

ANNEXURE I - The Revised SOC (Product-wise) Savings Bank (Charges are excluding GST)

Sl. No	Product Name	Regular Savings Bank	Dhanam Salary
	Product Code	001	011
A) ACCOUNT RELATED CHARGES			
	Minimum Balance to be maintained	Rs.1,000/-	NIL
1	Penal Charges (Non-Maintenance of Average Minimum Balance)	Shortfall in AMB - Charges Below 10% - Rs.50/month From 10% to 30% - Rs.100/month From 30% to 60% - Rs.150/month Above 60% - Rs.200 month	NIL
2	A/C Closure charges	Upto 14 days : Nil, 15 days to 6 months : Rs.500, After 6 months : Nil	Nil
3	NEFT From Branch	<ul style="list-style-type: none"> • 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 	5 NEFT Free from branch per month, Beyond that – <ul style="list-style-type: none"> • 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
	NEFT - Internet Banking	<ul style="list-style-type: none"> • 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 	<ul style="list-style-type: none"> • 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
4	RTGS from Branch	<ul style="list-style-type: none"> • Upto Rs. 200000 - Rs. 500000 - Rs. 25 Per Transaction • Above Rs. 500000 - Rs. 50 Per Transaction 	5 RTGS free from branch per month Beyond that – <ul style="list-style-type: none"> • Upto Rs. 200000 - Rs.500000 - Rs. 25 Per Transaction • Above Rs. 500000 - Rs. 50 Per Transaction
	RTGS - Internet Banking	<ul style="list-style-type: none"> • Upto Rs. 200000 - Rs. 500000 - Rs. 25 Per Transaction • Above Rs. 500000 - Rs. 50 Per Transaction 	<ul style="list-style-type: none"> • Upto Rs. 200000 - Rs. 500000 - Rs. 25 Per Transaction • Above Rs. 500000 - Rs. 50 Per Transaction

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Sl. No	Product Name	Regular Savings Bank	Dhanam Salary
	Product Code	001	011
5	Payable at par (PAP) Cheque Book *	1 cheque book (5 leaves) free per quarter, Rs. 3.50 Per leaf (After free* Cheque books)	1 cheque book (5 leaves) free per quarter, Rs. 3.50 Per leaf (After free* Cheque books)
6	Cash Handling Charges	Nil	Nil
7	Anywhere Banking Funds Transfer (within the Bank)	10 per month free, above that Rs.25 per transaction	10 per month free, above that Rs.25 per transaction
8	Charges for DD & Pay Order (Bankers Cheque) at bank locations	<ul style="list-style-type: none"> • Upto Rs. 10000 - Rs. 40 • Rs. 10000 to Rs. 50000 - Rs. 125; • Rs. 50000 to Rs. 100000 - Rs. 250; Rs. 100000 to Rs. 10000000 - Rs. 2.50 per 1000 (max Rs. 7500/-) 	Free 2 DDs & 2 POs per month, Beyond that <ul style="list-style-type: none"> • Upto Rs. 10000 - Rs. 40 • Rs. 10000 to Rs. 50000 - Rs. 125; • Rs. 50000 to Rs. 100000 - Rs. 250; Rs. 100000 to Rs. 10000000 - Rs. 2.50 per 1000 (max Rs. 7500/-)
B) DEMAND DRAFT / PAY ORDER CANCELLATION / REVALIDATION AND DUPLICATE ISSUANCE			
9	DD & PO Cancellation	Rs. 100 Per Instrument	Rs. 100 Per Instrument
	DD & PO Revalidation	Rs. 100 Per Instrument	Rs. 100 Per Instrument
10	Cancellation & Issuance of Duplicate Instrument	Rs. 150 per instrument	Rs. 150 per instrument
C) CHEQUE ISSUED / DEPOSITED & RETURNED UNPAID			
11	Cheque Issued & Returned (financial reasons)	Rs. 300 Per Instrument*	Rs. 300 Per Instrument*
	Cheque Issued & Returned (Other reasons where customer is at fault)	Rs.150 per instrument	Rs.150 per instrument

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Sl. No	Product Name	Regular Savings Bank	Dhanam Salary
	Product Code	001	011
12	Cheque Deposited & return	Rs.100 per instrument	Rs.100 per instrument
13	ECS Mandate Charges	Rs. 100	Rs. 100
	ECS Returns	Rs. 400 Per Return	Rs. 400 Per Return
14	Outstation Cheque Collection Charges at Bank Locations	<ul style="list-style-type: none"> • Up to Rs. 50000 - Rs. 50 per Instrument • Above Rs.50000 To Rs.100000 - Rs.100 per Instrument • Above Rs. 100000 - Rs. 150 per Instrument 	Collection of 2 outstation cheque Free per month Beyond that <ul style="list-style-type: none"> • Up to Rs. 50000 - Rs. 50 per Instrument; • Above Rs.50000 To Rs.100000 - Rs.100 per Instrument; • Above Rs. 100000 - Rs. 150 per Instrument
	Outstation Cheque Collection Charges at Non Bank Locations	Up to Rs. 50000 - Rs. 50 per instrument; Above Rs. 50000 To Rs. 100000 - Rs. 100 per instrument; Above Rs. 100000 - Rs. 200 per instrument	Free collection of 2 outstation cheque per month Beyond that Up to Rs. 50000 - Rs. 50 per instrument; Above Rs. 50000 To Rs. 100000 - Rs. 100 per instrument; Above Rs. 100000 - Rs. 200 per instrument
D) DEBIT CARD RELATED CHARGES			
	Type of Debit Card	Classic Debit Card	Classic Debit Card
15	Debit card charges	Registration - Rs. 150 Annual charges** - Rs. 100 Reissue Charges # - Rs. 200 Debit Card Limit Enhancement - Rs. 50 per instance Duplicate ATM Pin - Rs. 50 per instance Add on Card - Rs. 100 per instance	Registration - Rs. 150 Annual charges** - Rs. 100 Reissue Charges # - Rs. 200 Debit Card Limit Enhancement - Rs. 50 per instance Duplicate ATM Pin - Rs. 50 per instance Add on Card - Rs. 100 per instance
		**Exemption to customers who are maintaining average monthly balance of Rs.10,000/- # Issuance Charges are exempted for Renewal cards (Card issued following expiry)	**Exemption to customers who are maintaining average monthly balance of Rs.10,000/- # Issuance Charges are exempted for Renewal cards (Card issued following expiry)

ANNEXURE I - The Revised SOC (Product-wise) Savings Bank (Charges are excluding GST)

Sl. No	Product Name	Regular Savings Bank	Dhanam Salary
	Product Code	001	011
16	Limit of Debit Card	Rs. 30,000/Day	Rs. 30,000/Day
	Limit for POS	Rs. 50,000/Day	Rs. 50,000/Day
17	Other bank ATM transaction Charges - After free transactions	Rs. 20/- per transaction	Rs. 20/- per transaction
18	ATM interchange (National/international)	No charges	No charges
19	Mobile Banking	FREE	FREE
20	SMS Alert	Domestic 60 Paise Per SMS, International Rs.2.50 and maximum is Rs.250 Per quarter	Domestic 60 Paise Per SMS, International Rs.2.50 and maximum is Rs.250 Per quarter
21	Internet Banking	FREE	FREE
22	Phone Banking	FREE	FREE
23	Reissue of internet user ID & Password	FREE	FREE
E) STATEMENT OF ACCOUNT			
24	Account Statement	Rs. 20/- per statement (Monthly E-mail, free)	Rs. 20/- per statement (Monthly E - mail, free)
For statements above 10 pages or older than a year- Rs.100 per instance, for pages exceeding 10, Rs.50 per 5 pgs			
F) OTHER SERVICES			
25	Stop Payment (Per Series)	Rs. 75 per cheque leaf; Rs. 300 per series	Rs. 75 per cheque leaf; Rs. 300 per series
26	Enquiries related to old record (copy of Pay-in-Slips, cheques , etc..)	Rs. 200 per request for records within 2 years, Plus Rs.40 for each year beyond 2 years	Rs. 200 per request for records within 2 years, Plus Rs.40 for each year beyond 2 years
27	Photo attestation	Rs. 100 per instance	Rs. 100 per instance
	Signature attestation		
	Address attestation		
	No dues certificate		
	Balance Confirmation Charges		

ANNEXURE I - **The Revised SOC (Product-wise) Savings Bank** (Charges are excluding GST)

Sl. No	Product Name	Regular Savings Bank	Dhanam Salary
	Product Code	001	011
28	Standing Instruction set up/amendment (Only registration charges for intra bank instruction)	Registration (one-time) - Rs. 100 Amendment - Rs. 50 Non-execution (due to lack of sufficient funds in the account) - Rs. 100	Registration (one-time) - Rs. 100 Amendment - Rs. 50 Non-execution (due to lack of sufficient funds in the account) - Rs. 100
29	Duplicate Passbook	Passbook - Rs. 100 / instance	Passbook - Rs. 100 / instance
<p>Third party deposits is allowed upto Rs.50,000 / branch / day along with TP form. No TP form required for single transaction < Rs25,000 / day (IT directive on PAN to be followed).</p>			
<p>Third Party withdrawal allowed upto Rs.50,000/transaction only.</p>			

ANNEXURE I - The Revised SOC (Product-wise) Savings Bank (Charges are excluding GST)

SI. No	Product Name	Dhanam Basic Savings Bank Deposit (Small)	Dhan Easy	Dhanam Basic Savings Bank Deposit
	Product Code	10	13	36
A) ACCOUNT RELATED CHARGES				
	Balance Required to maintain	Nil	Nil	Nil
1	Penal Charges (Non-Maintenance of Average Minimum Balance)	Nil	Nil	Nil
2	A/C Closure charges	Nil	Nil	Nil
3	NEFT From Branch	Nil	Nil	Nil
4	RTGS From Branch	NA	NA	NA
5	Cheque Book	Nil	Nil	Nil
6	Cash Handling Charges	Nil	Nil	Nil
7	Anywhere Banking Funds Transfer (within the Bank)	Nil	Nil	Nil
8	Charges for DD & PO at bank locations	Nil	Nil	Nil
B) DEMAND DRAFT / PAY ORDER CANCELLATION / REVALIDATION AND DUPLICATE ISSUANCE				
9	DD & PO Cancellation	Nil	Nil	Nil
	DD & PO Revalidation	Nil	Nil	Nil
10	Cancellation & Issuance of Duplicate Instrument	Nil	Nil	Nil

ANNEXURE I - The Revised SOC (Product-wise) Savings Bank (Charges are excluding GST)

SI. No	Product Name	Dhanam Basic Savings Bank Deposit (Small)	Dhan Easy	Dhanam Basic Savings Bank Deposit
	Product Code	10	13	36
C) CHEQUE ISSUED / DEPOSITED & RETURNED UNPAID				
11	Cheque Issued & Returned (financial reasons)	Nil	Nil	Nil
	Cheque Issued & Returned (Other reasons where customer is at fault)	Nil	Nil	Nil
*No charges for cheque returned for technical reasons				
12	Cheque Deposited & return	Nil	Nil	Nil
13	ECS Mandate Charges	Nil	Nil	Nil
	ECS Returns	Nil	Nil	Nil
14	Outstation Cheque Collection Charges at Bank Locations	Nil	Nil	Nil
	Outstation Cheque Collection Charges at Non Bank Locations	Nil	Nil	Nil
C) DEBIT CARD RELATED CHARGES				
	Type of Debit Card	Classic Debit Card	Classic Debit Card	Classic Debit Card
15	Debit card charges	Nil	Nil	Nil
16	Limit of Debit Card	Rs. 30,000/day	Rs. 30,000/day	Rs. 30,000/day
	Limit for POS	Rs. 50,000/day	Rs. 50,000/day	Rs. 50,000/day

ANNEXURE I - The Revised SOC (Product-wise) Savings Bank (Charges are excluding GST)

SI. No	Product Name	Dhanam Basic Savings Bank Deposit (Small)	Dhan Easy	Dhanam Basic Savings Bank Deposit
	Product Code	10	13	36
17	Other bank ATM transaction Charges - After free transactions	Nil	Nil	Nil
18	ATM interchange (National/international)	No charges	No charges	No charges
19	Mobile Banking	FREE	FREE	FREE
20	SMS Alert	No charges	No charges	No charges
21	Internet Banking	NA	NA	NA
22	Phone Banking	FREE	FREE	FREE
23	Reissue of internet user ID & Password	NA	NA	NA
D) STATEMENT OF ACCOUNT				
24	Account Statement	Nil	Nil	Nil
E) OTHER SERVICES				
25	Stop Payment (Per Series)	Nil	Nil	Nil
26	Enquiries related to old record (copy of Pay-in-Slips, cheques , etc..)	Nil	Nil	Nil
27	Photo attestation	Nil	Nil	Nil
	Signature attestation			
	Address attestation			
	No dues certificate			
	Balance Confirmation Charges			
28	Standing Instruction set up/amendment (Only registration charges for intra bank instruction)	FREE	FREE	FREE

ANNEXURE I - The Revised SOC (Product-wise) Savings Bank (Charges are excluding GST)

SI. No	Product Name	Dhanam Basic Savings Bank Deposit (Small)	Dhan Easy	Dhanam Basic Savings Bank Deposit
	Product Code	10	13	36
29	Duplicate Passbook	Nil	Nil	Nil

ANNEXURE I - The Revised SOC (Product-wise) Savings Bank (Charges are excluding GST)

Sr.No	Product Name	Dhanam Preferred	Dhanam Premium	Dhanam Privilege
	Product Code	037	038	039
A) ACCOUNT RELATED CHARGES				
	Balance Required to maintain	Rs. 5,000/-	Rs.10,000/-	Rs.25,000/-
1	Penal Charges (Non-Maintenance of Average Minimum Balance)	<u>Shortfall in AMB Charges</u> Below 10% - Rs. 120 p/m From 10% to 30% - Rs. 225 p/m From 30% to 60% - Rs. 275 p/m Above 60% - Rs. 425 p/m	<u>Shortfall in AMB Charges</u> Below 10% - Rs. 120 p/m From 10% to 30% - Rs. 225 p/m From 30% to 60% - Rs. 275 p/m Above 60% - Rs. 425 p/m	<u>Shortfall in AMB Charges</u> Below 10% - Rs.175 p/m From 10% to 30% - Rs.325 p/m From 30% to 60% - Rs.475 p/m From 30% to 60% - Rs.650 p/m Above 60% - Rs.850 p/m
2	A/C Closure charges	Upto 14 days : Nil, 15 days to 6 months : Rs.500, After 6 months : Nil	Upto 14 days : Nil, 15 days to 6 months : Rs.500, After 6 months : Nil	Upto 14 days : Nil, 15 days to 6 months : Rs.500, After 6 months : Nil
3	NEFT From Branch	5 NEFT free from branch per month beyond that 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	10 NEFT free from branch per month beyond that 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	Free
	NEFT - Internet Banking	Free	Free	Free

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SI. No	Product Name	Dhanam Preferred	Dhanam Premium	Dhanam Privilege
	Product Code	037	038	039
4	RTGS from Branch	5 RTGS free from branch per month beyond that Upto Rs. 200000 - Rs. 500000 - Rs. 25 Per Transaction; Above Rs. 500000 - Rs. 50 Per Transaction	10 RTGS free from branch per month beyond that Upto Rs. 200000 - Rs. 500000 - Rs. 25 Per Transaction; Above Rs. 500000 - Rs. 50 Per Transaction	Free
	RTGS - Internet Banking	Free	Free	Free
5	Payable at par Cheque Book	1 Cheque book (5 leaves) free per quarter, Rs.3.5/leaf* (After free* Cheque book)	1 Cheque book (5 leaves) free per quarter, Rs.3.5/leaf* (After free* Cheque book)	1 Cheque book (5 leaves) free per quarter, Rs.3.5/leaf* (After free* Cheque book)
6	Cash Handling Charges	Nil	Nil	Nil
7	Anywhere Banking Funds Transfer (within the Bank)	10 per month free, above that Rs.25 per transaction	10 per month free, above that Rs.25 per transaction	10 per month free, above that Rs.25 per transaction
8	Charges for DD & Pay Order (Banks Cheque) at bank locations	Free 3 DDs & 3 POs per month beyond that Upto Rs. 10000 - Rs. 40 ; Rs. 10000 & up to Rs. 50000 - Rs. 125; Rs. 50000 & upto Rs. 100000 - Rs. 250; Rs. 100000 To less than Rs. 10000000 - Rs. 2.50 per 1000 (max Rs. 7,500/-)	Free 3 DDs & 3 POs per month beyond that Upto Rs. 10000 - Rs. 40 ; Rs. 10000 & up to Rs. 50000 - Rs. 125; Rs. 50000 & upto Rs. 100000 - Rs. 250; Rs. 100000 To less than Rs. 10000000 - Rs. 2.50 per 1000 (max Rs. 7,500/-)	Free 5 DDs & 5 POs per month beyond that Upto Rs. 10000 - Rs. 40 ; Rs. 10000 & up to Rs. 50000 - Rs. 125; Rs. 50000 & upto Rs. 100000 - Rs. 250; Rs. 100000 To less than Rs. 10000000 - Rs. 2.50 per 1000 (max Rs. 7,500/-)
B) DEMAND DRAFT / PAY ORDER CANCELLATION / REVALIDATION AND DUPLICATE ISSUANCE				
9	DD & PO Cancellation	Rs. 100 Per Instrument	Rs. 100 Per Instrument	Rs. 100 Per Instrument
	DD & PO Revalidation	Rs. 100 Per Instrument	Rs. 100 Per Instrument	Rs. 100 Per Instrument
10	Cancellation & Issuance of Duplicate Instrument	Rs. 150 per instrument	Rs. 150 per instrument	Rs. 150 per instrument

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Sl. No	FEATURES	Dhanam Preferred	Dhanam Premium	Dhanam Privilege
	Product Code	037	038	039
C) CHEQUE ISSUED / DEPOSITED & RETURNED UNPAID				
11	Cheque Issued & Returned (financial reasons)	Rs. 300 Per Instrument*	Rs. 300 Per Instrument*	Rs. 300 Per Instrument*
	Cheque Issued & Returned (Other reasons where customer is at fault)	Rs.150 per instrument	Rs.150 per instrument	Rs.150 per instrument
*No charges for cheque returned for technical reasons				
12	Cheque Deposited & return	Rs.100 per instrument	Rs.100 per instrument	Rs.100 per instrument
13	ECS Mandate Charges	Rs. 100	Rs. 100	Rs. 100
	ECS Returns	Rs. 400 Per Return	Rs. 400 Per Return	Rs. 400 Per Return
14	Outstation Cheque Collection Charges at Bank Locations	Free collection of 2 outstation cheque per month beyond that Up to Rs. 50000 - Rs. 50 Per Instrument; Above Rs.50000 To Rs.100000 - Rs.100 Per Instrument; Above Rs. 100000 - Rs. 150 Per Instrument	Free collection of 2 outstation cheque per month beyond that Up to Rs. 50000 - Rs. 50 Per Instrument; Above Rs.50000 To Rs.100000 - Rs.100 Per Instrument; Above Rs. 100000 - Rs. 150 Per Instrument	Free collection of 2 outstation cheque per month beyond that Up to Rs. 50000 - Rs. 50 Per Instrument; Above Rs.50000 To Rs.100000 - Rs.100 Per Instrument; Above Rs. 100000 - Rs. 150 Per Instrument
	Outstation Cheque Collection Charges at Non Bank Locations	Up to Rs. 50000 - Rs. 50 per instrument; Above Rs. 50000 To Rs. 100000 - Rs. 100 per instrument; Above Rs. 100000 - Rs. 200 per instrument	Free collection of 2 outstation cheque per month beyond that Up to Rs. 50000 - Rs. 50 per instrument; Above Rs. 50000 To Rs. 100000 - Rs. 100 per instrument; Above Rs. 100000 - Rs. 200 per instrument	Free collection of 2 outstation cheque per month beyond that Up to Rs. 50000 - Rs. 50 per instrument; Above Rs. 50000 To Rs. 100000 - Rs. 100 per instrument; Above Rs. 100000 - Rs. 200 per instrument

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Sl. No	FEATURES	Dhanam Preferred	Dhanam Premium	Dhanam Previlage
	Product Code	037	038	039
D) DEBIT CARD RELATED CHARGES				
	Type of Debit Card	Classic Debit Card	Gold Debit Card	Gold Debit Card
15	Debit card charges	Registration - Rs. 150 Annual charges** - Rs. 100 Reissue Charges # - Rs. 200 Debit Card Limit Enhancement - Rs. 50 per instance Duplicate ATM Pin - Rs. 50 per instance Add on Card - Rs. 100 per instance	Registration - Rs. 150 Annual charges** - Rs. 100 Reissue Charges # - Rs. 200 Debit Card Limit Enhancement - Rs. 50 per instance Duplicate ATM Pin - Rs. 50 per instance Add on Card - Rs. 100 per instance	Registration - Rs. 150 Annual charges** - Rs. 100 Reissue Charges # - Rs. 200 Debit Card Limit Enhancement - Rs. 50 per instance Duplicate ATM Pin - Rs. 50 per instance Add on Card - Rs. 100 per instance
		**Exemption to customers who are maintaining average monthly balance of Rs.10,000/- # Issuance Charges are exempted for Renewal cards (Card issued following expiry)	**Exemption to customers who are maintaining average monthly balance of Rs.10,000/- # Issuance Charges are exempted for Renewal cards (Card issued following expiry)	**Exemption to customers who are maintaining average monthly balance of Rs.10,000/- # Issuance Charges are exempted for Renewal cards (Card issued following expiry)
16	Limit of Debit Card	Rs. 50,000/day	Rs. 50,000/Day	Rs. 50,000/Day
	Limit for POS	Rs. 75,000/day	Rs. 1,00,000/Day	Rs. 1,00,000/Day
17	Other bank ATM transaction Charges - After free transactions	Rs. 20/- per transaction	Rs. 20/- per transaction	Rs. 20/- per transaction
18	ATM interchange (National/international)	No charges	No charges	No charges
19	Mobile Banking	FREE	FREE	FREE
20	SMS Alert	Domestic 60 Paise Per SMS, International Rs.2.50 and maximum is Rs.250 Per quarter	Domestic 60 Paise Per SMS, International Rs.2.50 and maximum is Rs.250 Per quarter	Domestic 60 Paise Per SMS, International Rs.2.50 and maximum is Rs.250 Per quarter
21	Internet Banking	FREE	FREE	FREE

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Sl. No	FEATURES	Dhanam Preferred	Dhanam Premium	Dhanam Privilege
	Product Code	037	038	039
22	Phone Banking	FREE	FREE	FREE
23	Reissue of internet user ID & Password	FREE	FREE	FREE
E) STATEMENT OF ACCOUNT				
24	Account Statement	One statement per month free, thereafter Rs. 20 per instance. (Monthly E-mail, free)	One statement per month is free. Rs. 20/- per statement (Monthly E-mail, free)	One statement FREE per month, there after, Rs. 20/- per statement (Monthly E-mail, free)
For statements above 10 pages or older than a year- Rs.100 per instance, for pages exceeding 10, Rs.50 per 5 pgs				
25	Stop Payment (Per Series)	Rs. 75 per cheque leaf; Rs. 300 per series	Free 1 instructions per month beyond that, Rs. 75 per cheque leaf; Rs. 300 per series	Free 1 instructions per month beyond that, Rs. 75 per cheque leaf; Rs. 300 per series
26	Enquiries related to old record (copy of Pay-in-Slips, cheques, etc..)	Rs. 200 per request for records within 2 years, Plus Rs.40 for each year beyond 2 years	Rs. 200 per request for records within 2 years, Plus Rs.40 for each year beyond 2 years	Rs. 200 per request for records within 2 years, Plus Rs.40 for each year beyond 2 years
27	Photo attestation	Rs. 100 per instance	Rs. 100 per instance	Rs. 100 per instance
	Signature attestation			
	Address attestation			
	No dues certificate			
	Balance Confirmation Charges			
28	Standing Instruction set up/amendment (Only registration charges for intra bank instruction)	FREE	FREE	FREE
29	Duplicate Passbook	Passbook - Rs. 100 / instance	Passbook - Rs. 100 / instance	Passbook - Rs. 100 / instance

ANNEXURE I - The Revised SOC (Product-wise) Savings Bank (Charges are excluding GST)

SI. No	FEATURES	Dhanam Vanitha	Dhanam Yuvak	Dhanam Genius
	Product Code	041	042	043
A) ACCOUNT RELATED CHARGES				
	Balance Required to maintain	Rs. 500/-	Rs.1000/-	Rs. 500/-
1	Criteria	Average Monthly Balance	Average Monthly Balance	Average Monthly Balance
2	Sweep Out (to FD) Facility	Yes	No	Yes
3	Threshold	Rs. 25,000/-	Nil	Rs. 5000/-
4	Min FD	Rs. 5000/-	Nil	Rs. 1000/-
5	Multiples	Rs. 5000/-	Nil	Rs. 1000/-
6	Tenor of FD	30 days	Nil	30 days
7	Frequency	Fortnightly	Nil	Fortnightly
8	Sweep In (to the a/c) Facility	Yes	No	Yes
9	Trigger	Rs. 25,000/-	Nil	Rs. 5000/-
10	Multiples	Rs. 5000/-	Nil	Rs. 1000/-
11	Basis	Lowest Interest First, as supported by the present system	Nil	Lowest Interest First, as supported by the present system
12	Account maintenance Charges	Nil	Nil	Nil
1	Penal Charges (Non-Maintenance of Average Minimum Balance)	<u>Shortfall in Charges AMB</u> Below 10% - Rs. 50 p/m From 10% to 30% - Rs. 100 p/m From 30%- Rs. 150 p/m to 60% Above 60% -Rs.200 p/m	<u>Shortfall in Charges AMB</u> Below 10% - Rs. 50 p/m From 10% to 30% - Rs. 100 p/m From 30%- Rs. 150 p/m to 60% Above 60% -Rs.200 p/m	<u>Shortfall in Charges AMB</u> Below 10% - Rs.50 p/m From 10% to 30% - Rs.100 p/m From 30%- Rs.150 p/m to 60% Above 60% -Rs.200 p/m
2	A/C Closure charges	Upto 14 days : Nil, 15 days to 6 months : Rs.500,After 6 months : Nil	Upto 14 days : Nil, 15 days to 6 months : Rs.500,After 6 months : Nil	Upto 14 days : Nil, 15 days to 6 months : Rs.500,After 6 months : Nil

ANNEXURE I - The Revised SOC (Product-wise) Savings Bank (Charges are excluding GST)

Sl. No	FEATURES	Dhanam Vanitha	Dhanam Yuvak	Dhanam Genius
	Product Code	041	042	043
3	NEFT From Branch	2 NEFT Free from branch per month, beyond that 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	2 NEFT Free from branch per month, beyond that 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	2 NEFT Free from branch per month, beyond that 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
	NEFT - Internet Banking	Free	Free	Free
4	RTGS from Branch	2 RTGS free from branch per month, beyond that Upto Rs. 200000 - Rs. 500000 - Rs. 25 Per Transaction; Above Rs. 500000 - Rs. 50 Per Transaction	2 RTGS free from branch per month, beyond that Upto Rs. 200000 - Rs. 500000 - Rs. 25 Per Transaction; Above Rs. 500000 - Rs. 50 Per Transaction	2 RTGS free from branch per month, beyond that Upto Rs. 200000 - Rs. 500000 - Rs. 25 Per Transaction; Above Rs. 500000 - Rs. 50 Per Transaction
	RTGS - Internet Banking	Free	Free	Free
5	Payable at par (PAP) Cheque Book *	20 cheque leaf free per quarter, Rs. 3.5 Per leaf (After free* Cheque books)	First 20 cheque leaf free, Rs. 3.5 Per leaf (After free* Cheque books)	No Cheque book facility
6	Cash Handling Charges	Nil	Nil	Nil

Third party deposits is allowed upto Rs.50,000 / branch / day along with TP form. No TP form required for single transaction < Rs25,000 / day (IT directive on PAN to be followed).

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SI. No	FEATURES	Dhanam Vanitha	Dhanam Yuvak	Dhanam Genius
	Product Code	041	042	043
7	Anywhere Banking Funds Transfer (within the Bank)	10 per month free, above that Rs.25 per transaction	10 per month free, above that Rs.25 per transaction	10 per month free, above that Rs.25 per transaction
8	Charges for DD & Pay Order (Bankers Cheque) at bank locations	Free 1 DDs & 1 POs per month beyond that Upto Rs. 10000 - Rs. 40 ; Rs. 10000 & up to Rs. 50000 - Rs. 125; Rs. 50000 & upto Rs. 100000 - Rs. 250; Rs. 100000 To less than Rs. 10000000 - Rs. 2.50 per 1000 (max Rs. 7,500/-)	Free 1DD & 1PO per month, beyond that Upto Rs. 10000 - Rs. 40 ; Rs. 10000 & up to Rs. 50000 - Rs. 125; Rs. 50000 & upto Rs. 100000 - Rs. 250; Rs. 100000 To less than Rs. 10000000 - Rs. 2.50 per 1000 (max Rs. 7,500/-)	Free 2 DD & 2 PO per month, beyond that Upto Rs. 10000 - Rs. 40 ; Rs. 10000 & up to Rs. 50000 - Rs. 125; Rs. 50000 & upto Rs. 100000 - Rs. 250; Rs. 100000 To less than Rs. 10000000 - Rs. 2.50 per 1000 (max Rs. 7,500/-)
DDs & POs can be made for amount less than Rs.100 lakh (amount of free DD should be < Rs.100 lakh / DD)				
B) DEMAND DRAFT / PAY ORDER CANCELLATION / REVALIDATION AND DUPLICATE ISSUANCE				
9	DD & PO Cancellation	Rs. 100 Per Instrument	Rs. 100 Per Instrument	Rs. 100 Per Instrument
	DD & PO Revalidation	Rs. 100 Per Instrument	Rs. 100 Per Instrument	Rs. 100 Per Instrument
10	Cancellation & Issuance of Duplicate Instrument	Rs. 150 per instrument	Rs. 150 per instrument	Rs. 150 per instrument
C) CHEQUE ISSUED / DEPOSITED & RETURNED UNPAID				
11	Cheque Issued & Returned (financial reasons)	Rs. 300 Per Instrument*	Rs. 300 Per Instrument*	Not Applicable
	Cheque Issued & Returned (Other reasons where customer is at fault)	Rs.150 per instrument	Rs.150 per instrument	Not Applicable
*No charges for cheque returned for technical reasons				

ANNEXURE I - The Revised SOC (Product-wise) Savings Bank (Charges are excluding GST)

SI. No	FEATURES	Dhanam Vanitha	Dhanam Yuvak	Dhanam Genius
	Product Code	041	042	043
12	Cheque Deposited & return	Rs.100 per instrument	Rs.100 per instrument	Rs.100 per instrument
13	ECS Mandate Charges	Rs. 100	Rs. 100	Rs. 100
	ECS Returns	Rs. 400 Per Return	Rs. 400 Per Return	Not Applicable
14	Outstation Cheque Collection Charges at Bank Locations	Up to Rs. 50000 - Rs. 50 Per Instrument; Above Rs.50000 To Rs.100000 - Rs.100 Per Instrument; Above Rs. 100000 - Rs. 150 Per Instrument	Up to Rs. 50000 - Rs. 50 Per Instrument; Above Rs.50000 To Rs.100000 - Rs.100 Per Instrument; Above Rs. 100000 - Rs. 150 Per Instrument	Up to Rs. 50000 - Rs. 50 Per Instrument; Above Rs.50000 To Rs.100000 - Rs.100 Per Instrument; Above Rs. 100000 - Rs. 150 Per Instrument
	Outstation Cheque Collection Charges at Non Bank Locations	Up to Rs. 50000 - Rs. 50 per instrument; Above Rs. 50000 To Rs. 100000 - Rs. 100 per instrument; Above Rs. 100000 - Rs. 200 per instrument	Up to Rs. 50000 - Rs. 50 per instrument; Above Rs. 50000 To Rs. 100000 - Rs. 100 per instrument; Above Rs. 100000 - Rs. 200 per instrument	Up to Rs. 50000 - Rs. 50 per instrument; Above Rs. 50000 To Rs. 100000 - Rs. 100 per instrument; Above Rs. 100000 - Rs. 200 per instrument
D) DEBIT CARD RELATED CHARGES				
	Type of Debit Card	Classic Debit Card	Classic Debit Card	Classic Debit Card
15	Debit card charges	Free ATM- cum-Debit Card & without Annual charges Reissue Charges # - Rs. 200 Debit Card Limit Enhancement - Rs. 50 per instance Duplicate ATM Pin - Rs. 50 per instance Add on Card - Rs. 100 per instance	Free ATM- cum-Debit Card & without Annual charges Reissue Charges # - Rs. 200 Debit Card Limit Enhancement - Rs. 50 per instance Duplicate ATM Pin - Rs. 50 per instance Add on Card - Rs. 100 per instance	Free ATM- cum-Debit Card & without Annual charges Reissue Charges # - Rs. 200 Debit Card Limit Enhancement - Rs. 50 per instance Duplicate ATM Pin - Rs. 50 per instance Add on Card - Rs. 100 per instance

ANNEXURE I - The Revised SOC (Product-wise) Savings Bank (Charges are excluding GST)

SI. No	FEATURES	Dhanam Vanitha	Dhanam Yuvak	Dhanam Genius
	Product Code	041	042	043
		**Exemption to customers who are maintaining average monthly balance of Rs.10,000/- # Issuance Charges are exempted for Renewal cards (Card issued following expiry)	**Exemption to customers who are maintaining average monthly balance of Rs.10,000/- # Issuance Charges are exempted for Renewal cards (Card issued following expiry)	**Exemption to customers who are maintaining average monthly balance of Rs.10,000/- # Issuance Charges are exempted for Renewal cards (Card issued following expiry)
16	Limit of Debit Card	Rs. 30,000 per day	Rs. 30,000 per day	Rs. 5,000 per day
	Limit for POS	Rs. 75,000 per day	Rs. 75,000 per day	Rs. 5,000 per day
17	Other bank ATM transaction Charges - After free transactions	Rs. 20/- per transaction	Rs. 20/- per transaction	Rs. 20/- per transaction
18	ATM interchange (National/international)	No charges	No charges	No charges
19	Mobile Banking	FREE	FREE	Not Applicable
20	SMS Alert	Domestic 60 Paisa Per SMS, International Rs.2.50 and maximum is Rs.250 Per quarter	Domestic 60 Paisa Per SMS, International Rs.2.50 and maximum is Rs.250 Per quarter	Domestic 60 Paisa Per SMS, International Rs.2.50 and maximum is Rs.250 Per quarter
21	Internet Banking	FREE	FREE	Not Applicable
22	Phone Banking	FREE	FREE	Not Applicable
23	Reissue of internet user ID & Password	FREE	FREE	Not Applicable
E) STATEMENT OF ACCOUNT				
24	Account Statement	Rs. 20/- per statement (Monthly E-mail, free)	Rs. 20/- per statement (Monthly E-mail, free)	Free monthly (Monthly E-mail, free)
For statements above 10 pages or older than a year- Rs.100 per instance, for pages exceeding 10, Rs.50 per 5 pgs				
F) OTHER SERVICES				
25	Stop Payment (Per Series)	Rs. 75 per cheque leaf; Rs. 300 per series	Rs. 75 per cheque leaf; Rs. 300 per series	Not Applicable
26	Enquiries related to old record (copy of Pay-in-Slips, cheques, etc..)	Rs. 200 per request for records within 2 years, Plus Rs.40 for each year beyond 2 years	Rs. 200 per request for records within 2 years, Plus Rs.40 for each year beyond 2 years	Rs. 200 per request for records within 2 years, Plus Rs.40 for each year beyond 2 years

ANNEXURE I - **The Revised SOC (Product-wise) Savings Bank** (Charges are excluding GST)

SI. No	FEATURES	Dhanam Vanitha	Dhanam Yuvak	Dhanam Genius
	Product Code	041	042	043
27	Photo attestation	Rs. 100 per instance	Rs. 100 per instance	Rs. 100 per instance
	Signature attestation			
	Address attestation			
	No dues certificate			
	Balance Confirmation Charges			
28	Standing Instruction set up/amendment (Only registration charges for intra bank instruction)	FREE	FREE	FREE
29	Duplicate Passbook	Passbook - Rs. 100 / instance	Passbook - Rs. 100 / instance	Passbook - Rs. 100 / instance