

FEATURES OF LAKSHMI CURRENT FLEXI ACCOUNT

PARTICULARS	PREMIUM	MEDIUM	NORMAL	ORDINARY
Average quarterly Minimum Balance (AQMB)	Rs.1,00,000/- & above	Rs.50,000/- to Rs.99,999/-	Rs.10,000/- to Rs.49,999/-	Rs.9,999 & below
Cash Remittance				
at base branch	Free	Free	Free	Free
at non base branch	Free (upto Rs.5 lacs per day thereafter Rs.1/1000 with a min. of Rs.25/- per txn)	Upto Rs.1 Lac Free per day, thereafter Rs.1/1000 with a min. of Rs.25/- per Txn	Upto Rs.0.50 Lac Free per day, thereafter Rs.1.50/1000 with a min. of Rs.25/- per Txn	Upto Rs.25000/- Free per day, there after Rs.1.5/1000 with a min. of Rs.25 per txn
Cash Withdrawal - (By Self & Third party together)				
at base branch	Free	Free	Free	Free
at non base branch	Free	Upto Rs.200000/- per day. Thereafter Rs.1.50/1000 with a min. of Rs.25/- per txn	Upto Rs.100000/- per day. Thereafter Rs.2/1000 with a min. of Rs.25/- per txn	Upto Rs.50000 free per day. Thereafter Rs.2/1000 with a min of Rs.25 per txn
Inward Clearing Charges				
at base branch	Free	Free	Free	Free
at non base branch	Free	Free	Free	Free
Outward Clearing Charges				
at base branch	Free	Free	Free	Free

at non base branch	Free	Free	Free upto Rs.15 lacs in a month thereafter Rs.10/1000	Free upto Rs. 3 lacs in a month thereafter Rs.10/1000
Collection charges for Outstation cheques (OCC - Outward Cheque for Collection)	Free (only agency commission)	Free (only agency commission)	75% of the normal charges	Base Branch only Upto Rs.10,000/- Rs.50/Instrument Rs.10,001 to Rs.1 Lakh - Rs.100/Ins Rs.100001 & above - Rs.150/Ins
Inward Clearing return Charges				
at base branch	Rs.500/- per return for Insufficient funds	Rs.300/- per return	Rs.200/- per return	Rs.150/- per return
at non base branch	Rs.500/- per return for Insufficient funds	Rs.300/- per return	Rs.200/- per return	Rs.150/- per return
Outward Clearing return Charges				
at base branch	Free	Rs.10/- per return	Rs.20/- per return	Rs.100/- per return
at non base branch	Free	Rs.10/- per return	Rs.20/- per return	Rs.100/- per return
OBC/OCC cheque return charges	Free	Rs.10/- per return	Rs.20/- per return	Base Branch only Upto Rs.10,000/- Rs.50/Instrument Rs.10,001 to Rs.1 Lakh - Rs.100/Ins Rs.100001 & above - Rs.150/Ins
DD/PO Charges	Free	Free up to Rs.7.00 lacs per day with max. 7 instruments at base branch. Beyond that, charges as per circular	Free upto Rs.2.00 lacs per day with max. 2 instruments at base branch. Beyond that, charges as per circular	Upto Rs.1000/- Rs.15/- Rs.1001 to Rs.5000/- - Rs.20/- Rs.5001 to Rs.10000/- - Rs.25/- Above Rs.10001 - Rs.2.25/1000
Charges for non-maintenance of AQMB of Rs.10,000/-	Rs.3000/- per quarter (if AQMB goes below Rs.10000/-)			

RTGS/NEFT	Free	Free Upto Rs.50.00 lacs per day with max. 7 transactions (RTGS & NEFT Together). Thereafter RTGS Rs.2 to 5 lacs - Rs.25/- Above Rs.5 lacs - Rs.50/- NEFT Upto Rs.1 lac - Rs.5/- Rs.1 to 2 lacs - Rs.15/- Above Rs.2 lacs - Rs.25/-	RTGS Rs.2 to 5 lacs - Rs.25/- Above Rs.5 lacs - Rs.50/- NEFT Free Upto Rs.2.00 lacs per day with max. 10 transactions. Thereafter Upto Rs.1 lac - Rs.5/- Rs.1 to 2 lacs - Rs.15/- Above Rs.2 lacs - Rs.25/-	RTGS Rs.2 to 5 lacs - Rs.25/- Above Rs.5 lacs - Rs.50/- NEFT Upto Rs.1 lac - Rs.5/- Rs.1 to 2 lacs - Rs.15/- Above Rs.2 lacs - Rs.25/-
Folio charges	Free	Free	Rs.30/- per qtr / page	Rs.30/- per qtr / page
Cheque Book	Free	Free	Rs.2.50/- per leaf	Rs.2.50/- per leaf
Statement of Account	Free	Free (only through E Mail, last day of month)	Free (only through E Mail, last day of month)	Free (only through E Mail, last day of month)
VISA International Debit Card	Free	Free	First year free	First year free
Stop payment -	Free	Rs.200/- per occasion	Rs.200/- per occasion	Rs.100/- per occasion
SMS Alerts	Free	Free	Free	Free
Net Banking Facility	Free	Free	Free	Free
Transfer of funds between CBS branches	Free	Free	Free	Free
Demat account	Opening and AMC charges Free for one year	Opening and AMC charges Free for one year	Demat at charges	Demat at charges
IMPS (Handy pay)	Free	Free	Free	Free

* All charges are subject to modification from time to time