

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

Features	Classic	Elite
Product Code	05-04	20-23
Account Specific charges	NRE/NRO	NRE/NRO
Average Monthly Balance	1000	50000
	Up to 10% - Rs 50 Monthly	Up to 10% - Rs 225 Monthly
	10-30% - Rs 100 Monthly	10-30% - Rs 425 Monthly
	30-60% - Rs 150 Monthly	30-60% - Rs 650 Monthly
	Above 60% - Rs 200 Monthly	60-80% - Rs 850 Monthly
		Above 80% - Rs 1050 Monthly
Account Closure Charges	Before 6 months Rs 500 After six month - NIL	Before 6 months Rs 500 After six month - NIL
Account Statement Mnthly/Quarterly	Free Qtrly there after ,Rs 10/- per statement	Free Mnthly/Qtrly
Cheque Books		
PAP Cheque Books	Free	Free
Cheque Issues/Deposited & Returned Unpaid		
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 & Incl 5000-Rs 50/- all Inclusive Above 50000 and upto & Incl 100000- Rs 100 All Inclusive Above 1,00,000 -Rs 150	Upto & Incl 50000-Rs 50/- all Inclusive Above Rs 50000 and upto & Incl 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
Debit Card		
Type of Card	Classic	Gold
Withdrawal limit (ATM)	Rs 30,000/Day	Rs 50000/Day
Withdrawal limit (POS)	Rs 50,000/Day	Rs 100000/Day
Annual Charges	Rs. 100/- + GST	Rs. 100/- + GST
Card Hotlisting & Reissue Charges	No charges for Hotlisting & Rs 200+GST for Reissue of card	No charges for Hotlisting & Rs 200+GST for Reissue of card
Debit Card PIN Regeneration	Free	Free
Charges for Add- on cards	Rs 100+GST per card	Rs 100+GST per card
ATM Access (National)	Free	Free
ATM Access (International)	Free (Not applicable for NR Ordinary)	Free (Not applicable for NR Ordinary)
Alternate Channels		
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)
AnyBranch banking (Cash Transactions)		
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
Third party deposits is allowed upto Rs.50,000 / branch / day along with TP form. No TP form required for single transaction <		
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

Drafts/Pay Orders		
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
NEFT/RTGS		
NEFT From Branch	Upto Rs.10k - Rs.2.95; >Rs.10k & upto Rs.1 lakh - Rs.5.90; >Rs.1 lakh & upto Rs.2 lakhs - Rs.17.70; >Rs.2 lakhs - Rs.29.50 per transaction	Upto Rs.10k - Rs.2.95; >Rs.10k & upto Rs.1 lakh - Rs.5.90; >Rs.1 lakh & upto Rs.2 lakhs - Rs.17.70; >Rs.2 lakhs - Rs.29.50 per transaction
RTGS From Branch	Rs.2 lakh to Rs.5 lakh - Rs.29.50 per transaction; Rs.5 lakh and above Rs.59 per transaction	Rs.2 lakh to Rs.5 lakh - Rs.29.50 per transaction; Rs.5 lakh and above Rs.59 per transaction
NEFT - Net Banking		Nil
RTGS - Net Banking		Nil

Foreign Cheque collections		
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
Remittances		
In Ward	Upto Rs 1 lakh equivalent - Rs 100/- (GST extra) above Rs. 1 Lakh equivalent - Rs 250/- (GST extra)	Free
Out Ward Remittance	Individual Rs 500/- commission & Rs 500/- SWIFT charges (GST extra) others Rs 1000/- commission & Rs .500/- SWIFT charges (GST extra)	Free
Foreign Currency Drafts		
For USD(Other currencies equivalent in USD)	Rs 500 (Corresponding Bank charges, at actuals to be recovered from customer/beneficiary)	Free
Other Charges		
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.service tax, education cess etc as applicable (except for NEFT,RTGS & OCC; where charges are inclusive of taxes)

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 Daily Closing balance for a period of a month -

*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 attempt (s) to recover charges as applicable