

ANNEXURE – II Features and Terms & Conditions of Premium Accounts as on 31.03.2009 (CD/OD/CCOL, etc.)

Premium Account Category	E-General	D-Standard	C-Silver	B-Gold	A-Platinum	Ruby	Diamond
Avg.Monthly credit Balance	Rs.5000	Rs.10000	Rs.50000	Rs.1 lac	Rs.5 lac	Rs.10 lac	Rs.25 lac
Non-Maintenance Charges-monthly	Rs.250	Rs.500	Rs.500	Rs.500	Rs.500	Rs.500	Rs.500
Transaction (Parent Branch and ABB) - (Charges shall be levied only once in a month)							
Parent branch transaction - Any Transaction in your account that occurs in the branch in which the account was opened (parent Branch)							
ABB - (Any Branch Banking) Transaction - Any Transaction in your account that occurs in a branch other than the parent branch)							
CASH TRANSACTION - CREDITS / DEPOSITS							
Parent Branch Transaction	FREE	FREE	FREE	FREE	FREE	FREE	FREE
ABB Monthly Free Limit	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Above Free limit	Rs.3/1000	Rs.3/1000	Rs.3/1000	Rs.3/1000	Rs.3/1000	Rs.3/1000	Rs.3/1000
CASH TRANSACTION - DEBITS /WITHDRAWAL							
Parent Branch Transaction	FREE	FREE	FREE	FREE	FREE	FREE	FREE
ABB-Daily Free Limit	Nil	Rs.20000	Rs.20000	Rs.20000	Rs.20000	Rs.20000	Rs.20000
Above Free limit	Rs.3/1000	Rs.3/1000	Rs.3/1000	Rs.3/1000	Rs.3/1000	Rs.3/1000	Rs.3/1000
OTHER TRANSACTIONS :							
Total of Clearing (From/To Another Bank) & Transfer (from/To SIB Branch) transactions - CREDITS / DEBITS							
(The Transactions occurred in the account from branches within the same city / same clearing zone shall be FREE)							
Parent Branch Transaction	FREE	FREE	FREE	FREE	FREE	FREE	FREE
ABB - Monthly Free Limit	Nil	Rs.3 lac	Rs.15 lac	Rs.30 lac	Rs.1 crore	Rs.5 crore	Free & Unlimited
ABB - Debits	FREE						
Above Free limit	Rs.5/lakh						NA
OTHER CHARGES - Issue of DD/PO(Parent Branch & ABB) :							
Monthly Free Limit	Nil	Nil	Rs.2.00 lac	Rs.5.00 lac	20 lac	50 lac	unlimited
Above Free limit (Minimum Rs.10/=)	1.25/1000	1.25/1000	1.25/1000	1.25/1000	1.25/1000	1.25/1000	NA
Collection of instruments.	Usual charges as per the service charges revised by the bank from time to time						
Cheque Book - Free limit / year (Rs.3 per leaf above the free limits)	25 leaves	25 leaves	25 leaves	25 leaves	25 leaves	25 leaves	25 leaves
Cheque Return Charges - Cheque returned for insufficient fund in the account - Rs.4/ Rs.1000 with a minimum Rs.200/- . For instruments sent for collection returned for any reasons.Rs.30/- per instrument. Service taxes extra							
All ABB OD/CC accounts with a minimum of Rs.2 lac limit shall be categorised under E- General.							