

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 |
| 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 | | |
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| | 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 more than _ years | Repayable in more than _ years | Repayable in more than _ years | Repayable in more than _ years | For studies in India = |
| | | | | | | For Studies Abroad = |

Charges

Fee Based Services

1. Lockers

| Type of Locker | Metro / Urban/ Rural | | | | | |
|----------------|----------------------|-------|-------|-------|-------|--------|
| | Semi Urban | | | | | |
| | 1 yr | 2 yrs | 3 yrs | 1 yr. | 2 yrs | 3 yrs. |
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2. Debit Cards

| | |
|---------------------------|--|
| International Debit Card. | |
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|----|--|-----------------|----------------|--|
| 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 | | | |