

**ANNEXURE – I Features and Terms & Conditions of various Privilege Accounts as on 31.03.2009**

Particulars	STANDARD	SILVER	GOLD	YOUTH PLUS	NRE DIAMOND	DOMESTIC PLATINUM
Average minimum balance	Rs.1,000/= monthly	Rs.5,000/= monthly	Rs.10,000/= monthly	Rs.1,000/= quarterly	Rs.50,000/= monthly	Rs.1,00,000/= monthly
ABB funds movement * & Target groups.	For Residents & NRIs	For Residents & NRIs	For Residents & NRIs	Age group 20 To 35 For Residents & NRIs	Exclusively for NRIs & only in NRE A/cs	For Residents & in NRO A/cs of NRIs.
Remittance of cash through branches other than parent branch. (Rs. 3/1000 above free limits if any).	Monthly Rs.50,000 free.(NA in NRE)	Monthly Rs.1 lac free.(NA in NRE)	Monthly Rs. 2 lac free.(NA in NRE)	Free & unlimited. (NA in NRE)	Not Applicable	Free & unlimited
Withdrawal of cash through branches other than parent branch. (Rs. 3/1000 above free limits if any).	Daily Rs.10,000 free	Daily Rs. 20,000 free	Daily Rs. 50,000 free	Free & unlimited	Free & unlimited	Free & unlimited
Movement of funds as above other than by way of cash. (Rs.5 per lakh above free limit)	Monthly Rs.50,000 free.	Monthly Rs. 1 lac free.	Monthly Rs. 2 lac free.	Free & unlimited	Free & unlimited	Free & unlimited
Other facilities	Debits – Free & Unlimited					
RTGS/NEFT/Fast Money -fund transfer. (Rs.5/lakh above free limits).	Monthly Rs.50,000 free.	Monthly Rs. 1 lac free.	Monthly Rs. 2 lac free.	Usual Charges	Free & unlimited	Free & unlimited
Draft / Pay order. (Rs. 1 /1000 above free limits if any).	Monthly Rs.10,000 free.	Monthly Rs.50,000 free.	Monthly Rs. 1 lac free.	Usual Charges	Free & unlimited	Free & unlimited
Ordinary / ABB Cheque Leaves. Rs. 3 / leaf above free leaves.	25 cheque leaves per year free.	25 cheque leaves per year free	25 cheque leaves per year free	Free Cheque Books	Free Cheque Books	Free Cheque Books
Issue of ATM-cum Debit Card.	Free & No AMC	Free & No AMC	Free & No AMC	Free & No AMC	Free & No AMC	Free & No AMC
Withdrawal through other bank ATMs in India	Free with effect from 01.04.2009 as per RBI guidelines					
Internet banking & fund transfer as per general ceiling fixed by the bank.	Free	Free	Free	Free	Free	Free
Mobile Banking.	Usual AMC	Usual AMC	Usual AMC	No AMC	No AMC	No AMC
Demat Account.	Usual charges	Usual charges	Usual charges	Usual charges	No AMC	No AMC
Penalty if minimum balance is not maintained.	Rs. 250/= per month.	Rs. 250/= per month.	Rs. 250/= per month.	Rs. 250/= per quarter.	Rs. 250/= per month.	Rs. 250/= per month.
Clearing Cheque Return Charges	Cheques Returned to other Banks - Rs.4 per 1000 (Minimum Rs.100) & Cheques Returned by other Banks - Rs 20 per instrument					

\* **General Terms & Conditions / Explanations:** 1). In case of non-maintenance of applicable average monthly minimum balance, re-categorization for the purpose of monthly charges / fees, will be made on the basis of balance maintained and charges will be levied on facilities availed over and above the respective free limits. 2). In case there is no sufficient balance in the account to satisfy the afore said charges, there will be a lien on the subsequent credits in the account and dues will be recovered (manual). 3). If there is no balance in the account to satisfy the charges for a period of 4 months, then the facilities including ABB, will be withdrawn without notice and the account will be treated at par with that of an ordinary account ((manual). 4). ABB (Any Branch Banking) means any transaction in an account that occurs from a branch other than the parent branch. Parent branch is the branch where the customer keeps the account. 5). Fees / Terms & Conditions as given above are exclusive of taxes and are subject to change. **customers are requested to visit bank's website [www.southindianbank.com](http://www.southindianbank.com)** for up to date information. 6). For information on features given under other facilities, please refer website / respective product brochure. 7). For enquires please contact **Toll Free 1800 843 1800 or 1800 833 1800** or email to [abb@sib.co.in](mailto:abb@sib.co.in)

