

FEES & CHARGES – SAVINGS & FIXED DEPOSITS

SAVINGS ACCOUNTS	
• Minimum balance requirement	Rs.500.00
• Pass Book replacement Fee due to loss of pass book	FOC
• Account Closing Fee	Rs.500.00
• Manual SLIPS transfer	FOC
• SMS Alerts	FOC
STANDING ORDERS	
• STO placement fee	FOC
• To other banks	FOC
ATM	
• Card Issuance Fee	FOC
• Annual Fee	FOC
• Postage of PIN mailer	FOC
• ATM card re-issue	FOC
• ATM cash withdrawal	FOC
• ATM balance inquiry	FOC
ONLINE BANKING & MOBILE BANKING	
• Joining fee	FOC
• Annual fee	FOC
• Fund transfer (SLIPS/CEFT)	FOC
• Utility payments	FOC
FIXED DEPOSITS	
• Pre-mature withdrawal – penalty	4% from agreed rate or such other rate as may be determined by the company.
• Duplicate FD certificate due to loss of certificate	FOC
• Fund transfers through SLIPS/RTGS	FOC
• Balance confirmations	FOC
• Duplicate copy of Balance confirmation	FOC
LOAN AGAINST FIXED DEPOSITS/SAVINGS BALANCES	
• Documentation charges	FOC
• Loan interest	3% higher than agreed FD rate
• Default payment charges	4.00% per monthly or such other rate as may be determined by the company.
LETTER OF GUARANTEE AGAINST SAVINGS BALANCE/DEPOSITS	
• Facility charge	1% from guarantee amount