

**INFORMATION RELATING TO INTEREST RATES AND SERVICE CHARGES-RATES AT
A QUICK GLANCE**

DEPOSIT ACCOUNTS;

Nature	Rate of Interest		Minimum Balance (Rs)
	Normal	Senior Citizen	
ACCOUNT			
1.Savings Bank A/c			
A. Domestic	3.5%	3.5%	
a. With cheque book facility	3.5%	3.5%	500 (250 for Pensioners)
b. Without cheque book facility	3.5%	3.5%	250 (No minimum balance for pensioners)
c. No frills account	3.5%	3.5%	-
B. Non Resident			
a. NRO	3.5%	3.5%	
b. NRE	3.5%	3.5%	
2. Term Deposits			

1. Domestic: (Percentage per annum)

Maturity Period	Existing Rate	
	For less than Rs.15 lakhs	Rs.15 lakhs to less than 1 Crore
7 days to 14 days	2.50*	2.50*
15 days to 29 days	2.50	2.50
30 days to 45 days	3.00	3.00
46 days to 90 days	3.50	3.50
91 days to 120 days	3.50	3.50
121 days to 180 days	4.00	4.00
181 days to less than 9 months	5.00	5.00
9 months to less than 1 year	5.50	5.50
1 year to less than 2 years	7.00	7.00
2 year to less than 3 years	7.00	7.00
3 years and above	7.25	7.25
Maturity Period	Existing Rate	
	For Rs.1 crore to Rs. 5 crores	
7 days to 14 days	2.00	
15 days to 29 days	2.00	
30 days to 45 days	2.00	
46 days to 90 days	2.25	
91 days to 179 days	3.50	
180 days to 269 days	4.50	

270 days to 364 days	5.00
1 years and above	6.00

* Applicable for single bulk deposit of Rs.1 lakh and above

* Special Deposit Schemes for Senior Citizens (Short Term Deposits, Fixed Deposit and Re-investment Plan Deposit Scheme) – Additional rate of interest of 0.50% p.a is payable for 15 days to 10 years, over the card rate only, for all deposits (not applicable to preferential deposits). For Recurring Deposit additional interest rate of 0.50% is payable for the period of 6 months to 120 months (multiple of 3 months)

B. Non-Resident Accounts					
a. NRE Deposits					
	1 year & above but < 2 years	2 years & above but < 3 years	3years & above but < 4 years	4years & above but < 5 years	For 5 years (Maximum)
Rate of interest	3.25	3.31	3.92	3.92	3.92
b. FCNR (B)					
Rate of Interest					
Currency	1 year & above but < 2 years	2 years & above but < 3 years	3years & above but < 4 years	4years & above but < 5 years	For 5 years (Maximum)
i. USD	2.50	2.56	3.17	3.64	4.00
ii. GBP	2.42	3.17	3.94	4.41	4.69
iii. EUR	2.35	2.79	3.25	3.58	3.83
iv. CAD	2.60	2.39	3.04	3.46	3.77
v. AUD	5.40	5.49	6.11	6.53	6.72
c. RFC Term Deposits					
PERIOD		CURRENCY			
		USD	GBP	EUR	
1 Year & above but less than 2 years		2.50	2.42	2.35	
2 years & above but less than 3 years		2.56	3.17	2.79	
3 years & above but less than 4 years		3.17	3.94	3.25	
4 years & above but less than 5 years		3.64	4.41	3.58	
5 years only		4.00	4.69	3.83	
LOANS					
		RATE OF INTEREST			Processing charges
1. Housing Loan	Upto Rs.20 Lakhs	More than Rs. 20 Lakhs upto Rs.30 Lakhs	Above Rs.30 Lakhs upto Rs.200 lakhs		

Floating Category (Residents)				
➤ Upto 5 years	9.00 %	9.25%	9.75%	Processing charges: 0.25% on Loan amount (non-refundable) (to be remitted at the time of submission of application).
➤ More than 5 years & upto 10 years	9.25%	9.50%	10.00%	
➤ More than 10 years & upto 15 years	9.50%	9.75%	10.25%	
➤ More than 15 years & upto 20 years	9.75%	10.00%	10.50%	
Floating Category (Non-residents)				
➤ Upto 5 years	9.00 %	9.25%	9.75%	Administrative charges: 0.32% on Loan amount (at the time of acceptance of sanction) Legal opinion & Encumbrance certificate, valuation charges to be borne by the applicant. Equitable Mortgage registration charges for states applicable, to be borne by the applicant.
➤ More than 5 years & upto 10 years	9.25%	9.50%	10.00%	
➤ More than 10 years & upto 15 years (Max.)	9.50%	9.75%	10.25%	
Fixed Category (Residents)		(With interest reset at the end of every two years)		
➤ Upto 5 years	10.50%	11.50%	11.50%	
➤ More than 5 years & upto 10 years	11.00%	11.50%	11.50%	
<u>NRI Home Loans are offered on floating rate basis only</u>				
2. Personal Loan			Service Charges	
a. Pension loan	11.50% Floating	For loans upto Rs.25000/-: -- NIL For loans above Rs.25000/-: Rs.250/-		
b. Loan to LIC agents	14.25% Floating	0.30% on loan amount with minimum of Rs.300/-		
c. Reverse Mortgage	10.50% Fixed	No charges for existing customers of our Bank. Rs.285/- per lakh for new customers.		
d. Salary Loan	14.50% Fixed	0.50% on loan amount with minimum of Rs.500/-		
3. Vehicle Loan		Interest rate		Service charges
a. Four wheelers (New cars)				0.30% on loan amount with minimum of Rs.300/-
Upto 36 months		11.00% fixed **		
Beyond 36 months		11.25% fixed **		
b. Four wheelers (Used cars)				
Upto 36 months		12.00% fixed**		
Beyond 36 months		12.25% fixed**		
c. Nano Car Loan		10.50% fixed**		
d. Two wheelers		13.00% fixed**		
** with interest reset at the end of every two years.				
4. OTHERS				
a. Loan against own NSC/LIC policy/RBI Relief bonds (for individuals only)		11.50% Floating		
b. Overdraft against own NSC/LIC Policy/RBI Relief Bonds (for individuals only)		12.00% Floating		

5 Educational Loans irrespective of the period of repayment	Upto Rs. 4.00 Lakhs	Above Rs.4.00 Lakhs upto Rs.7.50 Lakhs	Rs.7.50 Lakhs upto Rs.20 Lakhs	Service Charges
a. For Studies in India	12.00%*	12.00%*	12.25%*	NIL
b. For Studies abroad	12.00%*	12.00%*	12.25%*	Rs.250/- per Rs.1 lakh of loan, with a minimum of Rs.250/-. However, we may refund the amount when the loan is availed by the student so that students who avail educational loans are spared of levy of processing charges.
<p>* Educational Loan to Girl Students:</p> <ul style="list-style-type: none"> o Concession of 0.50% in applicable rate of interest will be allowed on fresh Educational Loans to Girl Students for studies in India and Abroad with effect from <i>1st July 2009</i>. o The above interest concession will not be applicable to <ul style="list-style-type: none"> - Existing female educational loan borrowers - Educational Loan borrowers who are enjoying finer rate of interest allowed to select premier educational institutions. 				

SERVICE CHARGES

Nature of services	(Individuals)	(Non individuals)	(Special category of customers viz., pensioners, senior Citizens & individuals in rural areas)
1.Drafts/TT/MT Demand Draft- Issue			
Upto Rs.1 lakh	0.30% Minimum Rs.30 Maximum Rs.297	0.30% Minimum Rs.30 Maximum Rs.297	0.20% Minimum Rs.20 Maximum Rs.198
Above Rs.1 lakh	0.26% Minimum Rs.297 Maximum Rs.11140 Free for remittance to repayment of instalments of loan accounts For non customers against tender of cash, 50% more than normal charges	0.26% Minimum Rs.297 Maximum Rs.11140 Free for remittance to repayment of instalments of loan accounts For non customers against tender of cash, 50% more than normal charges	0.26% Minimum Rs.198 Maximum Rs.11140 Free for remittance to repayment of instalments of loan accounts For non customers against tender of cash, 50% more than normal charges
Demand Draft -			

Cancellation			
DD value upto Rs.100	Rs.30	Rs.30	Rs.25
DD value above Rs.100	Rs.60	Rs.60	Rs.60
2. Outstation cheque collection			
Rs.1 to less than Rs.10000	Rs.50 per instrument	Rs.50 per instrument	Rs.50 per instrument
Rs.1000 to Rs.100000	Rs.100	Rs.100	Rs.100
Above Rs.100000	Rs.150	Rs.150	Rs.150

3. Electronic Products

Inward RTGS / NEFT / ECS transactions – free, no charge to be levied.

Outward transactions

RTGS	Rs.1 to less than Rs.5 Lakhs Rs.5 Lakh and above	Rs.25 per transaction Rs.50 per transaction
NEFT	Rs.1 to less than Rs.1 Lakh Rs.1 Lakh and above	Rs.5 per transaction Rs.25 per transaction

ECS debit return charges are as applicable as cheque return charges. These charges shall be applicable for all types of transactions including inter bank fund transfer and Net Banking transactions of RTGS and NEFT.

4. Cheque return charges			
Outward Return(Cheque deposited for collection)			
Outstation cheques and local bills and outstation bills	50% of the collection charges Minimum Rs.30 Other bank charges if any has to be collected separately	50% of the collection charges Minimum Rs.30 Other bank charges if any has to be collected separately	50% of the collection charges Minimum Rs.30 Other bank charges if any has to be collected separately
Inward Return(local cheques)	Rs.30	Rs.30	Rs.30
Cheque return inward (cheque received for payment)	Drawn on us presented in clearing and returned by us including ECS returns	Drawn on us presented in clearing and returned by us including ECS returns	Drawn on us presented in clearing and returned by us including ECS returns
Upto Rs.50000	Rs.70	Rs.80	Rs.65
More than Rs.50000 to less than Rs.5 lakhs	Rs.150	Rs.150	Rs.150
More than Rs.5 lakhs to less than Rs.10 lakhs	Rs.500	Rs.500	Rs.500

Rs.10 lakhs and above	Rs.1250	Rs.1250	Rs.1250
5. Cheque book facility			
(MICR) SB/CA/OD/OCC accounts	Rs.3.00 per cheque leaf	Rs.3.00 per cheque leaf	Rs.3.00 per cheque leaf
(Non MICR) SB/CA/OD/OCC	Rs.2.00per cheque leaf	Rs.2.00per cheque leaf	Rs.2.00per cheque leaf

For SB, cheque book of 20X2 =40 leaves free in a calendar year. For issue of more than one cheque book at a time for issue to finance companies /home loan repayment of other bank /institutions etc, Rs.6 per leaf to be recovered. No cheque book charges for advance cheque issued to our bank home loans / structured products. No waiver of charges for Govt depts/religious /welfare associations/RRBs/Charitable Institutions/Service Institutions (our staff society exempted). No cheque book charges for facility deposit accounts.

6. No dues certificate	Rs.25 per certificate for other than Priority sector borrowal accounts No charges for priority sector borrowal accounts	Rs.35 per certificate for other than Priority sector borrowal accounts No charges for priority sector borrowal accounts	Rs.20 per certificate for other than Priority sector borrowal accounts No charges for priority sector borrowal accounts
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7. CREDIT CARDS

	Gold card	Classic card	Bharat Card
Entrance fees	NIL	NIL	NIL
Annual Fees	Nil	Nil	Nil
Add on card	Rs.100/-	Rs.100/-	Not applicable
Cash Advance fee	Rs.50/-	Rs.50/-	Rs.25/-
Interest Charges:	(Monthly interest)	(Monthly interest)	(Monthly interest)
Cash Advance interest	2.25%	2.25%	1.99%
Purchase interest	1.99%	1.99%	1.79%
Other Fee interest	1.99%	1.99%	1.79%
Cash with drawal	40% of credit limit	40% of credit limit	25% of credit limit
Replacement charges/ Card Re-issue Fee	Rs.250/-	Rs.250/-	Rs.100/-

RENT ON LOCKERS

Type of Locker	Size (inches)			Annual Rental Rates for Customers (Rs.) (Service Tax to be collected additionally)		
	Height	Width	Depth	Metro / Urban	Semi - Urban	Rural

A A1 A2 A3	4 1/2 4 1/2 4 1/2 4 5/8	5 7/8 6 3/8 7 1/2 6 1/4	20 3/8 20 3/8 22 18 1/2	750	660	550
B B2	5 13/16 6 1/8	7 1/4 7 3/4	20 3/8 18 1/2	840	750	625
B1 C C1 C2	5 13/16 4 1/2 4 1/2 4 5/8	7 1/4 12 15/16 13 7/16 13 1/2	30 3/5 20 3/8 20 3/8 18 1/2	1125	950	775
C3 D D2 D2 D2	4 1/2 7 7 12 3/8 6 1/8	15 9 3/8 9 7/8 7 1/4 16 1/4	22 20 3/8 20 3/8 20 3/8 18 1/2	1300	1125	950
E	5 13/16	15 13/16	20 3/8	1970	1500	1250
F F1	10 1/2 10 1/2	12 15/16 13 1/2	20 3/8 18 1/2	2400	1800	1490
G G1	7 9	19 15/16 15	20 3/8 22	2400	1800	1490
H H1	12 3/8 12 1/4	15 13/16 16 1/2	20 3/8 18 1/2	2625	1950	1620
L1	11 1/2	19 15/16	20 3/8	3050	2350	1950
L	15 1/2	19 15/16	20 3/8	3950	3000	2500