

## Schedule of Charges with effective from 5<sup>st</sup> 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> <li>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</li> <li>Remaining amount will continue to earn interest at the earlier contracted rate</li> <li>After 6 months- No charges</li> </ul>	NA
Premature Closure	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	<ul> <li>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</li> <li>After 6 months- No charges</li> </ul>

<sup>\*</sup>All the above charges are exclusive of Goods and Services tax (GST)

## **Charges related to OD against Deposits**

Particulars	FD
Processing Fee	Nil
Monthly physical statement	Nil
Cheque book for OD against FD	50 leaf cheque book- Rs. 100

<sup>\*</sup> All the above FD charges will be applicable for Digital Deposit product as well