

**Annex - IV
(Para. 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)		Upto & including Rs.15 Lakhs	For Deposits above Rs.15 Lakhs but less than Rs.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	Upto Rs. _ lakhs	More than Rs. __ lakhs Upto Rs. __ lakhs	Above Rs. __ lakhs Upto Rs. __ lakhs	Above Rs. __ lakhs	
	Floating Category					
	Upto 5 years					
	More than 5 Yrs & upto 10 Yrs					
	More than 10 Yrs					
	Fixed Category					
	Upto 5 years					
	More than 5 Yrs & upto 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	Upto Rs.4.00 lakhs		Rs.4.00 lakhs upto Rs.20 lakhs		
		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 / Urban/ Semi 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					