

*Date: July 1, 2011*

Dear Customer,

*Subject: Changes in the our Savings & Current accounts offering*

We thank for your continuous patronage.

In our effort to enhance your banking experience and to provide you maximum convenience, we are glad to share with you the following additional benefits that are being added to your account. Also kindly take a note of other changes as detailed below.

- 1. Introduction of Platinum & Gold Debit Cards*
- 2. Enjoy the flexibility to deposit cash at any branch in the same city without any extra charges*
- 3. Get empowered to swipe the card for higher amounts at merchant establishments*

More details on the following key changes are available in Customer Information Booklet available at branches:

1. Change of Product Names
2. Bundling of Premium Debit Cards with the Product Variants
  - a. Limits of Platinum and Gold Debit Cards:
3. Change in Sweep Facility
4. Enhancement in the Point of Sales (POS) limits for Debit Card for existing products:
5. Cash Deposit Charges, introduction of Base Branch Location concept

**Branch Manager**

### 1. Change of product names

MaxiGain Savings Account has been accepted quite well with the customers. To further the popularity of “MaxiGain” concept, we are re-naming our Savings Account Portfolio. The following products will have new name effective July 1, 2011.

Sr. No.	Pre Change	Product Code	New Name w.e.f. July 1, 2011
1	MaxiGain Savings Account	014	MaxiGain Classic Savings Account
2	Supreme Savings Account	009	MaxiGain Supreme Savings Account
3	Platinum Savings Account	012	MaxiGain Platinum Savings Account

Sr. No.	Product variants	Product Code	Pre Change	New Card w.e.f. July 1, 2011
1	MaxiGain Supreme Savings Account	009	Classic Debit Card	Gold Debit Card
2	MaxiGain Platinum Savings Account	012	Classic Debit Card	Gold Debit Card
3	Power Current Account	062	Classic Debit Card	Gold Debit Card
4	Super Power Current Account	064	Classic Debit Card	Platinum Debit Card
5	MaxiGain Current Account	080	Classic Debit Card	Platinum Debit Card

### 2. Bundling of Premium Debit Cards with the Product Variants

#### a) Limits of Gold and Platinum Debit Card

Sr. No.	Type of Card	ATM Limits (Rs.)	Point of Sales Limits (Rs.)	Total per day Card Limit (Rs.)
1	Gold Debit Card	50,000	100,000	150,000
2	Platinum Debit Card	100,000	150,000	250,000

**\* Please note that the limits above are at an account level (rather than on a Card level).**

Till the time physical Gold & Platinum cards are available, Classic debit cards (with existing limits) will be dispatched to the customer with the communication that the Gold or Platinum card will be auto dispatched to the customer by first week of Sep, 2011.

### 3. Change in Sweep Facility:

- MaxiGain Classic Savings Account [Pr Code 014]: Sweep-in Sweep-out facility will not be offered for all account opened post July 1, 2011. Existing customers will continue to enjoy the facility without any change.
- MaxiGain Supreme Savings Account [Pr Code 009]: Sweep-in Sweep-out facility will be offered for existing as well as new accounts opened with the following thresholds

- i. Sweep-out threshold Rs. 25,000, in Multiples of Rs. 5,000; sweep-out on a weekly basis (Saturday)
  - ii. Sweep –in threshold Rs. 15,000, in Multiples of Rs. 1,000; sweep-in on a daily basis, as required
  - iii. Fixed Deposits for a period of 1 Year Non Cumulative
  - iv. Lowest Interest FD will be liquidated first
- c. MaxiGain Platinum Savings Account [Pr Code 012]:
- i. Sweep-out threshold Rs. 50,000, in Multiples of Rs. 10,000; on a weekly basis (Saturday)
  - ii. Sweep –in threshold Rs. 30,000, in Multiples of Rs. 1,000
  - iii. Fixed Deposits for a period of 1 Year Non Cumulative
  - iv. Lowest Interest FD will be liquidated first

**4. Enhancement in the Point of Sales (POS) limits for Debit Card for existing products:**

Sr. No.	PRODUCT NAME	Pro duct Code	Type of Card	ATM Limit (Rs. per day)	POS Limit (Rs. per day) Pre Change	POS Limit (Rs. per day) Post Change
1	SUPER POWER CURRENT ACCOUNT	064	PLATINUM	100,000	100,000	150,000
2	MAXGAIN CURRENT ACCOUNT	080		100,000	100,000	150,000
3	PLATINUM SAVINGS ACCOUNT	012	GOLD	50,000	75,000	100,000
4	NRO-ELITE	023		50,000	75,000	100,000
5	NRE-ELITE	020		50,000	75,000	100,000
6	SALARY MULTIPLIER ACCOUNT	015		50,000	50,000	100,000
7	SAVINGS-STAFF	002		50,000	50,000	100,000
8	MAXIGAIN SUPREME SAVINGS ACCOUNT	009		50,000	50,000	100,000
9	POWER CURRENT ACCOUNT	062		50,000	50,000	100,000
10	MAXIGAIN CLASSIC SAVINGS ACCOUNT	014	CLASSIC	50,000	50,000	75000
11	MAXIGAIN CLASSIC SAVINGS ACCT-SENIOR CITIZEN	017		50,000	50,000	75000
12	DHANAM PLUS-SB(STAFF)	032		50,000	50,000	75000
13	DHANAM DOUBLE PLUS-SB(STAFF)	032		50,000	50,000	75000
14	PREMIUM CURRENT ACCOUNT	067		50,000	50,000	75000
15	OVER DRAFT – SHARES	131		50,000	50,000	75000
16	OVER DRAFT - LIC POLICIES	132		50,000	50,000	75000
17	DHANAM READY MONEY OVERDRAFT	136		50,000	50,000	75000

18	OVER DRAFT - DHANAM SAVINGS LOAN	138		50,000	50,000	75000
19	GENERAL GOLD LOAN	191		50,000	50,000	75000
20	SWARNA SULABHAM	192		50,000	50,000	75000
21	OVER DRAFT - AGRICULTURAL GOLD	193		50,000	50,000	75000
22	OVER DRAFT - NON AGRICULTURAL GOLD	194		50,000	50,000	75000
23	CASH CREDIT - SIT/BD	101		50,000	50,000	75000
24	WORKING CAPITAL DEMAND LOAN	104		50,000	50,000	75000
25	OVER DRAFT – CLEAN	126		50,000	50,000	75000
26	OVER DRAFT - DEPOSIT	128		50,000	50,000	75000
27	OVER DRAFT - CONTRACTORS	134		50,000	50,000	75000
28	OVER DRAFT – OTHERS	137		50,000	50,000	75000
29	LOAN AGAINST DEPOSIT	190		50,000	50,000	75000
30	NRO-CLASSIC	004	<b>CLASSIC</b>	20,000	20,000	30,000
31	NRE-CLASSIC	005		20,000	20,000	30,000
32	DHANAM SIMPLE	010		20,000	20,000	30,000
33	SMART SALARY ACCOUNT	011		20,000	20,000	30,000
34	DHANAM PLUS-SB(RESIDENT)	030		20,000	20,000	30,000
35	DHANAM DOUBLE PLUS-SB(RESIDENT)	031		20,000	20,000	30,000
36	CURRENT ACCOUNT- REGULAR	053		20,000	20,000	30,000
37	SUVIDHA CURRENT ACCOUNT	065		20,000	20,000	30,000
38	REIMBURSEMENT CURRENT ACCOUNT	079		20,000	20,000	30,000
39	SAVINGS BANK-RESIDENT	001		20,000	20,000	30,000
40	SAVINGS BANK - SENIOR CITIZEN	003		20,000	20,000	30,000

##### **5. Cash Deposit Charges, introduction of Base Branch Location concept**

For the purpose of Cash Deposit Charges, we will be considering all Branches in the Branch Location/City as the Base Branch, for the list of branches in your location please refer **Annexure A**. The same needs to be displayed on the notice board/Customer Information Booklet available at branches. It is also be available on our website ([www.dhanbank.com](http://www.dhanbank.com))

**Annexure A**

**Location Mapping for Multi Location Branches for the purpose of Cash Deposit at Base Branch**

<b>CITY NAME (Location)</b>	<b>BR. CODE</b>	<b>BR. NAME</b>
<b>Alappuzha</b>	95	ALAPUZHA
	122	CHENGANNUR
	13	CHERTHALA
	25	HARIPAD
	35	KAINAKARI
	52	KANICHIKULANGARA
	36	PUNNAKUNNAM
	27	S L PURAM
	111	THAZHAKKARA
	58	THRIKUNNAPUZHA
	266	MAVELIKKARA
	273	SD COLLEGE
	265	SN COLLEGE
	<b>Bangalore</b>	258
161		HRBR
228		Yelahanka
189		Jayanagar
172		M G Road
151		Koramangala
139		J C Road
116		Peenya
69		Gandhinagar
223		Mysore
94		Tumkur
<b>Chennai</b>	97	G T-Chennai
	256	Amruthanjan Limited, Mylapore
	68	Mandaveli-Chennai
	54	Mount Road-Chennai
	137	T Nagar-Chennai
	252	S.N.School & College, West Mambalam
	149	Anna Nagar-Chennai
	254	Mgr Adarsh Metriculation High School, Mogappair,Chennai
	162	Velachery
	178	Ashok Nagar-Chennai

	251	Amrutha Institute Of Computer Tech., Saligramam
<b>Coimbatore</b>	253	Amrutha Institute Of Technology, Ettimadai
	62	Coimbatore
	127	Peelamedu-Coimbatore
	160	R.S.Puram
<b>Ernakulam</b>	14	KUTHIYATHODE
	73	ANGAMALY
	31	CHERANELLUR
	72	DESOM
	155	EDAPPALLY - ERNAKUL
	55	HOSPITAL ROAD - ERNA
	145	IFB - ERNAKULAM
	148	KALOOR,ERNAKULAM
	24	KUZUPALLI
	17	MATTANCHERRY
	135	MUVATTUPUZHA
	38	PALARIVATTOM - ERNAK
	18	PALLURUTHY
	2	SHANMUGHAM ROAD - ER
	65	THRIKKARIYOOR
	80	TRIPUNITHURA
	165	BAR COUNCIL-ERNAKULA
	131	THODUPUZHA
	240	THRIKKAKARA
	244	KURUPPAMPADY
268	ALUVA	
272	GCDA	
276	VYTILLA	
<b>Erode</b>	112	Erode
	125	Veerapanchatram
<b>Guruvayoor</b>	60	Guruvayoor
	259	Guruvayoor Devaswom, Guruvayoor
<b>Hyderabad</b>	188	S R Nagar
	168	Kukatpally
	167	Banjara Hills-Hyderabad
	88	Abids-Hyd
<b>Irinjalakuda</b>	7	Kalparamba
	12	Irinjalakuda

	34	Aloor
	46	Thottippal
	76	Arattupuzha
<b>Jodhpur</b>	278	Jodhpur
<b>Kannur</b>	66	KANNUR
	238	KATTAMPALLY-KANNUR
	8	Kodakara
<b>Kodakara</b>	44	Muringoor
	64	Varandarappilly
	154	Kolkata
<b>Kolkata</b>	186	Salt Lake
	187	Howrah
	206	Brabourne Road
	104	Chittumala
<b>Kollam</b>	264	Nss Taluk Union,Kottarakara.
	184	Karunagappally
	59	Kollam
	274	Shanker'S Hospital, Kollam
	260	M.A.Math, Vallikavu
	271	Dr.Nair'S Hospital, Kollam
	32	Thazhava
	99	Ayarkunnam
<b>Kottayam</b>	47	Changanacherry
	100	Chirakadavu
	48	Vaikom
	51	Kottayam
	150	Palai
	110	Perunna
	267	T.D.B Office. Ettumanoor
	241	VADAKARA-KOZHICODE
<b>Kozhikode</b>	261	MIMS-KOZHICODE
	133	CHEVARAMBALAM
	41	KOZHICODE
	21	Cheruthuruthy
<b>Kumarenellur</b>	23	Pazhayannur
	71	Kumaranellur
	10	Kunnamkulam

	11	Pazhanji
<b>Mumbai</b>	211	Ambernath
	248	Prabhadevi-Mumbai
	124	Matunga-Mumbai
	140	Chembur-Mumbai
	144	Fort-Mumbai
	169	Sion-Mumbai
	174	Vashi-Mumbai
	199	Goregaon (West)
	201	Borivali
	212	Bombay Central
	234	Ghatkopar
	229	Mulund (West)
	230	Bandra (West)
	247	Andheri
	249	Vasai
200	Cbd Belapur	
<b>Mumbai</b>	198	Ulhasnagar
	207	Mira Bhayander
	208	Nalasopara
	209	Dombivili (East)
	210	Bhiwandi
	250	Virar
	248	Prabhadevi
	247	Andheri (West)
<b>Nagercoil</b>	255	S.T.Hindu College, Nagercoil
	84	Nagercoil
<b>New Delhi</b>	196	Faridabad
	191	Ghaziabad
	195	Gurgaon
	147	Cannaught place
	192	Greater kailash-2
	190	Janakpuri
	170	Karol bagh
	177	Lajpat Nagar
	193	Nehru Place
	243	Punjabi Bagh
	194	Rohini

	197	Noida
<b>Palakkad</b>	75	Kodunthirapully
	56	Sultanpet-Palakkad
	3	Big Bazar-Palakkad
	16	Parli
	74	Pudusserry
<b>Pathanamthitta</b>	166	Adoor
	117	Pamba
	121	Pathanamthitta
	119	Thottamon
	113	Thiruvalla
	205	Punalur
<b>Salem</b>	217	Namakal
	107	Salem
<b>Thiruvanchikulam</b>	28	Thiruvanchikulam
	98	Edavilangu
<b>Trichur</b>	1	Thrissur Main
	262	Medical College, Mulankunnathukavu
	4	Pushpagiri-Thrissur
	9	High Road-Thrissur
	15	Round South-Thrissur
	30	Parappur
	42	Mundur
	49	Athani
	53	Puthur
	82	Kurichikkara
<b>Trichur</b>	87	Kottekkad
	86	Thaikattussery
	81	Palakkal
	5	Peringottukara
	6	Kanjany
<b>Trivandrum</b>	77	Anad
	45	Aryanad
	204	Dhanvancha
	85	Kallambalam
	120	Kappil

	40	Karakulam
	126	Sasthamangalam-Trivandrum
	269	Attukkal Temple
	118	Manacaud-Trivandrum
	270	Bar Council, Vanchiyoor
	57	Fort-Trivandrum
	37	Vazhuthacaud-Trivandrum
	275	T.D.B Office.Nanthancode
	92	Sreenivasapuram
	263	Municipality, Muncipal Building, Varkala
	78	Chadayamangalam
<b>Udumalpet</b>	63	Pollachi
	129	Udumalpet
<b>Vellore</b>	89	K V Kuppam
	90	Latheri
	91	Vellore
	96	Vazhaipandal
<b>Vijayawada</b>	103	Vijayawada
	180	Ring Road-Vijayawada
	257	Nri Medical College, Chinna Kakkani