

Annexure III
(Vide Paragraph. 22.2)

Name of the Bank
RATES AT A QUICK GLANCE
AS ON _____
Deposit Accounts

Nature		Rate of Interest		Minimum Balance		
		Normal	Senior Citizen	Rural	Semi Urban	Urban
Account						
1.	Savings Bank A/c					
	A. Domestic					
	a. With cheque book facility					
	b. Without cheque book facility					
	c. No Frills Account					
	B. Non Resident					
	a. NRO					
	b. NRE					
2.	Term Deposits					
	A. Domestic	Rate of Interest				
	Term Deposits (All Maturities)	Up to & including ₹ 15 Lakh		For Deposits above ₹ 15 Lakh but less than ₹ 1 Crore		
	B. Non-Resident Accounts					
	a. NRO (All Maturities)					
	b. NRE (All Maturities)					
		Rate of Interest				

		1 year & above but < 2 years	2 years & above but < 3 years	3 years & above but < 4 years	4 years & above but < 5 years	For 5 years (Maximum)
c.	FCNR(B)					
	i) USD					
	ii) GBP					
	iii) EUR					
	iv) CAD					
	v) AUD					

Loans						
Loans		Rate of Interest				Processing Charges
1.	Housing Loan	Up to ₹ __ lakh	More than ₹__ lakh Up to ₹ __ lakh	Above ₹__ lakh Up to ₹ __ lakh	Above ₹__ lakh	
	Floating Category					
	Up to 5 years					
	More than 5 Yrs & up to 10 Yrs					
	More than 10 Yrs					
	Fixed Category					
	Up to 5 years					
	More than 5 Yrs & up to 10 Yrs					
	More than 10 Yrs					
2.	Personal Loan					
	(a) Consumer Durable Loan					
	(b) Senior Citizen Loan Scheme					
	(c) Personal Loan Scheme					
	(d)					
3.	Vehicle Loan					
	(a) Two Wheeler Loans					

	(b) Three Wheeler Loans					
	(c) For New Cars					
	(d) For Old Cars					
4.	Educational Loans	Up to ₹ 4.00 lakh		₹ 4.00 lakh up to ₹ 20 lakh		
		Repayable in _ years	Repayable in more than _ years	Repayable in _ years	Repayable in more than _ years	For studies in India = For Studies Abroad =

Charges

Fee Based Services

1. Lockers

Type of Locker	Metro / Semi Urban			Urban/ Rural		
	1 yr	2 yrs	3 yrs	1 yr.	2 yrs	3 yrs.

2. Debit Cards

International Debit Card.

3. Drafts / TT / MT

Issue

Cancellation

4. Outstation cheque collection

5	NEFT Money Transfer	Inward =	Outward =	
6.	RTGS Money Transfer	Inward =	Outward =	
7.	Cheque return charges	Outward Returns	Inward Returns	
	For Savings Accounts			
	For Current, Overdraft Cash Credit Accounts			
	Dishonour of outstation / local bills & cheques			
8.	Cheque Book Issue			
9.	No Dues Certificate			