SCHEDULE I

Following incoming RTGS transactions will be auto rejected within the applicable cut-off of 1 (One) hour.

R01	ACCOUNT CLOSED
R02	ACCOUNT TRANSFERRED
R03	ACCOUNT DOES NOT EXIST
R04	NO SUCH ACCOUNT TYPE
R05	BENEFICIARY NAME DIFFERES
R06	ACCOUNT HOLDER EXPIRED
R07	ACCOUNT UNDER ATTACHEMENT
R08	GARNISHI ORDER RECEIVED
R09	OPERATIONS SUSPENDED
R10	PARTY'S INSTRUCTIONS
R11	ANY OTHER RESONS
R12	CREDIT TO NRI ACCOUNT

SCHEDULE II

Post Bank cut-off time, any RTGS / NEFT transaction above INR 25 lakhs (Rupees Twenty Five Lakhs only) will be handled as detailed below:

Type of transaction	Mode of Online banking channel	Transaction Window	Amount	Action
Salary payments	Global Cash - Online banking channel	As defined and communicated from time to time until 8.am next working day	1. <= Rs. 25 Lakhs 2. > Rs. 25 Lakhs	1. If the entire file amount is upto Rs. 25 Lacs, payments will be processed on same day. 2. If the entire file amount is above Rs. 25 Lacs, all the transactions will be processed on next working day.
Bulk payments/ Single payments	Global Cash - Online banking channel	As defined and communicated from time to time until 8.am next working day	1. <= Rs. 25 Lakhs 2. > Rs. 25 Lakhs	1. Transactions will be processed STP upto available RTGS 24x7 limit. 2. Transactions above the limit will be schedule for next working day.
Salary payments	SwiftNet- MT101	As defined and communicated from time to time until 8.am next working day	Irrespective of any amount	Salary will be schedule for next working day.
Bulk payments	SwiftNet- MT101	As defined and communicated from time to time until 8.am next working day	1. <= Rs. 25 Lakhs 2. > Rs. 25 Lakhs	1. Transactions will be processed STP upto available RTGS 24x7 limit. 2. Transactions above the limit will be schedule for next working day.
Single payments	SwiftNet- MT101	As defined and communicated from time to time until 8.am next working day	1. <= Rs. 25 Lakhs 2. > Rs. 25 Lakhs	1. Transactions will be processed STP upto available RTGS 24x7 limit. 2. Transactions above the limit will be schedule for next working day.

Reject reasons: The bank will provide the reasons for the return on the next working day through their Middle office Client service teams

SCHEDULE III

The Bank's online banking downtime is detailed as below:

Application	Down Time	Remarks
Global Cash	No Downtime	
SWIFT	9:30PM - 12:00AM	EOD Period