

8. SERVICE CHARGES AND INTEREST RATES AT A GLANCE.

RBI FORMAT

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DEPOSIT ACCOUNTS

NATURE	RATE OF INTEREST		MINIMUM BALANCE		
	Normal	Sr. Citizen	Rural	Semi urban	Urban
ACCOUNT					
1 Savings Bank A/cs					
A .Domestic					
a. With Cheque book facility	3.5% p.a.	3.5% p.a	Rs.500/-	Rs.500/-	Rs.500/-
b. Without Cheque book facility	3.5% p.a	3.5% p.a	Rs.100/-	Rs.100/-	Rs.100/-
c. No frills accounts	3.5% p.a	3.5% p.a	Rs.50/-	Rs.50/-	Rs.100/-
B. Non Resident					
a. NRO	3.5% p.a	3.5% p.a			
b. NRE	3.5% p.a	3.5% p.a			

Domestic Rupee Term Deposits : (Rate of Interest w.e.f. 03.08.2009)

Maturity	(% p.a)					
	For deposits less than Rs.15 lacs.		For deposits of Rs.15 lacs and above but less than Rs.1Crore		For deposits of Rs.1crore & above	
	Existing w.e.f. 27.06.09	Revised w.e.f. 03.08.09	Existing w.e.f. 27.06.09	Revised w.e.f. 03.08.09	Existing w.e.f. 27.06.09	No change w.e.f. 03.08.09
07 days to 14 days *	2.50	2.50	2.50	2.50	1.50	1.50
15 days to 30 days	2.75	2.75	2.75	2.75	2.25	2.25
31 days to 45 days	3.00	3.00	3.00	3.00	2.50	2.50
46 days to 90 days	4.50	4.00	4.50	4.00	3.00	3.00
91 days to 179 days	5.00	5.00	5.00	5.00	3.50	3.50
180 days to 269 days	6.25	6.00	6.25	6.00	4.50	4.50
270 days to 364 days	6.50	6.25	6.50	6.25	5.00	5.00
1 year to less than 2 years	6.75	6.50	6.75	6.50	6.00	6.00
2 years and above	6.75	6.50	6.75	6.50	6.00	6.00

* Minimum Deposit Rs.1 lakh

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B. Non- Resident Accounts :

Term Deposit

B. Non-Resident Accounts

a. NRO (All Maturities) wef 03.08.2009

Period	For Deposits less than Rs.15 Lacs	For Deposits of Rs.15 lacs and above and less than Rs.1 Crore	Rs.1.00 Crore & above
07 days to 14 days	2.50	2.50	1.50
15 days to 30 days	2.75	2.75	2.25
31 days to 45 days	3.00	3.00	2.50
46 days to 90 days	4.00	4.00	3.00
91 days to 179 days	5.00	5.00	3.50
180 days to 269 days	6.00	6.00	4.50
270days to 364 days	6.25	6.25	5.00
1 year to less than 2 years	6.50	6.50	6.00
2 years and above	6.50	6.50	6.00

b. NRE (All Maturities)

(PERCENTAGE PER ANNUM)

Maturity Period	Revised Rates w.e.f. 01.11.2009 (For all amount)
1 year to less than 2 years	2.95
2 years to less than 3 years	3.05
3 Years and above	3.65

W.e.f. 01.11.2009

	Rate of Interest				
	1year & above but < 2years	2year & above but < 3years	3year & above but < 4years	4year & above but < 5years	For 5 years (Maximum)
c. FCNR (B)					
i)USD	2.20	2.30	2.90	3.38	3.74
ii)GBP	2.17	2.95	3.60	4.03	4.30
iii)EUR	2.23	2.84	3.28	3.57	3.81
iv)JPY	1.75	1.61	1.69	1.79	1.91
v)CAD	2.45	2.48	3.10	3.53	3.84
vi)AUD	6.47	6.34	6.65	6.90	6.99

LOANS

LOANS	RATE OF INTEREST			PROCESSING CHARGES
	Upto Rs.30 lacs	> Rs.30 lacs upto Rs.50 lacs	>Rs.50 lacs	
1. Housing Loan				
Floating Category				
upto 5 years	8.75%	9.50%	10.25 %	For Individuals – <u>Upto Rs.30 lacs</u> – one time - 0.55% of loan amount Min. Rs. 3,000/- Max. Rs.10,000/- <u>Rs.30 to Rs.50 lacs</u> – Flat – Rs.15,000/- <u>Rs.50 to Rs.100 lacs</u> – Rs.20,000/- <u>Above Rs.100 lacs</u> - Rs.25,000/- <u>Above Rs.300 lacs</u> - Rs.50,000/- In case of Partnership firms and Corporate borrowers, processing charges will be double that of applicable to individuals.
More than 5 yrs and upto 10 yrs	9.00%	9.75%	10.50 %	
More than 10 yrs & upto 15 years	9.25%	10.00%	10.75 %	
Above 15 years	9.25%	10.25%	11.00 %	
Fixed Category	Not Offered			
1. A. Housing Loan – Special Package [15.12.2008 to 30.06.2009]				
Upto Rs.5 lacs	8.50%	} Processing Charges – Nil Pre-payment Charges - Nil		
Above Rs.5 – Rs.20 lacs	9.25%			
Note : These rates are fixed for a period of 5 years. The rate will be reset after 5 years.				
2. Personal Loan				
a	Consumer Durable Loan	- Secured - 11.50% - Clean - 12.25%	1.10% of loan amount Min. Rs.1,000/- Max. Rs.5,000/-	
b	Senior Citizen Loan Scheme	10.75%	<u>Pensioner</u> – 1.10% of Loan Amount Min. Rs.500/- Max. Rs.1,100/- <u>Senior Citizen</u> - No Processing Charges	
c	Personal Loan Scheme	- Secured - 11.50% - Clean - 12.25%	1.10% of loan amount Min. Rs.1,000/- Max. Rs.5,000/-	

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3.	Vehicle Loan	Repayment	Upto Rs.10 lacs	>Rs.10 lacs	
a.	Two wheelers	Upto 3 yrs Above 3 years	9.75% 10.25%	10.75 % 11.25 %	Upto 25,000/- - Rs.1000/- Above Rs.25,000/- upto Rs.25 lacs → 1.10% of loan amount Min. Rs.1500/- Max. Rs.5000/- Above Rs.25 lacs→ 0.25% Max. Rs.15,000/- In case of Partnership firms and Corporate borrowers, processing charges will be double that of applicable to individuals. No processing charges for Senior Citizen, Retired Employees and Pensioners drawing Pension from the Bank.
b.	For New cars	Upto 3 years Above 3 yrs	9.75% 10.25%	10.75 % 11.25 %	Upto 25,000/- - Rs.1000/- Above Rs.25,000/- upto Rs.25 lacs → 1.10% of loan amount Min. Rs.1500/- Max. Rs.5000/- Above Rs.25 lacs - 0.25% Max. Rs.15,000/- In case of Partnership firms and Corporate borrowers, processing charges will be double that of applicable to individuals. No processing charges for Senior Citizen, Retired Employees and Pensioners drawing Pension from the Bank.
c.	For old cars	3 years	10.75%	11.25 %	
4. Education Loans *					
Upto Rs.4 lacs		9.50%		For studies in India - NIL For studies abroad - NIL	
Above Rs.4 lacs & upto Rs.7.50 lacs		10.00%			
Above Rs.7.50 lacs		10.75%			

* Rates not linked to Repayment Period

CHARGES

Fee Based Services

1. Lockers

T Y P E	Metropolitan Centre		Urban Centre		Semi-urban & Rural Centres	
		Concession for one year advance payment (Rs.)		Concession for one year advance payment (Rs.)		Concession for one year advance payment (Rs.)
A	900	20	725	20	550	20
B	1100	20	850	20	610	20
C	1350	20	1050	20	825	20
D	1200	20	900	20	750	20
E	1650	20	1350	20	1100	20
F	2300	30	1950	30	1650	20
G	2000	30	1600	20	1600	20
H	3000	60	2700	30	2250	30
H1	1650	20	1350	20	1100	20
L	4200	60	3500	60	3000	60
L1	3150	60	2800	30	2500	30

2. Credit Cards

Membership Fee *and entrance fee * Chart

Card	Type	Entrance fee	Annual Membership fee*		Replacement Charges* Principal and add-on
			Princi pal	Add-on	
IndiaCard@	Credit	Nil	400	200	100
Taj Premium Card @	Credit	Nil	800	400	400
BOI Navy Silver @	Credit	Nil	350	175	175
BOI Gold	Credit	Nil	500	250	250
Gold (Visa)	Credit	Nil	600	350	50%of membership fee
Gold International (Visa)	Credit	Nil	1500	750	50%of membership fee

@ Now issued free

* Service tax extra

Description of Charges *	Amount
Finance charges / Interest (Purchase/Cash)	1.70% per month (APR 22.45% p.a. on daily balances)
Finance Charges if overdue	2.5% per month (APR 30% p.a. on daily balances)
Cash Advances at our Branches	2.5% on advance amount (subject to a minimum of Rs 50) for each transaction. Interest on dues/overdue as described above
Cash advanced at our ATMs	2% (minimum Rs. 50) for each transaction. Interest on dues/overdue as described above
Cash advance at other Bank ATM's in India	2.5% (Minimum Rs. 75) for each transaction. Interest on dues/overdue as described above
Cash advance at Overseas ATM's	2.5% (minimum Rs. 125) for each transaction + 2% currency conversion charges. Interest on dues/overdue as described above
Late payment charges (per month)	Rs. 100/= in addition to finance charges for minimum payment due > Rs. 1000
Over the Credit Limit usage Charge	Rs. 100/= for each transaction
Cheque Return Charges	Rs. 100/= per instrument
Petrol Transaction Charges	Actual charges claimed by the acquirer bank
Railway Ticket Purchase or Cancellation Fee	Actual charges claimed by Railways / acquirer bank
Reissue of Lost, Stolen or Damaged Card	As per schedule of charges
PIN replacement charges	Rs. 50/=
Copy of chargeslip	Rs. 100/= or actual whichever higher
Duplicate copies of bills	Rs. 50/= per quarter
Hot Listing charges	NIL
Service Tax	As applicable on all fees, interest and other charges

3. Debit Cards :

Our International Debit Card is issued free of charge.

4. Drafts/TT/MT :

Nature of Service	NON – INDIVIDUALS	INDIVIDUALS	
		Other than Rural	Rural
Remittances (DD/TT/MT) (charges per remittance)	Upto Rs.1000/- → Rs. 40/-	Upto Rs.1000/- → Rs.30/-	Upto Rs.1000/- → Rs.25/-
	Above Rs.1,000/- upto Rs.10,000/- → Rs. 50/-	Above Rs.1,000/- upto Rs.10000/- → Rs.40/-	Above Rs.1,000/- upto Rs.10000/- → Rs.35/-
	Above Rs.10,000/- upto Rs.1 lac → Rs. 4.50 per Rs. 1000/- (Min.Rs. 60/-)	Above Rs.10,000/- upto Rs.1 lac → Rs. 4.50 per Rs. 1000/- (Min.Rs. 60/-)	
	Above Rs.1 lac upto Rs.10 lacs → Rs. 4.00 per Rs.1000/- (Min.Rs. 450/-)	Above Rs.1 lac upto Rs.10 lacs → Rs. 4.00 per Rs.1000/- (Min.Rs. 450/-)	
	Above Rs.10 lacs → Rs. 3.50 per Rs.1000/- (Min.Rs. 4000/- Max.Rs.30000/-)	Above Rs.10 lacs → Rs. 3.50 per Rs.1000/- (Min.Rs. 4000/- Max.Rs.30000/-)	
	<p><i>Note: In case of DD issued against cash up to Rs.5000/- → Rs. 65/- Rs.5000/- to Rs.25000/- →Rs. 150/- Rs.25000/- to Rs.50000/- →Rs. 300/- Out of Pocket Expenses including providing cover for Drafts/Mail/Telegraphic transfers drawn on up-country centers, if any, should be additionally recovered.</i></p> <p>Note: For Diamond Current Account Customers 6 DD/PO free/Per Quarter For Diamond Plus Current Account Customers 15 DD/PO free/Per Quarter</p>	<p><i>Note: In case of DD issued against cash up to Rs.5000/- → Rs. 65/- Rs.5000/- to Rs.25000/- →Rs. 150/- Rs.25000/- to Rs.50000/- →Rs. 300/- Out of Pocket Expenses including providing cover for Drafts/Mail/Telegraphic transfers drawn on up-country centers, if any, should be additionally recovered.</i></p> <p>Note: For Diamond Current Account Customers 6 DD/PO free/Per Quarter For Diamond Plus Current Account Customers 15 DD/PO free/Per Quarter</p>	
Cancellation of DD/PO	Rs. 75/- per instrument Out of pocket expenses, postages, if any, to be recovered in full. NOTE: For DDs cancelled, charges may be recovered to the extent of their value, if the amount is less than or equal to Rs.75/-.	Rs.40/- per instrument Out of pocket expenses, postages, if any, to be recovered in full. NOTE: For DDs cancelled, charges may be recovered to the extent of their value, if the amount is less than or equal to Rs.40/-.	Rs.30/- per instrument Out of pocket expenses, postages, if any, to be recovered in full. NOTE: For DDs cancelled, charges may be recovered to the extent of their value, if the amount is less than or equal to Rs.30/-.

5. Outstation Cheque Collection :

Nature of Service	NON – INDIVIDUALS	INDIVIDUALS	
		Other than Rural	Rural
Cheques for Collection	Upto Rs.500/- → Rs.15/- per instrument	Upto Rs.500/- → Rs.10/- per instrument	
	Rs.501/- to Rs.1000/- → Rs.25/- per instrument	Rs.501/- to Rs.1000/- → Rs.20/- per instrument	
	Rs.1001/- to Rs.10,000/- → Rs.50/- per instrument	Rs.1001/- to Rs.10000/- → Rs.45/- per instrument	Rs.1001/- to Rs.10000/- → Rs.40/- per instrument
	Above Rs.10,000/- upto Rs.1 lac → Rs.100/- per instrument	Above Rs.10,000 upto Rs.1 lac → Rs.100/- per instrument (Max.)	
	Above Rs. 1 lac → Rs.150/- per instrument (Max)	Above Rs. 1 lac → Rs. 150/- per instrument (Maximum)	
	<p><i>Note : The above charges will be all inclusive. No additional charges such as courier charges, out of pocket expenses, etc., shall be levied from the customers.</i></p> <p><i>Note: For collection between our bank and other banks, the commission will be shared on 50:50 basis i.e. each branch will charge 50% of the stipulated commission / service charges at its end.</i></p> <p><u>Note: For Diamond Plus Current Account Customers 50% Concession on Charges.</u></p>	<p><i>Note : The above charges will be all inclusive. No additional charges such as courier charges, out of pocket expenses, etc., shall be levied from the customers.</i></p> <p><i>Note: For collection between our bank and other banks, the commission will be shared on 50:50 basis i.e. each branch will charge 50% of the stipulated commission / service charges at its end.</i></p> <p><u>Note: For Diamond Plus Current Account Customers 50% Concession on Charges.</u></p>	

6. NEFT Money Transfer :

Nature of Service	NON – INDIVIDUALS	INDIVIDUALS	
		Other than Rural	Rural
National Electronic Funds Transfer (NEFT)/ Electronic Funds Transfer (EFT)	<u>Outward</u>	<u>Outward</u>	<u>Outward</u>
	Upto Rs. 1 lakh → Rs. 5 per transaction (max.)	Upto Rs. 1 lakh → Rs. 5 per transaction (max.)	Upto Rs. 1 lakh → Rs. 5 per transaction (max.)
	Rs. 1 lakh and above → Rs.25/- per transaction	Rs. 1 lakh and above → Rs.25/- per transaction	Rs. 1 lakh and above → Rs.25/- per transaction
	<u>Inward</u> NIL	<u>Inward</u> NIL	<u>Inward</u> NIL

7. RTGS Money Transfer :

Nature of Service	NON – INDIVIDUALS	INDIVIDUALS	
		Other than Rural	Rural
RTGS (charges per transactions)	Outward Rs. 1 to 5 lakhs → Rs.25/- Rs.5lakhs and above → Rs.50/-	Outward Rs. 1 to 5 lakhs → Rs.25/- Rs.5lakhs and above → Rs.50/-	Outward Rs. 1 to 5 lakhs → Rs.25/- Rs.5lakhs and above → Rs.50/-
	Inward → NIL	Inward → NIL	
	Note : Minimum amount of transactions for RTGS is Rs. 1 lac.	Note : Minimum amount of transactions for RTGS is Rs. 1 lac.	

8. Cheque Return Charges :

Nature of Service	NON – INDIVIDUALS	INDIVIDUALS	
		Other than Rural	Rural
Cheque Return charges Outward/ Inward Returns of Cheques for S/B, C/D, O/D C/C A/cs. and dishonour of Outstation Bills & Cheques	Cheque returned unpaid <i>Local cheques :</i> Rs. 100/- per instrument [due to insufficient funds] Rs. 60/- per instrument [for technical reason]	Rs.75/- per instrument [due to insufficient funds] Rs.40/- per instrument [for technical reason]	Rs.50/- per instrument [due to insufficient funds] Rs.20/- per instrument [for technical reason]
	<i>Outstation cheques :</i> 50% of prescribed collection charges subject to min. Rs. 100/- Bills returned unpaid: <i>Local & Outstation Bills:</i> 50% of prescribed collection charges subject to min. Rs. 150/- . Out of pocket expenses / post and telegraph charges, if any, should be recovered in full	<i>Outstation cheques :</i> 50% of prescribed collection charges subject to min. Rs. 100/- Bills returned unpaid: <i>Local & Outstation Bills:</i> 50% of prescribed collection charges subject to min. Rs. 150/- . Out of pocket expenses / post and telegraph charges, if any, should be recovered in full	

9. Cheque Book Issue :

Issue of cheque books	MICR cheques → Rs. 3/- per cheque leaf at the time of issue . (All centres)
	Non-MICR cheques → Rs. 2/- per cheque leaf at the time of issue of Non-MICR cheque book. (All centres)
	However, for S/B a/cs of individuals, 50 cheque leaves per calendar year will be free. Note: <u>For Diamond Plus Current Account Customers 25% Concession</u>

10. No Due Certificate : NIL