

Particulars	Individuals	Corporates
<b>8</b>	<b>Term deposits (FCY)</b>	
Minimum amount (in the currency)	5,000/-	5,000/-
Deposit withdrawn before maturity (at the discretion of the Bank)	No interest is payable on deposit if withdrawn <b>within 3 months</b> from date of deposit. <b>After 3 months</b> – The rate applicable will be that prevailed at the time of placement for the period the deposit has run less 1% penalty. In absence of any quotation, prevailing SB rate less 1% penalty will be applied.	No interest is payable on deposit if withdrawn <b>within 3 months</b> from date of deposit. <b>After 3 months</b> – The rate applicable will be that prevailed at the time of placement for the period the deposit has run less 1% penalty. In absence of any quotation, prevailing SB rate less 1% penalty will be applied.
<b>9</b>	<b>Foreign Currency Account</b>	
Minimum balance		
• Euro	1,000	2,000
• Pound Sterling	1,000	2,000
• US Dollar	1,000	2,000
• Other Currency	As per arrangement	As per arrangement
Minimum credit balance to earn interest	1,000 (for Euro, Pound Sterling and US Dollar)	2,000 (for Euro, Pound Sterling and US Dollar)
General charges	1% on cash deposit and withdrawal	1% on cash deposit and withdrawal
<b>C</b>	<b>CREDIT FACILITIES</b>	
<b>10</b>	<b>Credit &amp; Debit Cards</b>	
<b>a</b>	<b>Platinum Debit Card</b>	
First Issue Fee / Annual fee	N/A	Rs 345 (incl VAT)
Supplementary Card	Rs 175 (incl VAT)	Rs 175 (incl VAT)
Card Replacement Fee	Rs 175 (incl VAT)	Rs 175 (incl VAT)
<b>b</b>	<b>Business Credit Card</b>	
First Issue Fee / Annual fee	N/A	Rs 345 (incl VAT)
Supplementary Card	N/A	Rs 175 (incl VAT)
Card Replacement Fee	N/A	Rs 175 (incl VAT)
Late Payment Fee	N/A	Rs 500 (incl VAT)
Overlimit Fee	N/A	2.5% of Overlimit amount or Min Rs 200
Cash Advance Fee (Local and Foreign)	N/A	2.5% of withdrawn amount. Minimum Rs200
Conversion Fee	N/A	3.0% of the amount on Foreign Currency transactions
Interest Charges	N/A	2% Monthly, 24% Yearly