



Savings Bank Deposits – Minimum Balance

Domestic SB (All accounts with cheque book facility only)	Rs.5000 (Quarterly average balance)
No-Frill SB accounts	Rs.250 (Quarterly average balance)
Interest on SB accounts (including NRE/NRO)	4.00 % (Regulated by RBI)

Interest on Domestic Term Deposits (Including NRO Deposits)

(With effect from 30-April-2013)

Maturity Period	Amounts from INR 50,000 to less than INR 1 Crore	Amounts from INR 1 crore and above
7 days to 15 days	7.50 %	7.50 %
16 days to 90 days	7.75 %	7.75 %
91 days to 180 days	8.00 %	8.00 %
181days – 364 days	8.15 %	8.15 %
1 yr – 2 yrs	8.15 %	8.15 %
2 yrs 1 day – 3 yrs	8.15 %	8.15 %
3 yrs 1 day – 5 yrs	8.15 %	8.15 %

Additional interest of 0.50 % is offered to Resident Indian Senior Citizens (age 60 years and above), on all slabs for domestic deposits.

Penalty for prepayment will be levied at the sole discretion of the bank and will be subject to a minimum of 1 % reduction from the interest rate otherwise payable for the actual duration of the deposit.

RFC Deposits : (with effect from 01-May-2013)

RFC Savings Deposits – USD	1.50 %
RFC Term Deposits - USD	2.00 %

Non-Resident Deposits :

FCNR – (for period 1 year 1 day to 2 years) – with effect from 01-May-2013

USD	GBP	EUR	CAD	AUD
1.70 %	1.88 %	1.40 %	2.76 %	4.51 %

FCNR Rates for periods over 2 years will be on referral basis only.

NRE Savings Deposit - 4.00 %

NRE Term Deposits – with effect from 01-May-2013

Maturity Period	Revised interest rate
1 year 1 day to 2 years	2.40 %
2 years 1 day to less than 3 years	2.10 %
3 years	2.20 %

SERVICE CHARGES

Drafts issue	0.20% (Min INR 100 - Max INR 5000).For non-account holders Min. INR 200	
Drafts Cancellation	Rs.50	
Outstation cheque collection	Up to Rs.10,000 – Not exceeding Rs.50 per instrument Rs.10,000 to Rs.100,000 – Not exceeding Rs.100 per instrument Rs.100,001 and above – Not exceeding Rs.150 per instrument. For SB customers, all inclusive charges are Rs.25 for amounts upto Rs.5000 and Rs.50 for amounts upto Rs.10000.	
NEFT Money Transfer	Outward – Upto Rs.10,000 – Rs.2.50, Rs.10001 to Rs.1 lakh – Rs.5; Above INR 1 Lakh to INR 2 lakhs – Rs.15; for Inward - NIL	
RTGS Money Transfer	Outward – Above INR 2 Lakhs to INR 5 Lakhs– Rs.25 per transaction. Above INR 5 Lakhs – Rs.50 per transaction. (+ Time varying tariff with a maximum of Rs.5 for all outward RTGS transactions given beyond 12 Noon) For Inward - NIL	
Cheque Return Charges - for SB - for Current / OD - for dishonor of outstation bills /cheques	Outward Returns	Inward Returns
	Rs.250	Rs.250
	Rs.250	Rs.250
	Rs.250	Rs.250
Cheque Book issue	Re.1 per cheque leaf	
No dues certificate	Rs.100 per certificate	

RTGS / NEFT customer facilitation centers – Refer the following RBI link
http://www.rbi.org.in/Scripts/bs_viewcontent.aspx?id=2070

RTGS / NEFT Timing for customers:
On Weekdays - 09:30 AM to 04.00 PM
On Saturday – 09:30 AM to 12:30 PM

INDO NEPAL REMITTANCE FACILITY IS ALSO AVAILABLE