

SCHEDULE OF CHARGES W.E.F. 01.05.2024

SAVINGS ACCOUNT PRODUCT FEATURE CHART

SAVINGS ACCOUNTS - PRODUCT FEATURE CHART										
Sl. No	Product	Product Code	AMB	AMB Violation Charges (Maximum/Minimum)	Free Cheque book/year (20 leaves)	Free IMPS Txns	Free NEFT Txns From branch	Free RTGS Txns From Branch	Free Demand Drafts	
									Numbers	Limit per DD
01	Regular Savings Account	001	1000	200/50	1 Cheque book	0	0	0	0	0
02	Dhanam Savings Account Senior Citizen	003	1000	200/50	1 Cheque book	0	0	0	0	0
03	Dhanam Vanitha	041	500	200/50	1 Cheque book/Quarter	5	0	0	1 DD	10000
04	Dhanam Yuvak	042	1000	200/50	1 Cheque book	5	0	0	1DD	50000
05	Dhanam Genius	043	500	200/50	NIL	0	2	2	2DD	10000
06	Dhanam +/++	030/031	5000	425/100	1 Cheque book	10	2	2	1DD	50000
07	Dhanam Preferred	037	5000	425/100	1 Cheque book	10	2	2	1DD	50000
08	Dhanam Premium	038	10000	425/100	1 Cheque book	25	5	5	1DD	100000
09	Dhanam Privilege	039	25000	425/100	1 Cheque book	Free	25	25	1DD	100000
10	Dhanam Basic Savings Bank Deposit (Small)	010	NIL	0	NIL	0	0	0	0	0
11	Dhanam Salary	011	NIL	0	1 Cheque book	5	2	2	Unlimited	50000
12	Dhan Easy	013	NIL	0	NIL	0	0	0	0	0
13	Dhanam BSBDA	036	NIL	0	1 Cheque book	0	0	NA	0	0
14	Special Savings Account for TASC	035	NIL	0	5 Cheque book	0	Free	Free	10DD/day	100000

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									Numbers	Numbers
15	Dhanam Scholarship Savings Account	044	NIL	0	NIL	5	0	0	1DD for education purpose	50000
NRI PRODUCTS										
16	SB NRE/NRO Classic	004/005	1000	200/50	1 Cheque book	0	0	0	0	0
17	SB NRE/NRO Elite	020/023	50000	525/100	Free	Free	Free	Free	Free	100000
SUSPENDED PRODUCTS FOR NEW ACQUISITION										
18	Maxi Gain Supreme Savings Account	009	10000	425/100	1 Cheque book	25	5	5	3DD	1,00,000
19	Maxigain Classic Savings Account	014	5000	425/100	1 Cheque book	10	2	2	1DD	50,000
20	Maxigain Platinum Savings Account	012	25000	850/100	1 Cheque book	50	25	25	5DD	1,00,000
21	Salary Multiplier Account	015	0	0	1 Cheque book	Free	5	5	2DD	50,000
➤ Standard charges are applicable above the free Limit ➤ Penal Charges for non-maintenance of average minimum balance will be in direct proportion to the extent of shortfall ➤ All RTGS & NEFT Transactions initiated via Internet Banking and Mobile Banking are free of charges ➤ Demand Drafts above the free limit will be chargeable for full amount.										



- Salary accounts with no salary credit for last 3 months will be converted into normal Savings Bank Account (Product Code 001) with Average Monthly Balance of Rs.1000/-, unless there is a specific request from customer to retain the product. The charges applicable to Normal Savings Bank Account product are applicable to these accounts.
- Senior Citizen Accounts (Product code 003) shall be given 25% discount on AMB violation charges.

ATM CARD MATRIX								
Sl.No	Product	Product Code	Card Variant	ATM Limit/Day	POS limit/Day	Other Bank Free Txns		Card block through missed call
						Metro	Others	
01	Regular Savings Account	001	VISA Classic	30000	50000	3	5	2
02	Dhanam Savings Account Senior Citizen	003	VISA Classic	30000	50000	3	5	2
03	Dhanam Vanitha	041	VISA Classic	30000	50000	3	5	2
04	Dhanam Yuvak	042	VISA Classic	30000	50000	3	5	2
05	Dhanam Genius	043	Rupay Classic	5000	5000	3	5	2
06	Dhanam +/++	030/031	VISA Classic	30000	75000	3	5	2
07	Dhanam Preferred	037	VISA Classic	50000	75000	3	5	2
08	Dhanam Premium	038	VISA Classic	50000	100000	10	10	Free
09	Dhanam Privilege	039	Rupay Platinum	50000	100000	Free	Free	Free
10	Dhanam Basic Savings Bank Deposit (Small)	010	Rupay Classic	5000	5000	4	4	0
11	Dhanam Salary	011	VISA Classic	30000	50000	5	5	Free
12	Dhan Easy	013	Rupay Classic	5000	5000	4	4	2
13	Dhanam Basic Savings Bank Deposit	036	Rupay Classic	5000	5000	4	4	2
14	Dhanam Students Scholarship Savings Account	044	Rupay Classic	5000	5000	4	4	2

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NRI PRODUCTS								
Sl.No	Product	Product Code	Card Variant	ATM Limit/Day	POS limit/Day	Other Bank Free Txns		Card block through missed call
						Metro	Others	
15	SB NRE/NRO Classic	004/005	VISA Classic	50000	50000	3	5	2
16	SB NRE/NRO Elite	020/023	Rupay Platinum	50000	100000	Free	Free	Free
SUSPENDED PRODUCTS FOR NEW ACQUISITION								
17	Maxi Gain Supreme Savings Account	009	VISA Classic	50000	100000	10	10	2
18	Maxigain Classic Savings Account	014	VISA Classic	50000	50000	3	5	2
19	Maxigain Platinum Savings Account	012	Rupay Platinum	100000	100000	Free	Free	Free
20	Salary Multiplier Account	015	Rupay Platinum	100000	100000	Free	Free	Free

Cash Deposit and Withdrawal Facilities

Sl.No	Product	Product Code	Cash Deposit Limit (Other than Small Denomination)	Small Denomination Notes Deposit Free Limit/instance/day	Free Cash Withdrawal over the counter (No of times free/ month)	
					For Individual & HUF	Other than Individual & HUF
01	Regular Savings Account	001	Free	100 Nos	3	Free
02	Dhanam Savings Account Senior Citizen	003	Free	100 Nos	3	NA
03	Dhanam Vanitha	041	Free	100 Nos	3	NA
04	Dhanam Yuvak	042	Free	100 Nos	3	NA
05	Dhanam Genius	043	Free	100 Nos	3	NA
06	Dhanam +/++	030/031	Free	100 Nos	5	Free
07	Dhanam Preferred	037	Free	100 Nos	5	Free
08	Dhanam Premium	038	Free	100 Nos	10	Free
09	Dhanam Privilege	039	Free	100 Nos	Free	Free
10	Dhanam Basic Savings Bank Deposit (Small)	010	Free	100 Nos	4	NA
11	Dhanam Salary	011	Free	100 Nos	Free	NA
12	Dhan Easy	013	Free	100 Nos	4	NA
13	Dhanam Basic Savings Bank Deposit	036	Free	100 Nos	4	NA
14	Dhanam Students Scholarship Savings Account	044	Free	100 Nos	4	NA
15	Special Savings Account for TASC	35/50	Free	Free	Free	Free

NRI PRODUCTS						
16	SB NRE/NRO Classic	004/005	NRE – NA NRO - Free	NRE – NA 100 Nos	3	Free
17	SB NRE/NRO Elite	020/023	NRE – NA NRO -Free	NRE – NA 100 Nos	Free	Free
SUSPENDED PRODUCTS FOR NEW ACQUISITION						
18	Maxi Gain Supreme Savings Account	009	Free	100 Nos	10	Free
19	Maxigain Classic Savings Account	014	Free	100 Nos	5	Free
20	Maxigain Platinum Savings Account	012	Free	100 Nos	Free	Free
21	Salary Multiplier Account	015	Free	100 Nos	Free	Free

- TDS is applicable for cash withdrawal beyond the stipulated limit as per Income Tax Act
- Third party deposits is allowed upto Rs.50,000 / branch / day along with TP form.
- No TP form required for single transaction < Rs.25,000 / day (IT directive on PAN to be followed).
- Third Party withdrawal allowed upto Rs.50,000/transaction only