

<b>STANDARD SCHEDULE OF CHARGES APPLICABLE FOR CURRENT ACCOUNT PRODUCTS</b>		
<b>Sl.No</b>	<b>Nature of Charge</b>	<b>Charges w.e.f. 01.05.2024</b>
<b>ACCOUNT RELATED CHARGES</b>		
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.
2	Account Maintenance charges	Rs.50/- per Quarter
3	Account Closure Charges	Upto 14 days : Nil, 15 days to 12 months : Rs.500/-, After 12 months : Nil
4	Internet Banking	Free
5	Mobile Banking	Free
<b>ELECTRONIC PAYMENT RELATED CHARGES</b>		
6	NEFT – Through Branch	<ul style="list-style-type: none"> <li>• Up to Rs.10000 - Rs.2.50 Per Transaction;</li> <li>• Rs.10001- Rs.100000 - Rs. 5/- Per Transaction;</li> <li>• Rs.100000 - Rs.200000 - Rs. 15/- Per Transaction</li> <li>• Above Rs.200000 - Rs. 25/- Per Transaction</li> </ul>
7	RTGS – Through Branch	Rs.200000 - Rs.500000 - Rs.25/- Per Transaction Above Rs.500000 - Rs.50/- Per Transaction
8	IMPS Charges	Amount from Rs.1/- and upto Rs.1 Lakh- Rs.5/- Amounts above Rs.1 Lakh and upto Rs.2 Lakh -Rs.15/- Transaction Above Rs.2 Lakh – Rs.17/- Transaction.
<b>CHEQUE/DEMAND DRAFT/PAY ORDER/ECS MANDATE RELATED CHARGES</b>		
9	Charges / Cheque Leaf	Rs.3.50/ leaf
10	Loose leaf from branch for cash withdrawal	Rs.50/- per leaf
11	Charges for DD & Pay Order (Bankers Cheque) at bank locations	Upto Rs.10000 - Rs.40/-
		Rs.10000 & up to Rs.50000 - Rs. 125/-
		Rs.50000 & upto Rs.100000 - Rs. 250/-
		Above Rs. 100000 - Rs. 3.00 per 1000. MaximumRs.10000/-

Schedule of Charges-Current Accounts

Sl.No	Nature of Charge	Charges w.e.f. 01.05.2024
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.500/- Per Instrument
16	Cheque Issued & Returned (Other reasons where customer is at fault)	Rs.150/- Per Instrument
17	Cheque Deposited & return	Rs.100/- Per Instrument
18	ECS Mandate Registration Charges,	Rs.100/- Per Mandate
19	ECS Returns	Rs.500/- Per Return
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: Upto Rs.10000 – Rs.100/-+Out of pocket expenses Above Rs 10000 – Rs.3/- per 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/-
<b>DEBIT CARD RELATED CHARGES</b>		
23	Debit Card Issuance Charges	<b>Rupay Debit Cards</b> Rupay Classic Domestic Rs.200/- Rupay Classic International Rs.250/- Rupay Platinum International Rs.450/-  <b>Rupay Business Debit Card</b> Rupay Classic Domestic Rs.500/- Rupay Classic International Rs.500/- Rupay Platinum International Rs.500/-

Schedule of Charges-Current Accounts

		<b>VISA Debit Cards</b> VISA International Rs.300/- VISA International Business Rs.500/-
24	Debit Card -Annual Maintenance Charges	<b>Rupay Debit Cards</b> Rupay Classic Domestic Rs.150/- Rupay Classic International Rs.250/- Rupay Platinum International Rs.450/-  <b>Rupay Business Debit Card</b> Rupay Classic Domestic Rs.300/- Rupay Classic International Rs.300/- Rupay Platinum International Rs.500/-  <b>VISA Debit Cards</b> VISA International Rs.300/- VISA International Business – 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
30	Debit Card Limit enhancement through branch channel	Rs.100/- per Instance
<b>OTHER CHARGES</b>		
31	Statement Charges	One statement per month free, thereafter Rs. 100 per instance. (Monthly E-mail, free)
32	SMS Alert	Domestic - 60 Paisa Per SMS, Maximum Rs.400/Qtr, International Rs.2.50 SMS, Maximum Rs.250/Qtr
33	Photo attestation, Signature attestation, Address attestation, No dues certificate., Balance Confirmation Charges	Rs.100 per instance

Schedule of Charges-Current Accounts

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34	Enquiries related to old record	Rs.200/- per request for records within 2 years, Plus Rs.40/- for each year beyond 2 years
35	Allowing operations through PA/ mandate holder-Registration and modifications	Rs.100/-
36	Postal charges	Ordinary Post-Rs.25/-, Registered Post Rs.50/- or actuals whichever is higher. Courier Actual
37	Photo attestation, Signature attestation, Address attestation, No dues certificate., Balance Confirmation Charges	Rs.100/- per instance
38	Duplicate Passbook	Rs.100/- Per instance
39	Card block miss call	Re.1/- Per instance
40	Cash Deposit Charges above the free threshold limit	Rs.3.50 Per thousand
41	Cash withdrawal charges over the counter above the free limit- Savings Accounts	Rs.50/- Per Transaction
42	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
43	Cash Bundling charges - Other Bank cash deposit at Dhanlaxmi Bank currency chests	Rs.50/- Per Bundle
44	Safe Custody Document Charges	Sealed Cover Rs.1000/- Sealed Box Rs.5000/-

FEATURES OF CURRENT ACCOUNT PRODUCTS ARE GIVEN AS ANNEXURE