

## Schedule of Charges with effective from 5st March 2018 (05-03-2018)

## Penalties related to FD/RD

Particulars	FD	RD	
Penalty for delayed instalments	NA	1.50% Per month	
Part Withdrawal	Up to 6 Months – Interest rate payable would be contractual rate minus 1.00% OR the rate under the scheme on the contractual date applicable for the tenor for which the deposit has actually run minus 1.00%, whichever is lower  Remaining amount will continue to earn interest at the earlier contracted rate  After 6 months- No charges	NA	
Prematu <mark>re Closure</mark>	Up to 6 Months – Interest rate payable would be contractual rate minus 1.00% OR the rate under the scheme on the contractual date applicable for the tenor for which the deposit has actually run minus  1.00%, whichever is lower  After 6 months- No charges	Up to 6 Months – Interest rate payable would be contractual rate minus 1.00% OR the rate under the scheme on the contractual date applicable for the tenor for which the deposit has actually run minus 1.00%, whichever is lower  After 6 months- No charges	

<sup>\*</sup>All the above charges are exclusive of Goods and Services tax (GST)

## Charges related to OD against Deposits

Particulars	FD
Processing Fee	Nil
Monthly physical statement	Nil
Cheque book for OD against FD	50 leaf cheque book- Rs. 100

<sup>\*</sup> All the above FD charges will be applicable for Digital Deposit product as well