



November 01, 2013

**TO ALL CURRENT ACCOUNT CUSTOMERS**

We would like to bring to your notice that below mentioned service charges and / or free limits for Current Account Products are being revised with effect from December 1, 2013:

Sr. No	Particulars	Applicable for Variants	Existing Pricing	Revised Pricing
1	Cash Deposit free limit	1) Roaming Current Account (RCA), 2) Local Current Account (Basic & Advantage), 3) Classic Plus, 4) Gold Advantage, 5) Textile Current Account (Basic & Advantage), 6) Agri Current Account 7) Cluster products (Smart Business, Seasonal, Merchant) 8) Made to Order (m2o)	As per respective variant's schedule of charges, Cash Deposit Free limit is applicable even if the committed MAB is not maintained	For Products whose- <b>1) Committed MAB is <math>\geq</math> 1 Lakh -</b> Zero free limit of Cash Deposit if MAB maintained is lower than 50% of committed MAB (Applicable variant – RCA-Gold, RCA-Gold Plus, RCA-Platinum, RCA-Elite, Gold Advantage, Seasonal, Merchant, and M2O with committed MAB $\geq$ 1Lakh)  <b>2) Committed MAB is <math>&lt;</math> 1 Lakh -</b> Zero free limit of Cash Deposit if MAB maintained is lower than 80% of committed MAB (Applicable variant – RCA-Standard, RCA-Classic, RCA-Premium, Local Current Account – Basic & Advantage, Classic Plus, Textile – Basic & Advantage, Agri Current Account, Smart Business, and M2O with committed MAB $<$ 1Lakh)  Penal charges for cash deposit will be discontinued
2	Charges for Non Maintenance of MAB	1) RCA Standard 2) RCA Classic 3) RCA Premium	Standard - Rs 300, Classic - Rs 400, Premium - Rs 500,	Standard – Rs 400, Classic - Rs 500, Premium – Rs 750,

3	Cheque Return charge (for cheque issued by customer)	All products except Trade RCA and product of erstwhile Bank of Rajasthan	Rs 350 for first 2 instruments of the month; Rs 750 from 3 <sup>rd</sup> instrument onwards	Rs 500 for first 2 instruments if committed MAB is not maintained, Rs 750 from 3 <sup>rd</sup> instrument onwards.  No change in pricing for customers who maintain committed MAB.
4	Penal Charge for transaction other than cash deposit	1) Local Current Account (Basic & Advantage) 2) Classic Plus 3) Gold Advantage 4) Textile Current Account (Basic & Advantage) 5) Agri Current Account 6) Cluster products (Smart Business, Seasonal, Merchant)	Rs 10 per transaction for - 1) Classic Plus 2) Gold Advantage 3) Textile Current Account (Basic & Advantage) 4) Cluster products (Smart Business, Seasonal, Merchant)  No penal charge for Local Current Account (Basic & Advantage) & Agri current Account	Rs 25 per transaction
5	Non-Maintenance of Quarterly Throughput (NMQTP) charge per quarter	Trade Roaming Current Account USD 25,000 Trade Roaming Current Account USD 75,000	TRCA USD 25,000 - Rs 1,200 TRCA USD 75,000 - Rs 2,250	TRCA USD 25,000 - Rs 1,500 TRCA USD 75,000 - Rs 3,000
6	Bulk transaction charges	1) Roaming Current Account 2) Trade Roaming Current Account 3) Privilege (Zero Balance) 4) Classic Plus 5) Gold Advantage 6) Textile Current Account (Basic & Advantage) 7) Agri Current Account 8) Cluster products (Smart Business, Seasonal, Merchant)	A) For RCA & Trade RCA: Rs 10 per transaction for non cash deposit service & Rs 50 per transaction for cash deposit  B) For products other than RCA & Trade RCA: Bulk Transaction for cash service: Rs 10 per transaction; For Agri Current Account Rs 25 per transaction  Bulk transaction for non cash service - Rs 10 per transaction; For Agri Current Account Rs 5 per transaction	For RCA & Trade RCA: Rs 25 per transaction for transaction other than cash deposit. Bulk transaction charge for cash deposit service continues at existing rate.  For other products: Rs 25 per transaction for all services

7	Anywhere Cash Deposit	1) Roaming Current Account 2) Trade Roaming Current Account 3) Prepaid 4) Textile Current Account (Basic & Advantage) 5) Cluster products (Smart Business, Seasonal, Merchant)	Rs 5 per Rs1,000 of Anywhere Cash Deposit	Rs 6 per Rs1,000 of Anywhere Cash Deposit
8	Packet charges for Cash deposit	1) RCA Standard 2) RCA Classic	Rs 30 per packet of 100 notes of same denomination Loose notes: Rs.0.50 per note, if in parts	Rs 40 per packet of 100 notes of same denomination Loose notes: Rs.0.60 per note, if in parts

**MAB- Monthly Average Balance**

The pricing revision mentioned in Sr.No. 1,3,4,6 and 7 is also applicable to the customised product offerings available in semi urban and rural markets.