

General Consumer Banking Charges

Duplicate statement	Rs. 35/- per statement
Cheque Return Charges	Rs. 400/- per cheque
Over the Counter Cash Payment	Rs. 100/- per transaction
Payment at Collection Center	Rs. 100/- per payment
Collection on Customer Call	Rs. 250/- per pick-up
SMS Alert Fee	Rs. 50/- per month

Notes: In addition to the above, commission / service charges, recovery of courier / postage / fax charges will also be made according to prescribed tariff (wherever applicable).
In addition to the charges above, all applicable Government levies will also be recovered.

CALCULATION OF SERVICE CHARGES

EXAMPLE ONE

TYPE	DATE	AMOUNT (Rs.)
Retail Transaction	Jan 01, 2011	1,000/-
Payment	Jan 20, 2011	1,000/-
Service Charges on Jan 08, 2011		Nil

EXAMPLE TWO: TRANSACTION SCENARIOS

TYPE	DATE	AMOUNT (Rs.)
Retail Transaction	Jan 01, 2011	1,000/-
BTF	Jan 02, 2011	1,000/-
Cash Advance	Jan 03, 2011	1,000/-
Payment	Jan 20, 2011	500/-

CALCULATION #1: SERVICE CHARGES DUE ON JAN 08, 2011

TYPE	SERVICE CHARGES CALCULATION	DAYS	TOTAL SERVICE CHARGES (Rs.)
Retail	0		Nil
BTF	$24\% / 360 \times 1000$	7	4.67/-
Cash Advance	$39\% / 360 \times 1000$	6	6.50/-
Service Charges			11.17/-
Total Amount Remaining: Rs. 500 - Rs.11.17 = Rs. 488.83/-			
Net Adjustable Outstanding Balance			2,511.17/-

CALCULATION #2: SERVICE CHARGES DUE ON FEB 08, 2011

TYPE	SERVICE CHARGES CALCULATION	DAYS	TOTAL SERVICE CHARGES (Rs.)
Retail Transaction	$39\% / 360 \times 1000$	39	42.25/-
BTF	$24\% / 360 \times 1000$	31	20.67/-
Cash Advance	$39\% / 360 \times 1000$	11	11.92/-
Cash Advance (after payment)	$39\% / 360 \times (1000 - 488.83)$	20	11.08/-
Service Charges			85.91/-
Closing Balance			2,597.08/-

IMPORTANT POINTS:

- Interest Calculation = (Annual APR of Transaction / 360) x Transaction Amount x No. of days.
- The given examples are only for the purpose of understanding the calculation of service charges.
- The Bank, at its discretion, can revise these charges as per the prevailing SOC after due notice to the customer.
- Amount may vary due to 'rounding off'.
- The examples do not include FED and/or other charges.

ASSUMPTIONS:

- Statement date is the 8th of the month.
- Due date for the payment is the 28th of the month.