

| Product Code                           |  |   | 1201  | 1204   | 1205   |          |
|--|--|---|---|--|--|----------|
| Categories of Services                 | Category   | Sub Category  | Current Account STANDARD  | Current Account GOLD   | Current Account DIAMOND  |          |
| Average Monthly balance(AMB)           |  |   | 5,000   | 25,000   | 50,000   |          |
| Non maintenance Charges                |  |   | 5% of the shortfall, Minimum Rs. 100 and Maximum Rs. 250  | 5% of the shortfall, Minimum Rs. 100 and Maximum Rs. 500   | 5% of the shortfall, Minimum Rs. 100 and Maximum Rs. 750   |          |
| Fund Transfers                         | NEFT at Branch   | Upto Rs. 10,000   | NIL   | NIL  | NIL  |          |
|  |  | 10,000 to 1 Lakh  | NIL   | NIL  | NIL  |          |
|  |  | 1 Lakh to 2 Lakhs   | NIL   | NIL  | NIL  |          |
|  |  | 2 Lakh and Above  | NIL   | NIL  | NIL  |          |
|  | NEFT at Net Banking  |   | NIL   | NIL  | NIL  |          |
|  | RTGS at Branch   | Upto Rs. 5 lacs   | NIL   | NIL  | NIL  |          |
|  |  | Above Rs. 5 lacs  | NIL   | NIL  | NIL  |          |
|  | RTGS at Net Banking  |   | NIL   | NIL  | NIL  |          |
|  | IMPS   |   | Upto Rs. 5,000 (Per Beneficiary per day)  | Rs.2.00  | Rs.2.00  | Rs.2.00  |
|  |  |   | 5,001 to 25,000   | Rs. 4.00   | Rs. 4.00   | Rs. 4.00 |
| 25,001 to 50,000                       |  |   | Rs. 8.00  | Rs. 8.00   | Rs. 8.00   |          |
|  |  |   | NIL   | NIL  | NIL  |          |
| NACH                                   |  | NIL   | NIL   | NIL  |  |          |
| Cash Deposit at CDM                    |  |   | NIL   | NIL  |  |          |
| Cash Transactions                      | Cash Deposit at Branch   | Metro & Urban: Rs. 0.90/1000<br>Semi Urban & Rural: Rs. 0.45/1000                 | Free cash deposit Limit: 10 times of average balance maintained in previous month, thereafter standard charges                  | Free cash deposit Limit: 20 times of average balance maintained in previous month, thereafter standard charges                   | Free cash deposit Limit: 25 times of average balance maintained in previous month, thereafter standard charges                   |          |
| Debit Card/ATM Charges                 | ATM Card issuance charges - Primary  |   | NIL   | NIL  | NIL  |          |
|  | ATM Card issuance charges - Add-on   |   | Rs.125  | Rs.125   | Rs.125   |          |
|  | ATM Card annual charges - Primary  |   | Rs.125  | Rs.125   | FREE   |          |
|  | ATM Card annual charges - Add-on   |   | Rs.125  | Rs.125   | Rs.125   |          |
|  | Duplicate PIN (Green) Issue  |   | NIL   | NIL  | NIL  |          |
|  | Duplicate Card Issue   |   | Rs.125  | Rs.125   | Rs.125   |          |
|  | Transaction Charges at Other Bank's ATM  |   | 5 Transactions Free per month (Including balance enquiry)<br>Thereafter Rs. 20 for cash withdrawal<br>Rs. 8 for balance enquiry | 10 Transactions Free per month (Including balance enquiry)<br>Thereafter Rs. 20 for cash withdrawal<br>Rs. 8 for balance enquiry | 15 Transactions Free per month (Including balance enquiry)<br>Thereafter Rs. 20 for cash withdrawal<br>Rs. 8 for balance enquiry |          |
|  | Card Type  |   | Rupay Normal  | Rupay Gold   | Rupay Diamond  |          |
| Card Limits                            |  | ATM Rs. 20,000<br>POS Rs. 50,000<br>Maximum daily card limit: Rs. 50,000          | ATM Rs. 100,000<br>POS Rs. 100,000<br>Maximum daily card limit: Rs. 100,000   | ATM Rs. 125,000<br>POS Rs. 125,000<br>Maximum daily card limit: Rs. 125,000  |  |          |
| Cheque/DD Related Services             | Cheque book request  | 1st cheque book of 15 leaves only. Rs 5 per cheque leaf post usage of free quota. | No Free quota   | 90 Cheque leaves free per quarter  | 150 Cheque leaves free per quarter   |          |
|  | Pay Order issue - by transfer/cash   | Rs. 2 per 1000<br>Minimum Rs. 50<br>Maximum Rs. 15000                             | Rs. 2 per 1000<br>Minimum Rs. 50<br>Maximum Rs. 15000   | Free Upto Rs.30 lac per month  | Free Upto Rs. 70 lac per month   |          |
|  | DD - drawn on our branches - by transfer/cash                                  | Rs. 2 per 1000<br>Minimum Rs. 50<br>Maximum Rs. 15000                             | Rs. 2 per 1000<br>Minimum Rs. 50<br>Maximum Rs. 15000   | Free Upto Rs.30 lac per month  | Free Upto Rs. 70 lac per month   |          |
|  | DD - drawn on correspondent bank - transfer/cash                               | Rs. 2 per 1000<br>Minimum Rs. 50<br>Maximum Rs. 15000                             | Rs. 2 per 1000<br>Minimum Rs. 50<br>Maximum Rs. 15000   | Free Upto Rs.30 lac per month  | Free Upto Rs. 70 lac per month   |          |
|  | DD - purchased from other non-correspondent bank - transfer/cash               |   | Actuals   | Actuals  | Actuals  |          |
|  | Cancellation/duplicate issue of DD & PO - Our Bank                             | Per Instrument  | Rs. 50  | Rs. 50   | Rs. 50   |          |
|  | Cancellation/duplicate issue of DD & PO - Other Banks                          | Per Instrument + Actuals  | Rs. 50  | Rs. 50   | Rs. 50   |          |
|  | Local clearing - outward   |   | NIL   | NIL  | NIL  |          |
|  | Local clearing - inward  |   | NIL   | NIL  | NIL  |          |
|  | Cheque returned - local clearing inward due to insufficient funds              | After 7 instrument Rs.1000 Per instrument/month                                   | Rs. 350 upto 3 Instruments<br>Rs. 700 upto 7 Instruments  | Rs. 350 upto 3 Instruments<br>Rs. 700 upto 7 Instruments   | Rs. 350 upto 3 Instruments<br>Rs. 700 upto 7 Instruments   |          |
|  | Cheque returned - local clearing inward due to reasons other than connectivity | Per Instrument  | Rs. 75  | Rs. 75   | Rs. 75   |          |
|  | Cheque returned - local clearing outward                                       | Per Instrument  | Rs. 150   | Rs. 150  | Rs. 150  |          |
|  | Outstation collection - outward  | Per Instrument + Actuals  | Rs. 100   | Rs. 100  | Rs. 100  |          |
|  | Outstation collection - inward   |   | Actuals (incl. postage)   | Actuals (incl. postage)  | Actuals (incl. postage)  |          |
|  | Cheque returned charges - outstation collection outward                        |   | Actuals   | Actuals  | Actuals  |          |
|  | Cheque returned charges - outstation collection inward                         |   | Insufficient Funds: Rs. 350/700/1000+ OCC handling charges as incurred.<br>Others: Rs. 75 + OCC Handling charges as incurred    | Insufficient Funds: Rs. 350/700/1000+ OCC handling charges as incurred.<br>Others: Rs. 75 + OCC Handling charges as incurred     | Insufficient Funds: Rs. 350/700/1000+ OCC handling charges as incurred.<br>Others: Rs. 75 + OCC Handling charges as incurred     |          |
|  | Statement  | Account Statement   |   | NIL  | NIL  | NIL      |
|  |  | Account Statement (Email/Electronic/SMS)  |   | NIL  | NIL  | NIL      |
| Locker Related Services                | Locker Metro   | Small / Per Year  | Rs. 1500  | Rs. 1500   | Rs. 1500   |          |
|  |  | Medium / Per year   | Rs. 3250  | Rs. 3250   | Rs. 3250   |          |
|  |  | Large / Per Year  | Rs. 5000  | Rs. 5000   | Rs. 5000   |          |
|  | Locker Urban   | Small / Per Year  | Rs. 1200  | Rs. 1200   | Rs. 1200   |          |
|  |  | Medium / Per year   | Rs. 3000  | Rs. 3000   | Rs. 3000   |          |
|  |  | Large / Per Year  | Rs. 4500  | Rs. 4500   | Rs. 4500   |          |
|  | Locker Semi-Urban  | Small / Per Year  | Rs. 800   | Rs. 800  | Rs. 800  |          |
|  |  | Medium / Per year   | Rs. 2000  | Rs. 2000   | Rs. 2000   |          |
|  |  | Large / Per Year  | Rs. 3500  | Rs. 3500   | Rs. 3500   |          |
|  | Locker Rural   | Small / Per Year  | Rs. 800   | Rs. 800  | Rs. 800  |          |
|  |  | Medium / Per year   | Rs. 2000  | Rs. 2000   | Rs. 2000   |          |
|  |  | Large / Per Year  | Rs. 3500  | Rs. 3500   | Rs. 3500   |          |
| Loss of locker key (Locker break open) |  | Actuals + Rs. 500   | Actuals + Rs. 500   | Actuals + Rs. 500  |  |          |
| Delay in Locker rent                   | Per Month  | Rs. 100   | Rs. 100   | Rs. 100  |  |          |
| Service Requests                       | Stop Payment through Branch  | Per Instrument  | Rs. 100   | Rs. 100  | Rs. 100  |          |
|  | Stop Payment Revoke Branch   | Per Instrument  | Rs. 100   | Rs. 100  | Rs. 100  |          |
|  | Stop Payment through Net Banking   | Per Instrument  | Rs. 100   | Rs. 100  | Rs. 100  |          |
|  | Stop Payment Revoke Net Banking  | Per Instrument  | Rs. 100   | Rs. 100  | Rs. 100  |          |
|  | Stop Payment through SMS Banking   | Per Instrument  | Rs. 100   | Rs. 100  | Rs. 100  |          |
|  | Stop Payment Revoke SMS Banking  | Per Instrument  | Rs. 100   | Rs. 100  | Rs. 100  |          |
|  | Change of product code(Upgradation/Degradation)                                |   | NIL   | NIL  | NIL  |          |
|  | Interest certificate issue   |   | NIL   | NIL  | NIL  |          |
|  | Balance certificate issue  | Per Instance  | Rs. 100   | NIL  | NIL  |          |
|  | Photo/Signature/Address Attestation/Verification                               |   | Rs. 100   | Rs. 100  | NIL  |          |
|  | Retrieval/enquiry of records   | Older than 12 months  | Rs. 100   | Rs. 100  | Rs. 100  |          |
|  | Account Closure  | Before 12 months  | Rs. 100   | Rs. 250  | Rs. 250  |          |
| Account Closure                        | After 12 months  | NIL   | NIL   | NIL  |  |          |
| Count of salary accounts               | Number of salary accounts offered with each product                            |   | Not Applicable  | Not Applicable   | Not Applicable   |          |
| Insurance                              | Lost Card Liability<br>Purchase Protection<br>Personal Accidental Insurance    |   | TBD   | TBD  | TBD  |          |

|                       |                                  |  |           |           |           |
|-----------------------|----------------------------------|--|-----------|-----------|-----------|
| Insurance on ATM Card | Accidental Insurance on ATM Card |  | Rs.100000 | Rs.100000 | Rs.100000 |
|-----------------------|----------------------------------|--|-----------|-----------|-----------|