned(financial reasons)	Rs.250 per Cheque	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	Rs.50 for Local & Rs 150 for Outstation - per Cheque
19	ECS Returns	Rs.100/-	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	FREE
21	Outstation Cheque Collection at Non Bank locations	Rs.50 per instrument	<10K - 50/Instrument; 10K upto 1Lakh - 25/Instrument; >1L - Free	Rs.50 per instrument	Rs.50 per instrument	Rs.50 per instrument
DEBIT CARD RELATED CHARGES						
22	Debit Card Annual Fees	FREE	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	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	Rs.1,00,000/Day
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	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	No charges for Hot listing Rs.100 levied for Reissue
29	Mobile Banking / SMS Banking	FREE	FREE	FREE	FREE	FREE
30	Internet Banking	FREE	FREE	FREE	FREE	FREE
31	Phone Banking	FREE	FREE	FREE	FREE	FREE
STATEMENT OF ACCOUNT						
32	Email Monthly	FREE	FREE	FREE	Daily free	Daily free
33	Monthly	FREE Quarterly	FREE Quarterly	FREE Monthly	FREE Monthly	FREE Monthly
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	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	Rs.75/request
36	Standing Instruction set up/amendment	Rs.50 / SI / Amendment	Rs.50 / SI / Amendment	FREE	FREE	FREE
37	Duplicate Statement / Passbook Charges	Rs 50 / instance	Rs 50 / instance	Rs 50 / instance	Rs 50 / instance	Rs 50 / instance
38	Photo attestation	Rs 50 / instance	Rs 50 / instance	Rs 50 / instance	Rs 50 / instance	Rs 50 / instance
39	Signature attestation					
40	Address attestation					
41	No dues certificate					
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	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	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	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.						
46	Special Features	-	-	-	-	<i>If you opt for Sweep facility; all amounts above Rs. 10,00,000/- will be converted into FD in multiple of Rs.50,000/- on every saturday(EOD) for a period of 45days, As & when the balance in the account goes below Rs. 10,00,000/-, reverse sweep in the multiples of Rs.1,000/- will be triggered on the basis of lowest interest rate sweep-in first</i>

** 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
- 2 An initial payment for opening a new account should be made for at least the Minimum Average Monthly Balance of the account
- 3 Minimum Average Balance Charge on an account type shall not be applicable for the Account Opening Month
- 4 Monthly/Annual cycle charges as applicable on the account type can be recovered anytime during the month
- 5 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
- 6 The charges mentioned in the schedules are exclusive of taxes i.e.service tax, education cess etc as applicable (except for NEFT,RTGS & OCC; where charges are inclusive of taxes)

