Fees & Charges for Supreme Current Account before 1st November, 2013

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Description of Charges	Supreme Current Account
Current Accounts with Cheque facility	
Average Quarterly Balance	Rs. 1,00,000/- per quarter for Metro and Urban branches and Rs. 40, Semi-Urban and Rural branches
Non-Maintenance Charges per quarter	Rs. 1500/- per quarter, if Average Quarterly Balance is less than Rs. 1 Metro and Urban branches and Rs.40,000/- per quarter for Semi-Urb
Mode of calculation of minimum average quarterly balance	Average of daily closing balances of each day spread over a period o months.
Cash transactions	
Cash Deposit	
Cash Deposit-Home and Non-home branches	Free up to higher of Rs. 10 lakhs per month or 10 times the Average maintained in the current month or 40 transactions, whichever is br to a maximum of Rs. 75 lakh per month). Deposit in excess of these Rs. 4/- per 1000/-, minimum Rs. 50/- per transaction.
Operational limit for cash deposit -Non -Home Branches	Maximum Rs.3,00,000/- per day.
Cash Withdrawal	
Cash Withdrawal-Home Branch	Free at Home Branch
Cash Withdrawal-Non Home Branch - Intracity & Intercity	Free cash withdrawals up to Rs. 10,00,000/- per month, beyond whic min Rs. 50/-; Third party cash withdrawal allowed only up to maximu transaction.
Intercity transactions (except Dahej)	
Account to account fund transfer within HDFC Bank	Free
Intercity cheque payments at HDFC Bank locations (Outside Home Branch City)	Free
Intercity cheque collections at HDFC Bank locations (Outside Home Branch City)	Free up to Rs. 100 lakhs per month, beyond which charges @ Rs. 0.5 transaction.
Bulk transaction Charges (includes all clearing and account to account fund transfer transactions)	All transactions (clearing and fund transfers) are subject to a maxim transactions per month, beyond which charges @ Rs. 10/- per transa
Cheque Collection	

On HDFC Bank Locations	Rs. 20/- per instrument
Outstation cheque collection at HDFC Bank locations	Up to Rs. 35,000/- charged at **Rs. 50/- per instrument** Above Rs. 35,000/- and upto Rs. 1,00,000/- charged at **Rs. 100/- per i** Above Rs. 1,00,000/- charged at **Rs. 150/- per instrument**
Outstation Cheque Collection at Correspondent Bank Location and Clean Location (Non-Corr Bank Location) and Non-MICR cheque	Upto Rs. 25,000/- charged at Rs. 50/- per instrument Above Rs. 25,000/- and up to Rs. 1,00,000/- charged at Rs. 100/- per i Above Rs. 1,00,000/- charged at Rs. 150/- per instrument
Outstation cheque collection through speed clearing	Up to Rs. 100,000/- Free Above Rs. 100,000/- the charge is Rs. 15/- per instrument
Cheque Book Charges	
Cheque Book Charges (Issued by Bank)	Payable at par cheques. Free 200 cheque leaves per month. Charges 200 leaves
Local transactions (At home branch location)	
Local cheques collections & payments	Free
Account to account fund transfer within HDFC Bank	Free
Remittance facility through own Bank	
Demand Drafts (DD)/Pay Orders (PO) payable at HDFC Bank locations (Issued from any branch)	Free up to 30 DDs/POs per month. Above 30 instruments, charges @
DD/PO Cancellation/Revalidation	Rs. 50/- per instrument
NEFT transactions :	
Payments	Free up to 25 transactions per month beyond which charges of Rs. 5 transaction value above Rs. 1,00,000).
Collections	Free
RTGS transactions	
Payments	Free up to 25 transactions per month, beyond which charges of Rs. 2
Collections	Free
Other Current Account facilities	
Monthly Account Statement	Free
Issue of Duplicate / Adhoc Statement	Branch – **Rs. 100/-** per statement PhoneBanking (Non IVR) – **Rs. 75/-** per instrument NetBanking, MobileBanking, PhoneBanking – IVR ATM, InstaQuerry -
Bouncing of cheques- Local	
Cheques drawn on us	
	Up to 2 instruments per month - Rs. 300 per instrument; On 3rd / 4t

Due to insufficient funds	500 per instrument ;6th instrument onwards - Rs. 750 per instrumer
Due to technical reasons	No charge
Cheques deposited returned unpaid- local and outstation	Charge of **Rs. 50/-** per instrument
Doorstep Banking *	
Cash Pickup Charges (within municipal city limits)	
Cash pickup up to Rs. 1 Lakh	Rs. 150/- per pickup
Cash pickup beyond Rs. 1 Lakh and up to Rs. 2 Lakh	Rs. 200/- per pickup
Cash pickup beyond Rs. 2 Lakh and up to Rs. 3 Lakh	Rs. 300/- per pickup
Cash beyond the above limits can be offered, for further details on charges please contact your Branch Manager.	
Miscellaneous	
Balance enquiry	Rs. 25/-
TDS Certificate	Free
Balance Confirmation Certificate	Rs. 50/-
Interest Certificate	Rs. 50/-
Cheque Status per instance	Rs. 25/-
Photo Verification	Rs. 100/- per instance
Address Confirmation	Rs. 100/- per instance
Signature Verification	Rs. 100/- per instance
Setting up of Standing Instructions	Rs. 150/-
Any deliverable returned by courier due to negative reasons (no such consignee/ consignee shifted and no such address)	Rs. 50/- per instance
TIN/IPIN Regeneration (requests received at the branch for physical dispatch)	Rs. 50/- per instance
SI rejects	Rs. 200/- per instance
ECS (Debit) Return Charges	**Rs. 350/-** would be levied on first instance of ECS return in a quarter - **Rs. 750/-** would be levied, second instance onwards in the same qu
Old Records / Copy of Paid Cheque	
Up to 1 Year	Rs. 50 per record
Above 1 Year	Rs. 100 per record
Common Charges for Debit / ATM Cards	
Replacement of damaged card	Free
Replacement of lost card	Rs. 100/-

Copy Retrieval Request	Rs. 100/-
Re-Issuance of PIN	Rs. 50/- (plus taxes)
transaction charge - HDFC Bank ATMs	Balance Inquiry - Free Cash Withdrawal - Free
transaction Charge - Non HDFC Bank ATMs	
Domestic	Balance Inquiry - Free Cash Withdrawal - Free upto 5 transaction beyond which Rs.20/- per
International* *The Bank will charge cross-currency mark-up of 3.5% on foreign currency transactions carried out on Debit Cards. The exchange rate used will be the VISA/Master Card wholesale exchange rate prevailing at the time of transaction	Balance Inquiry - Rs. 15/- per transaction Cash Withdrawal - Rs. 110/- per transaction
transaction Decline Charge (at Non HDFC Bank ATMs)	Rs. 25/- per transaction
Stop Payment Charges	
Particular cheque	Rs. 50/- (Free through PhoneBanking)
Range of cheques	Rs. 100/- (Free through PhoneBanking)
Account Closure:	
Up to 14 days	No Charge
15 days to 6 months	Rs. 1,000/-
6 months to 12 months	Rs. 500/-
Beyond 12 months	No Charge
Activation of Dormant / inoperative account	No Charge

Debit Cards (only for Individuals & Sole Proprietorship)

Debit card	Business	Regular	Women	Gold	Platinum
Annual fee per card	Rs. 250 p.a.	Rs. 100 p.a.	Rs. 100 p.a.	Rs. 500 p.a.	Rs. 500 p
Daily ATM limit	Rs.50,000	Rs. 25,000	Rs. 25,000	Rs. 50,000	Rs. 1,00,0
Daily merchant establishment Point-of-sale limit	Rs. 75,000	Rs. 40,000	Rs. 40,000	Rs. 75,000	Rs. 1,25,0