September 12, 2008

All Scheduled Commercial Banks (Excluding RRBs)

Dear Sir,

Display of information relating to Interest Rates and Service Charges – Rates at a quick glance

Please refer to our Circular DBOD.No.Leg.BC.33/09.07.005/2008-09 dated August 22, 2008 wherein we had forwarded to banks a format of Comprehensive Notice Board and advised them to display information in their branches as per the format given in the Circular. Further, banks were also advised to publish detailed information by way of booklets and also by placing them on their web-sites.

- 2. In this connection, we have devised a format for display of information relating to interest rates and service charges which would enable the customer to obtain the desired information at a quick glance. The format is given in the **Annex**. Banks are advised to display the information as per the format given in the Annex on their web-sites. Banks are however free to modify the format to suit their requirements, without impairing the basic structure or curtailing the scope of disclosures.
- 3. Banks may also ensure that only latest updated information in the above format is placed on their web-sites and the same is easily accessible from the Home Page of their web-sites.

Yours faithfully

(Prashant Saran) Chief General Manager-in-Charge

Name of the BANK

RATES AT A QUICK GLANCE AS ON

Deposit Accounts

NATURE	RATE O	F INTEREST	M	MINIMUM BALANCE		
	NORMAL	SENIOR CITIZEN	Rural	Semi Urban	Urban	
ACCOUNT						
1. Savings Bank A/o	;	I	1	ı	I.	
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 Inter			
Term Deposits (All Maturities)			Upto & including		For Deposits above Rs.15	
		Rs.15	Lakhs	Lakhs but less than		
				Rs.1.Crore		
B. Non-Resident	Accounts					
a. NRO (All Mat						
`	<u> </u>					
b. NRE (All Mat	urities)					
		R	ate of Interest			
	1 year &	2 years &	3 years &	4 years & above	For 5 years	
	above but <	above but <	above but <	but < 5 years	(Maximum)	
	2 years	3 years	4 years	,	`	
c. FCNR(B)	•	ĺ	1			
i) USD						
ii) GBP						
iii) EUR						
iv) CAD						
v) AUD						
·						

LOANS

					Processing
		Charges			
LOANS					
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		T		T	
a) Consumer					
Durable Loan b) Senior Citizen					
Loan Scheme					
c) Personal Loan	+				
Scheme					
d)					
3. Vehicle Loan			1	ı	
a. Two Wheeler					
Loans					
b. Three Wheeler					
Loans					
c. For New Cars					
d. For Old Cars					
4. Educational	Upto Rs.4.00 lakhs		Rs.4.00 lakhs upto		
Loans			Rs.20 lakhs		
	Repayable in _ years	Repayable in more than _ years	Repayable in _ years	Repayable in more than _ years	For studies in India =
		j			For Studies Abroad =

CHARGES								
Fee Based Service	ces							
1. Lockers								
Туре		Metro / Urban/		Rural				
of Locker	1	Semi Urban 2	3	1	3			
	yr	yrs	yrs	yr.	2 yrs	yrs.		
		j	,	•	j			
-								
						<u> </u>		
2. Credit Cards								
Entrance Fees								
Annual Fees								
Add on Card								
Service charges on								
outstanding balan								
Cash withdrawal fees								
Hot listing charges Other Charges	>							
Other Charges								
3. Debit Cards								
International Debit Card.								
4. Drafts/TT/MT								
Issue								
Cancellatiion								
5. Outstation che	eque							
collection								
<u> </u>								
6. NEFT Money Transfer		Inward =		Outward =				
7. RTGS Money Transfer		Inward = Outward Returns		Outward =	Inward Returns			
8. Cheque return charges For Savings Accounts		Outwa	ra Returns	inwa	ra Returns			
For Current, Ov								
Cash Credit								
Dishonour of o				1				
/ local bills & c								
,								
9. Cheque Book	Issue					•		
10. No Dues Cert	ificate							