

Schedule of Chrges for NRE/NRO Savings Accounts w.e.f 1st July, 2011

Type of Card	Classic	Elite
Product Code	05-04	20-23
Account Specific charges	NRE/NRO	NRE/NRO
Average Monthly Balance	1000	50000
Non- Maintenance of AMB	Rs 100 per month	Rs 300 per month
Account Closure Charges	Upto 14 days : Nil, 15 days to 6 months : Rs.100, After 6 months : Nil	Upto 14 days : Nil, 15 days to 6 months : Rs.300, After 6 months : Nil
Account Statement Mnthly/Quarterly	Free Qtrly	Free Mnthly/Qtrly
Cheque Books		
PAP Cheque Books	Free	Free
Cheque Issues/Deposited & Returned Unpaid		
Cheque Issues & returned unpaid (Financial Reason)	Rs 150 per Cheque	Rs 250 per Cheque
Outward Deposited and Returned	Rs 50 for Local Cheque	Free
OutStation Cheque Collection Charges	Upto & Incl 5000-Rs 25 all Inclusive Above 5000 and upto & Incl 10000- Rs 50 All Inclusive Above 10000 -Rs 100 All Inclusive	Free collection of 4 OSC per month beyond that Upto & Incl 5000-Rs 25 all Inclusive Above 5000 and upto & Incl 10000- Rs 50 All Inclusive Above 10000 -Rs 100 All Inclusive
ECS return	Rs.100	Free
Stop payment charges	Rs 50 per leaf and Rs 100 for cheque series	Free
Debit Card		
Type of Card	Classic	Royale
Withdrawal limit (ATM)	30000/Day	50000/Day
Withdrawal limit (POS)	50000/Day	100000/Day

Annual Charges	Free	Free
Card Hotlisting & Reissue Charges	No charges for Hotlisting . Rs 100 for Reissue of card	No charges for Hotlisting & Reissue of card
Debit Card PIN Regeneration	Free	Free
Charges for Add- on cards	Rs 100 per card	Free
ATM Access (National)	Free	Free
ATM Access (International)	Free	Free
Alternate Channels		
Net Banking	Free	Free
Reissue of IB PIN	Free	Free
Mobile Banking /SMS Alerts	Free	Free
AnyBranch banking (Cash Transactions)		
Cash Deposit at Home Branch	*No Limit & Rs 50,000 for the Third party with TP form .	*No Limit & Rs 50,000 for the Third party with TP form
<p>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).</p> <p style="text-align: right;">*Local</p> <p>Cash Deposit & Domestic credits through cheques/drafts not permittted in NRE a/cs(Source of funds required)</p>		
Cash withdrawal at Non Base Branch	No Limit & Rs 50,000 for the Third party with TP form *	No Limit & Rs 50,000 for the Third party with TP form *
AnyBranch Fund Transfer Limit	No Limit	No Limit
Drafts/Pay Orders		
Charges for DD & PO at bank locations	Free	Free
Charges of Correspondence Banks DD	Free	Free
DD/PO cancellations/revalidations	Rs.50 per instrument	Rs.45 per instrument
DD/PO duplicate issuances	Rs 100 per instrument	Rs 50 per instrument
NEFT/RTGS		
NEFT	Free from Net Banking Charges from Branch - Upto 1 lakhs Rs 5 per transaction 1 Lakh and above Rs 20 per transaction	Free from Net Banking Charges Free from Branch
RTGS	Free from Net Banking Charges from Branch - Upto 1 lakhs Rs 5 per transaction 1 Lakh and above Rs 40 per transaction	Free from Net Banking Charges Free from Branch

Foreign Cheque collections		
Foreign Cheque/Draft collections	0.25 % of the Rs value or minimum of Rs100/ + postage Rs 25,Max Rs 500 + postage Rs 25 whichever is higher	Free
Remittances		
In Ward	Free	Free
Out Ward Remittance	Rs 250 (Corresponding Bank charges, at actuals to be recovered from customer/beneficiary)	Free
Foreign Currency Drafts		
For USD(Other currencies equivalent in USD)	Rs 250 (Corresponding Bank charges, at actuals to be recovered from customer/beneficiary)	Free
Other Charges		
Standing instruction charges (Setting/Processing)	Rs.50	Free
Duplicate Passbook /Statament charges	Rs.50	Free
Enquires related to old record	Rs.50	Free
Photo attestation	Rs.50	Free
Signature attestation	Rs.50	Free
Address attestation	Rs.50	Free
No dues certificate	Rs.50	Free
Solvency certificate	Rs.50	Free
Common Guidelines		
An initial payment for opening a new account should be made for at least the Minimum Average Monthly Balance of the account		
Minimum Average Balance Charge on an account type shall not be applicable for the Account Opening Month		
Monthly/Annual cycle charges as applicable on the account type can be recovered anytime during the month		
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)		
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 -		
*For higher cash withdrawals through non-base branch customer to inform the non-base branch one day in advance prior to date of withdrawal		
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		
Customers opening accounts prior to 31st March 2011 would be levied with AMB charges & Retail Forex charges mentioned under Classic Account from point no.4 to 6 & 47 to 52 respectively w.e.f 1st April 2011		

