

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 Maintenance)	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

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	Product Code	065	053	062	064	080
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						
46	Special Features	-	-	-	-	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
** 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 -						
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						
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)						