

**Schedule of Charges with effective from 5<sup>th</sup> March 2018 (05-03-2018)**

**Penalties related to FD/RD**

Particulars	FD	RD
Penalty for delayed instalments	NA	<ul style="list-style-type: none"> <li>1.50% per month</li> </ul>
Part withdrawal	<ul style="list-style-type: none"> <li>Up to 6 months – interest rate payable would be contractual rate minus 1.00% OR the rate under the scheme on the contractual date applicable for the tenor for which the deposit has actually run minus 1.00%, whichever is lower.</li> <li>Remaining amount will continue to earn interest at the earlier contracted rate.</li> <li>After 6 months – no charges</li> </ul>	NA
Premature closure	<ul style="list-style-type: none"> <li>Up to 6 months – interest rate payable would be contractual rate minus 1.00% OR the rate under the scheme on the contractual date applicable for the tenor for which the deposit has actually run minus 1.00%, whichever is lower.</li> <li>After 6 months – no charges</li> </ul>	<ul style="list-style-type: none"> <li>Up to 6 months – interest rate payable would be contractual rate minus 1.00% OR the rate under the scheme on the contractual date applicable for the tenor for which the deposit has actually run minus 1.00%, whichever is lower.</li> <li>After 6 months – no charges</li> </ul>

\*All the above charges are exclusive of goods and service tax (GST)

**Charges related to OD against deposits**

Particulars	OD against Deposit
Processing Fee	Nil
Monthly physical statement	Nil
Cheque book for OD against FD	50 leaf cheque book - Rs. 100