

Comparison of Features

S. No.	Transaction	Who Offers This Feature
1	Top-Up in Regular Deposits	<i>ONLY TASTHANA OFFERS THIS FEATURE</i>
2	Withdrawal for Top-Up Deposit	<i>ONLY TASTHANA OFFERS THIS FEATURE</i>
3	Top-Up for Recurring Deposit	<i>ONLY TASTHANA OFFERS THIS FEATURE</i>
4	Withdrawal for Recurring Deposit	<i>ONLY TASTHANA OFFERS THIS FEATURE</i>
5	Regular Deposit – Tenure Change	<i>ONLY TASTHANA OFFERS THIS FEATURE</i>
6	Auto Sweep Deposit	<p>All Banks are currently offering it but <i>NO BANK clubs it like Tasthana does it.</i></p> <p><i>This makes Reconciliation extremely easy in 1 deposit unlike having multiple deposits</i></p>
7	Sweep Deposit – Fixed Interest and Variable Tenure	<i>ONLY TASTHANA OFFERS THIS FEATURE</i>
8	Sweep Deposit – Variable Interest and Fixed Tenure	<i>ONLY TASTHANA OFFERS THIS FEATURE</i>
9	Sweep Deposit – Variable Interest and Variable Tenure	<i>ONLY TASTHANA OFFERS THIS FEATURE</i>

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10	Sweep Deposit – Withdrawal from a Single Account	<i>ONLY TASTHANA OFFERS THIS FEATURE</i>
11	Annuity with Gestation Period	<i>ONLY TASTHANA OFFERS THIS FEATURE</i>
12	Annuity with Fixed Pay Off and Variable Tenure	<i>ONLY TASTHANA OFFERS THIS FEATURE</i>
13	Annuity with Variable Pay Off and Fixed Tenure	<i>ONLY TASTHANA OFFERS THIS FEATURE</i>
14	All the above Annuity Features with Multiple Beneficiaries and Varying Pay Offs	<i>ONLY TASTHANA OFFERS THIS FEATURE</i>
15	Dynamic OD – OD Limits change with Deposits	<i>ONLY TASTHANA OFFERS THIS FEATURE</i>
16	OD Payments – Variable Principal and Variable Interest with Interchangeability	<i>ONLY TASTHANA OFFERS THIS FEATURE</i>
17	OD Payments – Variable Principal and Fixed Interest with Interchangeability	<i>ONLY TASTHANA OFFERS THIS FEATURE</i>
18	OD Payments – Fixed Principal and Fixed Interest with Interchangeability	<i>ONLY TASTHANA OFFERS THIS FEATURE</i>
19.	OD Payments – Fixed Principal and Variable Interest with Interchangeability	<i>ONLY TASTHANA OFFERS THIS FEATURE</i>

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20	RI to NRI and Vice-Versa	<i>ONLY TASTHANA OFFERS THIS FEATURE</i>
21	Conversion from Regular to Recurring and Vice-Versa	<i>ONLY TASTHANA OFFERS THIS FEATURE</i>
22	Recurring Deposit – Principal can be increased or decreased	<i>ONLY TASTHANA OFFERS THIS FEATURE</i>
23	Recurring Deposit – Tenure can be modified	<i>ONLY TASTHANA OFFERS THIS FEATURE</i>
24	Recurring Deposit – Can be stopped and then continued without Penalties	<i>ONLY TASTHANA OFFERS THIS FEATURE</i>
25	Recurring Deposit – Auto Conversion to Regular Deposit for same Tenure if Payment Stops with Penalties	<i>ONLY TASTHANA OFFERS THIS FEATURE</i>
26	Conversion from Regular to Tax Saving	<i>ONLY TASTHANA OFFERS THIS FEATURE</i>
27	Deposit Contribution – for Joint and Consortium Deposit Holders. Any number of people with break-up of %	<i>ONLY TASTHANA OFFERS THIS FEATURE</i>
28	Joint & Consortium Deposit Holders – Proportional break-up in top-ups, withdrawals, Interest, TDS with nominees for each deposit holder	<i>ONLY TASTHANA OFFERS THIS FEATURE</i>

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29	Interest Pay-off – in part or % or in full to any account within bank or in another bank	ONLY TASTHANA OFFERS THIS FEATURE
30	Configurability -All parameters configurable. Product fluid like water	ONLY TASTHANA OFFERS THIS FEATURE
31	TDS & Interest – Dynamic and changes with amount and/or tenure	ONLY TASTHANA OFFERS THIS FEATURE
32	Pop-ups to guide the customer	ONLY TASTHANA OFFERS THIS FEATURE
33	Lock-in Period – Top ups and withdrawals restricted	ONLY TASTHANA OFFERS THIS FEATURE
34	Asset Liability Mismatch – In built feature to minimise it	ONLY TASTHANA OFFERS THIS FEATURE
35	Flexible Penalties - in part or % or flat	ONLY TASTHANA OFFERS THIS FEATURE
36	Death – Account run by nominee or closed as per the bank's policy	ONLY TASTHANA OFFERS THIS FEATURE
37	Simulation on the Products	ONLY TASTHANA OFFERS THIS FEATURE
38	Configurable Dashboard for Customers, Employees and Management	ONLY TASTHANA OFFERS THIS FEATURE

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39	Block Chain Enabled	ONLY TASTHANA OFFERS THIS FEATURE

Please note that Tasthana offers all the features available in banks today.
The above-mentioned features are in addition to what is there in banks today.