



RATES AT A QUICK GLANCE

Deposit Accounts

NATURE	RATE OF INTEREST		MINIMUM BALANCE		
	NORMAL	SENIOR CITIZEN	Rural	Semi Urban	Urban
1. Savings Bank A/C (w.e.f. 03.05.2011)					
A. Domestic Account					
a. With cheque book facility	4.0%	4.0%	₹500/-	₹500/-	₹1000/-
b. Without cheque book facility	4.0%	4.0%	₹100/-	₹100/-	₹ 500/-
c. No Frills Account	4.0%	4.0%	₹500/-	₹500/-	₹500/-
	4.0%	4.0%	Nil	Nil	Nil
B. Non Resident Account					
a. NRO	4.0%	4.0%	₹500/-	₹500/-	₹1000/-
b. NRE	4.0%	4.0%	₹500/-	₹500/-	₹1000/-
2. Term Deposits					
A. Domestic		Existing Rates of interest		Revised Rates	
Term Deposits (All Maturities)		w.e.f. 23.04.2012		w.e.f. 15.05.2012	
		(% p.a.)		(% p.a.)	
		Below ₹ 15.00 lacs	₹15 lacs & above upto ₹1.00 crore	Below ₹ 15.00 lacs	₹15 lacs & above upto ₹1.00 crore
7 days to 14 days *		4.00	4.00	4.00	4.00
15 days to 30 days		4.00	4.00	4.00	4.00
31 days to 45 days		4.50	4.50	4.50	4.50
46 days to 60 days		7.00	7.00	7.00	7.00
61 days to 90 days		7.25	7.25	7.25	7.25
91 days to 120 days		7.40	7.40	7.40	7.40
121 days to 179 days		7.50	7.50	7.50	7.50
180 days to 269 days		8.10	8.10	8.10	8.10
270 days to 340 days		8.25	8.25	8.25	8.25
341 days to 364 days		8.50	8.50	8.50	8.50
1 year (exact)		9.05	9.05	9.30	9.50
Above 1 year to up to 2 years		9.00	9.00	9.00	9.00
Above 2 years up to 5 years (inclusive)		8.75	8.75	8.75	8.75
Above 5 years up to 10 years		8.50	8.50	8.50	8.50

- * This tenor is applicable only to **Single Term Deposit** of ₹ 1 crore & above.
- For accepting fresh Term Deposits of more than ₹1.00 crore, branches shall seek prior permission from CO: P&D Department through respective ROs.
- The revised revision in interest rate shall apply to both fresh term deposits and renewals of existing term Deposits. w.e.f. **15.05.2012**.
- Additional interest of 0.50% over the card rate is payable to Resident Indian Senior Citizens on Domestic Term Deposits of less than ₹ 5 crore and the maturity tenor of one year and above only.
- Employees / eligible Ex-employees are eligible for an additional interest of 1% over the card rate irrespective of the amount and tenor of deposit.
- Eligible ex-employees, who are Senior Citizens and eligible for the additional interest of 1% payable to employees / eligible ex-employees are also eligible for an additional interest of 0.50% payable to Resident Indian Senior Citizens on domestic term deposits of less than ₹ 5 crore & maturity tenor of one year and above only.

B. NRO (All Maturities)

As applicable to domestic term deposits

C. NRE

Tenor of NRE term deposits	Existing Rates w.e.f. 23.04.2012 (% p.a.)		Revised Rate of interest w.e.f. 15.05.2012 (% p.a.)	
	Below ₹ 15.00 lacs	₹15 lacs & above upto ₹1.00 crore	Below ₹ 15.00 lacs	₹15 lacs & above upto ₹1.00 crore
1 year (exact)	9.05	9.05	9.30	9.50
Above 1 year to up to 2 years	9.00	9.00	9.00	9.00
Above 2 years up to 5 years	8.75	8.75	8.75	8.75
Above 5 years up to 10 years	8.50	8.50	8.50	8.50

- The revised interest rate shall apply to both fresh NRE term deposits and renewals of existing NRE term Deposits. w.e.f. **15.05.2012**
- **Penalty for premature withdrawal** of NRE Term Deposits – 1% as applicable to Domestic Term Deposits.
- **Penalty for premature renewal** of NRE Term Deposits – 0.50% as applicable to Domestic Term Deposits.

D. FCNR (B)

FC	Period	Our existing Rates % p.a.	Revised Rate of Interest w.e.f. 01/05/2012 (% p.a.)
USD	1 year & above	2.30	2.30
	2 years & above but less than 3 yrs	1.85	1.81
	3 years & above but less than 4 yrs	2.00	1.92

	4 years & above but less than 5yrs	2.23	2.13
	5 years only	2.49	2.36
GBP	1 year 1 day	3.11	3.11
EUR	1 year 1 day	2.63	2.55
CAD	1 year 1 day	3.17	3.30
AUD	1 year 1 day	6.28	6.20

- It may be noted that FCNR (B) Deposits in **GBP, EUR, CAD and AUD shall be accepted only for one maturity i.e. one year and one day.** However, FCNR (B) Deposits denominated in **USD may be accepted for a maximum period of 5 years.**
- Compounding effect on interest can be given only if deposits are kept for minimum period of one year and one day.
- **Above rates are applicable to RFC (TD) also.** There is no change in the existing rates for RFC (SB) All other terms and conditions remains unchanged.

CHARGES *

Fee Based Services

1. Lockers

Category/ Type of lockers	Existing Rent			Revised Rent (w.e.f. 01.01.2012)		
	Metro	Urban/Semi Urban	Rural	Metro	Urban/Semi Urban	Rural
Small	₹ 675	₹ 450	₹ 385	₹ 1100	₹ 600	₹ 500
Medium	₹ 1275	₹ 850	₹ 715	₹ 2000	₹ 1100	₹ 900
Large	₹ 2250	₹ 1500	₹ 1320	₹ 3400	₹ 1900	₹ 1700
Very Large	₹ 3000	₹ 2000	₹ 1760	₹ 4500	₹ 2500	₹ 2200

* The above specified amount does not include service tax (Service Tax as applicable on the date of collection of rent)

Locker Security Deposit :

Type of Lockers	Existing		Revised	
	Metro	Other Centre's	Metro/Urban	Other Centre's
Small	₹ 4000	₹ 3000	₹ 9000	₹ 4000
Medium	₹ 5000	₹ 4000	₹ 11000	₹ 5000
Large	₹ 7000	₹ 6000	₹ 15000	₹ 7000
Very Large	₹ 8000	₹ 7000	₹ 19000	₹ 8000

2. Drafts/TT/MT

Issue -			
Particulars	Other than Individuals	Individuals	
		Other than Rural	Rural
Upto ₹500/-	₹20/-	₹20/-	₹15
Above ₹500/- upto ₹1000/-	₹30/-	₹30/-	₹15/-
Above ₹1000/- upto ₹10000/-	₹40/-	₹40/-	₹30/-
Above ₹10000/- upto ₹100000/-	₹2.50 per 1000 or part thereof Min ₹40/- (cash upto ₹50000/-)	₹2.50 per 1000 or part thereof Min ₹40/- (cash upto ₹50000/-)	₹2.00 per 1000 or part thereof Min ₹30/- (cash upto ₹50000/-)

of accounts						
For cheques of above ₹1.00 Lakh up to & including ₹5.00 Lakh						
General/CA/SB/ OD	150	150	150	3.50 per 1000 or part thereof Min.400/-	3.50 per 1000 or part thereof Min.400/-	3.50 per 1000 or part thereof Min.400/-
Synd Silver CA	75	75	75	1.75 per 1000 or part thereof Min.200/-	1.75 per 1000 or part thereof Min.200/-	1.75 per 1000 or part thereof Min.200/-
SyndPlatinum CA	Free	Free	Free	Free	Free	Free
Multicity SB	Free	Free	Free	Free	Free	Free
For cheques of above ₹5.00 lakh						
General/CA/SB/ OD	150	150	150	3.00 per 1000 or part thereof Min.2000/- Max.8000/-	3.00 per 1000 or part thereof Min.2000/- Max.8000/-	3.00 per 1000 or part thereof Min.2000/- Max.8000/-
Synd Silver CA	75	75	75	1.50 per 1000 or part thereof Min.1000 Max.4000/-	1.50 per 1000 or part thereof Min.1000 Max.4000/-	1.50 per 1000 or part thereof Min.1000 Max.4000/-
SyndPlatinum CA	Free	Free	Free	Free	Free	Free
Multicity SB	Free	Free	Free	Free	Free	Free
*Excluding Service Tax						
4. NEFT Money Transfer	Inward - Nil			Outward – Up to ₹1.00 lakh – ₹5/- per transaction Above ₹1.00 lakh to ₹2 lakh - ₹15/- per transaction Above ₹2 lakh - ₹25/- per transaction		
5. RTGS Money Transfer	Inward - Nil			Outward – ₹2 lakh to ₹5.00 lakh – ₹25/- per transaction Above ₹5.00 lakhs – ₹50/- per transaction		
6. Cheque return charges	Outward Returns			Inward Returns		
For Savings Accounts	₹50/-			₹50/-		
For Current, Overdraft	₹100/-			₹100/-		
Cash Credit Accounts	₹100/-			₹100/-		
Dishonour of outstation / local bills & cheques	₹50% of the prescribed collection charges + other bank charges – Min.₹50/-			₹50% of the prescribed collection charges + other bank charges – Min.₹50/-		
7. Cheque book issue	Other than Individuals			Individual		
				Other than Rural	Rural	
	MICR cheques – per cheque leaf			₹3/-	₹3/-	₹2/-
	Non-MICR cheques – per cheque leaf			₹2/-	₹2/-	₹2/-
	Multi-city cheques – per cheque leaf			₹3/-	₹3/-	₹2/-
Personal 'Payable at par' Multicity cheque including continuous stationery – per cheque leave			₹4/-	₹4/-	₹4/-	

8. No Dues Certificate	₹50/- per certificate for priority sector advances ₹100/- for others Service charges are waived for issuance of No Due Certificate under various Govt. sponsored/BPL scheme No Dues Certificate is not to be insisted for Agricultural loans upto ₹50000/- granted to Small & Marginal Farmers
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Note: The above charges are excluding service tax

SCHEDULE OF CHARGES EFFECTIVE FROM 01.04.2009

ENTRANCE & RENEWAL FEES (AMOUNT IN ₹)				
Fee Structure	Classic Card		Gold Card	
	Primary	Add On	Primary	Add On
Entrance Fee	NIL	NIL	NIL	NIL
Renewal Fee	300	150	500	250
<i>The Renewal Fee shall be levied in advance to the Credit Cardholder's account in the anniversary month of issue of the card, if the card becomes irregular/ overdue due to non-payment. No separate notices are issued in this regard.</i>				
FINANCE (SERVICE) CHARGES – PURCHASE				
Description of Charges				
If Total Payment (TPD) is paid within Payment Due Date (PDD)	NIL			
If Minimum Payment Due (MPD) is paid within PDD	2.00% p.m. (24.00% p.a. calculated monthly) for all transactions from date of each transaction			
If no amount or less than MPD is paid within PDD	2.50% p.m. (30.00% p.a. calculated monthly) for all transactions from the date of each transaction			
FINANCE (SERVICE) CHARGES – CASH				
If MPD / TPD is paid within PDD	2.00% p.m. (24.00% p.a. calculated monthly) for all transactions from date of each transaction			
If Minimum Payment Due is not paid within Payment Due Date	2.50% p.m. (30.00% p.a. calculated monthly) for all transactions from the date of each transaction			
CASH ADVANCE (WITHDRAWAL) FEE				
Syndicate Bank's ATMs	2% on advance amount (Minimum: ₹50/-per transaction) + Finance (Service) Charges as detailed above			
Other Bank's ATMs in India	2.5% on advance amount (Minimum: ₹100/- per transaction)+Finance (Service) Charges as detailed above			
ATMs outside India	2.5% on advance amount (Minimum: ₹200/- per transaction)+Finance (Service) Charges as detailed above			
OTHER FEES				
Mark Up Fee on Int'l Transactions	3% of the transaction amount + Service Tax			
Over the Credit Limit Usage, when o/s exceeds credit limit	₹100/- for each occasion			
Balance Enquiry Charges at ATMs under VISA network in India	Free			
Balance Enquiry Charges at ATMs under VISA network outside India	Free			
Limit Enhancement Charges	₹200/- for each occasion			
Retrieval of Charge Slip	₹150/- or the actual charges, whichever is higher			
Cheque Bouncing Charges	₹200/- per instrument			
Late Payment Fee if MPD is not paid by PDD	₹200/- for each month			
Transactions at Petrol Pumps	2.50% of transaction amount (Minimum ₹10/-) or Actual charges claimed by Acquirer Bank			
Railway Ticket Purchase or Cancellation	Actual charges claimed by Railways/Acquirer Bank			
Replacement Card issue charges in case of lost, stolen or damaged card	₹100/-			

Replacement Card issue charges in case of hot listed Cards due to default in payment	₹200/-
PIN Replacement	₹50/-
Duplicate Billing Statement beyond three months	₹50/-
Service Tax @ 10.30 % w.e.f. 25.02.2009, applicable on all fee, finance and other charges mentioned above. The rate of Service Tax is subject to change by the Government of India.	
3. Debit Cards	
International Debit Card. - Free – for Duplicate card –₹114/- for duplicate PIN – ₹57/-	

LOANS LINKED TO BPLR w.e.f. 01.08.2011 (PLR – 15.00%)

RATE OF INTEREST				Processing fees
Loans				
1. Housing loan	Upto ₹20 lacs	Above ₹20 lacs upto ₹30 lacs	Above ₹30 lacs	₹700/lac with a minimum of ₹1000/-
Floating Category				
Upto 5 years	PLR-4.00	PLR-3.25	PLR-2.75	
More than 5 years and upto 10 years	PLR-3.50	PLR-2.75	PLR-2.25	
More than 10 years upto 20 years	PLR-3.25	PLR-2.50	PLR-2.00	
More than 20 years to 25 years	PLR-3.00	PLR-2.25	PLR-1.75	
Fixed Category				
Upto 5 years	12.00	12.00	12.00	
More than 5 years and upto 10 years	13.00	13.00	13.00	
More than 10 years	NIL			
2 . Personal loan				
a) Senior Citizen Loan Scheme	PLR			Upto ₹50000-NIL > 50000-Flat ₹200 per loan
b) Personal loan Scheme	PLR+0.25(if salary is credited at Branch) and PLR+1.25 (for other salaried class). For Non-Salaried Class - PLR+1.25			0.50% of loan amount with a minimum of ₹500/-
3. Vehicle loan				Upto ₹2.00 lakhs – ₹2.50 per thousand or part thereof with a minimum of ₹250/-Above ₹2.00 lakhs- ₹400 per lakh or part thereof with a maximum of ₹15.00 lakhs
a. Two wheeler loan	PLR			
b. Four wheeler loan	PLR			
4. Educational loans	Upto ₹4.00 lacs	Above ₹4.00 lacs		NIL
	PLR-1.50	PLR-1.00		

LOANS LINKED TO BASE RATE (BR) w.e.f. 01.08.2011

(BASE RATE – 10.75%)

1. Housing Loan Scheme under Floating Interest Option (SyndNivas, Farm House Loans and Golden Jubilee Rural Housing Finance)

Amount and tenor	Rate of interest
Upto ₹25.00 lacs	
a) Upto 10 years	BR
b) Above 10 years to 20 years	BR+0.25%
Above ₹25.00 lacs to less than ₹75.00 lacs	
a)Upto 10 years	BR+1.25%
b)Above 10 years to 20 years	BR+1.75%
₹75.00 lacs and above	
a)Upto 10 years	BR+1.50%
b)Above 10 years to 20 years	BR+2.00%

Processing and documentation charges on Housing Loans: The revised rates processing and documentation charges shall be applicable for all fresh housing loans disbursed on or after 08.04.2011.

Loan Amount	Revised Processing and Documentation Charges
Upto ₹ 25.00 lakh	₹ 2500 (Flat)
Above 25 lakh to ₹75.00 lakh	₹10000(Flat)
Above ₹75.00 lakh	₹20000(Flat)

2. Personal loan		
Senior Citizen Loan Scheme	BR + 3.75%	Upto ₹50000-NIL > 50000-Flat ₹200 per loan
Personal loan Scheme	BR + 4.75%	0.50% of loan amount with a minimum of ₹500/-

3. Vehicle loan		Upto ₹2.00 lakhs –₹2.50 per thousand or part thereof with a minimum of ₹250/-Above ₹2.00 lakhs- ₹400 per lakh or part thereof with a maximum of ₹15.00 lakhs	
a. Two wheeler loan	BR + 3.75%		
b. Four wheeler loan	BR + 3.25%		
4. Educational loans	Upto ₹4.00lacs	Above ₹4.00 lacs	NIL
	BR + 2.25%	BR + 2.75%	

Note: Existing borrowers whose loans are linked to BPLR are given an option to switch over to Base Rate, w.e.f. 01.07.2010 and no charges will be levied for such switchover.