

## Schedule of Fees and Charges: Effective 1 Dec 2011

(For Existing Customers Effective 1 Jan 2012)

Parameter	Ratnakar Regular Savings Account	Ratna Max Savings Account
Min. Quarterly Average Bal. (Metro & Urban)	₹ 5000/Quarter	₹ 10000/ Quarter
Min. Quarterly Average Bal. (semi Urban)	₹ 2500/ Quarter	
Min. Quarterly Average Bal. (rural )	₹ 1000/Quarter	
Non-Maintenance Charge - Urban & Metro	Metro & Urban : ₹750/Quarter	₹ 1000/Quarter
Non-Maintenance Charge - Semi Urban	semi Urban: ₹ 300/ Quarter	
Non-Maintenance Charge - Rural	Rural: ₹150/ Quarter	
<b>Cash Transactions : Deposit / Withdrawal (Home Branch)</b>	Free	Free
<b>Cash Deposits (Others than home Branch)</b>	Free limit of 25,000 per day more than free limit : <ul style="list-style-type: none"> <li>• Metro &amp; Urban: ₹25 per transaction.</li> <li>• Rest of branches ₹10 per transaction</li> </ul>	Free limit of 25,000 per day more than free limit : <ul style="list-style-type: none"> <li>• Metro &amp; Urban: ₹25 per transaction.</li> <li>• Rest of branches ₹10 per transaction</li> </ul>
<b>Cash Withdrawals (Any Branch)</b>	Free	Free
<b>Demand Draft / Pay order</b>	<p><b>up to 1 lacs</b> : ₹2.50 / 1000 per transaction, Min Charge ₹30 + ST, Max Charge as per slab + ST</p> <p>1,00,001 – 2,00,000 – ₹2/1000 per transaction, Min Charge ₹200 + ST, Max Charge as per slab + ST</p> <p>2,00,001 to 10,00,000 – ₹1.50/K per transaction, Min charge : ₹200 + ST, Max charge as per slab + ST</p> <p>Above 10,00,000 – ₹1.25/1000 per</p>	<p><b>up to 1 lacs</b> : ₹2.50 / 1000 per transaction, Min Charge ₹30 + ST, Max Charge as per slab + ST</p> <p>1,00,001 – 2,00,000 – ₹2/1000 per transaction, Min Charge ₹200 + ST, Max Charge as per slab + ST</p> <p>2,00,001 to 10,00,000 – ₹1.50/K per transaction, Min charge : ₹200 + ST, Max charge as per slab + ST</p> <p>Above 10,00,000 – ₹1.25/1000 per</p>

	transaction + ST, Min charge of ₹1500 Max charge ₹10000 + ST	transaction + ST, Min charge of ₹1500 Max charge ₹10000 + ST
	Reissue/ Revalidation/ Cancellation - ₹100 + ST	Reissue/ Revalidation/ Cancellation - ₹100 + ST
<b>Standing Instruction ( Setup Fee )</b>	₹50 /- + ST per setup	₹50/- + ST per setup
<b>Standing Instruction</b>	₹25 /- + ST per execution Transactions within Ratnakar Bank accounts are free	₹25 /- + ST per execution Transactions within Ratnakar Bank accounts are free
<b>NEFT and RTGS Transfer</b>	<u>NEFT Outward</u>	<u>NEFT Outward</u>
	₹5 + ST per transaction up to ₹1 Lac, ₹15 + ST per transaction between ₹ 1 to 2 Lacs, ₹25 + ST per transaction above ₹2 Lacs	₹5 + ST per transaction up to ₹ 1 Lac, ₹15 + ST per transaction between ₹1 to 2 Lacs, ₹25 + ST per transaction above ₹2 Lacs
	<u>RTGS / NEFT Inward – Free</u>	<u>RTGS / NEFT Inward – Free</u>
	<u>RTGS Outward</u>	<u>RTGS Outward</u>
	₹25 per transaction above ₹2 Lacs up to 5 Lacs, ₹50 per transaction above ₹5 Lacs.	₹25 per transaction above ₹2 Lacs up to 5 Lacs, ₹50 per transaction above ₹5 Lacs.
<b>Cheque</b>	Free 20 PAP leaves/ quarter	Free 20 PAP leaves/ quarter
<b>Additional Cheque Book</b>	₹2.5/leaf (PAP) +ST	₹2.5/leaf (PAP) +ST
<b>Outstation Cheque Collection ( all Inclusive)</b>	< = 5000 – ₹25	< = 5000 – ₹25
	> 5000 to < = 10000 – ₹50	> 5000 to < = 10000 – ₹50
	> 10000 to < = 100,000 – ₹100	> 10000 to < = 100,000 – ₹100
	> 100,000 – ₹150	>100,000 – ₹150
	(All charges are on per instrument basis and is all inclusive charge)	(All charges are on per instrument basis and is all inclusive charge)

	<u>For Speed Clearing</u>	<u>For Speed Clearing</u>
	< = 100,000 – Nil > 100,000 – ₹100	< = 100,000 – Nil > 100,000 – ₹100
<b>Cheque returns Inward / Outward</b>	Metro & Urban Inward - ₹350 +ST Metro & urban Outward - ₹100 +ST  Semi Urban (Inward) – 200 +ST Semi Urban (Outward) – 50 +ST  Rural (Inward and Outward) – 50 +ST	Metro & Urban Inward - ₹350 +ST Metro & urban Outward - ₹100 +ST  Semi Urban (Inward) – 200 +ST Semi Urban (Outward) – 50 +ST  Rural (Inward and Outward) – 50 +ST
<b>Stop Payment</b>	Per cheque – ₹100 +ST Series – ₹200 + ST  Series is defined as more than 1 stop payment request	Per cheque – ₹100 +ST Series – ₹200 + ST  Series is defined as more than 1 stop payment request
<b>Passbook</b>	Free (Passbook facility available at Home branch)	Free (Passbook facility available at Home branch)
<b>Duplicate / Ad hoc Statement</b>	₹ 50/Per Request + ST	₹ 50/Per Request + ST
<b>Visa Debit Card</b>	₹100 per annum Pin re-issuance – ₹150 per instance + ST	₹100 per annum Pin re-issuance – ₹150 per instance + ST
<b>Re-issuance of PIN/Lost Card/mutilated Card</b>	Lost Card/ mutilated card re-issuance – ₹150 per instance + ST	Lost Card/ mutilated card re-issuance – ₹150 per instance + ST
<b>Release of Blocked Card (except for technical reasons)</b>	₹150 + ST	₹150 + ST
<b>ATM transaction : decline charge for insufficient funds</b>	₹25 /- per transaction	₹25 /- per transaction
<b>Other Bank ATM Transactions</b>	Free	free

<b>Address/Photo/ Signature Attestation</b>	₹50 per attestation + ST	₹50 per attestation + ST
<b>Balance certificate</b>	Current Year Free / Last year 150/-	Current Year Free / Last year 150/-
<b>Bill Pay (offline facility)</b>	Free	Free
<b>Sweep out to FD</b>	NA	Sweep out facility would operate on clear balance above ₹30,000/- by automatic transfer of funds to term deposit having tenure of 365 days FD rates provided it is in multiples of ₹5000/-. At maturity of 365 days, the sweep amount would be automatically renewed for a further period of 365 days. No loan on swept out amount is allowed.
<b>Sweep in from FD</b>	NA	Sweep in facility would operate automatically in the event of requirement of funds for honoring any debits to the account if adequate balance is not available. The last swept out transaction would be utilized for the sweep in and would in multiples of ₹5000/-
<b>Account Closure Charges</b>	750/- if closed within 12 months	1000/- if closed within 12 months
<b>Activation of Dormant account</b>	Free	Free