

STANDARD SCHEDULE OF CHARGES APPLICABLE FOR SAVINGS ACCOUNT PRODUCTS		
Sl.No	Nature of Charge	w.e.f. 01.05.2024
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 the product feature
2	Account Closure Charges	Upto 14 days : Nil, 15 days to 12 months : Rs.500/-, After 12 months : Nil
3	Internet Banking	Free
4	Mobile Banking	Free
ELECTRONIC PAYMENT RELATED CHARGES		
5	NEFT – Through Branch	• Up to Rs.10000 - Rs.2.50 Per Transaction; • Rs.10001- Rs.100000 - Rs.5/- Per Transaction; • Rs.100000 - Rs.200000 - Rs.15/- Per Transaction • Above Rs.200000 - Rs.25/- Per Transaction
6	RTGS – Through Branch	Rs.200000 - Rs.500000 - Rs.25/- Per Transaction Above Rs.500000 - Rs.50/- Per Transaction
7	IMPS Charges	Amount from Rs.1 and up to Rs.1 Lakh- Rs.5/- Amounts above Rs.1 Lakh and up to Rs.2 Lakh -Rs.15/- Transaction Above Rs.2 Lakh – Rs.17/- Transaction.
CHEQUE/DEMAND DRAFT/PAY ORDER/ECS MANDATE RELATED CHARGES		
8	Charges / Cheque Leaf	Rs.3.50 per leaf For Senior Citizen Product 003 : Rs.3.00 per leaf
9	Loose leaf from branch for cash withdrawal	Rs.50/- per leaf

Sl.No	Nature of Charge	w.e.f. 01.05.2024
10	Withdrawal Slip beyond product specific limit	Rs.25/- per leaf
11	Charges for DD & Pay Order (Bankers Cheque) at bank locations	Up to Rs.10000 - Rs.40/-
		Rs.10000 & up to Rs.50000 - Rs.125/-
		Rs.50000 & up to Rs.100000 - Rs.250/-
		Above Rs.100000 - Rs.3.00 per Rs.1000. Maximum Rs.10000/-
12	DD & PO Cancellation	Rs.100/- Per Instrument
13	DD & PO Revalidation	Rs.100/- Per Instrument
14	Cancellation & Issuance of Duplicate Instrument	For Cancellation Rs.100/- Per Instrument For Duplicate Issuance Rs.100/- per Instrument
15	Cheque Issued & Returned (financial reasons)	Rs.450/- Per Instrument Rs.400/- Per Instrument for Senior citizen savings Account (Product 003)
16	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)
17	Cheque Deposited & return	Rs.100/- Per Instrument
18	ECS Mandate Registration Charges,	Rs.100/- Per Mandate
19	ECS Returns	Rs.450/- Per Return Rs.400/- Per Instrument for Senior citizen savings Account (Product 003)
20	Outstation Cheque Collection Charges	For Cheques: Up to Rs.100000 - Rs.100 +Out of pocket Expenses. Above Rs.100000 Rs.200 +Out of pocket Expenses For Bills: Up to Rs.10000 – Rs.100 +Out of pocket expenses Above Rs.10000 – Rs.3/- per Rs.1000, Max. Rs.10000.
21	Stop Payment	Rs.100/- per cheque leaf; Rs.300/- per series
22	Standing Instructions	Registration (one-time) - Rs.100/- Non-execution (due to lack of sufficient funds in the account) – Rs.100/-

		Amendment Rs.50/-
Sl.No	Nature of Charge	w.e.f. 01.05.2024
ATM RELATED CHARGES		
23	Debit Card Issuance 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 Rs.300/-
24	Debit Card -Annual Maintenance Charges	Rupay Debit Cards Rupay Classic Domestic Debit Card Rs.150/- Rupay Classic International Debit Card Rs.250/- Rupay Platinum International Debit Card Rs.450/- VISA Debit Cards VISA International Debit Card Rs.300/-
25	Debit Card -Re issue on lost	Respective Card Issuance charge as above (Sl.No.22)
26	Other Bank Transactions charges (after free limit Domestic)	Rs.21/- Per Transaction
27	Other Bank Transactions Decline charges due to insufficient funds	Rs.25/- Per Transaction
28	Debit Card Financial Transaction charges (International)	Rs.150 + 3.50% Cross Currency mark up
29	Debit Card Non-Financial Transaction (International)	Rs.25/- Per Transaction
OTHER CHARGES		
30	Statement Charges	One statement per month free, thereafter Rs.100/- per instance. (Monthly E-mail, free)
31	SMS Alert	Domestic - 60 Paisa / SMS, Maximum Rs.400/- per Qtr, International Rs.2.50/SMS, maximum Rs.250/- per Qtr

Sl.No	Nature of Charge	w.e.f. 01.05.2024
32	Photo attestation, Signature attestation, Address attestation, No dues certificate., Balance Confirmation Charges	Rs.100/- per instance
33	Enquiries related to old record	Rs.200/- per request for records within 2 years, Plus Rs.40/- for each year beyond 2 years
34	Allowing operations through PA/ mandate holder-Registration and modifications	Rs.100/-
35	Postal charges	Ordinary Post-Rs.25/-, Registered Post.Rs.50/- or actuals whichever is higher. Courier Actual.
36	Photo attestation, Signature attestation, Address attestation, No dues certificate., Balance Confirmation Charges	Rs.100/- per instance
37	Duplicate Passbook	Rs.100/- Per instance
38	Card block miss call	Rs.1/- Per instance
39	Cash Deposit Charges above the free threshold limit	Rs.3.50 Per thousand
40	Cash withdrawal charges over the counter above the free limit- Savings Accounts	Rs.50/- per Transaction
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
42	Cash Bundling charges - Other Bank cash deposit at Dhanlaxmi Bank currency chests	Rs.50/- Per Bundle
43	Senior Citizen Doorstep banking facility	Rs.250/- per Pickup

FEATURES OF SAVINGS ACCOUNT PRODUCTS IS GIVEN AS ANNEXURE 1 A

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

SCHEDULE OF CHARGES W.E.F. 01.05.2024

SAVINGS ACCOUNT PRODUCT FEATURE CHART

15	Dhanam Scholarship Account	Students Savings	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 Savings Account	Supreme	009	10000	425/100	1 Cheque book	25	5	5	3DD	1,00,000
19	Maxigain Savings Account	Classic	014	5000	425/100	1 Cheque book	10	2	2	1DD	50,000
20	Maxigain Savings Account	Platinum	012	25000	850/100	1 Cheque book	50	25	25	5DD	1,00,000
21	Salary Account	Multiplier	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

NRI PRODUCTS									
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