

**Annexure IV**  
**(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
<b>Account</b>						
<b>1.</b>	<b>Savings Bank A/c</b>					
A.	Domestic					
a.	With cheque book facility					
b.	Without cheque book facility					
c.	No Frills Account					
B.	Non Resident					
a.	NRO					
b.	NRE					
<b>2.</b>	<b>Term Deposits</b>					
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					



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						