

Sl. No	Nature of Charge	Savings Account	Current Account
ACCOUNT RELATED CHARGES			
1	Penal Charges (Non-Maintenance of Average Minimum Balance)	AMB Penalty = (Deficit/AMB) * Maximum AMB violation charges for the product as per product feature chart	AMB Penalty = (Deficit/AMB) * Maximum AMB violation charges for the product as per product feature chart
2	Account Maintenance Charges	Not Applicable	Rs.50/- per Quarter
3	Account Closure Charges	Upto 14 days: Nil, 15 days to 12 months: Rs.500/-, After 12 months: Nil	Upto 14 days: Nil, 15 days to 12 months: Rs.500/-, After 12 months: Nil
4	Internet Banking	Free	Free
5	Mobile Banking	Free	Free
ELECTRONIC PAYMENT RELATED CHARGES			
6	NEFT – Through Branch (Per transaction charge)	• Up to Rs.10000 - Rs.2.50 • Rs.10001- Rs.100000 - Rs. 5/- • Rs.100000 - Rs.200000 - Rs. 15/- • Above Rs.200000 - Rs. 25/-	• Up to Rs.10000 - Rs.2.50 • Rs.10001- Rs.100000 - Rs. 5/- • Rs.100000 - Rs.200000 - Rs. 15/- • Above Rs.200000 - Rs. 25/-
7	RTGS – Through Branch (Per transaction charge)	• Rs.200000 - Rs.500000 - Rs.25/- • Above Rs.500000 - Rs.50/-	• Rs.200000 - Rs.500000 - Rs.25/- • Above Rs.500000 - Rs.50/-
8	IMPS Charges (Per transaction charge)	• Rs.1/- and upto Rs.1 Lakh- Rs.5/- • Rs.1 Lakh and upto Rs.2 Lakh -Rs.15/- • Above Rs.2 Lakh – Rs.17/-	• Rs.1/- and upto Rs.1 Lakh- Rs.5/- • Rs.1 Lakh and upto Rs.2 Lakh -Rs.15/- • Above Rs.2 Lakh – Rs.17/-
CHEQUE/DEMAND DRAFT/PAY ORDER/ECS MANDATE RELATED CHARGES			
9	Charges / Cheque Leaf	• Rs.3.50 per leaf • For Senior Citizen Product 003: Rs.3.00 / leaf	• Rs.3.50 per leaf
10	Loose leaf from branch for cash withdrawal	Rs.50/- per leaf	Rs.50/- per leaf

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11	Withdrawal Slip beyond product specific limit	Rs.25/- per leaf	Not Applicable
12	Charges for DD & Pay Order (Bankers Cheque) at bank locations	• Up to Rs.10000 - Rs.40/- • Rs.10001 to Rs.50000 - Rs. 125/- • Rs.50001 to Rs.100000 - Rs. 250/- • Above Rs.100000 - Rs.3.00 per Rs.1000/- • Maximum charge is Rs.10000/-	• Up to Rs.10000 - Rs.40/- • Rs.10001 to Rs.50000 - Rs. 125/- • Rs.50001 to Rs.100000 - Rs. 250/- • Above Rs.100000 - Rs.3.00 per Rs.1000/- • Maximum charge is Rs.10000/-
13	DD & PO Cancellation	Rs.100/- Per Instrument	Rs.100/- Per Instrument
14	DD & PO Revalidation	Rs.100/- Per Instrument	Rs.100/- Per Instrument
15	Cancellation & Issuance of Duplicate Instrument	For Cancellation Rs.100/- Per Instrument For Duplicate Issuance Rs.100/- per Instrument	For Cancellation Rs.100/- Per Instrument For Duplicate Issuance Rs.100/- per Instrument
16	Cheque Issued & Returned (financial reasons)	Value upto Rs.1 Crore - Rs.500/- Per Instrument Value above Rs.1 Crore – Rs.1000/- Per Instrument Rs.400/- Per Instrument for Senior citizen savings Account (Product 003)	Value upto Rs.1 Crore - Rs.550/- Per Instrument Value above Rs.1 Crore – Rs.1500/- Per Instrument
17	Cheque Issued & Returned (Other reasons where customer is at fault)	Rs.150/- Per Instrument Rs.100/- Per Instrument for Senior citizen savings Account (Product 003)	Rs.150/- Per Instrument
18	Cheque Deposited & return	Rs.100/- Per Instrument	Rs.100/- Per Instrument
19	ECS Mandate Registration Charges,	Rs.100/- Per Mandate	Rs.100/- Per Mandate
20	ECS Mandate dishonored (Financial Reasons)	Value upto Rs.1 Crore - Rs.500/- Per Return Value above Rs.1 Crore – Rs.1000/- Per Return	Value upto Rs.1 Crore - Rs.550/- Per Return Value above Rs.1 Crore – Rs.1500/- Per Return

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		Rs.400/- Per Instrument for Senior citizen savings Account (Product 003)	
21	Outstation Cheque Collection Charges	<u>For Cheques:</u> • Upto Rs.100000 - Rs.100+Out of pocket Expenses • Above Rs.100000 - Rs.200/- +Out of pocket Expenses <u>For Bills:</u> • Upto Rs.10000 – Rs.100/-+Out of pocket expenses • Above Rs 10000 - Rs.3/- per 1000/- • Maximum chargeable is Rs.10000/-	<u>For Cheques:</u> • Upto Rs.100000 - Rs.100+Out of pocket Expenses • Above Rs.100000 - Rs.200/- +Out of pocket Expenses <u>For Bills:</u> • Upto Rs.10000 – Rs.100/-+Out of pocket expenses • Above Rs 10000 - Rs.3/- per 1000/- • Maximum chargeable is Rs.10000/-
22	Cheque Stop Payment Charges	Per Cheque leaf - Rs.100/- Per Cheque series - Rs.300/-	Per Cheque leaf - Rs.100/- Per Cheque series - Rs.300/-
23	Standing Instructions	Registration (one-time) - Rs.100/- Non-execution (Due to lack of sufficient funds in the account) – Rs.100/- Amendment Rs.50/-	Registration (one-time) - Rs.100/- Non-execution (Due to lack of sufficient funds in the account) – Rs.100/- Amendment Rs.50/-
ATM RELATED CHARGES			
24	Debit Card Issuance Charges	Rupay Debit Cards • Rupay Classic Domestic Debit Card: Rs.200/- • Rupay Classic International Debit Card: Rs.250/-	Rupay Debit Cards • Rupay Classic Domestic Debit Card: Rs.500/- • Rupay Classic International Debit Card: Rs.500/-

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		- Rupay Platinum International Debit Card: Rs.450/- VISA Debit Cards - VISA International Rs.300/-	- Rupay Platinum International Debit Card: Rs.500/- VISA Debit Cards - VISA International Rs.500/-
25	Debit Card -Annual Maintenance Charges	Rupay Debit Cards - Rupay Classic Domestic Debit Card: Rs.200/- - Rupay Classic International Debit Card: Rs.250/- - Rupay Platinum International Debit Card: Rs.450/- VISA Debit Cards - VISA International Debit Card: Rs.300/- **Nil charges, if the AMB is Rs.25000 in the preceding year **For product 10 and 36 – AMC not applicable	Rupay Debit Cards - Rupay Classic Domestic Debit Card: Rs.500/- - Rupay Classic International Debit Card: Rs.500/- - Rupay Platinum International Debit Card: Rs.500/- VISA Debit Cards - VISA International Debit Card: Rs.500/- **Nil charges, if the AMB is Rs.50000 in the preceding year
26	Debit Card -Re issue on lost	Respective Card Issuance charge as above (Sl.No.24)	Respective Card Issuance charge as above (Sl.No.24)
27	Other Bank ATM Transactions charges (after free limit Domestic)	Rs.23/- Per Transaction	Rs.23/- Per Transaction
28	Other Bank ATM Transactions Decline charges due to insufficient funds	Rs.25/- Per Transaction	Rs.25/- Per Transaction
29	Debit Card Financial Transaction charges (International)	Rs.150 + 3.50% Cross Currency mark up	Rs.150 + 3.50% Cross Currency mark up
30	Debit Card Non-Financial Transaction (International)	Rs.25/- Per Transaction	Rs.25/- Per Transaction

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OTHER CHARGES			
31	Statement Charges	One statement free per month, thereafter Rs. 100 per instance. (Monthly E-mail, free)	One statement free per month, thereafter Rs. 100 per instance. (Monthly E-mail, free)
32	SMS Alert	• Domestic - 60 Paisa / SMS, Maximum Rs.400/- per Qtr, • International Rs.2.50/SMS, Maximum Rs.250/- per Qtr	• Domestic - 60 Paisa / SMS, Maximum Rs.400/- per Qtr, • International Rs.2.50/SMS, Maximum Rs.250/- per Qtr
33	Photo / Signature attestation, Address attestation, No dues certificate, Balance Confirmation Charges	Rs.100/- per instance	Rs.100/- per instance
34	Enquiries related to old record	• For records within 2 years: Rs.200/- per request • For records older than 2 years: Rs.200/- + Rs.40/- for each additional year	• For records within 2 years: Rs.200/- per request • For records older than 2 years: Rs.200/- + Rs.40/- for each additional year
35	Allowing operations through PA/ mandate holder-Registration and modifications	Rs.100/- per instance	Rs.100/- per instance
36	Postal charges	• Ordinary Post-Rs.25/-Registered Post Rs.50/- or actuals whichever is higher. • Courier Actual	• Ordinary Post-Rs.25/-Registered Post Rs.50/- or actuals whichever is higher. • Courier Actual
37	Duplicate Passbook	Rs.100/- Per instance	Rs.100/- Per instance
38	Card block miss call	Rs.1/- Per instance	Rs.1/- Per instance
39	Cash Deposit Charges above the free threshold limit	Rs.3.50 Per thousand	Rs.3.50 Per thousand
40	Cash withdrawal charges over the counter above the free limit- Savings Accounts	Rs.50/- per Transaction	Rs.50/- per Transaction

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41	Small Denomination Notes Deposit Charges above free limit/packet of part thereof (Rs.50 and below denomination currency Notes and & coins)	Rs.10/- Per packet of 100 Nos	Rs.10/- Per packet of 100 Nos
42	Cash Bundling charges - Other Bank cash deposit at Dhanlaxmi Bank currency chests	Rs.50/- Per Bundle	Rs.50/- Per Bundle
43	Senior Citizen Doorstep banking facility	Rs.250/- per Pickup	Rs.250/- per Pickup

- All charges mentioned are exclusive of GST
- GST is not applicable on the charges for AMB violation and Cheque / ECS return charges
- Charges applicable to Add-on debit cards
- No charges will be levied for debit cards upon the expiry of existing cards