

**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	1.50% p.m
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           <ul style="list-style-type: none"> <li>Remaining amount will continue to earn interest at the earlier contracted rate</li> <li>After 6 months- No charges</li> </ul> </li> </ul>	NA
Premature Closure	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 <ul style="list-style-type: none"> <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           <ul style="list-style-type: none"> <li>After 6 months- No charges</li> </ul> </li> </ul>

\*All the above charges are exclusive of Goods and Services tax (GST)

\* All the above FD charges will be applicable for Digital Deposit product as well