

THE BANK OF RAJASTHAN LTD.
(CENTRAL OFFICE:JAIPUR :: REGD.OFFICE:UDAIPUR)
(CORPORATE OFFICE : MUMBAI)

Rates at a quick glance as on 01.07.2010

Deposit Accounts

Nature						
ACCOUNT						
1. Savings Bank Accounts	Rate of Interest					
A. Domestic	3.50% p.a. with Half Yearly intervals					
B. Non-Resident						
a) NRO	3.50% p.a. with Half Yearly intervals					
b) NRE	3.50% p.a. with Half Yearly intervals					
Savings Bank A/c – No frills A/c			Excluding Service Tax			
Minimum Balance			No requirement			
Charges for non maintenance thereof			NIL			
Saving Bank Accounts						
Minimum monthly average balance with cheque book facility			Rs.1000/-			
Charges for non maintenance thereof			Rs.21/- per month			
2. Term Deposits						
A. Domestic*		Rate of Interest %				
Term Deposits (All Maturities)		For Deposits below Rs.100 lacs		For Deposits Rs. 100 lacs to < 1000 lacs		
7 days to 14 days		-		2.50		
15 days to 45 days		3.50		2.75		
46 days to 91 days		4.25		3.50		
92 days to 179 days		5.50		5.00		
180 days to less than 1 year		6.25		5.75		
1 year to less than 2 years		7.00		6.50		
2 years to less than 3 years		7.25		6.75		
3 years to less than 5 years		7.50		7.25		
5 years to less than 65 months		7.75		7.25		
65 months		8.00		7.25		
Above 65 months		7.75		7.25		
*Additional interest @ 0.50% over the normal rate will be paid to Resident Senior Citizen						
B. Non-Resident Accounts						
a. NRO (All Maturities)		-As in Part 'A'-		-As in Part 'A'-		
b. NRE (All Maturities)						
1 year to less than 2 years		2.92		2.92		
2 years to less than 3 years		2.72		2.72		
3 years and above		3.08		3.08		
		Rate of Interest %				
		1 year & above but < 2 years	2 years & above but < 3 years	3 years & above but < 4 years	4 years & above but < 5 years	For 5 years (Maximum)
C. FCNR (B)						
i) USD		2.17	1.97	2.33	2.71	3.05
ii) GBP		2.46	2.43	2.80	3.16	3.45
iii) EURO		2.29	2.35	2.58	2.83	3.07
iv) Jap. Yen		1.67	1.47	1.51	1.55	1.62
v) AUD		6.56	5.90	6.02	6.24	6.34
vi) CAD		2.76	2.56	2.98	3.33	3.58

LOANS
BASE RATE - 8.00% w.e.f. 01.07.2010

1. Housing Loan	Rate of Interest %		Processing Charges	Fore closure Charges
	Upto Rs. 30 lacs	More than Rs.30 lacs		
Floating Category			0.50% of sanctioned amount for loan upto Rs. 2.00 lac and 1.00% of sanction amount for loan above Rs. 2.00 lacs	2% of prepaid amount However, if repayment is made from own sources, no foreclosure charges would be applicable.
For 1 st Year	8.00	8.50		
For 2 nd & 3 rd Yr 4 th Year onwards	9.00 9.25	9.50 9.75		
Fixed Category				
For 1 st Year	9.50	9.50		
For 2 nd & 3 rd Yr	10.50	10.50		
4 th Year onwards	11.75	11.75		
2. Personal Loan				
a) Consumer Durable Loan	BR + 8.50% = 16.50%		2.00% of sanction amount	2% of prepaid amount after six month of first EMI due.
b) Personal Loan – Govt & PSU Employee	BR + 6.50% = 14.50%			
c) Personal Loan – MNC/reputed public or private company employee	BR + 7.50% = 15.50%			
d) Personal Loan – Professional, Businessman/ directors/partners and self employed/others	BR + 8.50% = 16.50%			
3. Vehicle Loan				
a. Two Wheeler Loans	Govt. & PSU Employees, Professional & Self Employed 5% above BR i.e. 13.00% for others not classified 5.5% above BR – 13.50%		4.00% of sanction amount	3% of prepaid amount
b. Three Wheeler Loans	11.75% p.a. i.e. 3.75% above BR			2% of prepaid amount after six month of first EMI due.
c. For New Cars	9.50% p.a. (for salaried and other professionals) others 10.00%		1.00% of sanction amount	5% of prepaid amount after six month of first EMI due.
d. For Old Cars	12.50% p.a.		1.00% of sanction amount	5% of prepaid amount after six month of first EMI due.

CHARGES

Fee Based Services
1. Lockers

Size of Locker	Metro/Urban/Semi Urban/Rural Branches	Concessional rent in case 3 years rent is deposited in advance Metro/Urban/Semi Urban/Rural Branches
	(Annual Rent)	(Rent for three years)
A	625	1690
B	815	2205
C	1000	2700
D	1250	3375
E / H1	1440	3890
F	1815	4905
G	1815	4905
H	2125	5740
L	3125	8440

Security : Rs.5000/- for lockers with annual rents upto Rs.1000/- and Rs.10,000/- for lockers with annual rents above Rs.1000/-

2. Credit Cards	
Finance Charges for general customer	2.95% p.m.
Joining fee*	NIL
(a) Silver Card	0
(b) Gold Card	0
(c) Platinum	Rs.2000/-
Annual fee**	NIL
Silver Card	
Primary Member	Rs.750/-
Add on	Rs.375/-
Gold Card	
Primary Member	Rs.1500/-
Add on	Rs.750/-
Platinum Card	
Primary Member	Rs.2000/-
Add on	Rs.1000/-
Cash advance charges	2.50% on advance amount (Min. Rs.250/-)
Late payment charges	30% of min. o/s amount subject to min. Rs.300/- and maximum Rs.600/-
Over Limit Charges	5% of over limit minimum Rs.300/- & max. Rs.600/-
Cheques return charges	Rs.250/-
Non Bank of Rajasthan ATM access charges	Rs.100/-
Duplicate statement charges (Over 3 months)	Rs.100/-
Charge slip request	Rs.200/-
Foreign Currency Transaction	3.50%
Outstation cheque collection charges	1% of cheque amount min. Rs.100/-

Note : * Initially Bank is issuing lifetime complimentary card for life of the card.

** There are no annual fees for the cards for the life of the card at present.

3. International Debit cum ATM Card	
Membership Fee and Annual fee	First year annual membership free for Primary Account holder and for one additional card. For subsequent additional Card to other Joint account holder Rs.100/-
Renewal charges	Rs.100/- per year
Replacement charges	Rs.150/- (within India)
Cash withdrawal	

ATMs (in India)	Free at all ATMs	
ATM of other banks VISA ATMs (abroad)	Rs.125/-	
Balance enquiry	Free at all ATMs	
Note : Renewal charges are free of ATM cum Debit Card for the account holders of Rajbank Saving Bank Privilege Account.		
4. Drafts / TT/ MT#		
Issue #(For Non cash MT for amount upto 1 lacs Rs. 25/- + Service Tax , MT for more than Rs.1 lacs amount Rs. 50/- + Service Tax will be charged and for cash MT normal charges will be levied as stated for DD/TT/ MT)	(i) Up to Rs.1.00 Crore	Rs.2.50 per thousand or part thereof with a minimum of Rs.35/- and maximum Rs.10000/-
	(ii) Above Rs.1.00 Crore upto Rs.5 crores	Rs.25000/-
	(iii) Above Rs.5 crore upto Rs.10 crores	Rs.50000/-
	(iv) Above Rs.10.00 crores	Rs.100000/-
No extra charges will be levied for issue of demand drafts against tender of cash for amount upto Rs.10000/-. Additional charges for tender of cash (including cash deposited in account and remittance effected on same day). 50% of usual charges for customers 100% of usual charges for non customers		
Cancellation of DD	Rs.20/-	
Issue of Duplicate DD	Rs.30/-	
Revalidation of DD	Rs.20/-	
5. Outstation Cheque Collection (Inclusive of postal/ courier charges)	Upto Rs.500/-	Rs.35/-
	Above Rs.50/- & Upto Rs.1000/-	Rs.40/-
	Above Rs.1000/- & Upto Rs.10000/-	Rs.50/-
	Above Rs.10000/- & Upto Rs.100000/-	Rs.100/-
	Above Rs. 1 lac	Rs.150/-
	Inward	Outward
6. NEFT Money Transfer	Nil	Transaction Upto Rs.1 lac Rs.5/-
		Transaction amounting Rs.1.00 lac and above Rs.25/-
		Transaction originated and / or payable outside India Rs.50/-
	Inward	Outward
7. RTGS Money Transfer	-NIL-	Transaction Rs.1 lac to Rs.5 lacs Rs.25/-
		Transaction above Rs.5 lacs Rs.50/-
		Transaction originated and / or payable outside India Rs.50/-
8. Cheque return charges	Outward Returns	Inward Returns

For Savings Accounts, Current, Overdraft Cash Credit Accounts	(a) @ Rs.100/- per cheque upto Rs.5.00 lacs (b) @ Rs.150/- per cheque above Rs.5.00 lacs.	(a) @ Rs.100/- per cheque upto Rs.5.00 lacs (b) @ Rs.150/- per cheque above Rs.5.00 lacs.
Dishonour of outstation cheques	Rs.50/- per instrument below Rs.100000/- Rs.100/- per instrument for Rs.100000/- above above	
Dishonour of outstation / Local bills	Bill handling charges equal to 50% of prescribed collection charges i.e. (IBC/OBC charges) with the minimum of Rs.100/- for bills. Actual out of pocket expenses such as postage, commission/ charges paid to other bank etc.	
9. Cheque Book Issue	For MICR (ABB or non ABB) cheque leaves charges @ Rs.2/- per cheque leaf. For NON-ABB NON-MICR cheque leave charges @ Re.1/- per cheque leaf.	
10. No Dues Certificate	Rs.100/- Charges for issuing “No Dues Certificate” in following category of borrowers have been waived. (a) Govt. Sponsored Programme (b) Direct Agriculture Loan to Farmers (c) Borrowers belonging to Weaker Section not covered under point (a) above including borrowers of other Banks seeking No Dues Certificate for obtaining loan from Banks/Financial Institutions as a pre-condition for obtaining loan.	
Foreign Exchange Transactions		
Remittance Outward-on all foreign currency outward remittance (not being proceeds of import bills)	Rs.250/-	
Remittance Inward *Clean payment effected under instructions from Foreign Correspondents) *Clean Instrument sent for collection	Rs.100/- 0.25% with minimum of Rs.100/-	
TCs – Selling	Not exceeding 1% of Rupee equivalent	
TCs – Encashing	At par at Bank’s TC buying rate (encashment certificate charges Rs.100/-/- to be levied separately)	
TCs – Foreign Currency notes Buying	At Bank’s Foreign Money Buying Rate (encashment certificate charges Rs.100/- to be levied separately)	
TCs – Foreign Currency notes Selling	At Bank’s Foreign Money Selling rate	

Collection of Bills(Inland) A) Local & Outstation through our bank	a) Upto Rs.500/- b) Rs.501 to 1000 c) Rs.1001 to 5000 d) Rs.5001 to 10000 e) Over Rs.10000 upto Rs.1.00 lac f)Rs.1.00 lac upto Rs.10 lacs g) Above Rs.10 lacs	Rs.15/- Rs.20/- Rs.30/- Rs.50/- Rs.5.00 per thousands Or part thereof with a minimum of Rs.50/- Rs.4.50 per thousand or part thereof with a minimum of Rs.500/- Rs.4.00 per thousand or part thereof with a minimum of Rs.4,500/-
B) Outstation through another bank	a) Normal OBC Charges plus other banks charges	
MISCELLANEOUS		
Issue of Duplicate Statement/Pass Book		
a) Other than ABB Accounts. b) In ABB Accounts	i) Rs.20/- per statement with last balance only. ii) Rs.20/- per ledger page or part thereof if previous entries are also to be made. Rs.50/- for each statement / Pass book (irrespective of number of pages)	
Account closure (if closed with in one year i) No Frills SB accounts ii) SB a/c. without cheque book facility iii) SB A/c. with cheque book facility iv) Current Account	i) NIL ii) Rs.25/- iii) Rs.50/- iv) Rs.50/-	
Use of FAX / Telephone / Modem	Actual Expenses	
Signature attestation	Rs.30/-	
Stop Payment Charges – CD & SB A/cs	Rs.20/- per instrument	
Inoperative account – In SB A/cs - In CD A/cs	Rs.15/- per half year (if balance is less than Rs.1000/-) i) Rs.50/- per half year (if balance is less than Rs.5000/-) ii) Rs.60/- at Metro, Urban and Semi Urban Branches and Rs.50/- at Rural Branches (If balance is Rs.5000/- or more)	

<p>Charges for late payment of EMI</p> <p>a) Home Loan</p> <p>i) In case of dishonour of cheque given against repayment of instalment</p> <p>a) Dishonour for the first time</p> <p>b) For subsequent dishonour</p> <p>ii) Interest on defaulted amount</p> <p>b) Personal Loan</p> <p>i) In case of dishonour of cheque given against repayment of instalment</p> <p>a) Dishonour for the first time</p> <p>b) For subsequent dishonour</p>	<p>a) Rs.250/-</p> <p>b) Rs.350/- per occasion</p> <p>14% for the period of default (Service Tax not applicable being in the nature of interest)</p> <p>a) Rs.250/-</p> <p>b) Rs.350/- per occasion</p>
<p>Cash Deposit Charges</p>	
<p>a) Cash Deposit at parent branch</p> <p>i) In SB account, Term deposit a/c and loan / borrowal account marked for recovery.</p> <p>ii) In other accounts</p> <p>b) Inter-sol cash deposit</p> <p>i) In SB accounts</p> <p>ii) In CD Accounts</p> <p>iii) In CC/OD Accounts</p> <p>(iv) Cash deposited in the account of Housing Board and / or accounts of similar nature</p>	<p>NIL</p> <p>i) @ 0.20% at Cash deficit branches (identified by RH and approved by COE) and</p> <p>ii) @ 0.25% at other branches</p> <p>Note : The Cash Deposit Charges will be levied on amount in excess of Rs.1.00 lacs per day.</p> <p>i) @ Rs.2.50 per thousand or part thereof with a minimum of Rs.25/-(No cash deposit charges for cash deposited upto Rs.1.00 lac at intersole branch and upto Rs. 20000/- at other branch of same city in a day)</p> <p>ii) @ Rs.2.50 per thousand or part thereof with a minimum of Rs.25/- (No cash deposit charges for cash deposited upto Rs. 50000/- at other branch of same city in a day)</p> <p>iii) @ Rs.2.50 per thousand or part thereof with a minimum of Rs.25/-</p> <p>iv) Rs.25/- per slip / challan</p> <p>Note : (i) Inter-sol Cash deposit charges would be recovered at the time of deposit of cash by</p>

	<p>the branch where cash is deposited.</p> <p>(ii) No cash deposit charges should be recovered for Issuance of DD/TT/PO/MT and / or realization of IBC where cash id deposited.</p> <p>(iii) In accounts where heavy cash is deposited to meet their clearing requirement and accounts are un-remunerative, cash deposit charges should invariably be levied.</p>
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1. Out of Pocket expenses such as Postage/Telegram/Telephone Expenses and other Bank's Charges wherever applicable should be recovered separately.
2. Above rates are basic rates exclusive of Service Tax. The service tax is to be charged on the value of services computed on above rates. The applicable rates of service tax & educational cess thereon w.e.f. 24.02.2009 are 10.30%.