

**Schedule of Charges for NRE/NRO Savings Accounts w.e.f 1st January,2018**

	<b>Classic</b>	<b>Elite</b>
Product Code	<b>05-04</b>	<b>20-23</b>
<b>Account Specific charges</b>	NRE/NRO	NRE/NRO
Average Monthly Balance	1000	50000
Non- Maintenance of AMB	Rs 100 per month	Rs 300 per month
Account Closure Charges	Before 6 months Rs 500 After six month - NIL	Before 6 months Rs 300 After six month - NIL
Account Statement Mnthly/Quarterly	Free Qtrly there after, Rs 10/- per statement	Free Mnthly/Qtrly
<b>Cheque Books</b>		
PAP Cheque Books	Free	Free
<b>Cheque Issues/Deposited &amp; Returned Unpaid</b>		
Cheque Issues & returned unpaid ( Financial Reason)	Rs.200/- per Cheque	Rs 250 per Cheque
Outward Deposited and Returned	Rs.100/- for Local Cheque	Free
OutStation Cheque Collection Charges	Upto Rs.50,000-Rs 50/- all Inclusive Above Rs.50,000 and upto & Incl Rs.1,00,000- Rs 100/- All Inclusive Above 1,00,000 -Rs 150	Upto Rs.50,000-Rs 50/- all Inclusive Above Rs.50,000 and upto & Incl Rs.1,00,000- Rs 100/- All Inclusive Above 1,00,000 -Rs 150
ECS return	Rs.400/-+GST	Rs.400/-+GST
Stop payment charges	Rs.65/- per leaf and Rs 110/- for cheque series	Free
<b>Debit Card</b>		
Type of Card	<b>Classic</b>	<b>Royale</b>
Withdrawal limit (ATM)	Rs.30,000/Day	Rs.50,000/Day
Withdrawal limit (POS)	Rs.50,000/Day	Rs.1,00,000/Day
Annual Charges	Free	Free
Card Hotlisting & Reissue Charges	No charges for Hotlisting . Rs 100 for Reissue of card	No charges for Hotlisting & Reissue of card
Debit Card PIN Regeneration	Free	Free
Charges for Add- on cards	Rs 100 per card	Free
ATM Access ( National)	Free	Free
ATM Access (International)	Free	Free
<b>Alternate Channels</b>		
Net Banking	Free	Free
Reissue of IB PIN	Free	Free
Mobile Banking /SMS Alerts	Domestic 60 Paisa Per SMS, International Rs 2.50 (max Rs.400 Per quarter)	Domestic 60 Paisa Per SMS, International Rs 2.50 (max Rs.400 Per quarter)
<b>AnyBranch banking (Cash Transactions)</b>		
Cash Deposit at Home Branch	*No Limit & Rs 50,000 for the Third party with TP form .	*No Limit & Rs 50,000 for the Third party with TP form
Cash Deposit Non Base Branch	*No Limit & Rs 50,000 for the Third party with TP form	*No Limit & Rs 50,000 for the Third party with TP form
<b>Third party deposits is allowed upto Rs.50,000 / branch / day along with TP form. No TP form required for single transaction &lt; Rs25,000 / day .(IT directive on PAN to be followed).</b>		
<b>*Local Cash Deposit &amp; Domestic credits through cheques/drafts not permitted in NRE a/cs(Source of funds required)</b>		
Cash withdrawal at Non Base Branch	No Limit & Rs 50,000 for the Third party with TP form *	No Limit & Rs 50,000 for the Third party with TP form *
AnyBranch Fund Transfer Limit	No Limit	No Limit

<b>Drafts/Pay Orders</b>		
Charges for DD & PO at bank locations	Free	Free
Charges of Correspondence Banks DD	Free	Free
DD/PO cancellations/revalidations	Rs 100 per instrument	Rs 100 per instrument
DD/PO duplicate issuances	Rs 100 per instrument	Rs 50 per instrument
<b>NEFT/RTGS</b>		
NEFT	Up to Rs5000/- 2.95Per Transaction , Upto 5001-10000 - 2.95 Per Transaction, Upto 10001-100000 - 5.90 Per Transaction,Upto 100000-200000 - 17.70 Per Transaction,Above 200000 29.50 Per Transaction	Up to Rs5000/- 2.95Per Transaction , Upto 5001-10000 - 2.95 Per Transaction,Upto 10001-100000 - 5.90 Per Transaction,Above 200000 29.50 Per Transaction
RTGS	Upto 200000- 500000 29.50 Per Transaction ,Above 500000 Rs 59 Per Transaction	Upto 200000- 500000 29.50 Per Transaction ,Above 500000 Rs 59 Per Transaction
<b>Foreign Cheque collections</b>		
Foreign Cheque/Draft collections	For USD 0.50% of the INR Value + Rs.250/- Postage per instrument (GST extra) For AUD 0.50% of the INR Value + Rs.1000/- Postage per instrument (GST extra)	Free
<b>Remittances</b>		
In Ward	Upto Rs.1 lakh equivalent – Rs.100/- (GST extra) Above Rs.1 lakh equivalent – Rs.250/- (GST extra)	Free
Out Ward Remittance	Individuals Rs.500/- - Commission & Rs.500/- SWIFT Charges (GST extra) Others Rs.1000/- - Commission & Rs.500/- SWIFT Charges (GST extra)	Free
<b>Foreign Currency Drafts</b>		
For USD( Other currencies equivalent in USD)	Rs 500 (Corresponding Bank chargs, at actuals to be recovered from customer/beneficiary)	Free
<b>Other Charges</b>		
Standing instruction charges (Setting/Processing)	Rs.50	Free
Duplicate Passbook /Statament charges	Rs.50	Free
Enquires related to old record	Rs.50	Free
Photo attestation	Rs.50	Free
Signature attestation	Rs.50	Free
Address attestation	Rs.50	Free
No dues certificate	Rs.50	Free
Solvency certificate	Rs.50	Free
Commom Guidelines		
An initial payment for opening a new account should be made for at least the Minimum Average Monthly Balance of the account		
Minimum Average Balance Charge on an account type shall not be applicable for the Account Opening Month		
Monthly/Annual cycle charges as applicable on the account type can be recovered anytime during the month		
The charges mentioned in the schedules are exclusive of taxes i.e.GST, education cess etc as applicable (except for NEFT,RTGS & OCC; where 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		
*For higher cash withdrawals through non-base branch customer to inform the non-base branch one day in advance prior to date of withdrawal		
In case of insufficient funds in the account for recovery of service charges, Dhanalakshmi Bank reserves the right to force debit or make repeated		