

# THE DHANALAKSHMI BANK

(Rates at a quick glance as on 01.01.2010)

## Deposit Accounts

NATURE	RATE OF INTEREST		MINIMUM BALANCE		
	Normal	Senior Citizen	RURAL	Semi Urban	Urban
<b>ACCOUNT</b>					
<b>Savings Bank A/c</b>					
<b>A.Domestic</b>					
a.With cheque book facility	3.5		1000	1000	1000
b.Without cheque book facility	3.5				
c.No Frills Account	3.5		0	0	0
<b>B.Non Resident</b>					
a.NRO	3.5				
b.NRE	3.5				
<b>Term Deposits</b>					
<b>A.Domestic</b>					
	Rate of Interest (% P.a)				
Term Deposits (All Maturities)					
7 days to 14 days	2.50				
15 days to 45 days	3.00				
46 days to 90 days	4.00				
91 days to 179 days	5.25				
180 days & upto and inclusive of 1 year	6.25				
Above 1 Year & upto and inclusive of 5 years	7.00				
Above 5 Year & upto and inclusive of 10 years	7.50				
<b>B.Non - Resident Accounts</b>					
<b>a.NRO (All Maturities)</b>					
7 days to 14 days	2.50				
15 days to 45 days	3.00				
46 days to 90 days	4.00				
91 days to 179 days	5.25				
180 days & upto and inclusive of 1 year	6.25				
Above 1 Year & upto and inclusive of 5 years	7.00				
Above 5 Year & upto and inclusive of 10 years	7.50				

- Senior citizens are eligible for an additional rate of 0.50% p.a. only, for term deposits for periods starting from 180 days and above.
- Above rates are valid for deposits below Rs.1Cr

**b. NRE (All Maturities)**

Maturity period		Rates (%)			
12 Months and above but below 24 months		2.73			
24 Months and above but below 36 months		3.14			
36 Months and above & upto 120 months		3.79			
	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)
<b>C.FCNR</b>					
i) USD	1.98	2.39	3.04	3.54	3.94
ii) GBP	2.25	3.03	3.68	4.12	4.42
iii) EUR	2.22	2.88	3.30	3.57	3.82
iv) CAD	2.25	2.52	3.09	3.52	3.83
v) AUD	6.24	6.15	6.43	6.77	6.93

**LOANS**

	RATE OF INTEREST				Processing Charges
<b>LOANS</b>					
<b>1. Housing Loan</b>	Upto & inclusive of Rs.20 Lakhs		More than Rs.20 Lakhs		# Above Rs.25,000/- & up to 20 lakhs processing charge is 0.50%
<b>Floating Category</b>	BPLR-5%		BPLR-4%		# # Residential Housing Loan beyond Rs.20lakhs:1% of loan amount/Limit
Upto 5 years	BPLR-4.5%		BPLR-3.5%		
More than 5 years & upto 10 years	BPLR-4%		BPLR-3%		
<b>2. Personal Loan</b>					
a) Consumer Durable Loan	BPLR+2.5%				2% of loan amount
b) Personal Loan Scheme	BPLR+2.5%				2% of loan amount
<b>3. Vehicle Loan</b>					
a) Two Wheeler Loans	BPLR-2.5%				0.50%
b) Three Wheeler Loans					
c) For New Cars	BPLR-2.5%				0.50%
d) For Old Cars	BPLR+1%				0.50%
<b>4. Educational Loans</b>	Upto Rs.4.00 Lakhs		Rs.4.00 lakhs up to Rs.20 lakhs		
	Repayable in 5-7 years	Repayable in more than years	Repayable in years	Repayable in more than years	For studies in India = For studies Abroad =
	BPLR-3%		BPLR-2.5%		
Place of Study	Loan Amount			Repayment Period in years (After Initial Holiday)	
In India	Up to Rs.7.50 Lakhs			5-7	

	Above Rs.7.50Lakhs	5-10
Abroad	Up to Rs.15 Lakhs	5-7
	Above Rs.15Lakhs	5-10

5. Dhanam Ready Money Loan	BPLR+1	
6.Dhanam Easy Loan	BPLR-3% for loan above Rs.25 lacs	
7. Dhanam Medi Clinic Finance Scheme	BPLR	
8. Dhanam Medi Equipment Finance Scheme	BPLR	
9. Dhanam Lease Loan	BPLR	
10.Dhanam Home Appliance scheme	BPLR	
11. Dhanam Kissan Card	Upto Rs.50000 – BPLR-3.50% Above Rs.50000 upto Rs.5 lakhs – BPLR-1.5% Above Rs.5 lakhs – BPLR- 0.5%.	
12. Dhanam Kissan Vahana	BPLR -2%	
13.Dhanam Demat Loan	BPLR	
14. Dhanam Bond Money	BPLR – 1.5%	

Applicable processing charges for funded limits above Rs.25, 000/-is 0.50% of loan amount

## 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 1<sup>st</sup> January 2010 for existing locker hirers and with effect from 1<sup>st</sup> December 2009 for customers newly opting for the locker facility.

### ATM-cum debit Cards

#### ATM

Membership fee: Nil

Annual Fee: Nil

Renewal Charges: Nil

Late Payment Charges: Nil

Interest Charges: Nil

Replacement charges: Rs.100/-

Transaction Charge for Partner banks

1	<b>Charge Structure – Cash Withdrawal</b> Charges at “Cashnet”/ “INFINET” Charges at Cash tree	NIL
2	<b>Charge Structure – Balance Enquiry and declined transactions</b> a. For Balance inquiry and declined transactions at “Cashnet”/ IDBRT / Cashtree /“INFINET”.	NIL

Transaction Charge for Non-Partner banks

1	<b>Charge Structure – Cash Withdrawal</b> d. Charges at “VISA” for domestic withdrawal e. Charges at “VISA” international (other countries) f. Currency conversion charges for all international transactions	NIL NIL 2% of the amount of transaction.
2	<b>Charge Structure – Balance Enquiry and declined transactions</b> b. For Balance inquiry and declined transactions at “VISA” domestic c. For Balance inquiry and declined transactions at “VISA” International	NIL NIL

**Draft/TT/MT**

NO	SLAB	RATE
1	Up to Rs.1000	Rs.15
2	>Rs.1000 – upto Rs.5000	Rs.20
3	>Rs.5000 – upto Rs.10000	Rs.30
4	>Rs.10000 – upto Rs.1lakh	Rs.2.50 per thousand
5	> Rs.1 lakh – below Rs.10 lakhs	Rs.2.00 per thousand (minimum Rs.250)

DD-Cancellation: Rs.10/-

DD-Duplicate: For DD / MC upto Rs.1 lakh: Rs.25 per DD / MC

For DD / MC above Rs.1 lakh: Rs.50 per DD / MC

DD-Revalidation: Rs.10/-

### TT – Issue

NO	SLAB	RATE
1	Up to Rs.1000	Rs.15
2	>Rs.1000 – upto Rs.5000	Rs.20
3	>Rs.5000 – upto Rs.10000	Rs.30
4	>Rs.10000 – upto Rs.1lakh	Rs.2.50 per thousand
5	> Rs.1 lakh – below Rs.10 lakhs	Rs.2.00 per thousand (minimum Rs.250)

Telephone charges extra

TT – Cancellation: NA

TT-Duplicate: NA

TT-Revalidation: NA

### Remittance Facilities through other bank

#### DD- Issue:

NO	SLAB	RATE
1	Up to Rs.1000	Rs.15
2	>Rs1000 – upto Rs.5000	Rs.20
3	>Rs.5000 – upto Rs.10000	Rs.30
4	>Rs.10000 – upto Rs.1lakh	Rs.2.50 per thousand
5	> Rs.1 lakh – below Rs10lakhs	Rs.2.00 per thousand (minimum Rs.250)

DD-Cancellation: Rs.10/-

DD-Duplicate: For DD / MC upto Rs.1 lakh: Rs.25 per DD / MC

For DD / MC above Rs.1 lakh: Rs.50 per DD / MC

DD- Revalidation:Rs.10/-

### 5. Cheque Collection

Local: Nil

### Electronic Payment Products

a) Inward RTGS / NEFT / ECS transactions – free, no charge to be levied.

b) Outward transactions –

RTGS	Rs 1 lakh to Rs.5 lakhs	Rs.25/- per transaction
	Rs.5 lakhs and above	Rs.50/- per transaction
NEFT	Upto Rs.1 Lakh	Rs.5 per transaction
	Rs.1 Lakh and above	Rs.25 per transaction

These charges shall be applicable for all types of transactions, including inter-bank funds transfers.

### **Outstation cheque collection**

NO	SLAB	RATE
1	Upto Rs.500	Rs.5
2	Above Rs.500 upto Rs.1000	Rs.10
3	Above Rs.1000 upto Rs.5000	Rs.20
4	Above Rs.5000 upto Rs.10,000	Rs.30
5	Rs.10,000/- to Rs.1,00,000/-	Rs.0.25 per Rs.100. Maximum Rs.100
6	Rs.1,00,001/- and above	Rs.0.25 per Rs.100. Maximum Rs.150

The above charges will be **all inclusive**. No additional charges such as courier charges, out of pocket expenses, etc., should be levied from the customers.

### **Cheque return chares**

Bouncing of cheques- Local: Rs.100

Bouncing of cheques- outstation- through own Bank: Rs.20

Bouncing of cheques- outstation- through another Bank: Rs.20 + Other Bank's return charges

Dhanam Supreme/Power/Platinum/Super Power

Bouncing of cheques- Rs.250/- per cheque

### **Cheque Book Issue**

- 1) MICR cheque for CD/OCC/OD - Rs.2 per leaf
- 2) Non MICR cheque - Rs.1 per leaf
  
- 3) MICR cheque for S.B account - Rs.1 per leaf
- 4) Non MICR cheque for S.B account - Rs.0.50 per leaf
  
- 5) Dhanam Supreme : Rs.5 per leaf (One book of 20 leaves free)
- 6) Dhanam Power : Rs.1 per leaf (One book of 50 leaves free)
  
- 7) Dhanam Platinum : Rs.5 per leaf (One book of 20 leaves free)
- 8) Dhanam Super Power : Rs.1 per leaf (One book of 50 leaves free)

Charges are to be collected at the time of issue.

**No Dues Certificate: NIL**