



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		Revised Rate of Interest					
Tenors		(% p.a.)					
		w.e.f. 02.07.2015					
		Less than ₹ 1 cr	₹ 1 cr to less than ₹10 cr *	₹10 cr to less than ₹25 cr *	₹25 cr to less than ₹50 cr *	₹50 cr to less than ₹100 cr *	₹100 cr & above *
7 to 14 days		6.00	6.00	6.00	6.00	6.00	6.00
15 to 30 days		6.50	6.50	6.50	6.50	6.50	6.50
31 to 45 days		6.50	6.50	6.50	6.50	6.50	6.50
46 to 60 days		6.50	6.50	6.50	6.50	6.50	6.50
61 to 90 days		6.40	6.40	6.40	6.40	6.40	6.40
91 to 120 days		7.00	6.60	6.60	6.60	6.60	6.60
121 to 179 days		7.00	7.00	7.00	7.00	7.00	7.50
180 to 269 days		7.50	7.50	7.50	7.50	7.50	7.50
270 to 363 days		7.75	7.75	7.75	7.75	7.75	7.50
364 days		7.75	7.75	7.75	7.75	7.75	7.50
1 year exact		8.00	7.75	7.75	7.75	7.75	7.50

Above 1 year to 2 years	8.00	7.75	7.75	7.75	7.75	7.50
Above 2 yrs to less than 5 years	8.00	7.75	7.75	7.75	7.75	7.50
Exact 5 yrs	8.00	7.75	7.75	7.75	7.75	7.50
Above 5 to 10 yrs	7.00	7.00	7.00	7.00	7.00	7.00

*Acceptance of deposits of over ₹ 5 Crores is at the discretion of the Bank.

- 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. (Not applicable to NRO deposits).**
- Employees / eligible Ex-employees are eligible for **an additional interest of 1% over the card rate irrespective of the amount and tenor of deposit (Not applicable on NRO deposits).**
- **SyndSmartGen VCC Product available for 366 days.(Circular No. 148/2015/BC/P&D/055 dated 13.4.2015.).**
- **SyndSmartShe VCC Product available for 366 days. Scheme is extended further as per Circular No. 58/2015/BC/P&D/26 dated 09.2.2015.**
- Eligible ex-employees, who are Senior Citizens and eligible for an 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.**

The revised rate of interest shall apply to fresh as well as renewals of existing Domestic/NRO Deposits. **w.e.f. 02.07.2015.**

Kindly note that different slabs in respect of term deposits of ₹ 1 Crore and above have been re-aligned/modified.

Premature withdrawal of Domestic/NRO Term deposits

B. NRO	As applicable to domestic term deposits					
C. NRE						
Tenor	Revised w.e.f. 02.07.2015					
	Less than ₹ 1 cr	₹ 1 cr to less than ₹10 cr *	₹10 cr to less than ₹25 cr *	₹25 cr to less than ₹50 cr *	₹50 cr to less than ₹100 cr *	₹100 cr & above *
1 year exact	8.00	7.75	7.75	7.75	7.75	7.50
Above 1 year to 2 years	8.00	7.75	7.75	7.75	7.75	7.50
Above 2 to less than 5 yrs	8.00	7.75	7.75	7.75	7.75	7.50
Exact 5 yrs	8.00	7.75	7.75	7.75	7.75	7.50
Above 5 to 10 yrs	7.00	7.00	7.00	7.00	7.00	7.00

*Acceptance of deposits of over ₹ 5 Crores is at the discretion of the Bank.

- Additional interest to Employees / eligible ex-employees and senior citizens as applicable to Domestic Term Deposits **is not applicable** on NRE deposits.
- Rates quoted on daily basis over the above card rates on Domestic TDs will be treated as DRI (Differential Rates of Interest) and such deposits will be DRI deposits.

The revised rate of interest shall apply to fresh as well as renewals of existing NRE Deposits **w.e.f. 02.07.2015.**

Kindly note that different slabs in respect of term deposits of ₹ 1 Crore and above have been re-aligned/modified.

Premature withdrawal of NRE Term deposits

D. FCNR (B)

FC	Period	Interest rates w.e.f 02.07.2015 (% p.a.)
USD	1 yr & above but less than 2 yrs	1.50
	2 yrs & above but less than 3 yrs	1.90
	3 yrs & above but less than 4 yrs	2.25
	4 yrs & above but less than 5 yrs	2.50
	5 years only	2.75
GBP	1 yr & above but less than 2 yrs	1.70
	2 yrs & above but less than 3 yrs	2.10
	3 yrs & above but less than 4 yrs	2.40
	4 yrs & above but less than 5 yrs	2.55
	5 years only	2.70
EUR	1 yr & above but less than 2 yrs	1.05
	2 yrs & above but less than 3 yrs	1.10
	3 yrs & above but less than 4 yrs	1.25
	4 yrs & above but less than 5 yrs	1.35
	5 years only	1.50
CAD	1 yr & above but less than 2 yrs	2.10
	2 yrs & above but less than 3 yrs	2.00
	3 yrs & above but less than 4 yrs	2.10
	4 yrs & above but less than 5 yrs	2.25
	5 years only	2.40
AUD	1 yr & above but less than 2 yrs	3.15
	2 yrs & above but less than 3 yrs	3.20
	3 yrs & above but less than 4 yrs	3.35

	4 yrs & above but less than 5 yrs	3.60
	5 years only	3.75

- Compounding effect on interest can be given only if deposits are kept for minimum period of one year and one day.
 - Deposits withdrawn prematurely before completion of 1 year – No Interest Payable.
 - Above rates are applicable to RFC (TD) also.
- All other terms and conditions remain unchanged.

E. RFC(SB)			
S.No.	Scheme	Currency	Rate of Interest w.e.f. 01.10.2014 (%p.a.)
1	RFC (SB)	USD (\$)	0.10
		GBP	0.25
		EUR	- nil -
		CAD	- nil -
		AUD	1.00
All other terms and conditions remain unchanged.			

CHARGES *

Fee Based Services

1. Lockers

SAFE DEPOSIT LOCKER CHARGES (Plus Service Tax) - Revised w.e.f. 01.01.2014			
Category/ Type of Lockers	Locker Charges		
	Metro	Urban/Semi Urban	Rural
Small	₹ 2400	₹ 1200	₹ 900
Medium	₹ 3600	₹ 2400	₹ 1800
Large	₹ 5100	₹ 3600	₹ 2700
Very Large	₹ 6000	₹ 5100	₹ 3600

LOCKER SECURITY DEPOSIT (Revised w.e.f. 01.01.2014)		
Type of Lockers	Locker Security Revised	
	Metro/Urban	Other Centre's
Small	₹ 10000	₹ 7000
Medium	₹ 15000	₹ 8000
Large	₹ 20000	₹ 10000
Very Large	₹ 25000	₹ 15000

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/-)
Above ₹100000/-	No cash transaction – ₹2.00 per 1000 or part thereof Min. ₹250/- Max. Rs12000/-	No cash transaction – ₹2.00 per 1000 or part thereof Min. ₹200/- Max. Rs10000/-	

Cancellation –		
	Up to ₹10.00 lakh	Above ₹10.00 lakhs
- Other than Individuals	₹50/- per instrument	- ₹500/- per instrument
Individuals in other than Rural places	₹50/- per instrument	- ₹500/- per instrument
Rural	₹40/- per instrument	- ₹500/- per instrument

Collection of Outstation Cheques: (W.e.f. 01.04.2011)

(Amount in ₹)

Amount of collection	Existing Charges			Revised charges*					
	Other than Individual	Individuals		Other than Individual		Individuals			
		Other than in Rural areas	in Rural areas	SB	Others	Other than in Rural areas	in Rural areas	SB	Others
Up to & including ₹5000/-	50	45	40	25	50	25	45	25	40
Above ₹5000/- and up to & including ₹10000/-	50	45	40	50	80	50	75	50	70
Above ₹10000/- and up to & including ₹1.00 lakh	100	95	90	100	4.50 per 1000 Min. 100/-	100	4.50 per 1000 Min. 100/-	100	4.50 per 1000 Min. 100/-
Above ₹1.00 lakh	150	145	140	4.50 per 1000 Min.500/- Max. 12000/-					

*Excluding Service Tax but inclusive of postage and other out of pocket expenses.

(C) Collection of cheques under Speed Clearing – (w.e.f. 01 04.2011)

(Amount

in ₹)

Amount of collection	Existing Charges*			Revised charges*		
	Other than Individual	Individuals		Other than Individual	Individuals	
		Other than in Rural areas	In Rural areas		Other than in Rural areas	In Rural areas
For cheques of up to & including ₹1.00 Lakh						
For all types of accounts	Nil	Nil	Nil	Nil	Nil	Nil
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		

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. 13.02.2013 (PLR – 14.50%)

Loans	RATE OF INTEREST			Processing fees
	Upto ₹20 lacs	Above ₹20 lacs upto ₹30 lacs	Above ₹30 lacs	
1.Housing loan				₹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. 13.02.2013**(BASE RATE – 10.25%)****1. Housing Loan Scheme under Floating Interest Option (SyndNivas, Farm House Loans and Golden Jubilee Rural Housing Finance)**

Amount and tenor	Rate of interest
Irrespective of quantum of Loan	
Upto 30 years	Base Rate (presently 10.25%)

The revised rates of interest shall be applicable **from 09.10.2013** for all existing and fresh housing loans sanctioned.

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 16.09.2013.

Loan Amount	Revised Processing and Documentation Charges
Upto ₹ 25.00 lakh	0.25% of limit with Min ₹1000 and Max ₹2500
Above 25 lakh to ₹75.00 lakh	0.25% of limit with Max ₹6500
Above ₹75.00 lakh	₹10000(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

Processing Charges		
Two-Wheeler	Upto ₹25000	₹100
	Above ₹25000 upto ₹2.00 lakhs	₹2.50 per 1000 or part thereof - Min ₹250/-
	Above ₹2.00 lakhs	₹400 per lakh
Four-Wheeler	Above ₹25000 upto ₹2.00 lakhs	₹2.50 per 1000 or part thereof - Min ₹250/-
	Above ₹2.00 lakhs	₹400 per lakh
Documentation Charges		
Vehicle Loan	Upto ₹2.00 lakhs	NIL
	Above ₹2.00 lakhs	₹200 per lakh - Max ₹2500/-

4. Educational loans	Upto ₹4.00lacs	Above ₹4.00 lacs	Charges - 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.