



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	<ul style="list-style-type: none"> • 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
Premature Closure	<p>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</p> <ul style="list-style-type: none"> • After 6 months- No charges 	<ul style="list-style-type: none"> • 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

*All the above charges are exclusive of Goods and Services tax (GST)

* All the above FD charges will be applicable for Digital Deposit product as well

Charges related to OD against Deposits

PARTICULARS	FEATURES	ODFD
CASH RELATED	Cash Deposit in CASA account Branch	As per the respective SOC charges will be applicable
DD	DD issuance	NIL
	Issuance of duplicate DD	NIL
	Cancellation of DD	Rs.75
	Revalidation of DD	NIL
CHEQUE RELATED	Cheque return charges due to insufficient funds (inward)	Rs.150
	Cheque return charges due to technical reasons (inward)	NIL



	Outward clearing- cheque return charges	Rs.150
	Cheque book for ODFD	50 leaf cheque book- Rs.100
	Stop payment instructions per cheque	NIL
	Stop payment instructions per cheque series	NIL
PAYMENTS	NEFT, RTGS, IMPS –Inward	NIL
	NEFT, RTGS, IMPS –Outward- through digital channels	NIL
	NEFT (Outward)- Through Branch	NIL
	RTGS (Outward)- Through Branch	NIL
NACH	NACH debit charges	NIL
	NACH debit return charges	Rs.100
	NACH credit charges	NIL
	NACH credit return charges	NIL
	NACH mandate registration charges	Rs.50
Others	Processing Fee	Nil
	Monthly statement charges	Nil

Charges related to Loan against Deposits

Particulars	Loan
Processing Fee	Nil
Penal Charges	30% p.a plus GST