

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

The Dhanalakshmi Bank Ltd.

Sr.No	FEATURES	Simple (No Frills 010)	Salary (011)	Regular (001)	Supreme (009)	Platinum (012)	MaxiGain (014)
<b>ACCOUNT RELATED CHARGES</b>							
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 maintenance Charges	Nil	Nil	Rs. 25/-Quarter**	Nil	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	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
<b>FEES</b>							
6	NEFT	Free from Net Banking charges from branch - Upto Rs. 1 Lakh - Rs. 5 per 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. 5 per transaction; Rs. 1 Lakh and above - Rs. 25	Free from Net Banking charges from branch - Upto Rs. 1 Lakh - Rs. 5 per 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. 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. 5 per 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 lak 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	Cheque book will be issued on request - charges Rs. 2 per leaf	1 Cheque book (20 leaves) free per Quarter; Rs.2 per leaf thereafter	1st Cheque book (20 leaves) free; Rs. 2 per leaf thereafter	1st Cheque book (20 leaves) free per Quarter; Rs. 2 per leaf thereafter	1st Cheque book (20 leaves) free per Quarter; Rs. 2 per leaf thereafter	1 Cheque book free per Quarter of 20 leaves (Rs. 2 per leaf)
<b>ANY BRANCH BANKING</b>							
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 upto Rs. 1,00,000/- per day	Free Cash Deposit upto Rs. 2,00,000/- per day	Free Cash Deposit upto Rs. 1,00,000/- per day
Third party deposits is allowed upto Rs. 50,000/- per branch, per 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/- per day	Free withdrawal upto Rs.50,000/- per day	Free withdrawal upto Rs.50,000/- per day	FREE withdrawal upto Rs.1,00,000/- per day	FREE withdrawal upto Rs. 2,00,000/- per day	FREE withdrawal upto Rs. 1,00,000/- per day
Third Party withdrawal allowed upto Rs. 50,000/- per transaction only. For cases where cash withdrawal is allowed above threshold (at branch discretion), charges @Rs.2 per 1000, Min. Rs. 50/- per txn will be levied. Customer has to inform the branch 1 day in advance if amount >2laks							
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
<b>DEMAND DRAFT / PAY ORDER</b>							
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; > 50k & 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 to 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 to 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 to 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)							
<b>DEMAND DRAFT / PAY ORDER CANCELLATION / REVALIDATION AND DUPLICATE ISSUANCE</b>							
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
<b>CHEQUE ISSUED / DEPOSITED &amp; RETURNED UNPAID</b>							
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/-

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<b>OUTSTATION CHEQUE COLLECTION</b>							
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. 1 Lac - 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
<b>DEBIT CARD RELATED CHARGES</b>							
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	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	NA	FREE	FREE	FREE	FREE	FREE
<b>STATEMENT OF ACCOUNT</b>							
32	Email - Monthly	NA	FREE	FREE	FREE	FREE	FREE
32	Quarterly/Monthly	NA	FREE - Quarterly	FREE - Quarterly	FREE - Monthly	FREE - Monthly	FREE - Monthly
<b>OTHER SERVICES</b>							
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	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	Rs. 75/request
35	ECS Charges	FREE	FREE	FREE	FREE	FREE	FREE
36	Photo attestation	Rs. 45/Instance	Rs. 50/Instance	Rs. 45/Instance	Rs. 50/Instance	Rs. 50/Instance	Rs. 50/Instance
37	Signature attestation						
38	Address attestation						
39	No dues certificate						
40	Balance Confirmation Charges						
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	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	FREE
43	Duplicate Passbook / Statament charges	Rs. 45 / instance	Rs. 50/instance	Rs. 45/instance	Rs. 50/instance	Rs. 50/instance	Rs. 50/instance
<b>Door step Banking</b>							
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;	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	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.	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

# : 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 i.e. service tax, education cess etc as applicable (except for NEFT, RTGS & OCC; where charges are inclusive of taxes)
8. The Schedule of Charges (SOC) is subject to change. Please check with the Branch or on the website for the latest update. General terms and conditions apply.